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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 ending December 31, 1897.

DES MOINES:
F. R. CONAWAY, STATE PRINTER.
1898.

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
DES MOINES, May 1, 1898.

To the General Assembly of Iowa:

GENTLEMEN—I herewith submit, for your consideration, the twenty-ninth annual insurance report, showing the business transacted in Iowa during the year ending December 31, 1897, 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 associations doing business on the stipulated premium or assessment plan 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 1897, that have filed annual statements in this department for the year 1898 Respectfully,

C. G. MCCARTHY.
Auditor of State.

IOWA INSURANCE REPORT, 1898.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and twenty fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, eight fidelity insurance companies, two accident insurance companies, five companies doing an employers' liability business, two mutual companies organized to do only hail insurance, and one company doing burglary insurance were authorized to do business in this state during the year 1897. Of the fire insurance companies, there were eight Iowa joint stock companies and ten Iowa mutual companies, seventy-three joint stock companies and one mutual company of other states, and twenty-eight United States branches of foreign companies. There were also one hundred and forty-eight county mutual assessment fire associations and one mutual assessment association organized to do a hail insurance business exclusively, and two mutual assessment associations organized to do tornado insurance business exclusively; also six state mutual assessment fire insurance associations; a total of one hundred and fifty-seven associations operating under the provisions of chapter 5, title 9, of the code.

Since submitting the twenty-eighth annual report on insurance, the following companies have been authorized to transact their appropriate business in this state, viz:

NAME.	LOCATION.	CAPITAL STOCK.
Aachen and Munich Fire Insurance Co., U. S. Br.	Chicago, Ill.	None in U. S.
American Fire Insurance Co	New York, N. Y.	$400,000.
Baloise Fire Insurance Co., U. S. Br.	New York, N. Y.	None in U. S.
Erie Fire Insurance Co.	Buffalo, N. Y.	$200,000.
Helvetia-Swiss Fire Insurance Co., U. S. Br.	New York, N. Y.	None in U. S.
Law Union and Crown Fire and Life Ins. Co., U. S. Br.	New York, N. Y.	None in U. S.
Milwaukee Fire Insurance Co.	Milwaukee, Wis.	$200,000.
Netherlands Fire Insurance Co., U. S. Br.	Hartford, Conn.	None in U. S.
Svea Fire and Life Insurance Co., U. S. Br.	New York, N. Y.	None in U. S.
Western Underwriters' Association, Incorporated	Chicago, Ill.	$200,000.
Wisconsin Fire Insurance Co	Milwaukee, Wis.	200,000.
American Bonding and Trust Co	Baltimore, Md.	500,000.
Preferred Accident Insurance Co	New York, N. Y.	100,000.
State Mutual Hail Insurance Co	Winnebago City, Minn.	Mutual.

The following companies have ceased to transact business in this state in the past year:

NAME.	LOCATION.	CAPITAL STOCK.
Iowa Fire Insurance Co.	Des Moines, Iowa	$ 25,000.
Key City Fire Insurance Co	Dubuque, Iowa	50,000.
New England Burglary Insurance Co	Boston, Mass.	200,000.

The Iowa Fire Insurance company has reinsured its business with the Capital Insurance company, of Des Moines, Iowa. The Key City Fire Insurance company has reinsured its business with the Lancashire Fire Insurance company, United States branch, New York. The New England Burglary Insurance company ceased to transact new business and did not apply for a license for the year 1898.

There has been a net increase of four fire insurance companies, one fidelity and surety insurance company, one accident company and eight mutual assessment 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 1897, exhibit a better financial condition than at the close of the year 1896, and their condition at the close of that year was better than the year before. The annual statements also show that not only is the financial condition of the companies better as to the assets and liabilities, but that the companies have done a fairly prosperous business during the year.

Complying with the requirements of section 1729, the code, I have prepared and published a table of the short rates provided for in chapter 4, title 9, the code, and have furnished copies of the tables to all of the fire insurance companies transacting business in this state, and also to the western managers and state agents of the companies, as well as to all others who have applied for a copy. I believe that the enactment of a law fixing the rate of cancellation and requiring that a table showing that rate be printed upon or attached to the policies of fire insurance issued by the various companies will tend to a lessening of disappointment and dissatisfaction so often occasioned when policy-holders seek to have the contract which they hold with the companies for insurance canceled.

It will be seen from Table No. 4, which table shows the business of the state and county mutual assessment associations, that the number of such associations has increased during the year, and the business transacted by them is also larger than that of last year. I have not been able to compute the cost per thousand for the last five years on the average amount, or combined business of the state mutual hail and tornado associations, for the reason that the code now requires that the business of the state mutual assessment associations and those associations doing a hail business exclusively, or a tornado business exclusively, be separately compiled, and this is the first year that the business has been separated.

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 1897, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables 1 to 5 inclusive, herewith submitted.

LIFE AND ACCIDENT COMPANIES.

During the year 1897 there were thirty-seven life insurance companies authorized to transact their appropriate business in this state.

Of this number three, the Travelers' Life Insurance company, the Ætna Life Insurance company and the Pacific Mutual Life Insurance company do also an accident business, and two, the Metropolitan Life Insurance company and the Prudential Insurance company do industrial life insurance.

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

Since the issuance of the last report there has been admitted to transact business in this state the following life insurance companies: Covenant Mutual Life Insurance company, St. Louis, Mo., paid-up capital stock, $100,000; Kansas Mutual Life Insurance company, Topeka, Kan., mutual.

The Life Insurance Clearing company, of St. Paul, Minn., which was admitted to transact a life insurance business last year, has not applied for a renewal of its certificate of authority for the year 1898; neither has it filed in this office any annual statement of its condition.

The United States Industrial Insurance company, of Newark, N. J., doing, as its name indicates, an industrial business, has also withdrawn from the state and has not filed an annual statement nor asked for a certificate of authority for the current year.

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 1897 and that have filed annual statements for renewal of their certificates of authority for the current year of 1898.

Fifty-nine mutual benefit associations complied with the insurance law governing such associations in 1897 and were authorized to transact their appropriate business in this state. Of this number twenty-one were Iowa life associations and ten Iowa accident associations.

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

At the time of issuing this report the following associations, not authorized in 1897, have complied with chapters 7 and 8, title 9, the code, under which chapters associations transacting business upon the stipulated premium plan or the assessment plan operate.

Additional Benefit Life association, Des Moines, Iowa.

Knights of the Globe Mutual Benefit association, Freeport, Ill.

Laboring Men's Co-operative Life association, Webster City, Iowa.

Mutual Aid Society German Lutheran Synod of Iowa and Other States, Iowa City, Iowa.

Marshalltown Accident association, Marshalltown, Iowa.

Midland Life association, Fort Dodge, Iowa.

Ministerial Life association, Los Angeles, Cal.

Preferred Bankers Life association, Detroit, Mich.

Western Mutual Life association, Chicago, Ill.

Wildey Casualty company, Boston, Mass.

United States Mercantile Indemnity association, Des Moines, Iowa.

United States Implement Dealers' Accident association, Council Bluffs, Iowa.

The total number of stipulated premium or assessment associations doing life or accident business in this state up to the date of this report is fifty-nine.

The Bankers and Merchants Life association, of Illinois, has by the proper methods changed its name, and is now known as the Illinois Life

association, Chicago, Ill. The Hartford Life and Annuity Insurance company, of Hartford, Conn., has also changed its name and is now the Hartford Life Insurance company, Hartford, Conn. The Odd Fellows Accident company, Boston, Mass., has by proper amendments changed its name and is now called the Brotherhood Accident association, Boston, Mass.

The following ten associations, doing life or accident business in this state during the year 1897, have not had their certificates of authority renewed for the current year:

Bankers Alliance of California, Los Angeles, Cal.
Council Bluffs Life association, Council Bluffs, Iowa.
Commercial Life association, Des Moines, Iowa.
Jewelers and Tradesmen's company, New York, N. Y.
Massachusetts Benefit association, Boston, Mass.
Security Life association, Clinton, Iowa.
Fraternal Accident association of America, Westfield, Mass.
Silver Seal Accident association, Des Moines, Iowa.
Underwriters Mutual Accident association, Des Moines, Iowa.
Volunteer Firemen of America, Cedar Rapids, Iowa.

The Bankers Alliance has reinsured its business in the Chicago Guaranty Fund Life association. The Council Bluffs Life association has transferred its business to the Northwestern Life association, Chicago, Ill. The Commercial Life association has transferred its business to the Chicago Life association, Des Moines, Iowa. The Security Life association has consolidated with the Southwestern Mutual Life association, Marshalltown, Iowa. The Underwriters Mutual Accident association has transferred its membership to the Imperial Accident association, of Des Moines, Iowa. The Fraternal Accident association did not ask for a renewal of its certificate for the current year. The Silver Seal Accident association succumbed to its inability to get business and has closed up its affairs. The Volunteer Firemen of America has been unable to keep up its membership to the required number and is closing up its affairs.

At the date of this report forty-two fraternal beneficiary societies or orders have complied with chapter 9, title 9, the code, governing fraternal beneficiary societies. The detailed statements of the various orders that have complied with the law will be found following the detailed statements of the associations operating upon the stipulated premium or assessment plan.

A complete list of the names and locations of all companies and associations complying with the general insurance laws of this state will be found in the last pages of this report.

SHORT RATE TABLE TO GOVERN IN THE CANCELLATION OF FIRE INSURANCE POLICIES.

[Prepared by the Auditor of State of the state of Iowa, in accordance with the provisions of Sec. 1729, the code.]

Take the percentage indicated in scale opposite the number of days or months policy is to run on the premium at given rate, and the result will be the premium earned in case of cancellation. Periods exceeding 20 days, and not exceeding 25 days, to be charged at the rate of 25 days, and so on up to one year.

1 day	2 per cent of annual premium
2 days	4 " " "
3 "	5 " " "
4 "	6 " " "
5 "	7 " " "
6 "	8 " " "
7 "	9 " " "
8 "	9 " " "
9 "	10 " " "
10 "	10 " " "
11 "	11 " " "
12 "	12 " " "
13 "	13 " " "
14 "	13 " " "
15 "	14 " " "
16 "	14 " " "
17 "	15 " " "
18 "	16 " " "
19 "	16 " " "
20 "	17 " " "
25 "	19 " " "
30 "	20 " " "
35 "	23 " " "
40 "	26 " " "
45 "	27 " " "
50 "	28 " " "
55 "	29 " " "
60 "	30 " " "
65 "	33 " " "
70 "	36 " " "
75 "	37 " " "
80 "	38 " " "
85 "	39 " " "
90 " or three months	40 " " "
105 "	45 " " "
120 " or four months	50 " " "
135 "	55 " " "
150 " or five months	60 " " "
165 "	65 " " "
180 " or six months	70 " " "

195 days	73	per cent of annual premium
210 " or seven months	75	" " "
225 "	78	" " "
240 " or eight months	80	" " "
255 "	83	" " "
270 " or nine months	85	" " "
285 "	88	" " "
300 " or ten months	90	" " "
315 "	93	" " "
330 " or eleven months	95	" " "
360 " or twelve months	100	" " "

Two Years.

For 2 months or less	25	per cent of term premium
Over 2 and not exceeding 4 months	30	" " "
" 4 " " " 6 "	40	" " "
" 6 " " " 8 "	50	" " "
" 8 " " " 10 "	60	" " "
" 10 " " " 12 "	70	" " "
" 12 " " " 14 "	75	" " "
" 14 " " " 16 "	80	" " "
" 16 " " " 18 "	85	" " "
" 18 " " " 20 "	90	" " "
" 20 " " " 22 "	95	" " "
" 22	100	" " "

Three Years.

For 3 months or less	25	per cent of term premium
Over 3 and not exceeding 6 months	30	" " "
" 6 " " " 9 "	40	" " "
" 9 " " " 12 "	50	" " "
" 12 " " " 15 "	60	" " "
" 15 " " " 18 "	70	" " "
" 18 " " " 21 "	75	" " "
" 21 " " " 24 "	80	" " "
" 24 " " " 27 "	85	" " "
" 27 " " " 30 "	90	" " "
" 30 " " " 33 "	95	" " "
" 33 months	100	" " "

Four Years.

For 4 months or less	25	per cent of term premium
Over 4 and not exceeding 8 months	30	" " "
" 8 " " " 12 "	40	" " "
" 12 " " " 16 "	50	" " "
" 16 " " " 20 "	60	" " "
" 20 " " " 24 "	70	" " "
" 24 " " " 28 "	75	" " "
" 28 " " " 32 "	80	" " "
" 32 " " " 36 "	85	" " "
" 36 " " " 40 "	90	" " "
" 40 " " " 44 "	95	" " "
" 44 months	100	" " "

Five Years.

For 5 months or less	25	per cent of term premium
Over 5 and not exceeding 10 months	30	" " "
" 10 " " " 15 "	40	" " "
" 15 " " " 20 "	50	" " "
" 20 " " " 25 "	60	" " "
" 25 " " " 30 "	70	" " "
" 30 " " " 35 "	75	" " "
" 35 " " " 40 "	80	" " "
" 40 " " " 45 "	85	" " "
" 45 " " " 50 "	90	" " "
" 50 " " " 55 "	95	" " "
" 55 months	100	" " "

Six Years.

For 6 months or less	25	per cent of term premium
Over 6 and not exceeding 12 months	30	" " "
" 12 " " " 18 "	40	" " "
" 18 " " " 24 "	50	" " "
" 24 " " " 30 "	60	" " "
" 30 " " " 36 "	70	" " "
" 36 " " " 42 "	75	" " "
" 42 " " " 48 "	80	" " "
" 48 " " " 54 "	85	" " "
" 54 " " " 60 "	90	" " "
" 60 " " " 66 "	95	" " "
" 66 months	100	" " "

CHAPTER XLIV, LAWS OF 1898.

An act to amend section seventeen hundred and forty-four (1744) of the code, relating to proofs of loss under contracts of insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That section seventeen hundred and forty-four of the code be amended by striking out the words "the preceding" in the second line, and insert after the word "section" in the third line the words "seventeen hundred and forty-two hereof."

SEC. 2. This act being deemed of immediate importance shall take effect from and after its passage and publication in the Iowa State Register and Des Moines Leader, newspapers published at Des Moines, Iowa.

Approved March 31, A. D. 1898.

CHAPTER XLV, LAWS OF 1898.

An act to amend section seventeen hundred and fifty-two (1752), chapter four (4), title nine (9), of the code, relative to insurance other than life.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That sub-division No. five (5) of section seventeen hundred and fifty-two (1752) of the code be amended by inserting after the word "company" in the first line of said sub-section the words "twenty dollars," and striking out the word "twenty" in the second line and insert in lieu thereof the word "two."

SEC. 2. Strike out sub-division No. eight (8) of said section, and designate sub-division No. nine (9) as No. eight (8).

SEC. 3. That said section be amended by adding the following as sub-division No. nine (9) thereof:

For each certificate for publication of foreign companies two dollars, and for each certificate for publication of Iowa companies fifty cents.

SEC. 4. This act being deemed of immediate importance shall be in force and take effect from and after its publication in the Iowa State Register, and Des Moines Leader, newspapers published in Des Moines, Iowa.

Approved March 30, A. D. 1898.

CHAPTER XLVI, LAWS OF 1898.

An act to amend section seventeen hundred and eighty-two (1782) of the code, relative to life insurance companies and associations.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That section seventeen hundred and eighty-two (1782) of the code, be, and the same is hereby, amended by inserting in the first, sixth, and eighth lines, immediately after the word "company" the words "or associations."

Approved April 7, 1898.

CHAPTER XLVII, LAWS OF 1898.

An act to amend section eighteen hundred and thirty-two (1832) of the code relative to the issuing of state auditor's certificates to fraternal beneficiary societies, orders or associations.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That section eighteen hundred and thirty-two (1832) of the code be, and the same is, amended by adding the following:

"Provided, however, that before such certificate shall be issued, the fraternal beneficiary society, order or association shall have actual applications upon at least two hundred and fifty lives for at least one thousand dollars each.

SEC. 2. This act being deemed of immediate importance shall take effect and be in force from and after its publication in the Des Moines Leader and Iowa State Register, newspapers published at Des Moines, Iowa.

Approved April 7, A. D. 1898.

PART I.

CONTAINING

Annual statements of Iowa Fire and Marine Insurance Companies made to, and filed with, the Auditor of State, 1898.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1897, and filing annual statements in 1898.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

AMERICAN 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, pursuant to the laws thereof.

President, P. L. FOWLER. *Vice-President*, M. SEAGER.

Secretary, L. E. SEAGER.

