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TWENTY-EIGHTH ANNUAL REPORT

OF THE

Auditor of State of the State of Iowa

ON

INSURANCE

1897.

C. G. MCCARTHY,
Auditor of State.

Compiled from annual statements, for the year
ending December 31, 1896.

DES MOINES:
F. B. 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 hail 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, hail and tornado associations of this state transacting business herein as authorized under section 1160 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 Moines, Iowa; Dairy Mutual Insurance company, Leabon, Iowa; Bankers Mutual Casualty company, Des Moines, Iowa; Buffalo Commercial Insurance company, Buffalo, N. Y., paid up capital \$200,000; German Alliance Insurance company, 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 Hail and Cyclone association, Montevideo, Minn. Neither of the two just above named companies have applied for a renewal of their certificates of authority for the current year.

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 3 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 Aetna 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 Prudential 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 Iowa 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 1896, 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 complied with the assessment insurance law of this state in 1896 and were authorized to transact their appropriate business. Of this number twenty-two were Iowa life assessment associations and seven Iowa 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 hereto.

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

Chicago Guaranty Fund Life society, Chicago, Ill.
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, Cedar Rapids, Iowa.

The total number of mutual benefit associations doing life or accident insurance, 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, Minneapolis.

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

PART I.

CONTAINING

Annual statements of Iowa Fire and Marine Insurance Companies 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.

ANNUAL STATEMENT

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.

President, B. F. HEINLY.

Vice-President, F. W. CRAIG.

Secretary, GEORGE J. DELMEGE.

[Organized or incorporated, July 1, 1889. Commenced business July 18, 1889.]

Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

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 is due (of which \$.... is in process of foreclosure).....None.
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$.... total.....None.
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.....None.

Cash in the company's principal office.....\$ 491.78

Cash belonging to the company deposited in bank:

Valley National bank, \$6,236.55; Iowa State Savings bank, Creston, Iowa, \$1,311.01; total.....8,052.57

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.....None.

Premium notes not matured, taken for fire, lightning, wind storm and tornado risks, less assessments paid thereon.....274,857.64

Bills receivable.....195.60

All other property belonging to the company, viz: Due from agents and others on account.....2,513.26

The gross amount of all the assets of the company.....\$ 286,923.57

IOWA INSURANCE REPORT.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,311.85
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	5,200.00
Total gross amount of claims for losses.....	\$ 6,511.85
Deduct reinsurance thereon, Des Moines Insurance company, Des Moines, Iowa, \$500.00; Capital Insurance company, Des Moines, Iowa, \$500.00; total.....	1,000.00
Net amount of unpaid losses.....	\$ 5,511.85
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 premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent.).....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount receivable by the insured on perpetual fire insurance policies, 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.....	None.
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 authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	\$7,087.50
Guarantee fund, actually paid up in cash.....	
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: Due agents and others on account \$....; commissions and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$....; return premiums, \$....; total.....	2,180.34
Total amount of all liabilities, except capital stock, and net surplus. Joint stock capital actually paid up in cash.....	\$ 34,779.69
Surplus beyond capital and all other liabilities.....	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the term of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	None.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 74,510.77
Deduct only reinsurance, rebate, abatement and return premiums.....	1,167.11
Net cash actually received for premiums.....	\$ 73,343.66
Received for interest on bonds and mortgages.....	None.

IOWA INSURANCE REPORT.

Income received from all other sources, viz: Interest cash refunded to company on sundry accounts, etc.....	\$ 231.71
Aggregate amount of income actually received during the year in cash.....	\$ 73,535.37

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,282.67 losses occurring in previous years).....	\$ 25,759.00
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years, \$394.87; and all amounts actually received for reinsurance in other companies, \$....; total deductions.....	\$994.67.
Net amount paid during the year for losses.....	\$ 25,354.33
Interest paid on cash advanced on guarantee fund notes.....	2,581.45
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total.....	None.
Paid for commissions or brokerage.....	18,764.65
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	13,326.12
Paid for state and local taxes in this and other states.....	None.
All other payments and expenditures, viz: Rents, postage, printing, advertising, supplies, express, exchange, traveling expenses, etc.....	9,280.27
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 69,317.03

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$3,936,481.02	\$ 337,324.88
Written or renewed during the year.....	2,597,514.66	148,655.79
Total.....	\$6,533,995.68	\$ 485,980.67
Deduct those expired and marked off as terminated.....	1,183,094.68	48,181.50
In force at the end of the year.....	\$7,350,901.02	\$ 337,829.17
Deduct amount reinsured.....	61,100.00	656.21
Net amount in force.....	\$7,289,801.02	\$ 337,172.96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 611,959.16
Losses paid from organization to date.....	85,191.79
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	33,407.68
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 risks.
Fire, marine and inland risks written.....	\$2,597,514.66
Premiums received gross.....	148,655.79
Losses paid.....	25,759.00
Losses incurred.....	\$3,407.68

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.

President, J. K. MOLLER.

Vice-President, B. C. BOWMAN.

Secretary, WM. WILKINSON.

(Organized or incorporated June 23, 1892. Commenced business August, 1892.)

Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

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 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).....None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon,
\$.....total.....None.
Value of lands mortgaged, exclusive of buildings and perishable improve-
ments.....None.
Value of the buildings mortgaged, (insured for \$.....as collateral).....None.
Total value of said mortgaged premises.....None.

Cash in the company's principal office.....\$ 501.80
Cash belonging to company deposited in Des Moines National bank.....15,737.74
Interest due and accrued on stock and bonds not included in "market
value".....338.42
Advanced to agents.....
Gross premiums (as written in the policies) in course of collection, not
more than three months due.....1,259.55
Bills receivable, 30 and 60 days, not matured, taken for fire, marine and
inland risks (including \$..... interest accrued thereon.....1,244.72
Bills receivable, premium notes, not more than six months past due
(including \$..... interest accrued thereon).....48,134.22
All other property belonging to the company, viz: Rents due and accrued,
\$.....; due from other companies for reinsurance, on losses already paid,
Des Moines, \$4.78; Fidelity, \$3.78; State, \$2.00; Iowa, \$1.00; total.....10.56

The gross amount of all the assets of the company.....\$ 67,927.02

LIABILITIES.

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 unpaid losses.....None.
Losses resisted, including interest, costs and other expenses
thereon, carried over from 1895.....\$ 783.89
Total gross amount of claims for losses.....None.
Deduct reinsurance thereon.....None.

Net amount of unpaid losses.....\$ 783.89
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).....None.
Gross premiums received and receivable upon all unexpired fire risks run-
ning more than one year from date of policy, \$.....; unearned premi-
ums.....None.
Gross premiums (including both cash and bills) received and receivable
upon all unexpired inland navigation risks, \$.....; unearned premiums
(.....per cent).....None.
Gross premiums (cash and bills) received and receivable on all unexpired
marine risks.....None.
Total unearned premiums as computed above.....None.
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.....None.
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.....None.
Interest due and declared 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.....\$51.77
Due other companies for reinsurance, \$163.96; agents, \$163.92; total.....\$327.48
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 amount of all liabilities, except capital stock, and net surplus.....\$ 1,343.14
Joint stock capital actually paid up in cash.....None.
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.....None.
Aggregate amount of all liabilities, including paid up capital stock,
and net surplus.....None.

INCOME DURING THE YEAR.

Fire risks.
Gross premiums received in cash, without any deduction
(including \$..... premiums of other years).....\$ 33,260.18
Deduct only reinsurance, rebate, abatement and return premi-
ums.....9,211.07
Net cash actually received for premiums.....\$ 45,053.31
Bills and notes received during the year for premiums, remain-
ing unpaid.....1,600.74
Received for interest on bonds and mortgages.....None.
Received for interest and dividends on stocks and bonds, collateral loans,
and from all sources, viz: Rents, reinsurance commis-
sion, \$1,987.22; adjusting expense, \$25.00; total.....\$ 106.83
Income received from all other sources, viz: Rents, reinsurance commis-
sion, \$1,987.22; adjusting expense, \$25.00; total.....\$ 2,012.30

Deposit premium (Gess ... 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 \$ 48,205.15

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$16.35 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, \$294.77; total deductions	294.77
Net amount paid during the year for losses	\$ 9,002.09
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.....	None.
Paid for commissions or brokerage	791.62
Paid for salaries, fees, and all other charges of officers, clerks, agents, salaries, and all other employees.....	11,466.11
Paid for state and local taxes in this and other states.....	8.00
All other payments and expenditures, viz: Miscellaneous expense, reinsurance, rent, postage, printing, furniture and fixtures, and traveling expenses.....	16,414.90
Amount of deposit premium returned during the year on perpetual fire risks	None.
Aggregate amount of actual expenditure during the year, in cash.....	\$ 37,162.81

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$2,438,576.00	\$ 29,315.90
Written or renewed during the year.....	2,588,650.00	55,391.34
Total.....	\$6,047,226.00	\$ 84,707.23
Deduct those expired and marked off as terminated	3,029,341.00	49,274.11
In force at the end of the year.....	\$3,017,885.00	\$ 45,333.23
Deduct amount reinsured.....	353,841.66	6,328.57
Net amount in force.....	\$2,664,043.34	\$ 41,904.65

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date \$ 153,309.35
 Losses paid from organization to date..... 35,301.74
 Total amount of cash dividends declared since the company commenced business..... None.
 Fire losses incurred during the year..... 9,345.51
 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.
 Largest amount insured in any one risk..... 3,090.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$3,888,650.00
Losses paid, including \$16.35 loss of previous year.....	55,391.34
Losses incurred	9,291.86
	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. BERRY.

Vice-President, JOHN B. HENDERSON.

Acting Secretary, CHAS. E. CAMPBELL.

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

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... \$ 100,000.00
 Whole amount of capital actually paid up in cash..... 25,000.00

ASSETS.

Value of real estate owned by the company (Gess the amount of encumbrance thereon)..... \$ 29,694.32
 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..... 4,962.05
 Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure)..... 1,190.30
 Interest due on all said mortgage loans, \$196.19; interest accrued thereon, \$291.23; total..... 490.33
 Value of lands mortgaged, exclusive of buildings and perishable improvements..... \$ 13,750.00
 Value of the buildings mortgaged (insured for \$1,200 as collateral)..... 10,500.00
 Total value of said mortgaged premises..... \$ 24,250.00
 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 bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
One hundred sixty-eight shares Iowa Fire Insurance company stock	\$ 16,800.00	\$ 4,200.00
Eight shares Iowa State Business Men's Building and Loan association.....	500.00	304.60
One share Producers' Building association.....	50.00	50.00

Total par and market value..... \$ 4,554.60
 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 thereon..... None.
 Cash in company's principal office..... 614.53

Cash belonging to the company deposited in bank: Valley National bank, \$1,436.51; Bankers Iowa State bank, \$7,203.63; total	\$ 10,639.54
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.....	5,245.88
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 (including \$2,096.32 interest accrued thereon).....	28,907.11
Bills receivable, not more than six months past due (including \$675.92 interest accrued thereon).....	10,119.82
Bills receivable, more than six months past due (including \$10,572.05 interest accrued thereon).....	34,428.77
All other property belonging to the company, viz.: Rents due and accrued, \$846; due from other companies for reinsurance on losses already paid, none; maps, \$1,829.11; office furniture and fixtures, \$1,565; office supplies, \$5,597.54; total.....	10,077.63
The gross amount of all the assets of the company.....	\$ 144,570.37
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	17,888.82
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 126,721.45

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 793.31
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,283.58
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.....	None.
Net amount of unpaid losses.....	\$ 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, \$53,410.39; 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, \$24,830.97; unearned premiums (40 per cent).....	37,023.22
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.... per cent).....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 59,297.37
Amount reclaimable by the insured on perpetual fire insurance policies, 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.....	None.
Unpaid 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 authorized or ordered to be redeemed.....	None.
Interest due and declared 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.....	\$ 806.23
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, \$....; 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, none; total.....	None.
Total amount of all liabilities, except capital stock, and net surplus	\$ 61,982.61
Joint stock capital actually paid up in cash.....	25,600.00
Surplus beyond capital and all other liabilities.....	35,745.84
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.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 126,721.45

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including premiums of previous years).....	\$ 77,848.55
Deduct only reinsurance, rebate, abatement and return premiums.....	13,176.00
Net cash actually received for premiums.....	\$ 64,672.55
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	1,038.11
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,497.10
Income received from all other sources, viz: Rents, \$1,242.50; ret. com., \$224.01; total.....	2,166.51
Deposit premium (less 5 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.....	\$ 69,254.27

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,339.00 losses occurring in previous years).....	\$ 32,112.49
Deduct all amounts actually received for salvages (whether on losses of the last year or of previous years), none; and all amounts actually received for reinsurance in other companies, \$4,020.42; total deductions.....	4,020.42
Net amount paid during the year for losses.....	\$ 28,092.07
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, none).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	16,449.89
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	15,197.94
Paid for state and local taxes in this and other states.....	222.54
All other payments and expenditures, viz: Traveling expenses, adjusting expenses, advertising, legal expenses, exchange, office expenses, postage, and all other expenses; total.....	5,154.55
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 63,416.98

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 8,897,370.00	\$ 155,905.18
Written or renewed during the year.....	8,896,998.00	84,031.67
Total.....	\$10,290,447.00	\$ 239,937.25
Deduct those expired and marked off as terminated.....	3,759,674.00	80,266.50
In force at the end of the year.....	\$ 6,530,773.00	\$ 159,670.75
Deduct amount reinsured.....	580,886.00	11,187.29
Net amount in force.....	\$ 5,950,907.00	\$ 148,483.46

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 1,058,348.96
Losses paid from organization to date.....	405,087.49
Total amount of cash dividends declared since the company commenced business.....	13,850.90
Fire losses incurred during the year.....	33,850.40
Total amount of the company's stock owned by the directors at par value.....	67,380.00
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.....	1,800.00
Largest amount insured in any one risk.....	None.
Are dividends declared on premiums received for risks not terminated?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 8,896,998.00
Premiums received (gross).....	84,031.67
Losses paid.....	32,118.49
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, 1894. Commenced business March 1, 1894.]
Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized... Mutual.
Whole amount of capital actually paid up in cash..... Mutual.

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 is due (of which \$.... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$.... total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged insured for \$.... as collateral.....	None.
Total value of said mortgaged premises.....	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.....	\$ 190.55
Cash belonging to the company deposited in the Citizens National bank.....	1,039.67
Interest due and accrued on stocks and bonds not included in "market value" and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due, less commission 2 per cent.....	1,854.69
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, \$....; due from other companies for reinsurance on losses already paid; premium notes, \$41,935.27; less deductions \$4,499.17, total.....	37,436.10
The gross amount of all the assets of the company.....	\$ 49,510.92

LIABILITIES.

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 proposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	None.
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	None.
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 premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount claimable by the insured on perpetual fire insurance policies, 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.....	None.

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 authorized or ordered to be redeemed	None.
Interest due and declared 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	None.
Due and to become due for borrowed money	\$ 5,892.00
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, \$.....; 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 there has been paid in cash	1,750.00
Total amount of all liabilities, except capital stock and net surplus	\$ 7,642.00
Joint stock capital actually paid up in cash	None.
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	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus	None.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years)	\$ 19,425.09
Deduct only reinsurance, rebate, abatement and return premiums	2,004.02
Net cash actually received for premiums	\$ 16,400.77
Bills and notes received during the year for premiums, remaining unpaid	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, reinsurance premiums recovered, \$25.32; bills payable, \$1,000; total	1,075.32
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	\$ 17,506.09

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$1,500 losses occurring in previous years)	\$ 10,821.59
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, none; and all amounts actually received for reinsurance in other companies, \$896.23; total deductions	896.23
Net amount paid during the year for losses	\$ 9,925.36
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year	None.)
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders none; total	None.
Paid for commissions or brokerage	\$ 2,906.05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	3,471.91
Paid for state and local taxes in this and other states	None.

All other payments and expenditures, viz.: General expenses, \$1,134.67; advertising and printing, \$576.30; traveling expenses, \$1,576.41; total	\$ 3,287.38
Amount of deposit premiums returned during the year on perpetual fire risks	None.
Aggregate amount of actual expenditures during the year in cash	\$ 19,460.81

MISCELLANEOUS.

In force on the 1st day of December of the preceding year	\$ 963,950	Fire risks	\$ 44,177.68
Written or renewed during the year	541,775	Premiums thereon	29,659.97
Total	\$ 1,505,725		\$ 64,837.65
Deduct those expired and marked off as terminated	379,388		4,129.09
In force at the end of the year	\$ 1,126,337		\$ 60,408.56
Deduct amount reinsured	184,975		1,923.56
Net amount in force	\$ 941,362		\$ 58,484.96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 86,591.01
Losses paid from organization to date	17,822.24
Total amount of cash dividends declared since the company commenced business	None.
Fire losses incurred during the year	9,321.59
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	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.
Largest amount insured in any one risk, unless excess is reinsured	2,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written	Fire risks.
Premiums received (gross)	\$ 541,775.80
Losses paid	29,659.97
Losses incurred	10,821.59
	9,321.59

ANNUAL STATEMENT

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

President, J. M. DANIELS.

Secretary, W. E. FURNAS.

[Organized or incorporated, August 23, 1896. Commenced business August 25, 1896.]
Principal office, Lisbon, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized... Mutual.
Whole amount of capital actually paid up in cash..... Mutual.

ASSETS.

Value of real estate owned by the company (less \$..., the amount of encumbrance thereon).....None.	
Loans on mortgage first 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, \$...; total.....None.	
Value of lands mortgaged, exclusive of buildings and perishable improvements.....None.	
Value of the buildings mortgaged (insured for \$... as collateral).....None.	
Total value of said mortgaged premises.....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.....\$ 32.91	
Cash belonging to the company deposited in bank:	
Stuckelager & Auracher bank, Lisbon, \$4,100.00; 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.....3,886.68	
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.....None.	
Premium notes representing five annual premiums.....928.58	
Premium notes representing two annual premiums.....21,330.62	
Premium notes representing one annual premium.....8,307.98	
Office fixtures.....350.00	
The gross amount of all the assets of the company.....\$ 41,574.51	
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....350.00	
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 due.....None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....\$ 783.48	
Losses resisted, including interest, costs and other expenses thereon.....None.	
Total gross amount of claims for losses.....\$ 783.48	
Deduct reinsurance thereon.....None.	
Net amount of unpaid losses.....\$ 783.48	
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 premiums.....None.	
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$...; unearned premiums (... per cent.).....None.	

Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....None.	
Total unearned premiums as computed above.....None.	
Amount reclaimable by the insured on perpetual fire insurance policies, 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.....None.	
Unaudited 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 authorized or ordered to be redeemed.....None.	
Interest due and declared 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.....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 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 net surplus.....\$ 783.48	
Joint-stock capital actually paid up in cash.....None.	
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.....None.	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....\$ 783.48	
INCOME DURING THE YEAR.	
Gross premiums received in cash, without any deduction (including \$... premiums of previous years).....\$ 17,423.33	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums.....182.69	
Net cash actually received for premiums.....\$ 17,240.64	
Bills and notes received during the year for premiums, remaining unpaid.....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 (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.....\$ 17,240.64	
EXPENDITURES DURING THE YEAR.	
Gross amount actually paid for losses (including \$... losses occurring in previous years).....\$ 10,046.76	On marine and inland risks.
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, \$...; total deductions.....None.	
Net amount paid during the year for losses.....\$ 10,046.76	

Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$....)	None.
Script or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total	None.
Paid for commissions or brokerage, reinsurance	\$ 110.00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees	1,207.74
Paid for state and local taxes in this and other states	None.
All other payments and expenditures, viz: Rents, printing, postage, books, road expenses for adjuster, office fixtures and miscellaneous expenses; total	1,277.30
Amount of deposit premium returned during the year on perpetual fire risks	None.
Returned premiums	72.00
Aggregate amount of actual expenditures during the year, in cash	\$ 12,714.66

MISCELLANEOUS.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year. None.		
Written or renewed during the year	\$ 1,429,508	\$ 44,770.38
Total	\$ 1,429,508	\$ 44,770.38
Deduct those expired and marked off as terminated	77,180	2,495.53
In force at the end of the year	\$ 1,352,418	\$ 42,274.83
Deduct amount reinsured	15,050	417.66
Net amount in force	\$ 1,336,368	\$ 41,857.15

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 44,770.38
Losses paid from organization to date	10,046.76
Total amount of cash dividends declared since the company commenced business	None.
Fire losses incurred during the year	10,830.24
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 stock holders, 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.
Largest amount insured in any one risk, \$3,000; but \$1,000 of it is reinsured.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Aggregate
Fire, marine and inland risks written	\$ 611,265.00	None.	\$ 611,265.00
Premiums received (gross)	27,308.84	None.	27,308.84
Losses paid	10,046.76	None.	10,046.76
Losses incurred	10,830.24	None.	10,830.24

ANNUAL STATEMENT

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. RICHES.

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	\$ 100,000.00
Whole amount of capital actually paid up in cash	25,000.00

ASSETS.

Value of real estate owned by the company (less \$400, the amount of encumbrance thereon)	\$ 35,343.70
Loans on mortgage (fully recorded and being the first liens on the fee simple) upon which not more than one year's interest is due	28,605.80
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$.... is in process of foreclosure)	2,446.80
Interest due on all said mortgage loans, \$756.30; interest accrued thereon, \$804.12; total	1,360.42
Value of lands mortgaged, exclusive of buildings and perishable improvements	None.
Value of the buildings mortgaged (insured for \$.... as collateral)	None.
Total value of said mortgaged premises	None.
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 certificates	\$ 2,145.70
Des Moines Producers' association	100.00
Cooperative Bank of Iowa	244.30
Total market value	\$ 2,490.00

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	9,322.37
Cash belonging to the company deposited in the Citizens National bank	19,045.33
Interest due and accrued on stocks and bonds not included in "market value," Des Moines paving certificates	118.00
Interest due and accrued on collateral loans, office furniture and fixtures and maps	6,213.36
Gross premiums (as written in the policies) in course of collection, not more than three months due	12,829.45

Bills receivable, not matured, taken for fire, marine and inland risks, (including \$5,988.18 interest accrued thereon).....	\$ 145,306.72
Bills receivable, not more than six months past due (including \$1,388.99 interest accrued thereon).....	17,306.92
All other property belonging to the company, viz: Rents due and accrued, \$173.30; due from other companies for reinsurance, \$.....; total.....	173.30
Bills receivable over six months past due, including judgment, costs on judgments and interest, less 50 per cent discount; total.....	\$6,500.55
The gross amount of all the assets of the company.....	\$ 376,907.67
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	6,313.36
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 370,593.71

LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become due.....	\$ 398.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	361.00
Losses realized, including interest, costs and other expenses thereon.....	600.00
Total gross amount of claims for losses.....	\$ 1,359.50
Deduct reinsurance thereon.....	None.

Net amount of unpaid losses.....	\$ 1,359.50
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, \$105,741.18; unearned premiums (40 per cent).....	\$ 61,096.46
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$699,471.74; unearned premiums.....	\$30,988.09
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.

Total unearned premiums as computed above.....	\$ 298,015.15
Amount claimable by the insured on perpetual fire insurance policies, 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.....	None.
Unpaid 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 authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or unallotted for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.....	2,380.55
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: Reinsurance.....	10,467.42

Total amount of all liabilities, except capital stock and net surplus.....	\$ 312,173.65
Joint capital stock actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	33,421.00
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.....	None.

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 370,593.71
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INCOME DURING THE YEAR.		Fire risks.
Gross premiums received in cash, without any deduction (including \$107,572.44 premiums of previous years).....	\$ 267,794.90	
Deduct only reinsurance, rebate, abatement and return premiums.....	12,226.43	
Net cash actually received for premiums.....	\$ 255,568.47	
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 98,302.64	
Received for interest on bonds and mortgages.....	2,302.15	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,101.76	
Income received from all other sources, viz: Rents.....	684.00	
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 cash.....	\$ 302,055.31	

EXPENDITURES DURING THE YEAR.		On fire risks.
Gross amount actually paid for losses (including \$10,433.42 losses occurring in previous years).....	\$ 109,400.90	
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, \$.....; total deductions.....	6,542.31	
Net amount paid during the year for losses.....	\$ 102,858.59	
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$.....; interest paid to scrip holders, \$.....; total.....)	25,000.00	
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.	
Paid for commissions or brokerage.....	44,140.85	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	19,730.35	
Paid for state and local taxes in this and other states.....	None.	
All other payments and expenditures, viz: Costs on judgments, \$537.99; court costs, \$508.09; postage and exchange, \$2,255.82; tax and inspection, \$1,690.81; printing stationery and advertising, \$5,610.75; traveling expenses, \$5,692.89; attorney fees, \$675.82; general expense, \$2,544.94; total.....	17,797.23	
Amount of deposit premium returned during the year on perpetual fire risks.....	None.	
Aggregate amount of actual expenditures during the year in cash.....	\$ 196,913.01	

MISCELLANEOUS.		Fire risks.	Premiums received.
In force on the 31st day of December of the preceding year.....	\$ 35,472,731	\$ 908,422.26	
Written or renewed during the year.....	11,995,112	841,430.00	
Total.....	\$ 47,467,843	\$ 1,749,852.26	
Deduct those expired and marked off as terminated.....	9,642,191	897,226.44	
In force at the end of the year.....	\$ 37,825,652	\$ 852,625.82	
Deduct amount reinsured.....	1,691,000	702,615.97	
Net amount in force.....	\$ 37,073,595	\$ 745,210.89	

GENERAL INTERSTATE STATISTICS.		Premiums received from the organization of the company to date.....
Losses paid from organization to date.....	\$2,445,454.07	
Total amount of cash dividends declared since the company commenced business.....	885,720.47	
		10,000.00

Fire losses incurred during the year.....	\$ 103,650.00
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 risks.
Fire, marine and inland risks written.....	\$11,925,132.00
Premiums received (gross).....	241,420.05
Losses paid.....	160,409.90
Losses incurred.....	103,650.00

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. STOTT.

Secretary, N. J. SCHUPP.

[Organized or incorporated, July 15, 1883. Commenced business, July 15, 1883.]
Principal office, Dubuque.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

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).....	\$ 212,805.25
Loans on mortgage (first liens) upon which more than one year's interest is due (of which none is in process of foreclosure).....	40,831.00
Interest due on all said mortgage loans, \$3,388.09; interest accrued thereon, \$2,242.95; total.....	12,831.01
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 405,409.00
Value of the buildings mortgaged (insured for \$167,750.00 as collateral).....	369,400.00
Total value of said mortgaged premises.....	\$ 834,800.00
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:	

	Total par value.	Total market value.
Bonds of the city of Dubuque, Iowa.....	\$ 1,500.00	\$ 1,500.00
Five shares Julian house stock.....	500.00	350.00
Three shares Grand Opera house stock.....	100.00	130.00
Two hundred shares Bank and Insurance Building company stock.....	30,000.00	30,000.00
Total par and market value.....	\$ 22,500.00	\$ 22,880.00
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:		\$ 22,000.00

	Total par value.	Total market value.	Amount loaned thereon.
Eighty shares Julian house stock.....	\$ 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 Enameling works stock.....	1,000.00	800.00	800.00
Forty-five shares German Trust and Savings bank stock.....	4,500.00	5,500.00	
Twelve shares Bank and Insurance Building company stock.....	1,200.00	1,200.00	5,000.00
Twenty shares German bank stock.....	2,000.00	2,000.00	1,300.00
Fifty shares Bank and Insurance Building company stock.....	5,000.00	5,000.00	3,175.00

Total par and market value and amount loaned thereon.....	\$ 28,700.00	\$ 27,500.00	\$ 16,675.00
Cash in the company's principal office.....			212.53
Cash belonging to the company deposited in bank:			
Iowa Trust and Savings bank, \$19,419.61; German bank, \$3,465.67; Dubuque National bank, \$2,449.12; German Trust and Savings bank, \$1,600.00; German State bank, \$1,000.00; total.....			20,335.40
Interest due and accrued on stocks and bonds not included in "market value".....			18.25
Interest due and accrued on collateral loans.....			692.05
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			3,175.05
Gross premiums (as written in the policies) in course of collection, not more than three months due, Dubuque home office agency.....			2,384.65
Bills receivable not matured, taken for fire, marine, and inland risks (including \$.... interest accrued thereon).....			8,445.93
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, none; due from other companies for reinsurance, on losses already paid, \$....; due from local agency in course of collection, \$....; total.....			834.50

The gross amount of all the assets of the company..... \$ 341,537.02

LIABILITIES.

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.....	\$ 4,300.00
Losses realized, including interest, costs and other expenses thereon.....	6,400.00
Total gross amount of claims for losses.....	\$ 10,700.00
Deduct reinsurance thereon.....	3,000.00
Net amount of unpaid losses.....	\$ 7,700.00

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, \$....; unearned premiums (.... per cent).....None.
 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; earned premiums.....None.
 Gross premiums (including both cash and bills), received and receivable upon all unexpired risks, \$122,300.18; unearned premiums, 40 per cent.....\$ 61,150.75
 Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....None.

Total unearned premiums as computed above.....\$ 61,150.75
 Amount reclaimable by the insured on perpetual fire insurance policies, 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.....None.
 Unpaid 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 authorized or ordered to be redeemed.....None.
 Interest due and declared 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.....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 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.....\$ 61,830.75
 Joint stock capital actually paid up in cash.....100,000.00
 Surplus beyond capital and all other liabilities.....172,897.27
 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.....None.

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....\$ 341,527.02

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$13,505.19 premiums of previous years).....	\$ 85,944.26
Deduct only reinsurance, rebate, abatement and return premiums.....	12,736.04
Net cash actually received for premiums.....	\$ 73,208.22
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 7,251.02
Received for interest on bonds and mortgages, dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 17,864.15
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, none; for increased capital, none; total.....None.	

Aggregate amount of income actually received during the year in cash.....\$ 90,711.77

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$10,200.71 losses occurring in previous years).....	\$ 34,767.07
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for reinsurance in other companies, \$10,022.92; total deductions.....	10,022.92
Net amount paid during the year for losses.....	\$ 24,744.15
Cash dividends actually paid stockholders' (amount of stockholders' dividends declared during the year).....	16,000.00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	13,429.81
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,500.00
Paid for state and local taxes in this and other states.....	1,073.25
All other payments and expenditures, viz.: Office rent, supplies, advertising, traveling expenses, etc., total.....	4,518.09
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 60,265.30

MISCELLANEOUS.

	Fire risks.	Premiums received.
In force on the 31st day of December of the preceding year.....	\$ 9,280,405	\$ 173,989.19
Written or renewed during the year.....	4,518,710	75,771.93
Total.....	\$ 13,872,190	\$ 249,761.12
Deduct those expired and marked off as terminated.....	5,046,089	86,952.33
In force at the end of the year.....	\$ 8,825,607	\$ 162,808.79
Deduct amount reinsured.....	317,793	9,618.81
Net amount in force.....	\$ 8,507,803	\$ 153,189.98

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....\$ 834,382.24
 Losses paid from organization to date.....289,917.31
 Total amount of cash dividends declared since the company commenced business.....56,000.00
 Fire losses incurred during the year.....24,478.86
 Total amount of the company's stock owned by the directors at par value.....62,000.00
 Marine losses incurred during the year.....None.
 Total amount loaned to officers and directors.....5,000.00
 Loaned to stockholders, not officers.....1,000.00
 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.
 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 YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$3,810,640.00
Premiums received (gross).....	62,393.81
Losses paid.....	22,506.43
Losses incurred.....	15,197.22

ANNUAL STATEMENT

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. Vice-President, S. T. BERRY.
Secretary, JOHN B. HENDERSON.

(Organized or incorporated October, 1860. Commenced business October, 1860.)
Principal office, Cedar Rapids.

CAPITAL.		
Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00	
Whole amount of capital actually paid up in cash.....	100,000.00	
ASSETS.		
Value of real estate owned by the company (less \$ the amount of encumbrance thereon).....	\$ 30,000.00	
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.....	165,145.00	
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	
Interest due on all said mortgage loans, \$14,031.24; interest accrued thereon, \$10,460.30; total.....	24,511.54	
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 378,935.00	
Value of the buildings mortgaged (insured for \$ as collateral).....	200,150.00	
Total value of said mortgaged premises.....	\$ 588,085.00	
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:		
	Total par value.	Total market value.
Independent school district of Ames, Story county, Iowa (bonds).....	\$ 4,000.00	\$ 4,040.00
Independent school district of Cedar Rapids, Iowa (bonds).....	500.00	503.75
Cedar Rapids Electric Light and Power Co. (bonds).....	5,000.00	5,150.00
Cedar Rapids Electric Light and Power Co. (stock).....	2,400.00	2,400.00
Total par and market value (carried out at market value).....		12,093.75
Cash in the company's principal office.....		7,022.59
Cash belonging to company deposited in bank:		
Merchants National bank, \$25,215.75; City National bank, \$14,001.91; total interest due and accrued on stocks and bonds not included in "market value".....		39,276.76
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 (balance general agents' accounts).....		25,494.77

Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,173.36 interest accrued thereon).....	\$ 112,300.25
Bills receivable, not more than six months past due (including \$474.93 interest accrued thereon).....	12,700.73
Bills receivable, past due, taken for premiums, including those in judgment, \$84,500.66 (50 per cent).....	42,250.33
All other property belonging to the company, viz: Bonds due and accrued, \$.....; due from other companies for reinsurance, on losses already paid, \$.....; total.....	None.
The gross amount of all the assets of the company.....	\$ 340,118.03

LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become due.....	\$ 2,573.17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	4,519.85
Losses resisted, including interest, costs and other expenses thereon.....	732.64
Total gross amount of claims for losses.....	\$ 7,825.66
Deduct reinsurance thereon.....	971.95
Net amount of unpaid losses.....	\$ 6,853.71
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$48,428.71; unearned premiums (40 per cent).....	\$ 19,371.45
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$558,156.95; unearned premiums (40 per cent).....	243,266.78
Total unearned premiums as computed above.....	262,638.23
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Deferred commissions and policy fees.....	3,764.80
Total amount of all liabilities, except capital stock and net surplus..	\$ 974,356.38
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	64,861.23
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 510,118.03

INCOME DURING THE YEAR.	
	Fire risks.
Gross premiums received in cash, without any deduction (including \$94,282.39 premiums of previous years).....	\$ 256,879.69
Deduct only reinsurance, rebate, abatement and return premiums.....	25,193.67
Net cash actually received for premiums.....	\$ 231,686.02
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 196,577.43
Received for interest on bonds and mortgages.....	10,613.94
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	6,114.00
Income received from all other sources, viz: Bonds.....	1,846.50
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.....	\$ 349,900.46

EXPENDITURES DURING THE YEAR.	
	On fire risks.
Gross amount actually paid for losses (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, \$2,342.97; total deductions..... \$ 2,342.97

Net amount paid during the year for losses..... \$ 112,011.81
 Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$....)..... 10,000.00
 Paid for commissions or brokerage..... 52,801.83
 Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees..... 40,017.09
 Paid for state and local taxes in this and other states..... 3,596.63
 All other payments and expenditures, viz: Printing, stationery, postage and all other expenses..... 22,692.78
 Aggregate amount of actual expenditures during the year, in cash.. \$ 241,110.54

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the first day of December of the preceding year.....	\$ 44,881,802	\$ 896,732.90
Written or renewed during the year.....	11,779,065	205,449.12
Total.....	\$ 56,660,867	\$ 1,102,182.11
Deduct those expired and marked off as terminated.....	10,827,877	241,665.25
In force at the end of the year.....	\$ 45,832,990	\$ 860,516.86
Deduct amount reinsured.....	754,011	15,921.20
Net amount in force.....	\$ 45,078,979	\$ 844,595.66

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$4,498,442.49
 Losses paid from organization to date..... 1,748,450.15
 Total amount of cash dividends declared since the company commenced business..... 340,500.00
 Fire losses incurred during the year..... 107,309.88
 Total amount of the company's stock owned by the directors at par value..... 85,750.00
 Marine losses incurred during the year..... None.
 Total amount loaned to officers and directors..... 26,800.00
 Loaned to stockholders, not officers..... 100.00
 Dividends declared payable in stock from organization..... 75,000.00
 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.
 Largest amount insured in any one risk, except the excess is reinsured..... 3,000.00
 Are dividends declared on premiums received for risks not terminated? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks, written.....	\$11,779,065.00
Premiums received (gross).....	205,449.12
Losses paid.....	114,354.78
Losses incurred.....	107,309.88

ANNUAL STATEMENT

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

Secretary, C. A. MOORE.

[Organized or incorporated, March 27, 1893. Commenced business, March 27, 1893.]
 Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... \$ 100,000.00
 Whole amount of capital actually paid up in cash..... 25,000.00

ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon)..... \$ 12,077.00
 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)..... 20,316.00
 Loans on mortgage (first liens, upon which more than one year's interest is due (of which \$312.00 is in process of foreclosure)..... 1,000.00
 Interest due on all said mortgage loans, \$199.57; interest accrued thereon, \$709.51; total..... 838.78
 Value of lands mortgaged, exclusive of buildings and perishable improvements..... \$ 53,000.00
 Value of the buildings mortgaged (insured for \$11,750.00 as collateral)..... 15,000.00
 Total value of said mortgaged premises..... \$ 68,050.00
 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..... None.
 Cash in the company's principal office..... 908.12
 Cash belonging to the company deposited in bank:
 German Savings bank..... 5,513.79
 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 \$305.12 interest accrued thereon)..... 31,808.65
 Bills receivable, not more than six months past due (including \$100.05 interest 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, \$....; notes over six months past due and judgments, \$16,806.30; including office furniture, \$2,509.00; total..... 19,440.40
 The gross amount of all the assets of the company..... \$ 114,072.29

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	\$ 6,772.57
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 107,599.73

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 3,195.44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,609.00
Losses restated, including interest, costs and other expenses thereon.....	3,750.00
Total gross amount of claims for losses.....	\$ 9,554.44
Deduct reinsurance thereon.....	750.00
Net amount of unpaid losses.....	\$ 7,284.44
Gross premiums (including both cash and bills) received and receivable upon all unexpired risks, \$124,636.12; unearned premiums (40 per cent).....	\$ 49,774.04
Total unearned premiums as computed above.....	\$ 49,774.04
Total amount of all liabilities, except capital stock and net surplus..	\$ 87,908.48
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	25,231.24
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.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 107,599.73

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 76,072.79
Deduct only reinsurance, rebate, abatement and return premiums.....	5,340.55
Net cash actually received for premiums.....	\$ 70,732.24
Bills and notes received during the year for premiums remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	1,075.61
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources.....	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.....	\$ 71,807.85

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,962.12 losses occurring in previous years).....	\$ 24,812.54
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$96.12; and all amounts actually received for reinsurance in other companies, \$99.63; total deductions.....	1,185.75
Net amount paid during the year for losses.....	\$ 23,626.79
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$1,500).....	1,500.00

Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.
Paid for commissions or brokerage.....	\$ 13,822.06
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	10,398.70
Paid for state and local taxes in this and other states.....	402.36
All other payments and expenditures, viz.: Rent, office and traveling expenses, supplies, postage and legal.....	5,274.02
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 58,024.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,388,015	\$ 151,229.93
Written or renewed during the year.....	4,350,961	84,791.50
Total.....	\$ 10,738,977	\$ 236,021.43
Deduct those expired and marked off as terminated.....	2,957,911	65,450.95
In force at the end of the year.....	\$ 6,790,966	\$ 170,570.48
Deduct amount reinsured.....	630,728	26,140.36
Net amount in force.....	\$ 5,860,238	\$ 124,430.12

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 406,561.13
Losses paid from organization to date.....	139,492.86
Total amount of cash dividends declared since the company commenced business.....	1,500.00
Fire losses incurred during the year.....	25,864.42
Total amount of the company's stock owned by the directors at par.....	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.
Largest amount insured in any one risk.....	5,500.00
Are dividends declared on premiums received for risks not terminated? No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,350,961.00
Premiums received (gross).....	84,791.50
Losses paid.....	24,812.54
Losses incurred.....	26,864.42

ANNUAL STATEMENT

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

HAWKEYE 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. HOWELL.

Secretary, W. D. SKINNER.

Vice-President, J. CALLANAN.

[Organized or incorporated March 15, 1885. Commenced business March 15, 1885.]
Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... \$ 100,000.00
Whole amount of capital actually paid up in cash..... 25,000.00

ASSETS.

Value of real estate owned by the company (no encumbrance thereon)..... \$ 73,094.33
Loans on mortgage duly recorded and being the first lien on the fee simple, upon which not more than one year's interest is due..... 222,514.51
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$10,354.54 is in process of foreclosure)..... 24,011.21
Interest due on all said mortgage loans, \$3,809.16; interest accrued thereon, \$1,419.06; total..... 5,228.22
Value of lands mortgaged, exclusive of buildings and perishable improvements..... \$ 354,110.90
Value of the buildings mortgaged (insured for \$120,000 as collateral)..... 188,545.50Total value of said mortgaged premises..... \$ 742,555.50
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:

	Total par value.	Total market value.
Five shares of Huribut, Ward & Co.....	\$ 500.00	\$ 500.00
Twenty shares of capital stock of Polk County Savings bank.....	3,000.00	3,000.00
Forty shares of capital stock of Valley National 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)..... \$ 8,000.00 \$ 10,600.00 \$ 10,600.00
Account of stocks, bonds and all other securities (except mortgaged hypothecated to the company as collateral security for cash actually loaned by the company, with the market value of the same, and the amount loaned on each):

	Total market value.	Amount loaned thereon.
Collateral loan secured by a mortgage on 109 acres of land valued at \$100 per acre, or \$10,900.....	\$ 10,900.00	\$ 8,000.00
Collateral loan secured by a mortgage on a lot in Tallmage's addition to Des Moines.....	600.00	320.00

Collateral loan secured by 60 shares of stock College Park Land company, Des Moines, valued at \$2,400 and unencumbered.....	\$ 2,400.00	\$ 600.00
Collateral loan secured by 10 shares of Polk County Loan and Building association, valued at \$1,300 and unencumbered.....	1,300.00	1,000.00
Collateral loan secured by a mortgage on 220 acres of land valued at \$20 per acre, or \$4,400.....	8,000.00	2,000.00
Collateral loan secured by a mortgage on 360 acres of land valued at \$25 per acre, or \$9,000.....	4,000.00	1,200.00

Total market value.....	\$ 22,700.00	\$ 10,020.00	\$ 10,020.00
Cash in the company's principal office.....			12,436.05
Cash belonging to the company deposited in bank:			
Des Moines Savings bank, \$7,000; Des Moines National bank, \$2,500; People's Savings bank, \$1,521.40; Valley National bank, \$13,000; Polk County Savings bank, \$5,000; Bankers' Iowa State bank, \$2,000; German Savings bank, \$5,000; total.....			32,021.40
Interest due and accrued on stocks and bonds not included in "market value".....			230.51
Amount of loans on personal and collateral security.....			425.00
Interest due and accrued on collateral loans.....			40.51
Gross premiums (as written in the policies) in course of collection, not more than three months due, \$14,338.32; over three months due, \$12,867.74; total.....			25,706.06
Bills receivable, not matured, taken for fire, marine and inland risks (including \$1,652.25 interest accrued thereon).....			185,343.78
Bills receivable, not more than six months past due (including \$805.97 interest accrued thereon).....			10,706.88
Bills receivable, over six months past due (including those in judgment and all interest and costs thereon).....			120,117.79
All other property belonging to the company, viz: Rents due and accrued, \$544.50; due from other companies for reinsurance, on losses already paid, none; total.....			614.50
Law library owned by the company.....			994.85
Office effects (including two large fire-proof safes and one burglar-proof safe).....			5,005.44
The gross amount of all the assets of the company.....			\$ 998,007.41
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			10,014.00
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 987,993.41

LIABILITIES.

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.....	\$ 9,000.30
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.....	1,600.68
Net amount of unpaid losses.....	\$ 8,799.62
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$228,907.00; unearned premiums (40 per cent).....	\$ 91,508.83
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$745,715.50; unearned premiums (40 per cent).....	296,286.23
Total.....	\$ 386,804.68

Deduct amount paid for reinsurance thereof, \$44,048.12; 40 per cent thereof.....	\$ 17,619.24
Total unearned premiums as computed above.....	\$ 372,264.22
Amount reclaimable by the insured on perpetual fire insurance policies, 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.....	None.
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 authorized or ordered to be redeemed.....	None.
Interest due and declared 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.....	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 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 net surplus.....	\$ 381,057.98
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	219,214.79
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.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 625,972.77

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$97,465.70 premiums of previous years).....	\$ 246,032.41
Deduct only reinsurance, rebate, abatement and return premiums.....	30,137.01
Net cash actually received for premiums.....	\$ 215,915.40
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 116,314.46
Received for interest on bonds and mortgages.....	16,739.54
Received for interest and dividends on stocks and bonds, collateral loans and from all sources.....	9,244.57
Income received from all other sources, viz: Rents, \$104.80; total.....	994.80
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.....	\$ 242,944.31

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,333.50 losses occurring in previous years).....	\$ 135,221.03
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), \$150.00, and all amounts actually received for reinsurance in other companies, \$5,203.97; total deductions.....	5,413.97
Net amount paid during the year for losses.....	\$ 99,807.06
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$30,000).....	30,000.00

Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders.....	None.
Paid for commissions or brokerage.....	\$ 51,738.15
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees.....	35,310.94
Paid for state and local taxes in this and other states.....	2,907.71
All other payments and expenditures, viz: Expressage and telegrams, \$41.40; legal expenses, \$50.15; postage, \$2,509.11; stationery and printing, \$4,194.46; traveling expenses, \$6,300.04; repairs on office, \$239.15; sundries, gas, fuel, etc., \$1,093.74; exchange, \$648.73; total.....	17,174.80
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 206,937.96

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 45,000.100	\$ 950,740.55
Written or renewed during the year.....	12,665.790	274,233.79
Total.....	\$ 57,724.905	\$1,224,974.34
Deduct those expired and marked off as terminated.....	11,431.904	254,205.59
In force at the end of the year.....	\$ 44,311.061	\$ 974,768.67
Deduct amount reinsured.....	2,267.905	44,048.12
Net amount in force.....	\$ 42,043.156	\$ 930,699.55

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, net.....	\$ 101,267.37
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.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
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 1905.

	Fire risks.
Fire, marine and inland risks written.....	\$12,665,790.00
Premiums received (gross).....	274,233.79
Losses paid.....	99,807.06
Losses incurred.....	101,267.37

ANNUAL STATEMENT

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

IOWA 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, S. T. BERRY. Vice-President, WM. AITCHISON, JR.
Secretary, CHAS. E. CAMPBELL.

[Organized or incorporated April 29, 1892. Commenced business May 1, 1893.]

Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized \$ 100,000.00
Whole amount of capital actually paid up in cash 25,000.00

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 \$ 34,712.35
 Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure) None.
 Interest due on all said mortgage loans, \$114; interest accrued thereon, \$1.12; total 1,236.90
 Value of lands mortgaged, exclusive of buildings and perishable improvements \$ 57,117.00
 Value of the buildings mortgaged (insured for \$14,050.00 as collateral) 26,410.00
 Total value of said mortgaged premises \$ 83,527.00
 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 None.
 Cash in company's principal office 218.33
 Cash belonging to the company deposited in Bankers Iowa State bank 4,971.75
 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 3,506.29
 Bills receivable, not matured, taken for fire, marine and inland risks (including \$117.41 interest accrued thereon) 6,715.09
 Bills receivable, not more than six months past due (including \$98.18 interest accrued thereon) 1,166.48
 Bills receivable more than six months past due 1,816.95
 All other property belonging to the company, viz.: Rents due and accrued, \$.....; due from other companies for reinsurance on losses already paid None.
 The gross amount of all the assets of the company \$ 54,721.14

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due \$ 1,945.08
 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 700.00
 Total gross amount of claims for losses \$ 2,645.08
 Deduct reinsurance thereon None.
 Net amount of unpaid losses \$ 2,645.08
 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, \$20,848.14; unearned premiums (8 per cent) \$ 8,338.96
 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$44,132.35; unearned premiums 17,652.90
 Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.... per cent) None.
 Gross premiums (cash and bills) received and receivable on all unexpired marine risks None.
 Total unearned premiums as computed above \$ 25,992.96
 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 None.
 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 authorized or ordered to be redeemed None.
 Interest due and declared 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 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, 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 Insurance Company, \$263.69; Rockford Insurance Company, \$113.96; Security Insurance Company, \$5.81; Underwriters, \$2.02; total 385.01
 Total amount of all liabilities, except capital stock, and net surplus. Joint stock capital actually paid up in cash \$ 25,000.00
 Surplus beyond capital and all other liabilities 620.09
 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 None.
 Aggregate amount of all liabilities, including paid up capital stock, and net surplus \$ 54,721.14

INCOME DURING THE YEAR.

Fire risks.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years) \$ 29,332.19
 Deduct only reinsurance, rebate, abatement and return premiums 7,237.29
 Net cash actually received for premiums \$ 22,094.90

Bills and notes received during the year for premiums, remaining unpaid	
Received for interest on bonds and mortgages	\$ 2,275.56
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	50.50
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	\$ 24,622.05

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,702.40 losses occurring in previous years)	\$ 17,481.10
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	1,402.87
Net amount paid during the year for losses	\$ 16,078.23
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$....)	None
Script or certificates of profits redeemed in cash, \$....; 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 employees	4,716.47
Paid for state and local taxes in this and other states	None
All other payments and expenditures, viz: Salaries, traveling expenses, office expenses, adjusting expenses, rent and all other expenses; total	3,148.58
Amount of deposit premium returned during the year on perpetual fire risks	None
Aggregate amount of actual expenditures during the year, in cash	\$ 30,997.12

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,629,551	\$ 65,341.70
Written or renewed during the year	2,292,300	35,041.02
Total	\$ 6,921,851	\$ 100,382.72
Deduct those expired and marked off as terminated	3,332,496	28,568.88
In force at the end of the year	\$ 3,589,355	\$ 71,813.84
Deduct amount reinsured	323,410	6,536.45
Net amount in force	\$ 3,265,945	\$ 64,977.39

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 349,195.02
Losses paid from organization to date	97,412.34
Total amount of cash dividends declared since the company commenced business	None
Fire losses incurred during the year	13,104.78
Total amount of the company's stock owned by the directors at par value	34,300.00
Marine losses incurred during the year	None
Total amount loaned to officers and directors	2,500.00
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
Largest amount insured in any one risk	2,500.00
Are dividends declared on premiums received for risks not terminated? No	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written	\$ 8,590,365.00
Premiums received (gross)	35,041.02
Losses paid	17,481.10
Losses incurred	13,104.78

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the
IOWA MERCHANTS MUTUAL INSURANCE COMPANY, OF
BURLINGTON,

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, PARKER A. DOUGHERTY.

Vice-President, J. K. FROGH.

Secretary, JOSEPH C. FOARNS.

[Organized or incorporated March 24, 1883. Commenced business April 3, 1883.]
Principal office, Burlington.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

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 lien on the fee simple), upon which not more than one year's interest is due.....None.
Loans on mortgage (first lien), 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, \$....; total.....None.
Value of lands mortgage, exclusive of buildings and perishable improvements.....None.
Value of the buildings mortgaged (insured for \$.... as collateral).....None.
Total value of said mortgage premiums.....None.
Cash in the company's principal office.....\$ 564.76
Cash belonging to the company deposited in National State bank of Burlington, Iowa.....\$ 807.37
Gross premiums (as written in the policies) in course of collection, not more than three months due.....1,914.98
Premium notes less assessments paid thereon.....65,533.97

The gross amount of all the assets of the company.....\$ 71,155.06

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....\$ 1,890.90
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....1,560.15
Losses related, including interest, costs and other expenses thereon.....None.
Total gross amount of claims for losses.....\$ 3,450.05
Deduct reinsurance thereon.....None.

Net amount of unpaid losses.....\$ 3,460.03

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 premiums..... None.

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$...; unearned premiums (per cent)..... None.

Gross premiums (cash and bills) received and receivable on all unexpired marine risks..... None.

Total unearned premiums as computed above..... None.

Amount claimable 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..... None.

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 authorized or ordered to be redeemed..... None.

Interest due and declared 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..... 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, \$...; 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 \$ 3,400.03

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$... premiums of previous years).....	\$ 27,065.93
Deduct only reinsurance, rebate, abatement and return premiums.....	2,939.48
Net cash actually received for premiums.....	\$ 24,126.45
Income received from all other sources, viz: Membership fees.....	22.50
Aggregate amount of income actually received during the year in cash.....	\$ 24,148.95

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$9,373.16, 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 actually received for reinsurance in other companies, \$...; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 15,322.65
Paid for commissions or brokerage.....	7,835.31
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	8,173.71
Paid for state and local taxes in this and other states.....	None.
All other payments and expenditures, viz: Printing, advertising, supplies, stationery, postage, collection and exchange, heat, light, rent, legal and road expense, furniture, maps and sundries, total.....	3,102.34
Aggregate amount of actual expenditures during the year, in cash.....	\$ 34,434.01

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,129,482	\$ 97,849.71
Written or renewed during the year.....	1,829,103	58,450.33
Total.....	\$ 3,957,584	\$ 156,300.06
Deduct those expired and marked off as terminated.....	1,500,042	45,129.97
In force at the end of the year.....	\$ 2,361,542	\$ 111,170.09
Deduct amount reinsured.....	None.	
Net amount in force.....	\$ 2,361,542	\$ 111,170.09

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 259,728.43
Losses paid from organization to date.....	39,900.49
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	11,909.00
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.
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.....	\$1,828,102.00
Premiums received (gross).....	58,450.33
Losses paid.....	15,322.65
Losses incurred.....	11,909.00

ANNUAL STATEMENT

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.

President, SAMUEL E. CARY. Vice-President, HUGH ROBERTSON.
Secretary, HOWARD TUCKER.

[Organized or Incorporated January, 1855. Commenced business July, 1855.]
Principal office, Keokuk.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized Mutual.
Whole amount of capital actually paid up in cash..... Mutual.

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	8,000.00
Loans on mortgage (daily 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, \$.....; total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$..... as collateral).....	747.00
Cash in the company's principal office.....	65,176.87
Cash belonging to the company deposited in Keokuk National bank.....	None.
Interest due and accrued on stocks and bonds not included in "market value".....	691,678.28
Premium notes, \$1,025,412.75; less assessments paid, \$372,735.45.....	652,677.30
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	26,215.40
Bills receivable, not matured, taken for fire risks (including \$..... interest accrued thereon).....	830.90
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	60.90
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for reinsurance, on losses already paid, \$.....; office furniture and fixtures and maps, \$2,218.30; total.....	2,218.30
Total amount of judgments, \$40,624.23.....	None.
Judgments not more than two years old, \$9,318.10.....	None.
The gross amount of all the assets of the company.....	\$ 754,947.34
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	2,218.30
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 752,729.04

LIABILITIES.

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.....	\$ 3,131.00
Losses resisted, including interest, costs and other expenses thereon.....	6,663.34
Total gross amount of claims for losses.....	\$ 9,794.34
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 9,794.34
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 premiums (..... per cent.).....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent.).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
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.....	None.

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 authorized or ordered to be redeemed.....	None.
Interest due and declared 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.....	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, \$.....; 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.....	\$ 9,794.34

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 143,599.45
Deduct only reinsurance, rebate, abatement and return premiums.....	1,110.54
Net cash actually received for premiums.....	\$ 144,599.91
Bills and notes received during the year for premiums, remaining unpaid.....	190,541.73
Received for interest on bonds and mortgages.....	None.
Received for interest.....	112.74
Income received from all other sources, viz: Rents, membership fees, discounts, etc.; total.....	1,497.50
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.....	\$ 146,009.15

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,678.88 losses occurring in previous years).....	\$ 54,834.43
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, \$.....; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 54,834.43
Cash dividends actually paid stockholders (amounts of stockholders' dividends declared during the year, \$.....).....	None.
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.
Paid for commissions or brokerage.....	24,583.24
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	28,994.74
Paid for state and local taxes in this and other states.....	185.37
All other payments and expenditures, viz: Printing, stationery, fuel, lights, postage, etc.; total.....	6,956.81
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 115,324.94

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$31,757,875.54	\$1,905,221.75
Written or renewed during the year.....	4,175,702.55	301,326.09
Total.....	\$35,933,578.10	\$1,906,547.84
Deduct those expired and marked off as terminated.....	3,964,067.31	173,073.20
In force at the end of the year.....	\$32,972,970.82	\$1,933,474.64
Deduct amount reinsured.....	None.	
Net amount in force.....	\$32,972,970.82	\$1,933,474.64

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,819,120.27
Losses paid from organization to date.....	\$90,122.98
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	\$6,591.57
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.
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.....	\$4,175,702.55
Premiums received (gross).....	\$91,326.09
Losses paid.....	\$4,634.45
Losses incurred.....	\$6,591.57

ANNUAL STATEMENT

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 Iowa, in pursuance of the laws of said State.

President, CHRIS. A. VOELAKE. Vice-President, WILLIAM LAWTHOR.
Secretary, D. H. MCINTYRE.

[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

ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrances thereon).....	None.
Loans on mortgage (daily recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 51,210.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$1,664.65 is in process of foreclosure).....	14,464.65
Interest due on all said mortgage loans, \$1,381.97; interest accrued thereon, \$1,558.19; total.....	2,940.06
Value of lands mortgaged, exclusive of buildings and perishable improvements thereon.....	\$ 151,930
Value of the buildings mortgaged (insured for \$69,550 as collateral).....	86,390
Total value of said mortgaged premises.....	\$ 238,340

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 par value.	Total market value.
Thirty shares Bank and Insurance Building company stock.....	\$ 2,000.00	\$ 2,000.00
City warrants.....	2,195.33	2,195.33
Total par and market value.....	\$ 5,195.33	\$ 5,195.33

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.....	621.95
Cash belonging to the company deposited in Citizens' State Bank.....	4,298.12
Interest due and accrued on stocks and bonds not included in "market value".....	78.30
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.....	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 \$.... interest 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, \$....; total.....	None.

The gross amount of all the assets of the company..... \$ 81,336.76

LIABILITIES.

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.....	\$ 1,500.00
Losses resisted, including interest, costs and other expenses thereon.....	250.00
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, \$6,145.76; unearned premiums (40 per cent).....	\$ 3,258.30
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$23,361.15; unearned premiums.....	2,944.46

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.. per cent)..... None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks..... None.

Total unearned premiums as computed above..... \$ 12,092.76
Amount claimable 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..... None.
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 authorized or ordered to be redeemed..... None.
Interest due and declared 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..... 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..... None.

Total amount of all liabilities, except capital stock and net surplus..... \$ 14,227.76
Joint stock capital actually paid up in cash..... 10,000.00
Surplus beyond capital and all other liabilities..... 17,109.00
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..... None.

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$ 31,336.76

INCOME DURING THE YEAR.

Fire risks.
Gross premiums received in cash, without any deduction (including \$2,416.87 premiums of previous years)..... \$ 20,563.78
Deduct only reinsurance, rebate, abatement and return premiums..... 5,349.08
Net cash actually received for premiums..... \$ 15,214.70
Bills and notes received during the year for premiums remaining unpaid..... None.
Received for interest on bonds and mortgages..... 4,322.53
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources..... 60.00
Income received from all other sources, viz.: Rents and agency commission..... 1,801.25
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..... \$ 21,307.86

EXPENDITURES DURING THE YEAR.

On fire risks.
Gross amount actually paid for losses (including \$3,449.92 losses occurring in previous years)..... \$ 5,705.96
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$34.19; and all amounts actually received for reinsurance in other companies, \$33.49; total deductions..... 117.50
Net amount paid during the year for losses..... \$ 5,586.43
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, none)..... None.

Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total..... None.
Paid for commissions or brokerage..... \$ 3,000.00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees..... 3,995.00
Paid for state and local taxes in this and other states..... 165.00
All other payments and expenditures, viz.: Office supplies, \$205.54; adjusting expenses, \$10.25; general expense, \$1,356.77; printing, \$204.77; special agents, traveling expense, etc., \$1,159.55; total..... 4,433.91
Amount of deposit premium returned during the year on perpetual fire risks..... None.
Aggregate amount of actual expenditures during the year, in cash..... \$ 10,117.01

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 1,802,603	\$ 27,795.89
Written or renewed during the year.....	1,437,045	20,485.20
Total.....	\$ 3,239,648	\$ 48,281.17
Deduct those expired and marked off as terminated.....	1,196,739	16,142.94
In force at the end of the year.....	\$ 2,042,907	\$ 32,138.23
Deduct net amount reinsured.....	30,500	681.22
Net amount in force.....	\$ 2,012,415	\$ 31,457.01

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$ 96,292.87
Losses paid from organization to date..... 30,054.92
Total amount of cash dividends declared since the company commenced business..... None.
Fire losses incurred during the year..... 4,630.56
Total amount of the company's stock owned by the directors at par value..... 53,000.00
Marine losses incurred during the year..... None.
Total amount loaned to officers and directors..... 2,000.00
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 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.
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 YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$1,457,043.00
Premiums received (gross).....	20,485.20
Losses paid.....	5,386.43
Losses incurred.....	4,630.56

ANNUAL STATEMENT

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. WARFIELD. Vice-President, THEO. F. GATCHEL.
Secretary, C. H. AINSLEY.

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

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

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 is due of which \$..... is in process of foreclosure.....None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; 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.....\$ 2,003 92
Cash belonging to the company deposited in bank.....\$ 3,481 96
Interest due and accrued on stocks and bonds not included in "market value".....None.
Notes taken for premiums.....\$ 2,221 42
Gross premiums (as written in the policies) in course of collection, not more than three months due.....None.
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 90 per cent of face).....\$ 45,809 39
Judgments.....\$ 2,908 11
Due from agents.....\$ 4,246 13
Premiums due from other companies.....\$ 1,036 49
The gross amount of all the assets of the company.....\$ 231,080 84

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....\$ 4,549 97
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....None.

Losses realized, including interest, costs and other expenses thereon.....\$ 1,700 00
Total gross amount of claims for losses.....\$ 5,249 97
Deduct reinsurance thereon.....\$ 1,500 00
Net amount of unpaid losses.....\$ 4,749 97
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.
Total unearned premiums as computed above.....None.
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.....None.
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 authorized or ordered to be redeemed.....None.
Interest due and declared 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.....None.
Due and to become due for borrowed money.....\$ 3,000 00
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 79

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 54,896 77
Deduct only reinsurance, rebate, abatement and return premiums,.....	None.
Net cash actually received for premiums.....	\$ 54,896 77
Bills and notes received during the year for premiums remaining unpaid.....	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.....	None.
Deposit premiums (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.....	\$ 51,096 77

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,943 91 losses occurring in previous years).....	\$ 22,600 03
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$.....; total deductions.....	\$ 893 72
Net amount paid during the year for losses.....	\$ 31,706 30

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$....)	None.
Paid borrowed money and interest.....	\$ 4,402.81
Paid for commissions or brokerage, including reinsurance.....	11,357.57
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees.....	9,140.27
Paid for state and local taxes in this and other states.....	56.60
All other payments and expenditures, viz: Return premiums, \$897.44; mileage, \$756.22; stamps, \$70.50; total.....	2,254.25
General expenses, rent, stationery, printing, etc.....	1,737.50
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash....	\$ 50,637.47

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$3,345,261.78	\$ 319,836.54
Written or renewed during the year.....	1,544,592.99	115,218.27
Total.....	\$5,189,854.77	\$ 435,054.81
Deduct those expired and marked off as terminated.....	1,251,148.28	90,152.24
In force at the end of the year.....	\$3,938,706.49	\$ 345,302.57
Deduct amount reinsured.....	259,823.05	5,013.61
Net amount in force.....	\$3,678,873.94	\$ 340,168.96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	None.
Losses paid from organization to date.....	None.
Total amount of cash dividends declared since the company commenced business.....	None.
Fire 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 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 risks.
Fire, marine and inland risks written.....	\$ 1,544,592.99
Premiums received (gross).....	115,218.27
Losses paid.....	22,600.00
Losses incurred.....	17,678.54

ANNUAL STATEMENT

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, GEORGE A. JEWETT. Secretary, S. G. LEE. Vice-President, R. J. McKEN.

[Organized or Incorporated December 8, 1894. Commenced business December 8, 1894.]

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

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 is due (of which \$.... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$....; total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$.... as collateral).....	None.
Total value of said mortgaged premises.....	None.
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.....	None.
Cash in the company's principal office.....	\$ 167.00
Cash belonging to the company deposited in bank:	
Bankers Iowa State bank.....	1,035.90
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.....	1,943.30
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: Bonds due and accrued, \$....; due from other companies for reinsurance, on losses already paid, \$....; premium notes, \$25,791.60; less net deductions, \$802.47; total.....	\$5,899.22
The gross amount of all the assets of the company.....	\$ 28,155.02

LIABILITIES.

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.....\$ 2,703.22	
Deduct reinsurance thereon.....1,332.61	
Net amount of unpaid losses.....\$ 1,332.61	
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 premiums.....None.	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent).....None.	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.	
Amount reclaimable by the insured on perpetual fire insurance policies, 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.....None.	
Unsettled 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 authorized or ordered to be redeemed.....None.	
Interest due and declared 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.....720.00	
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, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums, \$.....; guarantee fund paid in cash, \$3,750; total.....\$ 2,750.00	
Total amount of all liabilities, except capital stock, and net surplus Joint stock capital actually paid up in cash.....None.	
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.....None.	
INCOME DURING THE YEAR.	
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....\$ 19,304.94	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums.....4,678.89	
Net cash actually received for premiums.....\$ 14,716.05	
Bills and notes received during the year for premiums, remaining unpaid.....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, \$.....; guaranty fund, \$1,750; bills payable, \$750; total.....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 cash.....\$ 19,216.05

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....\$ 7,359.96	
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.....3,524.10	
Net amount paid during the year for losses.....\$ 3,835.86	
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.....None.	
Paid for commissions or brokerage.....3,819.11	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....3,814.45	
Paid for state and local taxes in the year.....None.	
All other payments and expenditures, viz: General expense, \$1,051.11; advertising, \$917.23; traveling expenses, including specials, \$3,531.74; total.....6,507.13	
Amount of deposit premium returned during the year on perpetual fire risks.....None.	
Aggregate amount of actual expenditures during the year, in cash.....\$ 15,003.55	

MISCELLANEOUS.

	Fire risks.	Premiums thereon
Written or renewed during the year.....\$1,078,450.00		\$ 35,036.22
Deduct those expired and marked off as terminated.....163,950.00		4,154.00
In force at the end of the year.....\$ 914,500.00		\$ 30,902.22
Deduct amount reinsured.....238,050.00		2,452.16
Net amount in force.....\$ 776,450.00		\$ 28,450.06

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....\$ 35,056.22	
Losses paid from organization to date.....7,359.96	
Total amount of cash dividends declared since the company commenced business.....None.	
Fire losses incurred during the year.....7,359.96	
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.	
Largest amount insured in any one risk, unless excess is reinsured.....2,500.00	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written	\$ 1,078,450.00
Premiums received (gross)	85,000.22
Losses paid	7,380.00
Losses incurred	7,389.06

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 1873; reincorporated 1889. Commenced business April, 1875, and March, 1889.]
Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

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).....\$ 22,300.00
 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, \$190.31; interest accrued thereon, \$254.40; total.....404.71
 Value of lands mortgaged, exclusive of buildings and perishable improvements.....\$ 61,620.00
 Value of the buildings mortgaged (insured for \$5,000 as collateral).....13,115.00
 Total value of said mortgaged premises.....\$ 74,735.00
 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 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.....None.
 Cash in the company's principal office.....None.
 Cash belonging to the company deposited in Iowa National bank, Des Moines, Iowa.....6,574.60
 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.....None.

Deposit notes held by the company, representing one annual premium \$ 104,787.10
 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, \$....; due from other companies for reinsurance on losses already paid, \$....; total.....None.
 The gross amount of all the assets of the company.....\$ 134,092.41

LIABILITIES.

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.....\$ 2,000.00
 Total gross amount of claims for losses.....None.
 Deduct reinsurance thereon.....None.
 Net amount of unpaid losses.....\$ 2,000.00
 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, \$....; 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 premiums.....None.
 Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent.).....None.
 Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.
 Total unearned premiums as computed above.....None.
 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.....None.
 Unpaid 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 authorized or ordered to be redeemed.....None.
 Interest due and declared 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.....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, \$....; 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.
 Total amount of all liabilities, except capital stock, and net surplus.....\$ 2,000.00

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$80, premiums of previous years).....	\$ 71,782.94
Deduct only reinsurance, rebate, abatement and return premiums.....	None.
Net cash actually received for premiums.....	\$ 71,782.94

Received for interest on bonds and mortgages.....	\$ 629.42
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	867.04
Income received from all other sources, viz.: Rents, no; furniture sold, \$1; total.....	4.30
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.....	\$ 73,312.49

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,084.41, losses occurring in previous years).....	\$ 49,379.27
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, \$.....; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 49,379.27
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Script certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,315.85
Paid for state and local taxes to this and other states.....	4.50
All other payments and expenditures, viz.: Traveling expenses, postage, stationery, office rent, legal expenses, telegraphing and miscellaneous, office furniture.....	3,763.54
Guaranty deposit premium returned during the year on perpetual fire risks.....	4,451.62
Aggregate amount of actual expenditures during the year, in cash.....	\$ 64,815.96

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,419,730	\$ 106,933.70
Written or renewed during the year.....	211,500	10,201.25
Total.....	\$ 2,631,230	\$ 117,135.95
Deduct those expired and marked off as terminated.....	260,230	12,352.85
In force at the end of the year.....	\$ 2,371,000	\$ 104,783.10
Deduct amount reinsured.....	None.	
Net amount in force.....	\$ 2,371,000	\$ 104,783.10

GENERAL INTERROGATORIES.

Total amount of premiums received from all sources since the organization of the company, to date.....	\$ 796,726.35
Losses paid from organization to date.....	622,615.73
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	45,894.99
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.
Largest amount insured in any one risk.....	\$ 10,000.00
Are dividends declared on premiums received for risks not terminated?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written, including perpetual risks renewed.....	\$ 804,500.00
Premiums received (gross), including premiums on perpetual risks renewed.....	41,322.00
Losses paid.....	19,229.99
Losses incurred.....	19,229.99

ANNUAL STATEMENT

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 Iowa, 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. PHILIPS.

Secretary, E. J. BARCOCK.

[Organized or incorporated September 24, 1883. Commenced business November 1, 1883.]
Principal office, Davenport.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 5,091.95
Loans on mortgage (fully recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	115,814.34
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, \$69.91; interest accrued thereon, \$1,190.54; total.....	3,370.49
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 262,949
Value of the buildings mortgaged (insured for \$41,000 as collateral).....	72,465
Total value of said mortgaged premises.....	\$ 335,414
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 par value.	Total market value.
Two shares guarantee capital stock Davenport.....	\$ 2,000.00	\$ 2,000.00
One share Farmers Savings bank, Marengo.....	100.00	100.00
Thirty shares First National bank, of Davenport.....	3,900.00	4,000.00

Twenty shares Davenport Loan, Building and Savings association.....	\$ 4,000.00	\$ 1,881.60	
Four school warrants, Independent district, Doon, Iowa.....	2,000.00	2,000.00	
Total par and market value.....	\$ 11,160.00	\$ 9,781.60	\$ 9,781.60
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:			
	Total par value.	Total market value.	Amount loaned thereon.
Eight notes endorsed by parties worth \$300,000.....	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Two notes secured by thirty shares Pierce Mills company.....	3,000.00	3,000.00	1,500.00
One note secured by—			
Ten shares First National bank stock.....	1,000.00	1,313.00	
Five shares Davenport National bank stock.....	500.00	500.00	
Five shares Union Savings bank stock.....	500.00	500.00	2,000.00
One note secured by—			
Ten shares Farmers and Mechanics Savings bank stock.....	1,000.00	1,000.00	
Eight shares Scott County Savings bank stock.....	800.00	1,200.00	1,200.00
One full paid certificate of ten shares Davenport Co-operative bank, secured by \$7,000 in first real estate mortgage.....	7,000.00	7,000.00	5,000.00
One note secured by ten shares Iowa National bank stock.....	1,000.00	1,000.00	500.00
Total par and market value and amount loaned thereon.....	\$ 20,700.00	\$ 21,483.00	\$ 10,100.00
Cash in the company's principal office.....			1,667.30
Cash belonging to the company deposited in the First National bank, \$1,720.38; Citizens National bank, \$2,004.19; Scott County Savings bank, \$233.60; Davenport Savings bank, \$7,221.50; German Savings bank, \$6,556.91; total.....			20,335.81
Interest due and accrued on stocks and bonds not included in "market value".....			1,775.20
Interest due and accrued on collateral loans.....			4,822.73
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			7,356.84
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$... interest accrued thereon).....			1,363.83
Bills receivable, not more than six months past due (including \$... interest due and accrued thereon).....			3,050.29
All other property belonging to the company, viz: Rents due and accrued, \$...; due from other companies for reinsurance on losses already paid, Dubuque Fire and Marine Insurance company, \$9.23; Connecticut Fire Insurance company, \$3.62; total.....			11.85
The gross amount of all the assets of the company.....			\$ 189,914.32
LIABILITIES.			
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.....			\$ 2,843.91

Losses restated, including interest, costs and other expenses thereon.....	\$ 1,200.00
Total gross amount of claims for losses.....	\$ 3,243.91
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,243.91
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, \$18,032.21; unearned premiums (40 per cent.).....	\$ 67,580.88
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy \$...; unearned premiums.....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$...; unearned premiums (... per cent.).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	67,580.88
Amount reclaimable by the insured on perpetual fire insurance policies, 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.....	None.
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 authorized or ordered to be redeemed.....	None.
Interest due and declared 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.....	119.31
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: Due reinsuring companies, \$238.06; commissions, brokerage and other charges due and to become 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.....	\$ 72,875.72
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	92,038.60
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.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 189,914.32
INCOME DURING THE YEAR.	
	Fire risks.
Gross premiums received in cash, without any deduction (including \$... premiums of previous years).....	\$ 69,978.30
Deduct only reinsurance, rebate, abatement and return premiums.....	12,471.66
Net cash actually received for premiums.....	\$ 57,506.64
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	8,569.92
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,330.51
Income received from all other sources, viz: Rents.....	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..... \$ 68,297.07

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,776.76 losses occurring in previous years)..... \$ 30,688.78
 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, \$170.33; and all amounts actually received for reinsurance in other companies, \$5,598.12; total deductions..... 3,038.35

Net amount paid during the year for losses..... \$ 27,650.43
 Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$3,000)..... 3,000.00
 Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total..... None.
 Paid for commissions or brokerage..... 9,443.74
 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees..... 9,879.29
 Paid for state and local taxes in this and other states..... 1,037.52
 All other payments and expenditures, viz.: Rent, \$400.00; printing, \$663.10; all other expenses, \$6,903.58; total..... 7,725.42
 Amount of deposit premiums returned during the year on perpetual fire risks..... None.
 Aggregate amount of actual expenditures during the year in cash..... \$ 58,856.40

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 12,094.422	\$ 190,736.96
Written or renewed during the year.....	4,569.373	67,634.94
Total.....	\$ 17,593.795	\$ 258,411.00
Deduct those expired and marked off as terminated.....	5,234.416	78,942.40
In force at the end of the year.....	\$ 12,359.379	\$ 179,468.60
Deduct amount reinsured.....	596.743	10,516.29
Net amount in force.....	\$ 11,762.636	\$ 168,952.31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$ 963,761.01
 Losses paid from organization to date..... 879,686.22
 Total amount of cash dividends declared since the company commenced business..... 21,000.00
 Fire losses incurred during the year..... 21,325.93
 Total amount of the company's stock owned by the directors at par value..... 60,000.00
 Marine losses incurred during the year..... None.
 Total amount loaned to officers and directors..... 4,200.00
 Loaned to stockholders, not officers..... 7,173.34
 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.
 Largest amount insured in any one risk..... 2,500.00
 Are dividends declared on premiums received for risks not terminated?..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,569,373.90
Premiums received (gross).....	67,634.94
Losses paid.....	30,558.78
Losses 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.

President, J. H. WINDSOR. Vice-President, H. A. ELLIOTT.

Secretary, THEO. F. GRIFF.

(Organized or incorporated September, 1865. Commenced business October, 1865.)
 Principal office, Des Moines.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	\$ 103,910.00
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.....	56,165.28
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, \$1,543.00; interest accrued thereon, \$1,325.13; total.....	2,868.13
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 100,300.00
Value of the buildings mortgaged (insured for \$34,250 as collateral).....	50,800.00
Total value of said mortgaged premises.....	\$ 190,000.00
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 bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Twenty-five shares Commercial National bank, Omaha.....	\$ 2,500.00	\$ 2,500.00
Forty-five shares Polk County Savings bank, Des Moines.....	4,500.00	4,715.00
Fifteen shares Des Moines National bank, Des Moines.....	1,500.00	1,577.40
Twenty-five shares Security Loan and Trust company, Des Moines.....	2,500.00	3,400.00
Twenty-one shares Western White Bronze company, Des Moines.....	2,100.00	2,100.00

Nineteen shares National Starch Manufacturing company, Des Moines	\$ 1,900.00	\$ 1,900.00
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	\$ 18,100.00	\$ 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 thereon	None.	
Cash in the company's principal office	858.54	
Cash belonging to the company deposited in bank: Iowa National bank, \$3,667.33; Des Moines Savings bank, \$10,275.10; total	13,942.43	
Interest due and accrued on stocks and bonds not included in "market value"	115.00	
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	18,197.39	
Bills receivable, not matured, taken for fire, marine and inland risks (including \$2,370.25 interest accrued thereon)	81,383.26	
Bills receivable, maturing in 1896	4,242.07	
Bills receivable, past due (including judgments thereon, \$152,943.29), at 50 per cent of face	76,321.64	
All other property belonging to the company, viz: Rents due and accrued, \$840.62; due from other companies for reinsurance on losses already paid, \$	849.62	
Total	\$ 379,142.53	

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,798.35
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	4,420.00
Total gross amount of claims for losses	\$ 13,175.68
Deduct reinsurance thereon	2,216.40
Net amount of unpaid losses	\$ 10,959.28
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, \$44,459.37; unearned 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, \$218,878.35; unearned premiums (40 per cent)	87,531.33
Gross premiums on risks outside of Iowa, \$153,335.00; unearned premiums (40 per cent)	61,343.20
Total unearned premiums as computed above	\$ 148,874.53
Amount reclaimable by the insured on perpetual fire insurance policies, being 40 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	None.
Unsettled 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 authorized or ordered to be redeemed	None.
Interest due and declared remaining unpaid or uncalled for	None.
Checks not presented for payment	849.62
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, including commissions and other charges due and to become due to agents on premiums paid and in course of collection	\$ 12,675.95
Total amount of all liabilities, except capital stock, and net surplus	\$ 191,167.92
Joint stock capital actually paid up in cash	100,000.00
Surplus beyond capital and all other liabilities	87,974.61
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	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus	\$ 379,142.53

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$... premiums of previous years)	\$ 154,112.53
Deduct only reinsurance, rebate, abatement and return premiums	21,515.03
Net cash actually received for premiums	\$ 132,597.50
Bills and notes received during the year for premiums, remaining unpaid	\$ 41,630.14
Received for interest on bonds and mortgages	6,553.80
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	2,953.30
Income received from all other sources, viz: Rents, \$...; total	2,953.30
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	\$ 141,300.60

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$20,563.90 losses occurring in previous years)	\$ 114,476.60
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, \$14,098.86; total deductions	14,098.86
Net amount paid during the year for losses	\$ 100,467.74
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$...; interest paid to scrip holders, \$...; total	None.
Paid for commissions or brokerage	25,979.62
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	22,150.61
Paid for state and local taxes in sales and other states	2,438.91
All other payments and disbursements, viz: Traveling expenses, express, postage, advertising, supplies, fuel, gas, water, repairs, etc.; total	15,720.91
Amount of deposit premium returned during the year on perpetual fire risks	None.
Aggregate amount of actual expenditures during the year, in cash	\$ 185,765.44

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$34,503,691.00	\$ 533,071.02
Written or renewed during the year	\$ 135,540.00	173,108.50
Total	\$42,642,621.00	\$ 696,179.52

Deduct those expired and marked off as terminated.....	\$14,899,049.00	\$ 215,510.48
In force at the end of the year.....	\$27,740,522.00	\$ 479,615.40
Deduct amount reinsured.....	635,419.00	11,882.68
Net amount in force.....	\$27,105,103.00	\$ 468,632.72
Deduct premiums where notes are past due.....		51,349.02
Net.....		\$ 416,692.70

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 7,063,232.92
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.....	104,734.95
Total amount of the company's stock owned by the directors at par value.....	14,650.60
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.....	140,000.00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	25,000.00
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.....	5,000.00
Are dividends declared on premiums received for risks not terminated?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 5,890,499.00
Premiums received (gross).....	125,195.72
Losses paid.....	29,758.35
Losses incurred.....	56,903.39

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mut. Fire Ins. Assn.	L. M. Kilburn	Fontanelle
2	Adair	Farmers Mut. F. & L. Assn.	J. G. Hendrick	Creston
3	Allamakee	German Farmers M. Aid Assn.	Andrew Sandry	Lansing
4	Allamakee	Scandinavian Mut. F. & L. Assn.	J. O. Prestemon	Elm.
5	Audubon	Greely Farmers M. F. L. Co.	P. G. Schivonneker	Adair
6	Benton	Eden Fire	Samuel Ward	Vinton
7	Benton	Iowa Township Mut. Fire	P. G. Kramer	Luzerne
8	Benton	Vinton Mutual Fire	A. S. Chadbourne	Vinton
9	Black Hawk	Daniels Mutual Ins. Co.	Adam Boyesen	Cedar Falls
10	Black Hawk	Farmers Mutual F. & L.	W. H. Howard	Cedar Falls
11	Boone	Farmers Mutual	John Cooper	Boone
12	Boone	Swede Mutual	Ernest Carlson	Boone
13	Bremers	Farmers Mutual Fire	John Homrighaus	Denver
14	Bremers	First German Mut. F. L. & S.	Henry Kaebe	Kittling
15	Bremers	German Farmers Mut. L. & S.	A. H. Miller	Kittling
16	Buchanan	Consol. Patrons & Farmers Mutual Ins. Co.	E. A. Chapman	Independence
17	Buena Vista	Farmers Mut. Fire Ins. Assn.	A. T. Troeger	Storm Lake
18	Butler	Farmers Mutual	Joseph Lian	Parkersburg
19	Calhoun	Farmers Mutual	F. B. Kamig	Rockwell City
20	Calhoun	German Mut. F. L. & W. S.	John J. Helde	Pomeroy
21	Carroll	Farmers Mutual F. & L.	G. S. Noble	Gildens
22	Carroll	German Mut. F. L. W. & T.	G. Henry Fluker	Halbur
23	Carroll	Farmers M. Ins. Co. Roselle	P. J. Koenig	Halbur
24	Carroll	Mount Carmel Mutual	Bernard Vonnahme	Mt. Carmel
25	Cass	Farmers Mutual	Chas. R. Hust	Atlantic
26	Cass	Noble Township Pro. Assn.	Herman Dolch	Lyman
27	Cass	Victoria Township M. L. Assn.	W. T. McKee	Massena
28	Cedar	Farmers M. Ins. Co. Roselle	J. E. Michener	West Branch
29	Cerro Gordo	Farmers Mutual Ins. Assn.	Joe Pedetly	Mason City
30	Cherokee	Maple Valley	G. W. Blanch	Aurelia
31	Cherokee	West. Cherokee Mut. F. & L.	H. M. Ferris	Marcus
32	Chickasaw	Farmers Mutual	Jas. F. Babcock	New Hampton
33	Clay	Farmers Mutual	J. F. Mills	Greenville
34	Clayton	Farmers Mutual F. & L.	A. E. Axtell	Strawberry Pt
35	Clayton	Farmers Mutual F. & L.	Jos. Putz	Elkport
36	Clinton	Farmers Mutual	Michael Sullivan	Weldon
37	Clinton	German Farmers	Geo. Hiedel	Wheatland
38	Clinton	German Mut. F. & L.	John Wirth	Elwood
39	Clinton	German Mut. F. & L.	C. Anderson	Lyons
40	Crawford	Farmers Mut. Ins. Society	August Lundell	Odebolt
41	Crawford	Mut. F. L. T. & W. S. Ins. Co. of German Farmers	August Schultz	Denison
42	Dallas	Farmers Mutual	John Keat	Dallas Center
43	Dallas	Patrons Mutual	Nicholas Angie	Dexter
44	Decatur	Farmers Mutual	A. S. Gardner	Leon
45	Delaware	Farmers Mutual Fire	A. S. Good	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 1, 1896.	Risks written during the year.	Risks canceled during the year.
J. E. Brooks	Greenfield	Mar. 1, 1888	\$ 432,822.00	\$ 152,000.00	\$ 86,080.00
T. S. B. Dougherty	Cromwell	Mar. 27, 1884	1,144,221.00	123,901.00	134,440.00
E. Barthold	Lansing	April 2, 1870	1,015,774.00	49,225.00	6,500.00
Arne Orsgrader	Waukon	Mar. 1, 1880	441,617.00	27,523.00	10,180.00
Fred O. J. Voss	Exira	Aug. 11, 1888	121,405.00	31,765.00	25,425.00
I. N. Chonoweth	Vinton	Jan. 1, 1872	976,044.00	34,165.00	53,630.00
Rudolph Schlenker	Keystone	Mar. 4, 1872	1,039,423.00	83,294.00	60,200.00
I. N. Chonoweth	Vinton	Feb. 12, 1882	234,341.00	46,201.00	10,265.00
Henry Johnson	Cedar Falls	April 1, 1884	460,129.00	141,046.00	73,000.00
D. F. Hoover	Waterloo	May 1, 1876	2,848,097.00	775,076.00	758,580.00
John Heron	Boone	Jan. 2, 1877	1,773,527.00	54,717.00	353,287.00
John Anderson	Madrid	April 16, 1884	420,346.00	88,663.00	70,017.00
Carl Hoppenworth	Seigel	Mar. 23, 1873	2,652,213.00	518,547.00	457,086.00
H. Grauning	Maxfield	Dec. 11, 1873	1,333,790.00	33,569.00	107,540.00
Wm. Millas	Denver	Sept. 29, 1870	1,235,183.00	433,332.00	335,106.00
Wm. Decker	Independence	Aug. 1, 1884	2,379,406.00	476,211.00	520,623.00
Geo. A. Dalziel	Alta	July 1, 1875	300,999.00	211,038.00	156,494.00
Richard Daniels	Parkersburg	Feb. 1, 1876	2,365,141.00	327,881.00	74,740.00
J. L. Hibbs	Lake City	July 23, 1881	194,635.00	76,475.00	37,200.00
William Baumgart	Pomeroy	April 1, 1887	189,900.00	1,100.00	8,000.00
G. W. Briggs	Gildens	May 3, 1870	234,547.00	47,717.00	28,065.00
Henry Sellers	Manning	Jan. 1, 1886	1,061,751.00	101,801.00	13,971.00
C. C. Schwallier	Halbur	Mar. 24, 1886	241,760.00	129,000.00	19,000.00
Frank Berger	Mt. Carmel	Mar. 25, 1882	144,430.00	31,200.00	15,270.00
H. O. Brees	Atlantic	Feb. 14, 1889	680,552.00	219,529.00	159,726.00
Henry Miller	Lyman	Jan. 3, 1880	224,709.00	34,520.00	22,110.00
Frank Symonds	Massena	Oct. 1, 1887	184,902.00	18,802.00	9,901.00
Wm. Mathers	Springdale	Jan. 23, 1871	600,000.00	219,983.00	219,996.00
N. Denmore	Massena City	July 1, 1886	277,319.00	337,445.00	231,089.00
C. C. Lockin	Aurelia	May 30, 1883	37,518.00	96,115.00	64,643.00
G. W. Hartley	Marcus	May 4, 1885	1,193,033.00	183,489.00	65,960.00
C. H. Heath	Lyons	June 1, 1873	1,016,571.00	181,104.00	8,434.00
A. W. Greene	Spencer	Feb. 1, 1889	1,918,935.00	302,434.00	220,779.00
H. Meyer	Elkader	Feb. 15, 1875	1,976,855.00	49,176.00	50,070.00
Henry Wisbrick	Commanche	April 2, 1886	2,391,110.00	46,460.00	96,061.00
J. Alex. Smith	De Witt	Dec. 5, 1874	1,666,471.00	307,011.00	197,269.00
Chas. Nordhorst	Wheatland	Jan. 1, 1886	34,573.00	47,043.00	18,380.00
Henry N. Hahn	Grand Ground	May 27, 1878	305,152.00	17,993.00	14,045.00
George Rix	Lyons	Jan. 1, 1879	156,596.00	28,150.00	15,641.00
A. Norblad	Kiron	Mar. 2, 1887	741,859.16	211,899.00	137,377.00
P. N. E. Drossen	Drossen	Dec. 20, 1879	1,946,559.00	123,180.00	88,720.00
A. J. Wise	Dallas Center	Dec. 20, 1895	209,679.00	141,089.00	37,005.00
J. R. Chandler	Dexter	Dec. 30, 1873	662,164.00	162,453.00	115,217.57
W. R. Gammon	Leon	Dec. 1, 1873	136,259.00	23,160.00	27,437.00
C. A. Pierce	Delaware	Oct. 1, 1879	253,700.00	24,630.00	18,200.00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
46	Des Moines	Farmers Mutual	E. Woodward	Burlington
47	Des Moines	German Mut. Aid. Fire Assn.	Henry Tish	Dodgeville
48	Des Moines	Natural German Protestant Fire Ins. Assn.	H. R. Trisla	Burlington
49	Des Moines	Swedish Mutual	John A. Larson, Jr.	Burlington
50	Des Moines	Swedish Lutheran Mutual	Ludvig Holm	Burlington
51	Dubuque	Farmers Alliance Mutual	Nathan F. Simpson	Farley
52	Dubuque	Farmers Mutual F. and L.	Mathias Faber	Cascade
53	Emmet	Farmers Mutual F. and L.	Q. O. Kasa	Wallingford
54	Fayette	Mutual Fire	Q. O. Babcock	Fayette
55	Fayette	German Mutual Fire	C. Blesing	Eldorado
56	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
57	Franklin	Farmers Insurance Co.	O. J. Rowe	Hampton
58	Franklin	Farmers Mutual F. and L.	James Poldexter	Hamburg
59	Greene	Farmers Mutual F. and L.	G. W. Wiant	Hoppy
60	Grundy	Farmers Mutual F. and L.	R. H. Allison	Grundy Center
61	Guthrie	Farmers Mutual Fire Assn.	W. C. Betts	Casey
62	Hancock	Farmers Mut. Ins. Co. Ger. Soc. of the M. E. church	Wilhelm Jung	Charles City
63	Hancock	Farmers Mutual F. and L.	N. P. Bayers	Miller
64	Hardin	Farmers Mutual	C. H. Packard	Iowa Falls
65	Hardin	Providence Twp. Mutual	W. H. Butler	New Providence
66	Harrison	Farmers Mutual F. and L.	F. F. Beebe	Reebee town
67	Henry	Farmers Mutual	H. O. Brown	Mt. Pleasant
68	Henry	Svea Mutual Protective	S. P. Morgan	Swedesburg
69	Howard	Farmers Union Mut. F. and L.	S. A. Converse	Oreoso
70	Humboldt	Farmers Mutual	J. W. King	Bradgate
71	Ida	Blaine Center F. and L.	R. B. Miller	Ida Grove
72	Ida	Lenox Mutual F. and L.	Ang N. Schloeman	Norway
73	Iowa	German Mutual	Geo. C. Rowan	Winterset
74	Jackson	Farmers Mutual Aid Assn.	Otto Schmidt	Van Buren
75	Jasper	Farmers Mutual	A. L. Barren	Newton
76	Jefferson	Farmers Insurance Union	James Giotfeldt	Libertyville
77	Johnson	Lincoln Mutual	James C. Park	West Liberty
78	Johnson	Northwestern Farmers Mut.	Isaac Meyers	North Liberty
79	Johnson	Farmers Mut. of Sharon, Liberty and Washington twps	Martin River	Riverside
80	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
81	Jones	German Mutual Fire	George H. Balster	Scotch Grove
82	Keokuk	Farmers Pioneer Mutual	James Lyle	Wells
83	Keokuk	Prairie Farmers Mutual	E. H. McCana	Indianapolis
84	Kossuth	Mutual Insurance	C. B. Hutchins	Algona
85	Kossuth	Farmers Home Mutual Fire	James Conard	West Point
86	Linn	Brown Township Mutual	W. E. Bundy	Springville
87	Linn	Coska Farmacia	Vir Chadras	Des Moines
88	Linn	Linn Twp. Mutual F. and L.	Michael Snyder	Mt. Vernon
89	Linn	West Side Mutual	Thomas Delaney	Palfrax
90	Louis	Farmers Mutual Fire	J. F. Helms	Wapello
91	Lucas	Mutual Fire and Life	J. A. Robison	Lucas
92	Madison	Farmers Mutual	John Brockert	Van Meter
93	Marshall	Iowa Valley Mutual	John Rolston	Albion
94	Marshall	Farmers Mutual Fire	R. F. Smith	Marshalltown
95	Mitchell	Farmers Mutual Fire	J. W. Andrus	Wapello
96	Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
97	Monona	Farmers Mutual Fire	Lewis Idlesberg	Mapleton
98	Montgomery	Villisca Mutual	Hiram Finley	Stanton
99	Muscatine	Farmers Mutual Fire	John W. Millar	Muscatine
100	Muscatine	White Iggoes F. and L.	C. W. Darby	Wilton

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1906.	Risks written during the year.	Risks cancelled during the year.
O. M. Garman	Burlington	April —, 1875	\$ 944,450.00	\$ 119,205.00	\$ 65,000.00
Jacob Schmeiser	Burlington	May 25, 1867	572,883.00	18,125.00	4,230.00
Fred Herman	Burlington	Mar. 6, 1891	268,340.00	70,308.00	600.00
Nils Anderson	Burlington	April 12, 1890	4,90,150.00	128,400.00	118,070.00
A. J. Swanson	Burlington	Jan. 17, 1899	773,264.00	201,273.00	107,630.00
Willis H. Hogan	Farley	June 12, 1891	237,040.00	121,985.00	90,000.00
John Bair	Cascade	Jan. 12, 1893	184,200.00	12,560.00	1,940.00
H. A. Gaarde	Armstrong	Mar. 30, 1890	101,010.00	37,102.00	15,870.00
H. J. Young	Delweta	Sept. 1, 1875	2,082,928.00	557,812.00	564,630.00
William Potting	Eldorado	July 7, 1877	1,569,111.00	127,580.00	79,800.00
P. P. Cole	Charles City	Jan. 1, 1883	1,595,965.00	400,010.00	248,640.00
N. McDonald	Hampton	June 6, 1890	500,441.00	128,410.00	50,000.00
Anto Miller	Ham City	Oct. 4, 1894	87,640.00	9,205.00	7,400.00
Lee Davis	Jefferson	Mar. 22, 1888	659,475.00	253,738.00	118,414.00
H. B. Kelly	Grundy Center	July 28, 1888	1,415,150.00	474,636.00	364,525.00
F. D. Steen	Menlo	Mar. 24, 1892	463,386.32	142,507.00	94,940.32
Charles Schuler	Garner	April 7, 1887	685,391.00	148,196.00	284,024.00
O. E. Babson	Forest City	July 1, 1889	252,475.00	77,198.00	31,814.00
Fayette Holmes	Iowa Falls	May 20, 1890	645,000.00	369,508.00	126,510.00
J. J. Wood	N. Providence	Aug. 14, 1871	210,905.91	62,400.00	30,120.00
E. N. Odwell	Logan	June 25, 1887	1,610,313.00	312,022.00	164,550.00
Ol N. Kitchen	Mt. Pleasant	Oct. 10, 1878	1,294,956.00	488,196.00	301,519.00
Chief Anderson	Swedesburg	Jan. 10, 1878	1,308,270.00	4,224.00	3,440.00
John Steinman	Tresco	July 1, 1880	1,183,500.00	128,469.00	145,627.87
S. K. Groth	Thor.	Sept. 25, 1883	527,952.00	109,573.00	81,433.00
Alex. Hartley	Ida Grove	Mar. 21, 1887	319,200.00	139,200.00	65,820.00
H. L. Thorpe	Norway	April 14, 1883	422,039.00	10,265.00	0.00
A. H. Orr	West Point	Dec. 1, 1875	1,000,000.00	80,000.00	60,000.00
T. F. Elliott	Preston	Apr. 11, 1875	1,840,491.00	826,131.00	593,340.00
W. F. Boyd	Newton	May 10, 1875	1,194,935.00	427,200.00	125,765.00
W. B. Frame	Vega	Aug. 1, 1874	781,762.00	147,400.00	171,550.00
Hiram Heath	Iowa City	Nov. 18, 1873	417,505.00	90,425.00	83,424.00
H. A. Keen	Iowa City	May 1, 1881	1,184,908.00	369,508.00	166,727.00
Isaac S. Weber	Iowa City	July 7, 1892	410,459.00	79,627.00	25,423.00
E. Tudor	Iowa City	Dec. 6, 1873	124,116.00	61,250.00	44,645.00
Harm Harms	Langworthy	Dec. 1, 1888	850,926.00	42,121.00	14,940.01
H. P. Newton	Sciota	June 8, 1878	925,734.00	265,348.00	22,000.00
W. H. Brown	Rose Hill	Feb. 18, 1880	1,617,869.00	553,093.00	388,403.00
E. Blackford	Algona	April 18, 1887	800,075.00	198,073.00	82,000.00
Henry Lohman, Jr.	West Point	July 8, 1886	1,048,000.00	39,001.00	475.00
J. C. Gritman	Springville	Nov. —, 1867	800,777.00	130,125.00	508,207.00
Joseph Hanzlik	West College	Feb. 10, 1879	1,094,000.00	257,140.00	518,380.00
A. B. Brothier	Mt. Vernon	Aug. 27, 1870	841,445.00	227.00	194,570.00
John McAllister	Palu	May 18, 1874	1,541,415.00	441,790.00	380,801.00
Charles R. Stone	Wapella	Sept. 8, 1891	722,158.00	64,460.00	41,250.00
John Cullerton	Chariton	Jan. 10, 1877	810,000.00	60,413.00	170,410.00
George Storck	De Soto	Jan. —, 1890	562,321.00	163,710.00	83,301.00
E. S. Wheelan	Albia	Feb. —, 1869	979,145.00	54,250.00	51,850.00
George E. Cray	Keosauqua	Mar. 24, 1872	868,440.00	77,712.00	42,283.00
O. S. Jacobs	Osage	April 1, 1874	3,118,128.00	460,480.00	465,870.00
A. Brognous	Grafton	Dec. 12, 1881	403,021.00	57,225.00	5,750.00
F. P. Bos	Castana	June 10, 1868	71,482.45	64,811.92	4,400.00
H. R. English	Villisca	May 21, 1891	438,916.00	188,740.00	126,312.00
J. B. Jester	Woodland	Nov. 8, 1873	665,440.00	75,730.00	42,283.00
J. L. Griser	Wilton	Nov. —, 1872	1,503,100.00	198,738.00	103,944.00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101	Ocean	Farmers Mutual F. & L.	Robert Stamm	Shiley
102	O'Brien	Farmers Mut. F. & L. Ins. As.	R. B. Grosser	Netherland
103	Page	Morton Twp. Farmers Mut	David Winger	Shenandoah
104	Palo Alto	Farmers Mutual	J. C. Baker	Summersburg
105	Plymouth	Farmers' Mutual Ins. Assn.	John Schneider	Hinton
106	Pocahontas	Farmers Mutual F. & L.	P. J. Shaw	Plover
107	Polk	Farmers Mutual	U. H. Gross	Ankeny
108	Polk	Farmers Mutual	A. J. Holt	Des Moines
109	Potawatomi	Farmers Mutual Fire	R. Campbell	Keg Creek
110	Poweshiek	Farmers Mutual	A. J. Hickey	Grinnell
111	Ringgold	Farmers Mut. Fire Ins. Assn	W. S. Shriver	St. Ayr
112	Sac	Farmers Mutual	W. D. Forbes	Wall Lake
113	Scott	Farmers Mutual	John E. Dempster	Donahue
114	Scott	German Mutual Fire	Frd. Aug. Roehner	Davenport
115	Scott	Mutual Fire Self Ins. Co. of German Householders	Frederick Rock	Amity
116	Scott	Wolcott Mutual Fire	John Vogt	Stockton
117	Shelby	Danish Mutual Fire	Rasmus Hansen	Elk Horn
118	Shelby	Farmers Mutual	Margaret Larson	Kirkman
119	Shelby	Westphalia Farmers Society	Fred Loehr	Westphalia
120	Sioux	Farmers Mutual	H. F. Hawkins	Hull
121	Sioux	German Farmers Mut. Fire	Henry F. Becker	Struble
122	Story	Farmers Mutual F. & L.	A. J. Graves	Ames
123	Story	Farmers Mutual	John Evenson	Holmes
124	Story	Holbrook Mutual	J. O. Severid	Huxley
125	Tama	Farmers Mutual Aid	W. G. Mallis	Tama
126	Tama	Mutual Fire Ins. Co. of German Farmers	Henry Vargo	Berlin
127	Taylor	Farmers Mut. Ins. Co. of Holt and Nodaway Townships	H. B. Noels	Gust
128	Van Buren	Southern Van Buren Co. As.	F. M. Bryant	Hirmingham
129	Van Buren	Farmers Mut. Protective As.	John Reed	Kirkville
130	Wapello	Kirkville Mut. F. & L. Ins. As.	Samuel Johnson	Munterville
131	Wapello	Munterville Mut. F. & L. As.	John Bauer	Lacoma
132	Warren	Farmers Mutual	B. C. Miller	St. Charles
133	Wayne	Farmers Mutual Fire	L. S. Coffin	St. Dodge
134	Webster	Farmers Mutual Ins. Assn.	Swan Johnson	Dayton
135	Webster	Scandinavian Mutual	R. A. Hutton	Washington
136	Washington	Farmers Mutual Ins. Assn.	A. Mouraud	Lake Mills
137	Winnebago	Farmers Mut. F. & L. Ins. As.	John Bonika	Wash. Prairie
138	Winnebago	Bohemian Mutual	O. R. Williams	Nordness
139	Winnebago	Farmers Mutual Fire	A. Jacobsen	Mapleton
140	Winnebago	Norwegian Mut. Fire Assn.	August Lille	Hookins
141	Woodbury	Mutual F. & L. & T. Ins. Co. of German Farmers	R. S. Eberly	Northwood
142	Woodbury	Woodbury and Plymouth Cos. Farmers Mutual	F. E. Savre	Clarion
143	Worth	Farmers Mutual	J. G. McLean	Des Moines
144	Wright	Farmers Mutual Ins. Assn.	W. D. Forbes	Des Moines
145	Wright	Farmers Mutual Hall Ins. Assn. of Iowa	H. C. Laub	Denison
146	Wright	The Mutual Fire Ins. Co.	A. W. Greene	Spencer
147	Wright	Iowa Mercantile Mutual Fire Ins. Assn.	A. N. Buckman	Harlan
148	Wright	Iowa Mut. Tornado, Cyclone and Windstorm Ins. Assn.	C. J. Anderson	Lemox
149	Wright	Town Mutual Fire Ins. Assn.		
Total				

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1906.	Risks written during the year.	Risks cancelled during the year.
Will Thomas	Shiley	Sept. 28, 1889	\$35,441.00	\$140,400.00	\$58,467.00
L. T. Gates	Gaza	July 19, 1890	400,000.00	105,834.00	76,592.00
James A. Swallow	Shenandoah	Feb. 28, 1887	501,800.00	220,547.00	98,915.00
E. P. McKeown	Osgood	April 3, 1896	1,124,418.00	876,961.00	231,407.00
Robert Crouchi	Merrill	April 26, 1886	195,543.00	73,165.00	56,000.00
J. J. Bruce	Roife	Jan. 1, 1891	309,318.00	163,297.00	75,008.00
H. J. Rowe	Des Moines	Jan. 1, 1891	1,789,160.00	32,168.00	62,225.00
C. A. Ryden	Des Moines	May 1, 1881	174,117.00	30,945.00	11,423.00
E. H. Olendorf	Council Bluffs	Dec. 10, 1884	2,110,750.00	673,842.00	407,481.00
L. G. Peirce	Grinnell	Jan. 1, 1875	1,111,840.00	173,481.00	36,963.00
O. A. Wynn	St. Ayr	April 3, 1887	291,679.00	82,210.00	42,961.00
F. E. Gordon	Sac City	Aug. 1, 1875	4,129,920.00	3,074.00	213,418.00
Henry Parmelee	Davenport	Jan. 24, 1874	4,364,000.00	81,270.00	60,000.00
M. J. Rohlf	Davenport	Dec. 1, 1878	1,606,810.00	33,620.00	8,133.00
Frederick Rock	Amity	Aug. 12, 1888	1,690,375.00	20,405.00	1,000.00
Henry H. Sadt	Wolcott	May 1, 1893	468,923.00	33,000.00	4,900.00
Ed. K. Horn	Elk Horn	Mar. 1, 1893	62,438.00	267,198.00	225,000.00
A. N. Buckman	Harlan	Feb. 22, 1887	1,013,033.00	140,015.00	67,775.00
Os. Rosendrenberg	Westphalia	Jan. 9, 1879	225,714.00	41,900.00	8,470.00
Calvin Hook	Hull	June 1, 1889	297,319.00	82,978.00	9,521.00
Hans Moeller	Rock Valley	Oct. 3, 1884	573,750.00	191,378.00	13,045.00
M. K. Hayden	Ames	July 1, 1887	713,750.00	267,402.00	114,228.00
M. K. Gaird	Roland	Nov. 1, 1885	477,000.00	29,347.00	1,047.00
A. R. Olson	Cambridge	April 11, 1887	12,425.00	37,125.00	7,675.00
James O'Neill	Tracer	June 1, 1890	708,274.00	60,032.00	37,701.00
J. F. Landt	Berlin	Jan. 6, 1896	909,420.00	74,737.00	36,027.00
W. W. Carlisle	Gust	April 4, 1888	157,934.00	31,007.00	39,740.00
I. W. Worden	Pittsburg	Mar. 2, 1891	267,224.00	101,676.00	70,000.00
J. S. Hoag	Birmingham	Dec. 1, 1877	57,985.00	1,940.00	1,000.00
Fred McNair	Kirkville	Mar. 10, 1879	529,421.00	107,959.00	137,988.00
C. E. Johnson	Munterville	Mar. 20, 1881	127,161.00	55,557.00	31,678.00
H. F. Darnam	Milo	June 2, 1888	198,136.00	44,210.00	39,421.00
H. K. Evans	Gordons	April 6, 1871	608,022.00	50,924.00	41,268.00
U. H. Payne	St. Dodge	Oct. 14, 1884	1,406,900.00	425,700.00	267,500.00
C. E. Borg	Pilot Mount	Oct. 24, 1884	718,000.00	191,617.00	114,750.00
Sidney Coon	Riverside	—, 1883	8,728,407.00	608,156.00	510,003.00
O. N. Fingus	Leland	June 14, 1896	438,165.00	219,909.00	99,563.00
James J. Jarch	Spillville	Nov. 14, 1892	1,425,000.00	19,420.00	1,000.00
Christian Lower	Decorah	Mar. 19, 1877	178,000.00	178,000.00	7,002.00
J. J. Kanning	Nordness	Mar. 16, 1872	1,900,254.00	100,201.00	44,782.00
William Wiese	Danbury	Jan. 15, 1890	223,880.00	25,995.00	6,380.00
M. E. Twitchell	Noville	Feb. 20, 1886	203,033.00	71,796.00	41,905.00
T. I. Bone	Northwood	Mar. 25, 1892	1,425,000.00	289,670.00	214,811.00
W. W. Shipley	Clarion	June 25, 1890	50,263.00	156,914.00	153,800.00
W. A. Rutledge	Des Moines	Mar. 4, 1893	7,883,400.00	4,709,130.00	2,629,975.00
G. B. Scott	Des Moines	Dec. 10, 1890	3,050.00	50,867.00	49,900.00
C. W. Coffin	Spencer	Oct. 10, 1893	108,500.00	8,0150.00	108,115.00
J. B. Herriman	Des Moines	Dec. —, 1893	83,817,415.00	13,675,978.00	8,203,062.00
E. E. Harrah	Des Moines	Jan. 1, 1892	3,123,000.00	5,123,000.00	5,123,000.00
			\$79,694,001.00	\$59,105,600.00	\$12,193,673.50

TABLE No. 1.—

CONTINUED.

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1907.	Losses paid during the year.	Amounts paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1906.	Cost per \$1,000 of insurance for the year 1907.
1	Adair	Farmers Mutual Fire Insurance association	\$ 582,833.00	\$ 205.81	\$ 221.06	\$ 115.40	\$ 642.00	\$ 1.12	\$ 1.21
2	Adams	Farmers Mutual Fire and Lightning association	1,155,843.00	3,069.28	774.05	183.85	4,033.38	2.48	12.25
3	Allamakee	German Farmers Mutual Aid association	1,058,499.00	987.40	145.45	9.87	742.72	.70	4.53
4	Allamakee	Scandinavian Mutual Protective association	169,059.00	159.79	159.79	159.79	271.75	.59	4.88
5	Audubon	Greely Farmers Mutual Fire Insurance company	132,742.00	95.00	150.70	10.90	396.36	1.17	
6	Benton	Eden Fire	946,579.00	2,651.28	149.20	36.75	2,837.23	3.00	17.14
7	Benton	Iowa Township Mutual Fire	1,019,333.00	2,413.43	281.00	25.75	2,725.18	2.02	5.60
8	Benton	Vinton Mutual Insurance company	260,943.00	44.09	95.26	49.03	177.42	.61	
9	Black Hawk	Danish Mutual Insurance company	322,120.00	341.24	97.25	13.55	434.04	.57	
10	Black Hawk	Farmers Mutual Fire and Lightning	2,905,563.00	1,946.52	717.02	88.63	2,771.57	.97	10.33
11	Boone	Farmers Mutual	1,700,857.00	3,461.09	377.71	258.81	4,027.61	2.94	6.45
12	Boone	Swede Mutual	457,394.00	80.88	160.25	8.02	249.25	1.09	3.49
13	Bremser	Farmers Mutual Fire	2,762,706.00	2,783.40	614.35	302.59	3,699.01	1.09	8.48
14	Bremser	First German Mutual Fire, Lightning and Storm	1,469,346.00	9.45	1,469.34	129.81	1,608.55	.81	17.35
15	Bremser	German Farmers Mutual Lightning and Storm	1,205,408.00	1,822.76	300.80	30.93	2,113.30	1.03	11.31
16	Buchanan	Consolidated Patrons and Farmers Mutual Insurance company	4,497,337.00	4,497.33	614.30	590.44	5,691.97	2.42	
17	Buena Vista	Farmers Mutual Fire Insurance association	1,016,469.00	830.37	695.47	19.00	1,514.84	1.39	9.71
18	Buier	Farmers Mutual	1,104,114.00	9,554.24	1,010.40	367.15	11,131.98	3.35	10.12
19	Calhoun	Farmers Mutual	341,000.00	142.35	235.00	159.00	528.25	2.29	17.35
20	Calhoun	German Mutual Fire, Lightning and Windstorm	180,000.00	61.00	128.10	24.95	214.05	1.17	27.72
21	Carroll	Farmers Mutual Fire and Lightning	351,599.00	1,375.00	82.17	81.0	1,462.17	5.81	8.22
22	Carroll	German Mutual Fire, Lightning, Wind, Cyclone and Tornado	1,184,630.00	234.67	275.77	23.97	1,994.41	.86	3.94
23	Carroll	Farmers Mutual Insurance company, of Howell	370,000.00	75.43	94.14	10.85	832.62	2.30	
24	Carroll	Mt. Carmel Mutual	101,390.00	84.55	38.52	84.55	48.57	.30	
25	Cass	Farmers Mutual	763,435.00	2,017.43	697.35	214.11	3,428.89	4.62	14.81
26	Cass	Noble Township Protective association	239,240.00	109.50	71.25	10.00	220.75	1.05	8.51
27	Cedar	Victoria Township Mutual Insurance association	115,609.00	44.00	18.50	18.28	76.78	.67	
28	Cedar	Scandinavian Mutual	950,000.00	500.00	91.01	250.50	847.54	.85	4.81
29	Cerro Gordo	Farmers Mutual Insurance association	1,883,675.00	1,983.8	887.46	135.99	3,011.33	2.78	14.47
30	Cherokee	Maple Valley	303,546.00	179.30	71.00	17.25	266.55	.73	5.18
31	Cherokee	Western Cherokee Mutual Fire and Lightning	1,315,235.00	3,029.40	250.66	117.15	3,397.31	2.58	8.60
32	Chickasaw	Farmers Mutual	1,190,221.0	2,839.00	471.73	61.50	3,482.23	2.63	8.80
33	Clay	Farmers Mutual	1,154,730.00	1,961.46	111.59	27.97	2,861.01	2.54	9.74
34	Clayton	Farmers Mutual Fire and Lightning	1,975,394.00	1,178.50	265.88	259.93	2,604.27	4.07	66
35	Clayton	Farmers Mutual Fire and Lightning	1,377,007.00	5,798.71	569.25	17.25	6,423.24	4.78	11.51
36	Clinton	Farmers Mutual	1,856,722.00	3,868.63	835.98	98.92	4,793.53	2.58	8.64
37	Clinton	German Farmers	544,735.00	1,329.10	214.55	36.68	1,579.53	2.31	5.80
38	Clinton	German Mutual Fire and Lightning	360,100.00	185.00	166.50	18.50	349.79	.61	4.49
39	Clinton	German Mutual Fire and Lightning	130,085.00	761.50	193.60	19.90	965.05	1.18	8.62
40	Crawford	Farmers Mutual Insurance society	856,291.16	1,144.83	332.21	57.47	1,534.54	1.82	8.79
41	Crawford	Mutual Fire, Lightning, Tornado and Windstorm Insurance Company of German Farmers	1,004,039.00	2,381.25	876.87	163.13	3,544.95	1.78	6.19
42	Dallas	Farmers Mutual	472,104.00	1,029.75	246.61	18.00	1,294.36	2.59	11.56
43	Dallas	Patrons Mutual	723,139.43	1,678.66	469.02	117.21	2,161.89	3.14	
44	Decatur	Farmers Mutual	122,563.00	43.85	41.65	9.42	523.30	4.13	11.91
45	Delaware	Farmers Mutual Fire	309,594.00	45.30	56.30	30.30	114.41	.63	14.19
46	Des Moines	Farmers Mutual	975,781.00	510.69	319.60	100.00	925.00	.95	7.59
47	Des Moines	German Mutual Aid Fire association	680,619.4	32.72	83.75	30.00	83.75	.14	8.98
48	Des Moines	Mutual German-Protestant Fire association	277,944.00	42.80	80.00	3.00	125.30	.43	7.85
49	Des Moines	Swedish Mutual	421,450.00	13.00	57.65	37.65	245.15	.58	
50	Des Moines	Swedish Lutheran Mutual	467,007.00	2,732.54	732.54	158.40	3,921.84	3.10	19.11
51	Dubuque	Farmers Alliance Mutual	318,635.00	743.00	250.00	32.00	1,025.00	3.23	14.32
52	Dubuque	Farmers Mutual Fire and Lightning	115,401.00	37.00	37.40	13.15	77.55	.57	
53	Emmet	Farmers Mutual Fire and Lightning	162,561.00	160.00	253.50	137.89	511.39	2.74	
54	Fayette	Mutual Fire	2,138,690.00	2,098.41	2,098.41	2,098.41	2,098.41	1.75	10.25
55	Fayette	German Mutual Fire	1,813,561.00	5,088.54	431.13	228.21	6,747.88	3.11	8.89

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
56	Floyd	Farmers Mutual.
57	Franklin	Farmers Insurance Company
58	Premont	Farmers Mutual Fire and Lightning
59	Greene	Farmers Mutual Fire and Lightning
60	Grundy	Farmers Mutual Fire and Lightning
61	Guthrie	Farmers Mutual Fire Association.
62	Hancock	Farmers Mutual Ins. Co. German Society of the M. E. Church
63	Hancock	Farmers Mutual Fire and Lightning
64	Hardin	Farmers Mutual.
65	Hardin	Providence Township Mutual.
66	Harrison	Farmers Mutual Fire and Lightning
67	Henry	Farmers Mutual.
68	Henry	Svea Mutual Protective.
69	Howard	Farmers Union Mutual Fire and Lightning
70	Rumohr	Farmers Mutual.
71	Ida	Blaise Center Fire and Lightning
72	Iowa	Lenox Mutual Fire and Lightning
73	Iowa	Patrons Mutual.
74	Jackson	Farmers Mutual Aid Association.
75	Jasper	Farmers Mutual.
76	Jefferson	Farmers Insurance Union.
77	Johnson	Lincoln Mutual.
78	Johnson	Northwestern Farmers Mutual Fire.
79	Johnson	Farmers Mutual of Sharon, Liberty and Washington townships.
80	Johnson	Union Farmers Mutual.
81	Jones	German Mutual Fire.
82	Keokuk	Farmers Pioneer Mutual.
83	Keokuk	Prairie Farmers Mutual.
84	Kossuth	Mutual Insurance.
85	Lee	Farmers Home Mutual Fire.
86	Linn	Brown Township Mutual.
87	Linn	Coska Farmeska.
88	Linn	Lion Township Mutual Fire and Lightning
89	Linn	West Side Mutual.
90	Louisia	Farmers Mutual Fire.
91	Lucas	Mutual Fire and Lightning
92	Madison	Farmers Mutual.
93	Marshall	Iowa Valley Mutual.
94	Marshall	Farmers Mutual Fire.
95	Mitchell	Farmers Mutual Fire.
96	Mitchell	German Farmers Mutual.
97	Monona	Farmers Mutual Fire.
98	Montgomery	Villisca Mutual.
99	Muscatine	Farmers Mutual Fire.
100	Muscatine	White Pigeon Fire and Lightning.
101	Osceola	Farmers Mutual Fire and Lightning
102	O'Brien	Farmers Mutual Fire and Lightning Insurance association.
103	Pago	Morton Township Farmers Mutual Fire.
104	Palo Alto	Farmers Mutual.
105	Plymouth	Farmers Mutual Insurance association.
106	Pocahontas	Farmers Mutual Fire and Lightning
107	Polk	Farmers Mutual.
108	Polk	Swedish Mutual.
109	Pottawattamie	Farmers Mutual Fire.
110	Poweshiek	Farmers Mutual.

CONTINUED.

Risks in force Jan- uary 1, 1897.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost per \$100 of face for the year 1896.	Cost per \$100 of face for last five years.
\$ 2,108,295.00	\$ 3,891.70	\$ 373.00	\$ 313.00	\$ 4,277.00	\$ 2.00	\$ 6.83
518,758.10	107.50	123.00	93.95	315.45	.61	6.99
88,493.00	8.53	30.00	27.23	65.73	.07	11.54
826,022.00	1,789.89	447.58	73.05	2,310.52	2.81	5.03
1,723,302.00	2,421.20	427.94	143.27	2,992.41	1.74	
510,924.00	894.70	411.90	67.70	1,375.90	2.69	19.59
510,531.00	308.28	161.82	72.49	602.59	1.05	10.82
277,857.00	55.00	115.00	32.51	200.50	.75	7.45
384,757.00	1,514.47	443.00	101.00	2,058.47	2.40	10.45
511,188.10	414.70	71.25	40.00	526.01	2.19	6.84
1,757,740.00	4,187.00	515.95	308.68	5,011.63	2.95	10.00
1,393,107.00	4,721.71	869.00	67.18	5,658.89	2.94	19.90
143,970.00	49.38	49.38	8.13	107.89	.31	3.81
1,197,017.13	2,232.78	634.77	159.58	3,027.13	2.52	13.61
511,083.00	648.00	270.04	38.37	1,156.41	1.99	7.66
380,821.00	897.85	284.50	58.70	1,241.05	3.23	15.57
448,435.00	304.48	61.25	273.73	645.46	.94	7.24
1,200,570.00	742.20	317.30	67.96	1,127.46	.85	9.98
5,079,082.00	3,339.00	895.00	188.00	4,422.00	2.10	11.21
1,499,730.94	5,253.41	1,324.10	99.05	6,710.41	4.47	15.18
754,603.00	4,029.80	169.60	74.13	4,942.91	6.55	19.21
439,372.00	970.00	166.80	37.10	1,174.00	2.73	15.28
1,322,178.00	1,175.00	595.76	27.54	1,798.30	1.10	9.26
464,601.00	312.00	84.24	11.99	378.23	.81	4.48
1,086,921.00	170.00	111.50	7.00	288.50	.61	12.77
565,101.07	310.67	199.41	50.71	670.79	1.00	8.12
847,063.00	3,004.56	374.50	3,519.52	6,900.58	1.29	10.01
1,762,445.00	3,918.59	326.40	195.42	4,340.41	2.46	10.52
1,588,648.00	1,081.06	107.75	53.15	1,342.96	1.20	6.75
125,011.00	11.00	0.00	4.50	16.50	.07	
511,699.00	204.48	274.50	39.15	694.53	.70	8.10
1,129,448.80	743.75	1,053.00	32.47	2,919.92	1.03	7.51
914,978.00	1,463.00	272.00	1,705.00	3,440.00	1.83	10.73
1,655,853.00	2,102.50	509.00	44.55	2,756.05	1.66	11.29
820,440.00	280.00	74.00	60.00	414.00	.50	
556,630.00	195.00	97.65	200.72	493.37	.80	11.15
612,700.00	1,214.44	1,402.00	2.44	2,618.88	2.44	19.47
979,443.10	3,637.12	380.10	156.43	4,173.65	4.08	10.70
1,018,884.00	2,021.80	304.50	67.64	2,395.94	2.37	9.40
2,581,745.00	2,163.40	250.28	119.12	2,533.10	1.14	8.60
455,305.00	81.00	6.00	1.00	98.00	1.25	3.60
100,940.25	481.67	125.00	21.50	230.16	1.05	
467,385.00	900.00	150.00	23.00	1,083.00	2.31	10.22
721,885.00	453.25	89.35	1,753.00	2,295.60	2.40	14.54
1,696,737.00	2,567.00	334.27	158.37	3,160.64	1.88	9.65
455,282.00	1,305.67	153.75	25.44	1,484.86	3.11	10.53
379,570.00	735.85	467.50	79.00	1,292.34	2.25	12.78
304,804.00	1,940.87	453.55	133.41	2,527.83	2.51	11.10
1,374,222.00	2,532.65	622.45	2,593.00	5,748.10	1.82	
333,730.10	63.00	63.00	22.50	148.50	.36	5.06
457,803.00	503.10	478.00	65.59	1,186.69	2.17	9.89
1,100,004.00	2,467.22	405.50	138.67	3,011.39	2.19	17.90
144,333.00	101.80	101.80	10.15	213.75	.76	3.93
2,677,711.00	1,233.34	7,500.48	2.12	8,006.94	1.15	11.12
1,700,748.00	1,437.30	318.00	42.80	1,818.10	1.44	8.03

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
111	Ringgold	Farmers Mutual Fire Insurance association
112	Sac	Farmers Mutual
113	Scott	Farmers Mutual
114	Scott	German Mutual Fire
115	Scott	Mutual Fire self Insurance Company of German Household.
116	Scott	Walcott Mutual Fire
117	Shelby	Danish Mutual Fire
118	Shelby	Farmers Mutual
119	Sioux	Westphalia Farmers society
120	Sioux	Farmers Mutual
121	Sioux	German Farmers Mutual Fire
122	Story	Farmers Mutual Fire and Lightning
123	Story	Farmers Mutual
124	Story	Feldburg Mutual
125	Tama	Farmers Mutual Aid
126	Tama	Mutual Fire Insurance Company of German Farmers
127	Taylor	Farmers Mutual Insurance Co. of Holt and Nodaway Townships
128	Van Buren	Southern Van Buren County
129	Van Buren	Farmers Mutual Protective association
130	Wapello	Kirkville Mutual Fire and Lightning Insurance association
131	Wapello	Munterville Mutual Fire and Lightning association
132	Warren	Farmers Mutual
133	Wayne	Farmers Mutual Fire
134	Webster	Farmers Mutual Insurance association
135	Webster	Scandinavian Mutual
136	Washington	Farmers Mutual Insurance association
137	Winnebago	Farmers Mutual Fire and Lightning Insurance association
138	Winnebago	Bohemian Mutual
139	Winnebago	Farmers Mutual Fire
140	Winnebago	Norwegian Mutual Protective association
141	Woodbury	Mutual Fire, Lightning and Tornado Ins. Co. of German Farmers
142	Woodbury	Woodbury and Plymouth Counties Farmers Mutual
143	Worth	Farmers Mutual
144	Wright	Farmers Mutual Insurance association
145	Wright	Farmers Mutual Hail Insurance Association of Iowa
146		The Mutual Fire Insurance company
147		Iowa Mercantile Mutual Fire Insurance association
148		Iowa Mutual Tornado, Uyclone and Windstorm Insurance Ass'n
149		Town Mutual Fire Insurance association
Total		

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

CONTINUED.

Risks in force Jan- uary 1, 1896.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost per \$100 of insurance for the year 1896.	Cost per \$100 of insurance for the last five years.
\$ 330,615.00	203.05	188.28	39.75	571.58	1.73	11.83
1,865,250.00	5,300.96	722.89	167.05	6,263.90	8.94	10.83
335,144.00	180.00	6.57	186.57	372.14	1.08	1.02
1,732,275.00	8,862.45	449.75	231.59	9,543.79	5.50	5.70
1,099,630.00	900.00	164.00	40.90	1,104.90	1.00	1.00
407,923.00	149.40	161.00	9.50	319.90	.64	4.20
1,060,040.00	1,038.50	549.00	81.75	1,669.25	1.52	9.28
713,474.00	1,363.59	357.85	116.29	1,767.53	2.28	9.80
360,968.00	296.15	81.15	7.57	384.87	1.04	5.60
329,708.00	630.75	73.78	56.89	761.43	2.31	9.16
712,000.00	721.00	416.80	83.63	1,921.43	1.71	88.37
885,544.00	139.36	631.42	94.75	865.53	1.02	10.41
700,778.00	121.00	609.00	81.75	809.75	1.15	6.40
141,875.00	139.75	139.75	7.63	367.13	1.04	18.10
817,836.00	1,480.65	371.45	81.81	1,934.11	2.38	13.17
927,188.00	640.50	290.51	67.18	1,018.59	1.09	8.47
157,542.00	150.00	133.60	35.38	301.98	1.89	11.28
185,909.00	2,880.75	100.71	64.97	3,126.43	8.65	9.71
552,510.00	2,984.59	145.57	10.60	3,090.67	5.38	10.45
885,417.00	1,859.30	308.53	47.50	2,235.05	2.38	14.97
154,447.00	736.50	92.15	13.48	842.13	5.46	8.83
218,880.00	630.00	112.00	14.64	757.14	3.50	8.30
709,638.00	2,222.50	261.00	61.05	2,544.55	3.36	12.17
1,375,400.00	3,676.77	908.16	274.96	4,859.89	3.68	13.85
791,918.00	1,565.73	5.67	106.61	2,561.62	3.16	7.80
3,411,554.00	5,070.56	1,334.10	112.87	6,517.56	1.91	11.26
554,560.00	390.70	214.78	62.50	658.98	1.12	8.80
408,340.00	516.50	108.50	34.15	649.15	1.60	12.31
1,417,577.00	736.95	241.60	342.40	1,380.45	1.54	7.67
1,417,578.00	1,213.60	241.75	79.00	2,136.35	1.51	4.66
254,405.00	90.00	101.80	44.85	206.15	.80	5.45
228,628.00	27.00	134.21	20.74	210.98	.90	9.30
1,014,252.00	2,170.13	541.40	47.01	2,758.14	1.71	7.48
613,907.00	391.00	61.35	81.35	7,016.65	1.65	18.71
10,941,754.00	120,291.88	35,114.46	6,343.34	21,749.45	22.08	.....
573,517.00	2,944.41	8,173.45	3,314.58	13,001.64	26.56	.....
286,595.00	896.41	2,668.29	973.19	4,265.49	8.65	.....
13,770,322.00	16,363.40	27,155.16	4,558.65	41,735.21	103	6.23
5,599,040.00	2,780.00	5,587.63	1,029.40	9,407.02	1.67	.....
\$ 100,000,773.23	\$ 427,785.97	\$ 118,105.01	\$ 97,406.47	\$ 73,377.46	\$ 3.03	\$ 9.87

each of the past five years.

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
IOWA COMPANIES.	
Anchor Mutual Fire.....	Des Moines, Iowa.....
Capital.....	Des Moines, Iowa.....
Commercial Mutual.....	Des Moines, Iowa.....
Dairy Mutual.....	Lisbon, Iowa.....
Des Moines.....	Des Moines, Iowa.....
Dubuque Fire and Marine.....	Dubuque, Iowa.....
Farmers.....	Cedar Rapids, Iowa.....
Fidelity.....	Des Moines, Iowa.....
Hawkeye.....	Des Moines, Iowa.....
Iowa Business Men's Mutual Fire Assn. (now the Atlas Mut.)	Des Moines, Iowa.....
Iowa Merchants Mutual.....	Burlington, Iowa.....
Iowa Fire Insurance company.....	Des Moines, Iowa.....
Iowa State Mutual.....	Keokuk, Iowa.....
Key City.....	Dubuque, Iowa.....
Merchants Brick Mutual.....	Des Moines, Iowa.....
Merchants and Bankers Mutual.....	Des Moines, Iowa.....
Mill Owners Mutual Fire.....	Des Moines, Iowa.....
Security Fire.....	Davenport, Iowa.....
State.....	Des Moines, Iowa.....
Total of Iowa companies and average per cent.....	
OTHER THAN IOWA COMPANIES.	
Aetna.....	Hartford, Conn.....
Agricultural.....	Watertown, N. Y.....
American.....	Boston, Mass.....
American.....	Newark, N. J.....
American Central.....	St. Louis, Mo.....
American Fire.....	Philadelphia, Penn.....
Atlas Assurance—U. S. branch.....	Chicago, Ill.....
British America Assurance.....	Toronto, Canada.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. branch.....	New York, N. Y.....
Citizens.....	New York, N. Y.....
Citizens.....	Pittsburg, Penn.....
Commercial Union—U. S. branch.....	New York, N. Y.....
Concordia Fire.....	Milwaukee, Wis.....
Connecticut Fire.....	Hartford, Conn.....
Continental.....	New York, N. Y.....
Delaware.....	Philadelphia, Penn.....
Detroit Fire and Marine.....	Detroit, Mich.....
Eagle Fire.....	New York, N. Y.....
Equitable Fire and Marine.....	Providence, R. I.....
Farmers Fire.....	York, Penn.....
Fire Association of Philadelphia.....	Philadelphia, Penn.....
Firemen's.....	Newark, N. J.....
Firemans Fund.....	San Francisco, Cal.....
Franklin Fire.....	Philadelphia, Penn.....

No. 2.

doing other than Life Insurance business in the State in 1896.*

When organized.	BUSINESS IN IOWA IN 1896.				Per cent of losses paid to policyholders received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1889	\$ 2,597,514	\$ 148,053.79	\$ 25,759.00	\$ 23,497.83	17.8
1891	84,081.67	30,252.97	32,112.13	33,450.43	38.2
1894	541,775	10,811.63	9,311.50	9,311.50	52.4
1896	611,365	27,336.84	10,043.76	10,830.84	44.8
1897	11,923,112	541,620.85	109,459.40	101,650.00	43.7
1898	3,610,640	62,563.81	23,560.43	15,197.23	35.9
1899	11,770,923	279,442.15	114,554.78	107,500.88	43.8
1900	4,379,961	84,791.50	7,512.84	20,894.42	29.3
1903	12,065,796	274,233.70	90,407.60	101,287.27	36.4
1902	3,568,650	38,311.24	9,291.86	9,245.51	15.9
1899	1,828,197	58,450.83	15,322.65	11,000.00	20.2
1892	2,291,860	35,411.02	17,421.10	13,154.78	49.7
1905	4,178,702	201,320.09	34,631.43	56,501.57	27.1
1901	1,457,042	30,485.29	5,589.48	4,639.50	21.0
1894	1,678,450	33,653.22	7,386.93	7,386.93	21.0
1895	1,814,502	115,515.27	24,600.09	17,678.54	19.6
1890	41,325.50	19,225.10	19,225.10	19,225.10	49.6
1893	4,569,373	67,634.01	30,858.78	24,323.95	43.6
1903	5,880,470	125,193.72	50,768.35	56,806.59	47.7
	\$ 79,658,526	\$ 1,067,180.77	\$ 691,573.45	\$ 632,023.62	35.2
1819	5,651,916	85,902.35	34,661.23	36,830.91	49.4
1861	410,000	7,405.00	3,760.51	3,501.72	30.9
1818	184,198	7,664.29	2,601.39	2,007.59	75.4
1840	921,705	10,817.52	4,785.33	2,006.57	44.3
1823	1,015,172	11,601.34	10,696.82	6,697.52	66.9
1840	1,198,413	15,761.17	12,027.29	7,470.17	79.3
1808	483,495	7,767.01	2,513.14	2,173.16	31.8
1853	460,135	10,842.06	7,742.16	7,742.16	75.4
1867	706,566	9,351.66	3,481.29	2,495.20	29.5
1905	855,618	15,109.27	11,362.18	8,574.61	74.2
1876	73,000	1,022.32			
1869	294.28	3,611.44		995.90	
1861	2,230,404	31,819.62	83,736.81	36,831.83	59.6
1879	1,942,870	31,394.80	5,272.96	4,353.89	24.7
1830	3,605,319	51,214.16	20,020.00	20,004.49	56.7
1872	10,831,672	140,197.80	70,905.54	65,311.45	47.1
1835	9,06,513	11,258.53	7,003.27	4,574.05	63.1
1896	4,690,370	5,198.29	1,862.16	1,710.29	35.6
1896	418,481	4,734.06	1,709.48	1,709.70	37.8
1859	155,747	2,159.24	357.62	357.62	36.8
1863	878,100	12,109.87	2,783.02	2,614.66	23.4
1850	2,845,021	43,573.25	15,430.71	27,193.31	59.0
1853	74,483	8,561.92	2,295.97	1,518.97	29.2
1863	1,297,217	16,444.67	8,913.26	6,545.76	34.0
1859	725,619	9,659.66	3,000.65	2,000.65	40.9

TABLE No. 2—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Germania Fire.....	Freeport, Ill.....
Germania Fire.....	New York, N. Y.....
German American.....	New York, N. Y.....
Grand Fire and Marine.....	Philadelphia, Penn.....
Glen Falls.....	Glen Falls, N. Y.....
Grand Rapids Fire.....	Grand Rapids, Mich.....
Greenwich.....	New York, N. Y.....
Hamburg-Bremen Fire—U. S. branch.....	New York, N. Y.....
Hanover Fire.....	New York, N. Y.....
Hartford Fire.....	Hartford, Conn.....
Homes.....	New York, N. Y.....
Imperial Fire—U. S. branch.....	Boston, Mass.....
Insurance Company of North America.....	Philadelphia, Penn.....
Lancashire—U. S. branch.....	New York, N. Y.....
Lion—U. S. branch.....	Hartford, Conn.....
Liverpool and London and Globe—U. S. branch.....	New York, N. Y.....
London Assurance Corporation—U. S. branch.....	New York, N. Y.....
London and Lancashire Fire—U. S. branch.....	Chicago, Ill.....
Manchester Fire Assurance—U. S. branch.....	Chicago, Ill.....
Manufacturers and Merchants.....	Pittsburg, Penn.....
Mechanics.....	Philadelphia, Penn.....
Merchants Fire and Marine.....	Boston, Mass.....
Merchants.....	Newark, N. J.....
Merchants.....	Providence, R. I.....
Michigan Fire and Marine.....	Detroit, Mich.....
Milwaukee Mechanics.....	Milwaukee, Wis.....
National Fire.....	Hartford, Conn.....
Newark Fire.....	Newark, N. J.....
New Hampshire Fire.....	Manchester, N. H.....
Niagara Fire.....	New York, N. Y.....
Northern Assurance—U. S. branch.....	New York, N. Y.....
North British and Mercantile—U. S. branch.....	New York, N. Y.....
North German Fire—U. S. branch.....	Chicago, Ill.....
Norwood.....	New York, N. Y.....
Northwestern National.....	Milwaukee, Wis.....
Norwich Union—U. S. branch.....	New York, N. Y.....
Orient.....	Hartford, Conn.....
Pacific Fire.....	New York, N. Y.....
Palatine—U. S. branch.....	New York, N. Y.....
Pennsylvania Fire.....	Philadelphia, Penn.....
Phoenix.....	Brooklyn, N. Y.....
Phoenix.....	Hartford, Conn.....
Phoenix Assurance—U. S. branch.....	New York, N. Y.....
Providence Washington.....	Providence, R. I.....
Prussian National—U. S. branch.....	Chicago, Ill.....
Queen Insurance Company of America.....	New York, N. Y.....
Reliance.....	Philadelphia, Penn.....
Rochester German.....	Rochester, N. Y.....
Rockford.....	Rockford, Ill.....
Royal—U. S. branch.....	Chicago, Ill.....
Royal Exchange Assurance—U. S. branch.....	San Francisco, Cal.....
St. Paul Fire and Marine.....	St. Paul, Minn.....
Scottish Union and National—U. S. branch.....	Hartford, Conn.....
Security.....	New Haven, Conn.....
Springfield Fire and Marine.....	Springfield, Mass.....

CONTINUED.

When organized.	BUSINESS IN IOWA IN 1905.				Per cent of losses paid to premium holders.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1905	\$ 6,930,534	\$ 130,848.49	\$ 78,455.37	\$ 74,931.17	95.1
1909	1,847,421	23,687.81	15,483.73	15,483.73	100.0
1912	3,167,936	47,693.84	22,091.53	22,624.02	45.9
1913	799,305	3,653.80	3,653.80	3,653.80	100.0
1914	1,263,145	14,319.26	15,553.29	15,553.29	100.0
1915	855,227	15,590.21	5,542.22	5,512.22	40.9
1916	385,176	5,264.79	2,865.40	1,451.33	24.6
1917	725,874	10,075.05	2,455.05	2,455.05	24.4
1918	1,148,259	30,892.05	11,121.62	12,970.12	81.9
1919	7,953,471	111,782.30	64,521.00	67,238.42	54.1
1920	8,188,065	105,484.46	48,307.52	46,694.63	46.0
1921	641,555	10,024.98	4,972.76	5,981.68	59.4
1922	4,571,409	74,171.63	30,681.16	30,291.69	41.5
1923	1,851,766	28,921.42	15,691.50	15,566.48	97.9
1924	594,259	3,788.77	979.68	9.22	2.9
1925	3,818,154	51,940.09	21,129.67	21,723.67	58.3
1926	680,696	10,629.44	7,283.95	4,540.96	72.6
1927	954,712	14,661.17	11,789.82	11,169.82	79.3
1928	1,268,191	21,616.52	19,010.50	14,800.30	74.0
1929	235,635	2,905.70	1,442.73	1,968.31	48.5
1930	295,631	5,549.17	2,302.67	1,763.84	39.5
1931	2,569.10	1,773.39	1,773.39	1,773.39	100.0
1932	958,199	10,416.32	6,211.58	5,465.61	87.4
1933	155,747	3,157.30	611.80	305.58	13.4
1934	308,585	4,071.82	611.80	611.80	100.0
1935	2,884,144	35,616.71	18,440.55	19,115.94	50.3
1936	4,897,984	72,119.27	33,116.29	23,388.00	45.9
1937	1,251,170	1,251.17	680.00	415.00	39.3
1938	1,438,670	18,410.03	6,917.90	6,868.28	97.4
1939	1,577,497	24,312.22	16,023.97	12,825.81	53.4
1940	1,004,706	10,045.00	7,101.81	7,070.82	44.5
1941	2,907,685	43,350.84	16,728.69	20,231.41	48.8
1942	4,263,237	4,263.23	4,263.23	4,263.23	100.0
1943	240,280	4,713.05	1,779.00	1,779.00	100.0
1944	5,192,825	61,089.31	20,084.25	21,087.70	54.3
1945	960,267	12,679.33	8,876.94	8,876.94	83.6
1946	1,450,059	17,818.66	7,549.90	7,550.51	42.1
1947	987,059	10,945.10	3,165.32	5,097.99	29.3
1948	928,530	13,628.73	5,049.76	5,143.29	30.9
1949	1,405,049	21,357.00	8,002.56	21,254.72	97.7
1950	4,268,548	68,934.34	36,270.30	35,361.71	72.6
1951	4,454,439	57,777.45	29,428.27	27,238.27	59.9
1952	8,574,66	15,361.66	5,874.66	5,874.66	44.5
1953	1,075,116	13,796.60	4,194.61	4,114.24	30.3
1954	756,027	11,630.21	5,704.36	6,970.08	49.5
1955	1,232,207	17,668.25	12,275.14	13,578.41	75.1
1956	735,059	7,124.46	5,411.92	5,411.92	76.0
1957	223,466	4,504.46	1,444.73	1,444.73	46.9
1958	2,820,125	30,721.00	17,653.01	13,620.95	44.4
1959	3,100,722	36,120.92	8,905.01	11,919.63	29.8
1960	310,500	3,405.75	1,405.75	1,405.75	41.0
1961	2,150,019	27,637.67	11,901.49	12,431.51	39.4
1962	1,268,518	13,693.70	7,302.74	6,168.30	57.4
1963	1,235,480	50,095.94	19,701.85	17,300.40	89.1

TABLE No. 2—

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

* Does no life business in Iowa.

CONTINUED.

When organized.	BUSINESS IN IOWA IN 1895.				Per cent of losses paid to premiums received.
	Amount of business written.	Premiums received.	Losses paid.	Losses incurred.	
1710	\$ 1,164,593	\$ 13,194.44	\$ 5,808.36	\$ 6,937.50	44.0
1865	1,038,812	17,799.37	8,941.97	6,333.28	45.9
1872	335,621	4,820.31	1,577.14	1,577.14	33.4
1874	418,725	5,991.45	2,191.89	759.85	33.1
1714	607,468	10,371.71	2,480.47	550.86	23.9
1863	2,946,820	385.89			
1824	420,002	2,828.88	1,297.80	865.12	33.6
1827	3,100,539	33,412.85	33,314.91	18,467.83	69.2
1851	1,402,703	21,880.81	10,136.20	9,141.02	45.3
1853	652,533	7,324.75	2,088.14	2,029.02	22.4
	\$ 154,109,570	\$ 2,100,880.66	\$ 1,079,829.79	\$ 685,309.25	48.9
	\$ 233,851,300	\$ 4,158,016.43	\$ 1,754,402.18	\$ 1,637,334.87	42.4
1869	106,819	4,273.24	2,202.10	2,202.10	74.9
1844	995,654	6,046.45	170.78	170.78	2.5
1866	320,500	10,279.83			
1880	1,400,300	9,534.99	4,300.24	2,213.84	106.0
1876	526,600	4,365.17	2,301.54	1,891.54	73.6
1860	686,135	4,605.95			
1871	373,870	1,430.55	189.25	64.25	11.1
1895	1,461,827	10,661.92	873.83	277.82	8.2
1882	166,205	4,323.88	1,541.66	1,236.96	28.7
1869	1,684,500	9,620.24	5,038.63	5,038.63	52.6
1874	70,504	1,728.27	400.50	406.69	22.6
1891	16,062	502.60	188.60	188.60	37.5
1892	351,800	1,518.43	22.70	21.70	1.5
1865	114,100	500.75			
1868	66,028	1,314.05	215.25	218.25	35.8
1891	58,345	1,480.17	497.69	497.69	31.6
1884	1,755,890	22,332.24	15,897.79	15,897.79	79.4
1893	780,890	13,670.56	6,137.35	6,137.35	45.0
1895	3,152,000	4,385.45	2,541.26	2,479.38	56.9
1896	22,500	135.00			
	\$ 14,410,570	\$ 109,101.67	\$ 45,090.44	\$ 43,191.33	42.3
	\$ 918,201,956	\$ 6,307,148.10	\$ 1,870,471.65	\$ 1,680,436.25	42.4

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.		Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
IOWA COMPANIES.				
Anchor Mutual Fire, Des Moines.	Mutual	\$286,025 57	\$1,779,802 62	\$1,779,802 62
Capital, Des Moines.	25,000	139,731 45	89,982 85	89,982 85
Commercial Mutual Fire, Des Moines.	Mutual	40,210 92	7,400 00	7,400 00
Imperial Mutual, Lisbon.	Mutual	73,841 51	73,841 51	73,841 51
Des Moines, Des Moines.	25,000	370,393 71	337,172 22	337,172 22
Dubuque Fire and Marine, Dubuque.	100,000	341,557 02	184,858 62	184,858 62
Farmers, Cedar Rapids.	100,000	540,118 03	474,238 03	474,238 03
Fidelity, Des Moines.	25,000	107,289 72	85,008 48	85,008 48
Hawkeye, Des Moines.	25,000	635,972 70	406,074 07	406,074 07
Iowa Business Men's Mutual Fire Association (now Atlas Mutual Ins. Co.), Des Moines.	Mutual	67,927 02	1,343,111 00	1,343,111 00
Iowa Merchants Mutual Fire, Burlington.	Mutual	71,155 98	3,400 00	3,400 00
Iowa Fire, Des Moines.	25,000	54,714 14	54,023 22	54,023 22
Iowa State Mutual, Keokuk.	Mutual	795,739 84	8,700 00	8,700 00
Key City Fire, Dubuque.	50,000	1,8189 72	61,227 37	61,227 37
Merchants Brick Mutual, Des Moines.	25,000	28,150 02	8,802 00	8,802 00
Merchants and Bankers Mutual, Des Moines.	Mutual	231,691 84	22,198 94	22,198 94
Mill Owners Mutual Fire, Des Moines.	Mutual	134,096 41	2,000 00	2,000 00
Security Fire, Davenport.	25,000	189,914 83	97,572 32	97,572 32
State, Des Moines.	100,000	734,118 85	201,377 00	201,377 00
Total, Iowa companies.	500,000	\$4,470,592 61	\$2,152,398 85	\$2,152,398 85
OTHER THAN IOWA COMPANIES.				
Etna, Hartford, Conn.	4,000,000	11,481,184 21	7,871,199 17	7,871,199 17
Agricultural, New Haven, N. Y.	1,000,000	5,835,245 17	1,951,255 47	1,951,255 47
American, Boston.	300,000	579,390 95	479,206 00	479,206 00
American, Newark, N. J.	600,000	2,749,102 17	1,145,737 00	1,145,737 00
American Central, St. Louis, Mo.	900,000	1,999,544 03	1,575,659 00	1,575,659 00
American Fire, Philadelphia, Penn.	500,000	2,525,720 91	2,600,000 00	2,600,000 00
Atlas Assurance—U. S. branch, Chicago.	None in U. S.	1,191,711 70	729,300 00	729,300 00
British & Mercantile Assurance, Toronto, Canada.	200,000	287,256 13	200,499 00	200,499 00
Buffalo Commercial, Buffalo, N. Y.	200,000	1,970,280 83	565,693 00	565,693 00
Buffalo German, Buffalo, N. Y.	200,000	2,161,138 95	1,758,461 00	1,758,461 00
Caledonian—U. S. branch, New York, N. Y.	None in U. S.	744,415 15	640,445 00	640,445 00
Citizens, New York, N. Y.	300,000	791,394 24	668,162 00	668,162 00
Citizens, Pittsburg, Penn.	200,000	431,710 34	2,254,872 00	2,254,872 00
Commercial Union—U. S. branch, New York.	None in U. S.	803,467 05	642,566 00	642,566 00
Concordia Fire, Milwaukee, Wis.	200,000	3,300,927 88	2,631,082 00	2,631,082 00
Connecticut Fire, Hartford, Conn.	1,000,000	7,778,847 13	5,212,119 00	5,212,119 00
Continental, New York, N. Y.	1,000,000	5,083,886 30	1,435,410 00	1,435,410 00
Delaware, Philadelphia.	500,000	1,398,972 19	684,748 00	684,748 00
Detroit Fire and Marine, Detroit, Mich.	300,000	1,218,461 43	830,515 00	830,515 00
Eagle Fire, New York, N. Y.	300,000	678,194 43	535,052 00	535,052 00
Equitable Fire and Marine, Providence, R. I.	Mutual	388,659 70	300,825 00	300,825 00
Farmers Fire, York, Penn.	200,000	5,023,195 24	1,435,410 00	1,435,410 00
Fire Association of Philadelphia, Penn.	600,000	2,146,993 80	900,510 00	900,510 00
Firemen's, Newark, N. J.	200,000	3,027,053 80	2,468,000 00	2,468,000 00
Firemans Fund, San Francisco, Cal.	1,000,000	3,027,053 80	2,468,000 00	2,468,000 00

No. 3.

other than Life, operating in Iowa during the year 1896.

BUSINESS TRANSACTIONS DURING THE YEAR 1899.						
Net sales.	Total cash in- come.	Total cash ex- penditures.	Am't of sales written and returned dur- ing the year.	Premiums re- ceived.	Losses paid.	
38,748.84	78,325.37	69,317.03	2,597,514.68	148,683.78	25,364.38	
32,125.25	29,848.45	43,814.96	3,898,095.85	84,631.67	28,025.07	
17,596.09	17,596.09	19,317.31	3,650,977.00	3,650.97	2,965.07	
37,340.54	17,340.54	12,718.18	1,429,568.00	44,770.38	10,045.76	
302,885.81	186,812.91	11,955,112.00		241,425.05	102,610.50	
174,697.37	90,117.77	66,993.30	4,543,790.00	75,771.92	24,744.15	
32,125.25	29,848.45	211,544.56	11,790,093.00	505,444.12	112,611.81	
33,231.24	71,807.85	4,335,073.00	44,771.26	3,650.97	2,965.07	
219,914.74	214,914.81	236,957.90	12,605,796.00	274,283.70	99,807.05	
48,203.16	37,162.81	3,588,050.00	58,897.24		9,032.00	
34,738.05	24,434.01	1,898,108.00	58,480.85	15,222.63		
699.09	31,622.05	30,067.12	2,362,390.00	3,041.02	16,918.23	
146,009.16	113,824.64	4,178,792.55	30,320.29	51,634.45		
17,400.00	15,267.36	16,117.01	2,497,044.00	20,485.20	1,548.48	
19,216.05	18,003.55	1,078,450.00	38,056.22		3,865.86	
54,096.77	50,627.47	1,844,502.90	115,518.27	27,708.36		
73,343.40	64,818.59	211,603.00	10,901.35		49,470.37	
92,038.60	93,027.07	85,950.60	4,599,372.00	67,284.04	87,820.43	
57,374.61	142,306.60	185,795.44	8,138,610.00	173,108.86	100,493.74	
3,032,695.76	1,677,167.31	1,549,266.61	88,962,153.20	2,014,983.82	740,165.85	
3,940,988.05	4,272,190.81	3,823,850.55	495,643,359.00	4,637,948.12	1,868,335.70	
1,960,356.08	1,150,552.88	1,654,572.00	129,1674,000.00	1,591,198.00	558,265.00	
103,154.02	232,644.08	228,495.89	21,537,670.00	2,912.92	124,841.24	
1,606,414.26	1,431,192.42	1,851,806.96	69,075,905.00	65,824.75	213,369.56	
304,264.03	885,750.10	929,363.73	70,555,287.00	978,393.97	465,071.07	
465,734.40	1,830,196.36	1,523,836.12	121,125,560.00	1,511,769.97	735,399.63	
421,400.00	1,150,552.88	64,818.59	64,818.59	3,041.02	16,918.23	
452,493.12	1,142,266.31	1,121,728.62	99,134,047.00	1,438,953.99	743,243.51	
46,527.04	56,422.89	28,978.45	7,090,570.00	81,945.50	7,288.44	
1,301,648.68	437,671.51	290,419.71	4,047,000.00	4,047.00	181,395.35	
922,029.40	1,206,032.12	1,214,480.54	73,783,123.60	1,202,144.31	787,414.06	
490,674.61	554,759.69	589,871.91	74,980,233.00	300,157.91	321,919.88	
103,154.02	296,335.97	224,671.65	20,163,471.00	296,837.90	110,496.14	
1,102,832.85	2,868,085.35	2,947,684.39	811,611,776.00	3,136,803.91	1,500,137.46	
304,264.03	402,614.40	431,167.40	45,411,600.00	50,615.15	29,907.66	
968,381.50	1,853,584.74	1,721,431.17	158,390,397.63	3,991,549.79	1,007,319.71	
2,564,218.76	2,709,069.90	2,120,551.58	129,138,697.00	1,897,559.38	1,063,822.17	
154,068.76	820,673.79	782,717.38	99,840,090.00	1,048,677.02	370,673.63	
284,214.08	360,631.36	241,179.76	24,567,000.00	2,965.07	2,965.07	
304,264.03	328,854.36	309,919.25	40,655,000.00	2,965.07	2,965.07	
141,171.72	320,520.48	254,692.10	26,612,947.00	446,608.02	112,187.25	
124,132.78	388,820.44	838,201.41	33,031,643.00	412,611.02	292,195.10	
1,068,288.73	2,947,098.67	2,678,194.33	809,894,898.00	3,282,325.18	1,454,248.54	
304,264.03	328,854.36	309,919.25	40,655,000.00	2,965.07	2,965.07	
1,069,638.05	1,776,647.27	1,673,948.85	201,798,224.00	3,328,998.56	900,002.00	

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1906.			
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.	Net surplus.
Franklin Fire, Philadelphia, Penn.	400,000	3,100,412.00	2,035,317.50	1,065,094.50
German, Freeport, Ill.	300,000	3,100,600.00	2,112,977.50	987,622.50
Germania Fire, New York, N. Y.	1,000,000	3,944,335.42	4,415,335.12	1,363,022.70
German Alliance, New York, N. Y.	200,000	400,730.58	204,955.00	195,775.58
German American, New York, N. Y.	1,600,000	7,070,424.43	4,993,330.31	2,077,094.12
Glard Fire and Marine, Philadelphia, Penn.	370,000	1,840,280.70	1,338,600.13	501,680.57
Glens Falls, Glens Falls, N. Y.	200,000	3,888,505.89	1,188,555.50	2,700,000.39
Grand Rapids Fire, Grand Rapids, Mich.	200,000	453,970.44	306,618.17	147,352.27
Greenwich, New York, N. Y.	200,000	1,570,516.57	1,591,804.21	284,612.36
Hamburg-Bremer Fire—U. S. Br., New York	None in U. S.	1,465,386.86	883,675.30	607,730.56
Hanover Fire, New York, N. Y.	1,000,000	2,505,801.85	2,806,678.24	250,123.61
Hartford Fire, Hartford, Conn.	1,250,000	10,004,697.55	6,740,305.40	3,264,392.15
Home, New York, N. Y.	4,000,000	10,302,251.39	8,015,905.88	2,286,345.51
Imperial Fire—U. S. branch, Boston, Mass.	None in U. S.	1,827,647.23	882,577.47	945,069.76
Ins. Co. of N. America, Philadelphia, Penn.	3,000,000	6,846,809.03	7,337,034.56	3,000,000.00
Lancashire—U. S. branch, New York, N. Y.	None in U. S.	2,508,951.53	1,531,394.33	1,000,000.00
Lion—U. S. branch, Hartford, Conn.	None in U. S.	888,797.09	449,716.18	439,080.91
Liverpool & London & Globe—U. S. Br., New York	None in U. S.	9,339,545.53	5,346,085.09	4,000,000.00
London Ass. Corporation—U. S. Br., New York	None in U. S.	2,356,558.08	957,309.39	1,399,248.69
London and Lancashire—U. S. Br., Chicago, Ill.	None in U. S.	2,726,613.74	1,704,353.33	1,022,260.41
Manchester Fire Ass.—U. S. Br., Chicago, Ill.	None in U. S.	2,178,154.23	1,379,570.42	800,183.84
Manufacturers and Merchants, Pittsburg, Penn.	250,000	535,109.81	410,769.06	124,340.75
Mechanics, Philadelphia, Penn.	250,000	595,825.31	455,611.53	140,213.78
Mercantile Fire and Marine, Boston, Mass.	400,000	567,540.84	506,144.54	61,396.30
Merchants, Newark, N. J.	400,000	1,697,709.39	1,258,720.29	439,000.00
Merchants, Providence, R. I.	200,000	568,003.50	431,993.89	144,768.61
Michigan Fire and Marine, Detroit, Mich.	400,000	810,807.89	640,412.15	170,395.73
Milwaukee Mechanics, Milwaukee, Wis.	200,000	2,400,336.95	1,145,641.11	1,254,725.84
Nagara Fire, New York, N. Y.	200,000	2,048,460.62	271,873.65	1,776,586.97
National Fire, Hartford, Conn.	1,000,000	1,320,320.30	3,082,680.15	1,087,580.14
National Standard, New York, N. Y.	200,000	553,943.70	331,189.06	222,754.64
Newark Fire, Newark, N. J.	350,000	696,874.07	399,103.61	297,770.46
New Hampshire Fire, Manchester, N. H.	900,000	2,431,510.45	1,956,963.02	474,547.43
Niagara Fire, New York, N. Y.	200,000	2,406,063.62	1,567,164.80	838,898.82
Northern Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,009,172.18	1,163,643.21	845,528.97
North British & Mercantile—U. S. Br., New York	None in U. S.	4,067,351.02	2,174,442.40	1,892,918.62
North German Fire—U. S. branch, Chicago, Ill.	None in U. S.	594,806.13	330,307.59	264,498.54
Norwood, New York, N. Y.	200,000	610,416.45	575,510.31	35,906.14
Northern National, Milwaukee, Wis.	200,000	2,103,058.18	1,510,150.47	592,907.71
Norwalk, Norwalk, Conn.	200,000	447,003.43	362,210.36	80,793.07
Norwich Union—U. S. branch, New York, N. Y.	None in U. S.	2,233,998.90	1,356,456.50	877,542.40
Orient, Hartford, Conn.	500,000	2,278,720.23	1,716,361.88	562,358.35
Pacific Fire, New York, N. Y.	300,000	714,794.29	544,950.45	169,843.84
Palatine—U. S. branch, New York, N. Y.	None in U. S.	2,831,544.71	1,662,118.87	1,169,425.84
Pennsylvania Fire, Philadelphia, Penn.	400,000	4,750,024.97	2,927,555.15	1,822,469.82
Phenix, Brooklyn, N. Y.	1,000,000	5,578,449.99	4,454,374.12	1,124,075.87
Phenix, Hartford, Conn.	2,000,000	5,320,205.42	4,559,753.85	760,451.57
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,855,219.68	1,844,224.80	1,010,994.88
Providence-Washington, Providence, R. I.	200,000	1,254,101.10	1,140,920.09	113,181.01
Prussian National—U. S. branch, Chicago, Ill.	None in U. S.	717,305.86	379,913.54	337,392.32
Queen Ins. Co. of America, New York, N. Y.	500,000	4,349,391.30	2,635,842.87	1,713,548.43
Reliance, Philadelphia, Penn.	300,000	971,334.38	717,439.52	253,894.86
Rochester German, Rochester, N. Y.	200,000	830,372.76	688,626.62	141,746.14
Rockford, Rockford, Ill.	300,000	1,030,077.24	890,528.48	139,548.76
Royal—U. S. branch, Chicago, Ill.	None in U. S.	7,491,311.82	5,123,504.31	2,367,807.51

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1905.					
Net surplus.	Total cash in-comes.	Total cash ex-penditures.	Am't of risks re-assured dur-ing the year.	Premiums re-ceived.	Losses paid.
\$ 1,070,127.85	\$ 591,315.23	\$ 584,705.00	\$ 47,670,080.00	\$ 512,954.33	\$ 251,500.00
887,022.70	1,477,066.08	1,417,341.50	101,804,020.00	1,658,983.80	200,438.41
1,320,828.10	1,363,022.70	885,356.70	187,856,571.00	1,583,787.83	409,053.17
105,954.58		2,516,218.26	300,946,000.00	6,033,280.54	1,384,000.30
4,007,088.22	2,911,678.82				
641,680.57	543,884.30	430,278.01	49,505,804.00	546,370.98	170,072.56
1,703,000.00	1,025,142.91	744,846.21	52,745,880.00	1,028,241.74	370,023.83
53,358.27	263,795.68	2,051,010.10	323,148.47	323,148.47	137,044.12
284,612.36	1,081,630.89	1,024,903.93	110,272,951.00	1,081,630.89	608,091.14
607,730.56	1,135,730.56	994,425.21	100,880,058.00	1,352,503.50	601,137.31
250,123.61	1,610,520.18	1,536,884.08	138,750,378.51	1,791,511.50	1,791,511.50
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
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3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
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3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
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3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
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3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
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3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,440,332.08	1,015,718.74
3,264,392.15	5,485,101.20	585,493,031.00	7,173,428.97	3,093,322.93	3,093,322.93
3,340,383.71	3,340,383.71	4,670,293.77	744,740,688.00	6,343,710.61	6,343,710.61
944,759.82	1,170,540.92	1,051,244.02	1,150,269,000.00	1,352,471.14	625,482.09
3,312,773.52	4,925,730.52	5,969,437.20	831,445,643.00	6,879,303.96	6,462,732.42
250,123.61	1,650,633.06	1,740,800.41	214,975,643.00	2,4	

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1926.		
	Paid up capital and assets.	Total assets.	Total liabilities and paid up capital stock.
Royal Exchange Assurance—U. S. Br. San F. Cal.	None in U. S.	\$ 738,973.39	\$ 218,325.27
San Francisco Fire and Marine, San F. Cal.	300,000	2,232,317.49	1,375,883.34
Scottish Union & Nat'l—U. S. Br. Hartford, Conn.	None in U. S.	3,981,114.60	5,126,462.51
Security, New Haven, Conn.	300,000	755,669.43	639,576.08
Springfield Fire and Marine, Springfield, Mass.	1,500,000	4,105,374.73	3,219,944.93
Spring Garden, Philadelphia, Penn.	400,000	1,488,076.27	1,319,080.86
San Insurance Office—U. S. Br. New York, N. Y.	None in U. S.	2,641,513.32	1,819,518.71
Thurston—U. S. branch, Chicago, Ill.	None in U. S.	473,145.79	75,545.86
Traders, Chicago, Ill.	700,000	1,683,374.63	1,064,794.51
Trans-Atlantic Fire—U. S. branch, Chicago, Ill.	None in U. S.	797,900.50	345,679.02
Union, Philadelphia, Penn.	500,000	612,117.90	406,955.93
Union Assurance Society—U. S. Br. New York, N. Y.	None in U. S.	1,211,406.81	385,172.99
Union Marine—U. S. branch, New York, N. Y.	None in U. S.	595,469.81	304,782.99
United States Fire, New York, N. Y.	500,000	677,833.27	523,494.99
Victoria, New York, N. Y.	500,000	236,429.42	219,262.99
Westchester Fire, New York, N. Y.	300,000	2,241,654.49	1,537,665.07
Western Assurance, Toronto, Canada	None in U. S.	1,559,698.23	1,098,658.27
Williamsburg City Fire, Brooklyn, N. Y.	500,000	1,434,338.57	853,318.69
Total non-Iowa companies	\$ 41,927,874	\$241,881,634.98	\$161,665,173.28
Total of fire companies	\$ 42,437,875	\$245,854,106.69	\$163,848,491.99
COMPANIES OTHER THAN FIRE.			
Alliance Hall and Cyclone Mutual, Austin, Minn.	Mutual	62,329.58	1,242.99
American Surety, New York, N. Y.	3,560,000	5,377,002.78	3,890,806.85
Bankers Mutual Casualty Co., Des Moines, Iowa	Mutual	28,311.50	30,000.29
Employers' Liability Assurance Corp.—U. S. branch, Boston, Mass.	None in U. S.	1,119,796.76	711,907.96
City Trust, Safe Deposit & Surety Co., Phila., Pa.	500,000	2,218,458.88	2,033,101.81
Fidelity and Casualty, New York, N. Y.	250,000	2,474,973.49	2,145,229.33
Fidelity and Deposit company, Baltimore, Md.	730,000	1,706,325.96	1,110,088.99
Guarantee Co. of S. Am. Co., Montreal, Canada	304,000	885,561.64	465,142.35
Hartford Steam Boiler Inspection & Insurance company, Hartford, Conn.	500,000	2,119,006.69	1,802,743.10
Lawyers Surety, New York, N. Y.	500,000	491,342.50	551,965.91
Lloyds' Plate Glass, New York, N. Y.	350,000	662,318.26	464,721.31
London Farmers and Accident—U. S. Br. Chicago	None in U. S.	808,158.18	502,808.79
Metropolitan Plate Glass, New York, N. Y.	600,000	432,467.88	323,562.21
Minnesota Farmers Hall, Montevideo, Minn.	Mutual	1,314.28	7,707.20
National Surety company, Kansas City, Mo.	250,000	523,900.50	415,801.70
New England Burglary, Boston, Mass.	200,000	211,099.34	249,615.67
New Jersey Plate Glass, Newark, N. J.	100,000	156,574.22	139,281.04
New York Plate Glass, New York, N. Y.	100,000	311,823.51	19,300.95
Standard Life and Accident, Detroit, Mich.	200,000	816.1 513	794,294.78
Union Casualty and Surety Co., St. Louis, Mo.	250,000	718,885.86	675,514.71
United States Casualty Co., New York, N. Y.	300,000	645,723.45	607,629.96
U. S. Fidelity and Guaranty Co., Baltimore, Md.	351,500	281,439.88	274,265.56
Total of companies other than fire	\$ 7,415,809	\$22,178,034.45	\$17,039,069.92
Grand total	\$ 49,343,683	\$268,052,241.43	\$180,916,271.65

* Does no life business in Iowa.

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1900.						
Net surplus.	Total cash in- come.	Total cash ex- penditures.	Am't. of risks written and expiring during the year.	Premiums re- ceived.	Losses paid.	
\$ 871,448.03	\$ 278,410.23	\$ 230,582.16	\$ 32,000,007.00	\$ 345,444.73	\$ 109,118.91	
673,934.14	1,375,883.34	1,375,883.34	124,230,240.00	1,064,690.13	504,080.25	
5,126,462.51	2,454,033.51	1,808,717.72	1,806,717.73	8,076,914.51	1,129,312.64	
116,000.23	506,569.16	496,071.23	90,321,614.00	670,875.55	804,185.61	
885,430.99	1,973,375.81	1,761,694.16	104,543,600.00	3,204,067.97	905,891.85	
179,939.39	568,334.66	464,429.47	61,187,437.48	773,479.78	733,846.64	
1,627,819.81	1,869,134.14	1,831,937.39	190,927,195.00	1,915,909.61	730,490.66	
303,043.71	50,156.22	45,436.84	10,126,432.52	120,844.08	2,309.73	
618,025.50	742,359.29	676,930.97	61,250,320.00	844,681.67	374,543.44	
391,221.57	499,113.81	434,001.75	49,972,251.00	575,977.69	281,383.18	
143,131.97	337,733.48	395,411.01	31,983,271.00	370,334.73	100,374.76	
383,322.70	107,195.19	107,195.19	101,110,928.00	1,151,646.22	436,351.50	
493,791.53	304,429.58	326,385.49	35,241,886.00	293,207.09	173,156.00	
191,858.88	818,874.69	336,905.23	33,023,253.00	863,481.53	199,490.15	
17,036.44	33,833.02	4,196,118.63	4,196,118.63	30,610.22	1,899.02	
782,339.47	1,343,030.01	1,121,113.96	131,890,681.00	1,505,618.16	529,130.31	
547,739.08	1,774,596.74	1,702,123.68	170,210,803.00	2,171,490.53	7,118,339.55	
63,150.86	506,037.93	77,696,008.00	69,544.73	236,377.23		
\$ 70,687,450.80	\$119,690,780.71	\$101,033,731.94	\$14,713,391,550.00	\$169,594,390.70	\$ 63,989,303.28	
\$ 90,410,156.58	\$131,337,968.24	\$102,582,094.55	\$14,808,373,702.80	\$175,599,214.02	\$ 66,639,039.14	
COMPANIES OTHER THAN FIRE.						
45,562.11	3,570.80	1,394,771.00	64,317.34	18,190.65	19,079.74	
1,412,000.45	1,170,854.89	198,686,738.43	712,551.82	254,311.74	254,311.74	
19,020.79	11,907.89	2,140,020.18	43,121.67	2,811.60		
1,028,754.21	1,601,735.24	263,413,799.00	1,350,618.90	613,266.36	613,266.36	
204,384.01	223,155.16	45,437,911.00	187,566.89	30,762.29		
329,444.16	2,771,946.81	2,035,839.70	336,513,383.91	2,097,894.53	1,103,377.74	
304,123.97	709,623.87	493,743.97	119,003,893.97	715,014.67	199,545.67	
300,421.69	327,033.45	311,640.49	53,627,742.00	216,954.01	60,725.18	
816,373.59	975,785.92	874,231.40	1,007,990.61	83,940.39	83,940.39	
130,905.85	120,104.21	31,953.82	37,975,291.50	124,211.18	6,094.93	
397,596.79	419,007.67	434,494.61	15,488,573.00	429,292.71	17,519.47	
305,540.27	6,844,495.25	55,088.11	14,829,250.00	733,778.03	2,519.19	
218,353.77	274,917.46	324,911.12	11,614,006.00	366,389.64	110,919.81	
7,696.20	7,707.20	7,707.20	10,572.41	10,572.41	5,193.28	
60,000.19	300,780.85	185,690.45	65,296,780.00	934,234.77	80,777.27	
69,631.67	8,485,650.00	6,487.54	6,487.54	46,297.64	10,079.74	
10,200.19	15,019.05	8,690.15	2,423,162.00	73,000.51	2,608.10	
19,300.95	14,477.90	14,477.90	10,444,000.00	397,093.63	73,179.61	
6,429.25	1,002,247.45	911,520.71	162,930,572.00	1,174,758.83	923,600.80	
49,711.33	937,673.88	907,811.62	119,912,510.00	1,169,429.62	533,474.86	
38,104.45	643,799.43	579,954.49	758,895.62	215,765.39		
7,113.32	12,861.82	1,703,733.33	6,949.67			
\$ 5,680,779.82	\$ 12,448,305.64	\$ 11,029,363.69	\$2,148,000,728.28	\$ 12,181,000.05	\$ 4,303,472.87	
\$ 85,859,878.38	\$143,738,263.68	\$113,612,331.61	\$17,000,331,485.18	\$167,780,514.57	\$ 70,811,841.61	

TABLE

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

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
Anchor Mutual Fire	\$ 20,694.32	\$ 6,152.93		\$ 4,514.40
Capital Commercial Mutual Fire				
Dair Mutual				
Dux Moines	25,948.75	41,092.50		2,490.20
Dubuque Fire and Marine		274,625.25		22,003.00
Farmers	39,600.00	221,851.00		12,093.75
Fidelity	12,077.08	31,919.00		
Hawkeye	73,654.32	247,335.72		10,100.00
Iowa Business Men's Mutual Fire Association, now Atlas Mutual Insurance Co.				
Iowa Merchants Mutual		34,712.25		
Iowa Fire	5,000.00	20,774.86		4,105.96
Iowa State Mutual				
Key City Fire				
Merchants Brick Mutual				
Merchants and Bankers Mutual		22,300.00		
Mill owners Mutual Fire	5,081.55	114,814.34		7,781.60
Security Fire	109,190.00	33,155.35		17,566.40
State				
Total of Iowa companies	\$ 339,761.35	\$1,095,004.05		\$ 83,377.68
OTHER THAN IOWA COMPANIES.				
Etna	225,000.00	35,500.00	\$227,750.00	9,594,894.50
Agricultural	543,590.00	1,667,995.97		482,327.31
California	120,000.00	1,345,000.00	1,300.00	674,086.00
American, New Jersey	225,711.40	1,543,145.75	110,000.00	730,083.50
American Central	500,000.00	87,000.00		827,000.00
American Fire	285,753.40	1,147,569.28		796,224.00
Atlas Assurance - U. S. branch			331,909.00	601,153.00
Citizens, New York	120,000.00	21,300.00	300,000.00	2,164,000.00
Citizens, Pennsylvania	100,000.00	840,069.49		225,067.50
Commercial Union - U. S. branch	918,403.03	309,605.00	463,320.00	1,130,827.50
Concordia Fire				151,169.00
Connecticut Fire	154,775.00	916,359.00		1,824,018.50
Continental	1,236,250.00	106,090.00	105,000.00	5,455,440.00
Delaware	160,000.00	100,550.00	314,000.00	81,000.00
Fire and Marine	125,400.00	1,096,291.00		31,000.00
Eagle Fire	485,650.00	24,000.00		697,572.00
Equitable Fire and Marine	127,000.00	159,325.00	87,500.00	331,535.00
Farmers Fire	44,200.00	197,069.00		226,525.50
Fire Association of Philadelphia	208,800.00	2,133,221.51		2,333,226.00
Firemen	100,200.00	1,096,291.00	20,000.00	839,570.50
Firemans Fund	411,700.00	458,173.59	26,875.00	1,594,205.00

No. 4.