[Incorporated, January 1, 1897. Commenced business, January 1, 1898.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $....; total, None.
Amount of capital paid up in cash.....Mutual.
Amount of net ledger assets, December 31st of previous year,....None.
... crease of paid-up capital during 189....None.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction, (including premiums of previous years)	$ 13,494.33	
Deduct only reinsurance, $4,839.43, rebate, abatement and return premiums, $19.88; total	4,859.31	
Net cash actually received for premiums		$ 8,635.02
Bills and notes received during the year, for premiums, remaining unpaid	$ 35,967.13	
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 premium (less five per cent) received for perpetual fire risks		None.
Borrowed money, $2,000; for increased capital, $....; total	$ 2,000.00	
Total		2,000.00
Aggregate amount of income actually received during the year in cash		$ 10,635.02

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $.... occurring in previous years)	$ 3,639.75	
Deduct amounts received for salvages (on losses of the last or of previous years), $.....; and from reinsurance in other companies, $....; total	None.	
Net amount paid during the year for losses		$ 3,639.75
Deposit premiums returned		None.
Paid stockholders for interest or dividends; (amount declared during the year)		None.
Scrip or certificates of profits redeemed in cash, $....; interest paid to scripholders, $....; total		None.
Commissions or brokerage to agents, less received on reinsurances		3,073.83

Salaries and allowances to agents; salary, $215; traveling expenses, $758.44; total		$ 973.44
Rents (including $.... for company's use of own buildings) less $....; from sub-leases		87.50
Salaries, fees, and all other charges, officers ($1,350); clerks ($214); other employes ($ ...), total		1,564.00
Taxes on premiums, $ ...; on real estate, $....; on other investments, $ ...; total		None.
Insurance department fees and agents' licenses, $....; municipal licenses, tax on franchise, $....; total		None.
Advertising, printing and stationery, $388.60; collections, $55 81; repairs and expenses on real estate, $ ...; postage, $102.47; furniture and fixtures, $ ...; miscellaneous, $342.97; total		889.85
Losses on sales or maturity of ledger assets, $....; other disbursements, viz.: $ ...; total		None.
Total expenditures during the year		$ 10,230.37
Balance		$ 404.65

LEDGER ASSETS.

Book value real estate: unincumbered, $....; incumbered, $ ...; total		None.
Mortgage loans on real estate: first liens, $ ...; other than first, $ ...; total		None.
Loans secured by pledge of bonds, stocks or other collaterals		None.
Book value of bonds, excluding interest, $ ...; and stocks, $....; total		None.
Cash in company's office, $....; deposited in bank, $404.65; total	404.65	
Bills receivable, $ ...; agent's debit balances, $....; total		None.
Total	$ 404.65	
Total net ledger assets		$ 404.65

NON-LEDGER ASSETS.

Premium notes, less assessments paid thereon		35,967.12
Gross premiums in course of collection December 31st, not more than three months due		None.
Gross premiums in course of collection December 31st, more than three months due, $452.34.		
Gross assets		$ 36,371.77
Deduct assets not admitted: loans on personal security, endorsed or not, $ ...; bills receivable, past due, $452.34; total		452.34
Total admitted assets		$ 35,919.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $ ...; not yet due, $150)	$ 150.00	
Losses reported	500.00	
Losses resisted (not allowed), including interest, costs and other expenses thereon	None.	
Total amount of claims for losses	$ 650.00	
Deduct reinsurance due or accrued (give list of companies and amounts)	None.	
Net amount of unpaid losses		$ 650.00
Gross premiums (less reinsurance 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 (50 per cent)		None.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*)		None.

Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent)		None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time hulls)		None.
Total unearned premiums as computed above		None.
All other liabilities, viz.: borrowed money	$ 2,000.00	
Actual amount paid into guaranty fund	5,400.00	
Total amount of all liabilities		$ 8,050.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	None.	
Written or renewed during the year	$ 795,670	$ 58,929.13
Total	$ 795,670	$ 58,929.13
Deduct those expired and marked off as terminated	136,772	11,416.74
In force at the end of the year	$ 659,898	$ 47,512.39
Deduct amount reinsured	20,327	302.80
Net amount in force	$ 639,558	$ 47,209.59

BUSINESS IN STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 776,670.00
Gross premiums received	58,929.12
Losses paid	3,639.75
Losses incurred	4,289 75
Amount at risk	639,558.00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, B. F. HEISLY. *Vice-President*, F. W. CRAIG.

Secretary, GEORGE J. DELMEGE.

[Incorporated July 1, 1889. Commenced business July 18, 1889.]

Home office, Des Moines.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $ ...; total	None.
Amount of capital paid up in cash	Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $ ... premiums of previous years)	$ 80,798.24	
Deduct only reinsurance, rebate, abatement and return premiums	1,759 77	
Net cash actually received for premiums		$ 79,038.47
Income received from all other sources, viz: Bills receivable, interest and cash refunded to company on sundry accounts		288 40
Aggregate amount of income actually received during the year in cash		$ 79,326.87

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $.... occurring in previous years)	$ 30,803.52	
Deduct amounts received for salvages (on losses of the last or of previous years), $ ...; and for reinsurance in other companies, $ ...; total	491.50	
Net amount paid during the year for losses		$ 30,312.02
Paid interest on cash advanced on guarantee fund notes		2,196.50
Repaid on amount advanced on guarantee fund notes		2,087.50
Commissions or brokerage to agents, less received on reinsurances		16,265.74
Salaries and allowances to agents		8,210.59
Rents (including none for company's use of own buildings), less none; from sub-leases		765.50
Salaries, fees and all other charges, officers, $11,527.23; clerks, $1,741.36; other employes, $53; total		13,020.59
Taxes on premiums, none; on real estate, none; on other investments, $4.35; total		4.35
Insurance department fees and agents' licenses, $477.11; municipal licenses, none; tax on franchise, none; total		477.11
Advertising, printing and stationery, $1,587.18; legal expenses, $ ...; repairs and expenses on real estate, $ ...; furniture and fixtures, $144.68; miscellaneous, $138.38; total		1,870.24
Postage, express, exchange, telegrams, lights and telephone		1,348.07
Total expenditures during the year		$ 76,506.21

LEDGER ASSETS.

Cash in company's office, $355.01; deposited in bank: Valley National bank, Des Moines, Iowa, $4,305.12; Iowa State Savings Bank, Creston, Iowa, $6,317.90; total	$ 10,978.03	
Premium notes taken for fire, lightning, windstorm and tornado risks, less assessment paid on same	301,908.66	
Bills receivable, $128.10; agents' debit balances, $3,978.84; total	4,006.94	
All other property of the company	586.70	
Total	$ 317,080.33	
Deduct ledger liabilities: Agents' credit balances, $2,977.73; borrowed money, none; all other, none; total	2,977.73	
Total net ledger assets		$ 314,102.60

NON-LEDGER ASSETS.

Gross assets	$ 314,102.60
Deduct assets not admitted: Furniture, fixtures and safes	586.70
Total admitted assets	$ 313,515.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, $4,574.45)	$ 4,574.45	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	3,720.63	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	2,500.00	
Total amount of claims for losses	$ 10,795.08	
Deduct reinsurance due or accrued (give list of companies and amounts)	None	
Net amount of unpaid losses		$ 10,795.08
All other liabilities, viz.: Guarantee fund actually paid up in cash		25,000.00
Total amount of all liabilities		$ 35,795.08
Joint-stock capital actually paid up in cash	None	
Reserve or guaranty fund, represented by scrip, or otherwise	None	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	$7,350,901.62	$ 437,529.17
Written or renewed during the year	2,489,339.35	135,314.32
Total	$9,840,240.97	$ 572,743.49
Deduct those expired and marked off as terminated	1,218,916.49	71,332 24
In force at the end of the year	$8,621,323.98	$ 501,411.25
Deduct amount reinsured	83,450 00	2,071.76
Net amount in force	$8,537,873.98	$ 499,339.49

Largest amount written on any one risk, not deducting reinsurance, $10,000 (wind only).

GENERAL INTERROGATORIES.

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? No.

Losses incurred during the year (fire, $27,312.13; marine and inland, none; tornado, $146.44) $ 27,458.57

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	$2,366,339 35
Gross premiums received	129,091.39
Losses paid	30,297.03
Losses incurred	27,445.57
Amount at risk	8,438,323.86

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

ATLAS 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, pursuant to the laws thereof.

President, J. K. MOLLER. *Vice-President*, B. C. BOWMAN.
Secretary, WM. WILKINSON.

[Incorporated June 23, 1892. Commenced business August 1, 1892.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $ ...; subscribed for ..... Mutual.
Amount of capital paid up in cash ..... Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction, (including $1,690.74 premiums of previous years)	$ 62,759.85	
Deduct only reinsurance, rebate, abatement and return premiums	27,023.36	
Net cash actually received for premiums		$ 35,736.49
Bills and notes received during the year for premiums, remaining unpaid	$ 2,912.32	
Received for interest on bonds and mortgages	None.	

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		$ 103.19
Income received from all other sources, viz: Rents, reinsurance, commission		1,888.30
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		$ 37,727.98

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $1,045.13 occurring in previous years)	$ 13,895.89	
Deduct amounts received for salvages (on losses of the last or of previous years), $ ...; and from reinsurance in other companies, $10.56; total	1,599.41	
Net amount paid during the year for losses		12,296.48
Deposit premiums returned	None.	
Paid stockholders for interest or dividends; (amount declared during the year, $ ...)	None.	
Scrip or certificates of profits redeemed in cash, $...; interest paid to scripholders, $ ...; total	None.	
Commissions or brokerage to agents		212.64
Salaries and allowances to agents		11,812.25
Rents (including $ ... for company's use of own buildings) less $ ...; from sub-leases, total		600.00
Salaries, fees and all other charges, officers ($4,010.40); clerks ($1,078); other employees ($ ...); total		5,088.40
Taxes on premiums, $ ...; on real estate, $ ...; on other investments, $ ...; total	None.	
Insurance department fees and agents' licenses, $9; municipal licenses, $ ...; tax on franchise, $ ...; total		9.00
Advertising, printing and stationery, $769.49; legal expenses, $212.70; repairs and expenses on real estate, $ ...; furniture and fixtures, $14.65; miscellaneous expense, $154 66; adjustment expenses, $10; total		1,141.50
Loss on ledger assets, $148.03; other disbursements, viz: Mutual telephone stock, $45; total		193.03
Postage, $238.73; reinsurance, $6,415.92; expense of directors and auditing committee, $385.76; total		7,040.41
Total expenditures during the year		$ 38,393.71

LEDGER ASSETS.

Book value real estate unincumbered, $ ...; incumbered, $ ...; total	None.	
Mortgage loans on real estate first liens, $ ...; other than first, $ ...; total	None.	
Loans secured by pledge of bonds, stocks or other collaterals	None.	
Book value of bonds excluding interest, $ ...; and stocks, $45; total	45.00	
Cash in company's office, $1,171.43; deposited in bank: Des Moines National, $15,102.42; total	16,273.85	
Capital insurance company	182.25	
Furniture and fixtures	357.40	
Maps	120.00	
Bills receivable, $988.93; agent's debit balances, $52.20; total	1,041.13	
Guarantee deposits	841.14	
Total	$ 18,870.77	
Deduct ledger liabilities; agents' credit balances, $183.44; borrowed money, $ ...; all other, $502.12; total	685.56	
Total net ledger assets		$ 18,185.21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on bonds and stocks	None.	
Interest due and accrued on collateral loans	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on company's property or lease	None.	
Total	None.	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Gross premiums in course of collection December 31st, not more than three months due	None.	
Deduct cost of collection, commission and brokerage	None.	
Net amount of uncollected premiums, not more than three months due		$ 1,013.45
Mileage on hand		238.00
Gross premiums in course of collection December 31st, more than three months due	None.	46,956.12
Premium notes		
Gross assets		$ 66,302 78
Deduct assets not admitted; supplies, printed matter and stationery, $ ...; furniture, fixtures, maps and safes, $487.40; total	$ 487.40	
Mileage on hand	238.00	
Total		725.40
Total admitted assets		$ 65,607.38

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, none)	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses	None.
Losses resisted (not outlawed), including interest, costs and other expenses thereon	None.
Total amount of claims for losses	None.
Deduct reinsurance due or accrued (give list of companies and amounts)	None.
Net amount of unpaid losses	None.
Gross premiums (less reinsurance) 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 (50 per cent)	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $ ...; unearned premiums (*pro rata*)	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $ ...; unearned premiums (50 per cent)	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time hulls)	None.
Total unearned premiums as computed above	None.

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$3,017,865.00	$ 48,333.22
Written or renewed during the year	3,743,850.98	62,271.65
Total	$6,761,715.98	$ 110,604.87
Deduct those expired and marked off as terminated	3,859,336.66	63,093.90
In force at the end of the year	$2,902,379.32	$ 47,511.07
Deduct amount reinsured	337,445.00	5,944.10
Net amount in force	$2,564,934.32	$ 41,566.97

GENERAL INTERROGATORIES.

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?.....No.
What amount of installment notes is owned and now held by the company?.....None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....No. None.
Balance of scrip outstanding and deliverable to policy-holders.....None.
Scrip not actually delivered.....None.
Scrip dividends declared during the year.....None.
Net cash participating premiums received during the year.....None.
Limit of scrip accumulation, before any redemption.....None.
Losses incurred during the year (fire, $12,850.76; marine and inland, $ ...; tornado, $ ...).....$ 12,850.76
Total amount of the company's stock owned by the directors at par value.....Mutual.
Total amount loaned to officers and directors, $ ...; loaned to stockholders, not officers, $ ...; .....None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	$3,144,815 98	$ 599,015.00	$3,743,830.98
Gross premiums received	57,976.65	4,295 00	62,271.65
Losses paid	13,859.89	.....	13,895 89
Losses incurred	12,850.76	.....	12,850.76
Amount at risk	2,393,154.32	509,225.00	2,902,379.32

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, S. T. BERRY. *Vice-President*, JNO. B. HENDERSON.
Secretary, JNO. D. BERRY.

[Incorporated January 7, 1884. Commenced business January 24, 1884.]
Home office, 416 West Fourth street, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for.....$ 100,000.00
Amount of capital paid up in cash.....25,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $ ... premiums of previous years)	$ 92,842.70	
Deduct only reinsurance, rebate, abatement and return premiums	12,296.11	
Net cash actually received for premiums		$ 80,545.59
Bills and notes received during the year for premiums, remaining unpaid	None.	
Received for interest on bonds and mortgages		400.33

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		$ 1,651.88
Income received from all other sources, viz: Rents, $1,280.00; total		1,280.00
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		$ 83,989.79

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $5,076.91 occurring in previous years)	$ 38,096.27	
Deduct amounts received for salvages (on losses of the last or of previous years), $ ...; and from reinsurance in other companies, $4,534.58; total	4,534.58	
Net amount paid during the year for losses		$ 33,561.69
Deposit premiums returned	None.	
Paid stockholders for interest or dividends, (amount declared during the year, $ ...)	None.	
Scrip or certificates of profits redeemed in cash, $ ...; interest paid to scripholders, $ ...; total	None.	
Commissions or brokerage to agents, less received on reinsurances		15,662.56
Salaries and allowances to agents		1,349.18
Rents (including $ ... for company's use of own buildings), less $ ... from sub-leases	None.	
Salaries, fees and all other charges, officers ($4,800); clerks ($2,556); other employes ($2,192.56); total		9,548 56
Taxes on premiums, $ ...; on real estate, $336.46; on other investments, $ ...; total		336.46
Insurance department fees and agents' licenses, $214 50; municipal licenses, $ ...; tax on franchise, $ ...; total		214.50
Advertising, printing and stationery, $736 93; legal expenses, $1,177.52; repairs and expenses on real estate, $250; furniture and fixtures, $60 02; miscellaneous, $4,760.71; total		6,975.18
Loss on sales or maturity of ledger assets, $ ...; other disbursements, viz: $324.91; total		324.91
Total expenditures during the year		$ 68 073.04

LEDGER ASSETS.

Book value real estate, unincumbered, $29,772.13; incumbered, $ ...; total	$ 29,772.13	
Mortgage loans on real estate, first liens, $16,318.20; other than first, $ ...; total	16,318.20	
Loans secured by pledge of bonds, stocks or other collaterals	None.	
Book value of bonds, excluding interest, $ ...; and stocks, $4,816.01; total	4,816 01	
Cash in company's office, $180; deposited in bank, $11,578 04: Valley National, Des Moines, $11,576.98; Bankers' Iowa State bank, Des Moines, $1.06; total	11,758.04	
Bills receivable (less discount on notes over three months past due)	73,797 23	
Assessments, $350; other debtor balances, $1,648.92; total	1,998 92	
Bills receivable, $ ...; agents' debit balances, $8,765.72; total	8,765.72	
Total	$ 147,226.25	
Total net ledger assets		$ 147,226.25

NON-LEDGER ASSETS.