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

Loans on stocks as collaterals,	Interest due and accrued.	Cash in office and bank.	Amount of premium notes not collected more than past due.	Amount of premium notes not matured.	All other assets.	Total gross assets	Additional assets reported by the company as strictly available.
		\$ 8,096.87	\$ 1,000.00	\$ 274,857.04	\$ 3,709.10	\$ 280,625.57	
	\$ 400.33	17,070.00	10,000.00	28,607.11	30,747.40	128,741.45	\$ 17,838.82
		1,710.00	1,854.69	17,146.10		40,810.69	
		4,706.65	8,869.69	32,628.12		44,204.51	250.00
	1,478.43	28,307.96	13,239.45	145,306.73	704,134.70	770,506.71	6,918.98
\$ 16,675.00		20,607.60	\$ 6,159.16	\$ 8,445.92		834.50	\$ 441,007.00
	\$ 24,518.44	46,250.00	15,454.77	11,250.00	55,044.06	540,116.00	
	\$ 808.78	10,421.92	14,055.77	16,000.00	167,309.73	67,728.07	
\$ 10,020.20		44,457.48	\$ 23,703.00	120,342.70	80,403.67	623,972.72	\$ 70,034.69
	\$ 8,506.63	16,309.58	1,222.02	48,134.22	1,503.70	67,997.69	
		1,403.00	1,214.98	68,328.97		71,153.95	
		5,185.08	3,862.29	6,718.00	5,998.43	54,721.14	
	1,259.00	63,023.96	20,215.00	652,469.04	90.50	739,726.50	
	\$ 2,906.45	5,527.80	47.00	51,494.65		61,546.70	
		1,212.50	1,043.30	25,809.22		26,165.05	
		\$ 8,485.68	2,421.32	108,377.97	54,126.17	231,060.84	
	104.71	6,574.96		104,787.10		134,069.41	
	\$ 4,545.69	22,003.17	\$ 8,822.73	5,269.84	4,471.00	126,914.32	
	\$ 7,869.12	14,900.77	18,190.30	61,383.26	61,430.35	178,145.52	
\$ 62,801.10	\$ 61,306.59	\$ 330,634.50	\$ 102,181.97	\$ 1,961,134.11	\$ 442,800.51	\$ 4,470,553.61	\$ 103,734.44
5,000.00	825.90	789,875.82	535,788.15			11,431,184.21	
279,947.87	37,018.58	102,178.17	3,054,144.12		1,170.49	2,882,545.17	
15,500.00	2,379.10	27,593.12	2,216,713			379,300.95	
44,900.00	24,339.60	48,112.65	6,543.02		1,345.30	479,132.17	
		75,922.99		61,051.04		1,060,944.69	
	27,336.72	111,074.73	100,994.01		23,361.44	2,625,700.96	
	78,447.87	78,447.87	3,000.00			1,000.00	
	10,914.77	2,696.51	100,545.49	8,248.93		1,191,711.70	
	729.70	47,494.87	5,520.51			287,350.13	
12,750.00	77,735.82	120,185.70	4,144.54	8,960.58	1,608.76	1,101,888.58	
	30,093.96	61,627.55	167,751.82		1,979.37	2,101,188.40	
	6,323.90	39,382.73	3,000.00		7,046.50	744,425.00	
68,850.00	4,944.57	34,618.97	20,104.30		977.80	791,595.24	
	22,765.10	505,091.39	861,459.50	16,861.55	9,447.10	2,417,719.10	
	8,671.96	60,934.76	70,000.00			80,467.66	
14,000.00		771,387.33	128,457.55	1,020.50		3,300,017.98	
	79,305.16	694,685.00	121,674.69	121,674.69	694.14	7,776,474.69	
90,200.00	1,447.45	72,431.64	161,577.54	1,569.27	1,843.48	1,878,000.00	
4,100.00	36,037.78	48,411.41	33,774.73	5,294.43	4,175.68	1,919,912.19	
	9,075.75	36,813.67	70,000.00			1,505,880.00	
		22,590.54	36,900.00		1,280.00	675,194.48	
18,000.00	5,559.05	29,410.97	41,520.68		77.00	683,690.70	
290,500.00	68,653.45	160,876.91	705,206.56		10,305.83	3,928,124.2	
	22,108.96	14,615.40	41,820.73		1,268.01	2,148,530.50	
210,000.00		36,813.67	70,000.00	62,090.14	21,609.51	3,527,653.80	

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. government securities owned.	Market value of other stocks owned.
Franklin Fire	\$ 226,000.00	\$ 217,000.00		\$ 2,193,742.00
Germania Fire	92,180.73	1,804,173.45		451,513.00
German American	618,312.63	846,000.00	1,005,500.00	1,903,405.00
German Alliance			1,070,742.00	5,398,650.30
			308,250.00	
Glad Fire and Marine	328,844.35	844,310.00	80,280.00	412,517.00
Glens Falls	50,850.00	938,708.81		1,015,151.79
Grand Rapids Fire	7,500.00	229,070.13	11,500.00	8,400.00
Greenwich	200,000.00		31,282.50	870,540.00
Hamburg-Bremen Fire—U. S. branch			110,125.00	1,146,575.00
Haover Fire	450,000.00	7,000.00	10,122.50	1,711,312.00
Barthold Fire	457,575.00	1,378,500.00		1,010,267.00
Home	1,748,837.41	42,736.71	407,702.50	6,634,139.81
Imperial Fire—U. S. branch	474,074.78		523,701.25	55,521.16
Insurance Company of North America	437,182.33	2,461,233.76	141,250.00	4,739,972.50
Lancashire—U. S. branch	383,553.78		655,375.00	882,817.50
Lion—U. S. branch	4,500.00	192,100.00		427,225.00
Liverpool and London and Globe—U. S. Br	1,730,000.00	3,575,784.64	1,844,020.00	319,675.00
London Assurance Corporation—U. S. Br		268,000.00	744,620.23	1,164,850.00
London and Lancashire Fire—U. S. branch	289,125.00		388,502.00	1,554,768.10
Manchester Fire Assurance—U. S. branch			470,105.00	1,226,340.00
Manufacturers and Merchants	45,000.00	273,700.87		114,555.00
Mechanics	87,000.00	330,955.00		314,770.50
Mercantile Fire and Marine		198,500.00		429,582.50
Merchants, New Jersey	356,504.04	372,050.00	27,800.00	640,607.50
Merchants, Rhode Island		92,750.00	27,625.00	341,491.00
Michigan Fire and Marine	73,903.13	556,872.08	61,825.00	67,234.00
Milwaukee Mechanics	43,000.00	1,202,011.88		821,777.50
Mineral Fire			809,335.00	42,845.00
National Fire	230,911.22	770,413.97	55,900.00	2,405,582.93
National Standard			480,000.00	
Newark Fire	50,000.00	277,725.00	44,000.00	226,115.50
New Hampshire Fire	64,037.31	623,429.60	100,750.10	1,439,875.00
Niagara Fire		128,300.00	78,550.00	874,880.00
Northern Assurance—U. S. branch	115,000.00		425,425.00	1,129,055.00
North British and Mercantile—U. S. branch			1,053,108.00	2,377,081.00
North German Fire—U. S. branch	30,000.00	221,000.00		154,451.25
Norwood			115,875.00	235,400.00
Northwestern National		888,106.67	111,000.00	720,050.00
Norwalk Fire		124,160.00		281,541.00
Norwich Union—U. S. branch	45,000.00	414,378.00		1,204,116.25
Orient	48,355.29	228,119.61		1,508,959.41
Pacific Fire		208,000.00	190,000.00	241,250.00
Palatine—U. S. branch		441,000.00	1,640,425.00	
Pennsylvania Fire	184,509.00	879,070.00	106,000.00	2,831,905.00
Phenix	511,020.00	115,650.00	537,600.00	3,288,734.00
Phoenix	498,500.04	185,300.00		3,897,801.50
Phoenix Assurance—U. S. branch			1,456,020.10	619,937.50
Providence Washington			1,255,500.00	
Prussian National—U. S. branch	800.00		201,000.00	889,601.25
Queen Insurance Company of America	400,222.00		509,309.00	2,680,479.77
Reliance	30,000.00	220,540.00	16,375.00	528,715.00
Rockchester German	163,202.13	506,305.37		236,000.00
Rockford	43,314.20		45,201.34	45,400.00
Royal—U. S. branch	1,757,156.24	279,000.00	1,087,312.50	3,170,040.00

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums collected over three months past due.	Amount of premiums not matured.	All other assets.	Total gross assets.	Additional assets reported by the company but not strictly available.
\$ 267,500.41	\$ 8,891.75	\$ 94,810.43	\$ 61,480.83			\$ 3,105,412.00	
96,422.07	451,513.00	194,900.17	244,320.54	158,880.56		3,105,412.00	
5,584.80	88,267.39	100,000.00			28,374.52	3,941,731.27	
7,307.07	5,398,650.30	61,060.71				7,070,425.43	
	4,509.56					410,730.38	
16,600.00	18,136.41	158,378.98	93,618.96	21,350.41	7,001.25	1,500,280.70	
4,000.00	20,070.45	160,594.35	83,645.30	1,077.10	150.00	2,888,505.00	
73,500.00	5,323.79	88,304.56	30,277.00			453,978.44	
400.00	65,561.79	154,529.82				1,679,216.51	
1,000.00	90,283.67	97,914.79			24,411.40	1,403,306.38	
	12,000.16	53,136.26	170,880.56		3,373.27	2,568,501.85	
36,800.00	25,151.93	991,914.44	1,001,615.05		845.53	10,004,007.67	
183,100.00	55,673.84	308,032.86	600,184.31	2,882.45		10,342,234.39	
	5,582.50	90,481.00	154,164.58	2,444.00		1,257,057.27	
80,200.00	50,613.78	702,558.27	773,732.56	60,114.38	2,757.50	6,866,865.05	
		114,865.88	560,507.42			2,908,951.53	
	10,600.53	130,460.87	50,448.19			885,797.09	
45,908.30	818,161.52	148,702.43			30,469.48	9,330,545.33	
	5,582.50	174,573.07	230,481.53	10,294.55	14,161.07	2,556,058.50	
100.00	12,563.00	242,485.31	7,407.73			2,735,618.74	
		93,001.81	974,754.25		3,353.30	2,178,151.26	
38,300.00	34,169.10	22,730.48			2,442.87	533,160.81	
33,000.00	9,717.80	62,565.69	43,602.84		4,737.32	803,283.21	
	2,014.87	145,555.37	34,257.49			627,840.88	
16,500.00	9,067.74	70,963.08	172,985.95			1,567,700.39	
	7,005.50	58,820.32		35,330.80		500,000.50	
	3,235.60	19,617.87	54,921.67	416.00		810,807.89	
	45,401.57	119,600.20	128,485.32			2,430,860.83	
	809,335.00	115,743.00	94,310.76			9,045,465.73	
		500,489.50	379,603.56			4,120,300.30	
	2,650.67	48,463.56	51,813.77			788,943.70	
	3,225.14	33,027.94	17,495.18	220.00	133.33	696,874.07	
		188,750.07	128,842.44			2,281,210.48	
	8,878.08	125,430.17	339,617.31	196.68	23,304.30	4,465,025.63	
	3,820.00	88,093.13	114,468.04		9,335.97	2,009,172.18	
	55,546.00	225,125.54	302,070.18	5,780.30	1,630.97	4,067,361.02	
	2,000.00	115,320.38				598,896.13	
		61,988.28	184,671.00	15,078.24		610,310.45	
	10,995.87	141,230.65	90,451.80			2,100,058.18	
		9,642.33	32,915.22		4.05	441,002.48	
		325,559.34	145,750.04		17.87	2,220,908.00	
	129.015	129,681.01	300,674.44		464.23	2,278,770.25	
	3,943.00	18,094.79	61,060.52		67.10	925,780.38	
		139,864.95	260,735.70		50,000.00	2,851,544.71	
	191,000.00	227,469.49	261,085.63			4,750,050.97	
	16,313.27	416,039.66	637,491.20		15,671.46	5,878,449.90	
	17,602.73	247,438.05	434,203.00		14,728.93	5,323,285.47	
		60,114.60	228,357.20		3,779.36	2,627,840.88	
	74,730.82	197,538.15	49,879.27			1,554,115.71	
	5,678.22	70,043.08	30.10		5,543.43	717,308.00	
	41,203.30	301,504.50	238,750.00	531.45	32.80	4,840,301.34	
	5,621.28	27,871.49	48,038.61		968.00	974,294.56	
	10,803.20	36,157.80	36,157.80			925,780.38	
	17,048.57	124,726.41	110,056.53	87,100.61	9,988.00	1,032,072.84	
	4,913.33	434,209.11	734,864.65	2,788.55	14,907.91	7,491,941.62	

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of stocks owned.
Royal Exchange Assurance—U. S. branch	\$ 608,936.85	\$ 412,204.25	\$ 338,967.00	\$ 374,510.40
St. Paul Fire and Marine	32,600.00	1,849,077.70	55,082.50	684,137.50
Scottish Union and National—U. S. branch	134,000.00	438,418.78		1,372,991.50
Security	134,000.00	648,050.00		300,730.25
Springlefield Fire and Marine			169,600.00	667,961.40
Spring Garden	318,000.00	176,000.00		768,180.00
Sun Insurance office—U. S. branch	270,000.00	188,000.00		584,700.00
Thurgonia—U. S. branch			432,300.55	993,500.00
Traders			200,997.00	
Trans-Atlantic Fire—U. S. branch	6,284.37	262,850.00	164,625.00	1,061,734.25
Union	160,000.00	9,800.00	11,400.00	350,885.00
Union Assurance society—U. S. branch			363,217.72	524,700.00
United Fidelity—U. S. branch			232,990.00	311,961.05
United States Fire			128,500.00	45,900.00
Victoria Fire			148,750.00	52,547.50
Westchester Fire	216,500.00	227,200.00	111,000.00	1,053,100.00
Western Assurance	50,000.00	37,000.00	297,510.00	628,294.73
Williamsburg City Fire	624,000.00	25,500.00	50,215.00	503,215.00
Total non-insurance companies.	31,284,703.10	37,211,338.48	21,458,284.66	131,670,420.93
Total fire companies.	22,134,514.40	38,299,302.50	21,383,294.66	121,154,007.44
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual				
American Surety	\$1,420,778.82	\$13,000.00	\$444,000.00	\$28,006.54
City Mutual Casualty company				
City Trust	447,205.52	153,300.00	297,550.00	900,000.00
Employers Liability Assurance Corp.			170,500.00	
Fidelity and Casualty	599,254.22		170,987.50	1,365,061.50
Fidelity and Deposit Company	588,650.57			958,700.00
Fidelity Company of North America	61,665.54	5,400.00	108,000.00	639,533.00
Harford Steam Boiler Inspection and Insurance company	47,919.53	324,875.00	2,326.00	1,342,470.57
Lawyers Surety company	19,920.00		84,192.36	546,971.31
Lord's Plate Glass	265,000.00	20,000.00	137,387.50	181,546.11
London Guarantee and Accident—U. S. branch				
Metropolitan Plate Glass	150,000.00		221,000.00	438,396.17
Minnesota Farmers Hall			119,000.00	111,700.00
National Surety company	8,550.00	227,050.00	153,850.00	34,750.00
New England Burglary			27,500.00	167,935.60
New Jersey Plate Glass		128,745.00		
New York Plate Glass			111,500.00	197,500.00
Standard Life and Accident	20,800.00	228,700.82		231,400.00
Union Casualty and Surety company		302,997.50		205,010.00
United States Casualty company		1,474,000.00	251,137.50	234,516.56
United States Fidelity and Guaranty Co.		669.80	87,450.00	144,957.50
Total of companies other than fire.	\$5,628,584.11	\$1,474,978.12	\$2,148,500.50	\$4,460,120.12
Grand total	\$7,761,697.41	\$38,736,316.60	\$33,607,115.42	\$126,281,547.44

* Does no life business in Iowa.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection on over issue notes, past date.	Amount of premiums not yet made.	All other assets.	Total gross assets.	Additional assets of the company as not strictly available.
\$50,400.00	\$5,888.00	\$12,900.90	\$6,990.00		\$13.35	\$79,273.90	
17,500.00	41,405.78	131,007.21	171,900.27	\$5,580.51		\$2,925,517.48	
25,150.00	12,354.80	145,736.25	278,234.01			3,981,118.95	
86,700.00	47,443.18	130,420.00	272,659.17		\$540.34	4,105,374.37	
\$100,611.25	4,279.69	42,723.37	1,319.99	\$120,292.42	1,620.50	1,484,030.82	
	27,709.50	181,080.68	304,907.04		1,408.61	2,641,518.82	
	2,500.00	14,317.45	50,609.84			373,185.79	
	12,353.80	76,850.00	65,925.10		215.26	1,687,073.99	
	6,933.00	40,213.99	112,150.10	111.69		707,900.59	
	1,328.54	22,410.41	50,012.21	1,600.69	781.04	648,127.90	
	3,453.00	61,029.91	167,012.96			1,211,490.02	
	1,073.47	37,660.04	64,508.46	618.75	470.00	585,003.91	
	4,304.58	15,470.05	34,209.46		387.36	877,853.48	
		26,670.08	8,071.98			236,429.42	
	4,790.81	84,260.47	224,992.70			2,241,074.40	
	5,942.65	178,340.77	304,223.71	\$9,281.14		3,166,659.35	
7,400.00		73,332.31	86,543.45		5,791.54	1,634,399.57	
\$3,045,001.74	\$1,319,115.25	\$5,028,814.95	\$9,123,679.91	\$97,251.83	\$94,828.36	\$24,883,694.08	
\$3,087,802.94	\$1,280,322.15	\$5,247,506.95	\$9,287,001.83	\$3,696,335.94	\$96,918.87	\$25,854,136.09	
\$10,721.86	42,631.84	7,222.74			11,175.00	62,329.78	
	61,134.49	121,147.78	146,878.82	\$4,770.67	33,440.75	5,972,083.70	
	12,354.80	2,676.85	1,189.50		75.00	2,881,901.90	
\$3,000,218.10	7,317.20	5,287.00	231,523.61		8,560.00	1,189,706.00	
	1,161.67	81,587.11	844,476.26		10,323.13	4,774,673.40	
	5,899.75	149,385.49	65,053.90			1,798,525.66	
		47,762.63	11,977.31		4,640.75	598,661.64	
31,650.75	94,800.70	808,945.84				2,119,008.69	
4,194.03	9,980.68	27,772.10			3,333.38	901,211.76	
	37,694.35	50,690.34				692,319.30	
	5,174.87	106,122.49				894,158.16	
383.30	45,571.60	39,133.71			2,408.87	432,467.88	
	114.28	1,306.34			1,200.00	1,314.28	
5,393.99	69,903.38	7,506.34				595,900.69	
	30,854.67	8,757.28	8,749.89			1,306,901.91	
	1,568.75	11,042.38	26,000.00		64.75	158,574.10	
	17,795.39	54,492.31	163,617.78		318.91	311,823.24	
2,648.81	32,903.35	152,386.50				810,116.13	
						715,585.86	
	3,081.85	40,540.02	87,808.59		450.94	646,725.46	
33,400.00	188.54	12,781.25	8,550.81			22,178,001.63	
\$1,160,334.00	\$1,172,402.95	\$1,078,390.47	\$1,788,755.47	\$4,770.67	\$9,013.43	\$22,178,001.63	
\$4,257,195.20	\$1,551,758.95	\$10,220,367.40	\$1,085,707.87	\$2,923,186.61	\$69,992.92	\$64,002,594.54	

TABLE

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

NAMES OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Revised and disputed.
IOWA COMPANIES.		
Anchor Mutual Fire.....	\$ 1,311.85	\$ 4,200.00
Capital.....	3,078.91	7,000.00
Commercial Mutual.....	783.48	783.48
Dairy Mutual.....	559.50	600.00
Des Moines.....	4,300.00	4,300.00
Dubuque Fire and Marine.....	6,121.10	732.64
Fidelity.....	4,294.44	2,650.00
Hawkeya.....	7,385.71	1,400.00
Iowa Business Men's Mutual Fire Association, now Atlas Mutual Insurance company.....		763.89
Iowa Merchants Mutual.....	3,490.05	700.00
Iowa Fire.....	3,121.00	8,805.54
Iowa State.....	1,500.00	125.00
Key City.....		1,352.81
Merchants Brick Mutual.....	3,049.97	1,700.00
Merchants and Bankers Mutual.....	3,043.91	2,000.00
Mill Owners Mutual.....	6,539.18	1,330.00
Security Fire.....		4,425.00
State.....		
Total Iowa companies.....	\$ 40,013.23	\$ 34,258.48
OTHER THAN IOWA COMPANIES.		
Etina, Connecticut.....	285,550.21	55,449.73
Agricultural, New York.....	21,491.20	33,715.32
American, Massachusetts.....	20,912.43	
American, New Jersey.....	20,874.98	5,015.61
American Central, Missouri.....	74,932.61	32,015.00
American Fire, Pennsylvania.....	103,579.91	18,825.00
Atlas Assurance, U. S. branch, Illinois.....	34,995.10	4,550.00
British America Assurance, Canada.....	96,079.08	11,641.00
Buffalo Commercial, New York.....	1,363.75	
Buffalo German, New York.....	15,777.22	1,090.00
Caledonian—U. S. Branch, New York.....	142,808.58	34,699.94
Citizens, New York.....	25,011.07	4,536.50
Citizens, Pennsylvania.....	17,558.70	800.00
Commercial Union—U. S. Branch, New York.....	305,336.10	17,600.00
Concordia Fire, Wisconsin.....	17,368.06	9,854.98
Connecticut Fire, Connecticut.....	110,517.67	23,753.54
Continental, New York.....	234,934.80	33,650.00
Delaware, Pennsylvania.....	51,169.00	5,560.00
Detroit Fire and Marine, Michigan.....	7,219.67	2,043.68
Eagle Fire, New York.....	8,122.14	5,005.95
Equitable Fire and Marine, Rhode Island.....	18,407.00	1,478.00
Farmers Fire, Pennsylvania.....	21,219.67	5,050.00
Fire Association of Philadelphia, Pennsylvania.....	190,041.65	20,577.74
Firemen, New Jersey.....	9,300.91	4,612.00
Fireman's Fund, California.....	89,114.14	7,903.10

No. 5.

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

Unearned premium.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over and above other liabilities.
\$ 29,297.84	\$ 22,207.84	\$ 34,779.69	\$ 25,000.00	\$ 36,745.94
200.23	7,400.00	61,052.61		
783.48				
588,883.15	12,827.97	312,172.62	21,600.00	33,421.00
61,159.75	68,839.75	100,000.00		172,697.37
902,638.20	3,794.00	273,258.80	100,000.00	66,601.33
49,774.91	57,988.48	57,988.48	55,000.00	28,531.24
372,294.22	381,067.93	35,000.00		219,914.79
	579.25	1,343.14		
		3,460.05		
23,900.96	935.01	20,022.05	35,000.00	699.00
		9,799.34		
		14,877.76	50,000.00	17,100.00
	4,500.00	5,833.61		
	17,448.79	22,198.75		
		2,000.00		
67,580.88	2,060.63	72,675.72	35,000.00	22,039.60
160,677.97	13,635.87	191,167.02	100,000.00	87,974.61
\$ 1,478,070.48	\$ 92,358.49	\$ 1,602,368.71	\$ 500,000.00	\$ 732,695.76
8,077,855.41	162,334.81	8,581,190.15	4,000,000.00	3,846,868.65
1,581,841.54	54,812.62	1,471,560.05	500,000.00	300,235.09
11,179.86	17,998.33	103,154.62		
15,107.51	542,737.91	1,606,414.36		
683,594.71	778,690.97	280,564.00		
1,420,314.83	17,438.78	1,500,956.56	500,000.00	463,734.60
34,686.10	18,508.73	652,142.03		525,654.48
501,284.00	39,912.44	739,396.56		425,405.12
26,718.68	1,818.68	28,537.36		28,537.36
349,455.10	5,567.97	368,620.99	230,000.00	1,301,740.84
955,251.72	56,611.31	1,178,961.55		292,332.49
33,730.48	340,348.54	300,000.00		194,075.61
9,025.88	188,162.11	500,000.00		103,144.13
1,975,548.00	59,980.41	2,034,572.51		1,162,857.83
399,603.50	15,360.85	442,966.06	200,000.00	160,601.50
59,400.00	1,631,668.98	1,000,000.00		668,321.60
3,323,260.50	4,212,128.37	1,000,000.00		594,218.76
654,514.79	17,270.75	732,875.14		14,668.78
167,743.26	194,546.00	600,000.00		584,324.06
203,823.11	13,263.47	300,000.00		698,245.76
208,742.72	6,394.90	335,022.71	300,000.00	141,171.72
220,674.89	17,662.96	350,539.92		324,132.72
4,884,652.74	303,355.40	4,416,740.51	850,000.00	1,998,483.73
874,411.78	14,577.84	620,000.00		1,345,139.29
1,261,075.69	110,780.92	1,408,014.83	1,000,000.00	1,069,828.92

TABLE No. 5—

NAMES OF COMPANIES.	LOSSES UNPAID	
	Advised and liquidated.	Resisted and disputed.
Franklin, Pennsylvania.....	\$ 20,640.70	\$ 6,238.00
German, Freeport, Illinois.....	75,849.87	11,050.00
Germania Fire, New York.....	15,028.49	15,028.49
German American, New York.....	236,548.97	30,777.40
German Alliance, New York.....		
Girard Fire and Marine, Pennsylvania.....	26,175.32	7,987.00
Glens Falls, New York.....	58,641.43	5,529.25
Grand Rapids Fire, Michigan.....	8,144.49	2,450.00
Greenwich, New York.....	143,267.88	32,556.98
Hamburg Bremen Fire—U. S. branch, New York.....	51,000.00	13,083.00
Hanover Fire, New York.....	126,004.02	18,882.23
Harford Fire, Connecticut.....	451,800.43	72,738.13
Homes, New York.....	419,311.03	4,894,406.84
Imperial Fire—U. S. branch, Massachusetts.....	60,911.73	6,802.00
Insurance Company of North America, Pennsylvania.....	304,658.49	43,088.32
Lancashire—U. S. branch, New York.....	159,484.24	37,793.45
Lion—U. S. branch, Connecticut.....	46,000.00	4,717.00
Liverpool and London and Globe—U. S. branch, N. Y.....	373,802.91	143,755.00
London Assurance Corporation—U. S. branch, N. Y.....	139,091.86	11,215.00
London and Lancashire Fire—U. S. branch, Illinois.....	88,190.05	41,045.40
Manchester Fire Assurance—U. S. branch, Illinois.....	95,719.99	59,044.05
Manufacturers and Merchants, Pennsylvania.....	9,784.41	199.11
Mechanics, Pennsylvania.....	14,302.43	1,023.02
Merchants Fire and Marine, Massachusetts.....	11,882.00	
Merchants, New Jersey.....	89,578.00	11,817.18
Merchants, Rhode Island.....	21,295.05	
Michigan Fire and Marine, Michigan.....	11,437.47	1,980.00
Midwaukee Mechanics, Wisconsin.....	35,540.25	16,450.00
Mutual Fire, New York.....	48,308.53	1,000.00
National Fire, Connecticut.....	34,456.08	37,390.15
National Standard, New York.....	15,463.54	
Newark Fire, New Jersey.....	14,494.55	1,953.38
New Hampshire Fire, New Hampshire.....	111,836.80	
Niagara Fire, New York.....	147,108.82	
Norfolk Fire, New York.....	64,479.78	91,326.00
North British and Mercantile—U. S. branch, New York.....	175,244.83	31,991.24
North German Fire—U. S. branch, Illinois.....	25,513.13	2,513.13
Norwood, New York.....	58,881.19	
Northwestern National, Wisconsin.....	30,979.06	7,500.00
Norwalk Fire, Connecticut.....	2,550.00	400.00
Norwich Union—U. S. branch, New York.....	196,135.17	8,703.00
Orlent, Connecticut.....	145,256.38	
Pacific Fire, New York.....	29,208.49	3,204.00
Palatine—U. S. branch, Illinois.....	295,650.16	52,385.45
Pennsylvania Fire, Pennsylvania.....	148,700.00	12,674.00
Phenix, New York.....	195,907.40	30,375.00
Phenix, Connecticut.....	38,967.33	3,967.33
Phenix Assurance—U. S. branch, New York.....	100,514.00	33,702.00
Providence-War, Rhode Island.....	137,447.05	2,068.00
Prussian National, U. S. branch, Illinois.....	25,448.02	6,400.00
Queen Insurance Company of America, New York.....	136,071.28	33,370.00
Reliance, Pennsylvania.....	11,954.13	275,088.52
Rochester-German, New York.....	9,148.85	3,100.00
Rockford, Illinois.....	28,158.38	7,600.00
Royal—U. S. branch, Illinois.....	366,314.41	68,590.00

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital and surplus.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 1,590,415.78	\$ 5,911.03	\$ 1,538,314.51	\$ 400,000	\$ 1,070,127.55
31,338.44	31,338.44	3,013,277.39	800,000	2,213,277.39
1,214,071.24	28,568.46	1,412,132.12	1,000,000	1,332,636.15
2,675,558.15	21,973.51	3,063,833.21	1,000,000	2,063,833.21
4,855.00		4,855.00	300,000	105,854.88
960,308.36	44,137.45	1,038,009.13	300,000	641,680.57
22,634.49	22,634.49	1,085,253.88	300,000	1,762,558.00
179,052.75	5,910.93	194,618.17	300,000	58,258.37
690,946.32	290,115.21	984,054.21	300,000	294,612.36
23,580.03	23,580.03	885,475.29	3,000,000	667,520.56
1,132,356.85	29,525.04	1,398,955.84	1,000,000	398,133.81
4,894,406.84	71,320.00	5,480,305.40	1,350,000	3,384,362.15
4,280,827.60	173,716.61	5,018,055.68	3,000,000	2,348,258.71
893,727.98	11,367.07	885,897.36		944,732.49
3,938,281.81	38,005.94	4,367,034.56		3,319,773.82
1,399,138.64	45,000.00	1,531,266.23		776,855.20
384,914.82	11,017.79	466,716.18		439,090.61
263,583.62	5,246,080.00	5,510,000.00		4,903,490.35
895,498.37	10,614.26	887,340.79		1,369,250.55
1,477,471.93	97,537.34	1,704,351.33		1,025,393.41
1,076,225.66	48,960.82	1,270,870.42		893,153.84
148,967.05	2,121.46	160,769.06	250,000	134,400.15
267,552.61	17,604.47	405,011.51	250,000	239,673.68
145, 00.00	1,021.07	153,144.57	400,000	41,703.88
64,741.24	692,563.78	758,720.29	400,000	309,040.10
103,842.86	6,738.94	221,800.89	300,000	144,168.81
210,708.21	14,498.48	246,453.16	400,000	170,255.73
815,200.16	83,251.17	945,611.11	300,000	1,388,726.82
299,690.00	646,517.47	946,207.47		1,467,174.98
1,806,000.03	2,082,690.16	3,888,690.19	1,000,000	1,637,880.14
125,304.66	10,840.88	151,189.06	300,000	231,754.64
129,828.99	10,417.00	148,103.61	200,000	268,768.46
913,057.68	1,368,963.09	2,282,020.77	800,000	623,159.29
105,117.83	1,235,674.89	1,461,539.74	500,000	478,154.80
1,015,220.92	64,700.51	1,185,643.21		845,528.97
1,881,326.12	85,680.19	2,174,442.40		1,802,918.03
200,330.32	31,022.14	239,397.99		278,456.54
381,319.46	37,915.16	429,254.88		323,339.29
835,011.33	27,950.88	910,304.47	600,000	302,707.71
81,453.82	102,210.36	183,664.18	200,000	144,762.07
1,176,881.23	24,681.50	1,358,460.50		879,542.40
884,028.01	62,529.23	1,216,054.84	500,000	265,165.37
314,054.48	40,527.15	354,581.63	500,000	388,843.91
1,827,288.38	105,798.88	1,933,118.87		929,423.84
2,230,111.16	4,000.00	2,234,075.16	400,000	1,906,449.81
3,037,051.71	180,880.01	3,454,274.12	1,000,000	1,124,175.47
2,197,941.46	2,389,731.85	4,587,673.31	2,000,000	2,587,673.31
1,446,111.11	1,446,111.11	1,446,111.11		1,011,258.19
660,600.59	40,421.51	749,623.05	400,000	404,420.49
306,031.28	32,074.54	338,105.94		276,131.72
1,612,067.81	194,435.18	1,806,502.99	500,000	1,815,548.66
417,523.22	16,423.12	433,946.34	300,000	255,955.07
775,274.31	275,274.31	775,274.31		405,016.17
848,038.43	848,038.43	848,038.43	300,000	151,248.78
4,319,321.57	816,670.31	5,135,991.88		2,367,897.31

TABLE No. 5—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and undischarged.	Revised and disputed.
Royal Exchange Assurance—U. S. branch, California.....	\$ 8,625.00	
St. Paul Fire and Marine, Minnesota.....	121,362.25	\$ 9,107.00
Scottish Union and National—U. S. branch, Connecticut.....	367,705.19	31,592.20
Security, Connecticut.....	31,810.70	4,972.00
Springfield Fire and Marine, Massachusetts.....	133,272.30	22,084.51
Spring Garden, Pennsylvania.....	42,822.35	9,375.00
Sun Insurance office—U. S. branch, New York.....	151,810.00	9,540.00
Thurings—U. S. branch, Illinois.....	7,194.56	
Traders, Illinois.....	55,488.93	16,624.15
Trans-Atlantic Fire—U. S. branch, Illinois.....	23,668.20	11,844.26
Union, Pennsylvania.....	31,590.83	400.00
Union Assurance Society—U. S. branch, New York.....	70,119.47	2,375.00
Union Marine, New York.....	17,043.03	
United States Fire, New York.....	18,439.19	14,120.73
Victoria Fire, New York.....	108.81	
Westchester Fire, New York.....	101,184.72	4,500.00
Western Assurance, Canada.....	140,911.61	17,568.30
Williamsburg City Fire, New York.....	30,323.78	
Total non-Iowa companies.....	\$ 9,255,363.67	\$ 1,579,056.06
Total fire companies.....	\$ 9,305,001.95	\$ 1,609,324.54
COMPANIES OTHER THAN FIRE.		
Alliance Hall and Cyclone Mutual, Minnesota.....	147,479.27	151,499.28
American Surety Company, New York.....	1,486.82	2,893.61
Bankers Mutual Casualty Company.....	1,486.82	2,893.61
City Trust, Safe Deposit and Surety Company, Peoria.....	16,470.00	331,310.00
Employers Liability Assurance Corporation (Limited)—U. S. branch, Massachusetts.....	121,325.77	307,620.04
Fidelity and Casualty, New York.....	14,281.03	4,301.80
Fidelity and Deposit Company, Maryland.....	7,633.24	71,000.00
Guarantee Company of North America, Canada.....	10,858.97	
Hartford Steam Boiler Inspection and Insurance Co., Conn.....	2,236.13	
Lawyers Surety Company, New York.....	15,421.79	178,800.00
Lloyd's Plate Glass, New York.....	2,500.00	
London Guarantee and Accident Co.—U. S. Br., Illinois.....	128,000.22	
Metropolitan Plate Glass, New York.....	19,797.45	32,150.13
Minnesota Farmers Hall, Minnesota.....	5,371.53	1,437.00
National Surety Company, Missouri.....	863.23	
New England Burglary, Massachusetts.....	3,562.03	
New Jersey Plate Glass, New Jersey.....	32,568.64	
New York Plate Glass, New York.....	30,153.00	
* Standard Life and Accident, New York.....	25,802.21	26,125.00
Union Casualty and Surety Company, Missouri.....	25,802.21	26,125.00
United States Casualty Company, New York.....	2,348.78	
United States Fidelity and Guaranty Co., Maryland.....	3,303.50	
Total of companies other than fire.....	\$ 400,410.19	\$ 1,194,668.30
Grand total.....	\$ 9,744,415.14	\$ 2,704,223.74

* Does no life business in Iowa.

CONTINUED.

Unearned premium.	All other claims.	Total liabilities capital and stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 189,456.35	\$ 16,433.05	\$ 218,285.27		\$ 571,448.03
967,738.97	25,253.04	1,978,383.34	500,000	673,394.14
1,776,233.31	23,671.00	2,125,404.51		1,253,710.09
367,333.00	18,033.35	429,510.01	300,000	116,000.25
1,509,455.96	54,531.83	1,719,944.65	1,500,000	889,430.00
765,176.94	21,508.59	909,010.58	400,000	178,830.30
1,399,488.93	62,973.81	1,618,518.71		1,027,599.81
56,213.56	73,543.08	129,756.64		268,449.71
173,861.33	19,884.30	244,793.23	300,000	118,668.50
362,944.25	45,232.12	344,679.07		391,821.87
249,323.87	15,181.53	266,995.93	300,000	143,131.67
484,951.85	726.19	536,172.94		633,233.70
43,643.03	14,700.39	59,700.39		490,701.82
21,429.70	373,494.80	390,000	250,000	154,038.28
17,325.75	1,936.43	10,393.98	250,000	17,936.44
1,862,736.83	49,243.47	1,937,655.62	300,000	703,386.47
492,904.11	38,373.25	1,088,955.27		547,731.88
517,768.73	2,971.43	576,310.63	500,000	299,898.88
\$ 103,390,329.50	\$ 5,547,319.05	\$ 113,768,390.28	\$ 41,927,875	\$ 79,697,486.80
\$ 104,706,509.96	\$ 5,736,877.54	\$ 121,420,606.90	\$ 42,427,975	\$ 80,446,156.56
1,943.99	1,943.99			1,943,990.95
172,369.88	1,973,195.51	2,065,565.39		
14,477.71	24,003.39			
107,902.59	1,553,161.81	1,661,064.40		155,391.97
463,407.98	731,607.58			808,188.78
1,414,328.48	21,937.04	1,436,265.52	750,000	336,444.16
345,084.10	595,678.09	940,762.19	750,000	506,136.97
104,135.28	7,724.43	109,541.85	804,800	306,423.09
1,292,743.13	593,000	1,885,743.13		315,383.50
1,291,850.03	31,805.91	1,323,655.94	500,000	130,800.95
56,408.73	1,406.18			
14,138.44	214,721.51	230,000		197,506.79
198,295.95	535,899.79			305,549.87
333,000.00	124,602.21	457,602.21	300,000	218,675.77
89,745.07	1,189.33	90,934.40	80,000	60,934.40
30,107.00	12,417.05	42,524.05	300,000	
36,526.51	119.50	36,646.01	100,000	19,550.18
3,562.03	6,417.54	117,014.28	100,000	64,505.95
32,568.64	174,324.78	206,893.42		54,429.35
30,153.00	884.50	405,174.51	280,000	40,711.35
25,802.21	367,670.88	393,473.09	300,000	33,104.43
3,303.50	13,105.66	16,409.16	281,200	7,115.32
\$ 6,229,971.36	\$ 1,698,000.34	\$ 8,927,971.70	\$ 7,415,800	\$ 8,090,719.92
\$ 111,194,571.32	\$ 7,427,666.88	\$ 121,072,695.08	\$ 49,843,975	\$ 85,580,976.36

PART II.

LIFE AND ACCIDENT INSURANCE.

CONTAINING

Annual Statements of Central Life Assurance Society of the United States; Equitable Life Insurance Company, of Des Moines, Iowa; Iowa Life Insurance Company, of Sioux 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. McFARLAND.

Vice-President, H. G. EVERETT.

Secretary, GEO. B. PEAK.

[Incorporated February 18, 1896. Commenced business February 25, 1896.
Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual.
Amount of capital subscribed but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year.....	None.

INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses...	\$ 4,228.57
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.....	192.00
Premium notes, loans or liens taken in part payment for renewal premiums.....	None.
From dividends applied to pay running premiums.....	None.
From dividends applied to purchase paid up additions and annuities.....	None.
From surrender values applied to pay running premiums.....	None.
From surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities, other than matured installment policies.....	None.

Total.....	\$ 4,418.57
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Deduct amount of premiums paid to other companies for reinsurance on policies in this company.....	None.
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Total premium income.....	\$ 4,418.57
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Cash received for interest upon mortgaged loans.....	None.
Cash received for interest on bonds and dividends on stock.....	None.
Cash received for interest on premium notes, loans or liens.....	None.

Cash received for interest on other debts due the company	None.
Cash received as discount on claims paid in advance	None.
Cash received for rents for use of company's property, including \$..... for company's own occupancy	None.
Total interest and rents	None.
Cash received for profits on sales of property	None.
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks	None.
From dividends and surrender values on reinsurance	None.
From money borrowed	\$ 825.00
Premium notes, loans or liens restored by revival of policies	None.
From other sources	None.
Total income	\$ 8,215.57
Total	\$ 5,545.57

DISBURSEMENTS DURING YEAR 1896.

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 liens used in payment of same	None.
Cash paid for sums falling due during the year on installment policies	None.
Total	None.
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	None.
Cash paid to annuitants	None.
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	None.
Premium notes, loans or liens used in payment 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 annuities	None.
Surrender values paid in cash	None.
Surrender values applied to pay running premiums	None.
Surrender values applied to purchase paid up insurance and annuities	None.
Cash paid stockholders for interest or dividends	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$1,233; renewal policies, \$.....; total	\$ 1,233.00
Cash paid for commissions to agents on annuities	None.
Cash paid for salaries and allowances to managers and agents	None.
Cash paid for medical examiners' fees, \$102; inspection of risks, \$.....; total	402.00
Cash paid for salaries and all other compensation of officers and other home office employees	80.00
Taxes on new premiums, renewal premiums, investments on reserves	None.
Insurance department fees and agents' licenses, \$18; municipal licenses, \$.....; total	13.00

Cash paid for rent, including \$88 for company's own occupancy, less \$..... received under sub-lease	\$ 88.00
Cash paid for commuting commissions	None.
Cash paid for furniture, fixtures and safes 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	None.
Cash paid for the following items, viz.: Postage, \$24.10; interest, \$35; incidentals, \$57.50; total	100.60
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	\$ 2,900.00
Loans secured by pledge of bonds, stocks or other marketable collaterals	None.
Loans made in cash to policy-holders on this company's policies, assigned as collateral	None.
Premium notes, loans or liens on policies in force, of which \$102 was received during the year	102.00
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase	None.
Cash in company's office, none; deposited in bank	11.47
Bills receivable	None.
Agents' ledger balances, of which \$..... was advanced during the year	None.
Total net or ledger assets	\$ 2,703.47
Deduct depreciation from cost of assets, to bring same to market value	None.
Total net or ledger assets, less depreciation	\$ 2,703.47

OTHER ASSETS.

Interest due, none; accrued on mortgages	\$ 147.60
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	None.
Interest due and accrued on other assets	None.
Rents due and accrued on company's property or lease	None.
Total	\$ 147.60
Market value of real estate over cost	None.
Market value of bonds and stocks over cost	None.
Due from other companies for losses or claims on policies of this company reinsured	None.
Gross premiums due and unreported on policies in force December 31, 1896	\$ 85.00
Gross deferred premiums on policies in force December 31, 1896	156.75
Total	\$ 241.75
Deduct cost of collection, 50 per cent on "new" and .. per cent on "renewals"	121.15
Net amount of uncollected and deferred premiums	\$ 121.17
Furniture, fixtures and safes, \$150; commuted commissions, none; judgments, none; supplies and printed matter, \$275.	425.00
Aggregate ledger and other assets December 31st	\$ 3,207.80

ITEMS NOT ADMITTED.

Company's stock owned, none; loans on.....	None.
Judgments, none; furniture, fixtures and safes.....	\$ 100.00
Commuted commissions.....	None.
Cash advanced to or in the hands of officers or agents.....	None.
Agents' balances.....	None.
Loans on personal security, enforced or not.....	None.
Bills receivable.....	None.
Supplies, printed matter and stationery.....	275.00
Total.....	\$ 425.00
Total assets, less items not admitted.....	\$ 2,972.30

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.....	\$ 321.58
Same for reversionary additions.....	None.
Same for annuities.....	None.
Total.....	\$ 321.58
Deduct net value of risks of this company re-insured in other solvent companies.....	None.

Net reserve.....	\$ 321.58
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None.
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
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 related by the company.....	None.
Amounts due and unpaid on annuity claims.....	None.
Present value of unpaid amounts on matured installment policies.....	None.
Amount of trust funds held by the company.....	None.
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, \$....; present value of annuities to reduction of premiums \$....; total.....	None.
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.
Amount owing by the company for borrowed money, including \$.... interest due or accrued.....	825.00
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 policy year.....	None.
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	None.
Amount of any other liability of the company.....	None.

Liabilities on policy-holders' account.....	\$ 1,156.58
Gross surplus on policy-holders' account.....	1,815.72
Total liabilities.....	\$ 2,972.30
Estimated surplus accrued on tonline 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 31, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID-UP POLICIES.		REVERSIONARY ADD'T'RS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
In force at end of the previous year.....								
New contracts issued and paid for during the year.....	252	\$ 256,000				252	\$ 256,000	
New contracts issued but not paid for during the year.....								
Old contracts revived.....								
Old contracts increased.....								
Additions by dividends.....								
Totals.....	252	\$ 256,000				252	\$ 256,000	
Deduct those ceased to be in force.....								
By death.....								
By maturity.....								
By expiry.....								
By surrender.....								
By lapse.....								
By change and decrease.....								
Not taken.....								
Total terminated.....								
Net numbers and amounts in force at the end of the year.....	252	\$ 256,000				252	\$ 256,000	

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 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. Mutual.

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

Answer. No provision.

BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	None.	
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	252	\$ 256,000.00
Total.....	252	\$ 256,000.00
Deduct number and amount which have ceased to be in force during the year.....	None.	
Total number and amount of policies in force in Iowa December 31, 1896.....	252	\$ 256,000.00

Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....None.
 Amount of losses and claims on policies in Iowa incurred during the year.....None.
 Total.....None.
 Amount of losses and claims on policies in Iowa paid during the year.....None.
 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 expenses.
 Answer. Cash, \$1,224.57; notes or credits, \$192.66; 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. HUBBELL. 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.....\$ 100,000 00
 Amount of capital subscribed, but unpaid.....None.
 Amount of net or ledger assets December 31st of previous year \$1,191,810.30
 Extended at.....\$1,191,810.30

INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deduction for commissions or other expenses....\$ 61,974.68
 Cash received for renewal premiums, without deductions for commissions or other expenses.....150,256.51
 Premium notes, loans or liens taken in part payment for premiums on new policies.....897.14
 Premium notes, loans or liens taken in part payment for renewal premiums.....34,873.49
 From dividends applied to pay running premiums.....17,024.61
 From dividends applied to purchase paid up additions and annuities.....8,171.61
 From surrender values applied to pay running premiums.....1,373.00
 From surrender values applied to purchase paid up insurance.....7,429.89
 Consideration for annuities, other than matured installment policies.....None.
 Total.....\$ 230,864.99
 Deduct amount of premiums paid to other companies for reinsurance on policies in this company.....None.
 Total premium income.....\$ 230,864.99

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.....1,807.60
 Cash received as discount on claims paid in advance.....None.
 Cash received for rents for use of company's property, including.....None.
 Total interest and rents.....\$ 82,010.58
 Cash received for profits on sales of property, viz: Bonds or stocks, \$....; real estate, \$....; all other, \$....; total.....None.
 Ledger assets other than premiums, received from other companies for assuming or reinsuring their risks.....None.
 From dividends and surrender values on reinsurance.....None.
 From money borrowed.....None.
 Premium notes, loans or liens restored by revival of policies.....None.
 From other sources.....148.47
 Total income.....\$ 372,904.04
 Total.....\$1,564,774.34

DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$35,608.12; reversionary additions, \$670.06; total.....\$ 36,278.18
 Premium notes, loans or liens used in payment of the same.....38.88
 Cash paid for matured endowments, \$3,168.37; additions thereto, \$....; total.....3,168.37
 Premium notes, loans or liens used in payment of same.....23.73
 Cash paid for sums falling due during the year on installment policies.....None.
 Total.....\$ 30,447.06
 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.....\$ 30,447.06
 Cash paid to annuitants.....None.
 Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....2,017.13
 Premium notes, loans or liens used in payment of dividends to policy-holders.....None.
 Dividends paid policy-holders in cash.....588.47
 Dividends applied to pay running premiums.....17,024.61
 Dividends applied to purchase paid up additions and annuities.....8,171.61
 Surrender values paid in cash.....8,027.57
 Surrender values applied to pay running premiums.....1,875.06
 Surrender values applied to purchase paid up insurance and annuities.....7,429.89
 (Total paid policy holders, \$84,579.30.)
 Cash paid stockholders for interest or dividends.....7,000.00
 Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$34,234.37; renewal policies, \$8,061.91; total.....43,196.28
 Cash paid for commissions to agents on annuities.....None.
 Cash paid for salaries and allowances to managers and agents.....17,400.04
 Cash paid for medical examiners fees.....3,982.00
 Cash paid for salaries and all other compensation of officers and all other home office employees.....15,564.37
 Taxes on new premiums, \$119.65; renewal premiums, \$1,503.30; on investments, \$....; on reserve, \$....; total.....2,013.88

Insurance department fees and agents' licenses, \$229.80; municipal licenses, \$20.35; total.....	\$ 250.15
Cash paid for rent, including \$1,392.92 for company's own occupancy, less \$... received under sub-lease.....	1,392.92
Cash paid for commuting commissions.....	None
Cash paid for furniture, fixtures and safes for home and agency offices.....	492.75
Cash paid for advertising, \$1,370.37; printing, \$2,078.78; total.....	3,449.15
Cash paid for repairs and expenses (other than taxes) on real estate, \$... for legal expenses, \$38.18; total.....	386.13
Cash paid for the following items, viz: General expenses, \$1,169.09; postage, \$1,498.73; taxes on real estate and stock, \$319.39; total.....	3,178.41
(Total miscellaneous expenses, \$68,929.75.)	
Total disbursements.....	\$ 183,405.95
Balance.....	\$1,381,368.39
ASSETS.	
Cost value of real estate exclusive of all encumbrances.....	\$ 11,700.26
Loans on mortgage (first liens) on real estate.....	1,083,529.97
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	24,005.96
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	59,740.42
Premium notes, loans or liens on policies in force of which \$... was received during the year.....	20,719.70
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	143,071.33
Cash in company's office, \$643; deposited in bank, \$18,500.83; total.....	19,143.86
Bills receivable.....	3,414.20
Agents' ledger balances, of which \$... was advanced during the year.....	7,886.44
Tax sale certificates.....	7,569.90
Judgments.....	449.34
Total net or ledger assets.....	\$1,381,368.39
Deduct depreciation from cost of assets, to bring same to market value.....	None
Total net or ledger assets, less depreciation.....	\$1,381,368.39
OTHER ASSETS.	
Interest due, \$11,130.22, and accrued, \$14,715.71, on mortgages; total.....	\$ 25,845.93
Interest due, \$100.30, and accrued, \$9,427.35, on bonds and stocks; total.....	9,527.65
Interest due, \$... and accrued, \$248, on collateral loans; total.....	248.00
Interest due, \$1,534.37, and accrued, \$1,512.43, on premium notes, loans or liens; total.....	3,046.80
Interest due and accrued on other assets.....	None
Rents due and accrued on company's property or lease.....	None
Total.....	\$ 40,668.38
Market value of real estate over cost.....	3,494.18
Market value of bonds and stocks over cost.....	None
Due from other companies for losses or claims on policies of this company reinsured.....	None
New business. Renewals.	
Gross premiums due and unreported on policies in force December 31, 1906.....	\$ 1,609.89 \$ 13,301.37
Gross deferred premiums on policies in force December 31, 1906.....	4,490.73 30,284.06
Totals.....	\$ 5,500.62 \$ 43,585.43

Deduct cost of collection, 60 per cent on "new" and 7½ per cent on "renewals".....	\$ 3,336.37	\$ 2,516.90	
Net amount of uncollected and deferred pre- miums.....	\$ 2,224.25	\$ 31,065.53	\$ 33,290.78
Furniture, fixtures and safes, \$....; commuted commissions, \$....; judg- ments, \$....; total.....			None.
Aggregate ledger and other assets December 31st.....			\$1,458,821.70
ITEMS NOT ADMITTED.			
Company's stock owned, \$....; loans on, \$....; total.....			None.
Judgments, \$40.34; furniture, fixtures and safes, \$....; total.....	\$ 440.34		
Commuted commissions.....			None.
Cash advanced to, or in the hands of, officers or agents.....			None.
Agents' balances.....		7,886.44	
Loans on personal security, endorsed or not.....			None.
Bills receivable.....		3,414.20	
Supplies, printed matter and stationery.....			None.
Total.....			\$ 11,781.07
Total assets, less items not admitted.....			\$1,447,040.63

LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1906, as computed by the company according to the actuarial table of mortality, with 4 per cent interest.....	\$1,095,772.29	
Same for reversionary additions.....	None	
Same for annuities.....	None	
Total.....	\$1,095,772.29	
Deduct net value of risks of this company reinsured in other solvent companies.....	None	
Net reserve.....	\$1,095,772.29	
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None	
Claims for death losses due and unpaid.....	None	
Claims for matured endowments due and unpaid.....	None	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	\$ 1,000.00	
Claims for death losses and other policy claims resisted by the company.....	20,000.00	
Amounts due and unpaid on annuity claims.....	None	
Present value of unpaid amounts on matured installment policies.....	None	
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.....	1,490.42	
Amount of unpaid dividends to stockholders.....	None	
Amount of premiums paid in advance, \$1,977.94; present value of annuities in reduction of premiums \$...; total.....	1,977.94	
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None	
Amount owing by the company for borrowed money, including (\$...), interest due or accrued.....	None	
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 policy year.....	None	

Amount of reserve on policies cancelled upon which a surrender value may be demanded.....	None.
Amount of any other liability of the company.....	None.
Liabilities on policy-holders' account.....	\$1,120,190.73
Gross surplus on policy-holders' account.....	233,570.88
Total liabilities.....	\$1,447,070.63
Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year.....	\$ 27,764.02
Estimated surplus accrued on all other policies.....	14,429.15

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:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		REVER-SIONARY ADDITIONS.		ALL OTHER POLICIES.		TOTAL NUM-BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	Number.	Amount.	
In force at end of the previous year.....	4,568	\$ 5,746,707	601	\$ 837,951	\$ 58,233	104	\$ 119,305	5,332	\$ 7,702,312.69	
New contracts issued and paid for during the year.....	1,089	1,691,889	170	255,430	13,822	....	1,577	1,250	1,962,719.66
New contracts issued but not paid for during the year.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Old contracts received.....	3	6,567	3	2,193	.....	.....	.....	6	8,760.00
Old contracts increased.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Additions by dividends.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	5,657	\$ 8,445,163	774	\$ 1,095,574	\$ 72,055	104	\$ 120,969	6,332	\$ 9,733,792.35	
Deduct those closed to be in force:	.....	.....	.....	.....	.....	.....	.....	.....	.....
By death.....	23	29,147	5	24,000	670	2	3,500	30	67,317.06	
By maturity.....	.....	.....	1	3,190	.....	.....	.....	7	3,130.00
By expiry.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender.....	51	80,756	7	7,419	2,973	2	3,000	60	92,809.24	
By lapse.....	532	783,560	52	81,500	250	.....	.....	564	865,255.33
By change and decrease.....	100,578	7,976	4	4,350	4	121,904.40
Not taken.....	30	84,000	8	10,000	.....	.....	.....	47	94,000.00
Total terminated.....	640	\$ 1,086,931	70	\$ 134,016	\$ 3,200	8	\$ 9,350	732	\$ 1,234,447.08	
Net numbers and amounts in force at the end of the year.....	5,016	\$ 7,358,182	699	\$ 961,558	\$ 68,855	96	\$ 111,119	5,301	\$ 6,499,345.27	

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 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 IOWA DURING 1890.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	2,831	\$1,861,885.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	467	\$70,903.00
Total.....	3,298	\$1,932,847.00
Deduct number and amount which have ceased to be in force during the year.....	302	\$54,303.00
Total number and amount of policies in Iowa December 31, 1890.....	2,996	\$1,878,544.00
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	10	\$1,842.28
Total.....	10	\$ 1,842.28
Amount of losses and claims on policies in Iowa paid during the year.....	10	\$1,842.28
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 expenses?		
Answer. Cash, \$143,704.10; notes or credits, none; total, \$143,704.10.		

ANNUAL STATEMENT

For the year ending December 31, 1890, 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. MARIE.

Vice-President, GEORGE H. SWIFT.

Secretary, R. E. SACKETT.

(Incorporated October 10, 1881. Commenced business November 1, 1881.)

Principal office, Sioux City, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of capital subscribed, but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year.....	\$ 265,771.40
Increase of capital during 1890.....	33,000.00

Extended at..... \$ 321,771.42

INCOME DURING YEAR 1890.

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

Cash received for renewal premiums, without deductions for commissions or other expenses.....	\$ 107,604.80
Premium notes, loans or liens taken in part payment for premiums on new policies.....	705.75
Premium notes, loans or liens taken in part payment for renewal premiums.....	5,453.39
From dividends applied to pay running premiums.....	None.
From dividends applied to purchase paid-up additions and annuities.....	None.
From surrender values applied to pay running premiums.....	None.
From surrender values applied to purchase paid-up insurance and annuities.....	1,946.25
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 255,198.99
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$4,415.92; renewals, \$284.10; total.....	5,040.02

Total premium income.....	\$ 250,158.97
Cash received for interest upon mortgage loans.....	\$ 10,533.60
Cash received for interest on bonds and dividends on stock.....	None.
Cash received for interest on premium notes, loans or liens.....	578.94
Cash received for interest on other debts due the company.....	6,342.10
Cash received as discount on claims paid in advance.....	None.
Cash received for rents for use of company's property, including \$... for company's own occupancy.....	None.
Total interest and rents.....	\$ 17,772.56
Cash received for profits on sales of property, viz: Bonds or stocks, \$...; real estate, \$...; all other, \$...; total.....	None.
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks.....	None.
From dividends and surrender values on reinsurance.....	None.
From money borrowed.....	None.
Premium notes, loans or liens restored by revival of policies.....	None.
From other sources.....	None.
Total income.....	\$ 258,931.43
Total.....	\$ 590,702.8

DISBURSEMENTS DURING YEAR 1936.

Cash paid for death claims, \$53,329.40; non-death claims, \$...; additions, \$...; total.....	\$ 51,329.40
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for matured endowments, \$...; additions thereto, \$...; total.....	5,088.00
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for sums falling due during the year on installment policies.....	None.
Total.....	\$ 56,417.40
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.....	\$ 56,417.40

Cash paid to annuitants.....	None.
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	None.
Premium notes, loans or liens used in payment 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 annuities.....	None.
Surrender values paid in cash.....	\$ 10,989.56
Surrender values applied to pay running premiums.....	None.
Surrender values applied to purchase paid up insurance and annuities.....	1,946.25
(Total paid policy-holders, \$97,363.21.)	
Cash paid stockholders for interest or dividends.....	5,000.00
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$98,145.39; renewal policies, \$7,653.12; total.....	93,828.42
Cash paid for commissions to agents on annuities.....	None.
Cash paid for salaries and allowances to managers and agents	15,368.72
Cash paid for medical examiners' fees, \$13,325.60; inspection of risks, \$284.65; total.....	13,704.25
Cash paid for salaries and all other compensation of officers and other home office employees.....	24,170.74
Taxes on new premiums and renewal premiums, \$3,914.37; on investments, \$59.12; on reserves, \$...; total.....	3,973.49
Insurance department fees and agents' licenses, \$599.30; municipal licenses, \$450; total.....	999.30
Cash paid for rent, including \$5,028.91 for company's own occupancy, less \$... received under sub-lease.....	5,028.94
Cash paid for commuting commissions.....	None.
Cash paid for furniture, fixtures and safes for home and agency offices.....	853.69
Cash paid for advertising, \$2,954.64; printing, \$2,632.37; total.....	6,787.01
Cash paid for repairs and expenses (other than taxes) on real estate, \$106.75; for legal expenses, \$4,861.25; total.....	4,968.00
Cash paid for the following items, viz: Postage, \$1,101.36; telegrams, \$216.05; express, \$172.56; incidentals, \$389.76; exchange, \$114.14; miscellaneous expenses, \$129.21; supplies, \$586.31; fire insurance, \$29.75; telephone, \$192.10; actuarial, \$1,794; total.....	4,893.34
(Total miscellaneous expenses, \$170,335.50.)	

Total disbursements.....	\$ 246,690.10
Balance.....	\$ 344,009.76
ASSETS.	
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.....	30,760.00
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	21,617.73
Premium notes, loans or liens on policies in force, of which \$6,162.94 was received during the year.....	20,987.83
Cost 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; total.....	26,184.90
Bills receivable.....	3,960.48
Agents' ledger balances, of which \$... was advanced during the year.....	19,032.01
Tax sale certificates.....	4,028.95
Total net or ledger assets.....	\$ 344,009.76

Deduct depreciation from cost of assets, to bring same to market value.....	None.
Total net or ledger assets, less depreciation.....	\$ 344,003.78
OTHER ASSETS.	
Interest due, \$....., and accrued on mortgages, \$5,384.06; total.....	\$ 3,384.06
Interest due and accrued on bonds and stocks.....	None.
Interest due, \$....., and accrued on collateral loans, \$5.56; total.....	5.56
Interest due, \$....., and accrued on premium notes, loans or liens, \$2,870.59; total.....	2,870.59
Interest due, \$....., and accrued on other assets, \$170.99; total.....	170.99
Rents due and accrued on company's property or lease.....	None.
Total.....	\$ 6,431.20
Market value of real estate over cost.....	None.
Market value of bonds and stocks over cost.....	None.
Due from other companies for losses or claims on policies of this company reinsured.....	None.
New business. Renewals.	
Gross premiums due and unreported on policies in force December 31, 1896.....	\$ 45,323.47 \$ 16,459.70
Gross deferred premiums on policies in force December 31, 1896.....	9,620.69 15,961.78
Totals.....	\$ 54,944.16 \$ 32,061.48
Deduct cost of collection, 50 per cent on "new" and 5 per cent on "renewals".....	27,772.08 1,602.57
Net amount of uncollected and deferred premiums.....	\$ 27,172.08 \$ 30,448.91—\$ 58,220.99
Furniture, fixtures and safes, \$9,186.77; commuted commissions, \$.....; judgments, \$.....; total.....	5,186.77
Aggregate ledger and other assets December 31st.....	\$ 414,842.72
ITEMS NOT ADMITTED.	
Furniture, fixtures and safes.....	\$ 6,186.77
Commuted commissions.....	None.
Cash advanced to or in the hands of officers or agents.....	None.
Agents' balances.....	19,002.61
Loans on personal security, endorsed or not.....	None.
Bills receivable.....	3,066.48
Supplies, printed matter and stationery.....	None.
Total.....	\$ 28,305.26
Total assets, less items not admitted.....	\$ 386,537.46
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.....	\$ 207,558.83
Special reserve cost of term insurance.....	45,672.96
Same for reversionary additions.....	None.
Same for annuities.....	None.
Total.....	\$ 253,231.61
Deduct net value of risks of this company reinsured in other solvent companies.....	7,834.77
Net reserve.....	\$ 245,396.84
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	\$ 5,000.00
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	\$ 2,000.00
Claims for death losses and other policy claims resisted by the company.....	None.
Amounts due and unpaid on annuity claims.....	None.
Present value of unpaid amounts on matured installment policies (face, \$4,750).....	3,336.25
Amount of trust funds held by the company.....	None.
Total policy claims.....	\$ 10,336.25
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, \$4,239.60; present value of annuities in reduction of premiums, \$.....; total.....	4,239.60
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.
Amount owing by the company for borrowed money, including interest due or accrued.....	None.
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 policy year.....	None.
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	12,970.84
Amount of any other liability of the company.....	None.
Liabilities on policy-holders' account.....	\$ 278,055.33
Gross surplus on policy-holders' account.....	112,581.99
Total liabilities.....	\$ 390,637.46
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:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.		ANNUITY BONDS.
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	Number.
In force at end of the previous year	3,702	\$ 8,071,949.91	91	\$ 21,083	\$ 28,905.30	3,813	\$ 8,121,892.20	
New contracts issued and paid for during the year	2,991	4,468,950.19	5,324	16,747.25	3,010	4,490,981.25		
New contracts issued but not paid for during the year	900	1,904,977.00				900	1,904,977.00	
Old contracts revived	13	30,000			300.00	13	30,000	
Old contracts increased								
Additions by dividends								
Totals	7,746	\$ 14,475,876.90	96	\$ 38,399	\$ 45,914.30	7,829	\$ 14,547,530.53	
Deduct those ceased to be in force:								
By death	13	30,000				13	30,000.00	1 \$ 300.00
By maturity								
By expiry	1,174	2,731,742.00				1,174	2,731,742.00	
By surrender	38	81,700.00	3,000	407.84		3,038	82,107.84	
By lapse	403	837,000.00			1,780.70	403	836,790.70	
By change and decrease	335	744,937.00				335	744,937.00	
Not taken								
Total terminated	1,953	\$ 4,454,359.10	3,000	\$ 2,188.54	1,956	\$ 4,455,557.54		
Net numbers and amounts in force at the end of the year	5,793	\$ 10,020,007.79	24,396	\$ 43,785.90	5,360	\$ 10,069,001.99		

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 expenses over the net premium, according to the state standard of reserve, of at least \$5 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. Policies provide for loans not in excess of reserve and by special arrangement.

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 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year	603	\$1,121,400.60
Number and amount of policies on the lives of citizens of Iowa issued and restored during the year	361	490,182.12
Total	964	\$1,611,678.72
Deduct number and amount which have ceased to be in force during the year	215	448,530.00
Total number and amount of policies in force in Iowa December 31, 1896	749	\$1,163,148.72
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year		None.

Amount of losses and claims on policies in Iowa incurred during the year..... 1 \$ 2,000.00

Total..... 1 \$ 2,000.00

Amount of losses and claims on policies in Iowa paid during the year..... 1 2,000.00

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 expenses?

Answer. Cash, \$25,307.44; notes or credits, \$.....; total, \$25,307.44.

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. CROWELL.

[Incorporated March 23, 1896. 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 31st of previous year	None.
Increase of capital during 1896	None.
Extended at	\$ 25,000.00

INCOME DURING THE YEAR 1896.

From premiums on new policies, without deductions for commissions or other expenses and excluding revivals after first year	\$ 25,163.25
From renewal premiums without deductions for commissions or other expenses	None.
From dividends applied by policy-holders to pay running premiums	None.
From dividends applied by policy-holders to purchase paid up additions and annuities	None.
From surrender values applied by policy-holders to pay running premiums, new policies, \$....; 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	\$ 25,163.25
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$....; renewals, \$....; total	None.
Total premium income	\$ 25,163.25

From interest upon mortgage loans.....	\$ 220.66
From interest on bonds and dividends on stocks.....	None.
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 companies 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.....	28,698.15
Total.....	\$ 31,698.15

DISBURSEMENTS DURING YEAR 1896.

Paid for death claims, \$....; additions, \$....; total.....	None.
For matured endowments, \$....; additions, \$....; total.....	None.
For claims on installment policies, \$....; additions, \$....; total.....	None.
Total.....	None.
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments.....	None.
Total net amount actually paid for losses and matured endowments.....	None.
Paid to annuitants.....	None.
Premium notes, voided by lapse.....	None.
Dividends paid policy-holders in cash.....	None.
Dividends applied by policy-holders to pay running premiums.....	None.
Dividends applied by policy-holders to purchase paid up additions and annuities.....	None.
Surrender values paid in cash.....	None.
Surrender values applied by policy-holders to pay running premiums.....	None.
Surrender values applied by policy-holders to purchase paid up insurance and annuities.....	None.
(Total paid policy-holders, \$....)	None.
Cash paid stockholders for interest or dividends.....	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurances) new policies, \$6,101.97; renewal policies, \$....; on annuities, \$....; total.....	\$ 6,101.97
Cash paid for salaries and allowances for agencies, including managers, agents and clerks.....	624.83
Cash paid for medical examiner's fees, \$....; inspection of risks, none; total.....	None.
Cash paid for salaries and all other compensation of officers, \$1,796.51; home office employees, \$978.65; total.....	2,775.16
Taxes on new premiums, \$....; renewal premiums, \$....; on investments other than real estate, \$....; on reserves, \$....; total.....	None.
Cash paid for taxes on real estate.....	None.
Insurance department fees and agents' homes, \$39; municipal and state licenses, \$10; total.....	49.00
Cash paid for rent, including \$213.82 for company's own occupancy, less \$.... received under sub-lease; total.....	213.82
Cash paid for commuting renewal commissions.....	None.

Cash paid for advertising, \$223.86; printing and stationery, \$24.56; postage, \$50.24; total.....	\$ 310.66
Cash paid for legal expenses, \$....; for furniture, etc., \$10.33; total.....	310.33
Cash paid for repairs and expenses (other than taxes) on real estate.....	None.
Losses on sales of real estate, \$....; on securities, \$....; total.....	None.
All other items, viz: Organization expense, \$283; office supplies, \$34.73; collection fees, \$10.75; miscellaneous, \$64.87; total.....	693.38
(Total miscellaneous expenses, \$11,697.94.)	
Total disbursements.....	\$ 11,697.94
Balance.....	\$ 40,000.51

ASSETS.

Cost of real estate, unencumbered, \$....; encumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$27,312; other than first liens, \$135; total.....	\$ 27,447.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	None.
Loans made to policy-holders on this company's policies assigned as collateral.....	None.
Premium notes on policies in force, of which \$4,980.58 is for first year's premiums.....	6,080.86
Cost of bonds owned, excluding interest, \$....; stocks, \$....; total.....	None.
Cash in company's office, \$1,040.65; deposited in bank, \$3,714.78 (Marquardt Savings bank).....	\$ 5,119.43
Bills receivable, \$570, being loans on personal security; agents' debit balances, \$1,082.22; total.....	1,353.22
Total.....	\$ 40,000.51
Deduct agents' credit balances, \$....; borrowed money, \$....; total.....	None.
Total net or ledger assets, as per balance above.....	\$ 40,000.51

OTHER ASSETS.

Interest due, \$...., and accrued, \$1,040.71, on mortgages; total.....	\$ 1,040.71
Interest due and accrued on bonds and stocks.....	None.
Interest due and accrued on collateral loans.....	None.
Interest due, \$...., and accrued, \$21.35 on premium notes, loans or liens.....	21.35
Interest due and accrued on other assets.....	None.
Rents due and accrued on company's property or lease.....	None.
Total.....	\$ 1,062.06
Market value of real estate over cost.....	None.
Market value of bonds and stocks over cost.....	None.
Due from other companies for losses or claims on policies of this company reinsured.....	None.
New business.....	None.
Gross premiums due and unreported on policies in force December 31, 1896.....	None.
Gross deferred premiums on policies in force December 31, 1896.....	\$ 6,576.00
Total.....	\$ 6,576.00
Deduct cost of collection, 50 per cent on "new" and per cent on "renewals".....	3,288.00
Net amount of uncollected and deferred premiums.....	\$ 3,288.00
Aggregate ledger and other assets December 31st.....	\$ 44,330.87

DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Company's stock owned, \$....; loans on, \$....; total.....None.	
Judgments, \$....; furniture, fixtures and safes, \$....; total.....None.	
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 receivable, \$....; total.....	270.00
Total.....	\$ 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, 1896, as computed by the company according to the actuary's table of mortality, with 4 per cent interest.....	\$ 6,432.21
Same for reversionary additions.....None.	
Same for annuities (including those in reduction of premiums).....None.	
Special mortuary reserve.....	3,848.88
Total.....	\$ 10,281.09
Deduct net value of risks of this company reinsured in other solvent companies.....None.	
Net reserve.....	\$ 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.....None.	
Commissions due to agents on premium notes when paid.....	3,635.08
Claims for death losses due and unpaid.....None.	
Claims for matured endowments due and unpaid.....None.	
Claims for death losses in process of adjustment or adjusted and not due.....None.	
Claims for death losses which have been reported and no proofs received.....None.	
Claims for death losses and other policy claims resisted by the company, not yet outlawed.....None.	
Amounts due and unpaid on annuity claims, \$....; on installment policies.....None.	
Total policy claims.....None.	
Amount of trust funds held by the company.....None.	
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....None.	
Amount of unpaid dividends to stockholders.....None.	
Amount of premiums paid in advance.....	14.70
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees....	801.81
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	879.64
Amount of reserve on policies canceled upon which a surrender value may be demanded.....None.	
Amount of any other liability of the company, viz.: Agents' credit balance.....	46.86
Liabilities on policy-holders' account.....	\$ 15,659.18
Gross divisible surplus.....	\$ 2,338.47
Capital stock paid up.....	25,000.00
Total.....	\$ 27,338.47
Total.....	\$ 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:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS	TOTAL NUMBERS AND AMOUNTS.	
	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 year.....			187	\$ 51,650	12	\$ 7,400		199	\$ 59,050
Old policies revived.									
Old policies increased.....									
Additions by dividends.....									
New policies issued but not paid for during year.....			243	54,100				243	54,100
Totals.....			430	\$ 105,750	12	\$ 7,400		442	\$ 113,150
Deduct policy's ceas'd to be in force:									
By death.....									
By maturity.....									
By expiry.....									
By surrender.....									
By lapse.....			80	12,400				80	12,400
By change and decrease.....									
Not taken.....			8	1,000				8	1,000
To't terminat'd.....			88	13,400				88	13,400
Net numbers and amounts in force at the end of the year.....			342	\$ 92,350	12	\$ 7,400		354	\$ 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 and amount of policies on the lives of citizens of said state in force December 31st of previous year.....None.

Number and amount of policies on the lives of citizens of said state issued during the year.....	442	\$ 113,150.00
Total.....	442	\$ 113,150.00
Deduct number and amount which have ceased to be in force during the year.....	88	13,400.00
Total number and amount of policies in force in said state, December 31, 1896.....	354	\$ 99,750.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	None.	
Total.....	None.	
Amount of losses and claims on policies in said state settled during the year, in cash.....	None.	
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$19,063.39; notes or credits, \$6,080.86; total, \$25,144.25.		

ANNUAL STATEMENT

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

REGISTER LIFE AND ANNUITY 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, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, WILLIAM M. RADCLIFFE.

[Incorporated April 17, 1889. Commenced business April 22, 1889.]

Principal office, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	None.
Amount of capital subscribed, but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year	\$ 21,529.91
Extended at.....	\$ 21,529.91

INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses.....	\$ 4,805.80
Cash received for renewal premiums, without deductions for commissions or other expenses.....	8,303.12
Premium notes, loans or liens taken in part payment for premiums on new policies.....	3,747.12
Premium notes, loans or liens taken in part payment for renewal premiums.....	2,227.71
From dividends applied to pay running premiums.....	128.03
From dividends applied to purchase paid up additions and annuities.....	38.38
From surrender values applied to pay running premiums.....	None.

From surrender values applied to purchase paid up insurance and annuities.....None.
 Consideration for annuities, other than matured installment policies.....None.

Total.....\$ 10,541.10

Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$...; renewals, \$...; total.....None.

Total premium income.....	\$ 19,343.10
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.....	87.74
Cash received for interest on other debts due the company, savings banks.....	116.44
Cash received as discount on claims paid in advance.....	None.
Cash received for rents for use of company's property, including \$... for company's own occupancy.....	None.
Total interest and rents.....	None.
Cash received for profits on sales of property, viz: Bonds or stocks, \$...; real estate, \$...; total.....	None.
Ledger assets, other than premiums received from other companies for assuming or reinsuring their risks.....	None.
From dividends and surrender values on reinsurances.....	None.
From money borrowed.....	None.
Premium notes, loans or liens restored by revival of policies.....	None.
From other sources.....	None.

Total income.....\$ 20,411.22

Total.....\$ 48,941.12

DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$2,500; reversionary additions, \$...; total.....	\$ 2,500.00
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for matured endowments, \$...; additions thereto, \$...; total.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for sums falling due during the year on installment policies.....	None.

Total.....\$ 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.....	\$ 2,500.00
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	532.90
Premium notes, loans or liens used in payment of dividends to policy-holders.....	None.
Dividends paid policy-holders in cash.....	None.
Dividends applied to pay running premiums.....	158.03
Dividends applied to purchase paid up additions and annuities.....	58.38
Surrender values paid in cash.....	88.00
Surrender values applied to pay running premiums.....	None.

Surrender values applied to purchase paid up insurance and annuities.....None.	
(Total paid policy-holders, \$3,833.31.)	
Cash paid stockholders for interest or dividends.....None.	
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$4,290.81; renewal policies, \$.....total.....	\$ 4,290.81
Cash paid for commissions to agents on annuities.....None.	
Cash paid for salaries and allowances to managers and agents	2,602.50
Cash paid for medical examiners' fees, \$609; inspection of risks, \$.....total.....	680.00
Cash paid for salaries and all other compensation of officers and other home office employees.....	3,434.73
Taxes on new premiums, \$.....; renewal premiums, \$.....; on investments, \$.....; on reserves, \$.....total.....None.	
Insurance department fees and agents' licenses, \$14.50; department of examination, \$51.50; total.....	66.00
Cash paid for rent, including \$..... for company's own occupancy, less \$..... received under sub-lease.....	300.00
Cash paid for commuting commissions.....	525.00
Cash paid for furniture, fixtures and safes for home and agency offices.....	147.15
Cash paid for advertising, \$171.35; printing, \$594.75; total.....	676.07
Cash paid for repairs and expenses (other than taxes) on real estate, \$.....; for legal expenses, \$21.55; total.....	21.55
Cash paid for the following items, viz: Agents' expenses, inspection of mortgage loans, postage, janitor, gas, etc.....	1,384.30
Total disbursements.....	\$ 17,473.32
Balance.....	\$ 26,468.61
ASSETS.	
Cost value of real estate exclusive of all encumbrances.....None.	
Loans on mortgage (first liens) on real estate.....	\$ 14,300.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	621.01
Premium notes, loans or liens on policies in force, of which \$3,164.88 was received during the year.....	3,706.61
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....None.	
Cash in company's office, \$750.39; deposited in bank, \$3,447.79; total.....	4,417.92
Bills receivable.....	1,933.10
Agents' ledger balances, of which \$969.28 was advanced during the year, secured.....	1,599.11
Total net or ledger assets.....	\$ 20,468.61
Deduct depreciation from cost of assets, to bring same to market value.....None.	
Total net or ledger assets, less depreciation.....	\$ 20,468.61
OTHER ASSETS.	
Interest due, \$....., and accrued on mortgages, \$423.50; total.....	\$ 423.50
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.....None.	
Interest due and accrued on other assets.....None.	
Rents due and accrued on company's property or lease.....None.	
Total.....	\$ 423.50

Market value of real estate over cost.....None.	
Market value of bonds and stocks over cost.....None.	
Due from other companies for losses or claims on policies of this company reinsured.....None.	
Renewals.	
Gross premiums due and unreported on policies in force December 31, 1906.....	\$ 152.24
Gross deferred premiums on policies in force December 31, 1906.....	91.22
Total.....	\$ 243.46
Deduct cost of collection, per cent on "new" and 5 per cent on "renewals".....	12.17
Net amount of uncollected and deferred premiums.....	\$ 231.29
Furniture, fixtures and safes, \$735.52; commuted commissions, \$.....; judgments, \$.....; supplies, \$30; total.....	1,076.32
Aggregate ledger and other assets December 31st.....	\$ 28,300.45
ITEMS NOT ADMITTED.	
Company's stock owned, \$.....; loans on, \$.....; total.....None.	
Judgments, \$.....; furniture, fixtures and safes, \$735.52; total.....	\$ 735.52
Commuted commissions.....None.	
Cash advanced to or in the hands of officers or agents.....None.	
Agents' balances, not secured.....	603.83
Loans on personal security, endorsed or not.....None.	
Bills receivable.....	1,933.10
Supplies, printed matter and stationery.....	350.10
Total.....	\$ 1,640.51
Total assets, less items not admitted.....	\$ 24,559.91
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st day of December, 1906, as computed by the company according to the actuarial table of mortality, with 4 per cent interest.....	\$ 7,045.86
Same for reversionary additions.....None.	
Same for annuities.....None.	
Total.....	\$ 7,045.86
Deduct net value of risks of this company reinsured in other solvent companies.....None.	
Net reserve.....	\$ 7,045.86
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....None.	
Claims for death losses due and unpaid.....None.	
Claims for matured endowments due and unpaid.....None.	
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.....None.	
Present value of unpaid amounts on matured installment policies (face, \$.....).....None.	
Amount of trust funds held by the company.....None.	
Total policy claims.....None.	
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, none; present value of annuities in reduction of premiums.....None.	
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....None.	

Amount owing by the company for borrowed money, including (\$...)	
Interest due or accrued.....None.	
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 policy year.....	\$ 3,257.44
Amount of reserve on policies canceled upon which a surrender value may be demanded.....None.	
Amount of any other liability of the company.....None.	
Liabilities on policy-holders' account.....	\$ 10,304.10
Gross surplus on policy-holders' account.....	14,855.81
Total liabilities.....	\$ 24,559.91
Estimated surplus accrued on policies, the profits upon which are deferred more than one year.....	\$ 13,855.81
Estimated surplus accrued on all other policies and special.....	400.00

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:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		REVERSIONARY ADDITIONS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at end of the previous year.....	438	\$ 620,423	1	\$ 60	139	\$ 430	439	\$ 620,482
New contracts issued and paid for during the year.....	216	265,250					216	265,250
New contracts issued but not paid for during the year.....		2,000					2	2,000
Old contracts revived.....					154		154	
Old contracts increased.....								
Additions by dividends.....								
Totals.....	654	\$ 887,673	1	\$ 60	293	\$ 607	657	\$ 887,890
Deduct those ceased to be in force:								
By death.....	1	2,500					1	2,500
By maturity.....								
By expiry.....	13	20,500					13	20,500
By surrender.....	74	94,400					74	94,400
By lapse.....								
By change and decrease.....								
Not taken.....								
Total terminated.....	88	117,400					88	117,400
Net numbers and amounts in force at the end of the year.....	566	\$ 770,273	1	\$ 60	203	\$ 547	567	\$ 770,420

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st, 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?

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 stated amount.

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

Answer. Mutual.

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

Answer. None.

BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	439	\$ 620,423.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	216	267,404.00
Total.....	657	\$ 887,827.00
Deduct number and amount which have ceased to be in force during the year.....	88	117,400.00
Total number and amount of policies in force in Iowa December 31, 1896.....	569	\$ 770,427.00
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....None.		
Amount of losses and claims on policies in Iowa incurred during the year.....	1	2,500.00
Total.....	1	\$ 2,500.00
Amount of losses and claims on policies in Iowa paid during the year.....	1	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 expenses?		
Answer. Cash, \$12,170.92; notes or credits, \$6,171.24; total, \$18,342.16.		

ANNUAL STATEMENT

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

ROYAL UNION MUTUAL 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, FRANK D. JACKSON.

Vice-President, _____

Secretary, SIDNEY A. FOSTER.

[Incorporated March 15, 1886. Commenced business March 15, 1886.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	None.
Amount of capital subscribed, but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year.....	\$ 141,509.95

Extended at..... \$ 141,509.95

INCOME DURING YEAR 1896.

Cash received for premiums on new policies without deduction for commission or other expenses,....	\$ 34,208.57
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

From dividends applied to pay running premiums..	\$ 1,635.87
From dividends applied to purchase paid-up additions and annuities.....	None.
From surrender values applied to pay running premiums.....	None.
From surrender values applied to purchase paid-up insurance and annuities.....	None.
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 79,184.33
Deduct amount of premiums paid to other companies for reinsurance on policies in this company: new business, \$2,115.00; renewals, \$2,86.13; total.....	2,401.13
Total premium income.....	\$ 76,783.21
Cash received for interest upon mortgage loans.....	9,413.68
Cash received for interest on bonds and dividends on stock.....	None.
Cash received for interest on premium notes, loans or liens.....	1,297.52
Cash received for interest on other debts due the company.....	None.
Cash received as discount on claims paid in advance.....	None.
Cash received for rents for use of company's property, including \$... for company's own occupancy.....	None.
Total interest and rents.....	None.
Cash received for profits on sales of property, viz.: bonds or stocks, \$...; real estate, \$...; all other, \$...; total.....	None.
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks.....	None.
From dividends and surrender values on reinsurance.....	None.
From money borrowed.....	None.
Premium notes, loans or liens restored by revival of policies.....	None.
From other sources.....	None.
Total income.....	\$ 87,484.09
Total.....	\$ 228,974.64

DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$7,000; reverentary additions, \$...; total.....	\$ 7,000.00
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for matured endowments, \$... additions thereto, \$...; total.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for sums falling due during the year on installment policies.....	500.00
Total.....	\$ 7,500.00
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$... is for matured endowments; total.....	None.
Total amount actually paid for losses and matured endowments.....	\$ 7,500.00
Cash paid to annuitants.....	None.
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	None.
Premium notes, loans or liens used in payment of dividends to policy-holders.....	None.

Dividends paid policy-holders in cash.....	\$ 461.38
Dividends applied to pay running premiums.....	1,035.87
Dividends applied to purchase paid-up additions and annuities.....	None.
Surrender values paid in cash.....	2,913.31
Surrender values applied to pay running premiums.....	256.84
Surrender values applied to purchase paid-up insurance and annuities.....	953.28
Cash paid stockholders for interest on dividends.....	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance, new policies, \$23,739.76; renewal policies, \$1,567.28; total.....)	24,317.03
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, \$2,573.69; inspection of risks, \$...; total.....	2,573.69
Cash paid for salaries and all other compensation of officers and other home office employees.....	10,549.25
Taxes on new premiums, \$40.84; renewal premiums, \$...; on investments, \$...; on reserves, \$...; total.....	46.86
Insurance department fees and agents' licenses, \$41.50; municipal licenses, \$...; total.....	41.50
Cash paid for rent, including \$1,201.90 for company's own occupancy, 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 offices.....	720.55
Cash paid for advertising, \$60.15; printing, \$2,260.97; total.....	2,321.12
Cash paid for repairs and expenses (other than taxes) on real estate, \$...; for legal expenses, \$19; total.....	190.00
Cash paid for the following items, viz.: managerial expenses, \$1,483.27; office expenses, \$149.28; actuarial services, \$69; agents' balances, \$25.35; agency expenses, \$41.29; postage, \$20.15; telegraphing, \$193.54; loan expenses, \$25.16; collection expenses, \$120.95; total.....	2,599.72
Total disbursements.....	\$ 54,925.40
Balance.....	\$ 164,009.24

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	None.
Loans on mortgage (first liens) on real estate.....	\$ 145,435.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	13,682.99
Premium notes, loans or liens on policies in force, of which \$121.75 was received during the year.....	659.19
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	None.
Cash in company's office, \$159.84; deposited in bank, \$...; total.....	159.84
Bills receivable.....	142.02
Agents' ledger balances, of which \$25.35 was advanced during the year.....	1,742.21
Loans on mortgages (second liens).....	2,268.00
Total net or ledger assets.....	\$ 164,009.24
Total net or ledger assets, less depreciation.....	\$ 164,009.24

OTHER ASSETS.

Interest due \$... and accrued, \$1,984.71, on mortgages; total.....	\$ 1,984.71
Interest due \$... and accrued, \$... on bonds and stocks; total.....	None.

Interest due, \$...., and accrued, \$...., on collateral loans; total.....None.		
Interest due, \$80.32, and accrued, \$802.32, on premium notes, loans or items; total.....None.		
Interest due, \$...., and accrued, \$...., on other assets; total.....None.	391.72	
Rents due, \$...., and accrued, \$...., on company's property or lease; total.....None.		
Total.....		4,378.43
Market value of real estate over cost.....None.		
Market value of bonds and stocks over cost.....None.		
Due from other companies for losses or claims on policies of this company reinsured.....	3,600.00	
New business. Renewals.		
Gross premiums due and unreported on policies in force December 31, 1906.....	6,600.96	1,308.72
Gross deferred premiums on policies in force December 31, 1906.....	4,751.80	3,697.00
Totals.....	11,352.76	5,005.72
Deduct cost of collection, 75 per cent on "new" and 4 per cent on "renewals".....	8,514.57	206.83
Net amount of uncollected and deferred premiums.....	2,838.19	4,798.89
Furniture, fixtures and safes, \$2,338.71; commuted commissions, \$....; judgments, \$....; total.....		2,338.71
Aggregate ledger and other assets December 31st.....		181,354.45

ITEMS NOT ADMITTED.

Company's stock owned, \$....; loans on, \$....; total.....None.		
Judgments, \$....; furniture, fixtures and safes, \$2,338.71; total.....	2,338.71	
Commuted commissions.....None.		
Cash advanced to, or in the hands of, officers or agents.....None.		
Agents' balances.....	1,742.31	
Loans on personal security, endorsed or not.....None.		
Bills receivable.....	142.02	
Supplies, printed matter and stationery.....None.		
Total.....		4,222.94
Total assets, less items not admitted.....		177,131.52

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1906, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	153,455.00	
Same for reversionary additions.....None.		
Same for annuities.....None.		
Total.....		153,455.00
Deduct net value of risks of this company reinsured in other solvent companies.....	735.02	
Net reserve.....		152,720.00
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	302.67	
Claims for death losses due and unpaid.....None.		
Claims for matured endowments due and unpaid.....None.		
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.....	10,000.00	

Amounts due and unpaid on annuity claims.....None.		
Present value of unpaid amounts on matured installment policies (face, \$18,693).....	6,382.00	
Amount of trust funds held by the company.....None.		
Total policy claims.....		16,464.07
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 annuities in reduction of premiums, \$....; total.....	200.11	
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....None.		
Amount owing by the company for borrowed money, including \$.... interest due or accrued.....None.		
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 policy year.....None.		
Amount of reserve on policies canceled, upon which a surrender value may be demanded.....	925.00	
Amount of any other liability of the company.....None.		
Liabilities on policy-holders' account.....	170,339.78	
Gross surplus on policy-holders' account.....	6,791.74	
Total liabilities.....		177,131.52
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 (less reserve on policies) when death occurred prior to December 31st, 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 31st, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at end of the previous year.....	1,908	\$ 2,025,000.45	13,947	1,308.72	2,026,309.17	
New contracts issued and paid for during the year.....	549	1,378,000.00	4	553	1,383,553.00	
New contracts issued but not paid for during the year.....	657	1,440,500.00			1,440,500.00	
Old contracts revived.....	2	3,000.00			3,000.00	
Old contracts increased.....						
Additions by dividends.....						
Totals.....	2,472	\$ 4,846,500.45	19,114	2,321	4,865,814	
Deduct those ceased to be in force:						
By death.....	3	7,000.00			3	7,000.00
By maturity.....						
By expiry.....						
By surrender.....	19	37,000.00			19	37,000.00
By lapse.....	428	384,500.00			428	384,500.00
By change and decrease.....	82	258,500.00			82	258,500.00
Not taken.....						
Total terminated.....	542	\$ 1,144,500.00			542	1,144,500.00
Net numbers and amounts in force at the end of the year.....	1,930	\$ 3,702,000.45	19,114	1,970	3,723,114	
Policies reinsured.....	57	259,500.00			57	259,500.00

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 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. None.

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

Answer. Mutual.

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

Answer. None.

BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa, in force December 31st of previous year.....	1,336	\$ 1,856,947
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	371	700,167
Total.....	1,627	\$ 2,557,114
Deduct number and amount which have ceased to be in force during the year.....	324	532,000
Total number and amount of policies in force in Iowa December 31, 1896.....	1,303	\$ 2,025,114
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	3	7,000
Total.....	3	\$ 7,000
Amount of losses and claims on policies in Iowa paid during the year.....	None.	
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 expenses?		
Answer. Cash, \$48,683.82; notes or credits, \$412.75; total, \$49,076.57.		

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.

NAMES OF COMPANIES.	LOCATION.	NUMBER OF POLICIES.				
		In force Decem- ber 31, 1895.	Written during 1896.	Terminated dur- ing 1896.	In force Decem- ber 31, 1896.	
Etna.....	Life.....	Hartford, Conn.....	1,855	114	138	1,631
American Union.....	Life.....	New York, N. Y.....	45	90	87	65
Bankers Life.....	Life.....	Lincoln, Neb.....	18	5	5	18
Central L. Assurance Society of the U. S.	Life.....	Iowa Moines, Iowa.....	152	16	14	153
Connecticut General.....	Life.....	Hartford, Conn.....	62	5	5	60
Connecticut Mutual.....	Life.....	Hartford, Conn.....	1,950	97	70	1,967
Equitable.....	Life.....	Iowa Moines, Iowa.....	2,831	407	302	2,936
Equitable.....	Life.....	New York, N. Y.....	4,351	608	618	4,321
Germania.....	Life.....	New York, N. Y.....	105	30	6	135
Home.....	Life.....	Brooklyn, N. Y.....	37	32	14	55
Iowa Life.....	Life.....	Sioux City, Iowa.....	609	361	215	749
Life Insurance Clearing company.....	Life.....	St. Paul, Minn.....	9	22	19	12
Manhattan.....	Life.....	New York, N. Y.....	346	42	43	345
Massachusetts Mutual.....	Life.....	Springfield, Mass.....	547	16	26	547
Metropolitan Life.....	Life.....	New York, N. Y.....	91	51	45	94
Metropolitan Life.....	Industrial.....	New York, N. Y.....	5,943	7,111	6,784	6,270
Michigan Mutual.....	Life.....	Detroit, Mich.....	950	232	167	1,015
Mutual.....	Life.....	New York, N. Y.....	8,000	1,636	1,554	8,078
Mutual Benefit.....	Life.....	Newark, N. J.....	9,611	233	24	2,530
National.....	Life.....	Montpelier, Vt.....	490	112	144	445
Nederland - U. S. branch.....	Life.....	New York, N. Y.....	62	318	44	300
New York.....	Life.....	New York, N. Y.....	9,620	1,834	1,988	9,472
Northwestern Mutual.....	Life.....	Milwaukee, Wis.....	11,145	1,538	1,625	11,041
Northwestern Life and Savings company.....	Life.....	Iowa Moines, Iowa.....	1,145	438	85	1,504
Pacific Mutual.....	Life.....	San Francisco, Cal.....	19	31	31	19
Penn Mutual.....	Life.....	Philadelphia, Pa.....	153	956	320	244
Phoenix Mutual.....	Life.....	Hartford, Conn.....	300	21	20	271
Provident Life and Trust.....	Life.....	Philadelphia, Pa.....	645,902	180,631	69,378	757,155
Provident Savings Life.....	Life.....	New York, N. Y.....	943	88	91	240
Prudential Ins. Co. of Am.....	Life.....	Newark, N. J.....	15,111	5,310	5,154	5,267
Register Life and Annuity.....	Industrial.....	Havenport, Iowa.....	439	218	88	569
Royal Union Mutual.....	Life.....	Iowa Moines, Iowa.....	1,250	371	384	1,237
Security Trust company.....	Life.....	Philadelphia, Pa.....	215	27	27	215
Travelers.....	Life.....	Hartford, Conn.....	818	2,077	1,881	1,904
Union Central.....	Life.....	Cincinnati, Ohio.....	724	222	187	819
Union Mutual.....	Life.....	Portland, Maine.....	167	140	101	206
Union Life.....	Life.....	Cumana, Neb.....	82	82	82	82
United States.....	Life.....	New York, N. Y.....	10,352	9,359	7,807	11,745
United States Industrial.....	Life.....	Newark, N. J.....	746	117	122	741
Washington.....	Life.....	New York, N. Y.....	746	117	122	741
Total.....			73,524	35,213	29,696	79,128

No. 1.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.					PREMIUMS RECEIVED.							
In force Decem- ber 31, 1895.	Written 1896.	Terminated dur- ing 1896.	In force Decem- ber 31, 1896.	Cash.	Notes.	Total.	Losses incurred.	Losses paid.	Percentage of losses incurred to premi- um received.			
\$3,048,707	182,547	188,268	3,015,956	59,781.20	457.10	60,188.34	38,927.00	60,031.40	64.7			
1,000,000	140,470	97,173	1,009,000	3,275.19		3,275.19	907.49	2,574.15	78.6			
116,560	19,470	10,500	115,530	1,200.70		1,200.70						
11,000	37,000	10,500	21,500	1,209.78		1,209.78						
	256,000		256,000	4,420.37	190.00	4,610.37						
119,174	5,202	8,314	116,062	2,956.80		2,956.80	1,305.30	1,480.50	47.3			
3,880,002	172,395	317,835	3,835,462	77,813.87		77,813.87	70,094.00	70,094.00	90.2			
2,861,895	670,002	464,802	4,078,545	145,704.10		145,704.10	12,842.20	12,842.20	8.8			
9,290,517	1,945,621	1,328,007	8,977,471	244,735.10		244,735.10	54,877.00	54,700.00	22.3			
107,305	37,330	5,860	170,880	1,233.40		1,233.40	900.00	900.00	72.9			
16,640	41,190	27,844	37,000	8,319.34	1,400.61	9,738.95	9,283.80	9,283.80	95.1			
1,131,490	490,188	448,550	1,168,128	25,307.44		25,307.44	2,000.00	2,000.00	7.9			
10,000	85,000	25,000	23,000	776.00		776.00						
495,495	68,472	61,400	485,507	20,655.71		20,655.71	8,800.00	8,800.00	42.6			
547,533	20,000	727	407,406	740.00		740.00						
109,440	44,114	51,400	102,162									
716,200	906,810	928,590	786,213	31,583.70		31,583.70	7,209.00	7,209.00	22.8			
950	232	167	1,015									
1,145,907	310,294	270,690	1,440,101	42,008.57	8,329.40	50,338.00	5,000.00	5,000.00	9.9			
17,718,319	4,151,420	3,081,495	17,783,207	440,069.40		440,069.40	117,160.00	117,160.00	26.4			
4,876,500	408,957	178,170	4,698,330	131,850.00		131,850.00	58,772.00	58,772.00	44.4			
831,838	145,415	225,000	749,833	24,026.00	4,821.00	28,847.00	7,000.00	7,000.00	24.3			
581,200	878,251	821,500	1,067,951	18,208.10		18,208.10						
16,828,638	2,885,494	2,480,790	17,238,332	490,611.30		490,611.30	101,621.00	101,621.00	20.5			
1,131,450	1,131,450	1,131,450	1,131,450	1,131.45		1,131.45	1,131.45	1,131.45	100.0			
106,577	56,726	66,500	90,802	2,090.31		2,090.31						
1,131,450	1,131,450	1,131,450	1,131,450	1,131.45		1,131.45						
3,054,700	437,200	271,450	1,768,750	54,401.66	5,408.96	59,810.62	20,300.00	16,300.00	27.3			
401,170	40,200	93,382	352,307	9,241.80		9,241.80	4,905.00	4,905.00	53.1			
642,902	180,631	97,345	635,878	10,308.94		10,308.94	2,065.00	2,065.00	20.0			
1,010,482	205,000	330,500	884,982	24,037.28	60.48	24,097.76	16,000.00	16,000.00	66.4			
178,490	14,241	19,000	169,731	3,748.40		3,748.40	5,700.40	5,700.40	28.3			
100,622	267,641	117,400	200,613	13,172.92	6,171.24	19,344.16	2,500.00	2,500.00	12.9			
1,836,347	700,767	532,000	7,035,118	48,681.82	412.73	49,094.55	7,000.00	7,000.00	14.3			
427,423	81,000	33,500	61,000	431.20		431.20						
2,016,984	1,084,082	620,200	2,480,864	85,102.26		85,102.26	6,700.00	6,700.00	7.9			
1,092,710	387,437	291,588	1,148,622	33,620.00		33,620.00	30,121.80	33,121.80	98.6			
238,250	38,927	291,588	1,148,622	31,828.70		31,828.70	11,437.00	8,437.00	26.5			
				9,840.00		9,840.00	1,625.40	4,494.30	16.6			
	20,590		20,590	1,309.24		1,309.24						
791,420	119,500	175,500	845,420	15,671.80		15,671.80						
1,131,450	1,131,450	1,131,450	1,131,450	1,131.45		1,131.45	17,000.00	17,000.00	100.0			
1,015,400	204,596	212,415	1,007,671	31,788.07		31,788.07	5,302.30	5,302.30	16.4			
200,000	90,914	470,000	2,828,429	36,107.85		36,107.85	786,192.20	770,747.00	27.6			

TABLE

The condition of and general business transacted by Life and Accident Insurers in Iowa, for the year ending December 31, 1896, compiled from

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities, including capital and reserve.	Net surplus.
Aetna, Hartford, Conn., Life	\$ 1,750,000	\$ 45,597,272.15	\$ 40,895,769.90	\$ 4,701,502.25
American Union, New York, N. Y., Accident	500,000	498,410.23	498,090.57	319.66
Bankers Life, Lincoln, Neb., Life	100,000	199,577.60	184,512.88	14,864.72
Central Life Assurance Society of the United States, Iowa		2,972.30	1,105.58	1,815.72
Connecticut General, Hartford, C.	140,000	2,941,345.38	2,554,489.25	386,856.13
Connecticut Mutual, Hartford, C.	100,000	62,947,270.48	53,361,577.50	9,585,692.98
Equitable, Des Moines, Iowa	100,000	1,447,570.61	1,240,199.75	207,370.86
Equitable, New York, N. Y.	100,000	231,454,135.48	173,866,769.50	41,859,369.98
Germania, New York, N. Y.	300,000	22,363,143.84	19,495,823.17	1,876,619.67
Home, Brooklyn, N. Y.	125,000	6,384,887.42	4,674,118.57	610,744.85
Iowa Life, Sioux City, Iowa	100,000	385,637.46	373,035.54	12,601.92
Kansas Mutual Life, Kansas	100,000	307,390.67	161,411.86	145,748.81
Life Ins. Clearing Co., St. Paul, Minn.	100,000	178,470.79	147,880.18	30,690.61
Manhattan, New York, N. Y.	100,000	14,400,374.63	13,540,040.51	859,433.12
Massachusetts Mut., Springfield, M.	100,000	18,540,050.96	17,305,293.32	1,234,757.64
Metropolitan Life, New York, N. Y.	2,000,000	30,629,087.80	27,579,657.40	3,049,430.40
Michigan Mutual, Detroit, Mich.	100,000	6,339,927.85	5,289,949.51	1,049,978.34
Mutual, New York, N. Y.	100,000	234,744,148.49	203,010,633.72	31,733,514.77
Mutual Benefit, Newark, N. J.	100,000	60,746,809.12	56,435,935.87	4,310,873.25
National, Montpelier, Vt.	100,000	13,542,604.76	11,784,379.14	1,758,225.62
Nederland-U.S. Br., New York, N. Y.	100,000	617,289.13	518,957.45	98,331.68
New York, New York, N. Y.	100,000	187,164,031.86	169,484,029.88	17,679,999.98
Northwestern Mut., Milwaukee, W.	100,000	68,633,034.73	74,122,096.03	10,511,037.74
Northwestern Life and Savings Co., Des Moines, Iowa	25,000	42,997.68	40,652.18	2,338.47
Pacific Mutual, San Francisco, Cal., Accident	100,000	3,080,252.45	2,900,825.00	179,427.45
Penn Mutual Philadelphia, Penn.	100,000	20,290,498.24	23,788,741.29	3,518,250.95
Phoenix Mutual, Hartford, Conn.	100,000	10,655,169.02	10,080,508.10	555,660.92
Provident Life & Trust, Philadelphia, Pa.	1,000,000	31,680,776.25	28,813,383.52	2,867,392.73
Provident Savings Life, New York	100,000	2,043,200.47	1,592,410.66	449,849.81
Prudential Ins. Co. of America, Newark, N. J.	2,000,000	19,541,827.95	17,507,711.02	2,034,116.93
Register Life & Annuity, Davenport, Iowa	100,000	24,539.91	10,394.10	14,155.81
Royal Union Mut., St. Louis, Iowa	100,000	177,131.55	170,539.78	6,591.74
Security Trust Co., Philadelphia, Pa.	100,000	302,192.27	444,959.00	
Travelers, Hartford, Conn., Life	1,000,000	20,856,694.63	18,620,380.87	1,976,423.30
Union Central, Cincinnati, Ohio	100,000	16,394,763.12	14,941,780.30	1,452,982.82
Union Mutual, Portland, Maine	100,000	7,010,027.56	6,591,975.94	418,051.62
Union Life, Omaha, Neb.	101,100	2,013,138.29	216,440.90	1,796,697.39
United States, New York, N. Y.	440,000	7,497,111.29	7,272,912.80	194,198.49
United States Indus't., Newark, N. J.	420,000	472,901.84	472,901.84	
Washington, New York, N. Y.	125,000	13,028,374.35	13,568,964.73	434,390.62
Total	\$ 11,163,100	\$ 1,163,337,889.69	\$ 1,021,926,787.97	\$ 141,411,101.72

No. 2.

ance Companies which did business in Iowa during the year ending December 31, 1896, annual statements.

Income.	Expenditures.	Re-insurance during the year.	PREMIUMS RECEIVED.				Losses paid.	Percent of losses paid to policyholders.
			In cash.	In notes.	Total, less amount for re-insurance.			
\$ 7,982,149.38	\$ 5,905,590.00	\$ 23,343,848	\$ 5,677,417.97	\$ 5,664,829.94	\$ 3,000,004.19	\$ 4.7		
178,402.43	178,402.43	178,402.43	178,402.43	178,402.43	178,402.43	178,402.43		
169,473.96	251,290.94	4,332,336	155,775.80	155	70,238.62	4.1		
56,184.70	42,033.36	1,009,201	46,000.79	46,000.79	1,101.00	2.5		
5,243.67	2,540.10	258.000	4,250.37	192.60	4,418.97			
588,305.04	429,006.96	1,073,024	384,551.30	7,941.45	385,414.97	108,789.13	48.5	
7,953,884.77	7,718,311.75	10,555,237	4,461,226.70		4,743,225.75	4,908,918.25	55.9	
572,064.04	161,905.95	1,971,479	358,332.30	35,972.63	394,304.93	39,447.66	13.5	
45,011,058.38	38,004,422.01	127,594,184	38,009,343.83		38,009,343.83	13,210,037.02	65.7	
4,000,361.43	2,765,293.08	9,432,437	3,012,964.38		3,000,401.46	1,459,697.68	47.9	
2,054,540.72	1,705,613.40	8,222,022	1,527,663.30	100,567.80	1,628,661.18	775,800.74	47.5	
258,011.43	248,009.10	6,425,657	247,039.85	9,102.94	256,142.79	55,257.40	22.0	
210,539.80	173,882.30	1,961,406	201,071.07		201,071.07	24,800.88	12.3	
131,015.25	96,539.49	2,486,540	101,899.87	2,861.00	104,760.87	21,889.34	20.9	
2,713,410.77	2,456,501.84	9,759,617	1,965,627.50		1,976,161.14	1,374,386.67	64.7	
4,463,573.65	2,949,129.11	20,454,282	3,429,677.37	100,061.33	3,529,738.70	1,973,685.00	113,094.22	31.3
20,548,963.91	15,335,368.25	188,153,316	19,807,779.94	190,368.37	19,998,148.31	8,002,691.51	36.1	
1,304,901.15	693,811.11	5,399,215	833,735.45		1,019,198.76	313,031.31	31.0	
49,762,605.27	36,218,575.14	133,679,694	30,508,381.19		30,508,381.19	11,670,684.41	28.1	
11,223,617.96	8,774,102.54	10,509,650	7,499,650.12	690,297.07	8,189,947.19	2,820,395.21	47.0	
3,207,355.77	1,988,365.47	13,611,294	2,517,677.31	293,685.76	2,811,663.07	900,275.85	34.5	
635,459.71	600,298.28	17,708,491	438,455.17		438,455.17	188,825.00	47.7	
26,598,055.43	12,512,960.31	13,310,798.00	12,512,960.31		12,512,960.31	11,683,871.31	98.2	
9,148,783.43	9,148,783.43	33,370,957	14,360,174.00		14,360,174.00	4,068,670.74	28.5	
2,035,771.16	2,135,249.60	21,209,978	1,540,020.91	6,900.33	1,546,921.24	1,231,882.30	57.3	
14,158,445.53	10,533,622.30	189,413.13	13,367,367.33		13,367,367.33	18,329,643.68	4,607,117.47	31.2
30,411.22	17,473.26	987,464	13,367.33	5,974.88	19,342.16	2,600.00	13.9	
217,870.70	64,903.47	2,835,957	78,771.78	412.78	79,184.56	7,758.31	9.8	
218,750.70	249,405.18	6,317,105	199,510.97		199,510.97	199,510.97	100.0	
6,145,186.96	5,921,460.05	14,301,045	5,938,747.79		5,930,451.92	2,508,508.97	44.4	
8,985,320.81	2,274,574.77	20,167,218	2,274,574.77		2,274,574.77	705,621.82	31.2	
1,421,786.79	1,242,948.75	8,848,345	1,198,433.75	4,312.00	1,197,778.45	603,564.14	54.5	
138,754.19	70,730.88	1,000,000	116,632.43	4,779.97	121,412.40	13,000.00	10.8	
1,444,957.71	1,291,875.00	6,509,085	1,198,744.65		1,198,744.65	800,338.78	75.6	
997,898.85	538,771.28	14,530,594	990,516.09		990,516.09	193,399.43	23.7	
2,691,597.96	2,438,258.01	5,694,472	2,032,149.00		2,032,149.00	1,339,431.92	62.8	
\$ 800,040.48	\$ 197,500.00	\$ 1,919,615.10	\$ 214,971.69	\$ 1,813,061.77	\$ 216,424,664.96	\$ 85,508,250.46	39.5	

TABLE

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

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1895.	
	Number.	Amount.
Aetna, Connecticut.....	Life..... 85,369	\$ 140,027,261
American Union, New York.....	Accident..... 1,809	57,447,250
Bankers Life, Nebraska.....	Life..... 1,081	7,124,197
Central Life Assurance Society of the United States, Iowa.....	Life..... 1,081	1,912,900
Connecticut General, Connecticut.....	None.....	None
Connecticut Mutual, Connecticut.....	Life..... 66,696	11,922,266
Equitable, Iowa.....	Life..... 5,395	158,042,046
Equitable Life Assurance Society, New York.....	Life..... 2,305	7,763,313
Germania, New York.....	Life..... 287,478	912,500,353
Home, New York.....	Life..... 40,772	60,025,922
Iowa Life, Iowa.....	Life..... 31,694	62,241,014
Kansas Mutual Life, Kansas.....	Life..... 3,513	8,121,322
Life Insurance Clearing company, Minnesota.....	Life..... 5,305	9,115,872
Manhattan, New York.....	Life..... 1,231	2,819,965
Massachusetts Mutual, Massachusetts.....	Life..... 25,516	61,612,174
Metropolitan Life, New York.....	Life..... 31,938	87,472,661
Michigan Mutual, Michigan.....	Life..... 30,888	30,570,719
Mutual, New York.....	Industrial..... 3,458,546	144,983,194
Mutual Benefit, New Jersey.....	Life..... 15,062	38,452,305
National Life, Vermont.....	Life..... 314,024	698,458,657
Nederlander Life—U. S. branch, New York.....	Life..... 34,918	218,274,216
New York Life, New York.....	Life..... 32,742	69,723,643
Northwestern Mutual, Wisconsin.....	Life..... 5,343	18,350,093
Northwestern Life and Savings company, Iowa.....	Life..... 377,663	790,027,329
Pacific Mutual.....	Life..... 185,785	364,259,535
Penn Mutual, Pennsylvania.....	Life..... 14,741	45,006,100
Phoenix Mutual, Connecticut.....	Life..... 51,744	120,146,317
Provident Life and Trust company, Pennsylvania.....	Life..... 34,999	40,450,231
Provident Savings Life, New York.....	Life..... 34,014	168,523,534
Prudential Insurance Company of America.....	Life..... 20,794	81,814,321
Register Life and Annuity, Iowa.....	Life..... 30,468	64,718,055
Royal Union Mutual, Iowa.....	Industrial..... 2,330,741	256,114,100
Security Trust company, Pennsylvania.....	Life..... 569	626,422
Travelers, Connecticut.....	Life..... 1,268	2,628,947
Union Central, Ohio.....	Life..... 488	1,867,359
Union Mutual Life, Maine.....	Life..... 32,250	67,885,125
United States Life, New York.....	Accident..... 78,543	345,011,274
United States Industrial Life, New York.....	Life..... 60,118	84,431,298
Washington Life, New York.....	Life..... 20,916	36,682,141
Total.....	Life..... 1,264	2,138,262
	Life..... 17,515	88,872,579
	Life..... 107,540	12,531,946
	Life..... 34,793	48,565,749
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
	Life..... 22,439	35,098,849
	Life..... 4,454	2,856,128
	Life..... 17,515	88,872,579
	Life..... 117,595	13,719,305
	Life..... 33,398	48,213,569
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	Life..... 22,439	35,098,849
	Life	

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Atlas, Connecticut Life	1,559	1,588,544	817	1,654,181
American Union, New York	16	81,450		
Bankers Life, Nebraska	5	2,000		
Central Life Assurance Society of the U. S., Iowa	79	118,915	8	5,280
Connecticut General, Connecticut				
Connecticut Mutual, Connecticut	1,689	4,088,224	521	401,304
Equitable, Iowa	30	97,417	7	2,180
Equitable Life Assurance Society, New York	2,330	12,941,912	275	967,547
Germania, New York	556	964,572	217	485,091
Home, New York	270	675,000	70	125,241
Iowa Life, Iowa	12	39,800		
Kansas Mutual Life, Kansas	47	34,800		
Life Insurance Clearing Company, Minnesota	15	72,500		
Manhattan, New York	440	1,170,953	41	105,914
Massachusetts Mutual, Massachusetts	405	1,092,304	68	105,928
Metropolitan Life, New York	774	307,371	2	2,400
Michigan Mutual, Michigan	63,622	6,905,505		
Mutual, New York	120	286,019		
Mutual Benefit, New Jersey	3,000	12,815,406	881	2,508,721
National Life, Vermont	1,090	3,003,239	131	275,087
Nederland—U. S. branch, New York	281	690,842	62	78,519
New York, New York	65	397,000		
Northwestern Mutual, Wisconsin	2,964	9,578,582	828	2,418,171
Northwestern Life and Savings Company, Iowa	1,034	3,907,753	348	884,040
Pacific Mutual, California	111	205,000	6	21,500
Penn Mutual, Pennsylvania	30	33,700		
Phoenix Mutual, Connecticut	629	1,786,478	129	268,410
Provident Life and Trust, Pennsylvania	430	706,611	110	139,740
Provident Savings Life, New York	300	1,114,937	200	683,023
Prudential Ins. Co. of America, N. J.	130	1,328,809		
Register Life and Annuity, Iowa	930	278,747	8	8,480
Royal Union Mutual, Iowa	40,130	3,913,330		
Security Trust Company, Pennsylvania	1	2,500		
Travelers, Connecticut	1	1,000		
Union Central, Ohio	20	94,000		
Union Mutual, Maine	300	851,731		
Union Life, Nebraska	330	668,800	78	175,169
United States, New York	330	491,373	140	139,578
United States Industrial, New Jersey	7	11,000		
Washington, New York	205	713,417	31	86,088
	2,012	332,139		
	314	808,895	211	485,953
Total	129,448	74,148,905	3,201	11,583,420

IOWA INSURANCE REPORT.

CONTINUED.

MARKS OF TERMINATION.									
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
728	1,876,816	1,489	3,282,980	2,509	5,038,325	207	645,170	1,570	3,345,247
150,725,913	13	30,100	895	8,531,487	10	109,273	400	1,513,581	
30	31,000	49	75,000	305	708,300	1,500	6	28,000	
535	293,730	213	507,638	432	879,000	17	41,813	250	385,000
791	1,678,620	1,212	2,786,450	9	1,384,269	211	600,000		
107	353,470	11,100	30,685,794	594	963,250	4	121,900	47	14,000
50	90,864	1,022	1,688,201	15,956	44,442,000	307	7,016	27,500,820	
734	1,555,207	1,122	2,588,804	1,000	2,588,804	259	600	1,494,742	
1,174	2,781,742	20	44,128	2,110	4,128,340	11	211,878	826	1,853,880
810	531,000	20	44,128	630	808,741			335	744,827
50	41,300	20	44,000	695	1,105,000	10	75,796	195	205,000
487	1,043,107	2,360	3,838,824	1,811	3,793,570	1,488	1,791,370	1,771	1,791,370
20	51,700	1,122	2,588,804	1,811	3,793,570	1,488	1,791,370	1,771	1,791,370
2	1,200	330	478,607	2,627	8,354,025	201	263,004	388	500,000
17,000	2,818,022	990,010	3,874,105	1,100	122,000,000				
21	214,311	659	1,147,280	1,100	3,874,105	201	263,004	388	500,000
274	1,254,800	15,712	30,439,546	23,643	61,141,163	8	3,012,430	201	667,174
1,878	2,964,470	3,300	8,891,730	2,323	4,414,600			1,868	4,234,785
40	131,000	2,840	8,009,950	3,305	4,414,600			1,084	2,899,794
126	401,113	3	5,500	1,630	5,171,200	13	335,170	127	607,300
580	3,581,778	5,217	15,823,522	33,452	64,311,811	10	10,000,000		
216	2,648,414	5,114	4,677,032	8,694	11,483,826	21	6,344,843	8,394	8,918,845
15,471	56,730,450	220	602,308	9,890	2,436,486	52	50,000	205	1,000
418	1,280,000	1,671	8,890,000	3,010	7,896,136	35	529,911	1,620	4,889,711
12	51,000	1,001	8,278,273	279	797,921	1,364	8,401,671		
30	30,000	628	3,139,870	1,536	8,714,358	1,119	654,952	91	304,120
10,551,627	247	890,890	477	1,005,700	1,630	6,303,140	722	2,506,428	
11,000	15,000	271	363,560	10,284	11,208,100	1,391	2,506,428		
240	130,237			110,718	33,947,967	186		15,757	
11	30,500	71	84,400						
10	27,000	438	834,000						
22	230,100	282	1,208,100	541	823,600	85	304,500		
126,173	528,234,417	4,432	8,908,782	794	3,225,870	818	2,508,000		
320	325,000	446	890,120	6,800	11,450,485	448	1,506,219	2,000	6,015,004
380	748,000	248	6,003,740	80	353,724	787	1,698,708		
126	224,000	10	22,000	70	180,000				
118	208,500	205	501,000	1,477	4,482,862	43	312,300	105	1,008,600
		916	2,000,500	3,000	3,000,000	45	122,470	540	1,100,400
103,173	401,640,880	85,782	1,805,725,340	1,094,002	501,004,387	4,730	947,047,087	37,380	104,000,000

DETAILED STATEMENTS
OF
ASSESSMENT ASSOCIATIONS.

ANNUAL STATEMENT

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

ACME 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, HORACE SEELY.

Secretary, L. W. SHRIVER.

[Incorporated January 4, 1885. Commenced business May 4, 1885.]

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net assets February 27th of previous year..... \$ 443.50

INCOME DURING THE TERM ENDING FEBRUARY 27, 1897.

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..... \$ 1,305.00

Annual dues as per contract, without any reduction whatever..... None.

Assessments: Mortuary, \$1,374; expense, \$987; total..... 2,061.00

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 3,366.00

Interest, \$...; rent, \$...; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$...)

Total income..... \$ 3,366.00

Total net resources..... \$ 3,809.50

DISBURSEMENTS DURING THE YEAR ENDING FEBRUARY 27, 1897.

Losses and claims..... \$ 263.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 263.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,305.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$917.41; other compensation of officers, \$...; total..... \$17.61

Salaries and other compensation of office employees..... 15.00

Medical examiner's fees whether paid direct by members or otherwise.....None.
 Rent, \$62.50; taxes, \$.....; advertising and printing, \$105.50; total
 Advanced to officers and agents to be repaid out of future salaries or commissions.....None.
 All other items.....None.

Total disbursements.....\$ 2,318.00

Balance.....\$ 1,516.50

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 collateral.....None.
 Cost value of bonds and stocks owned absolutely.....None.
 Cash in hands of Robert Shirk, former secretary.....\$ 463.53
 Cash in office.....141.67
 Cash deposits in banks on emergency or reserve fund account:
 Marshalltown State bank.....911.00
 All other deposits.....None.

Total net or invested assets.....\$ 1,516.50

Deduct depreciation of assets to bring same to market value and agents balance unsecured.....463.53

Total net or invested assets, less depreciation.....\$ 1,052.97

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.....\$ 1,052.97

LIABILITIES.

Losses adjusted, due and unpaid (number of claims).None.
 Taxes due and accrued.....None.
 Salaries, rents and office expenses due and accrued.....\$ 62.50
 Borrowed money, \$.....; interest accrued on same, \$.....; total.....None.
 Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....None.
 All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 62.50

Balance, net assets.....\$ 990.47

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, \$.....; reported, \$.....; total.....None.
 Total due from members.....None.
 Deduct estimated cost of collection.....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).None.
 Losses resisted (number of claims).None.
 All other contingent liabilities.....None.
 Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895—ALL IN IOWA.	
	Number.	Amount.
Policies or certificates in force February 28, 1895.....	213	\$ 253,000.00
Policies or certificates written for the term ending February 28, 1897.....	133	130,000.00
Total.....	346	\$ 383,000.00
Deduct number and amount which have ceased to be in force during term ending February 28, 1897.....	125	126,000.00
Total policies or certificates in force February 28, 1897.....	220	\$ 257,000.00
Losses and claims on policies or certificates unpaid February 28, 1897.....	None	None
Losses and claims on policies or certificates incurred during term ending February 28, 1897.....	2	265.00
Total.....	2	\$ 265.00
Losses and claims on policies or certificates paid during the term ending February 28, 1897.....	2	285.00
Policies or certificates terminated by death during term ending February 28, 1897.....	2	265.00
Policies or certificates terminated by lapse during term ending February 28, 1897.....	134	

MISCELLANEOUS QUESTIONS.

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

Answer. One 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?

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, 233 Broadway, New York, N. Y.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,734.28

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.....	\$ 15,428.55
Annual dues as per contract, without any deduction whatever	
Assessments: Mortuary, \$67,852.50; expense, \$13,149.89; total.....	80,002.39
Medical examiner's fees paid by applicant.....	2,022.00

Total paid by members..... \$ 96,443.91

Interest, \$....; rent, \$....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources..... 350.82

(Assessments paid in advance, \$....)

\$ 96,794.73

Total income.....

\$ 113,525.81

Total net resources.....

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 60,064.46

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 60,064.46

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 12,736.83

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, \$4,500; other compensation of officers, \$....; total..... 6,500.00

Salaries and other compensation of office employees..... 3,524.00

Medical examiner's fees, whether paid direct by members or otherwise..... 2,022.00

Rent, \$1,000; taxes, \$667.87; advertising and printing, \$3,887.97; total..... 5,455.84

Total disbursements.....

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Legal expenses, investigations, adjusting, etc., \$2,511.66; postage, \$2,350.00; total.....	\$ 4,861.66
(Advanced assessments applied, included above, \$....)	
(Total expenses, \$42,600.13)	

Total disbursements..... \$ 102,661.59

Balance..... \$ 10,864.22

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..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... \$ 314.93

Cash deposited in banks on emergency or reserve fund account:

Farmers Loan and Trust company..... 10,066.70

All other deposits: Chatham National bank..... 482.59

Total net or invested assets..... \$ 10,864.22

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 10,864.22

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 6,315.96

Mortuary assessments due and unpaid..... 2,117.09

Mortuary assessments not yet called for losses unadjusted, \$30,000; realized, \$4,000; reported, \$....; total..... 24,000.00

Total due from members..... \$ 32,333.05

Deduct estimated cost of collection..... 2,700.00

Net amount due from members..... \$ 30,633.05

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)..... None.

Losses in process of adjustment (number of claims, 13)..... \$ 20,900.00

Losses reported (number of claims,)..... None.

Losses realized (number of claims, 2)..... 4,000.00

All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 24,900.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.	3,031	\$6,655,500.00	19	\$ 21,500.00
Policies or certificates written during the year 1896.	1,011	1,435,100.00	24	38,000.00
Total.	4,042	\$8,115,000.00	43	\$ 59,500.00
Deduct number and amount which have ceased to be in force during 1896.	707	1,279,400.00	7	12,000.00
Total policies or certificates in force Dec. 31, 1896.	3,335	\$6,835,600.00	36	\$ 47,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.	10	21,500.00		
Losses and claims on policies or certificates incurred during year 1896.	34	66,025.00	1	2,000.00
Total.	44	\$ 87,525.00	1	2,000.00
Losses and claims on policies or certificates paid during the year 1896.	31	60,064.16	1	2,000.00
Policies or certificates terminated by death during 1896.	31	66,025.00	1	2,000.00
Policies or certificates terminated by lapse during 1896.	673	1,213,375.00	6	20,000.00

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? 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 assessments.

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. 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 sixty-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 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. Yes.

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 Master, S. G. BLYTHE.

Secretary, H. B. WHITE.

[Incorporated June 14, 1874. Commenced business February, 1873.]

Principal office, Waterloo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,388.90

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..... None.

Annual dues as per contract, without any deduction whatever.. \$ 11,321.28

Assessments: Mortuary, \$18.111 65; expense, \$.....; total..... 190,114.08

Medical examiner's fees paid by applicant..... 144.73

Total paid by members..... \$ 200,584.71

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz.:

Supplies..... 31.41

Court fees returned..... 28.95

(Assessments paid in advance, none.)

Total income..... \$ 200,643.07

Total net resources..... \$ 202,031.97

DISBURSEMENTS DURING THE YEAR 1896.

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..... None.

Commissions paid or allowed for collecting assessments..... 335.96

Salaries of managers and agents not paid by commissions.....	\$ 1,121.71
Salaries of officers, \$2,575.44; other compensation of officers, \$.....	
total.....	2,876.44
Salaries and other compensation of office employees.....	744.00
Medical examiner's fees, whether paid direct by members or otherwise.....	96.75
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 commissions.....	None.
All other items, viz.: Attorney fees, \$212.90; committee, \$45.21; supplies, \$247.50; fuel, light and all other incidental expenses, \$221.57; postage, \$482.24; Grand Lodge session, May, 1894, \$3,043.36; total.....	5,373.53
(Advanced assessments applied, included above, none)	
(Total expenses, \$12,259.21.)	

Total disbursements.....	\$ 201,288.23
Balance.....	\$ 753.64

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 collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 19.57
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits: Clinton National bank.....	784.07
Total net or invested assets.....	\$ 753.64
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 753.64

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.....	None.

LIABILITIES.

Losses adjusted, due and unpaid.....	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, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 753.64

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 20,000.00
Mortuary assessments due and unpaid.....	12,000.00
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$6,000; reported, \$.....; total.....	8,000.00
Total due from members.....	\$ 40,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 40,000.00

CONTINGENT MORTUARY 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, 2).....	4,000.00
Losses resisted (number of claims, 6).....	8,000.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 40,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	7,432	\$14,374,000.00	7,432	\$14,374,000.00
Policies and certificates written during the year 1895.....	130	\$15,000.00	130	\$15,000.00
Total.....	7,562	\$14,589,000.00	7,562	\$14,589,000.00
Deduct number and amount which have ceased to be in force during 1895.....	785	1,388,000.00	785	1,388,000.00
Total policies or certificates in force December 31, 1896.....	6,777	\$13,201,000.00	6,777	\$13,201,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	12	\$3,000.00	12	\$3,000.00
Losses and claims on policies or certificates incurred during the year 1896.....	104	\$36,000.00	104	\$36,000.00
Total.....	116	\$39,000.00	116	\$39,000.00
Losses and claims on policies or certificates paid during the year 1896.....	96	\$6,000.00	96	\$6,000.00
Policies or certificates terminated by death during 1896.....	104	\$36,000.00	104	\$36,000.00
Policies or certificates terminated by lapse during 1896.....	681	\$1,178,000.00	681	\$1,178,000.00

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?

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 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 biennial sessions of grand lodge composed of delegates from subordinate lodges.

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; called ordered by finance and executive committee after approving losses.

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

Answer. About \$8.00.

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. Commenced business March, 1889.]

Principal office, Cook block, Oshkosh, Wis.

Attorney for service of process in Iowa, C. G. McCarthy, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 10,487.05

INCOME DURING THE YEAR 1896.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 9,110.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$21,784.76; expense, \$14,523.18; total..... 36,307.94

Medical examiner's fees paid by applicant..... None.

Interest..... 380.25

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$...)

Total income..... \$ 45,788.19

Total net resources..... \$ 56,265.24

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 22,450.83

Advanced payments returned to rejected applicants..... 2,110.08

Total paid to members..... \$ 24,560.91

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 9,110.00

Commissions paid or allowed for collecting assessments..... 863.74

Salaries of managers and agents not paid by commissions..... 1,494.21

Salaries and other compensation of officers..... 3,932.17

Salaries and other compensation of office employees..... \$ 2,940.27

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$56.16; postage, \$67.15; advertising and printing, \$584.06;

total..... 1,611.19

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Legal expense, \$1,953.29; all other accounts, \$1,538.25; total..... 3,491.54

Charged to loss and gain..... 46.70

(Advanced assessments applied, included above, \$...)

(Total expenses, \$23,519.81)

Total disbursements..... \$ 45,100.20

Balance..... \$ 8,188.95

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 5,830.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... 53.19

Cash in office..... 138.89

Cash deposits in banks on emergency or reserve fund account: German National bank, Oshkosh..... 83.13

Bills receivable..... 2,651.74

All other deposits..... None.

Total net or invested assets..... \$ 8,188.95

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 8,188.95

NON-INVESTED ASSETS.

Interest due, \$...; accrued, \$101.88; total..... \$ 101.88

Rents due, \$...; accrued, \$...; furniture and fixtures..... 451.52

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 553.40

Gross assets..... \$ 8,742.35

LIABILITIES.

Losses adjusted, due and unpaid (number of claims ...)..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$...; interest accrued on same, \$...; total..... None.

Advance assessments, \$...; bonus or dividend obligations, \$...; total..... None.

All other (not including contingent mortuary)..... None.

Total actual liabilities..... None.

Balance, net assets..... \$ 8,742.35

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, \$... retained, \$1,000, reported, \$...; total..... \$ 5,000.00

Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 5,000.00

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, 3—indemnity claims).....	\$ 1,575.00
Losses resisted (number of claims, 1).....	5,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 6,575.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1896....	3,094	\$5,611,100.00	234	\$ 629,000.00
Policies or certificates written during the year 1896.....	1,822	2,460,500.00	215	565,250.00
Total.....	4,916	\$8,071,600.00	449	\$ 1,194,250.00
Deduct number and amount which have ceased to be in force during 1896.....	2,128	2,860,350.00	146	268,900.00
Total policies or certificates in force December 31, 1896.....	2,788	\$5,205,250.00	303	\$ 825,350.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	12	2,610.34		
Losses and claims on policies or certificates incurred during year 1896.....	421	20,456.48	53	2,411.46
Total.....	433	\$ 22,466.82	55	\$ 2,411.46
Losses and claims on policies or certificates paid during the year 1896.....	433	22,466.82	35	2,411.45
Policies or certificates terminated by death during 1896.....	6	5,150.00		
Policies or certificates terminated by lapse during 1896.....				

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 retained 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?

Answer. No.

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 Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 49,356.04

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..... \$ 13,493.00
 Annual dues as per contract, without any deduction whatever.. 1,270.39
 Assessments: Mortuary, \$13,746.71; expense, \$4,582.34; total..... 18,329.05

Total paid by members..... \$ 29,444.44
 Interest, &c.; rent, &c.; total..... None.
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Advanced by officers. 2,400.00
 (Assessments paid in advance, &c.)

Total income..... \$ 42,849.44

Total net resources..... \$ 92,195.48

DISBURSEMENTS DURING THE YEAR 1896.	
Losses and claims.....	\$ 16,338.73
Advanced payments returned to rejected applicants and canceled members.....	5,023.25
Total paid to members.....	\$ 21,361.98
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	7,317.29
Commissions paid or allowed for collecting assessments.....	935.97
Salaries of managers and agents not paid by commissions.....	1,127.04
Salaries of officers, \$5,000; other compensation of officers, \$.....	5,000.00
Medical and other compensation of office employees.....	1,299.00
Medical examiner's fees, whether paid direct by members or otherwise.....	290.00
Rent, \$401.75; taxes, \$.....; advertising and printing, \$1,311.60; total.....	1,823.35
Advanced to agents, to be repaid out of future salaries or commissions.....	1,173.03
All other items, viz: Traveling expenses.....	290.56
Agents' traveling expenses, \$314.94; interest, \$31.99; total.....	366.84
Adjusting and investigating claims, \$228.09; legal fees, \$1,130.76; total.....	1,348.85
Postage, supplies and sundry expenses.....	1,296.59
(Advanced assessments applied, \$....)	
Total disbursements.....	\$ 43,943.50
Balance.....	\$ 48,253.95
NET OR INVESTED ASSETS.	
Premium notes past due, \$3,368.87; not due, \$2,091.50; total.....	\$ 7,368.37
Agents' ledger balances.....	1,173.03
Cash in office.....	21.88
Membership notes of lapsed members, \$21,361; membership notes of members in good standing, \$17,437.84; total.....	38,818.92
Cash in hands of treasurer.....	874.37
Total net or invested assets.....	\$ 48,253.98
Deduct depreciation of assets to bring same to market value:	
Past due premium notes, \$3,368.87; membership notes on lapsed members, \$21,361; total.....	26,737.87
Total net or invested assets, less depreciation.....	\$ 21,516.11
NON-INVESTED ASSETS.	
Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Membership notes on lapsed members.....	\$ 21,361.00
Total non-invested assets.....	\$ 21,361.00
Gross assets.....	\$ 21,528.11
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims ...).	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary), viz: Money advanced by officers.....	\$ 3,400.00
Total actual liabilities.....	\$ 3,400.00
Balance, net assets.....	\$ 18,128.11

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 1,806.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$1,684.37; resisted, \$100; total.....	1,784.37
Adjusted, not yet due, \$10,000, balance due on annuity policies.....	10,000.00
Total due from members.....	\$ 11,610.37
Deduct estimated cost of collection.....	544.41
Net amount due from members.....	\$ 12,065.96

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 10,000.00
Losses in process of adjustment (number of claims, 23), estimated.....	1,684.37
Losses reported (number of claims)	None.
Losses resisted (number of claims, 1), estimated.....	100.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 11,784.37

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	3,045	\$11,211,500.00	3,249	\$ 7,975,500.00
Policies or certificates written during the year 1896 (including 236 reinstatements).....	1,021	5,722,500.00	817	3,077,000.00
Total.....	4,066	\$16,934,000.00	3,066	\$11,052,500.00
Deduct number and amount which have ceased to be in force during 1896.....	1,561	4,717,500.00	803	2,053,500.00
Total policies or certificates in force Dec. 31, 1896.....	3,105	\$12,216,500.00	2,263	\$ 9,019,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	23	3,029.32	20	2,948.62
Losses and claims on policies or certificates incurred during year 1896.....	343	13,529.41	153	8,142.17
Total.....	366	\$ 16,538.73	171	\$ 11,090.79
Losses and claims on policies or certificates paid during the year 1896.....	263	16,558.73	170	11,090.79
Policies or certificates terminated by death during 1896.....	4	15,000.00	1	2,500.00
Policies or certificates terminated by lapse and cancellation during 1896.....	1,857	4,702,500.00	702	2,033,000.00

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 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?

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.

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..... \$ 48,973.79

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..... \$ 106,565.75

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$91,575.00; expense, \$47,325.86..... 138,900.86

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 245,497.27

Interest, \$1,764.05; rent, \$...; total..... 1,764.05

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$....)

Total income..... \$ 247,261.32

Total net resources..... \$ 246,235.02

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 100,412.25

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 100,412.25

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 70,105.71

Commissions paid or allowed for collecting assessments..... 2,260.80

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$15,705.16; other compensation of officers, \$....; total..... 16,705.16

Salaries and other compensation of office employees..... 8,009.82

Medical examiner's fees, whether paid direct by members or otherwise..... 15,070.19

Rent, \$5,537.05; licenses, \$1,531.00; taxes, \$719.56; printing, \$5,070.58; advertising, \$2,433.95; advertising agents, \$1,102.23; total..... 17,065.66

Advanced to officers and agents, to be repaid out of future commissions, personal accounts, \$2,356.83; bills receivable, \$2,430.55; total..... 5,809.38

All other items, viz: Incidentals, \$7,027.22; traveling expenses, \$3,022.31; office furniture and fixtures, \$350.29; attorney fees, \$1,717.40; total..... 12,057.27

(Advanced assessments applied, included above, \$....)

(Total expenses, \$147,359.16.)

Total disbursements..... \$ 247,278.41

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..... 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.

Cash in office..... \$ 770.71

Cash deposits in banks on emergency or mortuary surplus account..... 37,485.90

Cash deposits with state treasurer for the protection of certificate holders..... 10,000.00

All other deposits..... None.

Total net or invested assets..... \$ 48,256.61

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 48,256.61

NON-INVESTED ASSETS.

Interest due and accrued, \$....; reserve fund notes, \$72,113.45; total..... \$ 72,113.45

Rents due and accrued, \$....; bills receivable, \$21,719.25; total..... 21,719.25

Market value of real estate over cost and encumbrances..... None.

Advances to agents..... 5,400.38

Market value of bonds and stocks over cost..... None.

Office furniture and fixtures..... 2,745.51

Total non-invested assets..... \$ 101,981.90

Gross assets..... \$ 150,238.51

LIABILITIES.

Losses adjusted, due and unpaid (number of claims)..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$....; interest accrued on same, \$....; total..... None.

Advance assessments, \$....; bonus or dividend obligations, \$....; total..... None.

All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 150,238.21
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due.....	\$ 3,360.00
Mortuary assessments due and unpaid.....	850.00
Mortuary assessments not yet called for losses unadjusted.....	42,500.00
Total due from members.....	\$ 45,810.00
Deduct estimated cost of collection.....	938.20
Net amount due from members.....	\$ 45,871.80
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 6) \$10,000, advanced \$300.....	9,801.00
Losses in process of adjustment (number of claims, 9).....	23,500.00
Losses reported which are not valid claims (number of claims, 6, amount \$35,000 possible liability).....	10,000.00
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 45,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	6,831	\$15,750,250.00	229	\$ 541,500.00
Policies or certificates written during the year 1896.....	4,274	5,415,509.00	61	89,500.00
Total.....	11,105	\$21,165,759.00	290	\$ 631,000.00
Deduct number and amount which have ceased to be in force during 1896.....	4,131	9,027,750.00	85	180,250.00
Total policies or certificates in force December 31, 1896.....	6,974	\$12,138,009.00	205	\$ 450,750.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	8	\$7,000.00		
Losses and claims on policies or certificates incurred during year 1896.....	751	138,712.25	22	4,374.64
Total.....	759	\$ 145,712.25	22	\$ 4,374.64
Losses and claims on policies or certificates paid during the year 1896.....	738	100,412.25	21	1,874.64
Policies or certificates terminated by death during 1896.....	41	191,360.00	3	3,000.00
Policies or certificates terminated by lapse during 1896.....	4,090	8,925,450.00	83	185,750.00

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. 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 assessment.

Answer. Premium rates (mortuary element) are based on the American experience 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?

Answer. 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 members.

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, 1875. Commenced business September 2, 1875.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,903,450.92

INCOME DURING THE YEAR 1906.

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.....	\$ 77,497.43
Semi-annual dues as per contract, without any deduction whatever.....	60,760.32
Assessments: Mortuary.....	448,849.92
Guarantee deposits.....	258,744.91
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 940,500.48
Interest, \$10,000.00; rent, \$.....	100,000.00
Advances to agents repaid.....	1,107.34
Cash received from all other sources.....	None.
(Assessments paid in advance, \$1,581.26)	
Total income.....	\$ 900,727.69
Total net resources.....	\$2,194,706.38

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 468,434.05
Guarantee deposits returned to beneficiaries of deceased members.....	10,000.00
Payments returned to rejected applicants and to members for canceled certificates.....	1,773.31
Total paid to members.....	\$ 479,944.36
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	74,237.27
Commissions paid to banks or allowed for collecting assessments.....	20,517.79
Salaries of managers and agents not paid by commissions.....	576.30
Salaries of officers, \$11,500; other compensation of officers, \$.....	21,500.00
Salaries and other compensation of office employees.....	15,413.43
Medical examiner's fees, whether paid direct by members or otherwise.....	20,000.50
Rent, \$2,410.00; taxes, \$60.35; advertising and printing, \$4,308.34; total.....	8,658.67
Advanced to agents, to be repaid out of future commissions.....	1,600.25
All other items, viz.: State fees, \$601; postage, \$7,771.21; furniture and fixtures, \$727.30; legal expenses, \$1,319.95; telegrams, \$23.06; traveling expenses, \$1,009.47; express and drayage, \$284.28; blank books, \$247.63; all other items, \$993.84; total.....	13,627.44
(Advanced assessments applied, included above, \$1,732.)	
(Total expenses, \$121,548.57.)	
Total disbursements.....	\$ 650,301.92
Balance.....	\$2,194,706.38

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first lien) on real estate.....	\$1,269,122.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	294,682.50
Guarantee notes on members in good standing.....	611,043.00
Agents' ledger balances.....	None.
Cash in office.....	None.

Cash deposits in banks on emergency or reserve fund accounts:
 With Lyman Cook, Tr. First National bank, Burlington, Iowa, \$14,960.64; with P. M. Cassidy, A. Tr. Des Moines Savings bank, Des Moines, Iowa, \$81,483.84; with sundry depository banks, \$8,100.25; with Missouri Insurance department, \$1,000; total, \$ 15,015.54
 All other deposits..... None.

Total net or invested assets.....	\$2,194,706.38
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$2,194,706.38
NON-INVESTED ASSETS.	
Interest due, \$12.25. Accrued: R. E. loans, \$24,774.77; bonds, \$3,377.25; notes, \$250; total.....	\$ 28,774.69
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	6,802.97
Total non-invested assets.....	\$ 35,577.66
Gross assets.....	\$2,230,284.04

LIABILITIES.

Losses adjusted, due and unpaid.....	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, \$907.61; bonus or dividend obligations, \$.....	907.61
All other (not including contingent mortuary), viz.: Individual deposits, income from which is applied to pay calls on members.....	1,800.00
Total actual liabilities.....	\$ 2,907.61
Balance, not assets.....	\$2,230,284.04

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 91,954.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, related and reported.....	None.
Total due from members.....	\$ 91,954.00
Deduct estimated cost of collection.....	910.00
Net amount due from members.....	\$ 91,044.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 9).....	\$ 8,000.00
Losses reported (number of claims, 18).....	34,000.00
Losses related (number of claims, 6).....	14,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 56,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	37,109	\$74,338,000.00	10,973	\$21,946,000.00
Policies or certificates written during the year 1896.....	8,911	17,822,000.00	2,431	4,866,000.00
Policies or certificates restored during the year 1896.....	63	192,000.00	17	34,000.00
Total.....	46,116	\$92,352,000.00	13,421	\$26,840,000.00
Deduct number and amount which have ceased to be in force during 1896.....	2,792	5,598,000.00	699	1,398,000.00
Total policies or certificates in force Dec. 31, 1896.....	43,377	\$86,754,000.00	12,722	\$25,452,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	17	34,000.00	1	2,000.00
Losses and claims on policies or certificates incurred during year 1896.....	244	488,000.00	87	174,000.00
Total.....	261	\$522,000.00	88	\$176,000.00
Losses and claims on policies or certificates paid during the year 1896.....	233	465,000.00	82	164,000.00
Policies or certificates terminated by death during 1896.....	244	488,000.00	87	174,000.00
Policies or certificates terminated by cancellation during 1896.....	41	86,000.00	16	32,000.00
Policies or certificates terminated by lapse during 1896.....	2,512	5,024,000.00	598	1,192,000.00

MISCELLANEOUS QUESTIONS.

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

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 assessment.

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 \$1,612,793 created by deposits at entrance for the purpose of securing persistent membership, and a surplus fund of

\$10,707.74 created from interest collected and forfeiture of guarantee deposits of lapsed members, the latter for the purpose of paying losses incurred in excess of a rate of ten deaths per annum per thousand members; \$1,607,700.90 is deposited with the auditor of state of Iowa; a deposit of \$1,600 has been made with the Missouri Insurance department, all of which is pledged for the payment of claims arising under its certificates 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, 1891.]

Principal office, Fort Dearborn building, Chicago, Ill.

Attorney for service of process in Iowa, C. G. McCarthy.

BALANCE SHEET.

Agents' ledger balances not included in 1895 report.....	\$ 5,843.87
Amount of net or invested assets December 31st of previous year.....	19,438.72
Total.....	\$ 25,282.59

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:

Interest on reserve fund notes.....	\$ 234.61
Annual dues as per contract, without any deduction whatever.....	2,485.63
Assessments: Mortuary, \$46,455.83; first year's premiums, \$77- \$94.41; total.....	107,230.21
Medical examiner's fees paid by applicant.....	219.00
Total paid by members.....	\$110,219.53
Interest, \$41.67; rent, \$.....	41.67
Advances to agents repaid.....	None.

Cash received from all other sources.....None.
(Assessments paid in advance, \$....)

Total income.....\$ 110,260.00
Total net resources.....\$ 135,563.19

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 20,286.00
Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 20,286.00
Commissions and fees retained by or paid or allowed to agents
on account of fees and dues.....36,797.83

Commissions paid or allowed for collecting assessments.....419.23
Salaries of managers and agents not paid by commissions.....2,473.31

Salaries of officers, \$4,000; other compensation of officers, \$1,398;
total.....5,968.00

Salaries and other compensation of office employees.....8,932.17
Medical examiner's fees, whether paid direct by members or
otherwise.....4,612.00

Rent, Illinois, \$3,156; other states, \$400.33; taxes and filing state
reports, \$297.23; advertising and printing, \$2,996.61; total.....6,719.36

Advanced to officers and agents to be repaid out of future sal-
aries and commissions.....None.

All other items, viz:
Stationery, \$1,077.25; traveling expenses, \$1,307.21; postage,
\$1,175.88; total.....3,559.87

Expense, \$1,342.56; legal expenses, \$67; agents' licenses, \$35;
total.....1,364.56

Furniture and fixtures, \$1,342.33; surrendered policies, \$453.66;
total.....1,796.01

(Advanced assessments applied, \$....)
(Total expenses, \$66,971.84.)

Total disbursements.....\$ 93,257.31
Balance.....\$ 42,305.88

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.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....\$ 10,173.60
Cash in office.....353.13

Cash deposited in banks on emergency or reserve fund account:
Fort Dearborn National bank.....20,790.80

Fort Dearborn National bank—expense fund.....9,932.32
All other deposits: Missouri Insurance department.....1,000.00

Total net or invested assets.....\$ 42,395.85

Deduct depreciation of assets to bring same to market value
and agent's balance unsecured.....10,173.60

Total net or invested assets, less depreciation.....\$ 32,192.25

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—reserve fund notes \$ 16,747.79

Total non-invested assets.....\$ 16,747.79

Gross assets.....\$ 48,940.04

LIABILITIES.

Losses adjusted, due and unpaid (number of claims).....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, \$....; interest accrued on same, \$....; total.....None.

Advance assessments, \$....; bonus or dividend obligation, \$....; total.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 48,940.04

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....\$ 7,000.00

Mortuary assessments due and unpaid.....\$ 5,000.00

Mortuary assessments not yet called for losses unadjusted, \$....;
resisted, \$....; reported, \$....; total.....None.

Total due from members.....\$ 12,000.00

Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 12,000.00

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, 3).....\$ 7,000.00

Losses resisted (number of claims, 1) policies, 2.....\$ 5,000.00

Total contingent mortuary liabilities.....\$ 12,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.

Policies or certificates in force Dec. 31, 1895.....	2,220	\$4,820,000.00	23	\$ 50,000.00
Policies or certificates written during the year 1896.....	1,610	3,391,000.00	84	147,500.00

Total.....	3,830	\$8,220,000.00	106	\$ 291,500.00
Deduct number and amount which have ceased to be in force during 1896.....	976	2,175,500.00	25	57,500.00

Total policies or certificates in force Dec. 31, 1896.....	2,854	\$6,044,500.00	81	\$ 144,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....	2	5,000.00	None	None

Losses and claims on policies or certificates incurred during the year 1896.....	20	34,600.00	None	None
Total.....	22	\$ 39,600.00	None	None

Losses and claims on policies or certificates paid during the year 1896.....	17	26,286.00	None	None
Policies or certificates terminated by death during 1896.....	23	31,000.00	None	None

Policies or certificates terminated by lapse during 1896.....	80	153,500.00	None	None
Total.....	576	\$1,589,500.00	25	\$7,500.00

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 edition 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 hundred 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 12 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?

Answer. Yes.

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-six thousand, 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. HICKOX,

Secretary, CHARLES I. WESTERFIELD.

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

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

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 216,163.43

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, \$1,005.31; reserve, \$2,300; total..... \$ 3,305.31

Gross amount of membership fees required or represented by application, without deductions, and premiums on new forms of policy..... 36,778.51

Annual dues as per contract, without any deduction whatever..... 31,474.18

Assessments: Mortuary, \$915.11; expense, \$7,776.75; total..... 102,308.57

Medical examiner's fees paid by applicant..... 822.00

Total paid by members..... \$ 165,088.42

Interest, \$8,963.18; rent, \$.....; total..... 8,966.18

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$25,780.23.)

Total income..... \$ 175,054.60

Total net resources..... \$ 391,238.03

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 100,164.36

Payments returned to holders of canceled policies..... 278.81

Total paid to members..... \$ 100,443.17

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 33,894.73

Commissions paid or allowed for collecting assessments..... 2,032.37

Salaries of managers and agents not paid by commissions..... 2,419.00

Salaries of officers, \$4,932.80; other compensation of officers, \$.....; total..... 9,932.80

Salaries of office employees..... 5,632.17

Medical examiner's fees, whether paid direct by members or otherwise..... 1,242.90

Rent, \$2,700; taxes, \$205.80; advertising and printing, \$2,004.90; total..... 5,470.70

Advanced to officers and agents, to be repaid out of future salaries and commissions..... None.

All other items, viz: Legal fees and expenses, \$2,315.58; postage, \$1,063.51; traveling, \$709.11; general expense, \$623.07; furniture and fixtures, \$63.66; total..... 5,753.43

(Advanced assessments applied, included above, \$20,832.65.)

(Total expenses, \$33,391.93.)

Total disbursements..... \$ 163,831.86

Balance..... \$ 227,398.17

NET OR INVESTED ASSETS.

Bills receivable..... \$ 3,104.24

Loans on mortgages (first liens) on real estate..... 5,980.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds owned absolutely..... 174,493.18

Agents' ledger balances..... 2,230.83

Cash in office..... 2,599.84

Cash deposits in banks on emergency or reserve fund account:

Royal Trust company, guaranty fund, \$2,614.00; reserve fund, \$2,650.81; total..... 5,264.80

All other deposits: Royal Trust company, mortuary fund, \$15,342.28; members adv., \$14,254.81; expense fund, \$2,029.03; total.....	\$ 31,626.12
Total net or invested assets.....	\$ 227,388.17
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	2,945.82
Total net or invested assets, less depreciation.....	\$ 224,442.35

NON-INVESTED ASSETS.

Interest due, \$120; and accrued, \$3,730.67; total.....	\$ 3,850.67
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.....	\$ 3,850.67
Gross assets.....	\$ 228,293.02

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2).....	\$ 7,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$13,933.98; bonus or dividend obligation, \$....; total.....	13,933.98
All other (not including contingent mortuary), viz: Adv. insurance fund on limited payment policies.....	6,854.19
Total actual liabilities.....	\$ 27,768.17
Balance, net assets.....	\$ 200,524.85

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, reserve on unpaid claims.....	\$ 850.00
Mortuary assessments due and unpaid.....	\$ 96.51
Mortuary assessments not yet called for losses unadjusted, \$7,500; resisted, \$5,000; reported, \$....; total.....	12,500.00
Total due from members.....	\$ 13,500.51
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 13,500.51

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,).....	None.
Losses in process of adjustment (number of claims, 0).....	\$ 7,500.00
Losses reported (number of claims,).....	None.
Losses resisted (number of claims, 4).....	6,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 13,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	2,569	\$ 7,530,800.00
Policies or certificates written during the year 1906.....	474	1,400,000.00
Total.....	3,043	\$ 8,930,800.00
Deduct number and amount which have ceased to be in force during 1906.....	428	1,364,000.00
Total policies or certificates in force December 31, 1906.....	2,615	\$ 7,566,800.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	30	51,000.00
Losses and claims on policies or certificates incurred during year 1906.....	45	112,500.00
Total.....	75	\$ 163,500.00
Losses and claims on policies or certificates paid during year 1906.....	42	116,000.00
Policies or certificates terminated by death during 1906.....	47	115,500.00
Policies or certificates terminated by lapse during 1906.....	316	1,251,500.00

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. Guaranteed by surplus funds, but premiums not absolutely fixed.

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 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 mechanics'. May be levied at attained age.

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 elect officers.

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. 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 Iowa, 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 in 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 application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Mortuary assessments, including total first year's expense payment on obtaining business.....None.

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 5,217.63

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz: From officers, not to be repaid, \$500; guarantee notes, \$7,392; total.....7,892.00

(Assessments paid in advance, \$.....)

Total income.....\$ 13,109.63

Total net resources.....\$ 13,109.63

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....None.

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.....\$ 3,025.33

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries and other compensation of officers.....None.

Salaries and other compensation of office employees.....None.

Medical examiner's fees paid by company.....1,014.00

Rent, \$124.50; taxes, \$.....; advertising and printing, \$500; total.....652.50

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz: Postage and sundries.....56.28

(Advanced assessments applied, \$.....)

Total expenses, \$4,735.11

Total disbursements.....\$ 4,735.11

Balance.....\$ 8,354.52

NET OR INVESTED ASSETS.

Cost 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 collateral.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office.....None.

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: Mortuary, \$777.65; future insurance fund, \$154.87; total.....952.52

Total net or invested assets.....\$ 8,354.52

Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.

Total net or invested assets, less depreciation.....\$ 8,354.52

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.....\$ 8,354.52

LIABILITIES.

Losses adjusted, due and unpaid (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, bonus or dividend obligations.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 8,354.52

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, deferred premiums, including total first year's expense payment on securing business.....\$ 3,474.43

Mortuary assessments due and unpaid.....None.

Mortuary assessments not yet called for losses unadjusted, \$.....; reported, \$.....; total.....None.

Total due from members.....\$ 3,474.43

Deduct estimated cost of collection.....50.00

Net amount due from members.....\$ 3,424.43

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 realized (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	None	None	None	None
Policies or certificates written during the year 1896.....	320	\$ 579,500.00	320	\$ 579,500.00
Total.....	320	\$ 579,500.00	320	\$ 579,500.00
Deduct number and amount which have ceased to be in force during 1896.....	None	None	None	None
Total policies or certificates in force December 31, 1896.....	320	\$ 579,500.00	320	\$ 579,500.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None	None	None
Total.....	None	None	None	None
Losses and claims on policies or certificates paid during the year 1896.....	None	None	None	None
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	None	None	None	None

MISCELLANEOUS QUESTIONS.

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

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, 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?

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 underwrite 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 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. 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. KARRON.

Secretary, BENJAMIN G. FULLER.

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

Principal office, Clapp block, Des Moines, Iowa.

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 application, without deductions..... \$ 532.45

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$20.50; expense, \$70.45; total..... 271.40

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 823.85

Interest, \$.....; rent, \$.....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Borrowed.....	\$ 210.55
(Assessments paid in advance, \$....)	
Total income.....	\$ 1,694.40
DISBURSEMENTS DURING THE YEAR 1895.	
Losses and claims.....	None.
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.....	\$ 532.45
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.....	None.
Salaries and other compensation of office employees.....	38.65
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$60; taxes, \$....; advertising and printing, \$119.50; total.....	219.50
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Articles of incorporation, filing, etc.....	22.85
(Advanced assessments applied, \$....)	
(Total expenses, \$532.45)	
Total disbursements.....	\$ 532.45
Balance.....	\$ 200.95

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 25.15
Cash deposits in banks on emergency or reserve fund account: Bankers Iowa State bank.....	175.80
All other deposits.....	None.
Total net or invested assets.....	\$ 230.95
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets less depreciation.....	\$ 230.95

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.....	\$ 200.95

LIABILITIES.

Losses adjusted, due and unpaid (number of claims). None.	
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$210.55; interest accrued on same, \$....; total.....	210.55
Advance assessments, \$....; bonus or dividend obligations, \$....; All other (not including contingent mortality).....	None.
Total actual liabilities.....	\$ 210.55

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 34.50
Mortuary assessments due and unpaid.....	37.50
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 72.30
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 72.30

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). None.	
All other contingent liabilities.....	None.
Total contingent mortality liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	None	None
Policies or certificates written during the year 1896.....	270	\$ 270,000.00
Total.....	270	\$ 270,000.00
Deduct number and amount which have ceased to be in force during 1896.....	18	17,500.00
Total policies or certificates in force December 31, 1896.....	252	\$ 252,500.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during year 1896.....	None	None
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapses during 1896.....	18	\$ 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 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. Payments are 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.
 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 mortuary purposes. By the 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. 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.

President, LEWIS A. PLATT.

Secretary, JOHN B. DORRITY.

[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..... \$ 131,491.68

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..... None.
 Annual dues as per contract, without any deduction whatever..... \$ 65,553.00
 Assessments: Mortuary, \$38,310.55; expense, \$63,243.33; total..... 170,553.88
 Medical examiner's fees paid by applicant, none; dividend deduction..... 3,773.00
 Total paid by members..... \$ 239,879.88
 Interest, \$7,601.85; rent, \$250.50; total..... 7,852.35
 Advances to agents repaid..... 3,014.50
 Cash received from all other sources, viz.: bills receivable, \$6,043.78; payments on stock, \$13,070.82; sundries, \$5,185.81; total Company's stock, \$1,001; secured note, \$2,000; total..... 24,300.21
 (Assessments paid in advance, \$....) 5,001.00

Total income..... \$ 279,425.12
 Total net resources..... \$ 410,916.80

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims: Death \$50,478.70; accidents, \$1,748.40; total..... \$ 52,227.10
 Legal and claim expense, mortuary..... 5,971.71
 Payments returned..... 4,803.69
 Cash values..... 3,171.57
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 101,170.64
 Commissions paid or allowed for collecting assessments..... 2,834.61
 Salaries of managers and agents not paid by commissions..... None.
 Salaries of officers..... 6,987.23
 Salaries and other compensation of office employees..... 4,947.00
 Medical examiner's fees, whether paid direct by members or otherwise..... 9,137.00
 Rent, \$2,807.51; taxes, \$1,893.34; advertising and printing, \$4,091.91; total..... 9,291.76
 Advanced to officers and agents, to be repaid out of future salaries or commissions..... 15,948.70
 All other items, viz.: Agency expense, \$3,536.73; commission on contracts and plan, \$6,507.10; office furniture, \$448.73; legal expenses, \$741.53; interest returned, \$19,000; general expenses, \$1,827.27; postage, \$54.73; sundries, \$76.45; total..... 20,142.78
 (Advanced assessments applied, none.)
 (Total expenses, \$167,352.12.)
 Total disbursements..... \$ 254,927.10
 Balance..... \$ 156,989.61

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.
 Loans on mortgages (first liens) on real estate..... \$ 86,473.73
 Loans secured by pledge of bonds, stocks or other marketable collateral..... 37,085.64
 Cost value of bonds and stocks owned absolutely..... 26,850.00
 Agents' ledger balances..... None.
 Cash in office..... 5,000.90
 Cash deposits in banks on emergency or reserve fund account; Manufacturers National, \$13.78; Waterbury National, \$20.00; total..... 874.38
 All other deposits: Mutual National, Troy, N. Y..... 1,300.00
 Waterbury National, \$7.61; Fourth National, \$5,776.65; Manufacturers National, \$2,092.66; total..... 5,806.96
 Total net or invested assets..... \$ 156,992.61
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 156,992.61

NON-INVESTED ASSETS.

Interest due \$....; accrued, \$15,695.34; personal accounts, \$1,306.23; total..... \$ 23,991.47
 Library, \$12.10; office furniture and supplies, \$5,869.38; total..... 6,108.48
 Rents due, \$15.00; bills received, \$20,311.09; total..... 20,346.09
 Balance of stock assessments due on demand..... 25,973.00
 Market value of real estate over cost and encumbrances, agents' balances..... 29,761.12
 Premium notes..... 5,432.40
 Market value of bonds and stocks over cost..... 450.00
 Total non-invested assets..... \$ 132,010.55
 Gross assets..... \$ 288,993.15

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 2,300.50
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortality).....	None.
Total actual liabilities.....	\$ 2,300.50
Balance, net assets.....	\$ 280,086.85

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 20,058.86
Mortuary assessments due and unpaid.....	\$1,835.94
Mortuary assessments not yet called for losses unadjusted, \$....; related, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 44,951.80
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 44,951.80

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 16), \$11,650 paid in January, 1895.....	\$ 25,850.00
Losses in process of adjustment (number of claims), None.....	None.
Losses reported (number of claims 5); no profits.....	\$ 8,500.00
Losses related (number of claims 2).....	\$ 12,300.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 46,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	4,781	\$10,084,555.00	5	\$ 26,300.00
Policies or certificates written during the year 1895.....	3,372	8,106,875.00	1	2,350.00
Total.....	8,153	\$18,191,430.00	6	\$ 28,650.00
Deduct number and amount which have ceased to be in force during 1895.....	3,641	7,011,800.00	3	24,300.00
Total policies or certificates in force December 31, 1896.....	5,512	\$11,179,630.00	3	\$ 4,350.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	17	\$6,710.00	None	None
Losses and claims on policies or certificates incurred during year 1895.....	19	\$9,850.00	None	None
Total.....	36	\$16,560.00	None	None
Losses and claims on policies or certificates paid during the year 1895.....	50	\$8,478.79	None	None
Policies or certificates terminated by death during 1895.....	69	\$9,850.00	None	None
Policies or certificates terminated by lapse during 1895.....	2,582	\$,911,000.00	3	\$ 24,300.00

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.

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 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.

Has the society an emergency or reserve fund?

Answer. Yes.

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?

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. Yes, at 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.

President, S. B. WADSWORTH.

Secretary, W. J. JAMISON.

(Incorporated June 25, 1895. Commenced business July 13, 1895.)

Principal office, Council Bluffs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 2,165.45

INCOME DURING THE YEAR 1906.

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.....	\$ 773.09
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$700.00; expense, 1823.69; total.....	1,618.89
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 2,391.98
Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Advanced.....	2,587.02
Premium notes.....	723.08
(Assessments paid in advance, \$....)	
Total income.....	\$ 5,702.08
Total net resources.....	\$ 7,870.21

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	None.
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.....	\$ 791.61
Commissions paid or allowed for collecting assessments.....	18.85
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers, \$....; other compensation of officers, \$....; total.....	None.
Attorney's fees.....	3.95
Salaries and other compensation of office employees.....	158.10
Medical examiner's fees, whether paid direct by members or otherwise.....	55.15
Rent, \$185; taxes, \$....; advertising and printing, \$90.96; total.....	275.95
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Interest.....	141.57
Postage, \$63.17; express, \$1.81; state expenses, \$17; total.....	85.98
Travelling expense.....	81.40
Agents' expense.....	1,993.42
(Advanced assessments applied, \$....)	
(Total expenses, \$....)	
Total disbursements.....	\$ 3,635.77
Balance.....	\$ 4,234.44

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 800.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	3,421.36
Cash in office.....	200.00
Premium notes.....	723.08
All other deposits.....	None.
Total net or invested assets.....	\$ 4,234.44
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 4,234.44

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.....	\$ 4,234.44
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus and dividend obligations, \$....; total.....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 4,234.44

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 1,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 1,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 1,000.00

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.....)	None.
All other contingent liabilities.....	None.
Total contingent mortality liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL POLICIES OF 1895.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	259	\$ 250,000.00
Policies or certificates written during the year 1896.....	284	283,000.00
Total.....	541	\$ 543,000.00
Deduct number and amount which have ceased to be in force during 1896.....	261	261,000.00
Total policies or certificates in force December 31, 1896.....	281	\$ 284,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during year 1896.....	None	None
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	261	\$ 261,000.00

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?

Answer. No.

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

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?

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 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 Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGREN.

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..... \$ 747,929.30

INCOME DURING 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 applications, without deductions..... None.

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$1,237,851.67; expenses, \$319,708.60; advance deposits, \$28,022.11; reserve fund, \$13,451.70; deposit fund, \$1,102.94; total..... \$1,595,135.11

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$1,595,135.11

Interest, \$25,345.85; rent, \$2,935.17; total..... 28,281.02

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$25,473.18.)

Total income..... \$1,622,416.11

Total net resources..... \$2,871,443.30

DISBURSEMENTS DURING 1896.

Losses and claims..... \$1,231,098.26

Advance payments returned to rejected applicants, \$.....

advance deposits, \$23,873.15; surrender certificates, \$1,235.19; dividends, \$1,820.34; total..... 25,718.58

Total paid to members..... \$1,256,816.84

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 174,401.15

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 10,427.98

Salaries of officers, \$22,820; other compensation of officers, none..... 22,825.00

Salaries and other compensation of office employees..... 33,110.74

Medical examiners' fees, whether paid direct by members or otherwise..... 23,010.25

Rent, \$1,255.15; taxes, fees, etc., \$5,563.99; advertising and printing, \$5,729.92; total..... 22,549.06

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz.:

Contingent expenses..... \$ 3,247.14

Postage, express and exchange..... 11,183.51

Traveling expenses..... 6,720.55

Directors and auditor's expenses..... 4,398.36

Legal expenses..... 4,340.10

Furniture and fixtures..... 956.45

Type and printing material..... 302.23

Sundry expenses..... 970.83

Total..... \$ 32,677.47

(Advance assessments applied, \$23,873.15.)

Total expenses, \$32,677.47

Total disbursements..... \$1,577,598.39

Balance..... \$ 748,544.11

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..... 20,000.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... None.

Cost value of bonds and stocks owned absolutely..... 469,935.15

Agents' ledger balances secured	\$ 93,118.81
Cash in office	17,662.76
Cash deposits in banks on emergency or reserve fund account	None.
All other deposits: First National bank, Galena, Ill., \$50,000.00; The Wisconsin bank, Toronto, Ont., \$2,141.94; total	52,141.94
Total net or invested assets	\$ 152,923.51
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured (United States 1 per cent bonds)	46,544.62
Total net or invested assets, less depreciation	\$ 106,378.89
NON-INVESTED ASSETS	
Interest due and accrued, \$4,798.32; rents due and accrued, \$96.30; total	\$ 4,894.62
Postage stamps, \$767.62; furniture and fixtures, \$3,750.62; books, blanks and stationery, \$750; total	11,278.84
Printing machinery, type, galley, etc., \$7,328.43; medical, law and insurance books, \$3,051.21; total	10,379.64
Market value of bonds and stocks over cost	3,412.21
Total non-invested assets	\$ 29,965.31
Gross assets	\$ 136,344.20
LIABILITIES	
Losses adjusted, due and unpaid	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, \$5,734.89; bonus or dividend obligations, none	\$ 5,734.89
All other (not including contingent mortuary), viz.: Deposit fund for limited payment policies	1,102.94
Total actual liabilities	\$ 6,837.83
Balance, net assets	\$ 129,506.37
CONTINGENT MORTUARY ASSETS (OR RESOURCES)	
Mortuary assessments called and not yet due, for losses paid prior to December 31, 1906	\$ 250,000.00
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses adjusted and unadjusted, \$17,285; retested, \$28,250; reported, \$55,750; total	496,235.00
Total due from members	\$ 746,235.00
Deduct estimated cost of collection	None.
Net amount due from members	\$ 746,235.00
CONTINGENT MORTUARY LIABILITIES	
Losses adjusted, not yet due (number of claims, 19)	\$ 44,125.00
Losses in process of adjustment (number of claims, 147)	328,320.00
Losses reported (number of claims, 16)	50,730.00
Losses retested (number of claims, 10)	30,150.00
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 453,325.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905	44,855	\$ 91,610,150	2,469	\$ 5,491,979
Policies or certificates written during the year 1906	9,590	14,318,125	214	361,750
Total	54,445	105,928,275	2,683	5,853,729
Deduct number and amount which have ceased to be in force during 1906	11,313	15,608,505	436	947,500
Total policies or certificates in force December 31, 1906	43,132	\$ 90,319,770	2,247	\$ 5,906,229
Losses and claims on policies or certificates unpaid December 31, 1905	500	444,930	9	18,250
Losses and claims on policies or certificates incurred during 1906	500	1,308,875	41	117,635
Total	1,000	1,753,805	50	135,875
Losses and claims on policies or certificates paid during the year 1906	877	1,397,500	44	318,975
Policies or certificates terminated by death during 1906	500	1,308,875	41	117,635
Policies or certificates terminated by surrender during 1906	420	580,250	9	4,125
Policies or certificates reduced in amount during 1906		447,250		28,900
Policies or certificates terminated by lapse during 1906	10,398	17,690,125	274	543,625
Deductions by removals	None	None	18	34,000

MISCELLANEOUS 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 protect 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?