Interest due, $297.45; and accrued, $514.25, on mortgages; total	$ 811.70	
Interest due, $....; and accrued, $....., on bonds and stocks; total ..... None.		
Interest due, $ ...; and accrued, $ ..., on collateral loans; total ..... None.		
Interest due, $ ...; and accrued, $ ..., on other assets; total ..... None.		
Rents due, $....; and accrued, $47.50, on company's property or lease; total	47.50	
Total carried out		$ 859.20
Market value of real estate over book value ..... None.		
Gross assets		$ 148,085.45

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, $700)	$ 700.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	800.33	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,967.22	
Total amount of claims for losses	$ 3,467.55	
Deduct reinsurance due or accrued (give list of companies and amounts) ..... None.		
Net amount of unpaid losses		$ 3,467.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $40,586.27; unearned premiums, (40 per cent)	$ 16,234.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $122,150.67; unearned premiums (40 per cent)	48,860.27	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, $ .....; unearned premiums (50 per cent) ... None.		
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls) ..... None.		
Total unearned premiums as computed above		65,094.77
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or 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 included in admitted assets, 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 authorized or ordered to be redeemed ..... None.		
Interest due or accrued remaining unpaid ..... None.		
Cash dividends remaining unpaid, to stockholders, $.....; to policy holders, $ ..... None		
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		635.33
Commissions, brokerage and other charges due to agents and brokers, on premiums paid ..... None.		
Returned premiums, none; and reinsurance premiums..None		
All other liabilities, viz		
Total amount of all liabilities		$ 69,197.65

Joint-stock capital actually paid up in cash	$ 25,000.00	
Reserve or guarantee fund, represented by scrip or otherwise ..... None.		
Divisible surplus	53,887.80	
Total		$ 78,887.80
Total		$ 148,085.45

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	$ 6,536,773	$ 159,430.75
Written or renewed during the year	6,575,541	101,909.46
Total	$ 13,112,314	$ 261,340 21
Deduct those expired and marked off as terminated	3,915,817	87,743 52
In force at the end of the year	$ 9,196,497	$ 173,596.69
Deduct amount reinsured	548,676	10,859.75
Net amount in force	$ 8,647,821	$ 162,736.94
Perpetual risks (not included above), none; premiums on same, none ..... None.		
Largest amount written on any one risk, not deducting reinsurance	2,500.00	

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?	None.
If so, what amount?	None.
Balance of scrip outstanding and deliverable to policy-holders	None.
Scrip not actually delivered	None.
Scrip dividends declared during the year	None.
Net cash participating premiums received during the year	None.
Limit of scrip accumulation before any redemption	None.
Losses incurred during the year (fire, $36,486.91; marine and inland, none; tornado, $.....); total	$ 36,486.91
Total amount of the company's stock owned by the directors at par value	4,000.00
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, none	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$6,575,541.00
Gross premiums received	101,909.46
Losses paid	38,096 27
Losses incurred	36,486 91

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, GEO. A. JEWETT. *Vice-President*, R. J. MCKEE.
Secretary, S. G. LEE.

[Incorporated February 2, 1894. Commenced business March 1, 1894.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $.... ; subscribed for, $.... ; ..... Mutual.
Amount of capital paid up in cash..... Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $..... premiums of previous years).....	$ 17,426.43	
Deduct only reinsurance, rebate, abatement and return premiums	2,673.02	
Net cash actually received for premiums	$	14,753.41
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, bills payable, $615; general fund, $225; total		1,140.00
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	$	15,893.41

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $..... occurring in previous years)	$ 8,011.83	
Deduct amounts received for salvages (on losses of the last or of previous years), $.... ; and from reinsurance in other companies, $ .... ; total	901.63	
Net amount paid during the year for losses	$	7,110.20
Deposit premiums returned	None.	
Paid stockholders for interest or dividends; (amount declared during the year, $)	None.	
Scrip or certificates of profits redeemed in cash, $ .... ; interest paid to scripholders, $ .... ; total	None.	
Commissions or brokerage to agents, less received on reinsurances		2,745.08
Salaries and allowances to agents		1,319.80
Rents (including $.... for company's use of own buildings), less $.... ; from sub-lessees		425.00
Salaries, fees and all other charges, officers ($1,024.18); clerks ($987.70); other employes ($117.90); total		2,129.78
Taxes on premiums, $.... ; on real estate, $.... ; on other investments, $ .... ; total	None.	
Insurance department fees and agents' licenses, $90; municipal licenses, $.... ; tax on franchise, $ .... ; total		90.00

Advertising, printing and stationery, $216.80; legal expenses, $120; repairs and expenses on real estate, $.... ; furniture and fixtures, $ .... ; miscellaneous, $741.95; total	$	1,108.75
Loss on sales or maturity of ledger assets, $ .... ; other disbursements, viz: traveling expenses, $1,884.39; total		1,884.39
Total expenditures during the year	$	16,893.20

LEDGER ASSETS

Book value real estate, unincumbered, $.... ; incumbered, $. ... ; total	None.	
Mortgage loans on real estate, first liens, $ .... ; other than first, $.... ; total	None.	
Loans secured by pledge of bonds, stocks, or other collaterals	None.	
Book value of bonds excluding interest, $.... ; and stocks, $.... ; total	None.	
Cash in company's office, $ .... ; deposited in bank: Citizens National bank, $470.43; total	$ 470.43	
Bills receivable, $ .... ; agents' debit balances, $335.08; total	335.08	
Total	$ 805.51	
Deduct ledger liabilities: agents' credit balances, $.... ; borrowed money, $ .... ; all other, $ .... ; total	None.	
Total net ledger assets		$ 805.51

NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due	$ 1,190.42	
Deduct cost of collection, commission and brokerage, 20 per ct.	238.08	
Net amount of uncollected premiums, not more than three months due		952.34
Premium notes, including perpetuals		45,369.35
Total admitted assets		$ 47,321.20

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $ .... ; not yet due, $3,142.67)	$ 3,142.67	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	1,000.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	None.	
Total amount of claims for losses	$ 4,142.67	
Deduct reinsurance due or accrued (give list of companies and amounts)	2,101.91	
Net amount of unpaid losses	$	2,040.76
Gross premiums (less reinsurance) 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 (50 per cent)	None.	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $ .... ; unearned premiums (*pro rata*)	None.	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $.... ; unearned premium (53 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time bills)	None.	
Total unearned premiums as computed above	None.	942.79
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		
Commissions, brokerage and other charges due to agents and brokers, on premiums paid		70.43

Return premiums, none; and reinsurance premiums, $900.80	$ 900.80
All other liabilities, viz.: guaranty fund paid in cash	1,975.00
Due and to become due for borrowed money	5,765.00
Total amount of all liabilities	$ 11,694.78

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	$ 1,126,337	$ 60,408.56
Written or renewed during the year	474,005	35,223.61
Total	$ 1,600,342	$ 95,632.17
Deduct those expired and marked off as terminated	402,950	5,299.78
In force at the end of the year	$ 1,197,392	$ 90,332.41
Deduct amount reinsured	95,500	1,386.54
Net amount in force	$ 1,101,892	$ 88,945.87

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	None.
Balance of scrip outstanding and deliverable to policy holders	None.
Scrip not actually delivered	None.
Scrip dividends declared during the year	None.
Net cash participating premiums received during the year	None.
Limit of scrip accumulation, before any redemption	None.
Losses incurred during the year (fire, $11,354.50; marine and inland, $ ....; tornado, $ ....)	$ 11,354.50
Total amount of the company's stock owned by the directors at par value	None.
Total amount loaned to officers and directors, $ ....; loaned to stockholders, not officers, $	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS DONE IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 474,005.00
Gross premiums received	35,223.61
Losses paid	8,011.83
Losses incurred	11,354.50
Amount at risk	1,101,892.00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, J. M. DANIELS. *Vice-President*, CHARLES WARE.
Secretary, W. S. FURNACE.

[Incorporated August 29, 1896. Commenced business August 29, 1896.]

Home office, Lisbon, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, mutual; subscribed for	Mutual.	
Amount of capital paid up in cash	Mutual.	
Amount of net ledger assets, December 31st of previous year	$ 4,188.91	
....crease of paid-up capital during 1897	None.	
Extended at		$ 4,188.91

INCOME DURING YEAR.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	$ 42,274.83	
Deduct amount of same not collected	None.	
Net collected	None.	
Gross premiums written and renewed during the year	40,823.56	
Total	$ 83,798.39	
Deduct gross premiums and bills in course of collection at this date, and canceled	50,991.14	
Entire premiums collected during the year	$ 32,807.25	
Deduct reinsurance, rebate, abatement and return premiums	867.56	
Total	$ 31,939.69	
Deposit premiums, received on perpetual risks	None.	
Rents from company's property, including $ ....; for company's use of own buildings, $ ....; total	None.	
Interest on real estate mortgage loans, $ ....; on other collateral loans, $ ....; total	None.	
Interest and dividends on stocks and bonds, $ ....; from all sources, $ ....; total	None.	
Total rents and interest	None.	
Profit on sale or maturity of ledger assets during the year over book values	None.	
From all other sources, viz.: (Itemize profit and loss account)	None.	
Total income during the year		31,939.69
Total footings		$ 35,928.69

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $891, occurring in previous years)	$ 20,738.94	
Deduct amounts received for salvages (on losses of the last or of previous years), $ ....; and from reinsurance in other companies, $ ....; total	None.	
Net amount paid during the year for losses		$ 20,738.94
Deposit premiums returned		None.
Paid stockholders for interest or dividends (amount declared during the year, $ ....); total		None.
Scrip or certificates of profits redeemed in cash, $ ....; interest paid to scripholders, $ ....; total		None.
Commissions or brokerage to agents, less received on reinsurances		None.
Salaries and allowances to agents		141.44
Rents (including $ ... for company's use of own building), less $ ....; from sub-leases		86.00
Salaries, fees and all other charges, officers ($3,385.90); clerks ($1,028.26); other employes ($578.30); total		4,992.46
Taxes on premiums, $ ...; on real estate, $ ....; on other investments, $ ...; total		None.
Insurance department fees and agents' licenses, $7.50; municipal licenses, $ ....; tax on franchise, $ ....; total		7.50
Advertising, printing and stationery, $268.80; legal expenses, $171.44; repairs and expenses on real estate, $ ...; furniture and fixtures, $165.37; miscellaneous, $913.16; postage stamps, $568.35; total		2,086.12

Loss on sales or maturity of ledger assets, $ ...; other disbursements, viz: $ .. ; total	None.	
Total expenditures during the year		$ 28,032.46
Balance		$ 7,476.14

LEDGER ASSETS.

Book value real estate, unincumbered, $....; incumbered, $ ...; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $ ...; total	None.	
Loans secured by pledge of bonds, stocks, or other collaterals	None.	
Book value of bonds excluding interest, $....; and stocks, $....; total	None.	
Cash in company's office, $276.14; deposited in bank, $7,200 with Stucksleger & Aurcher; total	$ 7,476.14	
Bills receivable, $... ; agents' debit balances, $....; total	None.	
Total	$ 7,476.14	
Deduct ledger balances: Agents' credit balances, $....; borrowed money, $... ; all other, $ ...; total	None.	
Total net ledger assets		$ 7,476.14
Gross premiums in course of collection December 31st, not more than three months due	$ 2,315.19	
Deduct cost of collection, commission and brokerage	100.00	
Net amount of uncollected premiums, not more than three months due		2,215.19
(Gross premiums in course of collection December 31st, more than three months due, $821.15.)		
One year premium notes $33,142.54; two years, $18,643.75; five years, $285.54; total		52,071.83
Gross assets		$ 61,763.16
Deduct assets not admitted	None.	
Total admitted assets		$ 61,763.16

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $....; not yet due, $....)	None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 1,000.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	None.	
Total amount of claims for losses	$ 1,000.00	
Deduct reinsurance due or accrued (give list of companies and amounts)	None.	
Net amount of unpaid losses		$ 1,000.00
Gross premiums (less reinsurance) 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 (50 per cent)	None.	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*)	None.	
Gross premium (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premium (50 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls)	None.	
Total unearned premiums as computed above	None.	
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or 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 included in admitted assets 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 authorized or ordered to be redeemed	None.	
Interest due or accrued remaining unpaid	None.	
Cash dividends remaining unpaid to stockholders, $....; to policy-holders, $	None.	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	None.	
Return premiums, $..... and reinsurance premiums, $21.50	$ 21.50	
All other liabilities, viz.: Ads., $14.00; electric light, $1.81; total	15.81	
Total		$ 37.31
Total amount of all liabilities		$ 1,037.31

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	$ 1,533,418	$ 42,274.83
Written or renewed during the year	3,320,721	40,523.86
Total	$ 4,873,139	$ 82,798.39
Deduct those expired and marked off as terminated	1,223,735	30,726.56
In force at end of the year	$ 3,449,404	$ 52,071.83
Deduct amount reinsured	15,607	411.20
Net amount in force	$ 3,433,804	$ 51,660.63
Perpetual risks (not included above), $ ...; premiums on same, $....; total	None.	
Largest amount written on any one risk, not deducting reinsurance, $5,000, ½ reinsured.		

GENERAL INTERROGATORIES.

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?	Yes.
What amount of installment notes is owned and now held by the company?	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	None.
Balance of scrip outstanding and deliverable to policy-holders	None.
Scrip not actually delivered	None.
Scrip dividends declared during the year	None.
Limit of scrip accumulation, before any redemption	None.
Losses incurred during the year (fire, $20,847.94; marine and inland, $....; tornado, $); total	$ 20,847.94
Total amount of the company's stock owned by the directors at par value	None.
Total amount loaned to officers and directors, $....; loaned to stockholders, not officers, $....; total	None.
Does any officer director, or trustee receive a commission or royalty on the business of the company? One for services (secretary and manager) a commission.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 487,091.00
Gross premiums received	8,493.57
Losses paid	14,457.43
Losses incurred	13,566.43
Amount at risk	1,136,236.00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, J. G. ROUNDS. *Vice-President*, S. A. MERRILL.
Secretary, J. S. CLARK.

[Incorporated October, 1881. Commenced business October, 1881.]

Home office, 405 Court avenue, Des Moines.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for	$ 100,000.00
Amount of capital paid up in cash	25,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $194,003.86 premiums of previous years)	$ 255,627.19	
Deduct only reinsurance, rebate, abatement and return premiums	41,187.75	
Net cash actually received for premiums		$ 214,439.44
Bills and notes received during the year for premiums, remaining unpaid	$ 117,451.22	
Received for interest on bonds and mortgages		3,497.12
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		4,344.49
Income received from all other sources, viz: Rents, $658.43; total		658.43
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		$ 222,939.48

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $1,259.50 occurring in previous years)	$ 109,740.31	
Deduct amounts received for salvages (on losses of the last or of previous years), $542.98; and from reinsurance in other companies, $8,434.59; total	8,977.57	
Net amount paid during the year for losses		$ 100,762.74
Paid stockholders for interest or dividends: (amount declared during the year, $...)		2,500.00
Commissions or brokerage to agents, less received on reinsurances		54,343.94
Salaries, fees and all other charges, officers, $4,400; clerks, $9,086.87; other employes, $7,895; total		20,381.87
Taxes on real estate, $1,145.81; on other investments, $...; total		1,145.81
Insurance department fees and agent's licenses		594.00
Advertising, printing and stationery, $2,349.06; legal expenses, $729.75; repairs and expenses on real estate and loans, $629.79; total		3,708.60
Costs on judgments, $569.11; postage and express, $2,246.13; interest on mortgages payable, $49.79; traveling expense, $5,664.65; general expense, $3,314.81; total		11,834.49
Total expenditures during the year		$ 195,171.45

LEDGER ASSETS.

Book value real estate, unincumbered	$ 33,485.70	
Mortgage loans on real estate, first liens, $...; other than first, $...; total	78,226.13	

Loans secured by pledge of bonds, stocks, or other collaterals	$ 1,965.91	
Cash in company's office, $5,428.79; deposited in bank: Citizens National bank, $10,477.14; German Savings bank, $1,000; total	16,905.93	
Net agents' balances	16,517.21	
Bills receivable not matured	167,604.99	
Bills receivable not more than six months past due	10,328.04	
Bills receivable and judgments, less $20,000 charged profit and loss, $61,849.75; discount, ...; total	68,554.43	
Total	$ 393,878.33	
Total net ledger assets		$ 393,878.33

NON-LEDGER ASSETS.

Interest due, $4.50; and accrued, $1,476.05, on mortgages; total	$ 1,480.55	
Interest due, $...; and accrued, $..., on bonds and stocks; total	149.75	
Interest due, $...; and accrued, $..., on collateral loans; total	None.	
Interest due, $...; and accrued, $..., on other assets; total	None.	
Rents due, $...; and accrued, $..., on company's property or lease	302.36	
Total		$ 2,013.66
Gross assets		$ 395,892.01
Deduct assets not admitted	None.	
Total admitted assets		$ 395,892.01

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $...; not yet due, $1,700)	$ 1,700.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	3,500.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	650.00	
Total amount of claims for losses	$ 5,850.00	
Deduct reinsurance due or accrued	1,050.00	
Net amount of unpaid losses		$ 4,800.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $808,039.70; unearned premiums (40 per cent)	$ 323,215.88	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $...; unearned premiums (pro rata)		
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $...; unearned premiums (50 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time hulls)	None.	
Total unearned premiums as computed above		$ 323,215.88
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		1,712.01
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	None.	
Return premiums, $...; and reinsurance premiums, $4,483.40		4,483.40
Total amount of all liabilities		$ 335,011.29
Joint-stock capital actually paid up in cash	$ 25,000.00	
Reserve or guarantee fund, represented by scrip, or otherwise	None.	
Divisible surplus	37,880.72	62,880.72
Total		$ 395,892.01

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 395,550.62	$ 702,645.97
Written or renewed during the year	137,219.68	269,192.05
Total	$ 530,770.30	$1,081,808.02
Deduct those expired and marked off as terminated	76,440.29	234,472.58
In force at the end of the year	$ 454,330.01	$ 847,335.44
Deduct amount reinsured	17,263.33	42,295.74
Net amount in force	$ 437,066.68	$ 805,039.70

GENERAL INTERROGATORIES.