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 or promises provided for?

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. Graded on actuarial experience table, according to age at entry.
Has the society an emergency or reserve fund?

Answer. Yes.
What is the amount thereof?
Answer. Three hundred and fifteen 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 losses in the event of excessive mortality, invested in United States 4 per cent registered bonds, the above amount being the par value

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 required?

Answer. Yes.

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

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.

Secretary, L. C. RAWSON.

[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 \$ 277,844.75

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 deduction.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$145,940.57; expense, \$83,137.25; total.....\$ 229,077.82

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 229,077.82

Interest, \$10,498.34; rent, \$.....Total.....10,498.34

Advances to agents repaid.....1,854.20

Cash received from all other sources, viz: Guarantee notes

taken, \$26,139; unapplied premiums, \$1,081.58; total.....27,220.58

(Assessments paid in advance, \$.....)

Total income.....\$ 297,121.00

Total net resources.....\$ 544,765.75

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 180,712.00

Advanced payments returned, \$165.66; guarantee notes returned,

\$588; total.....753.66

Total paid to members.....\$ 140,465.66

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 82,716.71

Salaries of managers and agents not paid by commission.....4,000.00

Salaries of officers, \$7,000; other compensation of officers, \$175.91; total.....7,175.91

Salaries and other compensation of office employees.....8,291.13

Medical examiner's fees paid direct by home office.....1,140.79

Rent, \$1,843.50; light, \$40.33; taxes, \$8.63; advertising, \$1,706.55; printing, \$2,182.44; total.....5,341.75

Advanced to agents, to be repaid out of future salaries or commissions.....480.93

All other items, viz: Furniture and fixtures, \$1,871; attorney's fees, \$208.99; blank books, \$91.10; traveling expenses, \$1,301.03; collection and exchange, \$2.23; state fees, \$947.39; insurance, \$10; postage, \$2,234.83; court fees, \$947.15; express, \$103.94; telegrams, \$107.19; U.-P. association, \$130; national convention, \$85; inspection, \$1,367.64; sundries, \$197.37; total.....7,366.52

(Advanced assessments applied, \$.....)

Total expenses, \$88,094.74.....

Total disbursements.....\$ 236,470.46

Balance.....\$ 518,295.35

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None

Loans on mortgages (first liens on real estate).....\$ 88,431.00

Loans secured by pledge of bonds, stocks or other marketable collateral.....2,000.00

City certificates: Des Moines, Iowa, \$46,822.19; Cedar Rapids, Iowa, \$16,967.81; total.....63,490.20

Agents' ledger balances.....1,411.50

Cash in office.....1,065.74

Cash deposits in banks on emergency or reserve fund account; Marion County National bank, \$1,488.41; Central State bank, \$197.48; with Missouri state department, \$1,000; total.....5,126.49

All other deposits: Incomplete loans, \$2,130.41; guarantee notes, \$154,858.62; total.....155,989.33

Total net or invested assets.....\$ 318,236.35

Deduct depreciation for guarantee notes canceled and charged off on lapsed policies.....94,640.02

Total net or invested assets, less depreciation.....\$ 223,596.33

NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued.....None.

Furniture and fixtures.....\$ 1,854.20

Market value of bonds and stocks over cost.....None

Total non-invested assets.....\$ 1,854.20

Gross assets.....\$ 225,450.55

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) 1. None.

Taxes due and accrued.....None.

Salaries, rent and office expenses due and accrued.....None.

Borrowed money and interest accrued on same.....None.

Advance assessments, \$.....None or dividend obligations.

\$.....Total.....None.

All others (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 225,450.55

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 adjusted, \$.....	None.
resisted, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net 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.....)	\$ 20,000.00
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	12,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 32,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	10,090	\$14,015,000.00	5,449	\$ 7,978,000.00
Policies or certificates renewed and transferred during 1896.....	57	118,000.00	37	55,000.00
Policies or certificates written during the year 1896.....	2,472	3,385,500.00	543	802,500.00
Total.....	12,619	\$17,518,500.00	7,130	\$ 8,785,500.00
Deduct number and amount which have ceased to be in force during 1896.....	3,977	4,452,500.00	1,745	1,487,500.00
Total policies or certificates in force December 31, 1896.....	10,342	\$13,066,000.00	5,385	\$ 7,298,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	18	32,000.00	15	27,000.00
Losses and claims on policies or certificates incurred during year 1896.....	89	125,500.00	46	71,500.00
Total.....	106	\$ 157,500.00	61	\$ 98,500.00
Losses and claims on policies or certificates paid during the year 1896.....	91	214,400.00	53	54,500.00
Claims for total disability.....	3	4,400.00	.....	.....
Policies or certificates terminated by death during 1896.....	66	125,500.00	46	71,500.00
Policies or certificates terminated by cause.....	.....	.....	.....	.....
laid and transferred.....	69	125,500.00	34	51,000.00
Policies or certificates terminated by lapse during 1896.....	3,174	4,214,800.00	1,065	1,385,000.00

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. 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 mortuary collection is deposited with the auditor of state as a part of the reserve 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?

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. 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 20 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. Yes; the directors are elected by the members, the officers by the directors.

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. No.

For what purpose are assessments made and under what authority?

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

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 Iowa, pursuant to the laws of said State.

President, WALTER L. HAYES.

Secretary, FRANK THORNBURG.

(Incorporated October, 1891. Commenced business November, 1891.)

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 21,000.00

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deduction for commissions or other expense, 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, \$3,500.00; expense, \$19,711.96; total, \$23,211.96

Medical examiner's fees paid by applicant, None.

Total paid by members, \$23,211.96

Interest, \$...; rent, \$...; total, None.

Advances to agents repaid, None.

Cash received from all other sources, viz: Guaranty deposit, 70.00

Notes taken, 5,209.04

(Assessments paid in advance, \$...)

Total income, \$34,430.00

Total net resources, \$50,523.03

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims, \$2,000.00

Advanced payments returned to rejected applicants:

Returned guaranty deposit—notes, 572.70

Returned guaranty deposit—cash, 285.65

Total paid to members, \$3,158.35

Commission and fees retained by or paid or allowed to agents on

account of fees and dues, 16,061.65

Commissions paid or allowed for collecting assessments, 207.50

Salaries of managers and agents not paid by commissions, 1,150.97

Salaries of officers, \$661.53; other compensation of officers, \$...; total, 651.53

Salaries and other compensation of office employees, \$547; policy

writing, \$114.16; total, 661.16

Medical examiner's fees, whether paid direct by members or

otherwise, 2,732.08

Rents, \$235; taxes, \$...; advertising and printing, \$1,014.38; total, 1,339.28

Advanced to officers and agents to be repaid out of future salaries or commissions, None.

All other items, viz: State licenses and agents' commissions, \$138.12; return premiums, \$50.20; postage, \$255.20; sundries, \$249.86; traveling expenses, \$1,211.50; telegrams, \$174.51; express, \$15.50; total, 2,075.05

(Advance assessments applied, \$...)

(Total expenses, \$25,799.20)

Total disbursements, \$28,917.75

Balance, \$27,605.28

NET NON-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, None.

Cost value of bonds and stocks owned absolutely, None.

Agents' ledger balances, secured, \$3,723.48

Cash in office, 1,632.80

Cash deposits in banks on emergency or reserve fund account:

Clinton National bank, 1,536.20

City National bank, 1,070.83

Premium and guaranty notes, 12,285.73

Total net or invested assets, \$27,605.28

Deduct depreciation of assets to bring same to market value

and agent's balance unsecured, 2,683.97

Total net or invested assets, less depreciation, \$24,921.31

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, \$24,921.31

LIABILITIES.

Losses adjusted, due and unpaid (number of claims), None.

Taxes due and accrued, None.

Salaries, rents and office expenses due and accrued, None.

Borrowed money, \$...; interest accrued on same, \$...; total, None.

Advance assessments, \$...; bonus or dividend obligations, \$...; total, None.

All other (not including contingent mortuary), None.

Total actual liabilities, None.

Balance, net assets, \$24,921.31

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, \$...; related, \$1,000; reported, \$...; total, \$2,000.00

Total due from members, \$2,000.00

Deduct estimated cost of collection, None.

Net amount due from members, \$2,000.00

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 related (number of claims, \$...), \$2,000.00

All other contingent liabilities, None.

Total contingent mortuary liabilities, \$2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	1,410	\$1,410,000.00	1,410	\$1,410,000.00
Policies or certificates written during the year 1896...	1,870	1,670,000.00	1,848	1,646,000.00
Total...	3,280	\$3,080,000.00	3,258	\$3,056,000.00
Deduct number and amount which have ceased to be in force during 1896...	674	674,000.00	674	674,000.00
Total policies or certificates in force Dec. 31, 1896...	2,606	\$2,406,000.00	2,584	\$2,382,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1896...	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1896...	5	\$,000.00	5	\$,000.00
Total...	5	\$,000.00	5	\$,000.00
Losses and claims on policies or certificates paid during the year 1896...	3	\$,000.00	3	\$,000.00
Policies or certificates terminated by death during 1896...	6	\$,000.00	5	\$,000.00
Policies or certificates terminated by surrender during 1896...	7	7,000.00	7	7,000.00
Policies or certificates terminated by lapse during 1896...	664	664,000.00	664	664,000.00

MISCELLANEOUS QUESTIONS.

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

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 mortuary 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 cents 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.

President, G. W. HARRIS.

Secretary, F. H. LORING.

Assistant Secretary, L. B. MESSLER.

(Incorporated November 17, 1881. Commenced business March 14, 1882.)

Principal office, Waterloo, Iowa.

Attorneys for service of process in Iowa, Bales & Bales.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 41,196.39
Amount to correct assets December 31st of previous year.....	614.11
Total.....	\$ 41,790.50

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 application, without deductions.....	\$ 14,540.38
Annual dues as per contract, without any deduction whatever.....	9,449.12
Assessments: Mortuary, \$69,000.46; expense, \$10,879.08; total.....	100,879.54
Medical examiner's fees paid by applicant.....	1,511.63
Total paid by members.....	\$ 135,107.69
Interest, \$726.31; rent, \$1,102.50; total.....	1,828.81
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Assignments, \$9.50; office building, \$25,500.79; total.....	25,510.29
(Assessments paid in advance, \$22.03)	

Total income.....	\$ 161,446.79
Total net resources.....	\$ 204,227.29

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 92,611.07
Surrender value paid.....	4,731.37
Total paid to members.....	\$ 97,342.44
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.....	2,643.61
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers, \$7,446.51; other compensation of officers, \$.....	7,446.51
Salaries and other compensation of office employees.....	3,993.41

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 1,399.15
Rent, \$96.50; taxes, \$173.70; advertising and printing, \$2,668.75; total.....	2,878.95
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Fuel and lights, \$49.80; express, \$130.54; furniture and fixtures, \$152.14; stationery, \$356.05; building expense, \$218.15; postage, \$1,047.30; traveling expenses, \$3,196.15; legal fees, \$961.82; office expense, \$237.51; insurance, \$96.35; telegrams, \$115.93; interest, \$154.32; total.....	6,812.33
(Advanced assessments applied, \$22.00.)	
(Total expenses, \$30,497.33.)	

Total disbursements.....	\$ 187,650.27
Balance.....	\$ 60,367.02

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	\$ 38,919.68
Loans on mortgages (first liens) on real estate.....	5,300.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	4,900.00
Agent's ledger balances.....	11,181.43
Cash in office.....	1,434.47
Cash deposits in banks on emergency or reserve fund account:	
First National bank, Waterloo, Iowa.....	2,825.12
All other deposits: Oskaloosa National bank, \$1,068.12; Insurance department, Missouri, \$1,000; total.....	2,106.12
Total net or invested assets.....	\$ 60,367.02
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	8,500.00
Total net or invested assets, less depreciation.....	\$ 51,867.02

NON-INVESTED ASSETS.

Interest due, \$10; accrued, \$197; total.....	\$ 213.00
Rents due, \$....; accrued, \$40; total.....	45.00
Market value of real estate over cost and encumbrances.....	5,018.68
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 5,876.68
Gross assets.....	\$ 68,743.70

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 6).....	\$ 14,000.00
Taxes due and accrued.....	None.
Salaries due and accrued.....	199.50
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$22.60; surrender value, \$957.89; total.....	880.48
All other (not including contingent mortality).....	None.
Total actual liabilities.....	\$ 15,079.98
Balance, net assets.....	\$ 48,663.72

* Of this amount \$23,500.79 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.....	\$ 12,658.11
Mortuary assessments due and unpaid.....	3,815.06
Mortuary assessments not yet called for losses unadjusted, \$15,000; resisted, \$15,869; reported, \$7,730; adjusted not yet due, \$8,000; total.....	41,642.00
Total due from members.....	\$ 55,310.19
Deduct estimated cost of collection.....	1,108.20
Net amount due from members.....	\$ 54,201.99

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 3,000.00
Losses in process of adjustment (number of claims, 7).....	15,000.00
Losses reported (number of claims, 4).....	7,750.00
Losses resisted (number of claims, 5).....	15,869.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 41,649.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	7,676	\$5,488,121.00	1,933	\$ 2,095,375.00
Policies or certificates written during year 1906.....	2,510	6,369,860.00	1,700	3,000,000.00
Total.....	10,446	\$12,795,982.00	3,633	\$ 5,095,375.00
Deduct number and amount which have ceased to be in force during 1906.....	2,520	2,538,842.00	581	1,318,190.00
Total policies or certificates in force December 31, 1906.....	8,906	\$10,257,080.00	3,052	\$ 4,382,985.00
Losses and claims on policies or certificates unpaid December 31, 1906.....	17	30,515.00	0	16,750.00
Losses and claims on policies or certificates incurred during year 1906.....	73	123,726.40	19	37,750.00
Total.....	90	\$ 154,241.40	27	\$ 54,500.00
Losses and claims on policies or certificates paid during year 1906.....	65	98,502.40	21	42,700.00
Policies or certificates terminated by death during 1906.....	73	123,726.40	19	37,750.00
Policies or certificates terminated by maturity during 1906.....	169	261,250.00	126	270,000.00
Policies or certificates terminated by lapse during 1906.....	3,278	2,937,965.60	437	1,008,440.00

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 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 assessment.

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 hundred 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?

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 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 EURENT.

Secretary, E. H. WHITCOMB.

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

Principal office, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 68,838.65

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..... \$ 9,254.83

Annual dues as per contract, without any deduction whatever..... 12,038.01

Assessments: Mortuary, \$22,561.57; expense, \$306.16; total..... 22,867.73

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 54,460.61

Interest, \$1,785.69; rent, \$.....; total..... \$ 3,796.90

Advances to agents repaid..... None.

Cash received from all other sources, viz: Surety and savings fund, \$1,985.04; advance fund, \$30.46; bills payable, \$500; total..... 2,855.10

(Assessments paid in advance, \$718.92.)

Total income..... \$ 61,109.0

Total net resources..... \$ 129,947.67

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 34,000.00

Returned to members..... 2,690.22

Advanced payments returned to rejected applicants..... 61.95

Total paid to members..... \$ 36,751.17

Commission and fees retained by or paid or allowed to agents 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, \$1,365; other compensation of officers, \$50.40; total..... 2,451.40

Salaries and other compensation of office employees..... 1,831.00

Medical examiner's fees, whether paid direct by members or otherwise..... 1,540.88

Rent, \$300; taxes, \$.....; advertising and printing, \$1,300.87; total..... 1,600.87

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage, \$19.13; attorney's fees, \$191.54; traveling expenses, \$1,577.93; insurance commissioner, \$250.37; national convention, \$196; bills payable, \$550; contingent expenses, \$508.55; total..... 3,554.37

Accrued interest on mortgages bought and exchanged, \$265.14; furniture, \$142.30; total..... 407.53

(Advanced assessments applied, \$.....)

Total disbursements..... \$ 61,386.25

Balance..... \$ 68,561.42

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 65,850.00

Loans secured by pledge of bonds, stocks and other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... 1,935.34

Cash deposits in bank on emergency or reserve fund account: Davenport National bank..... 1,105.08

All other deposits..... None.

Total net or invested assets..... \$ 68,561.42

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 68,561.42

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$1,197.87; total..... \$ 1,197.87

Surety fund pledges..... 5,410.00

Rents due and accrued..... None.

Furniture..... 1,075.61

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 7,683.50

Gross assets..... \$ 76,244.92

LIABILITIES.

Losses adjusted, due and unpaid (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, \$599.91; bonus or dividend obligations, \$..... total.....	\$ 599.91
All other (not including contingent mortuary)..... None.	
Total actual liabilities.....	\$ 599.91
Balance, net assets.....	\$ 75,935.01

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 2,913.58
Mortuary assessments due and unpaid..... None.	
Mortuary assessments not yet called for losses unadjusted, \$.....; realized, \$.....; reported, \$5,000; total.....	5,000.00
Total due from members.....	\$ 7,913.58
Deduct estimated cost of collection.....	791.83
Net amount due from members.....	\$ 7,121.75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....) \$ 1,000.00	
Losses in process of adjustment (number of claims.....) None.	
Losses reported (number of claims.....) 4,000.00	
Losses realized (number of claims.....) None.	
All other contingent liabilities..... None.	
Total contingent mortuary liabilities.....	\$ 5,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1896.....	2,691	\$2,691,000.00	2,063	\$ 2,063,000.00
Policies or certificates written during the year 1896.....	504	504,000.00	254	254,000.00
Total.....	3,195	\$3,195,000.00	2,317	\$ 2,317,000.00
Deduct number and amount which have ceased to be in force during 1896.....	493	493,000.00	443	443,000.00
Total policies or certificates in force December 31, 1896.....	2,702	\$2,702,000.00	1,974	\$ 1,974,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	1	2,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	27	\$2,000.00	19	\$7,000.00
Total.....	28	\$4,000.00	19	\$7,000.00
Losses and claims on policies or certificates paid during the year 1896.....	24	\$4,000.00	17	\$3,000.00
Policies or certificates terminated by death during 1896.....	39	\$9,000.00	27	\$7,000.00
Policies or certificates terminated by surrender during 1896.....	12	\$2,000.00	9	\$9,000.00
Policies or certificates terminated by lapse during 1896.....	442	\$42,000.00	467	\$47,000.00

MISCELLANEOUS 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 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 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 mortuary 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 provided for?
 Answer. No; we issue life and savings policy as defined in section 23, chapter 63, 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 assessment.
 Answer. Graded. American experience table. The premiums provide for increasing cost with increasing age.

Has 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 insured, 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 of 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. FOUZE.

Secretary, W. S. CAMPBELL.

[Incorporated December 2, 1875. Commenced business January 1, 1876.]

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..... \$1,317,896.14

INCOME DURING THE YEAR 1906.

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, including total first year's expense payment on all new policies..... \$ 563,719.98
Annual dues as per contract, without any deduction whatever..... 361,296.72
Assessments, Mortuary, \$575,009.91; expense, \$9,570.21; total..... 584,580.12
Medical examiner's fees paid by applicant..... 3,590.00

Total paid by members..... \$1,511,826.82
Interest, \$53,732.40; rent, \$3,640.00; total..... 57,372.40
Advances to agents repaid..... None.
Cash received from all other sources, viz.: Fees for changing policies..... 553.50
(Assessments paid in advance, \$....)

Total income..... \$1,569,550.80
Total net resources..... \$2,897,447.01

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims..... \$ 510,451.53
Advanced payments returned to rejected applicants, members and expenses incident thereto..... 58,508.77

Total paid to members..... \$ 569,060.30
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 306,903.78
Commissions paid or allowed for collecting assessments..... 9,570.21
Salaries of managers and agents not paid by commissions..... 49,034.57
Salaries and other compensation of officers..... 28,129.68
Salaries and other compensation of office employees..... 37,437.74
Medical examiner's fees, whether paid direct by members or otherwise..... 30,704.41

Rent, \$24,942.70; taxes, \$907.36; advertising and printing, \$45,720.70; total..... 74,500.85
Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz.: State licenses, legal expenses, etc..... 11,622.76
Furniture, fixtures, janitor, fuel, expressage, telegrams, etc..... 9,634.40
Traveling expenses, postage, etc..... 43,263.44
(Advanced assessments applied, \$....)
(Total) expenses, \$629,832.54

Total disbursements..... \$1,228,902.84
Balance..... \$1,668,544.19

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... \$1,018,156.56
Loans on mortgages (first liens) on real estate..... 225,798.54
Loans on policies, reserve included in liabilities..... 37,020.49
Loans secured by pledge of bonds, stocks or other marketable collaterals..... 21,086.74
Interest bearing notes secured by liens on policies..... 53,918.43
Cost value of bonds and stocks owned absolutely..... 20,300.51
Agents' ledger balances secured..... 254,218.77
Cash in office..... 309.43

Cash deposits in banks on emergency accounts: Third National bank, Philadelphia, \$5,389.93; Seventh National bank, Philadelphia, \$5,389.93; Ninth National bank, Philadelphia, \$5,115.35; Union Trust Co., \$4,883.92; total..... 21,145.72
All other deposits..... None.

Total net or invested assets..... \$1,658,554.19
Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.
Total net or invested assets, less depreciation..... \$1,658,554.19

NON-INVESTED ASSETS.

Interest due, \$643.24; accrued, \$3,486.48; total..... \$ 4,490.72
Rents due, \$....; accrued, \$....; total..... None.
Market value of real estate over cost and encumbrances..... 25,531.90
Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 40,021.62
Gross assets..... \$1,698,575.81

LIABILITIES.

Losses adjusted, due and unpaid (number of claims). None.
Taxes due and accrued..... None.
Salaries, rents and office expenses due and accrued..... \$ 69.02
Borrowed money and interest accrued on same..... None.
Advance assessments and bonus or dividend obligations..... 280,141.87
All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 280,210.89
Balance, net assets..... \$1,418,374.92

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.
Mortuary assessments due and unpaid, specified in policies from which losses of current year will be paid..... \$ 992,339.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total..... None.
Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 992,339.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 30)..... \$ 39,600.00
Losses in process of adjustment (number of claims, 4)..... 18,000.00
Losses reported (number of claims, 21)..... 74,000.00
Losses related (number of claims, 2)..... 7,000.00
All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 138,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	25,339	\$59,363,341.00	357	\$ 835,800.00
Policies or certificates written during the year 1906.....	9,037	21,705,571.00	123	219,500.00
Total.....	34,376	\$81,068,914.00	480	\$1,055,300.00
Deduct number and amount which have ceased to be in force during 1906.....	8,371	13,635,958.08	80	181,750.00
Total policies or certificates in force December 31, 1906.....	26,005	\$67,432,955.92	400	\$ 873,550.00
Losses and claims on policies or certificates unpaid December 31st.....	45	122,960.00		
Nine of these claims settled at a saving of \$10,737.10.....		10,737.10		
Balance.....		\$ 112,962.10		

EXHIBIT OF CERTIFICATES OR POLICIES—Continued.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during 1896.....	243	\$ 575,990.43	2	\$ 5,000.00
Balance of installment policies for \$9.98, present value of which is included in actual liabilities.....		887,961.53		
Deduct amount included in actual liabilities.....		8,000.00		
Total.....	243	\$ 575,990.43	2	\$ 5,000.00
Losses and claims on policies or certificates paid during the year 1896.....	232	\$ 540,461.53	2	\$ 3,000.00
Policies or certificates terminated by death during 1896.....	243	\$ 575,990.43	2	\$ 5,000.00
Policies or certificates terminated by lapse during 1896.....	5,128	\$ 13,080,056.45	77	\$ 186,150.00

MISCELLANEOUS 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 premiums.

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 1 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 cents.

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

Answer. To guarantee full payment of policies and reduce insurance liability of the association; created by levying mortuary 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?

Answer. Yes.

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

Answer. Yes; if the laws of the state recognize any other insurable interest.

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 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 Iowa, pursuant to the laws of said State.

President, JAMES NOBLE, JR.

Secretary, H. N. KINGBURY.

[Incorporated April 12, 1887. Commenced business May 4, 1887.]

Principal office, Westfield, Mass.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,599.85

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..... \$ 2,500.00

Annual dues as per contract, without any deduction whatever..... 13,635.00

Assessments..... 23,045.00

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 39,180.00

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Reinstatements..... 5,111.00

(Assessments paid in advance, \$.....)

Total income..... \$ 44,291.00

Total net resources..... \$ 51,890.85

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims (130)..... \$ 27,569.39

Advanced payments returned to members..... 50.55

Total..... \$ 27,619.94

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 5,822.25

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$1,200.27; other compensation of officers, \$.....; total..... 1,200.27

Salaries and other compensation of office employees..... 1,227.50

Medical examiner's fees, whether paid direct by members or otherwise..... 700.00

Rent, \$118.50; taxes, \$.....; advertising and printing, \$.....; total..... 1,208.00

Advanced to officers and agents, to be repaid out of future salaries or commissions. None.
 All other items, viz: Licenses, postage, legal, incidental, etc. \$ 1,499.47
 (Advanced assessments applied, \$.....)
 (Total expenses, \$12,535.42.)

Total disbursements..... 9,473.36
 Balance..... 11,510.49

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..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances..... None.
 Cash in office..... \$ 6,501.25
 Cash deposits in bank on emergency or reserve fund account:
 Westfield Savings bank, \$997.17; Wornoco Savings bank,
 \$1,502.00; Hampden National bank, \$3,029.94; total..... 4,519.21
 All other deposits..... None.
 Total net or invested assets..... \$ 11,510.49
 Deduct depreciation of assets to bring same to market value
 and agents' ledger balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 11,510.49

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..... 11,510.49

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... None.
 Borrowed money, \$5,000; interest accrued on same, \$..... Total, \$ 5,000.00
 Advance assessments and bonus or dividend obligations..... None.
 All other (not including contingent mortuary)..... None.
 Total actual liabilities..... \$ 5,000.00
 Balance, net assets..... \$ 6,510.49

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 9,812.00
 Mortuary assessments due and unpaid..... 3,420.00
 Mortuary assessments not yet called..... 15,124.00
 Total due from members..... \$ 28,356.00
 Deduct estimated cost of collection..... None.
 Net amount due from members..... \$ 28,356.00

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 accidents 2)..... \$ 5,337.50
 Losses realized (number of claims 3)..... \$ 5,337.50
 All other contingent liabilities..... None.
 Total contingent mortuary liabilities..... \$ 5,337.50

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906		BUSINESS IN IOWA DURING 1906	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	4,204	\$11,859,700.00	170	\$ 412,500.00
Reinstatements during 1906.....	3,617	4,792,100.00	113	140,900.00
Policies or certificates written during the year 1906.....	500	983,100.00	50	28,450.00
Total.....	8,321	\$17,644,800.00	303	\$ 581,850.00
Deduct number and amount which have ceased to be in force during 1906.....	750	2,049,300.00	45	220,500.00
Total policies or certificates in force December 31, 1906.....	7,569	\$15,595,500.00	218	\$ 361,350.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1906.....	329	27,869.39	8	233.41
Total.....	329	\$ 27,869.39	8	\$ 233.41
Losses and claims on policies or certificates paid during the year 1906.....	329	27,869.39	8	233.41
Policies or certificates terminated by death during 1906.....				
Policies or certificates terminated by lapse during 1906.....	750	2,049,300.00	45	220,500.00

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? 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?

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 or promises provided for?

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. 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 cents.

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

Answer. Purpose to pay claims. Created by assessment. Deposited with Westfield and Wornoco Savings banks, Hampden National bank, and vault.

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 claims and under authority of the association's constitution, charter and by-laws.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Fifteen thousand, two hundred and twenty-four dollars.

ANNUAL STATEMENT

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

GERMAN AMERICAN 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, PHILIP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July 1, 1887.]

Principal office, Odd Fellows building, corner Main and Valley streets, Burlington Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 5,330.19

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. None.
 Annual dues as per contract, without any deduction whatever. None.
 Assessments: Mortuary, \$18,000.00; expense, \$7,002.17; total. \$ 25,002.17
 Medical examiner's fees paid by applicant. None.
 Total paid by members. \$ 25,002.17
 Interest, \$136.67; rent, \$ 156.67
 Advances to agents repaid. None.
 Cash received from all other sources, viz.: Temporary advance by officers. 3,362.54
 (Assessments paid in advance, none.)
 Total income. \$ 30,547.26
 Total net resources. \$ 34,961.48

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims. \$ 37,102.25
 Advanced payments returned to rejected applicants. 172.00
 Total paid to members. \$ 37,274.25
 Commission and fees retained by or paid or allowed to agents on account of fees and dues. 5,270.86
 Commissions paid or allowed for collecting assessments. 1,258.02
 Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$1,176; other compensation of officers, \$211;
 total. 1,387.00
 Salaries and other compensation of office employees. 371.00
 Medical examiner's fees, whether paid direct by members or otherwise. 942.60
 Rent, \$477.79; taxes, \$213.88; advertising and printing, \$467.57;
 total. 1,159.24
 Advanced to officers and agents, to be repaid out of future salaries or commissions. None.
 All other items, viz.:
 Postage exchange. 129.17
 Sundries—incidentals. 42.84
 Traveling expenses. 95.00
 (Advance assessments applied, none.)
 Total expenses, \$1,628.76
 Total disbursements. \$ 16,287.69
 Balance. \$ 5,863.45

NET OR INVESTED ASSETS.
 Cost value of real estate in cash, exclusive of encumbrances. None.
 Loans on mortgages (first liens on real estate). 2,000.00
 Loans secured by pledge of bonds, stocks or other marketable collateral. None.
 Cost value of bonds and stocks owned absolutely. None.
 Agents' ledger balances. 808.35
 Cash in office. None.
 Cash deposits in banks on emergency or reserve fund account: State of Missouri insurance deposit, \$1,000; First National bank, \$1,215.10; German Savings bank, \$600; total. 2,815.10
 All other deposits. None.
 Total net or invested assets. \$ 5,683.45
 Deduct depreciation of assets to bring same to market value, and agents' balance unsecured. None.
 Total net or invested assets, less depreciation. \$ 5,683.45

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. \$ 5,683.45
 Gross assets. \$ 5,683.45

LIABILITIES.
 Losses adjusted, due and unpaid. None.
 Taxes due and accrued. None.
 Salaries, rents and office expenses due and accrued. None.
 Borrowed money, \$1,262.54; interest accrued on same, \$ 1,362.54
 Advance assessments, bonus or dividend obligations. None.
 All other not including contingent mortuary. \$ 3,362.54
 Total actual liabilities. \$ 3,362.54
 Balance, net assets. \$ 5,320.91

CONTINGENT MORTUARY ASSETS (OR RESOURCES).
 Mortuary assessments called and not yet due: Notes for current year estimated. \$ 25,000.00
 Mortuary assessments and expense element due and unpaid (estimated). 800.00
 Mortuary assessments not yet called for losses unadjusted, rejected and reported. None.
 Total due from members. \$ 25,800.00
 Deduct estimated cost of collection. 1,389.00
 Net amount due from members. \$ 24,411.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 2).....	\$ 4,000.00
Losses reported (number of claims, 4).....	3,000.00
Losses resisted (number of claims, 1).....	1,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 8,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896		BUSINESS IN IOWA DURING 1896	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,816	\$1,607,750.00	562	\$ 643,250.00
Policies or certificates written during the year 1896.....	440	\$10,900.00	140	\$27,500.00
Total.....	2,256	\$1,618,650.00	702	\$ 670,750.00
Deduct number and amount which have ceased to be in force during 1896.....	773	\$79,750.00	105	\$21,750.00
Total policies or certificates in force December 31, 1896.....	1,483	\$1,538,900.00	597	\$ 649,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	2	\$500.00	None	None
Not reported in 1895 there was.....	6	\$6,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	13	\$8,500.00	1	\$1,000.00
Total.....	23	\$8,500.00	1	\$1,000.00
Losses and claims on policies or certificates paid during the year 1896.....	15	\$6,618.00	4	\$4,000.00
Policies or certificates terminated by death during 1896.....	13	\$8,500.00	1	\$1,000.00
Policies or certificates terminated by lapse during 1896.....	773	\$79,750.00	105	\$21,750.00

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

Answer. No, except percentage for collecting; one-fourth set apart 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 assessment.

Answer. Yes; upon the actuarial 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 cents.

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

Answer. To provide against excessive mortality; for protection against forfeiture in 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 members?

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?

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 create a mortuary fund for settlement of mortuary and disability claims; under authority of articles of incorporation and to collect the expense due provided for in policy.

What sum of money would an ordinary assessment for the payment of a single certificate 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 Iowa, pursuant to the laws of said State.

President, E. TAPPIN.

Secretary, I. S. MILLARD.

(Incorporated October 5, 1896. Commenced business October 21, 1896.)

Principal office, Marshalltown, Iowa.

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 application, without deductions.....None.

Annual dues as per contract, without any deduction whatever. \$ 64.00

Assessments: Mortuary, \$10.24; expense, \$26.74; total.....136.96

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 190.96

Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, none.)	
Total income.....	\$ 230.96
Total net resources.....	\$ 230.96
DISBURSEMENTS DURING THE YEAR 1906.	
Losses and claims.....	\$ 19.14
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 19.14
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	4.05
Commissions paid or allowed for collecting assessments.....	3.88
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$....; other compensation of officers, \$....; total.....	None.
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$12.50; taxes, \$....; advertising and printing, \$1.50; total.....	15.00
Advanced to officers and agents, to be paid out of future salaries or commissions.....	53.90
All other items.....	None.
(Advanced assessments applied, none.)	
Total disbursements.....	\$ 96.57
Balance.....	\$ 134.41
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 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.....	\$ 50.59
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits: Fidelity Savings Bank.....	83.72
Total net or invested assets.....	\$ 134.41
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 134.41
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.....	\$ 134.41
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims,)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 134.41

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, \$....; related, \$....; reported, \$....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net 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,)	None.
Losses related (number of claims,)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	None	None
Policies or certificates written during the year 1906.....	400	\$ 905,490.00
Total.....	400	\$ 905,490.00
Deduct number and amount which have ceased to be in force during 1906.....	130	\$ 254,190.00
Total policies or certificates in force December 31, 1906.....	270	\$ 651,300.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None	None
Losses and claims on policies or certificates incurred during the year 1906.....	2	\$ 19.14
Total.....	2	\$ 19.14
Losses and claims on policies or certificates paid during the year 1906.....	2	\$ 19.14
Policies or certificates terminated by death during 1906.....	None	None
Policies or certificates terminated by lapse during 1906.....	None	None

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars in case of accidental death and \$25 per week 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 issue endorsement 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 charged from 18 to 60.

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. 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.

[Incorporated May, 1863. Commenced business of life insurance April, 1867.]

Principal office, 230 Asylum street, Hartford, Conn.
Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,005,322.05

INCOME DURING THE YEAR 1896.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 92,428.00

Annual dues as per contract, without any deduction whatever.. 261,248.59

Assessments: Mortuary, \$1,300,974.41; expense, \$46,728.82; safety fund, \$38,425.97, total..... 1,432,528.50

Medical examiner's fees paid by applicant, \$21,959.59; advance payments, \$8,440.45; total..... 29,300.05

Total paid by members..... \$1,885,732.94

Interest, \$38,794.81; rent, \$.....; total..... 38,794.81

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$8,440.45)

Total income..... \$1,894,437.75

Total net resources..... \$3,900,019.80

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$1,051,877.37

Advance payments applied, \$7,807.49; safety funds dividends applied, \$88,364.54; seven year dividends applied, \$2,772.73;

total..... 98,944.75

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 166,121.30

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 7,800.00

Salaries of officers, \$20,000; other compensation of officers, \$.....; total..... 30,500.00

Salaries and other compensation of office employees..... 44,553.77

Medical examiner's fees, whether paid direct by members or otherwise..... \$4,137.31

Rent, \$8,664.02; taxes, \$21,458.95; advertising and printing, \$8,099.93; total..... 38,222.00

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Office expenses, \$1,120.26; postage, \$8,918.54; law and investigation, \$4,428.80; travelling expenses, \$3,914.82; total..... 19,388.32

Stockholders' dividends..... 20,000.00

Transferred to stock department on account of dues..... 88,468.07

(Advanced assessments applied, \$7,807.49)

Total expenses, \$220,743.19

Total disbursements..... \$1,885,053.22

Balance..... \$1,019,966.48

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..... \$ 27,000.00

Cost value of bonds and stocks owned absolutely..... 248,791.93

Agents' ledger balances..... None.

Cash in office..... 2,009.85

Cash deposits in bank on emergency or reserve fund account: Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn., as a safety fund 1,180,867.31

All other deposits: First National bank, \$97,000; Farmers and Mechanics bank, \$65,656.80; Geo. P. Bissell & Co., \$199.00;

Nevada National bank, \$4,400; total..... 167,255.49

Total net or invested assets..... \$1,019,966.48

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... 24,540.88

Total net or invested assets, less depreciation..... \$1,595,725.60

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$4,516; total..... \$ 4,516.00

Rents due and accrued..... None.

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... \$ 4,516.00

Total non-invested assets..... \$1,600,241.60

Gross assets.....

LIABILITIES.

Losses adjusted, due and unpaid..... \$ 220.00

Taxes due and accrued..... 90.02

Salaries, rents and office expenses due and accrued..... None.

Borrowed money and interest accrued on same..... None.

Advance assessments \$1,966.12; bonus or dividend obligations, \$.....; total..... 4,066.12

All other (not including contingent mortuary, viz: Mortality fund and reserve, \$112,530.69; accumulated safety fund on deposit, \$1,180,867.31; total..... 1,294,412.90

Total actual liabilities..... \$1,898,819.34

Balance, net assets..... \$ 301,425.26

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid.....	\$ 218,000.00	
Mortuary assessments not yet called for losses unadjusted, \$23,000; resisted, \$21,000; reported, \$54,000; total.....	108,000.00	
Total due from members.....	\$ 326,000.00	
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$ 326,000.00	

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 100).....	\$ 218,000.00	
Losses in process of adjustment (number of claims 9).....	23,000.00	
Losses reported (number of claims 30).....	64,000.00	
Losses resisted (number of claims 8).....	21,000.00	
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$ 326,000.00	

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	42,638	\$ 80,486,700.00	829	\$ 1,671,000.00
Policies or certificates written during the year 1896.....	5,841	10,843,200.00	19	27,500.00
Total.....	48,479	\$100,329,900.00	848	\$ 1,698,500.00
Deduct number and amount which have ceased to be in force during 1896.....	4,515	8,747,700.00	45	80,500.00
Total policies or certificates in force December 31, 1896.....	43,964	\$ 91,582,200.00	803	\$ 1,618,000.00
Losses or claims on policies or certificates unpaid December 31, 1895.....	128	394,250.00		
Losses and claims on policies or certificates incurred during year 1896.....	540	1,363,500.00	7	14,000.00
Total.....	668	\$ 1,757,750.00	7	\$ 14,000.00
Losses and claims on policies or certificates paid during the year 1896.....	536	1,351,877.47	7	14,000.00
Policies or certificates terminated by death during 1896.....	604	1,363,500.00	8	14,000.00
Policies or certificates terminated by lapse during 1896.....	3,911	7,384,200.00	27	66,500.00

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?

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 actuary, net 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 fifty-seven dollars and twenty-one cents.

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?

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. 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 certificate 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, GEORGE C. MCCURTNEY.

Secretary, WILLIAM BOWEN.

[Incorporated December 21, 1894. Commenced business January 1, 1895.]

Principal office, 402 and 404 Equitable building, Des Moines, Iowa.

Attorney for service of process in Iowa, Wm. H. Bally.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 492.77

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..... \$ 1,493.00

Annual dues as per contract, without any deduction whatever

Assessments: Mortuary, \$1,350.50; expense, \$1,059; total \$ 4,609.50
 Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 6,091.50

Interest and rent..... None.

Advances to agents repaid..... \$2.33

Cash received from all other sources..... None.

(Assessments paid in advance, \$19.50.)

Total income..... \$ 6,143.75

Total net resources..... \$ 6,638.52

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 1,119.54

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 1,119.54

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$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 employees..... \$73.00

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$147.50; taxes, \$; advertising and printing, \$219.20; total..... \$66.70

Advanced to officers and agents, to be repaid out of future salaries or commissions..... \$0.68

All other items, viz.: General expense, \$76.50; books and stationery, \$17.98; postage, \$248.87; furniture and fixtures, \$9.15; licenses, \$10; recording fees, 75 cents; travelling expense, \$94.40; interest, \$22; total..... \$497.85

(Advance assessments applied, none.)

(Total expenses, \$4,991.50.)

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 estate..... 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..... \$ 35.43

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account: F. A. Baylies, treasurer..... \$25.18

All other deposits..... None.

Total net or invested assets..... \$ 600.61

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... \$5.43

Total net or invested assets, less depreciation..... \$ 595.18

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..... \$ 625.18

LIABILITIES.

Losses adjusted, due and unpaid..... None.
 Taxes due and accrued..... None.
 Borrowed money, \$250; interest accrued on same, \$8; total..... \$ 258.00
 Advance assessments, bonus or dividend obligations..... None.
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 258.00

Balance, net assets..... \$ 367.18

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, \$225; resisted, \$40; reported, \$53; total..... \$ 318.00
 Total due from members..... \$ 318.00
 Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 318.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due..... None.
 Losses in process of adjustment (number of claims, 5)..... \$ 225.00
 Losses reported (number of claims, 2)..... \$3.00
 Losses resisted (number of claims, 1)..... \$40.00
 All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 318.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	418	\$1,100,000.00	418	\$ 1,100,000.00
Policies or certificates written during the year 1896.....	609	1,007,000.00	609	1,007,000.00
Total.....	1,027	\$2,107,000.00	1,027	\$ 2,107,000.00
Deduct number and amount which have ceased to be in force during 1896.....	465	1,001,000.00	465	1,001,000.00
Total policies or certificates in force Dec. 31, 1896.....	562	\$1,106,000.00	562	\$ 1,106,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	3	\$2.28	3	\$2.28
Losses and claims on policies or certificates incurred during the year 1896.....	64	1,037.56	64	1,037.56
Total.....	67	\$ 1,119.84	67	\$ 1,119.84
Losses and claims on policies or certificates paid during the year 1896.....	60	1,119.84	60	1,119.84
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	465	1,001,000.00	465	1,001,000.00

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 mortuary claims?

Answer. Twenty-five per cent.

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. For payment of claims and expenses 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. One thousand, one hundred and sixteen dollars and seventy-five cents.

ANNUAL STATEMENT

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

IOWA MUTUAL 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, IRA KNAPP.

Secretary, EDGAR L. IRVING

[Incorporated March 25, 1894. Commenced business March 14, 1894.]

Principal office, Nora Springs, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year.....\$ 33 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 follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 10,108.25

Annual dues as per contract, without any deduction whatever

Assessments: Mortuary, \$5.70; expense, \$2.07.75; total.....None.

Discounts.....7,807.75

Total paid by members.....\$ 17,996.40

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

(Assessments paid in advance, \$111.50.)

Total income.....\$ 20,457.00

Total net resources.....\$ 20,491.08

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 3,106.88

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 3,106.88

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....5,185.30

Commissions paid or allowed for collecting assessments.....None.

Coal and lights.....21.56

Salaries of officers, \$1,200; other compensation of officers.....1,200.00

Salaries and other compensation of office employees.....714.43

Medical examiner's fees, whether paid direct by members or otherwise.....2.00

Rent, \$38; taxes, \$.....; advertising and printing, \$1,500.70; total.....1,885.70

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz: Postage, \$493.70; claim adjustments, \$32.50; books, furniture, etc., \$221.65; directors' fees, \$1.00; exchange, \$241.77; express and freight, \$52.50; state fees \$101; supplies, \$41.83; officers' traveling expenses, \$173.38; total.....1,054.30

(Advanced assessments applied, \$.....)

Total disbursements.....\$ 18,716.10

Balance.....\$ 1,774.98

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collateral.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....\$ 490.32

Cash in office.....76.16

Cash deposits in banks on emergency or reserve fund account:

Paymaster's orders and premium notes.....1,208.50

All other deposits.....None.

Total net or invested assets.....\$ 1,774.98

Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....None.

Total net or invested assets, less depreciation.....\$ 1,774.98

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total.....None.

Furniture, supplies, etc. (present value).....\$ 900.00

Market value of real estate over cost and encumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets.....\$ 900.00

Gross assets.....\$ 2,674.98

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, \$.....; interest accrued on same, \$.....; total.....None.

Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....None.

All others (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 2,674.98

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called.....	\$ 3,080.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, \$.....; related, \$.....; reported, \$1,963; total.....	1,963.00
Total due from members.....	\$ 1,127.00
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 1,127.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....).....None.	
Losses in process of adjustment (number of claims.....).....\$ 311.63	
Losses reported (number of claims.....).....None.	
Losses related (number of claims.....).....None.	
All other contingent liabilities.....None.	
Total contingent-mortuary liabilities.....	\$ 311.63

EXHIBIT OF POLICIES OR CERTIFICATES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,401	\$3,937,100.00	1,401	\$ 3,937,100.00
Policies or certificates written during the year 1896.....	1,801	4,241,590.00	1,055	2,041,860.00
Total.....	3,202	\$8,178,690.00	2,456	\$ 5,978,960.00
Deduct number and amount which have ceased to be in force during 1896.....	1,965	5,497,090.00	734	1,641,700.00
Total policies or certificates in force December 31, 1896.....	1,246	\$2,681,600.00	1,722	\$ 4,336,700.00
Losses and claims on policies or certificates unpaid December 31, 1895.....				
Losses and claims on policies or certificates incurred during year 1896.....	194	5,166.88	161	4,381.20
Total.....	194	\$ 5,166.88	161	\$ 4,381.20
Losses and claims on policies or certificates paid during the year 1896.....	194	5,166.88	161	4,381.20
Policies or certificates terminated by death 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 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. 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 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?

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 of 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. CONNOR.

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 net or invested assets December 31st, of previous year..... \$ 10,026.36

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..... \$ 2,042.00
 Annual dues as per contract, without any deduction whatever..... 330.63
 Assessments: Mortuary, \$23.15; expense, included in annual dues; total..... 653.63
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 3,543.68

Interest, \$.....; rent, \$.....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: From directors, \$1,385; guarantee fund deposits, cash, \$111.94; interest on guarantee notes, \$234.72; guarantee fund notes, \$1,213.49; total (Assessments paid in advance, \$.....)..... 3,965.15

Total income..... \$ 5,910.83

Total net resources..... \$ 10,986.19

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 1,329.59
Advanced payments returned to rejected applicants.....	4.90
Total paid to members.....	\$ 1,334.49
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	579.95
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	10.00
Salaries of officers, \$1,000.00; other compensation of officers, \$.....	1,000.00
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	94.50
Rent, \$150; taxes, \$.....; advertising and printing, \$205.50; total.....	425.50
Advanced to officers and agents, to be repaid out of future salaries and commissions.....	None.
All other items, viz: Advances of officers repaid, \$493.50; postage, \$37.45; state fees, \$25.75; traveling expenses, \$46.96; all other items, \$60.79; total.....	1,035.45
(Advanced assessments applied, none)	
Total expenses, \$2,949.09	

Total disbursements.....	\$ 4,369.58
Balance.....	\$ 12,555.61

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 310.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	11,641.23
Guarantee fund notes.....	None.
Agents' ledger balances.....	490.83
Cash in office.....	275.55
Cash deposits in banks on emergency or reserve fund account: Citizens National bank.....	None.
All other deposits.....	None.
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, \$.....; total.....	\$ 14.00
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.....	\$ 14.00
Gross assets.....	\$ 12,672.61

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$80, bills payable; interest accrued on same, \$.....; total.....	\$ 80.00
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 80.00
Balance, net assets.....	\$ 12,592.61

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, \$.....; realized, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net 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.....).....	None.
Losses realized (number of claims.....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	227	\$ 515,000.00
Policies or certificates written during the year 1906.....	349	535,000.00
Total.....	576	\$ 1,050,000.00
Deduct number and amount which have ceased to be in force during 1906.....	378	561,000.00
Total policies or certificates in force December 31, 1906.....	198	\$ 489,000.00
Losses and claims on policies or certificates unpaid December 31, 1906.....	1	2,000.00
Losses and claims on policies or certificates incurred during the year 1906.....	1	2,000.00
Total.....	2	\$ 4,000.00
Losses and claims on policies or certificates paid during the year 1906.....	2	1,329.59
Policies or certificates terminated by death during 1906.....	1	2,000.00
Policies or certificates terminated by lapse during 1906.....	377	559,000.00

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 assessment 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 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 actuary mortality table; deposited with auditor of state and Citizens 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?

Answer. No.

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

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

JEWELERS AND TRADESMEN'S COMPANY,

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

President, SAMUEL W. SAXTON.

Secretary, E. S. JOHNSON.

Principal office, 253 Broadway, New York City.

BALANCE SHEET.

Amount of net or invested assets December 31st 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 application, without deduction.....None.

Annual dues as per contract, without any deduction whatever. \$ 11,472.94

Assessments: Mortuary, \$61,977.13; expense, \$8,161.33; total..... 69,738.46

Medical examiner's fees paid by applicant..... 606.00

Total paid by members..... \$ 81,517.40

Interest, \$239.43; rent, \$... 1 total..... 239.43

Advances to agents repaid.....None.

Cash received from all other sources..... 1.50

(Assessments paid in advance. \$...)

Total income..... \$ 82,048.33

Total net resources..... \$ 95,240.05

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 32,975.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 32,975.00

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..... 4,150.00

Salaries of managers and agents not paid by commissions..... 1,400.00

Salaries of officers, \$5,300; other compensation of officers, \$... 6,503.00

Salaries and other compensation of office employees..... 3,964.00

Medical examiner's fees, whether paid direct by members or

otherwise..... 606.00

Rent, \$1,500; taxes, \$572.22; advertising and printing, \$642.25;

total..... 2,814.57

Advances to officers and agents, to be repaid out of future sal-

aries or commissions.....None.

All other items, viz: Adjusting, investigating and legal

expenses..... 18,301.90

Postage..... 605.00

(Advanced assessments applied, \$...)

(Total expenses, \$90,729.74.)

Total disbursements..... \$ 83,701.74

Balance..... \$ 11,538.31

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.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office..... \$ 327.43

Cash deposits in banks on emergency or reserve fund account:

United States Trust Co..... 10,676.34

All other deposits: Chatham National bank..... 1,140.54

Deduct depreciation of assets to bring same to market value

and agents' balance unsecured.....None.

Total net or invested assets, less depreciation..... 11,538.31

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..... \$ 11,538.31

LIABILITIES.

Losses adjusted, due and unpaid 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 and bonus or dividend obligations.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets..... \$ 11,538.31

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 1,739.47
Mortuary assessments due and unpaid.....	2,475.50
Mortuary assessments not yet called for losses unpaid.....	
\$10,000; resided, \$26,520; reported, \$.... total.....	\$6,500.00
Total due from members.....	\$ 46,715.97
Deduct estimated cost of collection.....	3,400.00
Net amount due from members.....	\$ 37,315.97

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7).....	\$ 10,000.00
Losses in process of adjustment (number of claims,).....	None.
Losses reported (number of claims,).....	None.
Losses resided (number of claims, 9).....	\$6,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 36,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,738	\$1,011,900.00	4	\$ 4,000.00
Policies or certificates written during the year 1896.....	303	633,000.00		
Total.....	2,041	\$1,644,900.00	4	\$ 4,000.00
Deduct number and amount which have ceased to be in force during 1896.....	236	620,500.00		
Total policies or certificates in force December 31, 1896.....	1,745	\$1,024,400.00	4	\$ 4,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	11	\$5,500.00		
Losses and claims on policies or certificates incurred during year 1896.....	27	\$3,000.00		
Total.....	38	\$ 8,500.00		
Losses and claims on policies or certificates paid during the year 1896.....	22	\$2,975.00		
Policies or certificates terminated by death during 1896.....	27	\$3,000.00		
Policies or certificates terminated by lapse during 1896.....	369	\$57,500.00		

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 mortuary claims? If so, what amount and for what purpose?
Answer. For contesting, investigating and settling claims. For collecting assessments.

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. 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. 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?

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 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 Iowa, pursuant to the laws of said State.

President, GEORGE M. MOULTON.

General Manager, W. H. GRAY.

[Incorporated May 3, 1894. Commenced business May 27, 1894.]

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.....\$ 225,763.37

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, \$397,224.54; expense, \$102,504.98; total... 499,729.52
 Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 440,478.27

Interest.....17,882.13

Advances to agents repaid.....None.

Cash received from all other sources, viz: Advance payments.....6,225.87
 (Assessments paid in advance, \$.....)

Total income.....\$ 455,086.27

Total net resources.....\$ 790,949.54

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 304,105.63

Advance payments returned to rejected applicants.....246.72

Total paid to members.....\$ 304,352.35

Commission and fees retained by or paid or allowed to agents on

account of fees and dues.....21,696.59

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers.....5,500.00

Salaries and other compensation of office employees.....7,685.80

Medical examiner's fees, whether paid direct by members or

otherwise.....2,109.00

Rent, \$3,000; taxes, \$645.12; advertising and printing, \$3,409.63;

total.....7,105.75

Advanced to officers and agents, to be repaid out of future sala-

ries or commissions.....None.

All other items, viz: Postage, \$3,333.07; collections, \$5,522.61;

traveling expenses, \$3,597.20; furniture, \$1,269.35; office

expenses, \$697.84; legal expenses, \$1,900.79; dividend bonds,

\$29,116.95; disability claims, \$2,035.00; profit and loss, \$127.41;

total.....42,549.51

(Advanced assessments applied, \$30,105.47.)

(Total expenses, \$94,896.47.)

Total disbursements.....\$ 390,251.22

Balance.....\$ 291,598.32

NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Cost value of bonds and stocks owned absolutely.....\$ 349,452.50

Agents' ledger balances.....None.

Cash in office.....730.23

Cash deposits in banks on emergency or reserve fund account:

First National bank.....30,773.81

Illinois Trust and Savings bank.....5,651.79

All other deposits: With Missouri insurance department.....1,000.00

Total net or invested assets.....\$ 391,598.32

Deduct depreciation of assets to bring same to market value

and agent's balance uninsured.....None.

Total net or invested assets, less depreciation.....\$ 391,598.32

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.....\$ 4,972.50

Total non-invested assets.....\$ 4,972.50

Gross assets.....\$ 396,570.82

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, \$.....; interest accrued on same, \$....., total.....None.

Advance assessments, \$10,832.74; bonus or dividend obligations.....None.

\$11,793.08; total.....\$ 28,626.80

All others (not including contingent mortuary), viz: judg-

ment (appealed).....5,000.00

Total actual liabilities.....\$ 33,626.80

Balance, net assets.....\$ 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, \$.....; resided.....None.

\$.....; reported, \$.....; total.....None.

Total due from members.....None.

Deduct estimated cost of collection.....None.

Net 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, 2).....\$ 13,414.50

Losses reported (number of claims, 2).....7,106.20

Losses resided (number of claims, 6).....12,035.58

All other contingent liabilities.....None.

Total contingent mortuary liabilities.....\$ 29,556.28

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	7,509	\$25,703,368.00	768	\$ 2,921,036.00
Policies or certificates written during the year 1896.....	1,069	2,725,675.00	40	93,500.00
Total.....	8,578	\$28,429,043.00	808	\$ 2,914,536.00
Deduct number and amount which have ceased to be in force during 1896.....	1,105	2,500,178.00	113	304,000.00
Total policies or certificates in force December 31, 1896.....	7,473	\$25,928,865.00	695	\$ 2,610,536.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	15	45,411.89	1	5,118.50
Losses and claims on policies or certificates incurred during year 1896.....	79	288,327.32	4	16,804.40
Total.....	94	\$33,739.41	5	\$ 21,922.90
Losses and claims on policies or certificates paid during the year 1896.....	86	304,108.08	5	21,922.90
Policies or certificates terminated by death during 1896.....	79	288,327.00	4	16,804.00
Policies or certificates terminated by lapse during 1896.....	1,027	2,511,851.00	109	287,196.00

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 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 assessment.

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?

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 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 certificate 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.

Amount of net or invested assets December 31st of previous year..... \$1,062,512.77

INCOME DURING 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 deduction.....	\$ 203,283.15
Annual dues as per contract, without any deduction whatever.....	220,375.35
Assessments: Mortuary, reserve, expenses.....	2,524,141.25
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$4,047,799.54
Interest, \$21,302.25; rent, \$....; total.....	21,302.59
Advances to agents repaid.....	None.
Cash received from all other sources.....	3,901.79
(Assessments paid in advance, \$....)	

Total income..... \$4,081,601.92

Total net resources..... \$4,183,917.39

DISBURSEMENTS DURING YEAR 1896.

Losses and claims.....	\$3,031,386.60
Cash returned to policy-holders (dividends).....	500,474.57
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	378,417.32
Commissions paid or allowed for collecting assessments.....	7,043.01
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$21,358.30; other compensation of officers, \$....; total.....	25,008.30
Salaries and other compensation of office employees.....	20,616.71
Medical examiner's fees, whether paid direct by members or otherwise.....	36,907.15
Rent, \$4,187.61; taxes, \$11,550.23; advertising and printing, \$41,871.31; total.....	57,609.17
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other expenses, viz: Postage, \$10,467.37; agency expenses, \$57,438.25; traveling expenses, \$1,454.70; legal expenses, \$48,207.47; sundries, \$5,234.80; examining commission expenses, \$100.65; total.....	106,092.94
(Advance assessments applied, \$....)	
Total expenses, \$641,351.63.....	

Total disbursements..... \$4,268,785.29

Balance..... \$ 495,132.19

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	\$ 200,628.01
Loans on mortgages (first liens) on real estate.....	138,821.33
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	26,618.12
Cost value of bonds and stocks owned absolutely.....	334,919.09
Agents' ledger balances.....	100,174.27
Cash in office.....	11,503.29
Cash deposits in banks on emergency or reserve fund account: Lincoln National bank, \$2,127.79; National Granite bank, \$10,000; Winnidomet National bank, \$5,000; Spanish bankers' acceptances, \$43.45; treasurer of Massachusetts (cash), \$2,158.59; Insurance department of Missouri, \$1,600; Puerto Rico government, \$696.77; Banco del Callao, Peru, \$14,963.12; Banco Nacional de Mexico, \$10,940.10; all other deposits, International Trust company, \$2,696.47; total.....	49,575.00

Total net or invested assets..... \$ 495,132.19

Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....

Total net or invested assets, less depreciation..... \$ 495,132.19

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 8,958.55
Rents due and accrued.....	None.
Premiums in hands of foreign department and in process of transmission.....	52,375.90
Premiums in process of collection in foreign department (secured).....	23,956.70
Market value of real estate over cost and encumbrances.....	118,161.99
Market value of bonds and stock over cost.....	15,437.25
Machinery and stock in printing department.....	13,890.33
Total non-invested assets.....	\$ 212,783.72
Gross assets.....	\$1,127,885.91

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$1,127,885.91

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 305,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted, reported.....	216,000.00
Total due from members.....	\$ 711,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 711,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 112).....	\$ 481,435.69
Losses in process of adjustment (number of claims, 54).....	151,850.00
Losses reported (number of claims, 80).....	76,550.00
Losses resisted (number of claims, 6).....	10,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 679,485.69

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	51,940	\$112,568,750.00	190	\$53,900.00
Policies or certificates written during the year 1896.....	15,543	14,900,730.00	10	12,000.00
Total.....	66,483	\$127,469,500.00	200	\$65,900.00
Deduct number and amount which have ceased to be in force during 1896.....	22,084	\$3,811,900.00	113	\$53,700.00
Total policies or certificates in force December 31, 1896.....	44,399	\$123,657,600.00	87	\$12,200.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	174	\$48,915.01	1	2,800.00
Losses and claims on policies or certificates incurred by disability during the year 1896.....	115	156,270.00		
Losses and claims on policies or certificates incurred by death during the year 1896.....	605	2,092,850.00	2	8,000.00
Total.....	994	\$2,297,035.01	3	\$11,600.00
Losses and claims on policies or certificates paid during the year 1895.....	782	\$2,023,985.60	2	\$,121.00
Abatement by compromise and disability settlements during the year 1896.....		192,402.81		4,375.00
Total.....		\$2,216,478.41	2	\$,500.00
Policies or certificates terminated by death during 1896.....	695	\$2,201,500.00	2	8,000.00
Policies or certificates terminated by disability during 1896.....	115	\$12,400.00		
Policies or certificates terminated by lapse during 1896.....	21,774	\$5,995,650.00	111	\$55,700.00

MISCELLANEOUS 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 mortuary claims? If so, what amount and for what purpose?

Answer. Not exceeding one-thirtieth of 1 per cent bi-monthly on amount insured 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, except to return any overpayment which experience shall show to have been made.

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?

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 3½ 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 hundred and sixty-seven dollars.

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.

President, LEVI B. FRECH.

Secretary, GILBERT F. STEVENSON.

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:

Gross amount of membership fees required or represented by application, without deductions..... \$ 4,228.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary expense..... 67,175.37

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 71,403.37

Interest, \$1,081.57; rent, none..... 1,081.57

Advances to agents repaid..... None.

Cash received from all other sources..... None.

Assessments paid in advance..... 744.35

Total income..... \$ 73,229.29

Total net resources..... \$ 104,474.81

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 56,000.00

Advanced payments returned to rejected applicants, not included in income..... None.

Total paid to members..... \$ 56,000.00

IOWA INSURANCE REPORT.

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 4,228.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$1,800; other compensation of officers..... 1,800.00

Salaries and other compensation of office employees..... 1,300.00

Medical examiner's fees, whether paid direct by members or otherwise..... 150.50

Rent, \$216; taxes, \$247.61; advertising and printing, \$300.00; total..... 659.06

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz:

Postage..... 933.00

Traveling expense of agents..... 1,361.70

All other expense..... 839.23

(Advanced assessments applied, none.)

(Total expenses, \$11,471.82.)

Total disbursements..... \$ 67,471.59

Balance..... \$ 37,003.22

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 pledge of bonds, stocks or other marketable

collaterals..... 3,200.00

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... 1,581.22

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits:

First National bank, Yankton, S. Dak..... 4,320.00

Merchants National bank, St. Paul, Minn..... 1,069.00

Total net or invested assets..... \$ 37,003.22

Deduct depreciation of assets to bring same to market value and

agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 37,003.22

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..... \$ 37,003.22

LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money and interest accrued on same..... None.

Advanced assessments, \$744.35; bonus or dividend obligations,

\$ 744.35..... \$ 744.35

All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 744.35

Balance, net assets..... \$ 36,258.87

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, realized and reported	None.
Total due from members	None.
Deduct estimated cost of collection	None.
Net amount due from members	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	None.
Losses in process of adjustment	None.
Losses reported	None.
Losses realized	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895	4,210	\$ 7,812,000.00
Policies or certificates written during the year 1896	781	1,154,000.00
Total	5,091	\$ 8,966,000.00
Deduct number and amount which have ceased to be in force during 1896	423	665,000.00
Total policies or certificates in force December 31, 1896	4,668	\$ 7,761,000.00
Losses and claims on policies or certificates unpaid December 31, 1895	5	14,000.00
Losses and claims on policies or certificates incurred during year 1896	25	42,000.00
Total	30	\$ 56,000.00
Losses and claims on policies or certificates paid during the year 1896	33	56,000.00
Policies or certificates terminated by death during 1896	35	42,000.00
Policies or certificates terminated by lapse during 1896	200	859,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Two certificates; total \$200.

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?

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. 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 cents. 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 annual meeting; officers are elected by directors. 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. 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 certificate produce in each 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 Iowa, pursuant to the laws of said state.

President, W. H. NORRIS.

Secretary, M. BREHLER.

(Incorporated May 12, 1895. Commenced business June 10, 1895.)

Principal office, Manchester, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 1,297.04

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..... \$ 1,532.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$5,790.51; expense, \$5,303.04; total..... 11,141.55

Medical examiner's fees paid by applicant..... 179.96

Total paid by members..... \$ 12,853.51

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Change of beneficiary (Assessments paid in advance, &c.)..... 10.00

Total income..... \$ 12,963.51

Total net resources..... \$ 12,963.51

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 6,253.11
Advanced payments returned to rejected applicants.....	87.00
Total paid to members.....	\$ 6,340.11
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,397.05
Commissions paid or allowed for collecting assessments.....	283.99
Salaries of managers and agents not paid by commissions.....	2,000.00
Salaries and other compensation of officers.....	None.
Salaries and other compensation of office employees.....	533.00
Medical examiners' fees, whether paid direct by members or otherwise.....	179.00
Rent, \$150.00; taxes, \$11.00; advertising and printing, \$117.75; total Advanced to officers and agents, to be repaid out of future salaries or commissions.....	978.75
All other items, viz.: Medical director, \$100.00; fire insurance, \$6.00; total.....	199.99
Office supplies, \$205.85; legal services, \$200.00; postage, \$134.95; total.....	641.80
Traveling and sundry expenses.....	956.18
(Advanced assessments applied, none.)	
Total disbursements.....	\$ 12,978.78
Balance.....	\$ 980.85

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.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
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.....	121.61
All other deposits.....	None.
Total net or invested assets.....	\$ 980.85
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 980.85

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.....	\$ 980.85

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	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 and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 980.85

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, \$.....	1,500.00
realized, \$.....; reported, \$1,500; total.....	
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 1,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 1,500.00
Losses in process of adjustment (number of claims, none).....	None.
Losses reported (number of claims, none).....	None.
Losses realized (number of claims, none).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	1,438	\$1,594,000.00	1,438	\$1,594,000.00
Policies or certificates written during the year 1906.....	303	300,000.00	303	300,000.00
Total.....	1,741	\$1,894,000.00	1,741	\$1,894,000.00
Deduct number and amount which have ceased to be in force during 1906.....	213	230,000.00	213	230,000.00
Deduct number and amount rewritten in 1906.....	30	60,000.00	30	60,000.00
Total policies or certificates in force December 31, 1906.....	1,498	\$1,604,000.00	1,498	\$1,604,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1906.....	10	10,000.00	10	10,000.00
Total.....	10	10,000.00	10	10,000.00
Losses and claims on policies or certificates paid during the year 1906.....	9	9,000.00	9	9,000.00
Policies or certificates terminated by death during 1906.....	10	10,000.00	10	10,000.00
Policies or certificates terminated by lapse during 1906.....	234	231,000.00	234	231,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Two \$1,000 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 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 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 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, 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. Eight 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..... \$ 9,605.99

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..... \$ 6,364.00
Annual dues as per contract, without any deduction whatever..... 1,917.99
Guarantee fund..... 851.80
Assessments: Mortuary, \$60.75; expense, \$.....; total..... 649.78
Surplus fund..... 5,391.10
Medical examiner's fees paid by applicant..... 528.00

Total paid by members..... \$ 15,500.58
Interest, \$179.89; rent, \$.....; total..... 179.89
Advances to agents repaid..... 94.15
Cash received from all other sources, viz: Advanced by directors to pay cost of organization..... 1,825.00
Assessments paid in advance..... 6.44

Total income..... \$ 17,606.06

Total net resources..... \$ 27,211.95

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 640.78
Guarantee deposits returned to deceased..... 33.00
Advanced payments returned to applicants on canceled certificates..... 1,000.32

Total paid to members..... \$ 1,674.10

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 4,810.00

Commissions paid or allowed for collecting assessments..... 41.95

Salaries of agents not paid by commissions..... 742.00

Salaries and other compensation of officers..... None.

Salaries and other compensation of office employees..... 490.00

Medical examiner's fees, whether paid direct by members or otherwise..... 645.50

Rent, 400; taxes, \$.....; advertising, \$11.00; printing, \$110.29; total..... 652.50

Advanced to agents to be repaid out of future salaries or commissions..... 636.05

All other items, viz: State fees, \$86; postage, \$131.45; furniture and fixtures, \$2.55; telegrams, \$1.50; traveling expenses, \$677.98; express, \$2.53; medical director, \$61.50; stationery, \$77.77; miscellaneous, \$110.14; total..... 1,302.83

(Advanced assessments applied, \$.....)

Total expenses, \$9,291.41

Total disbursements..... \$ 16,319.44

Balance..... \$ 16,319.44

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 4,400.00

Guarantee notes of members in good standing..... 3,109.25

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Surplus notes of members in good standing..... 5,874.50

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... 2,406.65

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account: Merchants National bank, Burlington, Iowa..... 535.29

All other deposits: Merchants National bank, Burlington, Iowa..... 822.73

Total net or invested assets..... \$ 16,319.44

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 16,319.44

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$129.97; total..... \$ 129.97

Rents due and accrued..... None.

Furniture and fixtures..... 439.48

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 569.45

Gross assets..... \$ 16,788.87

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....), None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, advanced by directors, \$1,800; interest accrued on same, \$.....; total..... 6,500.00

Advance assessments, \$144; bonus or dividend obligations, \$.....; total..... 6.44

All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 4,906.44

Balance, net assets..... \$ 11,882.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 447.92
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members.....	\$ 447.92
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 447.92

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims).....	\$ 447.92
Losses in process of adjustment (number of claims,)	None.
Losses reported (number of claims,)	None.
Losses resisted (number of claims,)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 447.92

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	424	\$ 848,000.00	424	\$ 848,000.00
Policies or certificates written during the year 1896.....	337	714,000.00	337	714,000.00
Certificates restored during the year 1896.....	1	2,000.00	1	2,000.00
Total.....	762	\$1,564,000.00	762	\$1,564,000.00
Deduct number and amount which have ceased to be in force during 1896.....	86	172,000.00	86	172,000.00
Total policies or certificates in force December 31, 1896.....	696	\$1,392,000.00	696	\$1,392,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	1	297.38	1	297.38
Losses and claims on policies or certificates incurred during year 1896.....	2	800.32	2	800.32
Total.....	3	\$ 1,097.70	3	\$ 1,097.70
Losses and claims on policies or certificates paid during the year 1896.....	2	649.78	2	649.78
Policies or certificates terminated by death during 1896.....	2	4,000.00	2	4,000.00
Policies or certificates terminated by lapse during 1896.....	84	168,000.00	84	168,000.00

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars in three certificates of \$2,000 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?

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 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 mortuary tables. Assessments levied on age at entry. Has the society an emergency or reserve fund?

Answer. Yes.

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 \$11,130.04. This fund is created by deposits of members at time of entry and the interest collected upon all funds of the association, 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?

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 mortuary and expense fund. 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. 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 Iowa, pursuant to the laws of said State.

President, WILLIAM PROVIN.

Secretary, FRANK BOWLER.

[Incorporated August 15, 1887. Commenced business October 1, 1887.]

Principal office at Westfield, Mass.

Attorney for service of process in Iowa, C. G. McCarthy, Auditor of State, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 21,395.99

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 represented by application, without deductions..... \$ 39,490.00

Annual dues as per contract, without any deduction whatever..... 46,546.95

Assessments..... 77,279.50

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 163,296.45

Interest	426.02
Advances to agents repaid	None.
Cash received from all other sources, viz.: Dividends B. and A. R. R. stock	75.00
Advanced to pay expense of management occasioned by big fire. (Assessments paid in advance, \$4,252.50)	3,920.51
Total income	\$ 159,870.34
Total net resources	\$ 172,467.92
DISBURSEMENTS DURING THE YEAR 1896.	
Losses and claims	\$ 30,382.00
Advanced payments returned to rejected applicants	None.
Total paid to members	\$ 30,382.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	34,751.51
Commissions paid or allowed for collecting assessments	5,788.65
Salaries of managers and agents not paid by commissions	5,410.00
Salaries of officers, \$480.00; other compensation of officers, \$1,950.00; total	4,430.00
Salaries and other compensation of office employees	5,025.00
Medical examiner's fees, whether paid direct by members or otherwise	842.00
Rent, \$709.99; taxes, \$1,972.00; advertising and printing, \$1,315.16; total	4,087.15
Advanced to officers and agents, to be repaid out of future salaries or commissions	None.
All other items, viz.: Office incidentals, \$976.30; postage, \$1,491.91; contingent expenses, \$3,588.54; traveling expenses, \$1,151.75; furniture and fixtures, \$588.50; total	10,793.20
Protested checks and advanced assessments returned to deceased members' families	448.57
(Advanced assessments applied, \$4,182.50)	
(Total expenses, \$72,967.23)	
Total disbursements	\$ 152,750.20
Balance	\$ 19,717.69
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	None.
Cost value of bonds and stocks owned absolutely	\$ 2,580.00
Agents' ledger balances	None.
Cash in office	None.
Cash deposits in banks on emergency or reserve fund account: Deposited with treasurer of the Commonwealth of Massachusetts	12,518.44
All other deposits: Hampden National Bank	4,621.25
Total net or invested assets	\$ 19,717.69
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	None.
Total net or invested assets, less depreciation	\$ 19,717.69
NON-INVESTED ASSETS.	
Interest due and accrued	None.
Furniture and fixtures	\$ 5,000.00
Rents due and accrued	None.
Market value of real estate over cost or encumbrances	None.
Market value of bonds and stocks over cost	150.00
Total non-invested assets	\$ 5,150.00
Gross assets	\$ 24,867.69

LIABILITIES.	
Losses adjusted, due and unpaid (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, \$2,169.00; bonus or dividend obligations, \$....; total	\$ 2,169.00
All other (not including contingent mortuary, viz.: Agents' expenses forming councils)	544.22
Total actual liabilities	\$ 2,913.22
Balance, net assets	\$ 21,954.47
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due	\$ 22,104.50
Mortuary assessments due and unpaid	12,951.00
Not yet called, disability claims unadjusted	5,999.52
Mortuary assessments not yet called for losses unadjusted, \$25,000.00; realized, \$13,000.00; reported, \$5,000.00; total	\$ 38,000.00
Total due from members	\$ 79,561.42
Deduct estimated cost of collection	3,978.97
Net amount due from members	\$ 75,582.45
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims), None.	
Losses in process of adjustment (number of claims, 4)	\$ 33,000.00
Losses reported (number of claims, 1)	1,000.00
Losses realized (number of claims, 3)	12,000.00
All other contingent liabilities	425.00
Disability claims (201)	10,304.25
Total contingent mortuary liabilities	\$ 48,629.25

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	11,773	\$47,256,642.00	93	\$ 297,090.00
Policies or certificates written during the year 1896	5,302	23,771,400.00	35	110,250.00
Reinstatements	712			
Total	18,377	\$71,028,042.00	128	\$ 407,340.00
Deduct number and amount which have ceased to be in force during 1896	6,111	21,948,500.00	39	128,700.00
Total policies or certificates in force Dec. 31, 1896	12,266	\$49,079,542.00	89	\$ 278,640.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895	6	24,002.00		
Losses and claims on policies or certificates incurred during year 1896	1,159	101,012.00	11	493.39
Total	1,165	\$ 125,012.00	11	\$ 493.39
Losses and claims on policies or certificates paid during the year 1896	955	80,382.60	11	\$ 493.39
Policies or certificates terminated by death during 1896	6	30,000.00		
Policies or certificates terminated by lapse during 1896	6,105	21,358,500.00	39	128,700.00

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 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.

Is 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 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?

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 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. BUCKER.

[Incorporated January 20, 1885. Commenced business January 25, 1885.]

Principal office, southeast corner Monroe street and Fifth avenue, Chicago, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 17,238.21

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 deduction, whatever..... \$ 28,708.25

Annual dues as per contract, without any deduction, whatever..... None.

Assessments: Mortuary, \$27,021.93; expense, \$4,886.45; total..... 31,908.38

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 60,616.63

Interest, \$60; rent, \$...; total..... 62.00

Advances to agents repaid..... 2,355.18

Cash received from all other sources..... None.

(Assessments paid in advance, \$...)

Total income..... \$ 62,933.81

Total net resources..... \$ 107,561.94

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 28,515.89

Advanced payments returned to rejected applicants..... 519.93

Total paid to members..... \$ 29,035.82

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 25,067.87

Commissions paid or allowed for collecting assessments..... 1,229.51

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$14,000; other compensation of officers, \$...; total..... 14,000.00

Salaries and other compensation of office employees..... 8,123.00

Medical examiner's fees whether paid direct by members or otherwise..... 168.75

Rent, \$1,500; taxes, \$172.25; advertising and printing, \$971.75; total..... 2,644.00

Advanced to officers and agents to be repaid out of future salaries or commissions..... 150.17

All other items, viz.: Postage, \$1,503.51; expense, \$613.18; directors' compensation, \$241.55; suspense account, \$241.55; traveling expenses, \$1,334.52; legal services, \$198.85; total..... 5,748.10

(Advanced assessments applied, \$...)

Total disbursements..... \$ 100,112.79

Balance..... \$ 8,449.15

NET ON 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 securities..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... \$ 900.89

Cash in office..... 1,614.45

Cash deposits in banks on emergency or reserve fund accounts..... 5,670.41

Furniture and fixtures..... 2,264.23

All other deposits..... 7,298.87

Total net or invested assets..... \$ 7,968.87

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 7,968.87

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..... \$ 7,988.87

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 1,039.31
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary), viz.: Agents' credit balances.....	1.51

Total actual liabilities..... \$ 1,040.82

Balance, net assets..... \$ 6,948.05

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity and mortuary assessments called and not yet due.....	\$ 11,894.25
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.

Total due from members..... \$ 11,894.25

Deduct estimated cost of collection..... 1,184.42

Net amount due from members..... \$ 10,709.83

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims, \$.....)	\$ 2,469.67
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 2,469.67

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	7,134	\$4,902,500.00	1,946	\$ 730,750.00
Policies or certificates written during the year 1896.....	5,884	2,277,500.00	1,642	483,000.00
Total.....	13,018	\$7,180,000.00	3,588	\$ 1,213,750.00
Deduct number and amount which have ceased to be in force during 1896.....	7,515	1,833,350.00	2,212	532,000.00
Total policies or certificates in force Dec. 31, 1896.....	5,503	\$5,346,750.00	1,376	671,750.00
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....	68	2,469.67	35	1,072.81
Losses and claims on policies or certificates incurred during the year 1896.....	1,361	36,515.03	409	9,980.40
Total.....	1,449	\$ 38,984.70	444	11,053.21
Losses and claims on policies or certificates paid during the year 1896.....	1,331	36,515.03	409	9,980.40
Policies or certificates terminated by death during 1896.....	16	26,750.00	4	3,000.00
Policies or certificates terminated by lapse during 1896.....	7,499	1,506,000.00	2,336	738,750.00

MISCELLANEOUS QUESTIONS.

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

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, 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 according to class and amount of certificate.

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. 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, five 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.

President, G. E. STEWART.

Assistant Secretary, E. L. RINES.

[Incorporated January 17, 1892. Commenced business April 8, 1892. Reorganized November 19, 1894.]

Principal office, Toledo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 20,756.66

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..... None.

Annual dues as per contract, without any deduction whatever..... \$ 4,137.49

Assessments: Mortuary, \$20,354.01; expense, \$1,994.50; endowment, \$30.90; total..... \$22,379.01

25,316.03

Reinstatements	\$ 1,882.33
Medical examiner's fees paid by applicant (estimated)	278.00
Total paid by members	\$ 31,617.37
Interest, \$1,010; rent, \$400; heat, \$100; total	1,510.00
Advances to agents repaid	None.
Cash received from all other sources	None.
(Assessments paid in advance, none.)	
Total income	\$ 33,127.37
Total net resources	\$ 62,883.92

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims	\$ 15,886.21
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	2,856.53
Commissions paid or allowed for collecting assessments	516.17
Salaries of managers and agents not paid by commissions	1,451.49
Salaries of officers, \$425; other compensation of officers, \$	
Total	457.00
Salaries and other compensation of office employees	960.80
Medical examiner's fees, whether paid direct by members or otherwise	488.50
Rent, \$	789.97
Advanced to officers and agents to be repaid out of future salaries and commissions	None.
All other items, viz: Contingent expenses, \$742 (2; exchange, postage and express, \$35.15; traveling expenses, \$1,116.96; legal and examination expenses, \$346.53; sundries, \$910.10; state authorities, \$281.77; total	4,245.50
(Advanced assessments applied, \$)	
(Total expenses, \$11,739.93)	
Total disbursements	\$ 27,971.09
Balance	\$ 34,912.84

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	10,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals	3,340.40
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	None.
Cash in office, hands of treasurer	2,301.04
Cash deposited in banks on emergency or reserve fund account	None.
All other deposits: Accounts payable	509.00
Total net or invested assets	\$ 34,912.84
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	None.
Total net or invested assets, less depreciation	\$ 34,912.84

NON-INVESTED ASSETS.

Interest due, \$	\$ 281.15
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	\$ 281.15
Gross assets	\$ 35,293.99

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2)	\$ 3,019.24
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	1,100.00
Borrowed money, \$	Interest accrued on same, \$
Advance assessments, \$	bonus or dividend obligation, \$
All other (not including contingent mortuary)	None.
Total actual liabilities	\$ 3,719.24
Balance, net assets	\$ 31,574.75

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	\$ 15,847.82
Total due from members	\$ 15,847.82
Deduct estimated cost of collection	1,694.63
Net amount due from members	\$ 14,712.19

CONTINGENT MORTUARY CLAIMS.

Losses adjusted, not yet due (number of claims,	None.
Losses in process of adjustment (number of claims, 8)	\$ 12,093.00
Losses reported (number of claims,	None.
Losses resisted	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 12,093.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	1,841	\$1,481,000.00	971	\$ 1,567,800.00
Policies or certificates written during the year 1896	147	330,000.00	112	156,000.00
Total	2,088	\$1,811,000.00	1,083	\$ 1,723,800.00
Deduct number and amount which have ceased to be in force during 1896	777	1,277,000.00	319	510,000.00
Total policies or certificates in force December 31, 1896	1,311	\$ 534,000.00	768	\$ 1,213,800.00
Losses and claims on policies or certificates unpaid December 31, 1896	12	19,000.00	5	9,000.00
Losses and claims on policies or certificates incurred during year 1896	18	26,000.00	7	15,000.00
Total	30	45,000.00	12	24,000.00
Losses and claims on policies or certificates paid during the year 1896	15	24,000.00	8	15,000.00
Policies or certificates terminated by death during 1896	13	20,000.00	7	15,000.00
Policies or certificates terminated by lapse during 1896	755	1,853,000.00	311	495,000.00

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?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary 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 twelve 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 assessment.

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 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. No.

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. BLACKMAN.

Secretary, O. P. WORSLEY.

[Incorporated July 15, 1865. Commenced business February 1, 1866.]

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 organization \$ 1,414.33

IOWA INSURANCE REPORT.

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.....	\$ 3,490.00
Annual dues as per contract, without any deduction whatever.....	736.70
Payments for mortality.....	4,203.82
Payments for mortality for 1897 paid in advance.....	181.28
Medical examiner's fees paid by applicant.....	None.
Annual dues as per contract for year 1896 paid in advance.....	20.75

Total paid by members.....	\$ 8,623.35
Interest, \$..... rent, \$..... total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$.....)	

Total income.....	\$ 8,623.35
Total net resources.....	\$ 10,053.68

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 3,000.00
Advanced payments returned to rejected applicants.....	580.00

Total paid to members.....	\$ 3,580.00
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Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	1,363.64
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Commissions paid or allowed for collecting assessments.....	None.
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Salaries of managers and agents not paid by commissions.....	1,371.61
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Salaries of officers, \$100; other compensation of officers, \$.....	
--	--

total.....	100.00
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Salaries and other compensation of office employees.....	85.00
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Medical examiner's fees, whether paid direct by members or otherwise.....	412.72
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Rent, \$..... taxes, \$..... advertising and printing, \$207.85;	
--	--

total.....	527.35
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Advanced to officers and agents, to be repaid out of future salaries or commissions.....	285.00
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All other items, viz.:	
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Postage.....	55.05
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State fees.....	31.50
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Furniture and fixtures.....	74.40
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(Advanced assessments applied, \$.....)	
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Total disbursements.....	\$ 7,887.67
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Balance.....	\$ 2,166.01
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NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances

Loans on mortgages (first liens) on real estate.....	None.
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Loans secured by pledge of bonds, stocks or other marketable	
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collaterals.....	None.
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Cost value of bonds and stocks owned absolutely.....	None.
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Agents' ledger balances.....	None.
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Cash in office.....	\$ 78.40
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Cash deposits in banks on emergency or reserve fund account.....	1,128.44
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Premium notes on policies now in force.....	901.17
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All other deposits.....	None.
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Total net or invested assets.....	\$ 2,196.01
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Deduct depreciation of assets to bring same to market value and	
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agent's balance unsecured.....	None.
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Total net or invested assets, less depreciation.....	\$ 2,196.01
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NON-INVESTED ASSETS.

Interest due and accrued.....None.
 Bents 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.....\$ - 2,196.01

LIABILITIES.