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? No.
What amount of installment notes is owned and now held by the company? None.
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount? No.
Balance of scrip outstanding and deliverable to policy holders. None.
Scrip not actually delivered. None.
Scrip dividends declared during the year. None.
Net cash participating premiums received during the year. None.
Limit of scrip accumulation, before any redemption. None.
Losses incurred during the year (fire $.....; tornado, $.....). $ 113,280.81
Total amount of company's stock owned by the directors at par value None.
Total amount loaned to officers and directors, $.....; loaned to stockholders, not officers. None.
Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$14,721,968.00
Gross premiums received	269,192.05
Losses paid	109,280.31
Losses incurred	113,280.81
Amount at risk	45,433,001.00

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

DUBUQUE FIRE AND MARINE 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 thereof.

President, THOMAS CONNOLLY. *First Vice-President*, B. W. LACY.
Secretary, N. J. SCHRUPP.

[Incorporated, July 18, 1883. Commenced business, July 18, 1883.]
Home office, Dubuque, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for		$ 100,000.00
Amount of capital paid up in cash		100,000.00
Amount of net ledger assets, December 31st of previous year	$ 312,879.18	
Extended at		$ 312,879.18

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $15,714.95, premiums of previous years)	$ 93,309.93	
Deduct only reinsurance, rebate, abatement and return premiums	9,378 7	
Net cash actually received for premiums		$ 83,931.15
Bills and notes received during the year for premiums, remaining unpaid	$ 10,180.77	
Received for interest on bonds and mortgages		20,058.85
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		
Income received from all other sources, viz: Rents	None.	
Deposit premium (less 5 per cent) received for perpetual fire risks	None.	
Received for calls on capital, none; for increased capital, none	None.	
Aggregate amount of income actually received during the year in cash		$ 104,982.00

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $6,311 92 occurring in previous years)	$ 25,982.38	
Deduct amounts received for salvages (on losses of the last or of previous years), $.....; and for reinsurance in other companies, $.....; total	5,737.99	
Net amount paid during the year for losses		$ 20,344.39
Deposit premiums returned	None.	
Paid stockholders for interest or dividends (amount declared during the year, $16,000)		16,000.00
Scrip or certificates of profits redeemed in cash, $.....; interest paid to scripholders, $.....; total	None.	
Commissions or brokerage to agents, less received on reinsurances		12,039.94
Salaries and allowances to agents	None.	
Rents (including $..... for company's use of own buildings) less $.....; from sub-leases; total		720.00
Salaries, fees and all other charges, officers ($4,021.00); clerks ($3,040); other employes ($.....); total		7,061.00
Taxes on premiums, $454 28; on real estate, $.....; on other investments, $.....; total		454.28
Insurance department fees and agents' licenses, $417.10; municipal licenses, $.....; tax on franchise, $.....; total		417.10
Advertising, printing and stationery, $1,504.01; legal expenses, $.....; repairs and expenses on real estate, $.....; furniture and fixtures, $.....; miscellaneous, $.....; total		$ 1,504.01
Losses on sales or maturity of ledger assets, $.....; other disbursements, viz: $.....; total	None.	
Total expenditures during the year		$ 58,580.78
Balance		$ 359,281.40

LEDGER ASSETS.

Book value real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, $271,342; other than first, $.....; total		$ 271,342.00
Loans secured by pledge of bonds, stocks, or other collaterals		13,000 00
Book value of bonds excluding interest, $.....; and stocks, $20,800; total		20,800.03
Cash in company's office, $280 69; deposited in bank: Iowa Trust and Savings bank, $14,465.19; German bank, $6,356.53; Dubuque National bank, $1,000; First National bank, $2,000; German State bank, $2,000; total		27,227.40
Bills receivable, $25,004.25; Agent's debit balances, $5,387.75; total		29,992.00
Total		$ 359,281.40
Total net ledger assets		$ 359,281.40

NON-LEDGER ASSETS.

Interest due, $3,181.14; and accrued, $9,960.01 on mortgages; total	$ 13,141 18	
Interest due, none; and accrued, none, on bonds and stocks; total	None.	
Interest due, none; and accrued, $662.43; on collateral loans; total	662.43	
Interest due, none; and accrued, none, on other assets; total	None.	
Rents due, none; and accrued, none, on company's property or lease; total	None.	
Total carried out		$ 13,703 58
Cash in Dubuque National bank (local agency commissions)		841 76
Gross assets		$ 373,906 74

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, none; loans on, none; total	None.	
Supplies, printed matter and stationery, none; furniture, fixtures and safes, none; total	None.	
Agent's debit balances, unsecured	None.	
Loans on personal security, endorsed or not, none; bills receivable, past due, none; total	None.	
Depreciation from book values of above net ledger assets to bring same to market value—real estate, $ ....; bonds and stocks, $300; other, $....; total	$ 300 00	
Total		$ 300.00
Total admitted assets		$ 373,606 74

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $....; not yet due, $ ...); total	None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 2,200.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,300 00	
Total amount of claims for losses	$ 6,500 00	
Deduct reinsurance due or accrued	None.	
Net amount of unpaid losses		$ 6,500.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $38,462.59; unearned premiums (50 per cent)	$ 19,231.34	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $118,243.94; unearned premiums (*pro rata* 50 per cent)	59,121 97	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time hulls)	None.	
Total unearned premiums as computed above		$ 78,353.31
Cash dividends remaining unpaid, to stockholders, $....; to policy-holders, $; total	None.	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Commissions, brokerage and other charges due to agents and brokers on premiums paid	None.	
Return premiums, $ ...; and reinsurance premiums, $ ...; total	None.	
All other liabilities, viz.: For taxes and all other contingent liabilities		2,500.00
Total amount of all liabilities		$ 87,353.31

Joint-stock capital actually paid up in cash	$ 100,000 00	
Reserve or guaranty fund, represented by scrip or otherwise	None.	
	186,253.43—	$ 286,253.43
Divisible surplus		$ 373,606.74
Total		

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1896	$ 8,307,902	$ 152,290 38
Written or renewed during the year	4,756,523	78,086.00
Total	$ 13,064,425	$ 230,485.38
Deduct those expired and marked off	3,543,117	64,365.37
In force at end of year	$ 9,521,308	$ 166,120 01
Amount reinsured	497,200	9,413.38
Net amount in force	$ 9,024,108	$ 156,706.63

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	$ 10,903.68
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount?	No.
Losses incurred during the year (fire, $21,720.46; marine and inland, $....; tornado, $....); total	21,720.46
Total amount of the company's stock owned by the directors at par value	95,000 00
Total amount loaned to officers and directors, $5,000; loaned to stockholders, not officers, $....; total	5,000 00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 3,211,426 00
Gross premiums received	50,748.09
Losses paid	16,929 91
Losses incurred	13,006.28
Amount at risk	7,219,287 00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, J. H. SMITH. *Vice-President*, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1860. Commenced business October, 1860.]

Home office, Cedar Rapids, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for	None.
Amount of capital paid up in cash	$ 100,000 00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $101,837.16 premiums of previous years)	$271,462.90	
Deduct only reinsurance, rebate, abatement and return premiums	22,005.88	
Net cash actually received for premiums		$ 249,457.02
Bills and notes received during the year for premiums, remaining unpaid	$ 92,022.50	
Received for interest on bonds and mortgages		12,607.89
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		6,830.66
Income received from all other sources, viz.: Rents		1,552.88
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		$ 270,448.45

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $5,143.01 occurring in previous years)	$106,518.03	
Deduct amounts received for salvages (on losses of the last or of previous years), $....; and from reinsurance in other companies	2,456.88	
Net amount paid during the year for losses		$ 104,061.15
Deposit premiums returned	None.	
Paid stockholders for interest or dividends (amount declared during the year, $10,000)		$ 10,000.00
Scrip or certificates of profits redeemed in cash, $....; interest paid to scripholders, $ ...; total	None.	
Commissions or brokerage to agents, less received on reinsurance		53,227.88
Salaries and allowances to agents	None.	
Rents (including $ .... for company's use of own buildings) less $....; from sub-leases	None.	
Salaries, fees and all other charges, officers ($15,500); clerks ($15,114.16); other employes ($8,182.66); total		38,796.82
Taxes on premiums, on real estate, and on other investments		3,291.69
Insurance department fees and agents' licenses, $482.50, municipal licenses, $....; tax on franchise, $...; total		482.50
Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture, fixtures and miscellaneous		21,451.21
Loss on sales or maturity of ledger assets, $....; other disbursements	None.	
Total expenditures during the year		$ 231,311.15

LEDGER ASSETS.

Book value real estate, unincumbered, $49,834.84; incumbered, $....; total	$ 49,834.84	
Mortgage loans on real estate, first liens, $213,306.80; other than first, $ ...;	213,306.80	
Loans secured by pledge of bonds, stocks, or other collaterals,	None.	
Book value of bonds, excluding interest, $7,500; and stocks, $5,500; total	13,000.00	
Cash in company's office, $8,761.19; deposited in banks: Merchants National bank, $27,760.86; City National bank, $53,434.52; Cedar Rapids National bank, $8,029.13; total	77,985.72	
Bills receivable, $152,065 32; agents' debit balances, $19,020.11; (net)	171,115.43	
Total	$525,242.79	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledges assets		$ 525,242.79

NON-LEDGER ASSETS.

Interest due, $16,460.89; and accrued, $8,826, on mortgages; total	$ 25,286.89	
Interest due, $....; and accrued, $173.75, on bonds and stocks; total	173.75	
Interest due, $....; and accrued, $....., on collateral loans; total	None.	
Interest due, $....; and accrued, $....., on other assets; total	None.	
Rents due, $....; and accrued, $87, on company's property or lease; total	87.00	
Total		$ 25,587.64
Gross assets		$ 550,830.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, $6,999.57)	$ 6,999.57	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	3,694.07	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,032.00	
Total amount of claims for losses	$ 11,726.64	
Deduct reinsurance due or accrued (give list of companies and amounts)	163.34	
Net amount of unpaid losses		$ 11,563.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $44,656 84; unearned premiums (40 per cent)	$ 17,862.73	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $866,836.98; unearned premiums (40 per cent)	346,734.79	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, $ ...; unearned premiums (50 per cent)	None.	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine risks (...per cent on time halls)	None.	
Total unearned premiums as computed above		364,597.52
Amount reclaimable by the insured on perpetual fire insurance policies, being ...per cent of the premium or 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 included in admitted assets, 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 authorized or ordered to be redeemed	None.	
Interest due or accrued remaining unpaid	None.	
Cash dividends remaining unpaid, to stockholders, $ ...; to policy-holders, $....; total	None.	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	None.	
Return premiums, $....; and reinsurance premiums, $....; total	None.	
All other liabilities, viz: deferred commissions and policy fees		4,184.21
Total amount of all liabilities		$ 380,344.33

Joint-stock capital actually paid up in cash	$ 100,000.00	
Reserve or guaranty fund, represented by scrip or otherwise	None.	
Divisible surplus	70,466.10	
		$ 170,466.10
Total		$ 550,895.43

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement	$ 43,630,550	$ 922,516.84
Written or renewed during the year	11,755,997	260,393.76
Total	$ 55,386,547	$1,182,910.62
Deduct those expired and marked off as terminated	13,626,035	257,207.32
In force at the end of the year	$ 41,760,512	$ 925,703.30
Deduct amount reinsured	664,035	14,209.48
Net amount in force	$ 41,096,477	$ 911,493.82
Perpetual risks (not included above)	None.	
Premiums on same	None.	

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	None.
Losses incurred during the year (fire, $13,101.25; marine and inland, $ ....; tornado, $ ...;) total	$ 113,101.25
Total amount of the company's stock owned by the directors at par value	80,750.00
Total amount loaned to officers and directors, $ ....; loaned to stockholders not officers, $ ....; total	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$11,755,997 00
Gross premiums received	260,393.76
Losses paid	106,516.03
Losses incurred	113,101.25
Amount at risk	41,760,512 00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, JOHN COOPER. *Vice-President*, J. H. PHILLIPS.

Secretary, C. A. MOORE.

[Incorporated, March 27, 1893. Commenced business, March 27, 1893.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $500,000; subscribed for	$ 100,000.00
Amount of capital paid up in cash	25,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $ .... premiums of previous years)	$ 92,899.14	
Deduct only reinsurance, rebate, abatement and return premiums	5,541.02	
Net cash actually received for premiums		$ 87,358 12
Bills and notes received during the year for premiums, remaining unpaid	None.	
Received for interest on bonds and mortgages		1,236.78
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		553.08
Income received from all other sources, viz: Rents	None.	
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		$ 89,147.98

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $6,752 56 occurring in previous years)	$ 53,315 32	
Deduct amounts received for salvages (on losses of the last or of previous years), $1,368.58; and from reinsurance in other companies, $4,759 12; total	6,127 70	
Net amount paid during the year for losses		$ 48,187.62
Deposit premiums returned	None.	
Paid stockholders for interest or dividends; (amount declared during the year, $	None.	
Scrip or certificates of profits redeemed in cash, $ ...; interest paid to scripholders, $ ...; total	None.	
Commissions or brokerage to agents, less received on reinsurances		19,435.94
Salaries and allowances to agents	None.	
Rents		512.00
Salaries, officers, clerks and other employes; total		8,837.63
Taxes on premiums, on real estate and on other investments; total		341.04
Insurance department fees and agents' licenses, $ ....; municipal licenses, $ ...; tax on franchise, $ ....; total	None.	
Advertising, printing and stationery, $843.17; legal expenses, $633 45; repairs and expenses on real estate, $ ...; furniture and fixtures, $ ....; miscellaneous, $6,602.79; total		8,079.39
Loss on sales or maturity of ledger assets, $ ....; other disbursements, viz: $	None.	
Total expenditures during the year		$ 85,293.55

LEDGER ASSETS.

Book value real estate unincumbered, $13,692; incumbered, $ ....; total	$ 13,692.00
Mortgage loans on real estate, first liens, $17,895; other than first, $ ...; total	17,895.00
Loans secured by pledge of bonds, stocks or other collaterals	None.
Book value of bonds excluding interest, $ ....; and stocks, $5,000; total	5,000.00
Certificates of deposit in German Savings bank	2,426.25
Deposit in Marquardt Savings bank	1,198.26
Cash in company's office	193.74
Bills receivable, $ ...; agent's debit balances, $16,919.34; total	16,919.34
Total	$ 56,260.57

Deduct ledger liabilities: Agents' credit balances, $538.64; borrowed money, $....; all other, $.... ; total	$ 538.64	
Total net ledger assets		$ 55,731.93

NON-LEDGER ASSETS.

Interest due, $70.25; and accrued, $593.52, on mortgages, total	$ 663.77	
Interest due, $....; and accrued, $...., on bonds and stocks; total	None.	
Interest due, $....; and accrued, $...., on collateral loans; total	None.	
Interest due, $692.20; and accrued, $291.53, on other assets; total	984.28	
Rents due, $.... ; and accrued, $...., on company's property or lease; total	None.	
Total		$ 1,648.05
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Gross note premiums in course of collection December 31st	$ 47,672.93	
Judgments, $2,982.54, less 50 per cent	1,491.27	
Total		$ 49,164.20
Gross amount of uncollected note premiums, not more than six months past due		1,576.46
Gross note premiums in course of collection December 31st, more than six months due, $8,225.97, less 25 per cent		6,244.49
Reinsurance due from Anchor Insurance company		982.68
Total admitted assets		$ 115,297.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $....; not yet due, $4,747.31)	$ 4,747.31	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	3,499.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,000.00	
Total amount of claims for losses	$ 9,246.31	
Deduct reinsurance due or accrued	975.00	
Net amount of unpaid losses		$ 8,271.31
Gross premiums (less reinsurance) 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 (50 per cent), $ .. ; total	None.	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*), $....; total	None.	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $141,087.74; unearned premiums (40 per cent); total	$ 56,435.09	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time bulls)	None.	
Total unearned premiums as computed above		$ 56,435.09
Total amount of all liabilities		$ 64,706.40
Joint stock capital actually paid up in cash	$ 25,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise	None.	
Divisible surplus	25,591.40	
Total		$ 50,591.40
Total		$ 115,297.80

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 6,790,966	$ 150,970.48
Written or renewed during the year	5,133,350	104,705.90
Total	$ 11,924,316	$ 255,226.38
Deduct those expired and marked off as terminated	4,413,948	97,851.53
In force at the end of the year	$ 7,510,368	$ 157,474.45
Deduct amount reinsured	806,639	16,386.71
Net amount in force	$ 6,703,729	$ 141,087.74

GENERAL INTERROGATORIES.

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?—No.

What amount of installment notes is owned and now held by the company?—None.

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?—None.

Balance of scrip outstanding and deliverable to policy holders—None.

Scrip not actually delivered—None.

Scrip dividends declared during the year—None.

Net cash participating premiums received during the year—None.

Limit of scrip accumulation, before any redemption—None.

Losses incurred during the year, fire, $53,139.16; marine and inland, $....; tornado, $....; total $ 53,139.16

Total amount of the company's stock owned by the directors at par value—None.