Losses adjusted, due and unpaid.....None.
 Taxes due and accrued.....None.
 Salaries, rents and office expenses due and accrued.....\$ 379.00
 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-
 bers at death in addition to the insurance.....1,266.82
 Borrowed money, \$.....; interest accrued on same, \$.....; total
None.
 Advance assessments, \$.....; bonus or dividend obligations,
 \$.....; total.....None.
 Advance mortality payments for year 1897.....131.28
 All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 1,771.10

Balance, net assets.....\$ 424.91

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary payments for year 1897 called and not yet due.....\$ 4,866.12
 Mortuary assessments due and unpaid.....None.
 Mortuary assessments not yet called for losses unadjusted,
 \$.....; realized, \$.....; reported, \$.....; total.....None.
 General fund payments for 1897 called and not yet due as per
 contract.....843.23

Total due from members.....\$ 5,709.37
 Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 5,709.37

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 realized (number of claims,).....None.
 All other contingent liabilities.....None.
 Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	None	None	None	None
Policies or certificates written during the year 1896.....	293	\$ 293,500.00	293	\$ 293,500.00
Total.....	293	\$ 293,500.00	293	\$ 293,500.00
Deduct number which amount have ceased to be in force during 1896.....	5	\$ 5,000.00	5	\$ 5,000.00
Total policies or certificates in force Dec. 31, 1896.....	288	\$ 288,500.00	288	\$ 288,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	None	None	None	None
Losses and claims on policy or certificates incurred during year 1896.....	3	\$ 3,000.00	3	\$ 3,000.00
Total.....	3	\$ 3,000.00	3	\$ 3,000.00
Losses and claims on policies or certificates paid during the year 1896.....	3	\$ 3,000.00	3	\$ 3,000.00
Policies or certificates terminated by death during 1896.....	3	\$ 3,000.00	3	\$ 3,000.00
Policies or certificates terminated by lapse during 1896.....	2	\$ 2,000.00	2	\$ 2,000.00

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?

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 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 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?

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. 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 W. CAMP.

[Incorporated under chapter 297, laws of 1873. Commenced business February 9, 1881.]

(Re-incorporated under chapter 175, laws of 1889.)

Principal office, Mutual Reserve building, Nos. 295, 307 and 309, Broadway, corner Duane street, New York city.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,967,316.25

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..... \$ 295,596.85
Annual and expense dues as per contract, without any deduction whatever..... 902,446.35
Assessments: Mortuary..... 4,349,498.85
Medical examiner's fees paid by applicant..... 38,572.00

Total paid by members..... \$5,577,084.05
Interest, \$115,071.45; rent, \$150,261.10; total..... 265,332.55
Advances to agents repaid..... None.
Cash received from all other sources, viz: Fees for alterations in policies, etc..... 1,180.24
Special deposits received during 1896, \$524,162.97; applied on assessments, \$509,832.64..... 14,330.13

Total income..... \$5,858,476.97
Total net resources..... \$9,825,793.22

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$3,967,083.94
Cash dividends to policy holders..... 21,880.59
Advanced payments returned to rejected applicants..... 390.05
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 489,983.49
Commissions or exchange paid banks and collectors for collecting \$4,349,498.85 in assessments..... 73,628.40

Salaries of managers and agents not paid by commissions..... \$ 50,890.25
Salaries of officers, \$24,731.87; other compensation of officers, \$..... total..... 304,791.68
(Of this amount \$21,481.08 were on account of cost of levying and collecting \$4,349,498.85 of assessments.)
Salaries and other compensation of office employees..... 247,006.20
(Of this amount \$18,013.25 were on account of cost of levying and collecting \$4,349,498.85 of assessments.)
Medical examiner's fees paid by office, \$30,472.99; by members, \$8,572.00; total..... 69,044.99
Rent, \$17,544.02; taxes, \$25,794.97; advertising and printing, \$88,574.49; total..... 329,913.25
Advanced to officers and agents, to be repaid out of future commissions..... None.
All other items, viz: Investment expenses, \$1,070; legal expenses, \$7,292.67; traveling expenses, \$10,591.38; actuarial expenses, \$14,227; postage, \$23,103.00; agency expenses, \$28,769.19; general office expenses, \$25,079.25; total..... 158,763.56
Expenses investigating and adjusting \$1,067,083.94 of death claims (Advanced assessments applied, included above, \$509,832.64.)..... 73,513.41
(Total expenses, \$1,596,093.33)

Total disbursements..... \$5,586,417.69
Balance..... \$1,549,375.53

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... \$ 358,082.04
Loans on mortgages (first liens) on real estate..... 1,933,100.00
Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.
Cost value of bonds and stocks owned absolutely..... 505,906.39
Agents' ledger balances..... 440,293.85
Furniture and fixtures..... 15,254.62
Cash in office..... 664.11
On deposits in collecting banks and with bonded collectors (transferred since December 31, 1896, to New York city banks)..... 232,229.01
Cash deposits in banks on emergency or reserve fund account..... 568,677.60
All other deposits..... 223,777.61
Total net or invested assets..... \$4,349,375.53
Less deduction for agents' balances unsecured..... 219,525.24
Total net or invested assets, less deduction..... \$4,029,850.29

NON-INVESTED ASSETS.

Interest due, \$10,349.15; accrued, \$10,617.85; total..... \$ 20,967.00
Rents due, \$2,274.25; accrued, \$4,453.35; total..... 6,727.60
Death losses paid in anticipation of February 1, 1897, assessment..... 101,130.27
Market value of real estate over cost and encumbrances..... 8,601.46
Market value of bonds and stocks over cost value..... 21,201.16
Total non-invested assets..... \$ 366,726.39
Gross assets..... \$4,396,576.68

LIABILITIES.

Losses adjusted, due and unpaid..... None.
Taxes due and accrued..... None.
Salaries, rents and office expenses due and accrued..... None.
Borrowed money, \$..... Interest accrued on same \$..... total..... None.
Advance assessments and dues..... \$ 150,924.17
Outstanding bond obligations..... 228,777.99
All other (not including contingent mortality)..... None.
Total actual liabilities..... \$ 419,702.16
Balance, net assets..... \$4,770,146.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$1,476,997.36
Mortuary assessments due and unpaid	75,968.72
Annual and expense dues in process of collection, or called and not yet due	195,530.64
Total due from members	\$1,748,496.72
Deduct estimated cost of collection	174,848.61
Net amount due from members	\$1,573,648.11

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims, 104)	\$ 992,700.00
Losses reported and in process of adjustment (number of claims, 121)	445,636.45
Losses related (number of claims, 14)	85,000.00
Total contingent mortuary liabilities	\$ 1,523,336.45

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	105,878	\$368,639,371.00	875	\$ 2,042,100.00
Policies and certificates written during the year 1896	30,396	73,036,530.00	232	590,000.00
Total	136,274	\$381,685,701.00	1,107	\$ 2,632,100.00
Deduct number and amount which have ceased to be in force during 1896	18,265	56,630,810.00	225	493,100.00
Total policies or certificates in force December 31, 1896	118,009	\$325,054,891.00	882	\$ 2,139,000.00
Losses and claims on policies or certificates unpaid December 31, 1895	256	\$38,149.22	None	None
Losses and claims on policies or certificates incurred during the year 1896	1,336	4,331,215.00	6	9,000.00
Total	1,592	\$ 4,369,364.22	6	\$ 9,000.00
Losses and claims on policies or certificates paid during the year 1896	1,331	3,967,683.94	3	3,750.00
Policies or certificates terminated by death during 1896	1,430	4,331,215.00	6	9,000.00
Policies or certificates not taken during 1896	5,002	17,112.55.00	91	188,360.00
Policies or certificates terminated by expiry during 1896	11,427	35,215,480.00	123	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, \$50,000.

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 \$3,500,000, 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, five 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 explained in its constitution or by laws. The emergency fund is a surplus for the payment of death claims.

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

Answer. The directors are elected at such a meeting and they in turn select the officers.

Number of death claims compromised or resisted, and brief statement of reason?

Answer. Ninety-four claims compromised on account of suicide, intemperance and misrepresentation in securing policies.

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 cents.

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. BRAMAS.

[Incorporated under special charter of April, 1886. Commenced business as a corporation March, 1886.]

Principal office, Hartford, Conn.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 223,390.81

INCOME DURING THE YEAR 1896.

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

Gross amount received in cash for mortuary purposes..... \$ 569,878.97
Gross amount received in cash for expense purposes..... 258,838.96
(Medical examiner's fees paid by applicant included in above)

Total paid by members..... \$ 868,717.93
Interest, \$446.53; rent, \$5,440.53; total..... 17,886.75
Cash received from all other sources, viz: Balance profit and loss account..... 9,960.26

Total income..... \$ 834,500.04

Total net resources..... \$1,156,880.83

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 482,884.81
Paid for surrendered policies..... 27,040.11
Dividends to policy-holders..... 10,068.97

Total paid to members..... \$ 560,833.29

Commissions and fees retained by or paid to or allowed agents on account of fees and dues..... 128,599.81

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 employees..... 10,181.90

Medical examiner's fees, whether paid direct by members or otherwise..... 9,616.50

Rent, \$5,504.43; taxes, \$1,711.49; advertising and printing, \$5,677.41; total..... 10,543.32

Traveling expenses, \$7,666.75; legal expenses, \$1,230.07; dividends to stockholders, \$1,000; total..... 20,525.80

All other items, including incidental expenses, furniture and fixtures, postage and exchange, real estate expenses, etc..... 16,380.87

(Total management expenses, \$230,822.14)

Total disbursements..... \$ 731,675.43

Balance..... \$ 425,205.42

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... \$ 306,812.50

Loans on mortgages (first liens on real estate..... 72,692.57

Loans secured by pledge of bonds, stocks or other marketable collateral..... 5,080.94

Loans secured by other collateral..... 24,696.02

Cost value of bonds and stocks owned absolutely..... 89,565.01

Premium notes..... 4,167.37

Cash in office, \$7,984.74; on deposit in bank, \$15,069.52; total..... 22,594.26

Agents' ledger balances..... 9,539.75

Total net or invested assets..... \$ 485,125.42

NON-INVESTED ASSETS.

Interest due, \$560.51; accrued, \$1,180.17; total..... 1,740.68

Market value of real estate and stocks and bonds over cost and encumbrances..... 9,221.75

Total non-invested assets..... \$ 10,962.43

Gross assets..... \$ 496,187.85

LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

All other (not including contingent mortuary)..... None.

Total actual liabilities..... None.

Balance, net assets..... \$ 436,196.85

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Deferred premiums in process of collection, less cost of collection..... \$ 45,500.00

Liens on single premium policies..... \$4,808,866.31

Total contingent assets..... \$1,554,356.31

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ...)..... None.

Losses in process of adjustment (number of claims, 36), net..... \$ 63,815.00

Losses reported (number of claims, 3), net..... 3,900.00

Losses realized (number of claims, 3), net..... 36,327.00

Mortuary liability on all outstanding policies, actuaries' table.....

4 per cent interest..... \$851,240.00

Total contingent mortuary liabilities..... \$1,037,196.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN 1896 DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	76,401	\$90,741,500.00	42	\$ 106,000.00
Policies or certificates written during the year 1896.....	4,261	9,947,088.00	33	63,250.00
Total.....	20,662	\$10,688,588.00	75	\$174,310.00
Deduct number and amount which have ceased to be in force during 1896.....	3,813	5,882,444.00	6	14,500.00
Total policies or certificates in force December 31, 1896.....	16,849	\$12,305,900.00	69	\$159,810.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	33	100,250.00	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	252	650,850.00	1	2,500.00
Total.....	285	\$ 651,100.00	1	\$ 2,500.00
Losses and claims on policies or certificates paid during the year 1896.....	327	442,861.81	1	2,500.00
Policies or certificates terminated by death during 1896.....	223	550,850.00	1	2,500.00
Policies or certificates terminated by lapse during 1896.....	2,541	7,832,099.80	5	11,000.00

MISCELLANEOUS 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 \$2,214,570 are not included as heretofore 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 \$400,000.

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 assessment?

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 all liabilities.

Number of classes of members of the association. Maximum, minimum and average 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 15 and 60 years of age.

Is a medical 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 continue 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, pursuant to the laws of said State.

President, CHAS. H. WEER.

Secretary, JAS. I. HARNUM.

[Incorporated November, 1895. Commenced business December 15, 1895.]

Principal office, 280 Broadway, New York, N. Y.

Attorney for service of process in Iowa, LOREN W. REYNOLDS, BOONE, IOWA.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 41,351.85

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..... None.

Annual dues as per contract, without any reduction whatever..... None.

Assessments: Mortuary, \$20,352.41; expense, \$21,738.18; total..... \$ 42,090.59

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 62,391.79

Interest, \$762.50; rent, \$...; total..... 762.50

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$...)

Total income..... \$ 63,074.29

Total net resources..... \$ 94,326.14

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 15,578.87

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 15,578.87

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..... 9,167.19

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$6,000; other compensation of officers, \$...; total..... 6,000.00

Salaries and other compensation of office employees..... 10,821.85

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$1,400; taxes, \$45.28; advertising and printing, \$6,430.99; total..... 7,866.27

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

Traveling expenses.....\$ 885.39
State license, etc.....515.99
Sundries.....2,745.58
Cost of adjustment of claims.....3,820.43
(Advanced assessments applied, \$....)
(Total expenses, \$41,897.16)

Total disbursements.....\$ 58,415.23
Balance.....\$ 35,910.91

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.....None.
Cost value of bonds and stocks owned absolutely.....\$ 16,361.25
Agents' ledger balances.....1,236.84
Cash in office.....1,258.13
Cash deposited in banks on emergency or reserve fund account:
Washington Trust company.....1,318.59
Indemnity fund, etc., National Park bank.....1,912.58
Farmers Loan and Trust company, \$353.58; Washington Trust company, \$3,117.84; total.....3,671.42
All other deposits: Expense fund, etc., Washington Trust company.....5,916.49
Central National bank, \$1,429.97; Irving National bank, \$1,730.84; total.....3,160.81
Total net or invested assets.....\$ 35,910.91
Deduct depreciation of assets to bring same to market value and agent's balance unsecured (bonds).....843.75

Total net or invested assets, less depreciation.....\$ 35,267.16

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, furniture, etc.....\$ 3,000.00
Gross assets.....\$ 38,267.16

LIABILITIES.

Losses adjusted, due and unpaid.....None.
Taxes due and accrued.....None.
Salaries, rents and office expenses due and accrued.....None.
Borrowed money, \$....; interest accrued on same, \$....; total.....None.
Advance assessments, \$5,124.50; bonus or dividend obligations, \$....; total.....\$ 5,124.50
All other (not including contingent mortality).....250.00
Total actual liabilities.....\$ 5,374.50
Balance, net assets.....\$ 32,892.66

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....\$ 14,527.00
Mortuary assessments due and unpaid.....None.
Mortuary assessments not yet called for losses unadjusted, \$1,488.48; related, \$4,090; reported, \$1,330.70; total.....6,899.18
Total due from members.....\$ 21,416.15
Deduct estimated cost of collection.....1,200.00
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, 23).....\$ 1,488.48
Losses reported (number of claims, 11).....1,300.70
Losses resisted (number of claims, 12).....4,090.00
All other contingent liabilities.....None.

Total contingent mortality liabilities.....\$ 6,899.18

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	4,170	\$27,256,750.00	119	\$ 1,168,000.00
Policies or certificates written during the year 1906.....	1,443	11,908,000.00	52	461,700.00
Total.....	5,613	\$49,164,750.00	171	\$ 1,500,700.00
Deduct number and amount which have ceased to be in force during 1906.....	2,565	\$2,326,750.00	81	\$69,000.00
Total policies or certificates in force December 31, 1906.....	3,108	\$26,855,000.00	107	\$ 1,173,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	40	6,107.84	2	43.57
Losses and claims on policies or certificates incurred during year 1906.....	251	17,359.41	17	3,921.06
Total.....	271	\$ 22,667.25	19	\$ 3,974.53
Losses and claims on policies or certificates paid during the year 1906.....	255	16,578.07	15	\$ 3,27.85
Policies or certificates terminated by death during 1906.....				
Policies or certificates terminated by lapse during 1906.....	3,565	\$2,300,750.00		

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?

Answer. 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.

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 disability 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 SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 13,855.18

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:
 Gross amount of membership fees required or represented by application, without deductions..... \$ 80,325.00
 Annual dues as per contract, without any deduction whatever..... None.
 Assessments: Mortuary, \$38,208.86; expense, \$19,103.40; total..... 57,312.26
 Medical examiner's fees paid by applicant..... None.
 Total paid by members..... \$ 77,637.26
 Interest, \$67.30; rent, \$....; total..... 67.30
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Agents..... 1,515.30
 (Assessments paid in advance, \$392.)

Total income..... \$ 79,517.94

Total net resources..... \$ 93,892.04

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 38,483.14
 Advanced payments returned to rejected applicants..... 97.30
 Total paid to members..... \$ 38,580.44
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 20,325.00
 Commissions paid or allowed for collecting assessments..... 2,093.43
 Salaries of managers and agents not paid by commissions..... 1,703.00

Salaries of officers, \$1,895.21; traveling expenses and other compensation of officers, \$1,047.47; total..... \$ 2,942.68
 Salaries and other compensation of office employees..... 2,716.00
 Medical examiner's fees, whether paid direct by members or otherwise..... None.
 Rent, \$275; taxes, \$....; advertising and printing, \$1,333.70; total..... 1,728.50
 Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.
 All other items, viz: Stationery and office expenses, \$183.61; exchange, \$15.50; adjusting claims, \$374.01; filing annual reports, \$371.80; postage, \$1,159.75; express and telegrams, \$31.78; legal expenses, \$2,617.30; typewriter and supplies, \$156.43; office furniture, \$191.58; total..... 5,134.97
 (Advanced assessments applied, \$392.)

Total disbursements..... \$ 79,107.69

Balance..... \$ 14,245.95

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..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances..... None.
 Cash in office..... None.
 Cash deposits in banks on emergency or reserve fund account:
 Citizens National bank..... \$ 12,144.00
 All other deposits: Citizens National bank..... 2,101.95
 Total net or invested assets..... \$ 14,245.95
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 14,245.95

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..... \$ 14,245.95

LIABILITIES.

Losses adjusted, due and unpaid..... 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: Mort: bonus or dividend obligations, \$....; total..... \$ 392.00
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 392.00

Balance, net assets..... \$ 13,853.95

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.
 Mortuary assessments due and unpaid..... \$ 2,600.00
 Mortuary assessments not yet called for losses unadjusted, \$1,073.50; re-adjusted, \$....; reported, \$1,073.50; total..... 4,153.43
 Total due from members..... \$ 6,653.43
 Deduct estimated cost of collection..... 399.00
 Net amount due from members..... \$ 6,453.43

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,	None.
Losses in process of adjustment (number of claims,	3
Losses reported (number of claims,	21
Losses resisted (number of claims,	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 4,151.45

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	5,644	\$24,143,750.00	3,168	\$ 9,431,350.00
Policies or certificates written during the year 1896.....	4,065	16,129,600.00	1,113	4,091,500.00
Total.....	9,709	\$40,273,350.00	3,281	\$13,522,750.00
Deduct number and amount which have ceased to be in force during 1896.....	3,637	14,903,000.00	1,061	4,370,250.00
Total policies or certificates in force Dec. 31, 1896.....	6,072	\$25,370,350.00	2,220	\$ 9,152,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	433	42,636.59	191	\$ 23,947.09
Losses and claims on policies or certificates paid during the year 1896.....	497	38,483.14	172	22,529.44
Policies or certificates terminated by death during 1896.....	4	9,500.00	1	1,500.00
Policies or certificates terminated by lapse during 1896.....	3,633	13,903,500.00	1,070	4,388,750.00

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 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 thereof?

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 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 benefits and necessary expenses; under authority of the executive committee.

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 forty-four dollars.

ANNUAL STATEMENT

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

NORTH AMERICAN 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, F. N. GAGE.

Secretary, A. E. FOHRST.

[Incorporated May 13, 1888. Commenced business June 15, 1896.]

Principal office, 217 La Salle street, Chicago, Ill.
Attorney for service of process in Iowa, O. B. Ayres, Esq., Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 29,775.18

INCOME DURING THE YEAR 1896.

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

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: Indemnity and mortuary, \$17,844.91; reserve and expense, \$36,689.09; total..... \$54,533.90

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 75,463.91

Interest, \$1,001.07; rent, \$..... total..... 1,001.07

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$.....)

Total income..... \$ 86,464.98

Total net resources..... \$ 86,227.28

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 15,495.85	
Membership fees rebated and returned to members.....	11,946.00	
Advanced payments returned to rejected applicants.....	190.41	
Total paid to members.....	\$ 27,551.26	
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	4,186.78	
Commissions paid or allowed for collecting assessments.....	4,083.06	
Salaries of managers and agents not paid by commissions.....	4,918.64	
Salaries of officers, \$6,630; other compensation of officers, \$.....		
Total.....	6,950.00	
Salaries and other compensation of office employees.....	4,181.57	
Medical examiner's fees, whether paid direct by members or otherwise.....	None.	
Rent, \$2,060.15; taxes, \$271.54; advertising and printing, \$2,015.04; total.....	4,376.73	
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.	
All other items, viz: Postage, \$5,344.46; expense, \$661.80; legal expense and adjusting, \$1,083; office furniture and fixtures, \$320.60; physician's fees, \$734.30; traveling expenses, \$1,309.53; total.....	6,455.38	
(Advanced assessments applied, \$.....)		
Total disbursements.....	\$ 62,414.15	
Balance.....	\$ 35,942.92	

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.	
Loans on mortgages (first liens) on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	\$ 4,000.00	
Cost value of bonds and stocks owned absolutely.....	21,027.82	
Agents' ledger balances.....	170.30	
Cash in office.....	782.42	
Cash deposits in banks: Northwestern National bank, Chicago; Ill., \$6,823.39; St. Louis National bank, St. Louis, Mo., \$1,000; total.....	7,823.39	
All other deposits.....	None.	
Total net or invested assets.....	\$ 31,642.92	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.	
Total net or invested assets, less depreciation.....	\$ 31,642.92	

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$278.75; total.....	\$ 278.75	
Rents due and accrued.....	None.	
Office furniture and fixtures.....	1,210.50	
Market value of real estate over cost and encumbrances.....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	\$ 1,529.25	
Gross assets.....	\$ 33,362.05	

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.	
Taxes due and unpaid.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money, \$.....; interest accrued on same.....	None.	

Advance assessments, \$3,778.80; bonus or dividend obligations, \$.....; total.....	\$ 3,778.80	
All others (not including contingent mortuary).....	None.	
Total actual liabilities.....	\$ 3,778.80	
Balance, net assets.....	\$ 31,583.25	

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary expense and indemnity assessments called and not yet due, net.....	\$ 13,469.00	
Mortuary assessments due and unpaid.....	None.	
Mortuary assessments not yet called for losses unadjusted, \$.....; restated, \$.....; total.....	None.	
Total due from members.....	\$ 13,469.00	
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$ 13,469.00	

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, 13; no proofs filed (estimated) \$.....)	987.85	
Losses restated (number of claims.....)	None.	
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$ 987.85	

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1906		BUSINESS IN IOWA DURING 1906	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	5,947	\$ 25,065,950	148	\$ 608,360.00
Policies or certificates written during the year 1906.....	3,637	15,154,900	123	688,860.00
Total.....	9,584	40,220,850	271	1,297,220.00
Deduct number and amount which have ceased to be in force during 1906.....	3,910	17,065,900	143	606,350.00
Total policies or certificates in force December 31, 1906.....	5,674	23,154,950	128	597,870.00
Losses and claims on policies or certificates unpaid December 31, 1906.....				
Losses and claims on policies or certificates incurred during year 1906.....	383	15,465	15	582.55
Total.....	261	15,465	10	539.35
Losses and claims on policies or certificates paid during the year 1906.....	381	15,465	13	582.85
Policies or certificates terminated by death during 1906.....	3	2,000		
Policies or certificates terminated by lapse during 1906.....	3,937	17,076,950	143	606,360.00

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?

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.
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?
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. 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. HIRSHEN.

[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 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..... \$ 15,136.22
Annual dues as per contract, without any deduction whatever..... None.
Assessments: Mortuary, \$36,528.74; expense, \$24,774.80; total..... 61,293.54
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 76,429.96

Interest, \$1,785.61; rent, \$.....: total..... \$ 3,785.61
Advances to agents repaid..... 418.51
Cash received from all other sources..... None.
(Assessments paid in advance, \$.....)

Total income..... \$ 80,629.44
Total net resources..... \$ 140,714.44

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 42,000.00
Advanced payments returned to rejected applicants..... None.
Total paid to members..... \$ 42,000.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 13,193.35
Commissions paid or allowed for collecting assessments..... 1,940.97
Salaries of managers and agents not paid by commissions..... 3,890.96
Salaries of officers, \$4,000; other compensation of officers, \$.....: total..... 4,000.00
Salaries and other compensation of office employees, traveling and general office expenses..... 8,761.30
Medical examiner's fees, whether paid direct by members or otherwise..... 443.95
Rent, \$990; postage, advertising and printing, \$2,686.34; total..... 3,276.34
Advanced to officers and agents, to be repaid out of future salaries or commissions..... 3,410.83
All other items, viz: Accrued interest..... 140.00
Furniture and fixtures..... 922.50
(Advanced assessments applied, \$.....)
(Total expenses, \$95,832.70.)

Total disbursements..... \$ 80,653.70

Balance..... \$ 68,861.74

NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances..... None.
Loans on mortgages (first liens) on real estate..... \$ 60,314.00
Loans secured by pledge of bonds, stocks or other marketable collateral..... None.
Cost value of bonds and stocks owned absolutely..... None.
Agents' ledger balances..... None.
Cash in office..... 3,360.14
Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank..... 4,217.60
All other deposits: Deposited with superintendent of insurance of Missouri..... 1,020.00
Total net or invested assets..... \$ 68,851.74
Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.
Total net or invested assets, less depreciation..... \$ 68,851.74

NON-INVESTED ASSETS.

Interest due, \$.....: accrued, \$1,240.75; total..... \$ 1,240.75
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..... \$ 1,240.75
Gross assets..... \$ 70,102.49

LIABILITIES.

Losses adjusted, due and unpaid (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, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 70,102.40

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 5,315.30
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; realized, \$.....; reported, \$.....; total.....	None.
Total due from members.....	\$ 5,315.30
Deduct estimated cost of collection.....	267.00
Net amount due from members.....	\$ 5.00

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 realized (number of claims....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	8,878	\$6,617,000.00	3,323	\$ 3,792,500.00
Policies or certificates written during the year 1896.....	1,289	2,563,000.00	594	766,000.00
Total.....	5,058	\$9,180,000.00	3,917	\$ 4,558,500.00
Deduct number and amount which have ceased to be in force during 1896.....	962	1,788,500.00	615	1,015,500.00
Total policies or certificates in force December 31, 1896.....	4,096	\$7,391,500.00	3,304	\$ 3,543,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	21	42,000.00	17	33,000.00
Total.....	21	42,000.00	17	33,000.00
Losses and claims on policies or certificates paid during the year 1896.....	21	42,000.00	17	33,000.00
Policies or certificates terminated by death during 1896.....	21	42,000.00	17	33,000.00
Policies or certificates terminated by lapse during 1896.....	941	1,746,500.00	608	983,500.00

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? 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 mortuary calls after paying all current death and disability 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 mortuary 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 provided 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 claims; 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?

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 total disability claims, etc.

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

Answer. Ten 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 Iowa, pursuant to the laws of said State.

President, D. W. C. MERRIAM.

Secretary, L. EMBLEIGH.

[Incorporated October 25, 1881. Commenced business December 10, 1881.]

Principal office, 133-5 La Salle street, Chicago, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 19,136.47

INCOME DURING THE YEAR 1936.

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.....	\$ 720.75
Annual dues as per contract, without any deduction whatever.....	7,371.30
Assessments: Mortuary, \$35,213.46; expense, \$6,330.75; equitation, \$1,721.55; reserve, \$47,117; total.....	43,632.65
Reinstatements.....	60.00
Total paid by members.....	\$ 51,985.40
Interest, \$122.36; rent, \$...; total.....	812.36
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$...)	

Total income..... \$ 52,800.00

Total net resources..... \$ 51,985.40

DISBURSEMENTS DURING THE YEAR 1936.

Losses and claims.....	\$ 30,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 31,000.00
Commission and fees retained by or paid or allowed to agents on account of fees, dues and renewals.....	1,419.22
Commissions paid or allowed for collecting assessments.....	79.71
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$7,200; other compensation of officers, \$...; total.....	7,200.00
Salaries and other compensation of office employees.....	5,581.00
Medical examiners' fees, whether paid direct by members or otherwise.....	2.00
Rent, \$501.50; taxes, \$21.25; advertising and printing, \$192.75; total.....	905.25
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Interest, \$12.36; directors, \$151.15; traveling, \$308.55; general expenses, \$474.74; total.....	847.70
(Advanced assessments applied, \$...)	
(Total expenses, \$18,635.90)	

Total disbursements..... \$ 60,000.00

Balance..... \$ 25,784.41

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
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.....	\$ 17,433.00
Agents' ledger balances.....	None.
Cash in office.....	781.30
Cash deposits in banks on emergency or reserve fund accounts: Bankers National bank, \$6,330.15; Columbia National bank, \$1,189.90; total.....	7,520.05
All other deposits.....	None.
Total net or invested assets.....	\$ 25,784.41
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.

Total net or invested assets, less depreciation..... \$ 25,784.41

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..... \$ 25,784.41

LIABILITIES.

Losses adjusted, due and unpaid (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, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 25,784.41

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, reported and reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 0).....	\$ 1,000.00
Losses in process of adjustment (number of claims....)	None.
Losses reported (number of claims....)	None.
Losses retained (number of claims....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1936		BUSINESS IN IOWA DURING 1936	
	Number	Amount	Number	Amount
Policies or certificates in force December 31, 1935.....	1,587	\$ 1,587,000		
Policies or certificates written during the year 1936.....	60	60,000	60	\$ 60,000
Total.....	1,596	\$ 1,596,000	60	\$ 60,000
Deduct number and amount which have ceased to be in force during 1936.....	111	111,000	25	\$ 25,000
Total policies or certificates in force December 31, 1936.....	1,485	\$ 1,485,000	35	\$ 35,000
Losses and claims on policies or certificates unpaid December 31, 1935.....	None			
Losses and claims on policies or certificates incurred during year 1936.....	25	25,000		
Total.....	25	\$ 25,000		
Losses and claims on policies or certificates paid during the year 1936.....	27	27,000		
Policies or certificates terminated by death during 1936.....	22	22,000		
Policies or certificates terminated by lapse during 1936.....	79	79,000	25	\$ 25,000

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 premium 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 sur-render 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, DANIEL J. AVERY.

Secretary, CHARLES A. CAMPWELL.

(Incorporated June 27, 1874. Commenced business July, 1874.)

Principal office, Home Insurance building, Chicago, Ill.

Attorney for service of process in Iowa, George B. Van Saus, Cedar Falls, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 870,021.91

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.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$1,717,270.85; expense, \$432,190.55; reserve and guaranty fund, \$44,145.89; total.....\$2,193,607.29

Reinstatement fees, \$1,749.17; delinquent charges, \$5,374.64; first year premiums, \$137,298.70; advance insurance fund, \$51,244.30; total.....199,562.81

Total paid by members.....\$2,393,170.10

Interest, \$24,322.74; rent, \$....; total.....24,322.74

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$....)

Total income.....\$2,417,492.85

Total net resources.....\$2,400,429.29

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$1,891,961.79

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$1,891,961.79

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....154,392.22

Commissions paid or allowed for collecting assessments.....14,317.10

Salaries of managers and agents not paid by commissions.....49,001.24

Salaries of officers, \$46,152.29; other compensation of officers,

\$....; total.....46,152.29

Board of trustees expense account.....	\$ 3,000.00
Salaries and other compensation of office employees.....	87,471.66
Medical examiner's fees, whether paid direct by members or otherwise.....	14,676.53
Rent, \$20,342.25; advertising, stationery and printing, \$12,135.00; filing state reports and taxes \$6,653.57; total.....	39,112.15
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Surrendered policies, \$55,071.39; suspense, \$217.81; advance assessments, \$1,500.00; traveling expenses, \$10,974.34; postage, \$14,699.75; refitting office, \$744.81; incidental and miscellaneous expenses, \$3,850.81; furniture, \$973.74; legislative committee, \$607.95; legal expenses, \$5,532.43; bonds redeemed, \$114.10; sundry accounts outstanding, \$1,299.51; total.....	77,309.54
(Advanced assessments applied, \$.....)	
(Total expenses, \$185,614.76.)	

Total disbursements.....	\$2,367,579.55
Balance.....	\$1,041,879.04

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....None.	
Loans on mortgages (first liens) on real estate.....	285,500.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....None.	
Cost value of bonds and stocks owned absolutely.....	391,547.50
Agents' and other ledger balances.....	80,146.26
Cash in office.....	973.23
Cash deposits in banks on emergency or reserve fund account:	
Bills receivable.....	8,430.13
All other deposits: Metropolitan National bank, \$181,519.51; Merchants National bank, \$25,000; Globe National bank, \$55,173.22; total.....	262,191.73
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.....	\$1,039,963.85

NON-INVESTED ASSETS.

Interest due, \$631 mortgages; accrued, \$2,163.33; bonds; \$4,374.57; mortgages; total.....	\$ 6,511.90
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.....	\$ 6,511.90
Gross assets.....	\$1,046,875.45

LIABILITIES.

Suit for disability claim.....	\$ 500.00
Losses adjusted, due and unpaid (number of claims, 0).....	10,000.00
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$16,827.61; bonus and dividend obligations, \$.....; total.....	16,827.61
All other (not including contingent mortuary), viz: Advance insurance fund, \$9,999.19; suspense, \$203.25; agent's and other credit balances, \$1,410.20; total.....	61,003.41
Total actual liabilities.....	\$ 88,331.05
Balance, net assets.....	\$ 958,544.40

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid, estimated.....	\$ 45,000.00
Mortuary assessments not yet called for losses unadjusted, \$8,000; related, \$51,000; reported, \$238,000; adjusted, not due, \$224,300; total.....	427,300.00
Total due from members.....	\$ 502,300.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 502,300.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 70).....	\$ 254,200.00
Losses in process of adjustment (number of claims, 30).....	8,000.00
Losses reported (number of claims, 78).....	203,000.00
Losses resisted (number of claims, 11).....	29,300.00
All other contingent liabilities.....	29,300.00
Total contingent mortuary liabilities.....	\$ 488,200.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	44,906	\$129,434,500.00	503	\$ 1,583,000.00
Policies or certificates written during the year 1896.....	4,780	11,548,500.00	58	88,500.00
Total.....	49,786	\$140,983,000.00	921	\$ 1,769,500.00
Deduct number and amount which have ceased to be in force during 1896.....	9,677	\$5,711,000.00	261	603,000.00
Total policies or certificates in force December 31, 1896.....	40,109	\$135,272,000.00	660	\$ 1,166,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	150	478,000.00	3	8,000.00
Losses and claims on policies or certificates incurred during year 1896.....	508	1,021,500.00	25	90,500.00
Total.....	758	\$ 2,807,500.00	31	\$ 98,500.00
Losses and claims on policies or certificates paid during year 1896.....	557	1,081,974.75	21	66,300.00
Settled by compromise.....	40,883.21			
Policies or certificates terminated by death during 1896.....	565	1,921,500.00	28	90,400.00
Policies or certificates not taken.....	643	1,494,000.00	3	8,000.00
Policies or certificates terminated by lapse during 1896.....	8,430	22,895,500.00	230	507,500.00

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 assessment.

Answer. Whole life policies, actuarial, 4 per cent; limited payment policies, American, 4 1/2 per cent. Assessments governed by age at entry; also by age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-nine thousand, three hundred and twenty-nine dollars and ninety-nine cents.

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 are they selected?

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?

Answer. Yes.

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 said State.

President, JOHN J. WHIFFLE.

Secretary, 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 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 applications, without deductions.....	\$ 15,310.00
Annual dues as per contract, without any deduction whatever.....	24,000.15
Assessments: Mortuary, \$7,500; expense, \$3,919.25; total.....	34,419.25
Medical examiners' fees paid by applicant.....	None.

Total paid by members..... \$ 75,009.40

Interest, \$.....; rent, \$.....; total.....

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$.....)

Total income..... \$ 75,009.40

Total net resources..... \$ 85,822.55

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 33,954.70

Advance payments returned to rejected applicants..... None.

Total paid to members..... \$ 33,954.70

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 employees..... 7,000.02

Medical examiners' fees, whether paid direct by members or otherwise..... None.

Rent, \$1,000.08; taxes, \$.....; advertising and printing, \$1,535.14

total..... 2,544.22

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz:

Admission to other states..... 453.20

Sundries..... 543.90

Postage..... 853.10

(Advance assessments applied, \$.....)

(Total expenses, \$41,494.28.)

Total disbursements..... \$ 75,459.04

Balance..... \$ 8,863.51

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.

Agents' ledger balances secured..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account:

Hancock National bank, \$1,307.04; cash in office and in transit, since received and deposited, \$5,729.12; cash in Wiley

Savings bank, \$30.00; total..... \$ 6,966.78

All other deposits: Expense account, Hancock National bank,

\$1,409.21; cash in office, \$437.54; total..... 1,846.75

Total net or invested assets..... \$ 8,863.51

Deduct depreciation of assets to bring same to market value,

and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 8,863.51

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.....	\$ 3,863.51
LIABILITIES.	
Losses adjusted, due and unpaid.....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 and bonus or dividend obligations.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....None.	
Balance, net assets.....	\$ 3,863.51
CONTINGENT MORTUARY AND DISABILITY ASSETS (OR RESOURCES).	
Assessments called and not yet due—disability.....	\$ 6,082.00
Assessments due and unpaid.....	2,645.00
One assessment on all members.....	13,560.75
Mortuary assessments not yet called for losses unadjusted, \$.....	
relisted, \$.....; reported, \$.....; total.....None.	
Total due from members.....	\$ 22,287.75
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 22,287.75
CONTINGENT MORTUARY AND DISABILITY LIABILITIES.	
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 relisted (number of claims, mortuary, \$ 47,750; disability, \$ 33,500).....	11,000.00
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 12,350.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	7,694	\$22,246,250.00	113	\$ 311,710.00
Policies or certificates written during the year 1896.....	3,302	10,134,750.00	149	463,500.00
Total.....	10,996	\$32,381,000.00	262	\$ 775,210.00
Deduct number and amount which have ceased to be in force during 1896.....	2,587	7,773,250.00	69	189,500.00
Total policies or certificates in force December 31, 1896.....	7,749	\$24,607,750.00	193	\$ 585,710.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	32	3,300.00		
Losses and claims on policies or certificates incurred during year 1896.....	584	43,094.76	11	\$54.62
Total.....	616	\$ 46,394.76	11	\$ 254.62
Losses and claims on policies or certificates paid during the year 1896.....	485	\$3,954.76	11	\$ 254.62
Policies or certificates terminated by death during 1896.....	5	7,500.00		
Policies or certificates terminated by lapse during 1896.....	2,582	7,705,750.00	69	189,500.00

MISCELLANEOUS QUESTIONS.

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

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?

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. Not graded.

Has the society an emergency or reserve fund?

Answer. 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?

Answer. Yes.

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 MURDO.

Secretary, C. H. BAKER.

[Incorporated January 13, 1890. Commenced business January 13, 1890.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, C. C. and C. L. Nourse.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 33,129.86

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.....	\$ 8,811.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$33,025.72; expense, \$23,251.74; total.....	56,277.46
Medical examiner's fees paid by applicant.....	913.90
Total paid by members.....	\$ 65,004.46
Interest, \$1,490.30; rent, \$100; total.....	1,590.30
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Advanced by officers. (Assessments paid in advance, \$....)	1,487.03
Total income.....	\$ 68,548.92
Total net resources.....	\$ 91,675.08

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 35,750.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 35,750.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	14,020.23
Commissions paid or allowed for collecting assessments.....	2,672.00
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$8,000; other compensation of officers, \$....; total.....	8,000.00
Salaries and other compensation of office employees.....	1,195.00
Medical examiner's fees, whether paid direct by members or otherwise.....	1,485.50
Rent, \$600; taxes, \$75.00; advertising and printing, \$1,041.48; total.....	1,717.28
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Error in 1895 statement, \$24.10; advance by officers repaid, \$540.86; postage, \$388.50; traveling expenses, \$369.80; legal expenses, \$205; furniture and fixtures, \$69.50; state taxes and fees, \$448.97; contingent expenses, \$567.50; total (Advanced assessments applied, \$....)	2,810.32
Total disbursements.....	\$ 68,240.43
Balance.....	\$ 23,435.25

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 2,000.00
Loans on mortgages (first liens) on real estate.....	20,150.00
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.....	None.
Cash deposits in banks on emergency or reserve fund account: German Savings bank, Des Moines, Iowa.....	1,285.25
All other deposits.....	None.
Total net or invested assets.....	\$ 23,435.25
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 23,435.25

NON-INVESTED ASSETS.

Interest due, \$40; accrued, \$342.53; total.....	\$ 382.53
Rent due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	1,000.00
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,382.53
Gross assets.....	\$ 94,817.78
LIABILITIES.	
Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary), viz.: Advanced by officers.....	\$ 1,487.06
Total actual liabilities.....	\$ 1,487.06
Balance, net assets.....	\$ 93,330.72

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 1,304.00
Mortuary assessments not yet called for losses undischarged, \$....; related, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 1,304.00
Deduct estimated cost of collection.....	100.00
Net amount due from members.....	\$ 1,204.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 48).....	\$ 37,500.00
Losses in process of adjustment (number of claims, 3).....	1,000.00
Losses reported (number of claims, 1).....	None.
Losses related (number of claims, 1).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 38,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	4,012	\$6,024,800.00	5,753	\$ 3,703,800.00
Policies or certificates written during the year 1896.....	807	3,168,400.00	466	565,000.00
Total.....	4,899	\$9,193,200.00	6,219	\$ 4,268,800.00
Deduct number and amount which have ceased to be in force during 1896.....	409	596,000.00	328	454,000.00
Total policies or certificates in force Dec. 31, 1896.....	4,411	\$8,597,200.00	5,891	\$ 3,814,800.00
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....	39	25,000.00	85	27,450.00
Losses and claims on policies or certificates incurred during the year 1896.....	23	32,500.00	16	32,000.00
Total.....	62	\$ 57,500.00	61	\$ 59,450.00
Losses and claims on policies or certificates paid during the year 1896.....	62	\$ 57,500.00	61	\$ 59,450.00
Policies or certificates terminated by death during 1896.....	23	32,500.00	16	32,000.00
Policies or certificates terminated by lapse during 1896.....	478	865,200.00	506	411,000.00

MISCELLANEOUS 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 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 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 benefits graded according to age in class A, and payments are fixed amounts without regard to age. In class B graded payments (annual, semi-annual, 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 mortality.

Has the society an emergency or reserve fund?

Answer. Yes. What is the amount thereof?

Answer. Twenty-one thousand, nine hundred dollars and eleven 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, \$18,000; 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 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 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, on 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.

President, F. W. CHASE.

Secretary, A. W. STEIN.

(Incorporated May 14, 1895. Commenced business May 14, 1895.)

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 616.00

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, without deductions..... \$ 1,364.00
Annual dues as per contract, without any deduction whatever..... None
Assessments: Mortuary, \$14.75; expenses, \$714.75; total..... 5,144.75
Medical examiner's fees paid by applicant..... None
Total paid by members..... \$ 5,444.75
Interest and rent..... None
Advances to agents repaid..... None
Cash received from all other sources, viz: Advanced by incorporators..... 100.00
(Assessments paid in advance, \$20.)
Total income..... \$ 5,544.75

Total net resources..... \$ 6,160.00

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 675.00
Advanced payments returned to rejected applicants..... None
Total paid to members..... \$ 675.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 451.00
Commissions paid or allowed for collecting assessments..... 62.00
Salaries of managers and agents not paid by commissions, None
Salaries of officers, \$111.30; other compensation of officers, \$..... 513.30
total..... 513.30
Salaries and other compensation of office employees..... 282.75
Medical examiner's fees, whether paid direct by members or otherwise..... None
Rent, \$20; taxes, \$.....; advertising and printing, \$18.75; total..... 278.75

Advanced to officers and agents, to be repaid out of future salaries or commissions. None.
 All other items, viz: Postage, \$104.76; sundries, \$24.45; traveling and adjusting, \$322.81; total..... \$ 732.02
 (Advance assessments applied, \$.....)
 (Total expenses, \$2,232.12)

Total disbursements..... \$ 2,934.92
 Balance..... \$ 1,230.73

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..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances..... \$ 312.00
 Cash in office..... \$10.47
 Cash deposits in banks on emergency or reserve fund account: Des Moines National bank..... 1,020.26
 All other deposits..... None.

Total net or invested assets..... \$ 1,542.73
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 1,542.73

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..... \$ 1,542.73

LIABILITIES.

Losses adjusted, due and unpaid (number of claims). None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... \$ 245.25
 Borrowed money and interest accrued on same..... None.
 Advance assessments and bonus or dividend obligations..... None.
 All other (not including contingent mortuary), viz: Advanced by incorporators..... 750.00

Total actual liabilities..... \$ 995.25
 Balance, net assets..... \$ 546.45

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 and 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, if, no proofs, estimated..... \$ 150.00
 Losses resisted (number of claims, if, no proofs, estimated..... None.
 All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 150.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	205	\$ 361,900.00
Policies or certificates written during the year 1896.....	231	564,530.00
Total.....	537	\$ 1,445,830.00
Deduct number and amount which have ceased to be in force during 1896.....	249	612,100.00
Total policies or certificates in force December 31, 1896.....	288	\$ 833,730.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	306	\$ 813,750.00
Losses and claims on policies or certificates incurred during year 1896.....	21	822.50
Total.....	327	\$ 824,572.50
Losses and claims on policies or certificates paid during year 1896.....	23	42,000.00
Policies or certificates terminated by death during 1896.....	249	612,100.00
Policies or certificates terminated by lapse during 1896.....	249	612,100.00

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 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. Fixed sums.

Has the society an emergency or reserve fund?
 Answer. No.

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?
 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. For losses and expenses under the 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. Six hundred and sixteen dollars.

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

President, J. H. GEORGE.

Secretary, J. L. MCKINNEY.

[Incorporated January 10, 1882. Commenced business July 22, 1882.]

Principal office, Piqua, Miami county, Ohio.

Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 37,508.27

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..... \$ 4,011.36
 Annual dues as per contract, without any deduction whatever..... 29,621.52
 Assessments: Mortuary, \$179,364.51; expense, \$12,419; total..... 191,783.52
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 235,616.00
 Interest, \$1,385; rent, \$....; total..... 1,385.00
 Advances to agents repaid..... None.
 Cash received from all other sources..... None.
 (Assessments paid in advance, \$....)

Total income..... \$ 237,001.00

Total net resources..... \$ 364,509.25

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 178,470.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 178,470.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,385.81
 Commissions paid or allowed for collecting assessments..... 5,727.23
 Salaries of managers and agents not paid by commissions..... 15,763.25

Salaries of officers, \$4,500; other compensation of officers, \$....; total..... 4,500.00
 Salaries and other compensation of office employees..... 3,874.75
 Medical examiner's fees, whether paid direct by members or otherwise..... 400.00

Rent, \$300; taxes, \$119.05; advertising and printing, \$1,608.26; total..... 2,417.31

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items:
 Office expenses..... \$ 843.61
 Postage..... 400.00
 Legal expenses..... 125.00
 Traveling expenses..... 7,001.78

(Advanced assessments applied, \$....)

(Total expenses, \$12,419.36.)

Total disbursements..... \$ 222,594.94
 Balance..... \$ 41,715.90

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..... None.
 Cost value of bonds and stocks owned absolutely..... \$ 20,489.32
 Agent's ledger balances..... None.
 Cash in office..... None.
 Cash deposits in banks on emergency or reserve fund accounts:
 Piqua National bank..... 4,864.47
 All other deposits: Piqua National bank..... 6,582.51

Total net or invested assets..... \$ 41,715.90

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 41,715.90

NON-INVESTED ASSETS.

Interest due, \$50; accrued, \$....; total..... \$ 50.00
 Bonds due, \$....; accrued, \$....; total..... None.
 Market value of real estate over cost and encumbrances..... None.
 Market value of bonds and stocks over cost..... \$ 50.00
 Total non-invested assets..... \$ 41,715.90

Gross assets..... \$ 41,715.90

LIABILITIES.

Losses adjusted, due and unpaid number of claims..... None.
 Taxes due and accrued..... None.
 Salaries due and accrued..... None.
 Borrowed money, \$....; interest accrued on same, \$....; total..... None.
 Advance assessments, \$....; total..... None.
 All other (not including contingent mortuary)..... None.
 Total actual liabilities..... \$ 41,715.90

Balance, net assets.....

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 15,644.00
 Mortuary assessments due and unpaid..... 6,875.50
 Mortuary assessments not yet called for losses unadjusted, \$....; related, \$....; reported, \$23,237; total..... 26,722.50
 Total due from members..... 40,973.00
 Deduct estimated cost of collection..... 3,605.70
 Net amount due from members..... \$ 44,471.10

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, 8).....	4,000.00
Losses resisted (number of claims, 1).....	3,000.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 34,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	12,620	\$18,755,000.00	153	\$ 272,000.00
Policies or certificates written during the year 1896.....	1,579	2,153,000.00	47	97,000.00
Policies or certificates reinstated.....	139	182,500.00	6	13,000.00
Total.....	14,338	\$21,090,500.00	206	\$ 382,000.00
Deduct number and amount which have ceased to be in force during 1896.....	1,860	2,741,500.00	70	131,000.00
Total policies or certificates in force December 31, 1896.....	12,478	\$18,349,000.00	136	\$ 251,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	24	37,000.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1896.....	93	144,000.00	2	3,000.00
Total.....	117	\$ 181,000.00	3	\$ 4,000.00
Losses and claims on policies or certificates paid during year 1896.....	96	145,500.00	3	4,000.00
Policies or certificates terminated by death during 1896.....	23	144,000.00	2	3,000.00
Policies or certificates terminated by lapse during 1896.....	1,787	2,597,500.00	68	128,000.00

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?

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 7½ 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 hundred and sixty-three dollars and twenty-nine cents.

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?

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. For the purpose of paying death and accident losses.

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

Answer. Eleven thousand dollars.

ANNUAL STATEMENT

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

RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION.

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.

President, CHALMERS BROWN.

Secretary, WILLIAM E. BELLIS.

(Incorporated June 14, 1893. Commenced business June, 1893.)

Principal office, 25 to 27 Lagalle block, Indianapolis, Ind.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 34,861.67

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as 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: Indemnity, \$112,426.96; expense, \$114,626.65; total... \$ 226,473.61

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 226,473.61

Interest, \$270.94; rent, \$....; total..... 270.94

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$....)

Total income..... \$ 226,743.65

Total net resources..... \$ 363,615.02

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims	\$ 112,313.94
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 112,313.94
Commission and fees retained by or paid or allowed to agents on account of fees and disbursements.....	59,517.81
Commissions paid or allowed for collecting assessments and exchange.....	9,396.97
Salaries of managers and agents not paid by commissions.....	1,176.00
Salaries of officers, \$3,528.70; other compensation of officers, \$.....	
total.....	6,528.70
Salaries and other compensation of office employees.....	10,873.83
Medical examiner's fees, whether paid direct by members or otherwise.....	2,126.00
Rent, \$1,900.00; taxes and insurance departments, \$2,315.90; advertising and printing, \$4,950.01; total.....	9,026.00
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Office furniture, \$50; postage, \$2,180.19; traveling, \$5,244.32; expense, \$5,642.34; legal, \$2,616.30; total.....	15,733.35
(Advanced assessments applied, \$.....)	
(Total expenses, \$114,349.08.)	

Total disbursements.....	\$ 226,554.02
Balance.....	\$ 85,061.00

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 and other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	\$ 1,322.15
Cash in office.....	10,468.28
Cash deposits in bank on emergency or reserve fund account: Fletcher's bank, Indianapolis, Ind.....	12,000.00
All other deposits: Insurance department, Missouri, \$1,000; Fletcher's bank, Indianapolis, \$8,250.47; total.....	9,250.47
Total net or invested assets.....	\$ 33,081.00
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 33,081.00

NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others.....	\$ 105,124.19
Interest due and accrued.....	None.
Rents due and accrued.....	None.
Furniture, fixtures and supplies.....	3,500.00
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 108,624.19
Gross assets.....	\$ 204,705.19

LIABILITIES.

Losses adjusted, due and unpaid (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 and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets.....	\$ 204,705.19
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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, related and reported.....	None.
Total due from members.....	None.

CONTINGENT INDemnITY LIABILITIES.

Losses adjusted, not yet due (number of claims 2).....	\$ 3,000.00
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims.....)	None.
Losses related (number of claims 4).....	8,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 11,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906		BUSINESS IN IOWA DURING 1906	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	11,432	\$2,378,200.00	823	\$ 1,081,850.00
Policies or certificates written during the year 1906.....	14,892	21,291,250.00	996	1,111,900.00
Total.....	26,324	\$23,669,450.00	1,819	\$ 2,193,750.00
Deduct number and amount which have ceased to be in force during 1906.....	13,101	21,607,600.00	724	1,103,800.00
Total policies or certificates in force December 31, 1906.....	13,223	\$12,061,850.00	895	\$ 1,090,000.00
Losses and claims on policies or certificates unpaid December 31, 1906.....	4	10,000.00	None	None.
Losses and claims on policies or certificates incurred during year 1906.....	2,254	112,313.94	125	5,316.15
Total.....	2,258	112,313.94	125	5,316.15
Losses and claims on policies or certificates paid during the year 1906.....	7,931	112,313.94	125	5,316.15
Policies or certificates terminated by death and loss of limb during 1906.....	20	45,150.00	1	1,000.00
Policies or certificates terminated by lapse during 1906.....	21,042	24,458,370.00	723	1,122,500.00

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 indemnity assessments used for any purpose except to pay indemnity 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 assessment.

Answer. Not applicable to accident insurance.
Has the society an emergency or reserve fund?
Answer. Yes.
What is the amount thereof?
Answer. Twelve thousand dollars.
For what purpose, how is it created and where deposited?
Answer. For protection of members. From cash surplus after paying claims and expenses. Fletcher's bank, Indianapolis, Ind.
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 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. 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's certificate produce in each class?
Answer. Forty-five thousand, two hundred and twelve dollars and twelve cents.

ANNUAL STATEMENT

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

SCANDINAVIAN MUTUAL AID 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, S. P. A. LINDAHL.

Secretary, NELS NELSON.

[Incorporated September 12, 1883. Commenced business October 26, 1883.]

Principal office, 347 E. Main street, Galesburg, Ill.

Attorney for service of process in Iowa, C. A. Ryden, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 106,147.04

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..... \$ 6,629.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$154,322.73; expense, \$15,799.28; total..... 170,121.99

Medical examiner's fees paid by applicant (members pay direct to examiner), estimated..... 1,500.00

Total paid by members..... \$ 176,250.99

Interest, \$5,300; rent, \$..... 8,900.00

Advances to agents repaid..... None.
Cash received from all other sources, viz: Reinstallments,
\$531.59; previous shortage, \$90.22; total..... \$ 621.81
(Assessments paid in advance, \$5,637.70)

Total income..... \$ 182,072.90

Total net resources..... \$ 228,219.94

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 126,400.00

Advanced payments returned to rejected applicants..... 19.00

Total paid to members..... \$ 126,419.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 7,273.15

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commission..... 1,968.46

Salaries of officers, \$3,700.00; other compensation of officers,
\$498.75; total..... 4,198.75

Salaries and other compensation of office employees..... 4,928.00

Medical examiner's fees paid direct by members or otherwise..... 1,511.00

Rent, \$206.04; taxes, \$0.46; advertising and printing, \$80.00;
total..... 1,467.49

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage, \$2,700.74; lights, \$26.67; convention and insurance department fees, \$48.61; office fixtures, \$24.19; travelling expenses, \$25.61; legal services, \$20; telephone rent, \$25.67; advance assessments applied, \$53.65; miscellaneous, \$17.46; total..... 3,732.69

(Advanced assessments applied, \$5,710.25)

(Total expenses, \$26,959.12)

Total disbursements..... \$ 161,377.13

Balance..... \$ 126,842.41

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 pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... \$ 106,711.25

Agents' ledger balances..... 474.30

Cash in office..... 598.82

Cash deposits in banks on emergency or reserve fund account:
Galesburg National bank..... 1,385.47

All other deposits: Galesburg National bank..... 14,742.57

Total net or invested assets..... \$ 126,942.41

Deduct depreciation of assets to bring same to market value and agent's balance unsecured (U. S. bonds)..... 6,101.25

Total net or invested assets, less depreciation..... \$ 120,841.16

NON-INVESTED ASSETS.

Interest due, \$205; accrued \$.....; total..... \$ 950.00

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..... \$ 950.00

Gross assets..... \$ 121,691.16

LIABILITIES.

Losses adjusted, due and unpaid (number of claims)	\$ 598.73
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	1,443.39
Borrowed money and interest accrued on same	None.
Advance assessments, \$400.23; bonus or dividend obligations, \$.....; total	490.23
All other (not including contingent mortuary)	None.
Total actual liabilities	\$ 2,532.35
Balance, net assets	\$ 119,098.51

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$ 12,000.00
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$10,500; resisted, \$.....; reported, \$5,000; total	15,500.00
Total due from members	\$ 28,100.00
Deduct estimated cost of collection (cost of collection paid by expense/assessments)	None.
Net amount due from members	\$ 28,100.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 0)	\$ 10,300.00
Losses in process of adjustment (number of claims, ...)	None.
Losses reported (number of claims, 3)	5,000.00
Losses resisted (number of claims, ...)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 15,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	10,180	\$13,154,500.00	1,062	\$ 1,332,000.00
Policies or certificates written during the year 1896	1,162	1,152,500.00	121	128,500.00
Total	11,342	\$14,307,000.00	1,183	\$ 1,360,500.00
Deduct number and amount which have ceased to be in force during 1896	420	541,500.00	53	62,000.00
Total policies or certificates in force December 31, 1896	10,924	\$13,765,500.00	1,130	\$ 1,300,500.00
Losses and claims on policies or certificates unpaid December 31, 1896	19	27,300.00	3	5,000.00
Losses and claims on policies or certificates incurred during year 1896	89	124,500.00	7	7,000.00
Total	108	\$ 151,700.00	10	\$ 12,000.00
Losses and claims on policies or certificates paid during the year 1896	99	136,400.00	10	12,000.00
Policies or certificates terminated by death during 1896	89	124,500.00	7	7,000.00
Policies or certificates terminated by lapse during 1896	200	417,000.00	46	55,000.00

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?

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 of same is set aside for the emergency fund; none other.

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. None whatever.

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. 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 forty-seven cents.

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

Answer. For use in cases of excessive mortality. By setting aside 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 members? 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 applicants?

Answer. Yes.

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 purposes are assessments made and under what authority?

Answer. Assessments are issued by order of the board of managers for the purpose of paying death losses when such occur.

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

Answer. Thirteen thousand, four hundred and seventeen dollars and ninety-seven cents.

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, HENRY J. REINMUND.

Secretary, CHARLES M. TURNER.

[Incorporated under chapter 175, laws of 1883. Commenced business January 3, 1887.]

Principal office, Phelps Bank building, corner Court and Cheungo streets, Binghamton, N. Y.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 366,532.18

INCOME DURING THE YEAR 1896.

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

Gross amount of membership fees required or represented by application, without deduction..... None.

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$211,369.54; expense, \$201,355.92; total..... \$ 472,725.46

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 472,725.46

Interest, \$11,235.15; rent, \$1,892.50; total..... 12,817.65

Advances to agents repaid, \$53,498.80.....

Cash received from all other sources, viz.: Exchange..... 28.06

(Assessments paid in advance, \$...)

Total income..... \$ 485,101.37

Total net resources..... \$ 851,633.55

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 125,135.33

Dividends and payments returned to members..... 6,101.54

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 200,338.55

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..... 12,606.99

Salaries and other compensation of office employees..... 5,586.46

Medical examiner's fees, whether paid direct by members or otherwise..... 14,572.00

Rent, \$5,009.03; taxes, \$1,812.72; advertising and printing, \$7,030.43; total..... 14,742.18

Advanced to agents, to be repaid out of future salaries or commissions, \$29,236.49.

All other items, viz.: Travelling expenses, \$1,195.98; general office expenses, \$1,922.86; postage, \$1,922.85; expenses investigating risks, \$1,994.10; legal expenses, \$2,542.36; furniture and fixtures, \$992.40; total..... \$ 13,033.53
(Advanced assessments applied, \$...)
(Total expenses, \$279,648.42.)

Total disbursements..... \$ 409,885.40

Balance..... \$ 441,747.95

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances... \$ 8,953.45

Loans on mortgages (first liens) on real estate..... 290,190.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... 300.00

Fair value of bonds and stocks owned absolutely..... 11,000.00

Agents' ledger balances secured by bonds and future renewal commissions..... 25,949.17

Cash in office..... 5,836.65

Cash deposits in banks on mortuary and reserve fund accounts:

Susquehanna Valley bank, Binghamton, N. Y. (mortuary), \$79,091.34;

Third National bank, Syracuse, N. Y. (mortuary), \$2,000;

Cheungo Valley Savings bank, Binghamton, N. Y. (mortuary), \$1,000; suspense mortuary account, \$1,000; total..... 86,091.35

All other deposits:

Susquehanna Valley bank, Binghamton, N. Y., \$1,729.75;

Strong State bank, Binghamton, N. Y., \$24,763.83 (reserve); total..... 26,493.58

Susquehanna Valley bank, Binghamton, N. Y., \$4,548.01;

Strong State bank, Binghamton, N. Y., \$782.23; Mercantile National bank, New York, \$373.38 (expense); total..... 5,596.12

Total net or invested assets..... \$ 441,747.95

Deduct depreciation of assets to bring same to market value and agents' balances unsecured (agents' balances)..... 4,005.71

Total net or invested assets, less depreciation..... \$ 437,742.24

NON-INVESTED ASSETS.

Interest due, \$514.45; accrued, \$5,073.33; on bank deposits, etc., \$898.07; total..... \$ 3,947.35

Rents due, \$...; accrued, \$5; total..... 10.00

Market value of real estate over cost and encumbrances, None.....

Market value of bonds and stocks over cost..... 23.85

Total non-invested assets..... \$ 4,048.20

Gross assets..... \$ 441,747.95

LIABILITIES.

Losses adjusted, due and unpaid (number of claims ...). None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... \$ 2,803.49

Borrowed money and interest accrued on same..... None.

Advance assessments and bonus or dividend obligations, None.

All other (not including contingent mortuary), viz.: Accrued commissions, medical examinations, printing, advertising, etc..... 8,654.90

Total actual liabilities..... \$ 11,549.38

Balance, net assets..... \$ 429,993.06

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary and expense assessments called and not yet due	\$ 113,315.79
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$....;	
relisted, \$....; reported, \$....; total	None.
Total due from members	\$ 113,315.79
Deduct estimated cost of collection	4,006.05
Net amount due from members	\$ 111,309.74

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17)—annuity or installment claims in process of payment	\$ 26,666.66
Losses in process of adjustment (number of claims, 6)	21,000.00
Losses reported (number of claims, 2)	10,000.00
Losses related (number of claims, 2)	7,000.00
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 64,666.66

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895	8,409	\$36,137,350.00	74	\$ 197,000.00
Policies or certificates written and revived during the year 1896	4,365	9,523,526.00	38	79,000.00
Total	12,774	\$25,660,876.00	112	\$ 276,000.00
Deduct number and amount which have ceased to be in force during 1896	2,753	7,041,312.50	43	104,500.00
Total policies or certificates in force December 31, 1896	10,021	\$22,619,563.50	69	\$ 171,500.00
Losses and claims on policies or certificates unpaid December 31, 1895	5	30,911.70	None	None
Losses and claims on policies or certificates incurred during 1896	61	166,812.50	None	None
Total	66	\$ 197,724.20	None	None
Losses and claims on policies or certificates paid during the year 1896	58	125,135.35	None	None
Policies or certificates terminated by death during 1896	61	166,812.50	None	None
Policies or certificates not taken during 1896	354	1,441,500.00	1	\$ 2,500.00
Policies or certificates terminated by lapse during 1896	2,108	5,433,063.00	22	102,500.00

MISCELLANEOUS QUESTIONS.

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

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?

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 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 \$10,000 in 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 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 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 otherwise. (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.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Emergency fund, \$27,563.25; 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, 39.67.

Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?

Answer. Yes.

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

Answer. Fifty-two thousand, eight hundred and forty-nine dollars and eighty-seven 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, 1891. Commenced business June 16, 1892.)

Principal office, 135 Fifth avenue, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 26,497.48

INCOME DURING THE YEAR 1990.

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.....None.	
Annual dues as per contract, without any deduction whatever	\$ 6,937.03
Assessments: Mortuary, \$35,353.94; expense, \$4,099.79; total.....	\$ 39,453.72
From guaranty notes.....	156.97
Medical examiner's fees paid by applicant.....None.	
Total paid by members.....	\$ 46,596.74
Interest, \$1,304.96; rent, \$....; total.....	1,304.96
Advances to agents repaid.....	150.80
Cash received from all other sources.....None.	
(Assessments paid in advance, \$538.84.)	
Total income.....	\$ 48,054.50
Total net resources.....	\$ 74,461.58

DISBURSEMENTS DURING THE YEAR 1990.

Losses and claims.....	\$ 37,078.56
Guaranty deposits returned to beneficiaries.....	430.00
Advanced payments returned to rejected applicants.....	50.07
Total paid to members.....	\$ 37,558.63
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.....	767.50
Salaries of managers and agents not paid by commissions.....	561.10
Salaries of officers, \$1,833.14; other compensation of officers, \$....; total.....	1,833.14
Salaries and other compensation of office employees.....	687.50
Medical examiner's fees, whether paid direct by members or otherwise.....	727.86
Rent, \$190; taxes, \$....; advertising and printing, \$299.49; total.....	1,192.59
Advanced to officers and agents to be repaid out of future salaries or commissions.....	192.40
All other items, viz: Office expenses, \$50.25; postage, \$283.60; express, \$17.74; traveling expenses, \$766.78; state fees, \$135.24; telegrams, \$12.88; bills payable, \$225; lapsed guaranty notes, \$1,361.99; total.....	3,063.31
(Advanced assessments applied, \$214.79)	
Total expenses, \$11,596.43.)	
Total disbursements.....	\$ 51,601.64
Balance.....	\$ 22,859.94

NET ON INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
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.....	None.
Cash with Missouri insurance department.....	1,000.00
Cost value of bonds and stocks owned absolutely.....	None.
Bills receivable.....	\$75.23
Agents' ledger balances.....	None.
Cash in office.....	1,914.49

Cash deposits in bank on emergency or reserve fund account: With L. Lamb, treasurer, in Merchants National bank.....	\$ 3,790.51
All other deposits.....	None.
Total net or invested assets.....	\$ 21,069.94
Deduct depreciation of assets to bring same to market value and agents' ledger balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 21,069.94

NON-INVESTED ASSETS.

Interest due, \$....; accrued, \$160.25; total.....	\$ 160.25
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.....	\$ 160.25
Gross assets.....	\$ 21,230.19

LIABILITIES.

Losses adjusted, due and unpaid (number of claims....).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 801.01
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$24.06; bonus or dividend obligations, \$....; total.....	24.06
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 925.07
Balance, net assets.....	\$ 20,305.12

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 5,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$4,000; related, \$5,000; reported, \$....; total.....	9,000.00
Total due from members.....	\$ 17,000.00
Deduct estimated cost of collection.....	800.00
Net amount due from members.....	\$ 16,200.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6).....	\$ 10,000.00
Losses in process of adjustment (number of claims, 0).....	2,000.00
Losses reported (number of claims, 2).....	None.
Losses related (number of claims, 2).....	5,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 17,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896.....	1,430	\$2,654,700.00	1,348	\$ 2,320,700.00
Policies or certificates written during the year 1896.....	194	261,000.00	62	80,000.00
Policies or certificates restored during the year 1896.....	3	5,000.00	1	2,000.00
Total.....	1,627	\$2,921,000.00	1,411	\$ 2,374,700.00
Deduct number and amount which have ceased to be in force during 1896.....	228	450,700.00	231	376,100.00
Total policies or certificates in force December 31, 1896.....	1,399	\$2,470,000.00	1,180	\$ 1,998,600.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	6	9,000.00	5	9,000.00
Losses and claims on policies or certificates incurred during year 1896.....	24	45,000.00	17	33,000.00
Total.....	30	\$ 54,000.00	22	\$ 42,000.00
Losses and claims on policies or certificates paid during the year 1896.....	20	37,000.00	16	30,000.00
Policies or certificates terminated by death during 1896.....	24	45,000.00	17	33,000.00
Policies or certificates terminated by cancellation.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1896.....	573	400,700.00	233	388,100.00

MISCELLANEOUS QUESTIONS.

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

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 65.

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 assessment.

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 \$15,000 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?

Answer. Yes.

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

No. Answer.

Are assignments of certificates to other than such persons allowed?

Answer. Benefits are made payable as authorized by the laws of the state of Iowa.

For what purposes 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 certificate 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 Iowa, pursuant to the laws of said State.

President, J. H. DAUGHMAN.

Secretary, J. W. BRADY.

[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

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 application, without deductions.....	\$ 590.50
Annual dues as per contract, without any deduction, whatever.....	507.75
Assessments: Mortuary, \$37.85; expense, \$169.85; total.....	\$ 407.70
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	1,098.30

Interest, \$ 1 cent, \$ 1	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Advanced by directors.....	414.68
(Assessments paid in advance, \$16.)	
Total income.....	\$ 1,542.98
Total net resources.....	\$ 1,542.98

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 337.85
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 337.85
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	599.50
Commissions paid or allowed for collecting assessments.....	33.00

Salaries of managers and agents not paid by commissions.....None.	
Salaries of officers, \$.....; other compensation of officers, \$.....	
total.....None.	
Salaries and other compensation of office employees.....None.	
Medical examiner's fees, whether paid direct by members or otherwise.....None.	
Rent, \$111.10; taxes, \$.....; advertising and printing, \$125.67;	
total.....	236 77
Advanced to office s and agents, to be repaid out of future salaries or commissions.....None.	
All other items, viz: General expenses, \$12.10; books, \$18; postage, \$41.20; office furniture, \$143.80; license, \$18.50; recording fees, \$14; traveling expenses, \$87.20; total.....	308 11
(Advance assessments applied, none.)	
(Total expenses, \$1,198.38)	
Total disbursements.....	\$ 1,530.22
Balance.....	\$ 6.65

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.....None.	
Cost value of bonds and stocks owned absolutely.....None.	
Agents' ledger balances.....None.	
Cash in office.....	\$ 6.65
Cash deposits in banks on emergency or reserve fund account.....None.	
All other deposits.....None.	
Total net or invested assets.....	\$ 6.65
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 6.65

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.....	\$ 6.65

LIABILITIES.

Losses adjusted, due and unpaid.....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$443.88; interest accrued on same, \$.....; total \$ 443.88	
Advance assessments, bonus or dividend obligations.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 443.88

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, \$.....; re-adjusted, \$.....; reported, \$.....; total.....None.	
Total due from members.....None.	
Deduct estimated cost of collection.....None.	
Net 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.....).....None.	
Losses re-adjusted (number of claims.....).....None.	
All other contingent liabilities.....	\$ 370.00

Total contingent mortuary liabilities.....\$ 370.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	400	\$ 651,000.00	400	\$ 651,000.00
Policies or certificates written during the year 1906.....	499	\$ 651,000.00	499	\$ 651,000.00
Total.....	899	\$ 1,302,000.00	899	\$ 1,302,000.00
Deduct number and amount which have ceased to be in force during 1906.....	244	\$ 280,000.00		
Total policies or certificates in force December 31, 1906.....	655	\$ 1,022,000.00		
Losses and claims on policies or certificates unpaid December 31, 1905.....	13	\$ 337.85		
Losses and claims on policies or certificates incurred during year 1906.....	13	\$ 337.85		
Total.....	26	\$ 675.70		
Losses and claims on policies or certificates paid during the year 1906.....	13	\$ 337.85		
Policies or certificates terminated by death during 1906.....	244	\$ 280,000.00		
Policies or certificates terminated by lapse during 1906.....				

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

Answer. Twenty-five per cent for expenses.

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?

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. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

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.

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 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 certificate 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. HALBERT.

Secretary, H. E. KINNEY.

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Principal office, court house, Main street, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 65,144.90
 Add agents' and other net ledger balances as corrected by examiners..... 2,127.92

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.....None.
 Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$22,347.27; expense, \$79,411.12; total..... 171,758.39
 Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 171,758.39
 Interest, \$2,045.12; rent \$.....; total..... 2,045.12

Advances to agents repaid.....None.
 Cash received from all other sources: Special deposit fund..... 2,150.02
 (Assessments paid in advance, none.)

Total income..... \$ 176,853.53

Total net resources..... \$ 244,225.04

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 82,151.36
 Advanced payments returned to rejected applicants..... 28.30

Options returned on surrendered certificates, \$2,431.38; special deposit fund certificates redeemed, \$1,294.24; total..... 3,685.56

Total paid to members..... \$ 85,865.22

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 44,728.69
 Commissions paid or allowed for collecting assessments..... 3,690.00
 Salaries of managers and agents not paid by commissions..... 4,578.70
 Salaries and expenses of officers, \$7,463.51; other compensation of officers, none; total..... 7,463.51
 Salaries and other compensation of office employees..... 4,831.74
 Medical examiner's fees, whether paid direct by members or otherwise..... 5,396.90
 Rent, \$302.50; taxes, \$1,912.39; advertising and printing, \$2,932.34; total..... 4,848.52
 Advanced to officers and agents, to be paid out of future salaries or commissions..... None.
 All other items, viz: Postage, express and telegrams, \$1,332.50; general office expense, \$1,197.45; total..... 2,729.95
 Legal service, \$117.60; interest, \$125.35; total..... 240.95
 Agents' balance charged off December 31, 1896..... 781.95
 Bills payable..... 650.00
 (Advanced assessments applied, none.)
 Total expenses, \$79,121.46)

Total disbursements..... \$ 164,966.67
 Balance..... \$ 79,258.37

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None.
 Certificates of deposit Marshalltown State bank in hands state auditor..... \$ 2,525.00

Loans on mortgages (first liens) on real estate..... 62,475.00
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.
 Agents' ledger balances..... 2,494.68
 Cash in office..... \$ 3,549.80

Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank..... 8,194.39
 All other deposits.....None.

Total net or invested assets..... \$ 79,238.87
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured—agents' balances..... 2,494.68

Total net or invested assets, less depreciation..... \$ 76,744.19

NON-INVESTED ASSETS.

Interest due, \$299.33; accrued, \$292.37; total..... \$ 908.62
 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..... \$ 908.62

Gross assets..... \$ 77,652.81

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...). None.
 Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.
 Bills payable, \$1,000; interest accrued on same, \$.....; total..... \$ 1,000.00

Advance assessments and bonus or dividend obligations, None.
 All other (not including contingent mortuary), viz:

Special deposit fund—surplus..... 1,030.10
 Special deposit fund—actual..... 6,491.76

Total actual liabilities..... \$ 8,521.86

Balance, net assets..... \$ 69,132.95

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 10,434.80
Mortuary assessments due and unpaid.....	9,283.34
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 19,708.14
Deduct estimated cost of collection.....	1,970.81
Net amount due from members.....	\$ 17,737.33

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,).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	8,293	\$12,422,000.00	5,487	\$ 7,791,000.00
Policies or certificates written during the year 1896.....	2,825	4,315,500.00	1,582	2,221,500.00
Total.....	11,098	\$16,744,500.00	7,019	\$10,012,500.00
Deduct number and amount which have ceased to be in force during 1896.....	2,444	4,156,000.00	1,262	1,612,500.00
Total policies or certificates in force December 31, 1896.....	8,644	\$12,548,500.00	5,487	\$ 8,399,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	6	13,000.00	5	11,000.00
Losses and claims on policies or certificates incurred during year 1896.....	44	70,000.00	27	30,000.00
Total.....	50	\$ 83,000.00	32	\$ 41,000.00
Losses and claims on policies or certificates paid during the year 1896.....	50	83,000.00	32	41,000.00
Policies or certificates terminated by death during 1896.....	44	70,000.00	27	30,000.00
Policies or certificates terminated by lapse during 1896.....	2,400	4,126,000.00	1,235	1,574,500.00

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, 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 those 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 created 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 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 table loaded 25 per cent at the age of 20, and increased 1 per cent 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 Iowa state 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 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; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in 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. NEWMAN.

[Incorporated June 21, 1894. Commenced business June 23, 1894.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 425.67

INCOME DURING THE YEAR 1896.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,395.00

Annual dues as per contract, without any deduction whatever..... 5,077.39

Assessments: Mortuary, \$11,369.73; expense, \$.....; total..... \$ 11,369.73
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 18,276.09
 Interest, \$.....; rent, \$.....; total..... None.
 Advances to agents repaid..... None.
 Cash received from all other sources..... None.
 Advanced by directors..... 900.00
 (Assessments paid in advance, \$65.89.)

Total income..... \$ 18,176.09
 Total net resources..... \$ 19,601.76

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 8,713.17
 Advanced payments returned to rejected applicants..... 90.00
 Total paid to members..... \$ 8,813.17
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 3,878.98
 Commissions paid or allowed for collecting assessments..... 1,130.50
 Salaries of managers and agents not paid by commissions..... 1,174.49
 Salaries of officers, \$.....; other compensation of officers, \$.....; total..... None.
 Salaries and other compensation of office employees..... 548.00
 Medical examiner's fees, whether paid direct by members or otherwise..... None.
 Rent, \$150; taxes, \$.....; advertising and printing, \$954.47; total..... 1,004.47
 Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.
 All other items, viz:
 Postage, \$705.66; general expense, \$593.46; total..... 1,299.12
 Furniture..... 70.01
 Claim defense account..... 19.43
 Treasurer overdraft December 31, 1895, returned..... 128.92
 (Advanced assessments applied, \$65.89.)
 (Total expenses, \$9,231.21.)

Total disbursements..... \$ 18,943.68
 Balance..... \$ 1,558.08

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..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances..... \$ 148.05
 Cash in office..... 64.15
 Cash deposits in bank on emergency or reserve fund account..... None.
 All other deposits: Cash in hands of treasurer subject to check..... 1,345.88
 Total net or invested assets..... \$ 1,558.08
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 1,558.08

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..... \$ 1,558.08

LIABILITIES.

Losses adjusted, due and unpaid (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, \$112.14; bonus or dividend obligations, \$.....; total..... \$ 112.14
 All other (not including contingent mortuary), viz: Advanced by directors..... 900.00
 Total actual liabilities..... \$ 1,012.14
 Balance, net assets..... \$ 545.94

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, \$1,250; realized, \$.....; reported, \$226; total..... \$ 1,506.00
 Total due from members..... \$ 1,506.00
 Deduct estimated cost of collection..... 150.00
 Net amount due from members..... \$ 1,356.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 10)..... \$ 450.00
 Losses in process of adjustment (number of claims, 10), estimated..... 500.00
 Losses reported (number of claims, 7), estimated..... 300.00
 Losses realized (number of claims, ...)..... None.
 All other contingent liabilities..... None.
 Total contingent mortuary liabilities..... \$ 1,350.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,488	\$ 7,440,000.00	1,488	\$ 7,440,000.00
Policies or certificates written during the year 1896.....	1,015	5,975,000.00	934	4,820,000.00
Total.....	2,503	\$13,415,000.00	2,422	\$12,260,000.00
Deduct number and amount which have ceased to be in force during 1896.....	609	3,810,000.00	568	2,948,000.00
Total policies or certificates in force December 31, 1896.....	1,894	\$ 9,605,000.00	1,854	\$ 9,312,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	8	557.31	8	557.31
Losses and claims on policies or certificates incurred during 1896.....	151	9,365.86	147	9,163.72
Total.....	159	9,923.17	155	9,721.03
Losses and claims on policies or certificates paid during the year 1896.....	125	8,713.17	124	8,371.63
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	609	3,810,000.00	568	2,948,000.00

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; except that weekly indemnity is paid 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 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?

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. For payment of claims, under 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. Three thousand, seven hundred and sixty 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 6, 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..... \$ 105,906.54

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..... \$ 258.00

Annual dues as per contract, without any deduction whatever... 10,997.81

Assessments: Mortuary, \$115,949.34; expense, \$27,664.49; total.... 142,113.73

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 159,667.54

Interest, \$6,065.93; rent, \$..... total..... \$ 6,065.93

Advances to agents repaid..... None.

Cash received from all other sources, viz: Guaranty fund, \$1,006.42; general fund, \$1,112.00; total..... 5,978.45

(Assessments paid in advance, \$215.93)

Total income..... \$ 165,641.92

Total net resources..... \$ 361,518.06

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 152,035.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 152,035.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 258.00

Commissions paid or allowed for collecting assessments..... 2,653.55

Salaries of field and reinstatement agents not paid by commissions..... 8,230.18

Salaries of officers, \$19,571.37; other compensation of officers, \$..... 18,571.37

total..... 4,420.01

Salaries and other compensation of office employees..... 871.75

Medical examiner's fees, whether paid direct by members or otherwise..... 2,024.37

Rent and light, \$5,584.74; taxes, \$.....; advertising and printing, \$896.00; total..... 1,913.53

Legal expenses of defending mortuary fund.....

All other items, viz: Postage, \$1,256.32; state compliance fees, \$100.45; traveling expenses, \$5,459.37; refund account, overpayment, \$100.92; legal expenses paid from guaranty fund, interest, \$1,201.49; all other expenses, \$1,658.73; total..... 9,594.12

(Advanced assessments applied, \$.....)

Total expenses, \$1,941.33

Total disbursements..... \$ 193,960.73

Balance..... \$ 167,548.33

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.... \$ 11,511.34

Loans on mortgages (first listed on real estate)..... 30,200.00

Guaranty fund notes..... 94,864.99

Cost value of property under foreclosure..... 1,955.07

Agents' ledger balances..... None.

Cash in office, in hands of secretary..... 2,531.81

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits..... 6,175.62

Citizens State bank, Council Bluffs, Iowa..... \$ 167,548.33

Total net or invested assets.....

Deduct depreciation of assets to bring same to market value and agents' balance unsecured (guaranty fund notes of lapsed members charged off)..... 84,817.90

Total net or invested assets, less depreciation..... \$ 82,730.43

NON-INVESTED ASSETS.

Interest due, \$1,932.15; accrued, \$1,391.10; total..... \$ 5,343.16

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..... \$ 5,343.16

Gross assets..... \$ 87,873.59

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 6).....	\$ 4,000.00
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 82; bonus or dividend obligations, \$.....; total.....	218 82
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 4,218 82
Balance, net assets.....	\$ 83,454 65

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, \$7,000; resisted, \$6,000; reported, \$.....; total.....	\$ 33,000 00
Total due from members.....	\$ 33,000 00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 33,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5).....	\$ 12,500 00
Losses in process of adjustment (number of claims, 7).....	14,500 00
Losses reported (number of claims, ...).....	None.
Losses resisted (number of claims, 6).....	6,000 00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 33,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	6,734	\$12,210,750 00	567	\$ 1,334,750 00
Policies or certificates written during the year 1896.....	42	42,000 00	7	7,000 00
Total.....	6,776	\$12,252,750 00	574	\$ 1,341,750 00
Deduct number and amount which have ceased to be in force during 1896.....	2,367	5,215,750 00	350	850,000 00
Total policies or certificates in force December 31, 1896.....	4,409	\$ 7,037,000 00	224	\$ 491,750 00
Losses and claims on policies or certificates unpaid December 31, 1896.....	82	186,750 00	8	30,000 00
Losses and claims on policies or certificates incurred during year 1896.....	64	127,500 00	4	10,000 00
Total.....	146	\$ 314,250 00	12	\$ 40,000 00
Losses and claims on policies or certificates paid during the year 1896.....	124	277,250 00	13	30,000 00
Policies or certificates terminated by death during 1896.....	64	127,500 00	4	10,000 00
Policies or certificates terminated by lapse during 1896.....	2,303	\$ 5,088,250 00	206	\$ 440,000 00

MISCELLANEOUS QUESTIONS.

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

Answer. Six thousand dollars, based on 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. 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 the legal expense of defending this fund against disputed and resisted claims against it may, upon the order of the board of directors, be 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 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 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, heirs 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 Iowa; 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.

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, J. G. VAN ORMAN.

[Incorporated September 7, 1891. Commenced business September 8, 1891.]

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,831.55

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

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$1,162.68; expense, \$377.77; total..... 1,540.45

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 2,325.35

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz:

Notes..... 430.85

Paymaster's orders..... 1,561.92

(Assessments paid in advance, \$.....)

Total income..... \$ 4,270.12

Total net resources..... \$ 8,101.67

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 1,223.42

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 1,223.42

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 784.90

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..... None.

Salaries and other compensation of office employees..... 340.00

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$96; taxes, \$.....; advertising and printing, \$80.30; total..... \$ 156.30

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz:

Auditor of state, Ill.; legal service, \$27; total..... 38.00

Postage, fuel and lights..... 20.90

Office furniture and fixtures..... 174.00

Old guarantee notes and orders canceled by lapse..... 2,569.37

Total disbursements..... \$ 5,307.02

Balance..... \$ 2,767.65

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..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... \$ 174.00

Cash deposits in banks on emergency or reserve fund account:

Marshalltown State bank..... 446.48

Paymaster's orders..... 1,561.92

All other deposits:

Notes..... 430.85

Judgment on real estate..... 202.40

Total net or invested assets..... \$ 2,767.65

Deduct depreciation of assets to bring same to market value and agent's balance unsecured (notes and paymaster's orders)..... 513.15

Total net or invested assets, less depreciation..... \$ 2,254.50

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total..... None.

Rents due, \$.....; accrued, \$.....; total..... 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..... \$ 2,254.50

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$.....; interest accrued on same, \$.....; total..... None.

Advance assessments, \$.....; bonus or dividend obligations, \$.....; total..... None.

All others (not including contingent mortuary)..... None.

Total actual liabilities..... None.