Total amount loaned to officers and directors, none; loaned to stockholders, not officers, none; total—None.

Does any officer, director or trustee receive a commission or royalty on the business of the company?—No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 6,133,339.60
Gross premiums received	104,705.90
Losses paid	53,315.26
Losses incurred	53,139.16
Amount at risk	7,510,348.00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

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

Secretary, W. D. SKINNER.

[Incorporated March 15, 1895. Commenced business March 15, 1895.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000.00; subscribed for	$ 75,000.00
Amount of capital paid up in cash	25,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash without any deduction (including $107,578.22 premiums of previous years)	$265,170.81	
Deduct only reinsurance, rebate, abatement and return premiums	28,869.09	
Net cash actually received for premiums		$ 236,301.72
Bills and notes received during the year for premiums, remaining unpaid	$117,797.73	
Received for interest on bonds and mortgages		16,902.70
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		10,217.02
Income received from all other sources, viz: Rents		1,518.61
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		$ 264,940.05

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $9,398.63 occurring in previous years)	$104,422 93	
Deduct amounts received for salvages (on losses of the last or of previous years), $276; and from reinsurance in other companies, $6,180.36; total	6,456.36	
Net amount paid during the year for losses		$ 97,966.57
Deposit premiums returned	None.	
Paid stockholders for interest or dividends; (amount declared during the year, $30,000)		30,000.00
Scrip or certificates of profits redeemed in cash, $...; interest paid to scripholders, $...; total	None.	
Commissions or brokerage to agents		54,221.43
Salaries and allowances to agents	None.	
Rents (including $ ... for company's use of own buildings), less $...; from sub-leases; total	None.	
Salaries, fees and all other charges, officers ($13,499.92); clerks ($21,742.68); other employes ($...); total		35,242.60
Taxes on premiums, $ ...; on real estate, $1,528.17; on other investments, $914 21; total		2,442.38
Insurance department fees and agent's licenses, $349.50; municipal licenses, $...; tax on franchise, $ ...; total		349.50
Advertising, printing and stationery, $4,234.34; legal expenses, $1,103.21; repairs and expenses on real estate, $177.91; express and telegram, $435.99; miscellaneous, $2,589.90; postage, $1,696.10; traveling expenses, $5,962.42; other disbursements, viz: $635.50; total		17,826.37
Total expenditures during the year		$ 238,048.85

LEDGER ASSETS.

Book value real estate, unincumbered, $81,672.17; incumbered, $...; total	$ 81,672.17	
Mortgage loans on real estate, first liens, $263,539.28; other than first, $ ...; total	263,539.28	
Loans secured by pledge of bonds, stocks or other collaterals	2,511.20	
Book value of bonds excluding interest, $...; and stocks, $10,145; total	10,145.00	
Cash in company's office, $21,578.41; deposited in bank, $31,958.27; (viz: Des Moines Savings bank, $9,745.28; Valley National bank, $8,212.99; Des Moines National bank, $5,000; Bankers Iowa State bank, $1,000; German Savings bank, $3,000; Peoples Savings bank, $5,000); total	53,536.68	
Bills receivable not matured including interest accrued thereon	$ 130,936.23	
Bills receivable not more than six months past due including interest accrued thereon	11,486.96	
Bills receivable over six months past due and all interest and costs thereon	198,857.35	
Total		$ 862,884.84

NON-LEDGER ASSETS.

Interest due, $2,880.14 and accrued, $4,694 86 on mortgages; total	$ 7,575.00	
Interest due and accrued, $ on bonds and stocks; ... None.		
Interest due, $.... and accrued, $77.24 on collateral loans; total	77.24	
Interest due and accrued, $ on other assets; total ... None.		
Rents due, and accrued, $686.85 on company's property or leases; total	686.85	
Total		$ 8,339.09
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Gross premiums in course of collection December 31st, not more than three months due	15,576.76	
Deduct cost of collection, commission and brokerage	None.	
Net amount of uncollected premiums, not more than three months due		$ 15,576.76
(Gross premiums in course of collection December 31st, more than three months due		11,323.74
Personal property owned by the company		5,036.29
Gross assets		$ 723,960.72

DEDUCT ASSETS NOT ADMITTED.

One share Mutual telephone stock	$ 45 00	
Five shares of Hurlbut, Ward & Co. stock	500.00	
Supplies, printed matter and stationery, $ ...; furniture, fixtures and safes, $ ...; total	None.	
Personal property owned by the company	6,036.29	
Loan secured by German Savings bank stock	400.00	
Loans on personal security, endorsed or not, $138.66; bills receivable, past due, $ ...; total	169.66	
50 per cent of bills receivable over six months past due and interest and costs thereon	64,428.67	
Total		$ 71,548.62
Total admitted assets		$ 652,412.10

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, none); total	None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 6,876.69	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	950.00	
Total amount of claims for losses	$ 7,826.69	
Deduct reinsurance due or accrued	500.00	
Net amount of unpaid losses		$ 7,376.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, $196,230.22; unearned premiums (40 per cent)	$ 79,292.08	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $730,833.56; unearned premiums (40 per cent)	292,333.42	

Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent)		None.
Gross premiums (less reinsurance, cash and bills, received and receivable upon all unexpired marine risks (....per cent on time bills)		None.
Total unearned premiums as computed above		$ 371,625.50
Amount reclaimable by the insured on perpetual fire insurance policies, being....per cent of the premium or 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 included in admitted assets, 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 authorized or ordered to be redeemed		None.
Interest due or accrued remaining unpaid		None.
Cash dividends remaining unpaid, to stockholders, $....; to policy-holders, $....; total		None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		None.
Commissions, brokerage and other charges due to agents and brokers, on premiums paid		None.
Return premiums, $...., and reinsurance premiums, $....; total		None.
All other liabilities		None.
Total amount of all liabilities		$ 378,903.19
Joint-stock capital actually paid up in cash		25,000.00
Reserve or guaranty fund, represented by scrip or otherwise		None.
Divisible surplus		248,509.91
Total		$ 652,412.10

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year under this heading in last year's statement	$ 44,311,961	$ 974,708 67
Written or renewed during the year	12,847,027	274,885.59
Total	$ 57,158,988	$1,249,594.26
Deduct those expired and marked off as terminated	14,239,184	272,283.71
In force at the end of the year	$ 42,918,904	$ 977,310.55
Deduct amount reinsured	2,328,281	48,246.78
Net amount in force	$ 40,588,623	$ 929,063.77
Perpetual risks (not included above)	None.	
Premiums on same.	None.	
Largest amount written on any one risk, not deducting reinsurance	$ 2,500.00	

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	$ 20,915.57
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	None.
Balance of scrip outstanding and deliverable to policy-holders	None.

Scrip not actually delivered	None.
Scrip dividends declared during the year	None.
Net cash participating premiums received during the year	None.
Limit of scrip accumulation, before any redemption	None.
Losses incurred during the year	$ 95,844.63
Total amount of the company's stock owned by the directors at par value	None.
Total amount loaned to officers and directors, $....; loaned to stockholders not officers $....;	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written	$ 12,847,027.00
Gross premiums received	274,885.59
Losses paid (net)	97,066.57
Losses incurred	95,844.63
Amount at risk	42,918,904.00

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

IOWA MERCHANTS' MUTUAL 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 thereof.

President, PARKER A. DODGHTT. *Vice-President*, J. K. PRUGH.
Secretary, JOSEPH C. FORBES.

[Incorporated, March 24, 1863. Commenced business, April 3, 1863.]

Home office, Burlington, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for	Mutual.
Amount of capital paid up in cash	Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $.... premiums of previous years)	$ 35,466.13	
Deduct only reinsurance, rebate, abatement and return premiums	1,099.71	
Net cash actually received for premiums		$ 34,367.42
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 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		$ 34,367.42

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $3,267.26 occurring in previous years)	$ 11,243.33	
Deduct amounts received for salvages (on losses of the last or of previous years), $....; and from reinsurance in other companies, $....; total None.		
Net amount paid during the year for losses		$ 11,243.33
Deposit premiums returned None.		
Paid stockholders for interest or dividends: (amount declared during the year, $ ..) None.		
Scrip or certificates of profits redeemed in cash, $ ...; interest paid to scripholders, $....; total None.		
Commissions or brokerage to agents, less received on reinsurances		6,401.13
Salaries and allowances to agents		1,309.84
Rents (including $.... for company's use of own buildings), less $.... from sub-leases		464.50
Salaries, fees and all other charges, officers ($5,110.77); clerks ($3,586.50); other employes ($1,968.76); total		10,666.03
Taxes on premiums, $.. ; on real estate, $....; on other investments, $....; total None.		
Insurance department fees and agents' licenses, $136.50; municipal licenses, $ ...; tax on franchise, $....; total		136.59
Advertising, printing and stationery, $878; legal expenses, $440.47; repairs and expenses on real estate, $....; furniture and fixtures, $64.85; miscellaneous, $1,535.90; total		2,939.22
Loss on sales or maturity of ledger assets, $....; other disbursements, viz.: $...; total None.		
Total expenditures during the year		$ 33,160.54

LEDGER ASSETS.

Book value real estate, unincumbered, $....; incumbered, $....; total None.		
Mortgage loans on real estate, first liens, $... ; other than first, $ ...; total None.		
Loans secured by pledge of bonds, stocks or other collaterals None.		
Book value of bonds, excluding interest, $....; and stocks, $....; total None.		
Cash in company's office, $2,127.57; deposited in National State bank, $481.34; total	$ 2,608.91	
Bills receivable, $....; agents' debit balances, $....; total, None.		
Total	$ 2,608.91	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $ ...; total None.		
Total net ledger assets		$ 2,608.91
Gross premiums in course of collection December 31st, not more than three months due	$ 1,633.82	
Deduct cost of collection, commission and brokerage None.		
Net amount of uncollected premiums, not more than three months due		$ 1,633.82
Premium notes, less assessments paid thereon		70,720.72
(Gross premiums in course of collection December 31st, more than three months due, $2,221.26).		
Furniture, fixtures, safes, supplies, printed matter and stationery		1,217.00
Gross assets		$ 76,180 45

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $....; loans on, $....; total None.	
Supplies, printed matter and stationery, $350; furniture, fixtures and safes, $867; total	$ 1,217 00

Agents' debit balances, unsecured None.		
Loans on personal security, endorsed or not, $....; bills receivable, past due, $....; total None.		
Depreciation from book values of above net ledger assets, to bring same to market value: Real estate, $....; bonds and stocks, $....; other, $....; total None.		
Total		$ 1,217.00
Total admitted assets		$ 74,963.45

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, $1,819.17)	$ 1,819.17	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	2,757.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,345.63	
Total amount of claims for losses	$ 5,922.80	
Deduct reinsurance due or accrued None.		
Net amount of unpaid losses		$ 5,922.80
Gross premiums (less reinsurance) 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 (50 per cent), $... ; total None.		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*), $....; total None.		
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent), $ ...; total None.		
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (..... per cent on time bills) None.		
Total unearned premiums as computed above None.		
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		43.75
Commissions, brokerage and other charges due to agents and brokers, on premiums paid None.		
Return premiums, $. ..; and reinsurance premiums, $... ; total None.		
All other liabilities None.		
Total amount of all liabilities		$ 5,966.55

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 2,984,542	$ 111,170.09
Written or renewed during the year	1,541,573	44,457.53
Total	$ 3,906,115	$ 155,627.62
Deduct those expired and marked off as terminated	1,446,584	40,600.03
In force at the end of the year	$ 2,459,531	$ 115,027.59
Deduct amount reinsured None.		
Net amount in force	$ 2,459,531	$ 115,027.59
Perpetual risks (not included above) None.		
Premiums on same None.		
Largest amount written on any one risk, not deducting reinsurance	$ 3,000.00	

GENERAL INTERROGATORIES.

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? No.	
What amount of installment notes is owned and now held by the company? None.	

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....None.

Losses incurred during the year (fire, $13,898.87; marine and inland, $....; tornado, $ ...); total ..... $ 13,898.87

Total amount of the company's stock owned by the directors at par value .....None.

Total amount loaned to officers and directors, $ ...; loaned to stockholders, not officers, $....; total.....None.

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$1,541,573.00
Gross premiums received	44,457.33
Losses paid	11,343.33
Losses incurred	13,898.87
Amount at risk	2,459,551.00

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

IOWA STATE 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 thereof.

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

[Incorporated January, 1885. Commenced business July, 1855.]
Home office, Keokuk, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $....; ..Mutual.
Amount of capital paid up in cash.....Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $..., premiums of previous years)	$ 157,083.83	
Deduct only return premiums	1,910.29	
Net cash actually received for premiums		$ 155,173.54
Bills and notes received during the year for premiums, remaining unpaid	$ 246,597.02	
Received for interest on bonds and mortgages	None.	
Received for interest from all sources		1,535.16
Income received from all other sources, viz.: Rents, membership fees, discounts, etc		1,649.58
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		$ 158,358.28

DISBURSEMENTS DURING YEAR.

	Fire and tornado.	
Gross amount paid for losses (including $3,998.92, occurring in previous years)	$ 71,459.02	
Deduct amounts received for salvages (on losses of the last or of previous years) $....; and from reinsurance in other companies, $....; total	None.	
Net amount paid during the year for losses		$ 71,459.02

Deposit premiums returned.....None.
Paid stockholders for interest or dividends; (amount declared during the year, $ ...); total.....None.
Scrip or certificates of profits redeemed in cash, $....; interest paid to scripholders, $....; total.....None.
Commissions or brokerage to agents, less received on reinsurances 21,338.19
Salaries and allowances to agents .....None.
Rents (including $.... for company's use of own buildings), less $.... from sub-leases .....None.
Salaries, fees and all other charges, officers ($21,100); clerks ($9,123.70); other employes ($2,810.27); total..... 33,033.97
Taxes on premiums, $ ...; on real estate, $201.31; on other investments, $ ...; total 201.31
Insurance department fees and agents' licenses, $62; municipal licenses, $ ...; tax on franchise, $ ...; total..... 62.00
Advertising, printing and stationery, $4,553.25; legal expenses, $2,106.58; repairs, expenses and improvements on real estate, $422.33; furniture and fixtures, $511.53; miscellaneous, $3,426.55; total 11,136.24
Loss on sales or maturity of ledger assets, $....; other disbursements, viz.: $ ...; total.....None.
Total expenditures during the year..... $ 147,230.73

LEDGER ASSETS.

Book value real estate, unincumbered, $8,000; incumbered, $ ...; total	$ 8,000.00	
Mortgage loans on real estate, first liens, $....; other than first, $....; total.	None.	
Loans secured by pledge of bonds, stocks, or other collaterals	None.	
Book value of bonds excluding interest, $....; and stocks, $ ...; total	None.	
Cash in company's office, $515.43; deposited in banks: State Central Savings bank, $45,000; Keokuk National bank, $31,536.08; total	77,051.51	
Bills receivable, $1,011.43; agents' debit balances, $379 80; total	1,391.23	
Total	$ 86,442.74	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $ ...; all other, $ ...; total	None.	
Total net ledger assets		$ 86,442.74
Market value of real estate over book value	None.	
Premium notes, $1,069,237.86, less assessments paid, $403,423.31; total		665,914.55
Gross premiums in course of collection December 31st, not more than three months due, $14,853.73; more than three months due, $24,935.51, at 50 per cent, $12,467.76; total	$ 27,321.49	
Deduct cost of collection, commission and brokerage	None.	
Net amount of uncollected premiums, not more than three months due		$ 27,321.49
(Gross premiums in course of collection December 31st, more than three months due, $24,935.51).		
Gross assets		$ 779,678.78

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $ ...; not yet due, $....); total	None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 930.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,420.22	
Total amount of claims for losses	$ 5,350.22	
Deduct reinsurance due or accrued	None.	
Net amount of unpaid losses		$ 5,350.22

Gross premiums (less reinsurance) 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 (50 per cent), $ ...; total. ..... None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, $ ...; unearned premiums (*pro rata*), $ ...; total ..... None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $ ...; unearned premiums (50 per cent), $ ...; total..... None.
Gross premiums (less re-insurance—cash and bills) received and receivable upon all unexpired marine risks (.. per cent on time hulls).... None.
Total unearned premiums as computed above ..... None.

Total amount of all liabilities..... $ 5,350.22
Joint stock capital actually paid up in cash..... None.
Reserve or guaranty fund, represented by scrip, or otherwise .. ... None.
Divisible surplus..... None.
Total ..... None.

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$23,572,370.82	$1,033,472.64
Written or renewed during the year	5,548,467.00	258,637.96
Total	$28,120,837.81	$1,292,110.60
Deduct those expired and marked off as terminated.....	3,947,159.00	209,292.37
In force at the end of the year	$24,173,678.82	$1,082,818.23
Deduct amount reinsured..... None.		
Net amount in force	$24,173,678 82	$1,082,818.23

GENERAL INTERROGATORIES.