Balance, net assets..... \$ 2,254.50

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called..... None.

Mortuary assessments due and unpaid..... None.

Mortuary assessments not yet called for losses unadjusted, \$.....; retained, \$.....; reported, \$.....; total..... None.

Total due from members..... None.

Deduct estimated cost of collection..... None.

Net 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)	None.
Losses resisted (number of claims)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1905	315	\$ 239,500.00
Policies or certificates written during the year 1906	327	279,950.00
Total	642	\$ 519,450.00
Deduct number and amount which have ceased to be in force during 1906	379	277,600.00
Total policies or certificates in force December 31, 1906	263	\$ 241,850.00
Losses and claims on policies or certificates unpaid December 31, 1905	None	None
Losses and claims on policies or certificates incurred during the year 1906	45	1,322.48
Total	45	1,322.48
Losses and claims on policies or certificates paid during the year 1906	45	1,322.48
Policies or certificates terminated by lapse during 1906	None	None
Policies or certificates terminated by death during 1906	319	\$77,600.00

MISCELLANEOUS QUESTIONS.

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

Answer. Five thousand dollars for accidental death and \$25 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 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. No. 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. For paying death claims, weekly indemnities 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 Iowa, pursuant to the laws of said State.

President, A. O. FAULKNER.

Secretary, C. E. SPANGLER.

[Incorporated July 4, 1896. Commenced business August 11, 1896.]

Principal office, Lincoln, Neb.
Attorney for service of process in Iowa, Perry Perkins, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 9,135.81

INCOME DURING THE YEAR 1906.

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..... \$ 5,312.00
Annual dues as per contract, without any deduction whatever..... 13,223.29
Assessments: Indemnity..... 25,740.00
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 31,275.29
Interest, \$....; rent, \$....; total..... None.
Advances to agents repaid..... None.
Cash received from all other sources..... 678
(Assessments paid in advance, \$....)

Total income..... \$ 31,953.28
Total net resources..... \$ 31,953.28

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims..... \$ 22,660.20
Advanced payments returned to rejected applicants..... 42.30
Total paid to members..... \$ 22,702.50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 5,312.00
Commissions paid, not included above..... 1,785.25
Salaries of managers and agents not paid by commissions..... None.
Salaries and other compensation of officers..... 1,837.75
Salaries and other compensation of office employees..... 2,537.00
Medical examiner's fees, whether paid direct by members or otherwise..... None.
Rent, \$900; taxes, \$....; advertising and printing, \$62.75; total..... 1,575.75
Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz:

Postage.....	1,202.16
Adjusting claims, \$432.25; filing statements, 860; total.....	713.70
Traveling expenses, \$434.85; examinations, \$196.30; total.....	630.65
General expense.....	809.30
(Advanced assessments applied, \$....)	
Total expenses, \$22,665.21	

Total disbursements.....

Balance.....	\$ 54,844.70
	\$ 5,596.14

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.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: Columbia National bank, Lincoln, Neb.....	5,036.61
All other deposits: Columbia National bank, Lincoln, Neb.....	559.53

Total net or invested assets.....	\$ 5,596.14
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 5,596.14

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.....	\$ 5,596.14

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets.....	\$ 5,596.14
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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments called and not yet due.....	\$ 5,624.00
Mortuary assessments due and unpaid.....	1,094.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 6,718.00
Deduct estimated cost of collection.....	671.80

Net amount due from members.....	\$ 6,046.20
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims, 54).....	\$ 1,367.29
Losses reported (number of claims,)	None.
Losses resisted (number of claims,)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,367.29

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	6,236	\$11,900,800.00	666	\$ 1,372,250.00
Policies or certificates written during the year 1906.....	2,773	4,179,400.00	224	330,000.00
Total.....	9,009	\$16,080,200.00	910	\$ 1,702,250.00
Deduct number and amount which have ceased to be in force during 1906.....	4,003	6,538,400.00	434	853,450.00
Total policies or certificates in force Dec. 31, 1906.....	5,005	\$9,541,800.00	476	\$ 848,800.00
Losses and claims on policies or certificates unpaid Dec. 31, 1906.....	31	2,348.74		
Losses and claims on policies or certificates incurred during the year 1906.....	648	31,714.79		
Total.....	679	\$ 34,063.53		
Losses and claims on policies or certificates paid during the year 1906.....	605	32,696.28	62	\$ 5,774.49
Policies or certificates terminated by death during 1906.....	8	8,200.00	1	500.00
Policies or certificates terminated by lapse during 1906.....	3,995	6,777,900.00	433	853,900.00

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?

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 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 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 applicants?

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?

Answer. Losses and expense of management.

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

Answer. Ten thousand, one hundred and ten dollars.

DETAILED STATEMENTS
OF
FRATERNAL BENEFICIARY SOCIETIES.

ANNUAL STATEMENT

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

ANCIENT ORDER OF UNITED WORKMEN,

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 Master Workman, R. L. TILTON. Grand Recorder, R. F. REHKOPF.
Grand Receiver, WM. WILSON, JR.

[Incorporated ———, Commenced business November 27, 1873.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, B. F. Rehkopf, Des Moines.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....		
	Beneficiary fund....	\$ 285.25
	General fund.....	1,075.15

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 fees received, charter fees, certificate fees and supplies sold, without deductions.....	\$ 2,550.99
Received from Degrees of Honor lodges	508.00
Annual dues as per contract, without any deduction whatever, per capita tax.....	17,151.00
Assessments: Mortuary, \$150,728.50; expense, \$....; total.....	150,728.50
Accident and sick benefit.....	None.
Medical examiner's fees paid by applicant (paid direct by subordinate lodge).....	None.

Total paid by members	\$ 171,928.48
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$....)	

Total income.....	\$ 171,928.48
Total net resources.....	\$ 172,389.88

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims	\$ 138,860.00
Advanced payments returned to rejected applicants.....	None.
Total paid to beneficiaries.....	\$ 138,860.00
Paid to supreme lodge on relief call.....	12,344.02
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	None.

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.....	3,690.40
Total amount of salaries, fees per diem, mileage, expenses paid to officers. Amount paid to each: Grand master workman, \$1.15 per diem; standing committee, \$445.58; grand recorder, \$2,201.67; grand receiver \$200.00; total.....	4,082.38
Salaries and other compensation of office employees, paid by grand recorder out of his salary.....None.	
Office fixtures, \$129.32; fraternal congress, \$135.91; total.....	265.23
Medical examiner's fees, whether paid direct by members or otherwise.....None.	
Loyal Workman (official organ).....	2,543.49
Rent, \$330.00; taxes, \$.....; advertising and printing, \$1,317.42; total.....	1,617.42
Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.	
Expense of grand lodge session, \$3,233.50; litigation and attorneys' fees, \$1,410.01; total.....	4,643.51
All other items, viz.: Per capita tax to Supreme lodge.....	1,274.09
Paid for stock supplies, \$123.24; Degree of Honor Grand lodge, \$500.00; total.....	1,311.24
All other items.....	21.50
Total disbursements.....	\$ 171,925.75
Balance.....	\$ 414.13
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.....None.	
Cost value of bonds and stocks owned absolutely.....None.	
Agents' ledger balances.....None.	
Cash in office.....None.	
Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa.....	\$ 414.13
All other deposits.....None.	
Total net or invested assets.....	\$ 414.13
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 414.13
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.....	\$ 414.13
LIABILITIES.	
Losses adjusted, due and unpaid (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 and bonus or dividend obligations.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....None.	
Balance, net assets.....	\$ 414.13

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, calls H and I due January 2, 1906.....	\$ 18,400.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....None.	
(Make assessments when beneficiary fund in hands of grand receiver falls below \$1,000.)	
Total due from members.....	\$ 18,400.00
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 18,400.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,.....)	\$ 12,000.00
Losses in process of adjustment (number of claims,.....)	2,000.00
Losses reported (number of claims, none).....None.	
Losses related (number of claims, none).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 14,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	9,217	\$10,044,000.00
Policies or certificates written during the year 1905.....	988	1,250,000.00
Total.....	10,205	\$11,294,000.00
Deduct number and amount which have ceased to be in force during 1905.....	191	1,562,000.00
Total policies or certificates in force December 31, 1906.....	9,014	\$9,732,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	17	\$1,350.00
Losses and claims on policies or certificates incurred during the year 1905.....	60	120,000.00
Total.....	77	\$121,350.00
Losses and claims on policies or certificates paid during the year 1905.....	70	120,000.00
Policies or certificates terminated by death during 1905.....	89	120,000.00
Policies or certificates terminated by suspensions during 1905.....	721	1,452,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made.	Answer. Sixty deaths.
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. 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 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 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?

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, 1874.

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 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

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. FARNEY.

Secretary, WM. S. O'BORKE.

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.

Amount of net or invested assets December 31st, of previous year.....\$ 350,259.71

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.....	\$ 3,124.00
Annual dues as per contract, without any deduction whatever.....	28,416.38
Assessments: Mortuary, \$15,269.61; expense, \$.....; 1 accident, \$.....; sick benefit, \$.....; total.....	715,529.43
Medical examiner's fees paid by applicant.....	1,828.00
Total paid by members.....	\$ 744,888.81
Interest, \$14,121.24; rent, \$25; total.....	14,776.24
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Bonds redeemed, Bulletin, tornado benefit certificates, supplies, directory uniform rank, dues refunded.....	31,840.89
(Assessments paid in advance, \$.....)	

Total income.....\$ 790,902.22

Total net resources.....\$ 1,141,307.44

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 679,533.33
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 679,533.33
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 of managers and agents not paid by commissions. None.	
Amount paid to each officer: Supreme president, \$600.00; Supreme secretary, \$3,000; supreme treasurer, \$1,000.38; Supreme organizers and trustees, \$4,327.36; total.....	8,927.74
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	1,828.00
Rent, \$26.40; taxes, \$.....; 1 advertising and printing, \$21.50; total.....	284.90
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Expense, Bulletin, supplies, tornado, loss on bonds.....	42,970.68
Total disbursements.....	\$ 751,756.97
Balance.....	\$ 409,449.17

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	\$ 20,000.00
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	271,350.24
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	566.76
Cash in office, outstanding notes.....	2,794.47
Cash deposits in banks on emergency or reserve fund account: Ohio Valley National bank, Cincinnati, Ohio.....	14,737.60
All other deposits: First and Second National banks, Toledo, Ohio.....	\$ 409,449.17
Total net or invested assets.....	\$ 409,449.17
Deduct depreciation of assets to bring same to market value and agent's balance uncured.....	8,390.24
Total net or invested assets, less depreciation.....	\$ 409,449.17

NON-INVESTED ASSETS.	
Interest due and accrued.....None.	
Furniture.....	\$ 750.00
Rents due and accrued.....None.	
Ledger accounts.....	822.93
Market value of real estate over cost and encumbrances.....None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets.....	\$ 1,572.93
Gross assets.....	\$ 497,781.51
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims, 7).....	\$ 5,705.32
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 others (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 5,705.32
Balance, net assets.....	\$ 492,076.19
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due.....	\$ 66,781.32
Mortuary assessments due and unpaid.....	33,711.45
Mortuary assessments not yet called for losses unadjusted, related and reported.....None.	
Total due from members.....	\$ 100,492.77
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 100,492.77
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 26).....	\$ 45,000.00
Losses in process of adjustment (number of claims, 20).....	35,000.00
Losses reported (number of claims, 3).....	5,000.00
Losses related (number of claims, 1).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 85,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1898.		BUSINESS IN IOWA DURING 1898.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1898.....	22,884	\$ 35,503,500	150	\$ 254,000
Policies or certificates written during the year 1898.....	2,003	3,514,500	3	6,000
Total.....	25,347	\$ 42,068,000	153	\$ 260,000
Deduct number and amount which have ceased to be in force during 1898.....	1,508	3,178,500	9	15,000
Total policies or certificates in force December 31, 1899.....	24,041	\$ 38,890,500	144	\$ 245,000
Losses and claims on policies or certificates unpaid December 31, 1899.....	65	117,641	2	2,000
Losses and claims on policies or certificates incurred during year 1899.....	370	635,000	4	7,500
Total.....	435	\$ 750,041	6	10,000
Losses and claims on policies or certificates paid during the year 1899.....	270	678,333	5	9,000
Policies or certificates terminated by death during 1899.....	345	606,000	4	7,000
Policies or certificates terminated by lapse during 1899.....	1,158	2,480,500	8	8,000

MISCELLANEOUS QUESTIONS.

- Number and kind of claims for which assessments have been made?
 Answer. Forty-three claims for death.
- Number and kind of claims compromised or related and brief statement of reasons?
 Answer. None.
- Does association charge annual or other periodical dues or admission fees?
 Answer. Yes.
- How much on each \$1.00 annually, or per capita, as the case may be?
 Answer. One dollar per capita for each member.
- 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 guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations?
 Answer. If so, state amount guaranteed, and the security or such guarantee?
 Answer. The amount is limited until the assessment per capita reaches \$5.00.
- 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 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 levying mortuary assessments, are they graded on any table of mortality, 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 epidemic.
- Are the officers and directors elected at annual meeting of members?
 Answer. Biennial.
- If not, how are they selected?
 Answer. Delegates from each state.
- 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. Death; supreme council.
- Has the association or society more than one class?
 Answer. Yes.
- If so, how many, and amount of indemnity in each?
 Answer. Three classes: \$50,000, \$7,500, \$15,000.
- Number of members in each class?
 Answer. Fifteen thousand, four hundred and ninety-nine. 1,345, 1,397.
- If voluntary, so state, and give date of organization?
 Answer. Voluntary; April 1, 1890.
- 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. Kentucky; special act; April 1, 1890.
- Number in force at beginning and end of year; if more than one class, number in each class?
 Answer. First class, 13,490; second class, 7,345; third class, 1,397 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 whatever 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

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. CALLEN.

[Incorporated May 21, 1883. Commenced business May 21, 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 31st of previous year. \$ 6,471.99

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. None.

Annual dues as per contract, without any deduction whatever. None.

Assessments: Mortuary, \$244,362.18; expense, \$23,854.72; accident, \$.....; sick benefit, \$.....; total. \$ 268,217.70

Medical examiner's fees paid by applicant. None.

Total paid by members. \$ 268,217.70

Interest, \$.....; rent, \$.....; total. None.

Advances to agents repaid. None.

Cash received from all other sources, viz:

Charter fees. 8,787.07

Merchandise or supplies. 8,662.58

(Assessments paid in advance, \$.....)

Total income. \$ 285,657.33

Total net resources. \$ 292,129.22

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims. \$ 238,837.16

Advanced payments returned to rejected applicants. None.

Total paid to members. \$ 238,837.16

Commissions and fees retained by or paid or allowed to agents on account of fees and dues. 4,700.00

Commissions paid or allowed for collecting assessments. None.

Salaries of managers and agents not paid by commissions. 1,172.82

Total amount of salaries, fees per diem, mileage and expenses paid to officers:

High chief ranger. \$ 1,396.91

High secretary. 2,400.00

High treasurer. 1,330.69. 4,895.91

Salaries and other compensation of office employees.....	\$ 4,392.01
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent and taxes, \$1,209; insurance, \$23.56; advertising and printing, \$2,551.84; total.....	4,975.49
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Official Journal, \$5,136.41; registration fees, \$160.20; merchandise, \$1,674.58; postage, \$1,073.93; expense of annual session, \$4,120.33; incidentals, telephone, express, etc., \$684; total.....	14,853.44
Total disbursements.....	\$ 279,710.82
Balance.....	\$ 21,428.40

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.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 3,308.20
Cash deposits in banks on emergency or reserve fund account: Milwaukee National bank.....	14,330.07
Stock and office fixtures.....	3,703.10
All other deposits.....	None.
Total net or invested assets.....	\$ 21,428.40
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 21,428.40

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 stock over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 21,428.40

LIABILITIES.

Losses adjusted, due and unpaid.....	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, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 21,428.40

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, \$.....; related, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 19).....	\$ 15,000.00
Losses in process of adjustment (number of claims, ...)	None.
Losses reported (number of claims, ...)	None.
Losses resisted (number of claims, ...)	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 15,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	29,130	\$29,130,000.00	478	\$ 478,000.00
Policies or certificates written during the year 1896.....	8,435	8,435,000.00	270	270,000.00
Total.....	37,565	\$37,565,000.00	748	\$ 748,000.00
Deduct number and amount which have ceased to be in force during 1896.....	2,718	2,718,000.00	32	32,000.00
Total policies or certificates in force December 31, 1896.....	34,847	\$34,847,000.00	716	\$ 716,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	6	6,000.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1896.....	244	244,000.00	1	1,000.00
Total.....	250	\$ 250,000.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during the year 1896.....	236 6-7	236,837.16	1	1,000.00
Policies or certificates terminated by death during 1896.....	244	244,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	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 16 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. Pro rata.
Has the association or 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. 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. Yes, on condition that there are no heirs, whose 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 act.	Answer. Organized in state of Illinois May 24, 1861, under act concerning corporations, April 15, 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?	Answer. 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. HENNEY, Secretary Board of Control, H. B. FOLTE.
[Incorporated October 8, 1875. Commenced business November 1, 1877.]	Principal office, 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.....	\$ 400,577.53
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, retained by secretaries of local branches.....	None.
Annual dues as per contract, without any deduction whatever.....	\$ 51,251.25
Assessments:	
Mortuary and expense.....	1,074,351.35
Accident, \$..... sick benefit, \$.....; total.....	None.
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$1,125,928.79

Interest, \$20,514.05; rent, \$..... total.....	\$ 20,514.05
Advances to agents repaid..... None.	
Cash received from all other sources, viz: Certificate card and other fees.....	671.49
(Assessments paid in advance, \$....)	
Total income.....	\$1,145,871.24
Total net resources.....	\$1,547,408.37

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 973,438.18
Advanced payments returned to rejected applicants, certificates canceled.....	12,473.86
Total paid to members.....	\$ 985,912.04
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 of managers and agents not paid by commissions.....	6,000.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,051.55
Amount paid to each: President, \$3,000; secretary, \$1,000.	
Salaries and other compensation of office employees.....	8,672.68
Medical examiner's fees, whether paid direct by members or otherwise.....	21,809.23
Rent, \$2,400; taxes, \$.....; advertising and printing, \$10,237.40; total.....	12,697.20
Advanced to officers and agents to be repaid out of future salaries or commissions..... None.	
All other items, viz: Attorneys' and expenses in contested cases, \$10,750.18; organizers' expenses, \$25,783.94; investigating death claims, \$5,102.93; miscellaneous, office and other expenses, \$4,265.60; judgment, interest and costs, \$2,853.60; printing biennial report and constitution, \$1,507.56; total.....	59,315.00
Total disbursements.....	\$1,099,537.94
Balance.....	\$ 453,870.30

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	112,225.60
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	14,500.00
Cost value of bonds and stocks owned absolutely.....	171,855.72
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
City National bank, Fort Worth, Texas.....	112,982.35
City National bank, Hastings, Mich.....	5,000.00
First National bank, Chicago, Ill.....	34,307.86
All other deposits: Bills receivable (secured by first mortgage bonds).....	3,900.00
Total net or invested assets.....	\$ 453,870.30
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 453,870.30
NON-INVESTED ASSETS.	
Interest due, \$....; accrued, \$20,707.49; total.....	\$ 20,707.49
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	8,624.28
Total non-invested assets.....	\$ 29,331.76
Gross assets.....	\$ 483,202.06

LIABILITIES.

Losses adjusted, due and unpaid (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.
Advanced assessments and bonus on dividend obligations.....	None.
All other (not including contingent mortality).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 483,202.06

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 42,873.00
Mortuary assessments not yet called for, losses unadjusted, \$....; realized, \$....; reported, \$.... total.....	None.
Total due from members.....	\$ 23,820.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 23,820.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims).....	None.
Losses in process of adjustment (number of claims, 50).....	\$ 12,000.00
Losses reported (number of claims, 49).....	121,000.00
Losses realized (number of claims, 28).....	64,000.00
All other contingent liabilities.....	None.
Total contingent mortality liabilities.....	\$ 215,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	40,985	\$82,250,000.00	214	\$ 302,000.00
Policies or certificates written during the year 1906.....	10,590	16,969,700.00	197	232,700.00
Total.....	51,575	\$99,219,700.00	400	\$ 534,700.00
Deduct number and amount which have ceased to be in force during 1906.....	5,145	8,888,000.00	42	55,000.00
Total policies or certificates in force December 31, 1906.....	46,430	\$90,331,700.00	358	\$ 479,700.00
Losses and claims on policies or certificates unpaid December 31, 1906.....	118	251,000.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1906.....	453	1,018,000.00	4	10,000.00
Total.....	561	\$1,269,000.00	5	\$ 11,000.00
Losses and claims on policies or certificates paid during the year 1906.....	478	1,011,000.00	3	5,000.00
Policies or certificates terminated by death during 1906.....	463	1,048,000.00	4	10,000.00
Policies or certificates terminated by lapses during 1906.....	4,402	7,440,000.00	38	45,000.00

MISCELLANEOUS 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 realized.

Number and kind of claims compromised or related and brief statement of reasons?
 Answer. Thirty-five claims compromised, twenty-seven claims realized; 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 \$1.00 annually, or per capita, as the case may be?

Answer. Sixty cents per \$1.00.

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

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.

Answer. No.

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?

Answer. Yes.

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, \$1,500 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 act.

Answer. Organized under the law of congress for District of Columbia, October 5, 1875; reincorporated June 23, 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 societies, 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 Iowa, pursuant to the laws of said State.

President, LEWIS A. RYDER.

Secretary, ED. ROUSELL.

Treasurer, C. O. ANDERSON.

[Incorporated February 20, 1894. Commenced business October 14, 1890.]

Principal office, Lawrence, Kan.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 1,400.72

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 application, without deductions.....	\$ 971.50
Annual dues as per contract, without any deduction whatever.....	13,691.15
Assessments: Mortuary, \$75,843.80; expense, \$.....; total.....	76,843.80
Accident and sick benefit.....	None.
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 91,416.31

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Supplies..... 737.59

Miscellaneous, \$131.50; borrowed money, \$1,890.12; total..... 2,021.01

(Assessments paid in advance, none.)

Total income..... \$ 92,955.30

Total net resources..... \$ 94,376.44

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 73,600.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 73,600.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 5,208.10

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..... 3,025.06

Amount paid to each: President, \$1,404.30; secretary, \$1,800.00;

advisory board, \$420.70.

Salaries and other compensation of office employees..... \$86.25

Medical examiner's fees, whether paid direct by members or otherwise None.
 Rent, \$475.40; taxes, \$..... advertising and printing, \$3,645.18;
 total \$ 4,120.58
 Advanced to officers and agents, to be repaid out of future salaries or commissions None.
 All other items, viz.: Office expenses 590.74
 Miscellaneous 1,969.91

Total disbursements \$ 8,680.74
 Balance \$ 9,693.70

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 None.
 Cost value of bonds and stocks owned absolutely None.
 Agents' ledger balances None.
 Cash in office \$ 122.80
 Cash deposits in banks on emergency or reserve fund account:
 General treasurer's office 9,570.90
 All other deposits None.
 Total net or invested assets \$ 9,693.70
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured None.
 Total net or invested assets, less depreciation \$ 9,693.70

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 \$ 9,693.70

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...). None.
 Taxes due and accrued None.
 Salaries, rents and office expenses due and accrued \$ 535.19
 Borrowed money, \$2,191.21; interest accrued on same, \$25.19; total 2,216.40
 Advanced assessments and bonus or dividend obligations, None.
 All other (not including contingent mortuary), viz.: Printing, supplies, etc. 425.42
 Total actual liabilities \$ 2,306.11
 Balance, net assets \$ 9,387.59

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 and reported None.
 Total due from members None.
 Deduct estimated cost of collection None.
 Net 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, ...). \$ 2,000.00
 Losses reported (number of claims, ...). None.
 Losses resisted (number of claims, ...). None.
 All other contingent liabilities None.

Total contingent mortuary liabilities \$ 2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1906.....	6,514	\$11,304,300.00	116	\$ 186,000.00
Policies or certificates written during the year 1906.....	4,083	6,185,000.00	258	\$ 437,000.00
Total.....	10,597	\$17,489,300.00	374	\$ 623,000.00
Deduct number and amount which have expired to be in force during 1906.....	1,581	2,939,300.00	138	\$ 190,000.00
Total policies or certificates in force December 31, 1906.....	9,016	\$14,549,000.00	236	\$ 433,000.00
Losses and claims on policies or certificates unpaid December 31, 1906.....				
Losses and claims on policies or certificates incurred during 1906.....	40	78,000.00	1	\$ 1,000.00
Total.....	40	\$ 78,000.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during year 1906.....	39	73,000.00	1	\$ 1,000.00
Policies or certificates terminated by death during 1906.....	40	78,000.00	1	\$ 1,000.00
Policies or certificates terminated by lapse during 1906.....	1,541	2,863,200.00	107	\$ 186,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Forty mortuary.

Number and kind of claims compromised or resisted, 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 \$1.00 annually, or per capita, as the case may be?

Answer. One dollar certificate fee from organized councils.

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

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

Answer. Fifteen per cent of mortuary assessment 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, remainder at 75 years.

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. 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. Biennially.
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. 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 the act.
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, 8,700 at close of 1890.
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

FRATERNAL UNION OF AMERICA,

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

President, F. F. ROOSE.

Secretary, JOHN L. HANDLEY.

Treasurer, S. S. BORT.

[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 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 deduction..... \$ 4,015.00
Annual dues as per contract, without any deduction whatever.. 307.50

Assessments:
Mortuary, \$4,061.51; expense, \$.... total..... \$ 4,061.51
Accident, \$....; sick benefit, \$.... total..... None.
Medical examiner's fees paid by applicant..... \$ 1,646.00
Total paid by members..... \$ 10,654.51
Interest, \$....; rent, \$.... total..... None.
Advances to agents repaid..... None.
Cash received from all other sources..... 3,264.34
(Assessments paid in advance, \$....)
Total income..... \$ 13,918.85
Total net resources..... \$ 13,918.85

DISBURSEMENTS DURING THE YEAR 1896.
Losses and claims..... \$ 3,180.00
Advanced payments returned to rejected applicants..... 27.50
Total paid to members..... \$ 3,207.50
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,195.39
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..... 977.50
Amount paid to each: Supreme president, \$100.00; supreme secretary, \$50.00; supreme physician, \$25.00
Salaries and other compensation of office employees..... None.
Medical examiner's fees, whether paid direct by members or otherwise..... 1,846.00
Rent, \$110; taxes, \$....; advertising and printing, \$50.15; total..... 205.15
Advanced to officers and agents, to be repaid out of future salaries or commissions..... 6.00
All other items, viz: Bills payable, interest, general expense, supplies, postage, etc..... 1,456.18
Total disbursements..... \$ 12,839.25
Balance..... \$ 979.60

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..... None.
Cost value of bonds and stocks owned absolutely..... None.
Agents' ledger balances..... \$ 324.00
Cash in office..... 679.90
Cash deposits in banks on emergency or reserve fund accounts..... 300.00
Maturity fund cash..... None.
All other deposits..... \$ 1,115.85
Total net or invested assets..... \$ 1,115.85
Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.
Total net or invested assets, less depreciation..... \$ 1,115.85

NON-INVESTED ASSETS.

Per capita tax called December 1st. In hands of local secretary.. \$ 1,000.00
Supplies and printing, bills receivable and personal account..... 894.50
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..... \$ 1,894.50
Gross assets..... \$ 3,010.35

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$3,179.49; interest accrued on same, \$.....	Total \$ 3,179.49
Advance assessments, \$.....; bonus or dividend obligations, \$.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 3,179.49
Balance, net assets.....	\$ 19.19

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, in hands of local secretaries.....	\$ 1,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called, for losses unadjusted, called January 1st, \$2,500; resisted, \$.....	5,500.00
Total.....	\$ 4,100.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 4,100.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 2,000.00
Losses in process of adjustment (number of claims, 1).....	2,000.00
Losses reported (number of claims, 1).....	None.
Losses resisted (number of claims, 1).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 4,000.00

EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	51	\$ 75,000.00
Policies or certificates written during the year 1906.....	51	\$ 75,000.00
Total.....	51	\$ 75,000.00
Deduct number and amounts which have ceased to be in force during 1906.....	None	None
Total policies or certificates in force December 31, 1906.....	51	\$ 75,000.00
Losses and claims on policies or certificates unpaid December 31, 1906.....	None	None
Losses and claims on policies or certificates incurred during year 1906.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during the year 1906.....	None	None
Policies or certificates terminated by death during 1906.....	None	None
Policies or certificates terminated by lapse during 1906.....	None	None

MISCELLANEOUS 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 fees?
 Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?
 Answer. Two dollars per member.

What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Two thousand dollars, plus what member may have paid in before death.

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? If so, how are these payments or promises provided for?
 Answer. At seventy years of age; from maturity.

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 a assessment?
 Answer. American mortality; age at entry.

Has the society 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-half face of certificate balance of certificate at death; created by amount deducted from the certificate at death, if death occurs before expectancy.

Are the officers and directors elected at annual meeting of members?
 Answer. Every four years after 1902.

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; relatives, affianced husband or wife, or legal heirs, or trustee in lieu of guardian for minor children.

For what purpose are assessments made and under what authority?
 Answer. Death, accident and total disability claims; constitution.

Has the association or society more than one class?
 Answer. No.

If voluntary, so state, and give date of organization?
 Answer. No.

If organized under the laws of any other state, territory or province, state each fact, and the date of organization, giving chapter and year and date of passage of the act.
 Answer. Organized September 1, 1891; chapter 13, general statutes of Colorado.

Number in force at beginning and end of year; if more than one class, number in each class?
 Answer. One class.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodge, or council 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

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. EIDSON.

Treasurer, W. R. ADDINGTON.

Secretary, F. N. PICKNELL.

[Incorporated September 8, 1891. Commenced business September 8, 1891.]

Principal office, Union Trust building, St. Louis, Mo.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year: Cash on hand January 1, 1896..... \$ 588.81

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deduction..... \$ 11,741.02
Annual dues as per contract, without any deduction whatever..... None.
Assessments: Mortuary, \$12,064.28; expense, \$20,376.86; accident, \$.....; sick benefit, \$.....; total..... 32,441.08
Medical examiner's fees paid by applicants..... None.
Total paid by members..... \$ 50,188.06
Interest and rent..... None.
Advances to agents repaid..... None.
Cash received from all other sources..... None.
(Assessments paid in advance, \$.....)

Total income..... \$ 50,188.06
Total net resources..... \$ 50,776.87

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 7,811.47
Advanced payments returned to rejected applicants..... 30.17
Total paid to members..... \$ 7,841.64
Commission and fees returned by or paid or allowed to agents on account of fees and dues..... 20,977.02
Commissions paid or allowed for collecting assessments..... 661.78
Salaries of managers and agents not paid by commissions-traveling expenses..... 678.50

Total amount of salaries, fees per diem, mileage and expenses paid to officers:

President..... \$ 1,154.82
Secretary..... 1,548.72
Trustees..... 948.62— \$ 7,952.17
Salaries and other compensation of office employees..... 2,541.91
Medical examiner's fees, whether paid direct by members or otherwise..... 30.00
Rent, \$1,350; taxes, \$9.30; advertising and printing, \$2,481.00; total..... 3,840.30
Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.
All other items: Legal, \$113; incorporation, \$40; furniture and fixtures, \$94.34; books, \$279.75; light, exchange, telegrams and express, \$80; postage, \$161.71; notary fees, lodge supplies and miscellaneous, \$1,213.25; total..... 3,603.37

Total disbursements..... \$ 47,305.01

Balance..... \$ 3,471.86

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 pledges of bonds, stocks or other marketable securities..... None.
Cost value of bonds and stocks owned absolutely..... None.
Agents' ledger balances..... \$ 3.63
Cash in office..... 1,300.38
Cash deposits in banks on emergency or reserve fund account: National Bank of the Republic..... 2,131.45
Union Trust company..... None.
All other deposits..... \$ 3,430.96

Total net or invested assets..... \$ 4,465.96
Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 4,465.96

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..... \$ 3,430.96

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..... 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..... \$ 3,430.96

Balance, net assets.....

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 and adjusted, \$.....; reported, \$.....; total..... None.
Total due from members..... None.
Deduct estimated cost of collection..... None.
Net 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, ...)	None.
Losses related (number of claims, ...)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

REHEB OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905, ...	2,649	\$1,407,000.00	263	\$ 212,500.00
Policies or certificates written during the year 1906, ...	3,496	3,054,900.00	219	258,100.00
Total	5,545	\$4,561,900.00	482	\$ 470,600.00
Deduct number and amount which have ceased to be in force during 1906, ...	4,228	2,558,500.00	318	188,000.00
Total policies or certificates in force December 31, 1906, ...	1,317	\$2,003,400.00	164	\$ 282,600.00
Losses and claims on policies or certificates unpaid December 31, 1906, ...				
Losses and claims on policies or certificates incurred during 1906, ...	16	1,709.00		
Total	16	\$ 1,709.00		
Losses and claims on policies or certificates paid during year 1906, ...	16	1,709.00		
Policies or certificates terminated by death during 1906, ...	16	1,709.00		
Policies or certificates terminated by lapse during 1906, ...	3,228	2,558,500.00	218	\$ 188,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Sixteen death claims, 201 accident claims, 201 sick claims.

Number and kind of claims compromised or related 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 assemblies charge annual dues; association charges membership fees only.

How much on each \$1.000, or per capita, on the case may be?

Answer. The first six assessments and 25 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 life?

Answer. Six 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. 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. 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?

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 without regard to age.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five hundred and sixty-six dollars and fifty-nine cents.

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

Answer. To pay death, sick and accident benefits; it is deposited in the Union

Trust company.

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, 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 persons allowed?

Answer. No.

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

Answer. To pay mortuary, sick and accident benefits and operating expenses.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$1,000; B, \$1,500; C, \$1,000; D, \$500; E, \$100.

Number of members in each class?

Answer. A, 100; B, 11; C, 1,000; D, 20; E, 24.

If voluntary, so state, and give date of organization.

Answer. September 3, 1894.

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. State of Missouri; organized September 3, 1894; article 10, chapter 43, revised statutes of Missouri, 1893.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. A, 100; B, 11; C, 1,000; D, 20; E, 24.

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

HOME FORUM BENEFIT ORDER,

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, F. L. McKISSIE. Treasurer, S. J. CASWELL.

(Incorporated, April 20, 1897. Commenced business, April 20, 1897.)

Principal office, 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, \$ 4,384.18

INCOME DURING THE YEAR 1906.

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.....	\$ 78,215.00
Annual dues as per contract, without any deduction whatever.....	36,228.55
Assessments: Mortuary, \$218,260.41; expenses, \$.....; accident, \$2,750; sick benefit, \$.....; total.....	221,010.41
Medical examiner's fees paid by applicant.....	27,068.50
Total paid by members.....	\$ 362,542.56
Interest, \$.....; rent, \$.....; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Certificate fees, supplies and miscellaneous receipts.....	17,899.22
Suspense account.....	26.50
(Assessments paid in advance, \$.....)	

Total income.....	\$ 380,467.08
Total net resources.....	\$ 383,288.14

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims.....	\$ 309,225.18
Advanced payments returned to rejected applicants.....	10.50
Total paid to members.....	\$ 309,235.28
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	78,215.00
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.....	12,037.58
Amount paid to each: President, \$3,500; secretary, \$1,200; treasurer, \$500; back salaries voted by Grand Forum, \$6,837.88.	
Salaries and other compensation of office employees.....	6,617.86
Medical examiner's fees, whether paid direct by members or otherwise.....	27,068.50
Rent, \$1,113.25; taxes, \$27.43; advertising, printing, stationery and monthly paper, \$14,538.61; total.....	15,689.31
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Field work organizers, \$2,302.95; supplies, \$7,973.65; license fees, \$20.35; postage, \$2,100.12; telegrams, express, travelling etc., \$1,528.25; interest, furniture and fixtures, \$208.39; legal expenses, \$1,528.37; biennial meeting expenses, \$718.87; auditing committee, telephone and incidentals, \$1,085.47; total.....	19,346.43
Total disbursements.....	\$ 368,130.34
Balance.....	\$ 17,157.79

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrance

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.
Agents' ledger balances.....	None.
Cash deposits in banks on emergency or reserve fund account: In office, \$158.44; Commercial Loan and Trust Co., Chicago, Ill., \$548.45; in hands of treasurer, \$16,490.69; total.....	\$ 17,157.79
Total net or invested assets.....	\$ 17,157.79
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 17,157.79

NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrance, \$.....; supplies.....	2,900.00
Market value of bonds and stocks over cost; furniture and fixtures.....	1,422.00
Total non-invested assets.....	\$ 4,322.00
Gross assets.....	\$ 11,157.79

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2).....	\$ 750.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$200; interest accrued on same \$.....; total.....	500.00
Advanced assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary, viz: Advanced for promotion.....)	3,500.00
Total actual liabilities.....	\$ 4,750.00
Balance, net assets.....	\$ 12,407.79

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 32,000.00
Mortuary assessments due and unpaid.....	16,800.00
Mortuary assessments not yet called for losses unadjusted, \$3,900; related, \$11,000; reported, \$24,600; total.....	57,300.00
Total due from members.....	\$ 106,100.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 106,100.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 54,000.00
Losses in process of adjustment (number of claims, 10).....	27,400.00
Losses reported (number of claims, 15).....	12,400.00
Losses related (number of claims, 3).....	11,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 104,800.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	23,424	\$36,618,315.00	1,569	\$ 2,961,900.00
Policies or certificates written during the year 1906.....	15,643	23,263,000.00	564	902,905.00
Total.....	39,067	\$59,881,315.00	2,133	\$ 3,864,805.00
Deduct number and amount which have ceased to be in force during 1906.....	8,341	\$ 1,100,000.00	342	\$ 61,500.00
Total policies or certificates in force Dec. 31, 1906.....	30,726	\$58,781,315.00	1,791	\$ 3,803,305.00
Losses and claims on policies or certificates unpaid Dec. 31, 1906.....	26	\$ 40,000.00	1	\$ 2,000.00
Losses and claims on policies or certificates incurred during the year 1906.....	179	\$73,025.00	10	\$ 16,500.00
Total.....	295	\$ 113,025.00	11	\$ 18,500.00
Losses and claims on policies or certificates paid during the year 1906.....	137	\$26,225.00	6	\$ 9,700.00
Policies or certificates terminated by death during 1906.....	179	\$77,125.00	11	\$ 19,800.00
Policies or certificates terminated by lapse, suspension or undelivered during 1906.....	6,340	\$ 7,580,320.00	331	\$ 582,500.00

MISCELLANEOUS QUESTIONS.

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 reasons?

Answer. Compromised, 2; 1 suicide; 1 member of delinquent forum; resisted, 4; 1 delinquent in policy; 1 suicide; 1 misstatement on application; 1 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 be?

Answer. One dollar per capita.

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. 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 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 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?

Answer. Yes.

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

Answer. Affiliated wife or husband.

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 permanent accident 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 the act?

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 each class?

Answer. January 1, 1896, 23,624; January 1, 1897, 32,120.

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 forms.

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.

President, H. MELCHIOR. Secretary, R. DICKENS.

Treasurer, H. P. DIECKEL.

[Incorporated January 26, 1894. Commenced business February 2, 1894.]

Principal office, 122 Farnam street, Omaha, Neb.
Attorney for service of process in Iowa, Auditor of State of Iowa.

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 application, without deductions..... \$ 2,204.50
Annual dues as per contract, without any deduction whatever..... 2,235.25

Assessments:

Mortuary, \$75.25; expense, \$..... total..... 75.25
Accident, \$..... sick benefit, \$..... total..... None.

Medical examiner's fees paid by applicant..... 355.00

Total paid by members..... \$ 5,579.95

Interest, \$..... rent, \$..... total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Supplies, \$255.35; borrowed money, \$10; total..... 265.35

(Assessments paid in advance, \$2.35.)

Total income..... \$ 5,845.30

Total net resources..... \$ 5,845.30

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... 792.85

Advanced payments returned to applicants..... 6.00

Total paid to members..... 798.85

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,775.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Total amount of salaries, fees per item, mileage, expenses paid to officers..... 1,168.71

Amount paid to each: Supreme master, \$25.45; Supreme secretary, \$1,000.25; supreme treasurer, \$40.

Salaries and other compensation of office employees..... 130.90

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 312.00
Rent, \$127.50; taxes, \$25; advertising and printing, \$27.94; total.....	425.44
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	320.65
All other items, viz: Postage, freight and express, \$64.05; office furniture, \$17.85; lodge supplies, \$257.41; office expense, \$123.38; borrowed money, \$63.19; total.....	519.95
Total disbursements.....	\$ 5,542.00
Balance.....	\$ 302.80

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.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
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.....	\$ 822.17
All other deposits, Union National bank.....	282.05
Office and lodge supplies.....	470.65
Total net or invested assets.....	\$ 2,680.62
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 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.....	\$ 2,680.62

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 1,043.53
Borrowed money, \$1,497.96; interest accrued on same, \$.....; total.....	1,497.96
Advance assessments, \$1.35; bonus or dividend obligations, \$.....; total.....	2.35
All other (not including contingent mortuary), viz: Supplies.....	30.85
Total actual liabilities.....	\$ 2,574.79
Balance, net assets.....	\$ 105.83

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, estimated.....	\$ 822.17
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members.....	\$ 822.17
Deduct estimated cost of collection.....	None.
Net amount due from members, estimated.....	\$ 822.17

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.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	720	\$1,212,000.00	121	\$ 215,000.00
Policies or certificates written during the year 1896.....	155	559,000.00	68	143,000.00
Total.....	1,081	\$1,811,000.00	219	\$ 358,000.00
Deduct number and amount which have ceased to be in force during 1896.....	130	215,000.00	20	31,000.00
Total policies or certificates in force December 31, 1896.....	951	\$1,596,000.00	199	\$ 327,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	1	782.85	None	None
Total.....	1	\$ 782.85	None	None
Losses and claims on policies or certificates paid during the year 1896.....	1	782.85	None	None
Policies or certificates terminated by death during 1896.....	1	1,000.00	None	None
Policies or certificates terminated by lapse during 1896.....	129	214,000.00	30	31,000.00

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 capita, at 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 life?
 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?
 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. American experience table. Levied at 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. No.

If not, how are they selected?

Answer. By delegates every five 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 payment of death claims by authority of supreme executive council.

Has the association or society more than one class?

Answer. Yes.

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 act?

Answer. Organized under the laws of Nebraska; chapter 18, compiled statutes of 1893.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. A, 489; B, 228; C, 120; 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 whatever 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. HUTCHINS.

Secretary, J. H. REEM.

Treasurer, JOHN HILSINGER.

[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.

Amount of net or invested assets December 31st of previous year..... \$ 3,117.70

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..... None.

Annual dues as per contract, without any deduction whatever.. \$ 6,742.04

Assessments: Mortuary, \$113,571.50; expense, \$..... accident,

\$..... sick benefit, \$..... total..... 113,571.50

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 120,313.54

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Supplies and Herald

advertisements..... 385.70

(Assessments paid in advance, \$.....)

Total income..... \$ 120,700.94

Total net resources..... \$ 123,814.54

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 113,007.00

Advanced payments returned to rejected applicants.... None.

Total paid to members..... \$ 113,007.00

Commissions and fees paid or allowed to agents on account of

fees and dues..... 428.00

Commissions paid or allowed for collecting assessments.... None.

Salaries of agents not paid by commissions..... 1,157.81

Total amount of salaries, fees per diem, mileage and expenses

paid to officers..... 326.44

Amount paid to each officer:

Grand president..... 100.00

Grand secretary..... 1,200.00

Salaries and other compensation of office employees..... 480.00

Medical examiner's fees, whether paid direct by members or

otherwise..... 150.00

Rent, \$500.00; taxes, \$..... advertising and printing, \$200.00; total

Advanced to officers and agents, to be repaid out of future sal-

aries or commissions..... None.

All other items, viz: Cost of maintaining Herald, attorney and

witness fees, postage, office expenses, telephone and insur-

ance..... 1,616.90

Total disbursements..... \$ 123,584.28

Balance..... \$ 2,330.46

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..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account

..... None.

All other deposits: In hands of grand treasurer..... \$ 2,330.46

Total net or invested assets..... \$ 2,330.46

Defunct depreciation of assets to bring same to market value

and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 2,330.46

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.....\$ 2,300.00

LIABILITIES.

Losses adjusted, due and unpaid (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, \$.....; bonus or dividend obligations, \$.....; total.....None.
 All other (not including contingent mortuary).....None.
 Total actual liabilities.....None.

Balance, net assets.....\$ 2,300.00

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, \$.....; realized, \$.....; total.....None.
 Total due from members.....None.
 Deduct estimated cost of collection.....None.
 Net 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.....).....None.
 Losses realized (number of claims.....).....None.
 All other contingent liabilities.....None.
 Total contingent mortuary liabilities.....None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1936.	
	Number.	Amount.
Policies or certificates in force December 31, 1935.....	6,986	\$12,472,000.00
Policies or certificates written during the year 1936.....	573	\$64,000.00
Total.....	6,959	\$12,536,000.00
Deduct number and amount which have ceased to be in force during 1936.....	643	1,050,000.00
Total policies or certificates in force December 31, 1936.....	6,316	\$11,286,000.00
Losses and claims on policies or certificates unpaid December 31, 1936.....	None	None
Losses and claims on policies or certificates incurred during 1936.....	99	\$15,007.00
Total.....	99	\$15,007.00
Losses and claims on policies or certificates paid during the year 1936.....	99	\$15,007.00
Policies or certificates terminated by death during 1936.....	99	\$15,007.00
Policies or certificates terminated by lapse during 1936.....	573	\$64,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?
 Answer. Death losses only.
 Number and kind of claims compromised or related and brief statement of reasons?
 Answer. One claim related; had been admitted and paid in full by the order in July, 1936.
 Does association charge annual or other periodical dues or admission fees?
 Answer. Semi-annual per capita tax to Grand Lodge.
 How much on each one thousand dollars annually, or per capita, as the case may be?
 Answer. Twenty-five cents semi-annually on each certificate, except female members holding \$1,000 certificate pay half as much.
 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?
 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. The latter.
 Has the association or 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. Elected biennially by delegates of subordinate lodges.
 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. Death losses only; by grand secretary, approved by finance committee.
 Has the association or society more than one class?
 Answer. Yes, male and female.
 If so, how many, and amount of indemnity in each?
 Answer. Male, \$2,100,000; female, \$179,000.
 Number of members in each class?
 Answer. Male, 6,159; female, 157.
 If voluntary, so state, and give date of organization?
 Answer. Yes, March 15, 1915.
 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. Chapter 2, title 9 of the code of 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 act?
 Answer. Are not.
 Number in force at beginning and end of year; if more than one class, number in each class?
 Answer. Male, 6,316; female, 60, at beginning of the year; at close of year male 6,159; female, 157.
 Are the members of your society, order or association, proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatever other name known, according to the applicable 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

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. MARIN.

Treasurer, W. H. ZINGG.

Secretary, E. F. FRINK.

[Incorporated August 28, 1895. Commenced business September 5, 1895.]

Principal office, Clinton, Iowa.

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 application, without deductions	\$ 1,451.00
Annual dues as per contract, without any deduction, whatever	568.00
Assessments: Mortuary, \$670; expense, \$.....; accident, \$.....; sick benefit, \$.....; total	670.00
Medical examiner's fees paid by applicant	93.50
Total paid by members	\$ 2,782.50

Interest and rent	None.
Advances to agents repaid	None.
Cash received from all other sources, viz: Certificates fees, \$474; awarded by board of managers, \$300; supplies, \$32.31; total	807.24
(Assessments paid in advance, \$....)	

Total income.....\$ 3,590.74

Total net resources.....\$ 3,590.74

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims	\$ 100.00
Advanced payments returned to rejected applicants	None.

Total paid to members.....\$ 100.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....2,323.00

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.....561.32

Amount paid to each: Supreme manager, \$599.52; supreme officers, \$105.

Salaries and other compensation of office employees.....90.10

Medical examiner's fees, whether paid direct by members or otherwise	\$ 93.50
Rent, \$127.50; taxes, \$.....; advertising and printing, \$34.19; total	216.00
Advanced to officers and agents to be repaid out of future salaries or commissions	None.
All other items, viz: Supplies, \$93.77; postage, \$22.48; gas, water, etc., \$18.56; total	134.83
Annual dues unpaid by lapsed members and accounted paid in during year	192.00
Total disbursements	\$ 5,947.34
Balance	\$ 342.30

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	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	None.
Cash in office	None.
Cash deposits in banks on emergency or reserve fund account: Clinton National bank	\$ 342.30
All other deposits	None.
Total net or invested assets	\$ 342.30
Deduct depreciation of assets to bring same to market value and agents' balance unsecured	None.
Total net or invested assets, less depreciation	\$ 342.30

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	\$ 342.30
Gross assets	\$ 342.30

LIABILITIES.

Losses adjusted, due and unpaid number of claims, 0	None.
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	\$ 360.00
Borrowed money, \$200; interest accrued on same, \$24; total	224.00
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total	None.
All other (not including contingent mortuary)	None.
Total actual liabilities	\$ 584.00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	None.
Mortuary assessments due and unpaid	\$ 110.00
Mortuary assessments not yet called for losses unadjusted, resisted and reported	None.
Total due from members	\$ 110.00
Deduct estimated cost of collection	None.
Net amount due from members	\$ 110.00

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, D) \$ 88.21
 Losses resisted (number of claims) None.
 All other contingent liabilities None.

Total contingent mortuary liabilities \$ 88.21

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	94	\$ 55,000.00	94	\$ 55,000.00
Policies or certificates written during the year 1905.....	474	526,100.00	474	526,100.00
Total.....	568	\$ 581,000.00	568	\$ 581,000.00
Deduct number and amount which have ceased to be in force during 1905.....	274	278,160.00	276	270,160.00
Total policies or certificates in force December 31, 1905.....	294	\$ 302,840.00	292	\$ 310,840.00
Losses and claims on policies or certificates unpaid December 31, 1905.....				
Losses and claims on policies or certificates incurred during year 1905.....	1	158.22	1	158.22
Total.....	1	\$ 158.22	1	\$ 158.22
Losses and claims on policies or certificates paid during the year 1905.....	1	100.00	1	100.00
Policies or certificates terminated by death during 1905.....	1	1,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1905.....	273	298,100.00	275	290,100.00

MISCELLANEOUS 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 dues or admission fees?

Answer. Yes.

How much on each \$1.00 annually, or per capita, as the case may be?

Answer. Admission fees, males, \$1; females, \$2; annual dues, \$1 per capita.

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

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, 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 deducted and placed in expense fund; 25 per cent first year's net 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.

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

Answer. Fixed sums are charged.

Has the association or 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. Biennially.

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. Mortuary and relief in accordance with articles of incorporation.

Does the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$1,500 and \$1,000; B, \$1,000 and \$500; C, \$500 and \$200; D, \$200 and social.

Number of members in each class?

Answer. A, 307; B, 24; C, 8; D, 51; social, non-beneficiary, 76.

If voluntary, so state, and give date of organization?

Answer. Yes; August 25, 1905.

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. Reorganized under chapter 21, act of 1905, defining fraternal beneficiary societies.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning. A, 44; B, 5; C, 2; D, 10; social, 24. At end of year, A, 29; B, 19; D, 2; social, 30.

Are the members of your society, order or association grouped, elected and initiated in subordinate lodges or chapters, 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, 1905, of the condition of the

KNIGHTS AND LADIES OF HONOR,

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, L. B. LOCKARD.

Treasurer, C. F. DUNN.

Secretary, C. W. HARVEY.

[Incorporated March, 1875. Commenced business September, 1875.]

Principal office, Indianapolis, Ind.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,011.21

INCOME DURING THE YEAR 1936.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:	
Gross amount of relief fund membership fees represented by application, without deduction	\$ 7,634.00
Annual dues per contract, without any deduction whatever, per capita tax	43,021.20
Assessments:	
Mortuary, \$1,327,492; expense, \$...	1,327,492.00
Accident, \$...; sick benefit, \$...	None.
Medical examiner's fees paid by applicant	No estimate.
Total paid by members	\$1,378,141.20
Interest, \$1,000.00; rent, \$112; total	1,112.00
Advances to agents repaid	None.
Cash received from all other sources, viz: Sale of supplies and jewelry, \$1,002.12; fines, \$144; office furniture, \$6.50; other receipts, \$108.84; total	1,117.41
(Assessments paid in advance, \$...)	
Total income	\$1,381,410.61
Total net resources	\$1,409,305.50

DISBURSEMENTS DURING THE YEAR 1936.

Losses and claims	\$1,330,400.01
Advanced payments returned to rejected applicants	None.
Total paid to members	\$1,330,400.01
Commissions and fees retained by or paid or allowed to agents on account of fees and dues, paid to subordinate lodges and deputies for instituting new lodges	56,941.13
Commissions paid or allowed for collecting assessments	None.
Salaries and expenses of managers and agents not paid by commissions	714.50
Mileage and per diem of committees	782.50
Total amount of salaries, fees per diem, mileage, paid to officers	8,506.80
Amount paid to each: President, \$3,419.50; vice-president, \$67.60; secretary, \$2,500.40; treasurer, \$2,500; medical examiner, \$91.30	
Salaries and other compensation of office employees	6,993.00
Medical examiner's fees, whether paid direct by members or otherwise	None.
Rent, \$1,500.00; taxes and insurance, \$1,121; advertising, \$508.00; total	3,129.00
Advanced to officers and agents, to be repaid out of future salaries or commissions	None.
All other items, viz: Postage, \$1,459.97; officers' jewelry, \$3,300; litigation, \$207.30; supplies, \$1,624.90; relief fund certificates and jewelry, \$251.53; office furniture, \$416.90; payment of note due, \$1,000; stationery, printing and blank books, \$1,994.87; all other, \$719.54; total	19,987.87
Total disbursements	\$1,385,078.02
Balance	\$ 21,319.47

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances	\$ 4,503.00
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks or other marketable collateral	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	None.
Cash in hands of supreme treasurer	14,344.50
Supplies and office furniture	1,473.97
All other deposits	None.
Total net or invested assets	\$ 24,319.47
Increase of furnished assets	727.19
Total net or invested assets	\$ 25,046.66

NON-INVESTED ASSETS.

Interest due, \$64.82; accrued, \$...	\$ 64.82
Rents due and accrued	None.
Market value of real estate over cost and encumbrances	796.78
Due from grand lodges and deputies, per capita tax due and unpaid	39,021.00
Total non-invested assets	\$ 20,002.59
Gross assets	\$ 45,059.44

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 17)	\$1,500.00
Taxes due and accrued	124.10
Salaries, rents and office expenses due and accrued	None.
Borrowed money, \$...; interest accrued on same, \$...	None.
Advance assessments, \$...; bonus or dividend obligations, \$...	None.
Total	None.
All other (not including contingent mortuary)	\$ 21,924.40
Total actual liabilities	\$ 21,924.40
Balance, net assets	\$ 23,135.04

CONTINGENT MORTUARY ASSETS (OR RESERVE).

Mortuary assessments called and not yet due (estimated)	\$ 70,000.00
Mortuary assessments due and unpaid	150,350.45
Mortuary assessments not yet called, for losses unpaid, \$...; realized, \$...; reported, \$...; total	None.
Total due from members	\$ 220,350.45
Deduct estimated cost of collection	None.
Net amount due from members	\$ 220,350.45

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17)	\$ 120,000.00
Losses in process of adjustment (number of claims, 34)	27,382.55
Losses reported (number of claims, 60)	82,500.00
Losses related (number of claims, ...)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 230,882.55

EXIST OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL NUMBER OF 1936.		BUSINESS IN IOWA DURING 1936.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1935	78,283	\$1,744,000.00	107	190,000.00
Policies or certificates written during the year 1936	1,204	\$43,378.00	2	1,500.00
Total	79,487	\$1,787,378.00	109	191,500.00
Deduct number and amount which have ceased to be in force during 1936	11,808	\$1,712,500.00	23	\$2,800.00
Total policies or certificates in force December 31, 1936	67,679	\$1,644,878.00	86	178,700.00
Losses and claims on policies or certificates unpaid December 31, 1935	39	264,923.00	8	2,000.00
Losses and claims on policies or certificates incurred during the year 1936	1,590	1,249,000.00	1	1,000.00
Total	1,629	1,513,923.00	9	3,000.00
Losses and claims on policies or certificates paid during the year 1936	1,070	2,328,440.00	2	2,000.00
Policies or certificates terminated by death during 1936	1,080	1,200,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1936	10,387	\$1,327,000.00	20	\$1,300.00

MISCELLANEOUS QUESTIONS

Number and kind for which assessments have been made?

Answer. 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 out of court.

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 capita, 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 certificates issued on any one life?

Answer. Since January 1, 1906, \$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, 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. 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?

Answer. No.

If not, how are they selected?

Answer. At biennial sessions of the supreme lodge.

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

Answer. Yes.

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

Answer. No.

Are assignments to other than such persons allowed.

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For death claims only and by authority of the constitution of the association.

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 act?

Answer. Organized under laws of Kentucky, by chapter 707, March, 1878. Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning of year, 76,311; close of year, 76,397.

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. 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 Iowa, pursuant to the laws of said State.

President, W. B. KIRKPATRICK.

Treasurer, W. M. FOUNDER.

Secretary, J. M. WALLACE.

(Incorporated February 12, 1892. Commenced business February 12, 1892.)

Principal office, Topeka, Kan.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,721.60

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.....	\$ 6,311.31
Annual dues as per contract, without any deduction whatever.....	18,023.04
Assessments: Mortuary, \$34,102.22; expense, \$.....; accident, \$115; sick benefit, \$452.90; total.....	135,369.12
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 150,724.30
Interest, \$67.75; rent, \$.....; total.....	387.75
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Supplies, \$1,731.00; reserve fund, \$27,325.21; discount, \$9,750; total.....	30,007.21
(Assessments paid in advance, \$.....)	
Total income.....	\$ 181,119.26
Total net resources.....	\$ 236,843.86

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 101,870.13
Annual payments returned to members.....	36.50
Advanced payments returned to rejected applicants.....	349.09
Total paid to members.....	\$ 102,255.72
Commission and fees retained by or paid or allowed to agents.....	3,617.90
Amount 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 and expenses paid to officers.....	\$ 1,175.50
President.....	2,439.30
Secretary.....	150.00
Treasurer.....	392.00
Medical examiners.....	3,248.53

Salaries and other compensation of office employees.....	\$ 905.00
Medical examiner's fees, whether paid direct by members or otherwise.....	3,318.50
Rent, \$1,024; taxes, \$.....; advertising and printing, \$6,037.24; total.....	7,971.24
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None
All other items, viz.: Notes and interest, \$7,690; cost of contested claims, \$1,911.87; expense of national council meetings, \$1,207.98; officers, bonds, book accounts, and miscellaneous, \$1,649.51; total.....	14,609.61
Total disbursements.....	\$ 170,220.43
Balance.....	\$ 55,917.74

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 36,762.33
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost values of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: Central National and Merchants National, Topeka, Kan.....	15,729.52
All other deposits:	
General fund.....	27.60
Benefit fund.....	3,841.95
Total net or invested assets.....	\$ 55,917.74
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 55,917.74

NON-INVESTED ASSETS.

Interest due, \$281.27; accrued, \$642.31; total.....	\$ 924.70
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.....	\$ 924.70
Gross assets.....	\$ 56,842.44

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, part of 1,)... \$ 551.50	
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	1,529.38
Borrowed money, \$9,730; interest accrued on same, \$.....	9,750.00
Advance assessments and bonus or dividend obligations.....	None.
All other not including contingent mortuary.....	None.
Total actual liabilities.....	\$ 12,330.92
Balance, net assets.....	\$ 44,511.52

CONTINGENT MORTUARY ASSETS (OR RESERVE).

Mortuary assessments called and not yet due.....	\$ 12,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unpaid, \$.....; related, \$.....; reported, \$.....; total.....	None.
Total due from members.....	\$ 12,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 12,000.00

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, \$.....)	\$ 12,000.00
Losses related (number of claims,....)	None.
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 12,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	10,170	\$18,817,500.00	345	\$14,500.00
Policies or certificates written during the year 1905.....	5,638	9,969,500.00	371	201,500.00
Total.....	17,430	\$28,787,000.00	716	\$367,000.00
Deduct number and amount which have ceased to be in force during 1905.....	2,307	3,677,000.00	219	\$21,000.00
Total policies or certificates in force December 31, 1905.....	15,066	\$25,110,000.00	497	\$346,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	13	\$4,234.00		
Losses and claims on policies or certificates incurred during 1905.....	80	199,425.00		
Total.....	93	\$203,659.00		
Losses and claims on policies or certificates paid during year 1905.....	80	\$34,626.00		
Policies or certificates terminated by death during 1905.....	70	\$13,500.00		
Policies or certificates terminated by lapse during 1905.....	2,263	\$543,300.00	220	\$21,000.00

MISCELLANEOUS 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 related in 1905, settled in 1905. One having been tried and verdict secured against the society, the others having similar testimony (medical), were paid.
 Does the association charge annual or other periodical dues or assessment fees?
 Answer. Yes.
 How much on each \$1,000 annually, or per capita, as the case may be?
 Answer. One dollar and sixty cents per member annually, payable quarterly.
 What is the maximum amount of the certificate or certificates issued on any one life?
 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. Yes; by the assessments together with the reserve fund, and by extra assessments if necessary.
 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? If so, how are these payments or promises provided for?
 Answer. One-tenth of certificates per annum after the beneficiary is 70 years old.

In levying mortality 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. Levied on age at entry.

Has the association or society an emergency or reserve fund?

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 premium until he pays \$50. Dying before \$50 is paid, the balance is deducted from benefits. Reserve fund interest is used to pay assessments when more than twelve is required in any one year. Invested in real estate mortgages.

Are the officers and directors elected at annual meeting 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 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 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. Certificates are issued for \$50, \$1,000, \$2,000 and \$5,000.

Number of members in each class?

Answer. Three hundred and ninety-one, 6,753, 5,905, 2,034.

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. Chartered February 22, 1892; general statutes of 1893, chapter 23, section 122, as amended by laws of 1879, chapter 89, section 31, March 12th.

Number in force at beginning and end of year?

Answer. At beginning of year, 19,779; at close of year, 15,996.

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

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 said State.

President, JAMES B. HEARTWELL.

Secretary, GEORGE O. CHURCHILL.

Treasurer, GEO. A. WIGTON.

[Incorporated February 22, 1892. Commenced business March 21, 1892.]

Principal office, Hastings, Neb.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,674.86

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..... \$ 5,130.00

Annual dues as per contract, without any deduction whatever..... 1,663.65

Assessments: Mortuary, \$100.00; accident, \$..... sick benefit,.....

\$..... total..... 150.00

Medical examiner's fees paid by applicant (included above).....

Total paid by members..... \$ 11,943.65

Interest, \$40.00, rent, \$..... total..... 30.00

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Fees and supplies..... 122.84

Reserve fund notes..... 21,080.00

(Assessments paid in advance, \$.....)..... 110.54

Surplus fund..... \$ 84,289.18

Total income..... \$ 45,147.04

Total net resources.....

DISBURSEMENTS DURING THE YEAR 1896..... \$ 369.58

Losses and claims.....

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 369.58

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 5,312.41

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..... 7,365.07

Amount paid to each: Vice-consul, \$600.00; per diem mileage, \$450.00; secretary, \$1,500.00; treasurer, \$200.00.

Salaries and other compensation of office employees..... None.

Medical examiner's fees, whether paid direct by members or otherwise..... 748.50

Rent, \$100.00; taxes, \$..... advertising and printing, \$50.00;

total..... 120.00

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz.: Office expenses, postage, etc..... 1,469.36

Total disbursements..... \$ 12,064.35

Balance..... \$ 33,082.69

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens on real estate, for reserve fund)..... \$ 500.00

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..... None.

Cash deposits in banks on sweepstake or reserve fund account; \$2,075.00 reserve fund notes in First National bank, Hastings..... 22,475.00

Notes..... 210.91

Surplus fund..... 10.33

All other deposits: Cash in First National bank, Hastings, Neb.....

Total net or invested assets..... \$ 33,082.69

Deduct depreciation of assets to bring same to market value value and agent's balance reserved..... None.

Total net or invested assets, less depreciation..... \$ 33,082.69

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.....	\$ 21,822.00

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$1,000.00; interest accrued on same, \$.....	1,300.00
Advance assessments, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 1,300.00
Balance, net assets.....	\$ 20,522.00

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, related, and reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net 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.....)	None.
Losses related (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	242	\$1,195,000.00	185	\$ 124,000.00
Policies or certificates written during the year 1906.....	1,497	\$2,961,000.00	170	\$66,000.00
Total.....	2,339	\$4,156,000.00	355	\$190,000.00
Deduct number and amount which have ceased to be in force during 1906.....	277	\$68,500.00	74	\$5,000.00
Total policies or certificates in force December 31, 1906.....	2,062	\$4,087,500.00	281	\$185,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None.	None.	None.	None.
Losses and claims on policies or certificates incurred during year 1906.....	1	\$1,000.00	None.	None.
Total.....	1	\$ 1,000.00	None.	None.
Losses and claims on policies or certificates paid during the year 1906.....	1	\$1,000.00	None.	None.
Policies or certificates terminated by death during 1906.....	1	\$1,000.00	None.	None.
Policies or certificates terminated by lapse during 1906.....	275	\$84,700.00	74	\$5,000.00

SUPPLEMENTARY QUESTIONS.

- Number and kind of claims for which assessments have been made?
 Answer. One death.
- Number and kind of claims compromised or related and brief statement of persons?
 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. Two dollars per capita tax annually.
- What is the maximum amount of the certificate or certificates issued on anyone life?
 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 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 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. Levied at age of entry.
- Has the society an emergency or reserve fund?
 Answer. Yes.
- What is the amount thereof?
 Answer. Five hundred dollars.
- For what purpose, how is it created and where deposited?
 Answer. Created by a charge of 1 per cent of amount of benefit certificates; interest accumulating on this fund to be used in paying benefits when assessments are excessive.
- Are the officers and directors elected at annual meeting of members?
 Answer. No.
- If not, how are they selected?
 Answer. Quinquennial meetings.
- Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
- Are assignments of certificates to other than each person allowed?
 Answer. No.
- For what purpose are assessments made and under what authority of the board of directors of the order.
 Answer. To pay benefits at death or disability, and by authority of the board of directors of the order.
- Has the association or society more than one class?
 Answer. No.
- If voluntary, so state, and give date of organization?
 Answer. February 24, 1901.
- 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. February 24, 1901; under laws of Nebraska.
- Number in force at beginning and end of year; if more than one class, number in each class?
 Answer. Eight hundred and forty-two at the beginning and 2,062 at the end of the year.
- Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatever 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

MODERN KNIGHTS FIDELITY LEAGUE,

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

Supreme Moderator, J. B. H. POWELL.

Supreme Secretary, ERICH HORNUM.

Supreme Treasurer, JEFF. P. BARKER.

[Incorporated March 16, 1903. Commenced business February 26, 1904.]

Principal office, northeast corner Fifth street and Minnesota avenue, Kansas City, Kan.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,331.36

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..... \$ 6,075.00
 Annual dues as per contract, without any deduction whatever..... 665.45
 Assessments: Mortuary, \$1,651.00; expenses, \$2,803.31; reserve, \$796.40; sick benefit, \$1,651.11; total..... 3,905.50
 Medical examiner's fees paid by applicant..... No record.

Total paid by members..... \$ 10,136.35
 Interest, \$11.85; rent, \$...; total..... 11.85
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: Disbursements, \$9.25; supplies, \$118.30; certificate fees, \$121; miscellaneous, \$95.31; borrowed money, \$2,030; total..... 2,963.89
 (Assessments paid in advance, \$...)

Total income..... \$ 12,014.09
 Total net resources..... \$ 22,943.45

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 1,955.39
 Advanced payments returned to applicants, remitted by mistake..... 4.15
 Total paid to members..... \$ 1,959.53
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 3,003.74
 Commissions paid or allowed for collecting assessments..... None.
 Salaries of managers and agents not paid by commission..... None.
 Total amount of salaries, \$706.75; fees per diem, mileage, \$165.59; expenses paid to officers, \$...; total..... 1,082.27
 Salaries and other compensation of office employees..... None.
 Medical examiner's fees, whether paid direct by members or otherwise..... None reported.

Bent, \$14; taxes, \$...; advertising and printing, \$12.11; total..... \$ 378.31
 Advanced to officers and agents, to be repaid out of future salaries or commissions..... 645.93
 All other items, viz:
 Safe, \$51.50; typewriter, \$25; gas, \$2.26; postage, \$129.78; total..... 196.53
 License fees, Iowa, \$25; Ohio, \$25; membership fee Fraternal Benefit society, Ohio, \$25; miscellaneous supplies for council, \$461.52; total..... 554.27
 Paid back borrowed money..... 1,436.00
 Total disbursements..... \$ 14,536.30
 Balance..... \$ 3,506.95

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..... None.
 Cost value of bonds and stocks owned absolutely..... None.
 Agents' ledger balances..... \$ 1,575.73
 Cash in office: Reserve, \$1.35; benefit, \$1.30; relief, \$0.45; general, \$1.70; total..... 10.40
 Cash deposits in banks on emergency or reserve fund account:
 Merchants bank, Kansas City, Kan..... 1,142.40
 All other deposits: Wyandotte National bank, Kansas City, Kan..... 5,967.94
 Total net or invested assets..... \$ 6,596.23
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 6,596.23

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.
 Per capita tax due from council..... \$ 452.19
 Total non-invested assets..... \$ 452.19
 Gross assets..... \$ 7,048.44

LIABILITIES.

Losses adjusted, due and unpaid..... None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... None.
 Borrowed money, \$2,030; interest accrued on same, \$...; total..... \$ 2,030.00
 Advance assessments, \$...; bonus or dividend obligations, \$...; total..... None.
 All other (not including contingent mortuary)..... None.
 Total actual liabilities..... \$ 2,030.00
 Balance, net assets..... \$ 5,018.44

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.
 Mortuary assessments due and unpaid..... \$ 195.25
 Mortuary assessments not yet called for losses unpaid, \$...; reported, \$...; total..... None.
 Total due from members..... \$ 195.25
 Deduct estimated cost of collection..... None.
 Net amount due from members..... \$ 195.25

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,	None.
All other contingent liabilities,	None.
Total contingent mortuary liabilities,	None.

EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895,	584	\$ 641,700.00	None	None
Policies or certificates written during the year 1896,	1,159	1,320,400.00	25	12,500.00
Total,	1,663	\$1,962,100.00	25	\$12,500.00
Deduct number and amount which have ceased to be in force during 1896,	923	662,500.00	3	2,000.00
Total policies or certificates in force December 31, 1896,	1,002	\$1,319,600.00	22	\$10,500.00
Losses and claims on policies or certificates unpaid December 31, 1896,	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896,	1	1,000.00		
Total,	1	\$ 1,000.00		
Losses and claims on policies or certificates paid during the year 1896,	1	1,000.00		
Policies or certificates terminated by death during 1896,	1	1,000.00		
Policies or certificates terminated by lapse during 1896,	902	662,500.00	2	\$ 2,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Disability, death benefits and expenses.

Number and kind of claims compromised or related 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 carried.

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

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.

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? 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 to average American table of rates.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One thousand, one hundred and forty-three dollars and eighty-seven cents.

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, Kansas City, Kan., and \$1.50 in office; created by 50 per cent of all assessments received on benefit certificates from councils over one year old.

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. Disability, death benefits and expenses; laws of the order require one assessment each month, 50 per cent of assessment on benefit certificates (new councils) for mortuary, balance, expense after one year old; 75 per cent mortuary balance reserve.

Has the association or society more than two classes?

Answer. No; members may carry weekly benefits?

If voluntary, so state, and give date of organization?

Answer. February 20, 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 act.

Answer. Incorporated March 18, 1895, under laws of Kansas; section 159, volume 1, general statutes of Kansas, passed March 4, 1875, and section 346, volume 1, passed March 13, 1895.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Five hundred and thirty-six—1,000 benefit certificates.

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 ordinances of such societies, orders or associations respectively?

Answer. Yes.

ANNUAL STATEMENT

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

MODERN WOODMEN OF AMERICA,

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.

Head Council, W. A. NORTHCOTE.
Head Branch, A. H. HOLLISTER.

[Incorporated May 3, 1894. Commenced business January 2, 1895.]

Principal office, Fulton, Ill.

BALANCE SHEET.

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

IOWA INSURANCE REPORT.

INCOME DURING THE YEAR 1936.

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—\$2.00 at \$1 each	\$ 214,289.00
Annual dues as per contract, without any deduction whatever	193,146.00
Assessments: Mortuary, \$1,973,891.37; expense, \$..... accident, \$.....; sick benefit, \$.....; total	1,973,891.37
Medical examiner's fees paid by applicant, 65,932 at \$1.25 each	79,550.00
Total paid by members	\$2,449,366.37
Interest, \$1,454.84; rent, \$.....; total	1,454.84
Advances to agents repaid	None.
Cash received from all other sources, viz:	
Certificates and social membership fees	4,959.50
Supplies sold	42,771.00
(Assessments paid in advance, \$.....)	
Total income	\$2,496,947.61
Total net resources	\$2,477,321.45

DISBURSEMENTS DURING THE YEAR 1936.

Losses and claims	\$1,813,850.00
Advanced payments returned to rejected applicants	None.
Total paid to members	\$1,813,850.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues	314,289.00
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 and expenses paid to officers:	
Head counsel	\$ 2,000.00
Head clerk	3,000.00
Head banker	2,400.00
General attorney	1,300.00
Editor	900.00
Salaries and other compensation of office employees	12,500.00
Medical examiner's fees, whether paid direct by members or otherwise	79,550.00
Expense, including rent, taxes and advertising, and printing official paper	21,820.21
Advanced to officers and agents, to be repaid out of future salaries or commissions	5,473.93
All other items, viz: Supplies purchased for resale, \$39,413.97; postage, \$5,295.27; board of directors, \$3,164.81; litigation, \$1,791.82; furniture, \$778.74; auditing committee, \$665.44; mileage and per diem, state convention, \$1,481.48; expense, field work, \$21,334.25; legal expense account, \$667.59; stationery and printing, \$3,042.79; real estate, \$7,450; total	96,545.72
Total disbursements	\$2,380,546.14
Balance: Benefits, \$77,609.79; general, \$159,159.47; total	\$ 236,769.26

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances	\$ 7,453.00
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.
Agents' ledger balances	None.
Cash in office	None.

IOWA INSURANCE REPORT.

Cash deposits in banks on emergency or reserve fund account:	
Certificate of deposit, Union National bank, Omaha, Neb., to the order of Modern Woodmen of America, transferred by D. C. Zink to board of directors, January 8, 1936, \$27,500.00, unsettled account with D. C. Zink, late head banker in process of adjustment, \$17,251.09; in custody of head banker, A. H. Hollister, December 31, 1935, \$22,735.15; total	\$ 67,486.24
All other deposits	None.
Total net or invested assets	\$ 67,486.24
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	None.
Total net or invested assets, less depreciation	\$ 67,486.24
NON-INVESTED ASSETS	
Interest due and accrued, \$.....; supplies, \$6,891.73; total	\$ 6,891.73
Rents due and accrued, \$.....; furniture and fixtures, \$1,433.43; total	1,433.43
Market value of real estate over cost and encumbrances	None.
Market value of bonds and stocks over cost	None.
Total non-invested assets	\$ 8,325.16
Gross assets	\$ 75,811.40

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2)	\$ 3,000.00
Rent accrued	20.73
Salaries, rents and office expenses due and accrued	1,235.43
Borrowed money and interest accrued on same	None.
Advance assessments, loans or dividend obligations	None.
All others (not including maturing mortuary, viz: Outstanding orders upon general fund)	1,500.00
Total actual liabilities	\$ 5,756.16
Balance, net assets	\$ 70,055.24

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (11 called January 2, 1937): In hands local camps, estimated	\$ 130,000.00
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; related, \$.....; reported, \$.....; total	None.
Total due from members	\$ 130,000.00
Deduct estimated cost of collection	None.
Net amount due from members	\$ 130,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 4)	None.
Losses in process of adjustment (number of claims, 3)	None.
Losses reported (number of claims, 4)	\$ 50,000.00
Losses related (number of claims, 6—16 with)	2,000.00
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 52,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—SUBSIDIARY AND ANNUAL.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.	156,791	\$ 229,911,506	15,447	\$ 20,974,000
Policies or certificates written during the year 1896.	67,502	113,904,300	9,309	16,847,100
1,500 suspensions reinstated since 1895.	6,847	7,696,500	375	330,500
Total.	221,140	\$ 351,512,306	25,131	\$ 28,151,600
Deduct number and amount which have ceased to be in force during 1896.	18,944	34,786,500	2,251	4,974,000
Total policies or certificates in force December 31, 1896.	202,196	\$ 316,725,806	22,880	\$ 23,177,600
Losses and claims on policies or certificates unpaid December 31, 1896.	61	123,100	6	11,000
Losses and claims on policies or certificates incurred during year 1896.	870	1,706,500	96	191,000
Total.	931	\$ 1,829,600	102	\$ 202,000
Allowance on Moun claim paid during the year 1896.	250	250		
Policies or certificates terminated by death during 1896.	692	1,813,800	85	152,700
Policies or certificates terminated by lapse during 1896.	870	1,706,500	96	191,000
Total.	1,562	\$ 3,520,300	181	\$ 343,700

MISCELLANEOUS QUESTIONS.

- Does association charge annual or other periodical dues or admissions fees?
 Answer. One dollar per annum collected semi-annually from each member.
 How much on each one thousand dollars annually, or per capita, as the case may be?
 Answer. Per capita.
 What is the maximum amount of the certificate or certificates issued on any one life?
 Answer. Three thousand dollars.
 Do the certificates 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?
 Answer. No.
 Is any part of the mortuary assessments used for any purpose except to pay in (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. According to age at joining.
 If mortality tables are used, please name them, and state if assessments are levied on age at entry, on age at date of assessment?
 Answer. On age at entry.
 Has the association or society an emergency or reserve fund?
 Answer. No.
 Are the officers and directors elected at annual meeting of members?
 Answer. Biennially.
 If not, how are they selected?
 Answer. At biennial meeting of head camp.
 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. Payment of mortuary claims; by authority of board of directors.
 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 act?
 Answer. State of Illinois, chartered May 8, 1881, under act approved January 13, 1880; in force July 1, 1880.
 Number in force at beginning and end of year; if more than one class, number in class?
 Answer. January 1, 1896, 156,791; December 31, 1896, 202,196.
 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

MYSTIC WORKERS OF THE WORLD,

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.

Supreme Master, GEORGE W. HOWE.
 Supreme Secretary, EDWARD JACKSON.
 Supreme Auditor, E. R. JENNINGS.

[Incorporated February 14, 1896. Commenced business February 14, 1896.]

Principal office, Fulton, Ill.
 Attorney for service of process in Iowa, Auditor of State.

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 application, without deductions.....	\$ 4,210.00
Annual dues as per contract, without any deduction whatever.....	2,243.54
Assessments: Mortuary, \$127.91; expense, \$.....	2,871.81
Medical examiner's fees paid by applicant.....	1,707.50
Total paid by members.....	\$ 11,032.85
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Supplies, \$124.50; certificate fees, \$7.30; total.....	131.80
(Assessments paid to advance, \$.....)	
Total income.....	\$ 11,164.65
Total net resources.....	

DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims	\$ 2,415.00
Advanced payments returned to rejected applicants	None.
Total paid to members	\$ 2,415.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues	4,328.00
Commissions paid or allowed for collecting assessments	None.
Salaries of managers and agents not paid by commissions	1,112.43
Total amount of salaries, fees per diem, mileage, expenses paid to officers	None.
Salaries and other compensation of office employees	36.00
Medical examiners' fees, whether paid direct by members or otherwise	1,537.57
Rent, 190; taxes, \$ advertising and printing, \$400.00; total	495.00
Advanced to officers and agents to be repaid out of future salaries or commissions	None.
All other items, viz: Supplies for resale, \$203.27; postage, express and sundries, \$254.41; total	720.81
Total disbursements	\$ 11,167.00
Balance	\$ 452.91

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances	None.
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks or other marketable collateral	None.
Cost value of bonds and stocks owned absolutely	None.
Assets' ledger balances	None.
Cash in office: General fund, \$7.20; bond fund, \$435.79; total	442.99
Cash deposits in banks on emergency or reserve fund account	None.
All other deposits	None.
Total net or invested assets	\$ 442.99
Deduct depreciation of assets to bring same to market value and agents' balance unsecured	None.
Total net or invested assets, less depreciation	\$ 442.99

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	\$ 442.99

LIABILITIES.

Losses adjusted, due and unpaid (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, bonus or dividend obligations	None.
All other (not including contingent mortuary)	None.
Total actual liabilities	None.
Balance, net assets	\$ 442.99

CONTINGENT MORTUARY ASSETS (ON RESERVE).

Mortuary assessments called and not yet due	\$ 1,174.50
Mortuary assessments due and unpaid	444.17
Mortuary assessments not yet called for losses unadjusted, related and reported	None.
Total due from members	\$ 1,618.67
Deduct estimated cost of collection	None.
Net amount due from members	\$ 1,618.67

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3)	\$ 1,000.00
Losses in process of adjustment (number of claims, 1)	None.
Losses reported (number of claims, 1)	None.
Losses related (number of claims, 1)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 1,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL NUMBER OF 1906.	
	Number.	Amount.
Policies or certificates in force December 31, 1906	1,405	None.
Policies or certificates written during the year 1906	1,405	\$ 2,164,000.00
Total	2,810	\$ 2,164,000.00
Deduct number and amount which have ceased to be in force during 1906	190	281,000.00
Total policies or certificates in force December 31, 1906	1,620	\$ 1,883,000.00
Losses and claims on policies or certificates unpaid, December 31, 1906	None	None.
Losses and claims on policies or certificates incurred during 1906	190	\$ 2,200.00
Total	190	\$ 2,200.00
Losses and claims on policies or certificates paid during year 1906	190	\$ 2,200.00
Policies or certificates terminated by death during 1906	190	\$ 2,200.00
Policies or certificates terminated by lapse during 1906	190	\$ 2,200.00

MINOR-RELATED QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Six death claims.

Number and kind of claims compromised or related and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$100 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 certificates issued on any one life?

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 company issue endowment certificates or policies or similar 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 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 selected?
Answer. Biennially by the Supreme lodge.
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. No.
For what purpose are assessments made, and under what authority?
Answer. To pay death losses when ordered by the board of directors.
Has the association or society more than one class?
Answer. No.
If voluntary, so state, and give date of organization?
Answer. Yes; February 24, 1896.
If organized under the laws of any other, state, territory or province, state such fact, and the date of organization, giving chapter and date of passage of the act.
Answer. Organized under the laws of Illinois, February 24, 1896. Law passed June 22, 1893; amended June 21, 1895; in force July 1, 1895.
Number in force at beginning and end of year; if more than one class, number in each class?
Answer. Beginning, none; end, 1215.
Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatever 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

NATIONAL UNION,

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

President, WILLIAM M. HAYES.

Treasurer, C. O. EVERTS.

Secretary, J. W. MYERS.

(Incorporated May, 1891. Commenced business June, 1891.)

Principal office, National Union building, Toledo, Ohio.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 49,943.00

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, without deductions..... None.

Annual dues as per contract, without any deduction whatever..... \$ 41,887.32

ASSESSMENTS:

Mortality, \$1,363.81 10; expense, \$.....	\$1,363.81 10
Accident, \$.....; sick benefit, \$.....	None.
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$1,363.81 10
Interest, \$1,385; rent, \$.....; total.....	1,385 00
Advances to agents repaid.....	None.
Cash received from all other sources, viz: From the local members, \$40 00; from, \$100.00; charter fees, \$50; medical directors' fees, \$5.00; certificate fees, \$1,000.00; fees for changing certificates, \$800; sale of supplies, \$1,000.00; total.....	9,425.30
(Assessments paid in advance, \$.....)	
Total income.....	\$1,386,164.33
Total net proceeds.....	\$1,386,164.33

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$1,386,500.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$1,386,500.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	12,300.00
Commission 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.....	12,400.00
Salaries and other compensation of office employees.....	7,418.97
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$1,325; (water, \$30.00); advertising and printing, \$5,074.19; total.....	7,779.19
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Traveling expenses, \$109.25; meeting of senate, \$5.00; supplies, \$27.25; office furniture, \$105.00; legal expenses, \$1,011.44; postage, \$1,413.48; telegrams, \$1,201.00; express, \$40.02; returns to cabinets, \$1,240.70; fraternal congress, \$100.00; fees to insurance companies, \$50; medical examiners, \$0; donated to St. Louis cyclone sufferers, \$100; office expenses (president, \$41.35; secretary, \$201.25; treasurer, \$211.50; medical director, \$200.55; \$27.44; total.....	14,611.85
Total disbursements.....	\$1,394,035.92
Balance.....	\$ 41,891.49

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
Loans on mortgages first lien on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 39,615.51
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits: State National bank, Cleveland, Ohio; Produce Exchange bank, Cleveland, Ohio; Merchants National bank, Toledo, Ohio.....	13,047.05
Total net or invested assets.....	\$ 41,891.49
Deduct depreciation of assets to bring same to market value and agent's balance unsecured, bonds.....	None.
Total net or invested assets, less depreciation.....	\$ 41,891.49

NON-INVESTED ASSETS.	
Ledger balances.....	\$ 2,006.64
Per capita due.....	21,155.35
Supplies on hand.....	2,500.00
Office furniture and fixtures.....	4,000.00
Total non-invested assets.....	\$ 30,662.00
Gross assets.....	\$ 72,358.08
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims, 11, no legal beneficiary).....	\$ 1,900.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 1,900.00
Balance, net assets.....	\$ 71,258.08
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due.....	\$ 130,456.40
Mortuary assessments due and unpaid.....	16,261.54
Mortuary assessments not yet called for losses unadjusted, \$.....; realized, \$.....; reported, \$150,000; total.....	123,000.00
Total due from members.....	\$ 279,813.13
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 279,813.13
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 11, no legal beneficiary).....	\$ 1,900.00
Losses in process of adjustment (number of claims, 8).....	17,600.00
Losses reported (number of claims, 48).....	147,000.00
Losses realized (number of claims, 15).....	37,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 203,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	46,206	\$138,579,030.00	371	\$ 907,000.00
Policies or certificates written during the year 1896.....	8,419	12,754,000.00	7	14,000.00
Total.....	54,625	\$151,333,030.00	378	\$ 921,000.00
Deduct number and amount which have ceased to be in force during 1896.....	4,813	14,121,000.00	26	84,000.00
Total policies or certificates in force December 31, 1896.....	49,812	\$137,212,030.00	352	\$ 837,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	57	180,000.00	1	3,000.00
Losses and claims on policies or certificates incurred during the year 1896.....	466	1,816,000.00	6	37,000.00
Total.....	523	\$ 1,996,000.00	7	\$ 40,000.00
Losses and claims on policies or certificates paid during the year 1896.....	800	1,292,000.00	5	16,000.00
Policies or certificates terminated by death during 1896.....	406	1,316,000.00	6	17,000.00
Policies or certificates terminated by lapse during 1896.....	4,437	12,817,000.00	30	67,000.00

MISCELLANEOUS QUESTIONS.