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? Answer. Yes, three days, to pay losses occurring in December and adjusted in last days of December.
What amount of installment notes is owned and held by the company? ..... None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? ..... None.
Balance of scrip outstanding and deliverable to policy holders..... None.
Scrip not actually delivered.. ..... None.
Scrip dividends declared during the year ..... None.
Net cash participating premiums received during the year..... None.
Limit of scrip accumulation, before any redemption .... None.
Losses incurred during the year (fire, $67,706.01; marine and inland, $ ..; tornado, $594.09); total ..... $ 68,300.10
Total amount of the company's stock owned by the directors at par value ..... None.
Total amount loaned to officers and directors, $ ...; loaned to stockholders, not officers, $ ...; total.. ..... None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado risks.
Gross risks written.....	$ 5,548,467.00
Gross premiums received	258,637.96
Losses paid	71,450.03
Losses incurred.....	68,300.10
Amount at risk.....	24,173,678.82

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

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

[Incorporated, December 8, 1894. Commenced business, February 21, 1896.]
Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $.... ; subscribed for, $..... Mutual.
Amount of capital paid up in cash..... Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $.... premiums of previous years).....	$ 8,442.53	
Deduct only reinsurance, rebate, abatement and return premiums.....	1,910.16	
Net cash actually received for premiums.....		$ 6,532.37
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: Bills payable.....		100.00
Deposit premium (less 5 per cent) received for perpetual fire risks		None.
Received for calls on capital, $....; increased capital, $ ...; total....		None.
Aggregate amount of income actually received during the year in cash.....		$ 6,632.37

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $.... occurring in previous years).....	$ 3,099.25	
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies.	488.45	
Net amount paid during the year for losses		$ 2,610.80
Deposit premiums returned.....		None.
Paid stockholders for interest or dividends; (amount declared during the year, $....).....		None.
Scrip or certificates of profits redeemed in cash, $ ...; interest paid to scripholders, $ ...; total.....		None.
Commissions or brokerage to agents, less received on reinsurances.....		1,425 43
Salaries and allowances to agents.....		210.07
Rents (including $ ... for company's use of own buildings) less $ ...; from sub-leases; total.....		175.00
Salaries, fees and all other charges, officers ($1,822.01); clerks ($518.99); other employes ($ ...); total.....		2,340.99
Taxes on premiums, $ ...; on real estate, $ ...; on other investments, $...; total.		None.
Insurance department fees and agents' licenses, $12; municipal licenses, $...; tax on franchise, $....; total.....		12 00
Advertising, printing and stationery, $85 80; legal expenses, $....; repairs and expenses on real estate, $ ...; furniture and fixtures, $ ...; miscellaneous, $498.52; total		584.32
Loss on sales or maturity of ledger assets, $....; other disbursements, viz.: Traveling expenses, $147 61; total.....		147.61
Total expenditures during the year.....		$ 7,506.22

LEDGER ASSETS.

Book value real estate unincumbered, $....; incumbered, $....; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $ ...; total	None.	
Loans secured by pledge of bonds, stocks or other collaterals	None.	
Book value of bonds excluding interest, $....; and stocks, $....; total	None.	
Cash in company's office, $....; deposited in bank: Citizens National bank	$ 338.65	
Bills receivable, $ ..; agent's debit balances, $....; total	None.	
Total	$ 338.65	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $ ...; all other, $....; total	None.	
Total net ledger assets		$ 338.65
Market value of real estate over book value	None.	
Market value (not including interest) of bonds and stocks over book value	None.	
Gross premiums in course of collection December 31st, not more than three months due	$ 500.90	
Deduct cost of collection, commission and brokerage 20 per cent	100.18	
Net amount of uncollected premiums, not more than three months due		$ 400.72
(Gross premiums in course of collection December 31st more than three months due, $390.85).		
Premium notes including perpetuals		28,175.38
Gross assets		$ 28,914.75

NON-LEDGER LIABILITIES

Losses adjusted and unpaid (due, $....; not yet due, $ ...); total	None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 840.76	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,705.22	
Total amount of claims for losses	$ 3,545.98	
Deduct reinsurence due or accrued	1,352.61	
Net amount of unpaid losses		$ 2,193.37
Gross premiums (less reinsurance) 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 (50 cent)	None.	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*)	None.	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	None.	
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or 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 included in admitted assets, taken in advance of premiums on open marine and inland policies or otherwise	None.	
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed	None.	

Interest due or accrued remaining unpaid	None.	
Cash dividends remaining unpaid, to stockholders, $ ...; to policy-holders, $....; total	None.	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		$ 1,288.64
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	None.	
Return premiums, none; and reinsurance premiums, $739.86; total		739.86
All other liabilities, viz: Due and to become due for borrowed money		650.00
Guaranty fund paid in cash		3,750 00
Total amount of liabilities		$ 8,631.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 934,800	$ 30,902.22
Written or renewed during the year	144,700	14,725.17
Total	$ 1,079,300	$ 45,627.39
Deduct those expired and marked off as terminated	225,575	5,833 59
In force at the end of the year	$ 853,625	$ 39,793.80
Deduct amount reinsured	97,250	1,270.74
Net amount in force	$ 756,375	$ 38,523.06
Perpetual risks (not included above), $....; Premiums on same, $....; total	None.	
Largest amount written on any one risk, not deducting reinsurance	3,000.00	

GENERAL INTERROGATORIES.

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?	No.
What amount of installment notes is owned and now held by the company?	None.
Losses incurred during the year (fire, $3,940.01; marine and inland, $....; tornado, $; total	$ 3,940.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 144,700.00
Gross premiums received	14,725.17
Losses paid	3,099.25
Losses incurred	3,940.01
Amount at risk	756,375.00

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MERCHANTS AND BANKERS 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, pursuant to the laws thereof.

President, W. H. WARFIELD. *Vice-President*, THEO. F. GATCHEL.
Secretary, C. H. AINLEY.

[Incorporated March 7, 1885. Commenced business, March 19, 1885.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized	Mutual.
Amount of capital paid in	Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $.... premiums of previous years)	$ 54,540.77	
Deduct only reinsurance, rebate, abatement and return premiums	None.	
Net cash actually received for premiums		$ 54,540.77
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 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		$ 54,540.77

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $6,265.35 occurring in previous years)	$ 30,644.99	
Deduct amounts received for salvages (on losses of the last or of previous years) and from reinsurance in other companies	4,862.65	
Net amount paid during the year for losses		$ 25,782.34
Deposit premiums returned		341.71
Paid stockholders for interest		1,444.87
Paid borrowed money and interest		3,074.00
Commissions or brokerage to agents, less received on reinsurances		11,712.79
Salaries and allowances to agents		1,810.00
Rents (including $.... for company's use of own buildings) less $ ...; from sub-leases; total		500.00
Salaries, fees and all other charges, officers ($5,025); clerks ($1,945 31); other employes ($ ...); total		6,970.31
Taxes on premiums, $ ...; on real estate, $ ...; on other investments, $ ...; total	None.	
Insurance department fees and agent's licenses, $48; municipal licenses, $....; tax on franchise, $ ...; total		48.00
Advertising, printing and stationery, $1,032 83; legal expenses, $938.95; repairs and expenses on real estate, $....; furniture and fixtures, $ ...; miscellaneous, $1,404.51; total		3,376.29
Loss on sales or maturity of ledger assets, $ ...; other disbursements, viz: $ ...; total	None.	
Total expenditures during the year		$ 55,060.31

LEDGER ASSETS.

Book value real estate, unincumbered, $....; incumbered, $....; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $ ...; total	None.	
Loans secured by pledge of bonds, stocks, or other collaterals	None.	
Book value of bonds excluding interest, $ ...; and stocks, $....;	None.	
Cash in company's office, 36 cents; deposited in Peoples Savings bank, $5,965 78; total	$ 5,966.14	
Premium notes less amount paid on same	174,704.92	
Premium notes under suspension valued at 50 per cent of face	50,690.20	
Bills receivable, $2,805.54; agents' debit balances, $3,169.14; other companie's $231 38; total	6,206.06	
Premium notes in judgment	4,693.73	
Total	$241,801.05	
Total net ledger assets		$241,801.05

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $...; not yet due, $3,000); total	$ 3,000.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	2,120.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,100.00	
Total amount of claims for losses	$ 5,220.00	
Deduct reinsurance due or accrued	None.	
Net amount of unpaid losses		$ 5,220.00
Gross premiums (less reinsurance), 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 (50 per cent), $ ...; total	None.	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $ ...; unearned premiums (*pro rata*)	None.	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $ ...; unearned premiums (50 per cent)	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time halls)	None.	
Total unearned premiums as computed above	None	
All other liabilities, viz.: Guaranty fund		14,448.79
Total amount of all liabilities		$ 19,668.79

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$9,675,872.94	$ 340,168.96
Written or renewed during the year	1,486,476.45	85,499.21
Total	$5,162,349.39	$ 425,668.17
Deduct those expired and marked off as terminated	1,489,056.15	78,991.23
In force at the end of the year	$3,673,293.24	$ 346,676.94
Deduct amount reinsured	324,293.41	5,712.70
Net amount in force	$3,349,026.83	$ 340,974.24
Perpetual risks (not included above), $ ...; premiums on same, $ ...; total	None	
Largest amount written on any one risk, not deducting reinsurance		$ 4,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 1,486,476.45
Gross premiums received	85,499.21
Losses paid	30,644.99
Losses incurred	28,499.64
Amount at risk	3,673,281.43

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MILL OWNERS' 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 pursuant to the laws thereof.

President, ... *Vice-President*, HERMAN D. ST. JOHN.
Secretary, J. G. SHARP.

[Incorporated, 1875; reincorporated, 1889. Commenced business, April, 1875, and March, 1889.]

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $....; ...Mutual.
Amount of capital paid up in cash.....Mutual.

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $.... premiums of previous years)	$ 71,853.56	
Deduct only reinsurance, rebate, abatement and return premiums ....None.		
Net cash actually received for premiums		$ 71,853.56
Bills and notes received during the year for premiums, remaining unpaid ....None.		
Received for interest on bonds and mortgages		1,628.91
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		562.97
Income received from all other sources, viz: Rents ....None.		
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		$ 74,045.44

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $.... occurring in previous years)	$ 54,786.91	
Deduct amounts received for salvages (on losses of the last or of previous years), $....; and for reinsurances in other companies, $....; total ....None.		
Net amount paid during the year for losses		$ 54,786.91
Deposit guaranty returned		4,981.31
Paid stockholders for interest or dividends (amount declared during the year, $....) ....None.		
Scrip or certificates of profits redeemed in cash, $....; interest paid to scripholders, $ ..; total....None.		
Commissions or brokerage to agents, less received on reinsurances		23 00
Salaries and allowances to agents....None.		
Rents (including $.... for company's use of own buildings), less $.. .. from sub-leases; total....None.		
Salaries, fees and all other charges, officers ($6,439.53); clerks ($480); other employes ($....); total		6,919.53
Taxes on premiums, $....; on real estate, $....; on other investments, $....; ....None.		
Insurance department fees and agent's licenses, $4.50; municipal licenses, $.. ; tax on franchise, $....; total		4.50
Advertising, printing and stationery, $353.50; legal expenses, $155.40; repairs and expenses on real estate, $....; furniture and fixtures, $.. ; miscellaneous, $295.26; total		814.16
Loss on sales or maturity of ledger assets, $ ...; other disbursements, viz:, traveling expense, postage, office rent, telegraphing, taxes		2,733.94
Total expenditures during the year		$ 70,258.85

LEDGER ASSETS.

Book value real estate, unincumbered, $....; incumbered, $....; total....None.
Mortgage loans on real estate, first liens, $23,600; other than first, $...; total | $ 23,600.00
Loans secured by pledge of bonds, stocks, or other collaterals, ...None.
Book value of bonds excluding interest, $....; and stocks, $....; total....None.

Cash in company's office, $.... deposited in Des Moines Savings bank to credit of treasurer; total	$ 9,081.19	
Bills receivable, $....; agent's debit balances, $....; total.None.		
Total		$ 32,681.19
Deduct ledger liabilities: Agent's credit balances, $....; borrowed money, $....; all other, $....; total ....None.		
Total net ledger assets		$ 32,681.19

NON-LEDGER ASSETS.

Interest due, $....; and accrued, $350.73 on mortgages; total	$ 350.73	
Interest due, $....; and accrued, $.... on bonds and stocks; total ....None.		
Interest due, $....; and accrued, $.... on collateral loans; total ....None.		
Rents due, $....; and accrued, $.... on company's property or lease; total....None.		
Total		$ 350.73
Deposit notes subject to assessments		105,152.35
Gross assets		$ 138,184.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $....; not yet due, $....); total ....None.		
Losses in process of adjustment, or in suspense, including all reported and supposed losses....None.		
Losses resisted (not outlawed), including interest, costs and other expenses thereon	$ 2,000.00	
Total amount of claims for losses	$ 2,000.00	
Deduct reinsurance due or accrued....None.		
Net amount of unpaid losses		$ 2,000.00
Gross premiums (less reinsurance) 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, (50 per cent)....None.		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, $....; unearned premiums (*pro rata*)....None.		
Gross premiums (less reinsurance, including both cash and bills) received and receivable, upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent)....None.		
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (....per cent on time bills)....None.		
Total unearned premiums as computed above....None.		
Total amount of all liabilities		$ 2,000.00
Joint-stock capital actually paid up in cash....None.		
Reserve or guaranty fund, represented by scrip or otherwise....None.		
Divisible surplus....None.		
Total....None.		

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 2,351,500	$ 104,787.10
Written or renewed during the year	244,100	12,368.75
Total	$ 2,595,100	$ 117,055 85
Deduct those expired and marked off as terminated	244,000	11,903.50
In force at the end of the year	$ 2,351,100	$ 105,152.35
Deduct amount reinsured....None.		
Net amount in force	$ 2,351,100	$ 105,152.35

GENERAL INTERROGATORIES.

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? ..... No.
What amount of installment notes is owned and now held by the company? ..... None.
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount? ..... None.
Balance of scrip outstanding and deliverable to policy-holders ..... None.
Scrip not actually delivered ..... None.
Scrip dividends declared during the year ..... None.
Net cash participating premiums received during the year ..... None.
Limit of scrip accumulation, before any redemption ..... None.
Losses incurred during the year (fire, $54,786.91; marine and inland, $....; tornado, $....); total ..... $ 54,786.91
Total amount of the company's stock owned by the directors at par value ..... None.
Total amount loaned to officers and directors, $....; loaned to stockholders not officers, $....; total ..... None.
Does any officer, director or trustee receive a commission or royalty on the business of the company? ..... No.
The amount of "guaranty surplus fund" ..... None.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 818,500.00
Gross premiums received	37,784.00
Losses paid	28,356.71
Losses incurred	28,356.71
Amount at risk	2,351,100.00

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

SECURITY FIRE 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 thereof.

President, S. F. GILMAN. *Vice-President*, J. B. PHELPS.
Secretary, E. J. BABCOCK.

[Incorporated, September 24, 1883. Commenced business, November 1, 1883.]

Home office, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for...	$ 100,000.00	
Amount of capital paid up in cash	100,000 00	
Amount of net ledger assets, December 31st of previous year..		$ 185,026.24
Increase of paid-up capital during 1897		75,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $11,990.18 premiums of previous years)	$ 58,642.05	
Deduct only reinsurance, rebate, abatement and return premiums	9,724.73	
Net cash actually received for premiums		$ 48,917.32
Bills and notes received during the year for premiums, remaining unpaid		5,855 53

Received for interest on bonds and mortgages		$ 9,997.17
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		1,414 80
Income received from all other sources		None.
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		$ 60,329.29
Total footings		$ 320,285.83

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount paid for losses (including $3,112.36 occurring in previous years)	$ 18,295.30	
Deduct amounts received for salvages (on losses of the last or of previous years), $67.55; and from reinsurance in other companies, $2,117.39; total	2,174.94	
Net amount paid during the year for losses		$ 16,120.36
Deposit premiums returned		None.
Paid stockholders for interest or dividends; (amount declared during the year, $79,000)		79,000.00
Scrip or certificates of profits redeemed in cash, $....; interest paid to scrip-holders, $....; total		None.
Commissions or brokerage to agents, less received on reinsurances		8,772.86
Salaries and allowances to agents		None.
Rents ($.... for company's use of own buildings) less $....; from sub-lessees		400.00
Salaries, fees and all other charges, officers ($4,500); clerks ($2,760); other employes ($2,611.96); total		9,871.96
Taxes on premiums, $....; on real estate, $....; on other investments, $1,163.90; total		1,163 90
Insurance department fees and agents' licenses, $126.50; municipal licenses, $....; tax on franchise, $....; total		126.50
Advertising, printing and stationery, $1,552.84; legal expenses, $402.60; repairs and expenses on real estate, $....; furniture and fixtures, $....; miscellaneous, $2,793.71; total		4,749.15
Loss on sales or maturity ledger assets, $170.21; other disbursements, $....; total		170.21
Total expenditures during the year		$ 120,374.94
Balance		$ 199,910.89

LEDGER ASSETS.

Book value real estate, unincumbered, $2,966.01; incumbered, $....; total	$ 2,966.01	
Mortgage loans on real estate, first liens, $135,139.34; other than first, $....; total	135,139.34	
Loans secured by pledge of bonds, stocks or other collaterals	16,400.00	
Book value of bonds excluding interest, $1,500; and stocks, $8,159.60; total	9,659 60	
Cash in company's office, $456.20; deposited in bank: First National bank, Davenport, $1,865.97; Citizens National bank, Davenport, $1,575.81; Scott County Savings bank, Davenport, $895.10; Davenport Savings bank, Davenport, $8,178.48; German Savings bank, Davenport, $7,391.58; total	20,369.44	
Bills receivable, $10,245.07; agents' debit balances, $5,626.24; total	15,871.31	
Total	$ 300,326.70	
Deduct ledger liabilities: Agents' credit balances, $425.11; borrowed money, $....; all other, $....; total	425.11	
Total net ledger assets		$ 199,910.59

NON-LEDGER ASSETS.

Interest due, $183 65; and accrued, $3,127.20, on mortgages; total..	$ 3,310.85	
Interest due, $.... ; and accrued, $85.33, on bonds and stocks; total	85.33	
Interest due, $.... ; and accrued, $338.52, on collateral loans; total	338.52	
Interest due, $... ; and accrued, $..... on other assets; total..... None.		
Rents due, $... ; and accrued, $..... on company's property or lease; total..... None.		
Total		$ 3,734 70
Market value of real estate over book value	None.	
Market value (not including interest) of bonds and stocks over book value	None.	
Gross premiums in course of collection December 31st, not more than three months due	None.	
Deduct cost of collection, commission and brokerage	None.	
Net amount of uncollected premiums, not more than three months due	None.	
(Gross premiums in course of collection December 31st, more than three months due $....)	None.	
Gross assets		$ 203,645 29

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, (due, $... ; not yet due, $2,116.74); total	$ 2,116.74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	1,805.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,000.00	
Total amount of claims for losses	$ 4,921.74	
Deduct reinsurance due or accrued	306.66	
Net amount of unpaid losses		$ 4,615 08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $17,889.40; unearned premiums (40 per cent)	$ 7,155.76	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $141,265.56; unearned premiums (*pro rata*) 40 per cent	56,506.22	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $... ; unearned premiums (50 per cent)..... None.		
Gross premiums (less reinsurance—cash and bills), received and receivable upon all unexpired marine risks (.... per cent on time bulls)..... None.		
Total unearned premiums as computed above		$ 63,661.98
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or 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 included in admitted assets, 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 authorized or ordered to be redeemed	None.	
Interest due or accrued remaining unpaid	None.	
Cash dividends remaining unpaid, to stockholders. $.... ; to policy-holders	None.	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	

Commissions, brokerage and other charges due to agents and brokers, on premiums paid	None.	
Return premiums, $....; and reinsurance premiums	None.	
All other liabilities, viz.: Deferred commissions, $1,313.22; deferred policy fees, $235.38; total		$ 1,548.60
Total amount of all liabilities		$ 69,825.66
Joint stock capital actually paid up in cash		100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise	None.	
Divisible surplus		33,819.63
Total		$ 203,645.29

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 12,299,379	$ 179,469.60
Written or renewed during the year	3,516,053	48,443.77
Total	$ 15,815,432	$ 227,912.37
Deduct those expired and marked off as terminated	4,803,204	69,258.59
In force at the end of the year	$ 11,012,228	$ 158,653.78
Deduct amount reinsured	547,985	9,498.83
Net amount in force	$ 10,464,243	$ 150,154.95
Perpetual risks, $....; premiums on same	None.	
Largest amount written on any risk, not deducting reinsurance	7,500.00	

GENERAL INTERROGATORIES.

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?	No.	
What amount of installment notes is owned and now held by the company		$ 2,602.35
Have any of the notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	None.	
Balance of scrip outstanding and deliverable to policy-holders	None.	
Scrip not actually delivered	None.	
Scrip dividends declared during the year	None.	
Net cash participating premiums received during the year	None.	
Limit of scrip accumulation, before any redemption	None.	
Losses incurred during the year ($20,025.35; marine and inland, $....; tornado, $79.33); total		20,104.68
Total amount of the company's stock owned by the directors at par value		69,000.00
Total amount loaned to officers and directors, $5,700; loaned to stockholders, not officers, $5,973.34; total		5,673.34
Does any officer, director or trustee receive a commission or royalty on the business of the company	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	$ 3,516,053.00
Gross premiums received	58,444.77
Losses paid	18,295.30
Losses incurred	20,104.68
Amount at risk	10,364,243.00

ANNUAL STATEMENT

For the year ending December 31, 1897, 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, pursuant to the laws thereof.

President, J. H. WIDSOR. *Vice-President*, H. A. ELLICTT.
Secretary, THEO. F. GREFE.

[Incorporated, September, 1865. Commenced business, October, 1865.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $100,000; subscribed for....	$ 100,000.00
Amount of capital stock paid up in cash.....	100,000.00
Amount of net ledger assets December 31st of previous year.....	
....crease of paid-up capital during 189..	

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including $... premiums of previous years).....	$ 139,902.33	
Deduct only reinsurance, rebate, abatement and return premiums.....	19,205.26	
Net cash actually received for premiums.....		$ 120,697.07
Bills and notes received during the year for premiums remaining unpaid.....	$ 40,271.58	
Received for interest on bonds and mortgages.....		4,526.57
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		2,201.62
Income received from all other sources, viz.: Rents, not including company's office rent.....		2,511.50
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.....		$ 129,936.77

DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including $7,485.68 occurring in previous years).....	$ 56,645.32	
Deduct amounts received for salvages (on losses of the last or of previous years), $525; and from reinsurance in other companies, $2,706.25; total.....	3,231.25	
Net amount paid during the year for losses.....		$ 53,414.07
Deposit premiums returned.....	None.	
Paid stockholders for interest or dividends; (amount declared during the year, $...).....	None.	
Scrip or certificates of profits redeemed in cash, $....; interest paid to scripholders, $....; total.....	None.	
Commissions or brokerage to agents, less received on reinsurances.....		24,096.33
Salaries and allowances to agents.....	None.	
Rents (including $.... for company's use of own buildings), less $.... from sub-leases.....	None.	
Salaries, fees and all other charges, officers ($4,200); clerks ($9,061.85); other employes ($5,927.53); total.....		19,189.38
Taxes on premiums, $....; on real estate, $1,414.24; on other investments, $....; total.....		1,414.24

Insurance department fees and agents' licenses, $343.50; municipal licenses, $....; tax on franchise, $....; total.....		$ 343.50
Advertising, printing and stationery, $536.53; legal expenses, $1,222; repairs and expenses on real estate, $271.48; furniture and fixtures, $7.10; miscellaneous, $11,842.40; total.....		13,911.51
Loss on sales or maturity of ledger assets, $....; other disbursements, viz.: $....; total.....	None.	
Total expenditures during the year.....		$ 114,369.03

LEDGER ASSETS.

Book value real estate, unincumbered, $104,756.60; incumbered, $....; total.....		$ 104,756.60
Mortgage loans on real estate, first liens, $60,850; other than first, $....; total.....		60,850.00
Loans secured by pledge of bonds, stocks or other collaterals....		600.00
Book value of bonds, excluding interest, $1,000; and stocks, $14,335; total.....		15,335.00
Cash in company's office, $2,200.04; deposited in bank, $16,242.39: Iowa National bank, $3,036.48; Des Moines Savings bank, $13,205.91; total.....		18,442.43
Bills receivable, $218,632.35; agents' debit balances, $20,695.45; total.....		239,327.80
Total.....		$ 439,311.83
Deduct ledger liabilities: Agents' credit balances, $1,308.96; borrowed money, $ ...; all other, $7,604.66; total.....		8,913.62
Total net ledger assets.....		$ 430,398 01

NON-LEDGER ASSETS.

Interest due, $842.63, and accrued, $1,372.49, on mortgages; total..	$ 2,215.12	
Interest due, $...., and accrued, $....on bonds and stocks; total.....	None.	
Interest due, $...., and accrued, $....on collateral loans; total.....	None.	
Interest due, $...., and accrued, $2,369.03, on other assets; total.	2,369.03	
Rents due, $ ... and accrued, $ .... on company's property or lease; total.....	None.	
Total.....		$ 4,584.15
Market value of real estate over book value.....	None.	
Market value (not including interest) of bonds and stocks over book value.....	None.	
Gross premiums in course of collection December 31st, not more than three months due.....	$ 5,874 62	
Deduct cost of collection, commission and brokerage .....None.		
Net amount of uncollected premiums, not more than three months due.....		$ 5,874.62
(Gross premiums in course of collection December 31st, more than three months due, $ ...)		
Real estate subrogation, $4,648.86; judgments at 50 per cent of face, $7,851.90; total.....		12,500 76
Gross assets.....		$ 453,357.45

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $ ...; loans on, $....; total	None.	
Supplies, printed matter and stationery, $....; furniture, fixtures and safes, $....; total.....	None.	
Agents' debit balances, unsecured.....	None.	
Loans on personal security, endorsed or not, $600, 50 per cent of bills receivable, past due, $69,832 27; total.....		70,431.27
Total admitted assets.....		$ 382,925.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, $....; not yet due, $1,345.30); total	$ 1,345.30	
Losses in process of adjustment or in suspense, including all reported or supposed losses	1,941.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	5,696.00	
Total amount of claims for losses	$ 8,982.80	
Deduct reinsurance due or accrued	402.38	
Net amount of unpaid losses		$ 8,580.42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $36,747.79; unearned premiums (40 per cent)	$ 14,699.11	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, $387,167.08; unearned premiums (*pro rata*) 40 per cent	154,866.83	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, $....; unearned premiums (50 per cent) .....None.		
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....None.		
Total unearned premiums as computed above		$ 169,565.94
All other liabilities, viz: Outstanding checks		2,494.37
Total amount of all liabilities		$ 180,640.73
Joint-stock capital actually paid up in cash		100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise		102,284.54
Total		$ 382,925.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year	$ 27,749,582	$ 479,615.40
Written or renewed during the year	5,662,008	139,902.33
Total	$ 33,411,590	$ 619,517.73
Deduct those expired and marked off as terminated	13,427,213	149,407.16
In force at the end of the year	$ 20,984,377	470,110.57
Deduct amount reinsured	1,185,876	20,215.27
Net amount in force	$ 19,798,501	$ 449,895.30
Deduct premiums of overdue notes		25,980.43
Total		$ 423,914.87

GENERAL INTERROGATORIES.

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? ..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	4,961,145.00
Gross premiums received	115,673.00
Losses paid	41,460.30
Losses incurred	34,890.32

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 1897, 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 1897 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 Assessment Fire, Hail 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	Adams	Farmers Mut. F. & L. Assn	J. G. Hendrick	Creston
3	Allamakee	German Farmers M. Aid Ass	Andrew Sandry	Lansing
4	Allamakee	Scandinavian Mut. Pro. Assn	J. O. Prestemoen	Elon
5	Audubon	Greeley Farmers M. F. I. Co	P. C. Schwenneker	Adair
6	Benton	Eden Fire	A. H. Hanna	Vinton
7	Benton	Iowa Township Mut. Fire	F. G. Kramer	Luzerne
8	Benton	Vinton Mutual Fire	A. S. Chadbourne	Vinton
9	Black Hawk	Danish Mutual Ins. Co	Adam Boysen	Cedar Falls
10	Black Hawk	Farmers Mutual F. & L	W. B. Rowad	Cedar Falls
11	Boone	Farmers Mutual	John Cooper	Boone
12	Boone	Swede Mutual	Ernest Carlson	Boone
13	Brener	Farmers Mutual Fire	John Hemrighaus	Denver
14	Bremer	First German Mutual F. L. & S	Henry Rathe	Knittel
15	Bremer	German Farmers Mut. L. & S	A. H. Möller	Klinger
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 Linn	Parkersburg
19	Calhoun	Farmers Mutual	M. C. Townsend	Lake City
20	Calhoun	German Mut. F., L. & W. S	John J. Heide	Pomeroy
21	Carroll	Farmers Mutual F. & L	Chas. S. Noble	Glidden
22	Carroll	German Mut. F., L., W. C. & T	C. H. Fienker	Halbur
23	Carroll	Farmers M. Ins. Co. Roselle	P. Jos. Koenig	Halbur
24	Carroll	Mount Carmel Mutual	Bernard Vonnahme	Mt. Carmel
25	Cass	Farmers Mutual	Chas. R. Hunt	Atlantic
26	Cass	Noble Township Pro. Assn	Herman Dolch	Lyman
27	Cass	Victoria Township M. I. Assn	W. T. McKee	Massena
28	Cedar	Springdale Mutual	Henry Mosher	west Liberty
29	Cerro Gordo	Farmers Mutual Ins. Assn	Jos. Pedelty	Mason City
30	Cherokee	Maple Valley	G. W. Bianch	Aurelia
31	Cherokee	West. Cherokee Mut. F. & L	H. M. Ferris	Marcus
32	Chickasaw	Farmers Mutual	James F. Babcock	New Hampton
33	Clay	Farmers Mutual	J. P. Mills	Greenville
34	Clayton	Farmers Mutual F. & L	A. E. Axtell	Strawberry P'nt
35	Clayton	Farmers Mutual Ins Co	Henry H. Kuhlman	Garnavillo
36	Clayton	Farmers Mutual F. & L	Henry Meder	Mederville
37	Clinton	Farmers Mutual	M. Sullivan	Welton
38	Clinton	German Farmers	George Riedesel	Wheatland
39	Clinton	German Mut. F. & L	John Wirth	Elwood
40	Clinton	German Mut. F. & L	Casper Anderson	Lyons
41	Crawford	Kiron Mutual	August Lundell	Odebolt
42	Crawford	Mut. F., L., T. & W. S. Ins Co. of German Farmers	Aug. Schultz	Denison
43	Dallas	Farmers Mutual	N. J. Brown	Minburn
44	Dallas	Patrons Mutual	J. M. Dunmire	Dexter
45	Decatur	Farmers Mutual	A. S. Gardner	Leon

No. 1.