- Number and kind of claim 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 1896 five claims resisted, all suicides, with duration of membership less than two (2) 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 \$1.00 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 life?
 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 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; 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.
- 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. Officers elected annually by senate (supreme body); members of senate elected by representatives of councils in the several states biennially.
- Is a medical 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. 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, 1861.
- 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 whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.
 Answer. Yes, in every case.

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. HODGMAN.

Secretary, D. M. BOWLAND.

Treasurer, V. P. TWOMBLY.

[Incorporated March 12, 1894. Commenced business April 17, 1894.]

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..... \$ 5,905.53

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..... \$ 8,874.00
 Annual dues as per contract, without any reduction whatever
 Assessments: Mortuary, \$38,048.19; expense, \$8,874; accident, \$..... sick benefit, \$.....; total..... 34,912.19
 Medical examiner's fees paid by applicant..... 2,319.50

Total paid by members..... \$ 62,201.00
 Interest, \$46.65; rent, \$.....; total..... 416.85
 Advances to agents repaid..... None.
 Cash received from all other sources..... None.
 (Assessments paid in advance, \$.....)

Total income..... \$ 62,797.74

Total net resources..... \$ 61,702.59

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 29,250.00
 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 dues..... 10,703.53
 Commissions paid or allowed for collecting assessments, retained by local collectors..... 2,085.25
 Salaries and travelling expenses of managers and agents not paid by commissions..... 2,082.50
 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 employees..... \$ 586.00
 Medical examiner's fees, whether paid direct by members or otherwise..... 2,319.50
 Rent, \$150; taxes, \$..... advertising and printing, \$1,600.77;
 total..... 1,610.77
 Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.
 All other items, viz:
 Mileage and per diem of committees..... 332.57
 Postage, express, interest and costs, attorney's fees, insurance department and office expenses..... 2,261.56
 Total disbursements..... \$ 50,674.46
 Balance..... \$ 9,973.53

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.
 Loans on mortgages (first lien) on real estate..... \$ 7,300.00
 Loans secured by pledge of bonds, stocks or other marketable collateral..... None.
 Cost value of bonds and stocks owned absolutely..... 500.00
 Agents' ledger balances..... None.
 Cash in office..... None.
 Cash deposited in banks on emergency or reserve fund account:
 Home Savings bank, Des Moines..... 1,673.53
 All other deposits..... None.
 Total net or invested assets..... \$ 9,973.53
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.
 Total net or invested assets, less depreciation..... \$ 9,973.53

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..... \$ 9,973.53

LIABILITIES.

Losses adjusted, due and unpaid..... None.
 Taxes due and accrued..... None.
 Salaries, rents and office expenses due and accrued..... 509.43
 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..... \$ 509.43
 Balance, net assets..... \$ 9,464.10

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.
 Mortuary assessments due and unpaid..... \$ 2,650.00
 Mortuary assessments not yet called for losses unadjusted, \$1,000; resisted, \$.....; reported, \$4,000; total..... 7,650.00
 Total due from members..... \$ 9,000.00
 Deduct estimated cost of collection..... 450.00
 Net amount due from members..... \$ 8,550.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, if).....	\$ 3,000.00
Losses in process of adjustment (number of claims, if).....	None.
Losses reported (number of claims, if).....	4,000.00
Losses resisted (number of claims, if).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 7,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	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 1896.....	1,479	2,349,000.00	439	632,500.00
Total.....	3,633	\$6,018,000.00	1,559	\$2,424,500.00
Deduct number and amount which have ceased to be in force during 1896.....	940	1,361,000.00	409	389,500.00
Total policies or certificates in force Dec. 31, 1896.....	2,703	\$4,657,000.00	1,150	\$2,035,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	7	15,000.00	4	7,900.00
Losses and claims on policies or certificates incurred during year 1896.....	14	24,300.00	6	11,000.00
Total.....	21	\$39,300.00	10	\$18,900.00
Losses and claims on policies or certificates paid during the year 1896.....	17	29,230.00	7	14,000.00
Policies or certificates terminated by death during 1896.....	14	24,200.00	6	11,000.00
Policies or certificates terminated by lapse during 1896.....	926	1,628,000.00	408	978,500.00

MISCELLANEOUS 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 reasons?
 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 in twelve installments with assessments.
- 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 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. 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 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 mortgages and cash.

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

Answer. Officers are elected at the biennial 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 constitution 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, 1894, chapter 4, section 1724, McClellan 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, 2,184; December 31, 1896, 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 societies, orders or associations respectively?

Answer. They are.

ANNUAL STATEMENT

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

ROYAL NEIGHBORS OF AMERICA,

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.

Beneficiary Recorder, MYRTLE E. DODGE. Supreme Recorder, MRS. FLORENCE BROWN.
 Beneficiary Committee: G. W. HAWES, J. G. JOHNSON, J. W. WHITE.

[Incorporated March 21, 1895. Commenced business March 21, 1895.]

Principal office, Peoria, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,528.18

INCOME DURING THE YEAR 1936.

Gross amount paid by members to the association or its agents without deductions for commissions or other expense 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	None.
Assessments: Mortuary, \$12,908.55; expense, \$.....; accident, \$.....; sick benefit, \$.....; total	12,908.55
Medical examiner's fees paid by applicant—4,917 at \$1.25 each	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
Certificate fees	31.50
(Assessments paid in advance, \$.....)	
Total income	\$ 26,025.30
Total net resources	\$ 26,353.45

DISBURSEMENTS DURING THE YEAR 1936.

Losses and claims	\$ 13,795.65
Advanced payments returned to rejected applicants	None.
Total paid to members	\$ 13,795.65
Commission and fees retained by or paid or allowed to agents on account of fees and dues	3,957.00
Commissions paid or allowed for collecting assessments	None.
Salaries of officers	719.75
Salaries of managers and agents not paid by commissions	None.
Total amount of salaries, fees per diem, mileage and expenses paid to officers	
Salaries and other compensation of office employees	
Medical examiner's fees, whether paid direct by members or otherwise	5,021.25
Rent, \$.....; taxes, \$.....; advertising and printing, \$.....; total	
Advanced to officers and agents, to be repaid out of future salaries or commissions	None.
All other items, viz.: Expense, beneficiary recorder, \$4.50; postage, \$254.15; general expense, \$447.57; refund recorder's fees, \$2,150; furniture, \$7; total	2,902.92
Total disbursements	\$ 26,386.59
Balance: Benefit, \$28,94; 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	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.
Cash in hands of supreme receiver	\$ 2,166.86
Cash deposits in banks on emergency or reserve fund account	None.
All other deposits	None.
Total net or invested assets	\$ 2,166.86
Deduct depreciation of assets to bring same to market value and agents' balance unsecured	None.
Total net or invested assets, less deduction	\$ 2,166.86

NON-INVESTED ASSETS.

Interest due and accrued, \$.....; furniture, \$7; total	\$ 7.00
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	\$ 7.00
Gross assets	\$ 2,173.86

LIABILITIES.

Losses adjusted, due and unpaid	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, bonus or dividend obligations	None.
All other (not including contingent mortuary)	None.
Total actual liabilities	None.
Balance, net assets	\$ 2,173.86

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessment No. 7 called January 1st): In hands of local comp., estimated	\$ 3,100.00
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; realized, \$.....; reported, \$.....; total	None.
Total due from members	\$ 3,100.00
Deduct estimated cost of collection	None.
Net amount due from members	\$ 3,100.00

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,)	\$ 4,000.00
Losses realized (number of claims,)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	\$ 4,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBERS AND AMOUNT.

	TOTAL BUSINESS OF 1936.		BUSINESS IN IOWA DURING 1936.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1936	1,921	\$1,829,000.00	75	\$ 75,000.00
Policies or certificates written during the year 1936	4,017	3,806,500.00	410	391,500.00
1936 suspensions reinstated during 1936	14	12,500.00		
Total	5,952	\$5,748,000.00	485	\$ 466,500.00
Deduct number and amount which have ceased to be in force during 1936	300	187,000.00	21	19,000.00
Total policies or certificates in force December 31, 1936	5,752	\$5,561,000.00	464	\$ 447,500.00
Losses and claims on policies or certificates unpaid December 31, 1936	4	3,500.00		
Losses and claims on policies or certificates incurred during 1936	16	15,500.00	1	1,500.00
Total	20	19,000.00	1	1,500.00
Losses and claims on policies or certificates paid during the year 1936	16	15,750.00	1	1,500.00
Policies or certificates terminated by death during 1936	16	15,500.00	1	1,500.00
Policies or certificates terminated by lapse during 1936	154	171,500.00	20	18,000.00

MISCELLANEOUS 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?

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. 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 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 act.

Answer. State of Illinois; chartered March 31, 1895; under act approved and in force June 22, 1893.

Number in force at beginning and end of year.
 Answer. Membership January 1, 1895, 1,921; December 31, 1895, 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. Secretary, JOHN T. YATES.

Treasurer, F. F. ROOSE.

[Incorporated January 1, 1891. Commenced business January 1, 1891.]

Principal office, 202 to 312 Shelly block, Omaha, Neb.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,829.99

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..... \$ 7,783.70

Annual dues as per contract, without any deduction whatever.. 65,941.92

Assessments: Mortuary, \$400.00; expense, \$.....; accident, \$.....; sick benefit, \$.....; total..... 469,862.00

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 673,667.52

Interest and rent..... None.

Advances to deputies repaid and ledger accounts..... 5,998.36

Cash received from all other sources, viz: Supplies sold, \$3,068.14; borrowed money, \$3,000; total..... 8,366.14

(Assessments paid in advance, none.)

Total income..... \$ 687,031.02

Total net resources..... \$ 601,982.61

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 550,769.73

Assessments refunded, \$9,440; sovereign camp dues refunded, \$9.15; total..... 102.55

Total paid to members..... \$ 550,872.28

Commission and fees retained by or paid or allowed to deputies on account of fees and dues..... 13,005.05

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, directors and committees..... 15,896.50

Amount paid to each: Sovereign commander, \$3,000; sovereign clerk, \$2,500; sovereign banker, \$1,250.

Salaries and other compensation of office employees..... 6,981.90

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 6,900.00
Rent, H.O.B. supplies, advertising and printing, \$22,540.50; total.....	22,540.50
Advanced to officers and deputies, to be repaid out of future salaries or commissions.....	5,000.00
All other items, viz: Borrowed money, \$5,000; furniture and fixtures, \$172.51; postage, express, freight and exchange, \$1,313.19; expense, \$5,914.53; total.....	11,499.80
Total disbursements.....	\$ 563,794.90
Balance.....	\$ 18,147.82

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 securities.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Ledger balances due from camp deputies and others.....	4,483.36
Cash in hands of sovereign banker.....	4,745.82
Cash deposited in banks on emergency or reserve fund account.....	None.
Supplies, blanks and printing, as per inventory.....	5,232.50
Furniture and fixtures, as per inventory.....	2,184.61
All other deposits.....	None.
Canadian order Woodmen of the World, incorporation expense.....	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 unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 18,147.82

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.....	\$ 18,147.82

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 33, and monuments).....	69,496.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	2,459.35
Due deputies and others.....	2,494.73
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$.....; bonus or dividend obligation, \$.....; total.....	None.
All other (not including contingent mortuary), viz: Unpaid monuments on liquidated claims.....	9,300.00
Total actual liabilities.....	\$ 83,644.08

CONTINGENT MORTUARY ASSETS (ON RESERVE).

Mortuary assessments called and not yet due (estimated).....	\$ 75,000.00
One month's sovereign camp dues in hands of local camps (est.).....	10,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$5,300; related, \$11,500; reported, \$.....; total.....	\$ 44,800.00
Total due from members.....	\$ 130,800.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 130,800.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims, 30, and monuments).....	\$ 75,000.00
Losses reported (number of claims, 23, and monuments).....	\$ 7,500.00
Losses related (number of claims, 3, and monuments).....	11,500.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 130,800.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1900.		BUSINESS IN IOWA DURING 1900.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1899.....	35,027	\$ 65,000,000.00	3,438	\$ 5,117,300.00
Policies or certificates written during the year 1900.....	29,196	\$1,000,000.00	2,340	\$ 3,484,000.00
Total.....	64,223	\$17,000,000.00	5,778	\$ 8,601,300.00
Deduct number and amount which have ceased to be in force during 1900.....	15,076	\$1,860,200.00	1,712	\$ 2,409,300.00
Total policies or certificates in force December 31, 1900.....	50,147	\$ 15,139,800.00	4,066	\$ 6,192,000.00
Leases and claims on policies or certificates unpaid December 31, 1900.....	47	\$ 105,100.00	1	\$ 1,400.00
Losses and claims on policies or certificates incurred during year 1900.....	297	\$ 606,100.73	20	\$ 30,000.00
Total.....	50,491	\$ 15,850,900.73	4,087	\$ 6,223,400.00
Leases and claims on policies or certificates paid during the year 1900.....	240	\$ 500,500.73	19	\$ 30,000.00
Policies or certificates terminated by death during 1900.....	297	\$ 606,100.73	20	\$ 30,000.00
Policies or certificates terminated by lapse during 1900.....	11,778	\$ 2,070,100.00	1,802	\$ 2,591,500.00

MISCELLANEOUS QUESTIONS.

Number and kind of claim for which assessments 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 (1) on account of violation of conditions of certificates and laws; four (4) 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 \$100 annually, or per capita, as the case may be?

Answer. Fifteen cents sovereign camp dues per month from each member.

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

Answer. Three thousand dollars, and monument, \$100.

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. Proceeds of one assessment, not to exceed amount stated in certificate. 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.

Is 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. 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 biennially, 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.

Has 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 18, 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 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 ASSEMBLY ROYAL SOCIETY OF GOOD FELLOWS,

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.

Premier (President), W. H. SPOONER. Supreme Secretary, JAS. W. SWOGER.
Supreme Treasurer, JAMES G. WHITEHOUSE.

[Incorporated February 23, 1882. Commenced business April, 1882.]

Principal office, 817 Industrial building Providence, R. I.
Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year:
General fund, \$381.84; W. and O. B. fund, \$1,238.63; total..... \$ 1,620.47

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 (beneficiary certificate and registration), without deductions.....	None.
Annual dues as per contract, without any deduction whatever (per capita tax).....	\$ 18,713.19
Assessments: Mortuary, \$350,735.55; expense, \$....; accident, \$....; sick benefit, \$.... total.....	\$58,873.55
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 375,497.74
Interest, \$200.10; rent, \$..... total.....	\$30.10
Advances to agents repaid.....	None.
Cash received from all other sources: Cash sales, supplies, dues, rebates of fees by insurance commissions, fees for changes in benefit certificates, loans, etc.....	\$18,130.17
(Assessments paid in advance, \$.....)	
Total income.....	\$ 393,978.99
Total net resources.....	\$ 395,608.52

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 350,016.02
To pay necessary expenses of litigation for protection of W. and O. B. fund.....	\$ 3,500.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 353,516.02
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 of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	\$ 8,664.51
Amount paid to each: Premier, \$3,000.00; acting supreme secretary, from January 4 to 11, 1896, \$64.51; supreme secretary, \$3,000.00; supreme treasurer, \$2,000.00.....	\$ 4,119.51
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$708.97; taxes, \$....; advertising and printing, \$2,328.36; total Advanced to officers and agents, to be repaid out of future salaries or commissions.....	\$ 2,537.33
All other items, viz: Postage, expressage, telegraphing, stationery, supplies, fixtures, instituting assemblies and extension of society, general expenses, loans, etc.....	\$ 11,123.32
Total disbursements.....	\$ 387,063.43
Balance: General fund, \$179.48; W. and O. B. fund, \$605.61; total.....	\$ 785.09

NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first lien) 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.
Agents' ledger balances.....	None.
Cash in office.....	\$ 785.09

Cash deposits in banks on emergency or reserve fund account.....None.	
All other deposits.....None.	
Total net or invested assets.....	\$ 785.00
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 785.00

NON-INVESTED ASSETS.

Interest due and accrued.....None.	
Rents due, \$....; accrued, \$....; ledger accounts.....	\$ 270.34
Market value of real estate over cost and encumbrances, None.	
Market value of bonds and stocks over cost, stock on hand.....	3,305.45
Total non-invested assets.....	\$ 3,605.90
Gross assets.....	\$ 4,451.90

LIABILITIES.

Losses adjusted, due and unpaid.....None.	
Taxes due and accrued.....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, \$....; total.....None.	
All other (not including contingent mortuary, viz.: Ledger accounts.....)	52.00
Total actual liabilities.....	\$ 1,552.00
Balance, net assets.....	\$ 2,900.90

CONTINGENT MORTUARY ASSETS (ON RESOURCES).

Mortuary assessments called and not yet due.....	\$ 43,500.00
Mortuary assessments due and unpaid.....	17,000.00
Mortuary assessments not yet called for losses unadjusted, \$....; related, \$....; reported, \$....; total.....None.	
Total due from members.....	\$ 60,500.00
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 60,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 2,000.00
Losses in process of adjustment (number of claims, 1).....None.	
Losses reported (number of claims, 10).....	40,000.00
Losses related (number of claims, 0).....	2,000.00
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 42,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.....	11,964	\$35,367,560.00	3	\$ 9,000.00
Policies or certificates written during the year 1906.....	607	380,000.00		
Total.....	12,571	\$35,747,560.00	3	\$ 9,000.00
Deduct number and amount which have ceased to be in force during 1906.....	1,870	2,600,500.00	1	2,000.00
Total policies or certificates in force December 31, 1906.....	10,701	\$33,147,060.00	2	\$ 7,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	34	75,000.00		
Losses and claims on policies or certificates incurred during year 1906.....	143	330,000.00		
Total.....	178	\$ 405,000.00		
Losses and claims on policies or certificates paid during the year 1906.....	256	\$ 350,000.00		
Policies or certificates terminated by death during 1906.....	142	330,000.00		
Policies or certificates terminated by lapse during 1906.....	1,928	2,664,500.00	1	\$ 2,000.00

* \$2,361.26 saved 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 where with to pay 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 fees?

Answer. Per capita on subordinates.

How much on each \$1,000 annually, 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 life?

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 so 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 litigation to protect W. and O. B. fund.

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 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?

Answer. 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 act?

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 182, of the public statutes of said state.

Number in force at beginning and end of year?

Answer. At beginning, 11,908; at end, 10,900.

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 COUNCIL OF THE ROYAL ARCANUM,

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.

Supreme Regent, JOHN E. FORD.

Supreme Secretary, W. O. ROBINSON.

Supreme 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, \$470,940.46; general fund, \$23,839.70; general fund, invested in bonds, \$19,517.80; general fund, invested in building, \$50,170.97; supreme secretary, contingent fund, \$3,500; total..... \$ 577,069.93

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 (benefit certificate fees, \$47,572; changes benefit certificate fees, \$2,433.00).....\$ 49,995.50
 Cards and dues by members at large..... 40.00
 Annual dues as per contract, without any deduction whatever:
 Per capita tax..... \$5,132.42
 Assessments: Mortuary, \$1,892,548.94; expenses, \$.....; accident, \$.....; sick benefit, \$.....; total..... 1,892,548.94

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$1,997,720.96

Interest, \$16,011.34; rent, \$607.90; total..... 16,619.24

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Supplies sold to deputies, grand and subordinate councils, \$10,157.00; fines from delinquent councils, \$1,786.80; dispensations, \$200; B. A. Bulletin, \$42.85; rebate on account of office furniture \$1; total, \$12,552.25
 (Assessments paid in advance, \$.....)

Total income..... \$5,016,608.35

Total net resources..... \$5,593,793.90

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$5,002,674.18

Supplies purchased to be sold..... 4,887.39

Advanced payments returned to rejected applicants:

Benefit certificate fees returned..... 37.50

Fines remitted..... 722.80

Printing blanks..... 3,159.94

Total paid to members..... \$5,003,424.48

Commission and fees retained by or paid or allowed to agents on account of fees and dues: Assistance to grand chapter, \$1,961; extension of the order and official supervision, \$14,650.70; total..... 16,611.70

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions:

Official visits to grand and subordinate councils..... 2,477.80

Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 43,994.48

Amount paid to each: W. O. Robinson, supreme secretary, \$5,656.74;

John E. Ford, supreme regent, \$4,168.72; E. A. Skinner,

supreme treasurer, \$3,666.74; A. T. Turner, supreme auditor,

\$1,133.30.

Salaries and other compensation of office employees: Clerk hire..... 25,065.81

Medical examiner's fees, whether paid direct by members or otherwise..... 619.39

Rent and taxes..... None.

Advertising and printing: Literature and publications, \$24.59;

circulars, \$65; assessment calls, \$610.37; printing account,

\$3,442.73; B. A. Bulletin, \$677.55; total..... 4,570.82

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz.: Benefit certificates, \$2,263.23; state medical

examiner's supplies, \$12.51; office furniture, \$115.65; supreme

council session, \$1,825.91; relief to councils, \$12.89; postage,

stationery, telegraphing and express, \$6,113.58; stationery,

\$256.72; state lands, \$385.80; sundries from contingent fund

of supreme regent, \$1,754.86; legal services, \$1,513.80; investigat-

ing death claims, \$243.93; R. A. building maintenance, less

taxes, \$2,736.35; fraternal congress, \$209.00; general office

expenses, \$802.66; total..... 51,654.46

Total disbursements..... \$5,126,618.39

Balance..... \$ 467,705.59

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 59,179.97
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks and other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	43,117.50
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in bank on emergency or reserve fund account: Supreme secretary's contingent fund, National Bank of the Commonwealth, Boston.....	2,500.00
All other deposits.....	303,917.12
Total net or invested assets.....	\$ 457,705.59
Deduct depreciation of assets to bring same to market value and agents' balance unsecured (demolition of old building on land purchased).....	8,000.00
Total net or invested assets, less depreciation.....	\$ 450,705.59
NON-INVESTED ASSETS.	
Interest due, \$1,386.41; accrued, \$566.67; total.....	\$ 1,953.08
Rents due, \$277.10; accrued, \$.....	\$ 277.10
Market value of real estate over cost and encumbrances.....	44,179.45
Market value of bonds and stocks over cost.....	742.50
Total non-invested assets.....	\$ 47,052.13
Gross assets.....	\$ 506,748.72

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 50-48 full rate, class A; 2 half rate, class A).....	\$ 147,000.00
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).....	750.22
Total actual liabilities.....	\$ 147,750.22
Balance, not assets.....	\$ 358,998.50

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessment No. 226 in hands of sub-treasurer, December 31, 1905, estimated).....	\$ 314,249.07
Mortuary assessments due and unpaid, approximate.....	741.43
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.
Total due from members.....	\$ 314,990.50
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 314,990.50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims, 33 1-2, 1-4, 1-6 -20 full rate, class B; 1 half rate, class B, and 17 1-2, 1-4, 1-6, class D).....	\$ 115,330.00
Losses reported (number of claims, 110-105 full rate, class C; 4 half rate, class C).....	334,000.00
Losses resisted (number of claims, 9-8 in class D, and W. Strom- berg in class E).....	27,000.00
All other contingent liabilities @ claims in class E; persons not members at time of death.....	25,500.00
Total contingent mortuary liabilities.....	\$ 491,750.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	174,030	\$ 553,432,500	1,341	\$ 3,540,000
Policies or certificates written during the year 1906.....	22,452	\$1,530,300	94	248,000
Total.....	196,482	\$ 554,962,800	1,435	\$ 3,788,000
Deduct number and amount which have ceased to be in force during 1906.....	6,201	17,303,000	00	165,000
Total policies or certificates in force Dec. 31, 1906.....	190,281	\$ 537,659,800	1,435	\$ 3,623,000
Losses and claims on policies or certificates unpaid Dec. 31, 1906.....	300	505,000	1	3,000
Losses and claims on policies or certificates incurred during year 1906.....	1,731	5,044,000	8	18,000
Total.....	1,931	\$ 5,549,000	9	\$ 21,000
Losses and claims on policies or certificates paid during the year 1906.....	1,734	\$ 5,013,200	5	15,000
Policies or certificates terminated by death during 1906.....	1,731	\$ 5,044,000	8	18,000
Policies or certificates terminated by lapse during 1906.....	4,870	13,877,500	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: \$11,010, misrepresentation as to habits; \$11,302, misrepresentation as to occupation; \$11,508, died under suspension. Resisted: \$10,036, illegal designation of beneficiary.

Does the association charge annual or other periodical dues or admission fees?

Answer. Initiation fee and quarterly dues payable to subordinate council.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Does not less than \$1 per year.

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

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; 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 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.

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?

Answer. No.

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 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. 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 21, 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 375, public statutes of Massachusetts.
 Number in force at beginning and end of year?
 Answer. At beginning of year, 174,966; at end of year, 190,261.
 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 COURT OF HONOR,

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.

Supreme Chancellor, A. L. HERFORD. Supreme Recorder, W. H. H. HOUNSLEY.
 Supreme Treasurer, B. F. WORKMAN.

[Incorporated July 16, 1895. Commenced business August 1, 1895.]

Principal office, rooms 1 and 2, Hardtner building, Springfield, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 57,08

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..... None.
 Annual dues as per contract, without any deduction whatever \$ 5,850.85

Assessments:
 Mortuary, \$1,908.35; expense, \$....; total..... 21,705.35

Accident, \$....; sick benefit, \$....; total..... None.

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 27,553.23

Interest, \$....; rent, \$....; total..... None.
 Advances to agents repaid..... None.
 Cash received from all other sources, viz.: Charter fees, \$276;
 supplies, \$1,222.56; borrowed money, \$603; miscellaneous,
 \$302.88; total..... \$ 2,602.44
 (Assessments paid in advance, \$....)

Total income..... \$ 30,153.67

Total net resources..... \$ 30,815.65

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 21,100.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 21,100.00

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 of managers and agents not paid by commissions..... None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 1,920.33

Amount paid to each: Supreme chancellor, \$750; supreme recorder, \$683.61; directors, \$502.31.

Salaries and other compensation of office employes..... 511.43

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$255; taxes, \$....; advertising and printing, \$1,642.82; total..... 2,914.82

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage and express, \$309.51; borrowed money, \$626; interest on same, \$53.39; miscellaneous, \$1,561.76;

total..... 2,609.55

Total disbursements..... \$ 29,576.14

Balance..... \$ 635.51

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 collateral..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... \$ 2,008.64

Cash in office, due from subordinate courts on per capita and collected since December 31, 1896..... 2,963.65

Cash deposits in banks on emergency or reserve fund account..... 635.51

Auburn State bank..... \$

Supplies, \$260; office furniture, \$205..... \$

Total net or invested assets..... \$ 5,637.39

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 5,637.39

NON-INVESTED ASSETS.

Interest disaccrued..... None.

Rent 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..... \$ 5,637.39

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$775; interest accrued on same, \$36.13; total, \$	\$14.13
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 814.13
Balance, net assets.....	\$ 4,963.07

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Assessments called and not yet due.....	\$ 4,900.00
Assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$6,000; reported, \$1,000; total.....	7,000.00
Total due from members.....	\$ 11,900.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 11,900.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 4,000.00
Losses in process of adjustment (number of claims, ...).....	None.
Losses reported (number of claims, 1).....	1,000.00
Losses resisted (number of claims, 3, suicides).....	6,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 11,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	1,961	\$1,170,500.00	71	\$ 125,000.00
Policies or certificates written during the year 1896.....	9,568	16,517,500.00	998	1,997,520.00
Total.....	11,529	\$17,688,000.00	969	\$ 1,822,000.00
Deduct number and amount which have ceased to be in force during 1896.....	279	461,500.00	62	101,000.00
Total policies or certificates in force December 31, 1896.....	11,150	\$17,226,500.00	907	\$ 1,721,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None	None	None
Losses and claims on policies or certificates incurred during 1896.....	20	33,000.00	2	3,000.00
Total.....	20	\$ 33,000.00	2	\$ 3,000.00
Losses and claims on policies or certificates paid during year 1896.....	13	21,000.00	1	2,000.00
Policies or certificates terminated by death during 1896.....	18	32,000.00	2	3,000.00
Policies or certificates terminated by lapse during 1896.....	279	461,500.00	62	101,000.00

MISCELLANEOUS 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?

Answer. Annual dues, \$1.

How much on each \$1.00 annually, or per capita, as the case may be?

Answer. One dollar for \$50, \$1 for \$1,000, \$1 for \$2,000.

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?

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 supreme court.

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?

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 act?

Answer. Laws of Illinois, as passed in 1883 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 ritual.

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. OROSHVATEKKA.

Secretary, JOHN A. MCGILLIVAY.

[Incorporated July 23, 1881—May 2, 1889. Commenced business July 1, 1881.]

Principal office, Toronto, Ontario.

BALANCE SHEET.

Amount of set or invested assets December 31st of previous year..... \$1,479,529.75

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..... \$ 28,858.00
 Annual dues as per contract, without any deduction whatever..... 27,363.52
 Assessments: Mortgages, \$1,150,225.70; expense, \$67,492.52; sick and funeral, \$180,794.70; total..... 1,398,443.42
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$1,604,693.94
 Interest, \$2,865.85; rent, \$..... total..... 10,863.85
 Advances to agents repaid, \$43,360.59; sundry refunds, \$2,326.55; total..... 97,537.08
 Cash received from all other sources, viz:
 Organization and other fees..... 65,360.29
 Fire insurance; premium repaid..... 3,743.91
 Supplies sold..... 15,466.00
 (Assessments paid in advance, \$.....)

Total income..... \$1,626,507.04

Total net resources..... \$3,105,936.82

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 820,941.91
 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..... 66,969.84
 Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 26,933.21

Salaries and other compensation of office employees..... \$ 23,197.37
 Medical examiner's fees, whether paid direct by members or otherwise..... 1,482.85
 Rent, heat and light, \$4,027.87; taxes, \$1,691.13; advertising and printing, \$11,986.22; total..... 16,215.40
 Postage and stationery..... 14,319.37
 All other items, viz: Travelling expenses, \$4,501.87; license, legislation and incorporation fees, \$12,431.32; inspection and commissions, \$3,043.88; investigating claims, \$384.45; supplies purchased, \$25,253.23; executive and supreme court expense, \$3,564.06; accident insurance, \$100.00; fraternal fees, \$93; sundry expense, \$8,002.70; furniture, \$2,464.61; official organ, \$21,630.74; contingent, \$26,822.54; total..... 80,640.23
 Total disbursements..... \$1,090,532.44
 Balance..... \$2,015,404.38

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... \$ 69,700.00
 Loans on mortgages (first liens) on real estate..... 1,169,310.02
 Loans secured by pledge of bonds, stocks or other marketable collateral..... None.
 Cost value of bonds and stocks owned absolutely..... 142,553.10
 Agents' ledger balances secured..... None.
 Cash in office..... None.
 Cash deposits in banks on emergency or reserve fund account: Molson's bank, Toronto, and National bank, London, \$108,478.57; Dominion government, \$100,000.00; British government, \$67,333.33; New Brunswick government, \$24,000.00; total..... 385,812.90
 All other deposits, viz: Temple property, \$193,800; deposit receipts and sundry advances, \$37,307.95; total..... 231,107.36
 Total net or invested assets..... \$2,015,404.38
 Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... None.
 Total net or invested assets, less depreciation..... \$2,015,404.38

NON-INVESTED ASSETS.

Interest due, \$51,983.37; accrued, \$12,416.00; total..... \$ 65,239.46
 Rents due, \$..... accrued, \$..... office furniture, \$10,000.00; total..... 10,000.00
 Market value of real estate over cost and encumbrances..... None.
 Due from branches..... 21,008.13
 Market value of bonds and stocks over cost..... None.
 Total non-invested assets..... \$ 96,247.59
 Gross assets..... \$2,111,651.97

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...)..... \$ 17,151.67
 Taxes due and accrued..... None.
 Salaries due and accrued..... None.
 Borrowed money, \$..... interest accrued on same, \$..... total..... None.
 Advance assessments, \$..... total..... None.
 All other net including contingent mortgage; viz: Sick claims, \$67.67; current account, \$1,192.52; total..... 2,150.30
 Total actual liabilities..... \$ 19,313.87
 Balance, net assets..... \$2,092,338.10

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, \$.....relisted,	
\$.....; reported, \$.....; total.....None.	
Total due from members.....None.	
Deduct estimated cost of collection.....None.	
Net 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).....None.	
Losses resisted (number of claims).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....None.	

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	86,521	\$ 108,027,500	374	\$ 519,500
Policies or certificates written during the year 1896.....	54,124	39,838,000	167	260,000
Total.....	110,645	\$ 147,865,500	541	\$ 779,500
Deduct number and amount which have ceased to be in force during 1896.....	7,607	8,094,500	12	12,000
Total policies or certificates in force December 31, 1896.....	102,838	\$ 139,771,000	529	\$ 767,500
Losses and claims on policies or certificates unpaid December 31, 1896.....		10,973		
Losses and claims in 1896 not reported until 1896.....		13,983		
Losses and claims on policies or certificates incurred during year 1896.....	527	605,731	2	3,000.00
Total.....	527	\$ 729,980	2	\$ 3,000.00
Losses and claims on policies or certificates paid during year 1896.....		718,507.00	2	3,000.00
Policies or certificates terminated by death during 1896.....			2	3,000.00
Policies or certificates terminated by lapse during 1896.....	7,290	7,438,758	10	10,000.00

MISCELLANEOUS QUESTIONS.

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?

Answer. Yes.

How much on each one thousand dollars annually, or per capita, 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 life?

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 mortuary 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?

Answer. No.

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?

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 act?

Answer. Under act 52, Victoria, chapter 184, 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 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 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. HOLLISTER.

Secretary, BINA M. WEST.

Treasurer, KETTER S. WARNER.

[Incorporated March 6, 1897. Commenced business October, 1892.]

Principal office, corner Huron and Hard streets, Port Huron, Mich.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 30,868.67

INCOME DURING THE YEAR 1896.

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

Gross amount of membership fees required or represented by application, without deductions..... \$ 21,831.27

Annual dues as per contract, without any deduction whatever.. 8,566.08

Assessments:

Mortuary, \$10.00 (4); expense, \$.... total..... 103,339.41

Accident, \$....; sick benefit, \$.... total..... None.

Medical examiner's fees paid by applicant..... 11,505.00

Total paid by members..... \$ 150,261.76

Interest, \$....; rent, \$.... total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Charter fees and supplies..... 4,883.85

(Assessments paid in advance, \$....)

Total income..... \$ 169,347.61

Total net resources..... \$ 181,471.15

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 71,500.00

Advanced payments returned to rejected applicants..... 230.94

Total paid to members..... \$ 71,730.94

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 27,612.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 5,010.43

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 5,267.42

Salaries and other compensation of office employees..... 2,925.80

Medical examiner's fees, whether paid direct by members or otherwise..... \$ 11,505.00

Rent, \$20.14; taxes, insurance premium, \$20; advertising and printing, \$30.61; total..... 1,071.15

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Supplies, \$12,121.34; great live percentage, \$361.60; official organ, \$2,004.08; express and freight, \$643.83; postage, \$1,797.80; committee expenses, \$183.94; telegrams, \$190.20; light, \$65.00; telephone, \$40; miscellaneous, \$1,700.25; total..... 10,415.15

Total disbursements..... \$ 141,604.60

Balance..... \$ 30,868.67

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 collateral..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... \$ 3,935.85

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits: Commercial bank, Port Huron, Mich..... 5,436.02

Citizens National bank, Flint, Mich..... 21,635.00

Total net or invested assets..... \$ 30,868.67

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 30,868.67

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..... \$ 30,868.67

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2)..... \$ 2,000.00

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... 2,307.78

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..... \$ 5,307.78

Balance, net assets..... \$ 25,560.89

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.

Mortuary assessments due and unpaid..... \$ 2,000.00

Mortuary assessments not yet called for losses unadjusted, resubstituted and reported..... None.

Total due from members..... \$ 2,000.00

Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 2,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,	None.
Losses in process of adjustment (number of claims, 10	\$ 13,000.00
Losses reported (number of claims,	None.
Losses resisted (number of claims,	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 13,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	9,765	\$ 8,822,500.00	141	\$ 98,500.00
Policies or certificates written during the year 1896.....	9,204	7,471,000.00	239	180,800.00
Total.....	18,969	\$16,293,500.00	413	\$ 282,000.00
Deduct number and amount which have ceased to be in force during 1896.....	1,502	1,269,500.00	54	37,000.00
Total policies or certificates in force December 31, 1896.....	17,037	\$15,024,000.00	359	\$ 245,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	9	16,000.00		
Losses and claims on policies or certificates incurred during year 1896.....	54	70,500.00	1	1,000.00
Total.....	63	\$ 86,500.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during year 1896.....	51	71,500.00	1	1,000.00
Policies or certificates terminated by death during 1896.....	54	70,500.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	1,578	1,130,000.00	53	36,000.00

MISCELLANEOUS QUESTIONS.

- 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 life?
 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 age 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. Biennial.
- 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 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 Macabees, October 1, 1892.
- Number in force at beginning and end of year?
 Answer. December 31, 1895, 9,765; 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. HODGINS.

Treasurer, M. W. RAYLEY.

Secretary, H. M. WARING.

[Incorporated April 4, 1896. Commenced business August 19, 1896.]

Principal office, Omaha, Neb.

Attorney for service of process in Iowa, Hon. C. G. McCarthy, auditor of state.

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 deduction for commissions or other expenses, as follows:
 Certificate fees..... \$ 236.00
- Gross amount of membership fees required or represented by application, without deduction: 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 157.20

Assessments: Mortuary and accident	\$ 949.49
Medical examiner's fees paid by applicant: Examiner's fees are paid by applicant direct to physicians and are not reported to this office.	
Total paid by members	\$ 1,336.99
Interest and rent	None.
Advances to agents repaid	None.
Cash received from all other sources, viz: Remittances from two lodges in advance of time due for assessments and held for proper reports	38.55
(Assessments paid in advance, \$.....)	
Total income	\$ 1,375.54
Total net resources	\$ 1,375.54

DISBURSEMENTS DURING THE YEAR 1936.

Losses and claims	\$ 7.00
Advanced payments returned to rejected applicants	None.
Total paid to members	\$ 7.00
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 of managers and agents not paid by commissions	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers	13.06
Amount paid to each: Supreme secretary (expense), \$13.05	
Salaries and other compensation of office employees	None.
Medical examiner's fees, whether paid direct by members or otherwise: Cannot give this.	
Rent, \$.....; advertising and printing, \$104.45; total	516.45
Advanced to officers and agents to be repaid out of future salaries or commissions	None.
All other items, viz: Lodge supplies, trunks, gavel, ballot boxes, etc.	56.65
Total disbursements	\$ 592.56
Balance	\$ 982.98

NET NON-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	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	None.
Cash in office	\$ 62.56
Cash deposits in bank on emergency or reserve fund account: First National Bank of Omaha, reserve fund, \$179.12; benefit fund, 706.83; total	885.95
All other deposits: National Bank of Commerce, Omaha, general fund	94.47
Total net or invested assets	\$ 982.98
Add lodge supplies, furniture, books and blanks on hand	201.10
Deduct depreciation of assets to bring same to market value and agents' ledger balance unsecured	None.
Total net or invested assets, less depreciation	\$ 1,184.08

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

\$ 1,184.08

LIABILITIES.

Losses adjusted, due and unpaid (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 and bonus or dividend obligations	None.
All other (not including contingent mortuary), viz: Printing bills	228.05

Total actual liabilities

\$ 228.05

Balance, net assets

\$ 956.03

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, \$.....; reported, \$.....; total	None.
Total due from members	None.
Deduct estimated cost of collection	None.
Net 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, (...)	None.
Losses resisted (number of claims, ...)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS DURING 1936.	
	Number.	Amount.
Policies or certificates in force December 31, 1935	None	None
Policies or certificates written during the year 1936	505	\$ 836,000.00
Total	505	\$ 836,000.00
Deduct number and amount which have ceased to be in force during 1936	3	6,000.00
Total policies or certificates in force December 31, 1936	499	\$ 830,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1935	None	None
Losses and claims on policies or certificates incurred during year 1936	1	700.00
Total	1	700.00
Losses and claims on policies or certificates paid during year 1936	1	700.00
Policies or certificates terminated by death during 1936	None	None
Policies or certificates terminated by lapse during 1936	3	6,000.00

MISCELLANEOUS QUESTIONS.

Kind of claims for which assessments have been made?

Answer. Death and disability.

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 \$1.00 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 life?

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; 50 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 and age disability, one half of certificate is paid in cash, balance in 8% 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 \$25.00 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 Nebraska.

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 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 and disability claims. Twelve assessments are required to be paid by each member until \$25.00 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, 163 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 act.

Answer. Incorporated April 18, 1896, under the provisions of chapter 18, of the laws of 1887, approved March 23, 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, \$3,000 class, 83; \$2,000 class, 163; \$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 whatever 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.

Treasurer, J. W. BRANCH.

Secretary, B. F. NELSON.

[Incorporated March 23, 1878. Commenced business June 30, 1878.]

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 31st, of previous year:

General fund, \$75,811.55; W. and O. B. fund, \$1,129.83; relief fund, \$289.23; supreme reporter, \$1,075.32; total..... \$ 77,965.93

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:

Benefit certificates..... \$ 2,234.50
Annual dues..... 201.67
Expense assessments..... 27,049.84
W. and O. B. assessments..... 4,234,037.12

Total paid by members..... \$4,234,037.12

Interest, \$5,357.40; supplies, \$2,500.50; total..... 7,711.30

Buttons, etc., \$12.50; defunct cards, \$12.00; total..... 254.50

Fines, \$20.15; exchange, \$14.25; total..... 34.40

(Assessments paid in advance \$....)

Total income..... \$4,271,750.34

Total net resources..... \$4,849,756.47

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims (2,145 claims).....	\$4,155,004.47
Attorney fees and court costs.....	4,542.39
Blank books and stationery, \$614.84; clerks' salaries, \$15,094.50; total.....	15,709.34
Supreme lodge officers, \$1,945.71; assessment books, \$312.60; total.....	1,837.71
Supreme lodge session, \$2,459.42; beneficiary certificate blanks, \$312.25; total.....	2,791.67
General expenses, \$1,584.28; postage, \$1,658.40; total.....	3,242.68
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	12,850.00
Amount paid to each: supreme dictator, \$2,500.00; supreme medical examiner, \$2,500.00; supreme reporter, \$4,300.00; supreme treasurer, \$4,600.00.	
Supplies, \$1,638.65; printing, \$975.05; total.....	4,513.70
Trial tribunal, \$197.03; mileage and per diem grand lodge session, \$19,031.19; total.....	19,228.22
Supreme medical examiner, \$269.00; Knights of Honor paper, \$2,500.00; total.....	2,769.00
Exchange and telegrams, \$145.06; deputies and lodge premiums, \$24,372.35; total.....	24,517.41
Expense assessments returned, \$105.71; grand lodge appropriations, \$14,600.00; total.....	14,705.71
Office furniture, \$377.43; advertising and literature, \$936.34; total.....	1,313.97
Rent, \$3,000.00; advisory board, \$1,162.80; total.....	4,162.80
Committee on laws, \$103.25; fraternal congress, \$285.50; total.....	388.75
Total disbursements.....	\$4,201,949.35
Balance.....	\$ 87,807.12

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first lien) 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.
Agents' ledger balances.....	None.
Cash in office of supreme reporter.....	\$ 1,003.98
Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce.....	85,991.14
All other deposits.....	None.
Total net or invested assets.....	\$ 87,807.12
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 87,807.12

NON-INVESTED ASSETS.

Due from grand lodges.....	\$ 1,341.33
Due from subordinate lodges.....	7.75
Due from all other sources.....	30.61
Office furniture.....	7,360.88
Supplies on hand.....	2,403.72
Total non-invested assets.....	\$ 11,133.29
Gross assets.....	\$ 98,940.41

LIABILITIES.

Losses adjusted, due and unpaid (number of claims waiting for guardians' letters, etc.).....	\$ 58,199.67
Due grand lodges.....	26.11
Due subordinate lodges.....	4.25
Total actual liabilities.....	\$ 58,199.93
Balance, net assets.....	\$ 40,740.17

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 305,880.55
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members.....	\$ 305,880.55
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 305,880.55

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims)	23
Losses in process of adjustment (number of claims)	None.
Losses reported (number of claims, 90, proofs not yet received.....)	\$ 184,000.00
Losses resisted (number of claims)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 184,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	115,212	\$215,253,500.00	539	\$ 407,500.00
Policies or certificates written during the year 1896.....	8,338	11,217,000.00	4	5,000.00
Total.....	123,550	\$226,470,500.00	543	\$412,500.00
Deduct number and amount which have ceased to be in force during 1896.....	26,907	48,445,500.00	46	30,500.00
Total policies or certificates in force December 31, 1896.....	96,643	\$178,025,000.00	541	\$372,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	43	\$7,300.00		
Losses and claims on policies or certificates incurred during 1896.....	2,137	4,128,971.12	3	6,000.00
Total.....	2,180	\$4,213,171.12	3	\$6,000.00
Losses and claims on policies or certificates paid during year 1896.....	2,148	4,135,004.47	3	6,000.00
Policies or certificates terminated by death during 1896.....	2,137	4,129,000.00	3	6,000.00
Policies or certificates terminated by lapse during 1896.....	21,800	44,519,500.00	43	\$4,500.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Two thousand and thirty-five full rate, 133 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, \$900. One over age; false statement in application; compromised by

returning amount paid and interest, \$1,171.12. One false statement in application; compromised for \$500.

Does association charge annual or other periodical dues or admission fees?

Answer. Annual dues, \$1 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 to each?

Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500.

Number of members in each class?

Answer. Full rate, 84,425; 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 act.

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, 160,910; half rate, 12,275; quarter rate, 1,727; December 31, 1896, full rate, 84,425; half rate, 12,146; quarter rate, 2,062.

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 assets December 31st, of previous year..... \$ 8,855.93

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.....	\$ 5,882.50
Annual dues as per contract, without any deduction whatever.....	None.
Assessments:	
Mortuary, \$14,715.11; organizing and expense, \$19,809.95; total.....	34,525.06
Accident, \$.....; reserve, \$1,904.95; total.....	1,904.95
Medical examiner's fees paid by applicant.....	5,832.50
Total paid by members.....	\$ 50,855.01
Interest, \$24.57; rent, \$18; total.....	332.57
Advances to agents repaid.....	1,427.33
Cash received from all other sources: Lodge supplies, change in certificates.....	1,080.85
(Assessments paid in advance, \$.....)	
Total income.....	\$ 53,851.76
Total net resources.....	\$ 60,707.39

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 18,500.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 18,500.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	13,902.28
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.....	2,230.00

Amount paid to each: Supreme president, \$1,500; supreme secretary and treasurer, \$750.	
Salaries and other compensation of office employees.	\$ 2,642.91
Medical examiner's fees, whether paid direct by members or otherwise.	5,802.50
Rent, \$240; taxes, \$14.80; advertising and printing, \$2,236.01; total.	2,584.81
Advanced to officers and agents, to be repaid out of future salaries or commissions.	1,004.84
All other items, viz: General and traveling, postage, office furniture, freight, express, etc.	1,421.90
Total disbursements.	\$ 43,754.71
Balance.	\$ 11,942.49

NET ON INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.	\$ 4,300.00
Loans on mortgages (first liens) on real estate.	350.00
Loans secured by pledge of bonds, stocks or other marketable collateral.	None.
Cost value of bonds and stocks owned absolutely.	None.
Agents' ledger balances.	5,425.63
Cash in office.	307.55
Cash deposits in banks on emergency or reserve fund account:	
First National bank, Kansas City, Mo.	3,949.65
All other deposits: First National bank, Kansas City, Mo.	912.45
Total net or invested assets.	\$ 11,942.49
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.	None.
Total net or invested assets, less depreciation.	\$ 11,942.49

NON-INVESTED ASSETS.

Interest due, \$.... accrued \$12.40; total.	\$ 12.40
Rents due and accrued.	None.
Market value of real estate over cost and encumbrances.	1,700.00
Market value of bonds and stocks over cost.	None.
Total non-invested assets.	\$ 1,712.40
Gross assets.	\$ 13,654.89

LIABILITIES.

Losses adjusted, due and unpaid (number of claims,	None.
Taxes due and accrued.	None.
Salaries, rents and office expenses due and accrued.	None.
Advance assessments and bonus or dividend obligations.	None.
Total actual liabilities.	None.
Balance, net assets.	\$ 11,942.49

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.	\$ 2,400.00
Mortuary assessments due and unpaid.	None.
Mortuary assessments not yet called for losses unadjusted, \$2,000; related, \$1,000; reported, \$1,000; total.	\$ 1,000.00
Total due from members.	\$ 16,400.00
Deduct estimated cost of collection.	None.
Net amount due from members.	\$ 16,400.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,	\$ 1,000.00
Losses in process of adjustment (number of claims,	2,000.00
Losses reported (number of claims,	2,000.00
Losses related (number of claims,	2,000.00
All other contingent liabilities.	None.
Total contingent mortuary liabilities.	\$ 8,300.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1905.	4,095	\$4,447,000.00	113	\$ 162,000.00
Policies or certificates written during the year 1906.	2,363	1,800,000.00	1	73,500.00
Total.	6,458	\$6,247,000.00	114	\$235,500.00
Deduct number and amount which have ceased to be in force during 1906.	8,043	1,832,100.00	72	\$3,300.00
Total policies or certificates in force December 31, 1906.	4,528	\$4,414,900.00	122	\$232,200.00
Losses and claims on policies or certificates unpaid December 31, 1905.	4	7,000.00	None	None
Losses and claims on policies or certificates incurred during year 1906.	10	22,500.00	None	None
Total.	20	\$29,500.00	None	None
Losses and claims on policies or certificates paid during the year 1906.	12	15,300.00	None	None
Policies or certificates terminated by death during 1906.	16	22,500.00	None	None
Policies or certificates terminated by lapse during 1906.	2,027	1,610,000.00	72	\$3,300.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Twelve death losses.

Number and kind of claims compromised or related and brief statement of reasons?

Answer. Claim of rejected on account of false statements in application for reinstatement; compromised for \$200, payable January 16, 1907. Claim of rejected on account of using intoxicants in excess; compromised for \$200, payable March 14, 1907. Claim of rejected on account of using intoxicants in excess.

Does association charge annual or other periodical dues or admission fees?

Answer. No.

How much on each \$1000 annually, or per capita, as the case may be?

Answer. None.

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 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; 25 per cent of all death benefit fund assessments is placed in reserve fund 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?

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. 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 act?

Answer. Article 10, chapter 42, R. S. of Missouri; 1889.

Number in force at beginning and end of year?

Answer. At beginning of year, 4,625; 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 Mystic Ruler, D. E. STEVENS.

Supreme Recorder, W. H. SKYDER.

Supreme Treasurer, JOHN G. BEMHARD.

[Organized December 10, 1884. Incorporated April 27, 1885. Commenced business January, 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..... \$ 86,262 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 follows:

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

Annual dues as per contract, without any deduction whatever, per capita tax, members at large and honorary..... \$ 998 92

Assessments: Benefit fund, \$18,228.74; surplus benefit fund, \$16,468.26; expense, \$25,523.37; accident, \$.....; sick benefit, \$.....; total..... 188,226.97

Medical examiner's fees paid by applicant..... 1,240.83

Total paid by members..... \$ 189,854.09

Interest, \$1,645.50; rent, \$.....; total..... \$ 8,645.50

Advances to agents repaid..... None.

Cash received from all other sources, viz: Certificate fees, \$171; regalia, \$296.79; supplies, \$387.71; extension fund, \$1,896.71; sundries, \$45.12; total..... 2,768.33

(Assessments paid in advance, \$.....)

Total income..... \$ 196,268.98

Total net resources..... \$ 282,535.79

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 150,069.12

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 150,069.12

Commission and fees retained by or paid or allowed to agents on account of organizing expense and suspension..... 13,232.54

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$7,655.78; mileage and per diem, \$2,674.25; total, 10,530.03

Amount paid to each: Supreme recorder, \$1,580.82; supreme mystic ruler, \$3,999.96; supreme treasurer, \$1,980; all others, \$1,199.25.

Salaries and other compensation of office employees..... 4,215.22

Supreme medical director's fees, whether paid direct by members or otherwise..... 1,830.04

Rent, \$1,299.96; taxes and license, \$70.28; advertising and printing, \$5,099.56; total..... 5,099.77

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Expense, \$423.74; The Recorder, \$1,638.50; postage, \$1,186.95; regalia, \$227.46; supplies, \$12,254; express and telegraph, \$265.39; furniture, \$285.03; extension fund, \$11.34; grand rulings, \$494.90; adjustment expenses, \$1,623.39; total..... 7,668.90

Total disbursements..... \$ 182,988.97

Balance..... \$ 89,556.82

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 50,150.00

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..... None.

Cash deposits in banks on emergency or reserve fund account:
Deposited with John G. Benhard, supreme treasurer..... \$ 30,416.82
All other deposits..... None.

Total net or invested assets..... \$ 89,566.82
Deduct depreciation of assets to bring same to market value, and
agents' balance unsecured..... None.
Total net or invested assets, less depreciation..... \$ 89,566.82

NON-INVESTED ASSETS.

Interest due, \$87.50; accrued, \$915; total..... \$ 602.50
Rents due and accrued..... None.
Balance due from deputies, \$1,875.00; balance due from railroads,
\$1,080.74; regalia, supplies, etc., \$1,230.87; furniture and office
fixtures, \$1,019.34; total..... \$ 5,195.91
Total non-invested assets..... \$ 5,802.81
Gross assets..... \$ 95,369.63

LIABILITIES.

Losses adjusted, due and unpaid..... None.
Taxes due and accrued..... None.
Salaries, \$603.33; supreme medical directors, \$304.50; clerk hire,
\$607.25; total..... \$ 1,480.08
Rents and office expenses due and accrued..... None.
Borrowed money, \$7,500; interest accrued on same, \$.....; total,
Advance assessments, bonus or dividend obligations..... None.
All other (not including contingent mortuary)..... 6,821.00
Total actual liabilities..... \$ 15,304.08
Balance, net assets..... \$ 80,064.75

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.
Mortuary assessments due and unpaid..... \$ 304.50
Mortuary assessments not yet called for losses unadjusted
and reported, \$62,343.48; resisted, \$9,096; total..... 71,439.48
Total due from members..... \$ 71,439.98
Deduct estimated cost of collection..... None.
Net amount due from members..... \$ 71,449.98

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6)..... \$ 16,330.00
Losses in process of adjustment (number of claims, 12)..... 22,500.00
Losses reported (number of claims, 10)..... 22,000.00
Losses resisted (number of claims, 3)..... 9,000.00
All other contingent liabilities..... None.
Total contingent mortuary liabilities..... \$ 69,730.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS— OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1905.....	10,823	\$21,014,730.00	99	\$ 143,500.00
Policies or certificates written during the year 1906.....	3,080	5,453,500.00	5	6,000.00
Total.....	14,578	\$26,468,230.00	104	\$ 149,500.00
Deduct number and amount which have ceased to be in force during 1906.....	2,003	4,791,750.00	21	\$ 30,000.00
Total policies or certificates in force Dec. 31, 1906.....	11,699	\$21,676,480.00	73	\$ 119,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1906.....	19	\$5,000.00	None	None
Losses and claims on policies or certificates incurred during 1906.....	99	\$4,000.00	None	None
Total.....	117	\$ 9,000.00	None	None
Losses and claims on policies or certificates paid during year 1906.....	85	\$20,250.00	None	None
Policies or certificates terminated by death during 1906.....	71	\$50,250.00	None	None
Policies or certificates terminated by lapse during 1906.....	2,532	\$,591,500.00	21	\$ 30,000.00

MISCELLANEOUS 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 periodic 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, \$3 per annum, and male honorary members, 50 cents
per annum; admission fees go to deputies and subordinate railroads.
What is the maximum amount of the certificate or certificates issued on any one
life?
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 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.
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?

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 ruling 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, \$15,000.00 and \$3,750.00.

Number of members in each class?

Answer. A, 8,489. B, 3,180.

If voluntary, so state, and give date of organization?

Answer. Voluntary; organized December 16, 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 act?

Answer. Incorporated under the laws of Pennsylvania, under an act approved the 29th day of April, A. D. 1874, 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, 7,383; ending, 8,489; B, beginning of the year, 3,029; 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?

Answer. 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. GERARD.

Supreme Scribe, F. L. SNYDER.

Supreme Keeper of Tribute, S. E. VOIS.

[Incorporated January 16, 1894. Commenced business March 1, 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..... \$ 11,064.57

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..... \$ 2,201.00

Annual dues as per contract, without any deduction whatever..... 10,299.15

Assessments:

Mortuary, \$60,027.75; expense, \$1,264.25; total..... 61,292.00

Accident, \$....; sick benefit, \$....; total..... None.

Medical examiners' fees paid by applicant..... 1,425.50

Total paid by members..... \$ 73,997.65

Interest, \$415.30; rent, \$....; total..... 215.36

Advances to agents repaid..... 123.09

Unsh received from all other sources, viz: Supplies for courts, \$500.15; advertising, \$6; total..... 506.15

(Assessments paid in advance, \$108)

Total income..... \$ 80,512.16

Total net resources..... \$ 92,116.73

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 30,500.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 26,500.00

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 of managers and agents not paid by commissions..... None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 2,730.00

Amount paid to each: Supreme scribe, \$1,200; supreme keeper of tribute, \$123; supreme chief, \$800; supreme medical examiner, \$600.

Salaries and other compensation of office employees..... 1,503.50

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$131; taxes, \$....; advertising and printing, \$1,504.97; total..... 1,935.97

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Organization account, \$2,640.50; furniture and fixtures, \$717.65; postage, \$437.61; supply account, \$1,899.44; mileage and per diem, \$548.05; general expense, \$1,160.94; total..... 7,213.29

Total disbursements..... \$ 49,022.99

Balance..... \$ 42,694.04

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.... \$ 6,941.78

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 (building and loan stock)..... 3,020.00

Agents' ledger balances..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account:

Eaton bank, Crawfordsville, Ind..... 27,284.65

First National bank, Crawfordsville, Ind..... 3,600.00

All other deposits..... None.

Total net or invested assets..... \$ 43,946.43

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 43,946.43

NON-INVESTED ASSETS.	
Furniture and fixtures	\$ 1,572.41
Market value of bonds and stocks over cost	175.00
Total non-invested assets	\$ 1,547.41
Gross assets	\$ 42,494.54
LIABILITIES.	
Borrowed money, \$250; interest accrued on same, \$....; total, \$	\$ 2,300.00
Advance assessments	198.00
Total actual liabilities	\$ 2,498.00
Balance, net assets	\$ 39,996.54
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Indemnity assessments called and not yet due	None.
Mortuary assessments due and unpaid	None.
Mortuary assessments not yet called for losses unadjusted, \$....; related, \$....; reported, \$....; total, \$....	None.
Total due from members	None.
Deduct estimated cost of collection	None.
Net 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,)	None.
Losses related (number of claims,)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	3,321	\$ 6,530,100.00	16	\$ 28,250.00
Policies or certificates written during the year 1896	5,679	11,382,900.00	279	409,000.00
Total	10,000	\$17,913,000.00	295	\$ 437,250.00
Deduct number and amount which have ceased to be in force during 1896	1,359	2,458,950.00	42	73,250.00
Total policies or certificates in force December 31, 1896	8,641	\$15,454,050.00	253	\$ 454,000.00
Losses and claims on policies or certificates unpaid December 31, 1895	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896	25	36,500.00	None	None
Total	25	36,500.00	None	None
Losses and claims on policies or certificates paid during the year 1896	25	36,500.00	None	None
Policies or certificates terminated by death during 1896	25	36,500.00	None	None
Policies or certificates terminated by lapse during 1896	1,374	2,462,450.00	42	73,250.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death.

Number and kind of claims compromised or related and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Charge annual per capita.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar and fifty cents per capita.

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

Answer. Two thousand, five hundred 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. Yes, by additional assessments if necessary.

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; mortuary assessments and assessments for expenses are separate.

Does the association or society 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?

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. 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 sixty-two dollars and thirty-five cents.

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 supreme body.

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; 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 entitled to different amounts of insurance according to age.

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. Indiana, January 9, 1891. Act approved May 13, 1893.

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 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.

Secretary, N. S. BOYSTON.

Treasurer, C. D. THOMPSON.

[Incorporated September 11, 1893. Reincorporated August 24, 1894, and November 7, 1895. Commenced business September 1, 1893.]

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.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 178,824.14

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..... \$ 14,569.30
 Annual dues as per contract, without any deduction whatever..... 2,512.22
 Assessments: Mortuary, \$1,000.00; expense, \$14,569.30; total..... 1,519,350.02
 Combined accident and sick benefit and fees..... 17,546.21
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$1,573,984.33
 Interest, \$5,128.52; charter fees and supplies, \$4,394.85; total..... 9,523.37
 Advances to agents repaid..... None.
 Cash received from all other sources, viz:
 Returned deposit..... 1,500.00
 (Assessments paid in advance, \$.....)

Total income..... \$1,583,927.70
 Total net resources..... \$1,465,751.90

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 905,574.85
 Advanced payments returned to rejected applicants..... 228.35
 Total paid to members..... \$ 905,803.20
 Expense of management and clerk hire S. F. and A. Department..... 2,722.61
 Commissions paid or allowed for collecting assessments..... None.
 Salaries of managers and agents not paid by commissions..... 18,531.26
 Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 17,881.07

Amount paid to each: Supreme commander, \$5,000.00; supreme record keeper, \$5,000.00; supreme finance keeper, \$1,000.00; supreme counselor, \$2,100.00; supreme auditor, \$800.00; supreme medical examiner, \$100.00.

Salaries and other compensation of office employees..... \$ 13,908.00

Medical examiner's fees, whether paid direct by members or otherwise..... 35.70

Rent, \$1,324.79; insurance, \$100.00; advertising and printing, \$1,741.32; total..... 12,110.11

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz:

Official journal, \$1,741.32; supplies, \$15,000.11; postage, \$7,228.32; legal expenses, \$1,300.00; percentage to great camps, \$26,544.02; sundry traveling expense, \$601.14; miscellaneous, \$1,322.40; total..... 94,997.14

Total disbursements..... \$1,146,837.49

Balance..... \$ 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 pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... \$ 52,758.00

Agents' ledger balances..... None.

Cash in office..... \$ 3,825.97

Cash deposits in banks on emergency or reserve fund account:

Commercial bank, Port Huron, Mich..... 250,538.44

All other deposits..... None.

Total net or invested assets..... \$ 318,914.41

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 318,914.41

NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; deposited with supreme

court of New York state, \$1,300.00; total..... \$ 3,200.00

Rents due, \$.....; accrued, \$.....; total..... None.

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 3,200.00

Gross assets..... \$ 320,114.41

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 10, warrants

issued not presented for payment..... \$ 22,980.00

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... 11,131.40

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..... \$ 42,111.40

Balance, net assets..... \$ 278,003.01

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessments 133 and 134).....	\$ 161,515.22
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called, for losses unadjusted, reported and reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 161,515.22
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 3).....	None.
Losses in process of adjustment (number of claims, 96).....	\$ 109,400.00
Losses reported (number of claims, 40).....	None.
Losses resisted (number of claims, 10).....	\$ 7,200.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 116,600.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1899.		BUSINESS IN IOWA DURING 1899.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1898.....	101,869	\$143,300,000.00	1,948	\$ 2,430,000.00
Policies or certificates written during the year 1899.....	82,046	31,316,500.00	806	611,500.00
Total.....	183,915	\$174,616,500.00	2,846	\$ 3,041,500.00
Deduct number and amount which have ceased to be in force during 1899.....	15,148	11,836,000.00	511	138,000.00
Total policies or certificates in force December 31, 1899.....	118,767	\$162,780,500.00	2,335	\$ 2,903,500.00
Losses and claims on policies or certificates unpaid December 31, 1899.....	96	173,400.00		
Losses and claims on policies or certificates incurred during year 1899.....	568	982,163.00	12	28,900.00
Total.....	664	\$ 1,155,563.00	12	\$ 28,900.00
Losses and claims on policies or certificates paid during the year 1899.....	568	866,963.00	12	28,900.00
Policies or certificates terminated by death during 1899.....	564	853,709.00	12	28,900.00
Policies or certificates terminated by lapse during 1899.....	14,180	10,882,300.00	499	111,100.00

MISCELLANEOUS QUESTIONS.

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. 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 life?
 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. Not to exceed 12 per cent for management expenses.
 Does the association or society issue endorsement 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 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. Assessments are levied according to age at time of entry.
 Has the association or society an emergency or reserve fund?
 Answer. 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 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 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?
 Answer. No.
 If so, how many, and amount of indemnity in each?
 Answer. But one class of benefit members.
 Number of members in each class?
 Answer. Benefit, 19,644; social, 15,738.
 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. Under chapter 118, public acts, Michigan, 1889; organized September 1, 1881; incorporated September 11, 1885.
 Number in force at beginning and end of year; if more than one class, number in each class?
 Answer. Beginning, 69,369; 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 ceremonies of such societies, orders or associations, respectively?
 Answer. Yes.

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 January 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.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,239.69

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..... \$ 3,412.50Annual dues as per contract, without any deduction whatever
.....None.

Assessments:

Mortuary, \$36,434.14; expense, \$4,549.30; total..... 41,983.44

Accident, \$....; sick benefit, \$....; total.....None

Medical examiner's fees paid by applicant..... 6,312.60

Total paid by members..... \$ 51,704.94

Interest, \$60.47; rent, \$....; total..... 60.47

Advances to agents repaid.....None.

Cash received from all other sources, viz:

Supplies from sub-courts..... 8,661.80

Sundries, certificates, etc..... 973.30

Thirty per cent of endowment for extending the order..... 669.60

(Assessments paid in advance, \$....)

Total income..... \$ 57,066.80

Total net resources..... \$ 59,310.60

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 34,719.00

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
on account of fees and dues..... 1,725.00

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....	\$ 318.91
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	2,369.91
Amount paid to each: President, \$600.97; secretary, \$600.97; treasurer, \$369.97.	
Salaries and other compensation of office employees.....	115.00
Medical examiner's fees, whether paid direct by members or otherwise.....	6,312.60
Rent, \$60.39; taxes, \$....; advertising and printing, \$36.79; total	710.45
Advanced to officers and agents, to be repaid out of future sala- ries or commissions.....	None.
All other items, viz:	
Supplies, etc., for sub-courts.....	2,234.20
Railroad fare, expense of convention and incidentals.....	1,114.31
Railroad and traveling expenses, 3 per cent fund.....	98.90
Total disbursements.....	\$ 50,287.74
Balance.....	\$ 9,072.93

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.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office.....None.

Cash deposits in bank on emergency or reserve fund account:

Illinois Trust and Savings bank..... \$ 1,690.47

International Bank of Chicago..... 7,382.45

All other deposits.....None.

Total net or invested assets..... \$ 9,072.93

Deduct depreciation of assets to bring same to market value
and agents' balance unsecured.....None.

Total net or invested assets, less depreciation..... \$ 9,072.93

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..... \$ 9,072.93

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 6)..... \$ 3,281.00

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money and interest accrued on same.....None.

Advance assessments, \$....; bonus or dividend obligations,
\$....; total.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities..... \$ 3,281.00

Balance, net assets..... \$ 5,791.93

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 3,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$3,000; realisted, \$..... reported, \$..... total.....	3,000.00
Total due from members.....	\$ 9,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 6,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 3,000.00
Losses in process of adjustment (number of claims, 3).....	3,000.00
Losses reported (number of claims, 1).....	None.
Losses realisted (number of claims, 1).....	1,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 7,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	3,329	\$4,529,000.00	.....	.....
Policies or certificates written during the year 1896.....	4,308	4,308,000.00	97	\$ 97,000.00
Total.....	7,737	\$7,737,000.00	.....	.....
Deduct number and amount which have ceased to be in force during 1896.....	227	227,000.00	.....	.....
Total policies or certificates in force December 31, 1896.....	7,510	\$7,510,000.00	.....	.....
Losses and claims on policies or certificates unpaid December 31, 1895.....	3	.....	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	40	.....	.....	.....
Total.....	43	\$ 42,000.00	.....	.....
Losses and claims on policies or certificates paid during the year 1896.....	35	35,000.00	.....	.....
Policies or certificates terminated by death during 1896.....	40	40,000.00	.....	.....
Policies or certificates terminated by lapse during 1896.....	187	187,000.00	.....	.....

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 realisted and brief statement of reasons?
 Answer. One realisted; Margaret Fitzgerald, who died October 20, 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 \$4 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 mortuary 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 order.

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 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. 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 1893 deposited in Illinois 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?

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 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 act.

Answer. Chapter 73, revised statutes of Illinois, approved and in force June 25, 1890; incorporated January 21, 1894.

Number in force at beginning and end of year?

Answer. Beginning of year, 3,329; 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?

Answer. Yes.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
American Mutual Fire.....	Des Moines....	Iowa.
Anchor Mutual Fire.....	Des Moines....	Iowa.
Atlas Mutual Fire.....	Des Moines....	Iowa.
Capital.....	Des Moines....	Iowa.
Commercial Mutual.....	Des Moines....	Iowa.
Des Moines.....	Des Moines....	Iowa.
Dairy Mutual.....	Des Moines....	Iowa.
Dubuque Fire and Marine.....	Dubuque.....	Iowa.
Farmers.....	Des Moines....	Iowa.
Fidelity.....	Des Moines....	Iowa.
Hawkeye.....	Des Moines....	Iowa.
Iowa Merchants Mutual.....	Burlington....	Iowa.
Iowa Fire Insurance company.....	Des Moines....	Iowa.
Iowa State Mutual.....	Keokuk.....	Iowa.
Key City.....	Dubuque.....	Iowa.
Merchants Brick Mutual.....	Des Moines....	Iowa.
Merchants and Bankers Mutual.....	Des Moines....	Iowa.
Mill Owners Mutual Fire.....	Des Moines....	Iowa.
Security Fire.....	Davenport....	Iowa.
State.....	Des Moines....	Iowa.
OTHER THAN IOWA COMPANIES.		
Atlas.....	Hartford.....	Connecticut.
Agricultural.....	Watertown....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	Philadelphia..	Pennsylvania.
Atlas Assurance—U. S. branch.....	Chicago.....	Illinois.
British American Assurance.....	Toronto.....	Canada.
Buffalo Commercial.....	Buffalo.....	New York.
Buffalo German.....	Buffalo.....	New York.
Caledonian—U. S. branch.....	New York.....	New York.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	Pennsylvania.
Commercial Union—U. S. branch.....	New York.....	New York.
Concordia Fire.....	Milwaukee....	Wisconsin.
Connecticut Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia..	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Michigan.
Essex Fire.....	New York.....	New York.
Equitable Fire and Marine.....	Providence....	Rhode Island.
Farmers Fire.....	Providence....	Rhode Island.
Fire Association of Philadelphia.....	Philadelphia..	Pennsylvania.
Firemen's.....	Newark.....	New Jersey.
Fireman's Fund.....	San Francisco..	California.

NAME AND LOCATION OF COMPANIES—CONTINUED.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Franklin.....	Philadelphia..	Pennsylvania.
German.....	Preaport.....	Illinois.
German Alliance.....	New York.....	New York.
Germania Fire.....	New York.....	New York.
German American.....	New York.....	New York.
Givard Fire and Marine.....	Philadelphia..	Pennsylvania.
Glens Falls.....	Glens Falls....	New York.
Grand Rapids Fire.....	Grand Rapids..	Michigan.
Greenwich.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Home.....	New York.....	New York.
Imperial Fire—U. S. branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia..	Pennsylvania.
Lancashire—U. S. branch.....	New York.....	New York.
Lion—U. S. branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. branch.....	New York.....	New York.
London Assurance Corporation—U. S. branch.....	New York.....	New York.
London and Lancashire Fire—U. S. branch.....	Chicago.....	Illinois.
Manchester Fire Assurance—U. S. branch.....	Chicago.....	Illinois.
Manufacturers and Merchants.....	Pittsburg.....	Pennsylvania.
Mechanics.....	Philadelphia..	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Mechanics.....	Milwaukee....	Wisconsin.
Mutual Fire.....	Hartford.....	Connecticut.
National Fire.....	Hartford.....	Connecticut.
National Standard.....	New York.....	New York.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester....	N. Hampshire.
Niagara Fire.....	New York.....	New York.
Northern Assurance—U. S. branch.....	New York.....	New York.
North British and Mercantile—U. S. branch.....	New York.....	New York.
North German—U. S. branch.....	Chicago.....	Illinois.
Norfolk Fire.....	Newark.....	New Jersey.
Norwood.....	New York.....	New York.
Northwestern National.....	Milwaukee....	Wisconsin.
Norwich Union—U. S. branch.....	New York.....	New York.
Orion.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. branch.....	Philadelphia..	Pennsylvania.
Pennsylvania Fire.....	Philadelphia..	Pennsylvania.
Phenix.....	Brooklyn.....	New York.
Phenix.....	Hartford.....	Connecticut.
Phenix Assurance—U. S. branch.....	New York.....	New York.
Providence Washington.....	Providence....	Rhode Island.
Prussian National—U. S. branch.....	Chicago.....	Illinois.
Queen Insurance Company of America.....	New York.....	New York.
Reliance.....	Philadelphia..	Pennsylvania.
Rochester German.....	Rochester....	New York.
Rockford.....	Rockford.....	Illinois.
Royal—U. S. branch.....	Chicago.....	Illinois.
Royal Exchange Assurance—U. S. branch.....	San Francisco..	California.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. branch.....	Hartford.....	Connecticut.
Security.....	New Haven....	Connecticut.
Springfield Fire and Marine.....	Springfield....	Massachusetts.

NAME AND LOCATION OF COMPANIES—CONTINUED.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Spring Garden.....	Philadelphia.....	Pennsylvania.
Sun Insurance Office—U. S. branch.....	New York.....	New York.
Thurging—U. S. branch.....	Chicago.....	Illinois.
Traders.....	Chicago.....	Illinois.
Trans-Atlantic Fire—U. S. branch.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. branch.....	New York.....	New York.
Union Marine and Fire.....	New York.....	New York.
United States Fire.....	New York.....	New York.
Victoria Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brooklyn.....	New York.

LIFE.

Aetna.....	Hartford.....	Connecticut.
American Union.....	New York.....	New York.
Bankers Life.....	Lincoln.....	Nebraska.
Central Life Assurance Society of the United States.....	Des Moines.....	Iowa.
Connecticut General.....	Hartford.....	Connecticut.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germania.....	New York.....	New York.
Home.....	Brooklyn.....	New York.
Iowa Life.....	St. Louis.....	Iowa.
Kansas Mutual Life.....	Topeka.....	Kansas.
Life Insurance Clearing company.....	St. Paul.....	Minnesota.
Manhattan.....	New York.....	New York.
Massachusetts Mutual.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	New York.
Michigan Mutual.....	Detroit.....	Michigan.
Mutual.....	New York.....	New York.
Mutual Benefit.....	Newark.....	New Jersey.
National.....	Montpelier.....	Vermont.
New York.....	New York.....	New York.
Northwestern Mutual.....	Milwaukee.....	Wisconsin.
Northwestern Life and Savings company.....	Des Moines.....	Iowa.
Pacific Mutual.....	San Francisco.....	California.
Penn Mutual.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual.....	Hartford.....	Connecticut.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.
Royal Union Mutual.....	Des Moines.....	Iowa.
Security Trust and Life Insurance company.....	Philadelphia.....	Pennsylvania.
Travelers.....	Hartford.....	Connecticut.
Union Central.....	Cincinnati.....	Ohio.
Union Mutual.....	Portland.....	Maine.
Union Life.....	Omaha.....	Nebraska.
United States.....	New York.....	New York.
United States Industrial.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.

ACCIDENT.

Standard Life and Accident.....	Detroit.....	Michigan.
Travelers.....	Hartford.....	Connecticut.

HAIL.

Alliance Hail and Cyclone Mutual.....	Austin.....	Minnesota.
Minnesota Farmers Hail.....	Montevideo.....	Minnesota.

NAME AND LOCATION OF COMPANIES—CONTINUED.

CASUALTY.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Bankers Mutual Casualty company.....	Des Moines.....	Iowa.
Employers Liability Assurance Corporation—U. S. Br. fidelity and Casualty company.....	Boston.....	Massachusetts.
Hartford Steam Boiler Inspection and Insurance Co.....	New York.....	New York.
London Guarantee and Accident—U. S. branch.....	Chicago.....	Illinois.
Lloyds Plate Glass.....	New York.....	New York.
Metropolitan Plate Glass.....	New York.....	New York.
New England Burglary company.....	New York.....	New York.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.
Union Casualty and Surety company.....	St. Louis.....	Missouri.
United States Casualty company.....	New York.....	New York.

FIDELITY.

American Surety.....	New York.....	New York.
City Trust Safe Deposit and Surety.....	Philadelphia.....	Pennsylvania.
Fidelity and Deposit Company of Maryland.....	Baltimore.....	Maryland.
Guarantee Company of North America.....	Montreal.....	Canada.
Lawyers Surety company.....	New York.....	New York.
National Surety company.....	Kansas City.....	Missouri.
United States Fidelity and Guarantee company.....	Baltimore.....	Maryland.

LIFE ASSESSMENT ASSOCIATIONS.

Acme Life.....	Marshalltown.....	Iowa.
American Temperance Life Insurance association.....	New York.....	New York.
Bankers Life association.....	Des Moines.....	Iowa.
Bankers Alliance of California.....	Los Angeles.....	California.
Bankers and Merchants Life association.....	Chicago.....	Illinois.
Chicago Guaranty Fund Life society.....	Chicago.....	Illinois.
Council Bluffs Life association.....	Council Bluffs.....	Iowa.
Chicago Life association.....	Des Moines.....	Iowa.
Commercial Life association.....	Des Moines.....	Iowa.
Connecticut Lodges association.....	Waterbury.....	Conn.
Covenant Mutual Benefit association.....	Galesburg.....	Illinois.
Des Moines Life association.....	Des Moines.....	Iowa.
Economic Life association.....	Clinton.....	Iowa.
Economic Mutual Life association.....	Waterloo.....	Iowa.
Federal Life association.....	Davenport.....	Iowa.
Fidelity Mutual Life association.....	Philadelphia.....	Pennsylvania.
German American Mutual Life association.....	Burlington.....	Iowa.
Grand Lodge A. O. U. W. of Iowa.....	Waterloo.....	Iowa.
Hartford Life and Annuity association.....	Hartford.....	Connecticut.
Iowa National Life association.....	Des Moines.....	Iowa.
Jewelers and Tradesmen's company.....	New York.....	New York.
Knights Templars and Masons Life Indemnity Co.....	Chicago.....	Illinois.
Masons and Odd fellows Union Aid association.....	Waterloo.....	Iowa.
Masonic Aid Association of Dakota.....	Vankton.....	South Dakota.
Massachusetts Benefit association.....	Boston.....	Massachusetts.
Merchants Life association.....	Burlington.....	Iowa.
Mutual Benefit association.....	Toledo.....	Iowa.
Mutual Life association.....	New York.....	New York.
Mutual Reserve Fund Life association.....	New York.....	New York.
National Life association.....	Hartford.....	Connecticut.
Northern Life association.....	Marshalltown.....	Iowa.
Northwestern Life association.....	Chicago.....	Illinois.
Northwestern Life Assurance company.....	Chicago.....	Illinois.
Old Fellows A. O. U. W. association.....	Des Moines.....	Iowa.
Piqua Mutual Aid and Accident association.....	Piqua.....	Ohio.

NAME AND LOCATION OF COMPANIES—CONTINUED.

LIFE ASSESSMENT ASSOCIATIONS—CONTINUED.

NAME OF SOCIETY.	LOCATION.	
	CITY.	STATE.
Scandinavian Mutual Aid association.....	Galesburg.....	Illinois.
Security Life association.....	Clinton.....	Iowa.
Security Mutual Life association.....	Ringhamton.....	New York.
Southwestern Mutual Life association.....	Marshalltown.....	Iowa.
United States Masonic Life association.....	Davenport.....	Iowa.
ACCIDENT ASSESSMENT ASSOCIATIONS.		
American Mutual Accident association.....	Oshkosh.....	Wisconsin.
Bankers Accident Insurance company.....	Des Moines.....	Iowa.
Fraternitas Accident association.....	Westfield.....	Massachusetts.
Globe Accident Insurance association.....	Marshalltown.....	Iowa.
Imperial Accident association.....	Des Moines.....	Iowa.
Iowa Mutual Accident Insurance company.....	Nora Springs.....	Iowa.
Masonic Fraternity Accident Association of America.....	Westfield.....	Massachusetts.
Metropolitan Accident association.....	Chicago.....	Illinois.
National Accident society.....	New York.....	New York.
National Masonic Accident association.....	Des Moines.....	Iowa.
North American Accident association.....	Chicago.....	Illinois.
Odd Fellows Accident company.....	Boston.....	Massachusetts.
Peoples Accident association.....	Des Moines.....	Iowa.
Railway Officials and Employees Accident association.....	Indianapolis.....	Indiana.
Silver Seal Accident association.....	Des Moines.....	Iowa.
Underwriters Mutual Accident association.....	Des Moines.....	Iowa.
Volunteer Firemen of America.....	Cedar Rapids.....	Iowa.
Western Accident association.....	Marshalltown.....	Iowa.
Woodmen Accident association.....	Lincoln.....	Nebraska.
FRATERNAL SOCIETIES OR ORDERS.		
Ancient Order of United Workmen.....	Des Moines.....	Iowa.
American Benevolent Association.....	St. Louis.....	Missouri.
Business Men's Fraternity.....	Omaha.....	Nebraska.
Brotherhood of American Yeomen.....	Cedar Rapids.....	Iowa.
Catholic Knights of America.....	St. Wayne.....	Indiana.
Fraternitas Life Association.....	Lawrence.....	Kansas.
Fraternitas Mystic Circle.....	Philadelphia.....	Pennsylvania.
Fraternitas Union.....	Colorado.....	Colorado.
Home Forum Benefit Order.....	Chicago.....	Illinois.
Independent Workmen of America.....	Omaha.....	Nebraska.
Independent Order of Foresters.....	Toronto.....	Ontario.
Iowa Legion of Honor.....	Cedar Rapids.....	Iowa.
Knights of Honor.....	St. Louis.....	Missouri.
Knights of the Maccabees of the World.....	Port Huron.....	Michigan.
Knights of Pythias, Endowment Rank.....	Chicago.....	Illinois.
Knights and Ladies of Golden Precept.....	Clinton.....	Iowa.
Knights and Ladies of Unionapolis.....	Unionapolis.....	Iowa.
Knights and Ladies of Security.....	Topeka.....	Kansas.
Ladies of the Maccabees of the World.....	Port Huron.....	Michigan.
Modern Infanteria.....	Red Oak.....	Iowa.
Modern Brotherhood of America.....	Tipton.....	Iowa.
Modern Knights Fidelity League.....	Kansas City.....	Kansas.
Modern Woodmen of America.....	Fulton.....	Illinois.
Mystic Workers of the World.....	Fulton.....	Illinois.
Northwestern Legion of Honor.....	Marengo.....	Iowa.
National Reserve Association.....	Kansas City.....	Missouri.
National Union.....	Toledo.....	Ohio.
Royal Neighbors of America.....	Peoria.....	Illinois.
Royal Mystic Legion of America.....	Hastings.....	Nebraska.
Royal Society of Good Fellows.....	Providence.....	Rhode Island.
Royal Arcanum.....	Boston.....	Massachusetts.
Supreme Court of Honor.....	Springfield.....	Illinois.
Supreme Tribe Ben Hur.....	Crawfordville.....	Indiana.
Woman's Garter Order of Foresters.....	Chicago.....	Illinois.
Woodmen of the World.....	Omaha.....	Nebraska.

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TWENTY-NINTH ANNUAL REPORT

OF THE

AUDITOR OF STATE OF THE STATE OF IOWA

ON

INSURANCE

1898.

C. G. MCCARTHY,
Auditor of State.

Compiled from annual statements, for the year
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