Associations of the State for the year ending December 31, 1897.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
J. E. Brooks	Greenfield	Mar. 1, 1886	$ 962,853.00	$ 141,173 00	$ 123,186 00
T. S. H. Dougherty	Cromwell	Mar. 27, 1884	1,155,843.00	68,541.00	93,495.00
E. Barthold	Lansing	April 5, 1870	1,058,420.00	54,701.00	13,050 00
Arne Grangard	Waukon	Mar. 1, 1869	658,267 00	23,982.00	9,253.00
Fred C. J. Voss	Exira	Aug. 11, 1888	193,743.00	61,800 00	31,192.00
I. N. Chenoweth	Vinton	Jan. —, 1872	846,579 00	30,580.00	32,680.00
R. Schenken	Keystone	Mar. 4, 1872	1,039,333.00	74,394 00	40,700.00
I. N. Chenoweth	Vinton	Feb. 12, 1892	230,455 00	41,585.00	3,160.00
Henry Johnson	Cedar Falls	April 9, 1884	523,139.00	182,902 00	97,045.00
W. B. Rowad	Waterloo	May 1, 1878	2,965,593.00	679,113 00	545,785.00
John Herron	Boone	Jan. 2, 1877	1,370,637 00	490,310 00	302,387.00
John Anderson	Madrid	April 16, 1884	457,304.00	120,502.00	90,018.00
C. Hoppenworth	Selgel	Mar. 25, 1875	2,780,700.00	518,228.00	405,381.00
H. Grasning	Artesian	Dec. 14, 1878	1,570,810.00	436,630 00	281,533.00
Wm. Millius	Denver	Sept. 26, 1895	1,205,408.00	256,124.00	212,884 00
Wm. Decker	Independence	Aug. 1, 1894	2,314,987 00	602,993.00	527,879 00
Geo. A. Dalziel	Alta	Jan. 1, 1887	1,086,480 00	373,085.00	226,224.00
A. E. Perria	New Hartford	Feb. 18, 1876	2,738,305.00	593,859.00	509,840 00
J. L. Hibbs	Lake City	July 23, 1881	231,600.00	54,750.00	26,105.00
Wm. Baumgart	Pomeroy	April 1, 1887	140,000.00	18,500.00	5,000 00
G. W. Briggs	Glidden	May 3, 1890	220,547 00	61,981.00	48,956.00
Henry Sievers	Manning	Jan. 1, 1886	1,184,630.00	1,452,012.00	1,378,449.00
J. C. Schwaller	Halbur	Mar. 24, 1876	270,000.00	61,515.00	4,215.00
Frank Berger	Mt. Carmel	Mar. 25, 1882	161,506.00	22,635 00	.....
H. O. Breece	Atlantic	Feb. 14, 1889	703,305.00	196,985.00	156,885.00
Henry Miller	Lyman	Jan. 2, 1883	239,240.00	66,293.00	50,490.00
Frank Symonds	Mt. Etna	Oct. 1, 1887	113,994.00	45,758.00	26,087.00
Wm. Mosher	Springdale	Jan. —, 1871	910,000.00	218,645.00	153,044.00
N. Desmore	Mason City	July —, 1886	1,063,674.00	236,278.00	177,045.00
J. C. Lockin	Aurelia	May 20, 1883	363,594.00	104,380.00	80,088.00
G. W. Hartley	Marcus	May 4, 1885	1,315,235 00	309,779.00	260,141.00
C. H. Heath	New Hampton	June 1, 1875	1,199,221.00	227,291.00	12,542.00
A. W. Greene	Spencer	Feb. 1, 1889	1,104,700.00	259,663.00	259,159.00
H. Meyer	Elkader	Feb. 15, 1875	1,975,994.00	185,016.00	92,393.00
E. W. Kregel	Garnaville	Nov. 4, 1896	1,065,168.00	82,585.00	28,350.00
Henry Wistrick	Communia	April 2, 1895	1,317,500.00	48,640.00	225,379.00
J. Alex. Smith	De Witt	Dec. 5, 1874	1,896,722.00	398,820.00	176,670.00
Chas Mordhorst	Wheatland	June 5, 1873	844,745.00	95,900.00	23,480.00
Henry N. Hahn	Grand Mound	May 27, 1878	309,100.00	19,892.00	8,015.00
George Rix	Lyons	Jan. 7, 1897	509,685.00	41,825.00	14,000.00
A. Norelius	Kiron	Mar. 3, 1879	856,291.16	219,575.75	185,548.00
P. N. F. Dreessen	Dreessen	Dec. 29, 1879	1,991,010.00	171,810.00	72,740.00
John Kent	Dallas Center	Feb. 26, 1895	473,163 00	164,592.00	64,109.00
J. H. Chandler	Dexter	Dec. 20, 1875	735,539 43	195,972 69	161,904.88
W. E. Gammon	Leon	Dec. 4, 1874	138,194 00	16,894.00	54,829.00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
46	Delaware	Farmers Mutual Fire	A. S. Coon	Manchester
47	Des Moines	Farmers Mutual	E. Woodward	Burlington
48	Des Moines	German Mut. Aid Fire Assn	Henry Thil	Dodgeville
49	Des Moines	Mut. Ger. Protestant F. In. As	Henry K. Pritzlaff	Burlington
50	Des Moines	Swedish Mutual	Andrew Peterson	Burlington
51	Des Moines	Swedish Lutheran Mutual	Ludvig Holmes	Burlington
52	Dickinson	Farmers Mutual Ins. Co	John Ehlbeck	Spirit Lake
53	Dubuque	Farmers Alliance Mutual	N. F. Simpson	Farley
54	Dubuque	Cascade Mutual Fire & L	Matt Faber	Cascade
55	Emmet	Farmers Mutual Fire & L	J. O. Kaas	Wallingford
56	Fayette	Mutual Fire	O. C. Babcock	Fayette
57	Fayette	German Mutual Fire	G. Blessin	Eldorado
58	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
59	Franklin	Farmers Insurance Co	David Muir	Hampton
60	Fremont	Farmers Mutual Fire & L	James Poindexter	Hamburg
61	Greene	Farmers Mutual Fire & L	G. W. Wiant	Rippey
62	Grundy	Farmers Mutual Fire & L	Morris Merritt	Grundy Center
63	Guthrie	Farmers Mutual Fire Ass'n	W. C. Betts	Casey
64	Hancock	Farmers Mut. Ins. Co., Ger Society of the M. E. Church	Wilhelm Jung	Charles City
65	Hancock	Farmers Mutual Fire & L	N. P. Bayer	Miller
66	Hardin	Farmers Mutual	C. H. Packard	Iowa Falls
67	Hardin	Providence Twp. Mutual	W. H. Butler	New Providence
68	Harrison	Farmers Mutual Fire & L	F. P. Beebee	Beebeetown
69	Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
70	Henry	Svea Mutual Protective	Nels Peterson	Olds
71	Howard	Farmers Union Mut. F. & L	S. A. Converse	Cresco
72	Humboldt	Farmers Mutual	J. W. King	Bradgate
73	Ida	Blaine Center Fire & L	R. B. Miller	Ida Grove
74	Iowa	Lenox Mutual Fire & L	Aug. N. Schloeman	Norway
75	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
76	Jackson	Farmers Mutual Aid Ass'n	Henry Dunn	Miles
77	Jasper	Farmers Mutual	A. L. Harrah	Newton
78	Jefferson	Farmers Insurance Union	James Glotfelty	Libertyville
79	Johnson	Lincoln Mutual	James O. Park	West Liberty
80	Johnson	Northwestern Farmers Mut	Isaac Meyers	North Liberty
81	Johnson	Farmers Mut. of Sharon, Liberty & Washington Twps	Martin Birrer	Riverside
82	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
83	Jones	German Mutual Fire	George H. Balster	Scotch Grove
84	Keokuk	Farmers Pioneer Mutual	James Lyle	Keota
85	Keokuk	Prairie Farmers Mutual	E. H. McCann	Indianapolis
86	Kossuth	Mutual Insurance	C. B. Hutchins	Algona
87	Lee	Farmers Home Mutual Fire	James Conaco	Denmark
88	Linn	Bohemian Mut. Ins. Ass'n	J. W. Kouba	Cedar Rapids
89	Linn	Brown Township Mutual	W. E. Bundy	Springville
90	Linn	Ceska Farmeska	Joseph Kantny	Cedar Rapids
91	Linn	Linn Twp. Mut. Fire & L	Michael Snyder	Mt. Vernon
92	Linn	West Side Mutual	Thomas Delaney	Fairfax
93	Louisa	Farmers Mutual Fire	J. F. Helm	Wapello
94	Lucas	Mutual Fire & Lightning	J. A. Robison	Lucas
95	Madison	Farmers Mutual	John Brooker	Van Meter
96	Marshall	Iowa Valley Mutual	John Bolston	Albion
97	Marshall	Farmers Mutual Fire	R. F. Smith	Marshalltown
98	Mitchell	Farmers Mutual Fire	J. W. Annis	Osage
99	Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
100	Monona	Farmers Mutual Fire	Lewis Iddings	Mapleton

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
C. A. Pierce	Delaware	Oct. —, 1879	$ 259,980.00	$ 78,440.00	$ 82,380.00
C. M. Garman	Burlington	April —, 1873	878,761.00	180,233.00	134,948.00
Jacob Schneider	Burlington	May 25, 1857	396,819.00	23,022.00	7,730.00
Fred Hermann	Burlington	Mar. 5, 1894	277,940.00	153,600.00	4,870.00
Nels Anderson	Burlington	April 18, 1889	423,486.00	197,365.00	102,070.00
A. J. Swanson	Burlington	Jan. 17, 1889	867,007.00	283,370.00	153,077.00
H. Van Steenburg	Spirit Lake	June 5, 1895	203,297.31	78,775.00	40,126.31
Willis H. Hogan	Farley	June 13, 1891	118,352.00	120,395.00	54,712.00
Jas. Maire	Cascade	Jan. 13, 1895	115,301.00	32,829.00	7,450.00
H. A. Guarde	Armstrong	Mar. 30, 1895	102,301.00	144,393.00	85,018.00
R. J. Young	Oelwein	Sept. 1, 1875	$ 558,699.00	$ 95,370.00	$ 79,425.00
Wm. Poetting	Eldorado	July 7, 1877	1,813,861.00	52,280.00	698,331.00
F. F. Cole	Charles City	Jan. 1, 1880	2,108,295.00	495,800.00	393,800.00
N. McDonald	Hampton	June 4, 1892	317,758.00	30,925.00	30,226.00
Anton Miller	Hamburg	Oct. 4, 1894	66,930.00	19,200.00	6,425.00
W. E. Marchant	Scranton	Mar. 20, 1880	638,622.00	206,385.00	128,127.00
C. M. Sprague	Grundy Center	Mar. 20, 1880	1,417,422.00	402,055.00	128,722.00
F. D. Steen	Menlo	Mar. 24, 1892	340,524.00	125,192.00	120,813.00
Carl Schuler	Garner	April 1, 1897	320,531.00	102,341.00	138,450.00
G. R. Mabee	Forest City	July 1, 1886	277,857.00	107,695.00	31,979.00
Fayette Holmes	Iowa Falls	May 30, 1890	806,737.00	277,500.00	130,772.00
J. J. Wood	N'w Providence	Aug. 14, 1871	241,110.00	103,761.00	54,398.00
John L. Cox	Missouri Val'y	June 10, 1887	1,757,740.00	495,850.00	177,130.00
Ed. N. Kitchen	Mt. Pleasant	June 10, 1873	1,629,147.00	471,160.00	457,800.00
Olof Anderson	Swedesburgh	Jan. 10, 1876	168,279.00	18,643.40	4,905.00
John Steinman	Cresco	July 1, 1890	1,197,917.00	263,781.00	248,603.00
S. R. Groth	Thor	Sept. 25, 1880	624,083.00	205,460.00	116,370.00
Alex Hartley	Ida Grove	Mar. 31, 1881	360,821.00	115,710.00	57,589.00
H. L. Uthoff	Norway	April 14, 1893	442,425.00	17,760.00	18,118.00
A. B. Ogden	Williamsburg	Mar. 15, 1873	1,260,378.00	196,594.00	96,134.00
S. N. Howard	Preston	April 5, 1875	1,079,042.00	771,341.00	552,230.00
W. F. Boyd	Newton	May 15, 1875	1,490,746.00	293,853.00	96,150.00
W. R. France	Vega	Aug. 1, 1874	734,901.00	75,839.00	154,267.00
Hiram Heath	Iowa City	Nov. 15, 1873	429,374.00	137,470.00	60,626.00
E. A. Keen	Iowa City	May 1, 1867	1,189,900.00	190,196.00	79,103.00
Isaac S. Weeber	Iowa City	July 7, 1868	474,881.00	60,640.00	32,937.00
E. Taylor	Iowa City	Dec. 6, 1873	858,921.00	64,815.00	61,111.00
Harm Harms	Langworthy	Dec. 1, 1888	509,101.00	91,462.50	16,587.50
H. P. Newton	Keota	June 5, 1874	947,950.00	228,300.00	143,999.00
W. H. Brown	Rose Hill	Feb. 10, 1886	1,735,445.00	804,270.00	445,530.00
E. Blackford	Algona	April 18, 1887	1,068,641.00	243,811.00	82,370.00
Herman Lehman	West Point	July 5, 1854	131,011.00	56,916.00	1,760.00
John J. Hubek	Cedar Rapids	Aug. 1, 1897		36,375.00	
J. C. Gritzmak	Springville	Nov. 26, 1867	811,803.00	197,795.00	173,000.00
Joseph Hanslik	West'n Colf'x	Feb. 10, 1879	1,139,496.50	271,330.00	245,480.00
A. B. Strother	Mt. Vernon	Aug. 27, 1870	914,978.00	254,375.00	194,795.00
John McAllister	Palo	May 18, 1874	1,055,881.00	315,920.00	272,255.00
C. E. Stone	Wapello	Sept. 5, 1874	803,446.00	205,295.00	139,091.00
John Culbertson	Charlton	Jan. 10, 1867	505,906.00	80,000.00	220,000.00
George Storck	De Soto	Jan. —, 1880	652,706.00	138,195.00	95,980.00
F. S. Wheaton	Alton	Feb. —, 1869	979,345.00	143,275.00	170,905.00
Geo. E. Crary	Luray	Feb. 24, 1872	1,046,305.68	308,700.00	209,349.00
A. M. Walker	Osage	April 1, 1874	2,193,507.00	406,307.00	278,195.00
A. Bregman	Grafton	Dec. 12, 1881	455,206.00	67,302.00	52,045.00
F. F. Roe	Castana	June 10, 1892	130,898.58	76,220.00	37,541.58

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101	Montgomery	Villisca Mutual	Hiram Finley	Stanton
102	Muscatine	Farmers Mutual Fire	John W. Miller	Muscatine
103	Muscatine	White Pigeon F. & L	C. W. Derby	Wilton Junction
104	Osceola	Farmers Mutual F. & L	M. Harvey	Sibley
105	O'Brien	Farmers Mutual F. & L. Ins. Assn	S. B. Crosser	Sutherland
106	Page	Morton Twp. Farmers Mut. Fire	David Wingert	Shenandoah
107	Palo Alto	Farmers Mutual	J. O. Baker	Emmetsburg
108	Plymouth	Farmers Mutual Ins. Assn	John Schneider	Hinton
109	Pocahontas	Farmers Mutual F. & L	J. J. Bruce	Rolfe
110	Polk	Farmers Mutual	C. H. Gross	Ankeny
111	Polk	Swedish Mutual	Erick Rostberg	Des Moines
112	P'taw't'mie	Farmers Mutual Fire	R. Campbell	Keg Creek
113	Poweshiek	Farmers Mutual	A. J. Blakely	Grinnell
114	Ringgold	Farmers Mut. Fire Ins. Assn	W. S. Shriver	Mt. Ayr
115	Sac	Farmers Mutual	W. D. Forbes	Wall Lake
116	Scott	Farmers Mutual	John E. Dampster	Donahue
117	Scott	German Mutual Fire	Fr. Aug. Rochan	Davenport
118	Scott	Mutual Fire Self Ins. Co. of German Householders	Frederick Rock	Amity
119	Scott	Wolcott Mutual Fire	John Vogt	Stockton
120	Shelby	Danish Mutual Fire	Rasmus Hansen	Elk Horn
121	Shelby	Farmers Mutual	Marselius Larson	Kirkman
122	Shelby	Westphalia Farmers Society	Fred Loohr	Westphalia
123	Sioux	Farmers Mutual	B. F. Hawkins	Hull
124	Sioux	German Farmers Mut. Fire	Henry F. Becker	Struble
125	Story	Farmers Mutual F. & L	A. J. Graves	Ames
126	Story	Farmers Mutual	John Evenson	Roland
127	Story	Fieldbury Mutual	J. O Severeid	Huxley
128	Tama	Farmers Mutual Aid	W. G. Malin	Tama
129	Tama	Mutual Fire Ins. Co. of German Farmers	Henry Voege	Berlin
130	Taylor	Farmers Mutual Ins. Co. of Holt and Nodaway Twps	H. B Moats	Guss
131	Van Buren	Southern Van Buren Co	E. B. Kirkendall	Leando
132	Van Buren	Farmers Mutual Protective Assn	J. M. Bryant	Birmingham
133	Wapello	Kirkville Mutual F. & L. Ins. Assn	J. H. McCune	Kirkville
134	Wapello	Munterville Mut. F. & L. As.	Samuel Johnson	Munterville
135	Warren	Farmers Mutual	John Bauer	Lacona
136	Wayne	Farmers Mutual Fire	H. C. Miller	Ovid
137	Webster	Farmers Mutual Ins. Assn	L. S. Coffin	Fort Dodge
138	Webster	Scandinavian Mutual	Swan Johnson	Dayton
139	Washington	Farmers Mutual Ins. Assn	R. A. Hutton	Washington
140	Winnebago	Farmers Mutual F. & L. Ins. Assn	Frank W. Russell	Leland
141	Winneshiek	Bohemian Mutual	John Banska	Protivin
142	Winneshiek	Farmers Mutual Fire	C. R. Williams	Wash. Prairie
143	Winneshiek	Norwegian Mut. Pro. Assn	A. Jacobson	Nordness
144	Winneshiek	German Mutual Fire Ins. Co.	William Hemesath	Ossian
145	Woodbury	Mutual F., L. & T. Ins. Co. of German Farmers	August Lille	Mapleton
146	Woodbury	Woodbury and Plymouth Counties Farmers Mutual	H. S. Eberly	Hoskins
147	Worth	Farmers Mutual	A. C. Blackmore	Northwood
148	Wright	Farmers Mutual Ins. Assn	J. G. Mechem	Clarion
		Total, county mutual assessment fire associat'ns		

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
P. B. English	Villisca	May 28, 1891	$ 467,385.00	$ 130,771.00	$ 96,546.00
J. B. Jesius	Sweetland	Nov. 8, 1873	721,585.00	120,010.00	25,840.00
H. Wildosin	Wilton Junct'n	Dec. —, 1872	1,066,767.00	218,835.00	73,398.00
Will Thomas	Sibley	Sept. 28, 1889	445,353.00	191,558.00	67,908.00
L. T. Gates	Gaza	July 19, 1890	379,972.00	219,779.10	93,625.00
Jas. A. Swallow	Shenandoah	Feb. 28, 1887	834,864.00	364,926.00	193,666.00
E. P. McEvoy	Osgood	April 3, 1888	1,274,222.00	320,199.00	253,882.00
Robert Crouch	Merrill	April 26, 1886	335,730.00	125,400.00	87,045.00
F. J. Shaw	Plover	Jan. 1, 1891	437,099.00	166,600.00	93,276.00
H. J. Rowe	Des Moines	April 14, 1874	1,190,034.00	185,200.00	81,610.00
C. A. Ryden	Des Moines	May 1, 1891	143,133.00	34,571.00	17,337.00
E. H. Olendorf	Council Bluffs	Dec. 10, 1878	2,977,211.00	810,110.00	586,958.00
L. G. C. Pierce	Grianell	Jan. 20, 1875	1,300,748.00	162,713.00	22,662.00
G. A. Wyant	Mt. Ayr	April 9, 1887	250,615.00	106,710.00	30,561.00
F. E. Gordon	Sac City	Aug. —, 1875	1,385,250.00	326,784.00	284,803.00
Henry Parmele	Davenport	Jan. 24, 1874	325,144.00	62,020.00	53,117.00
M. J. Rohlfs	Davenport	Jan. 3, 1871	1,122,2?5.00	21,885.00	4,515.00
Frederick Rock	Amity	Aug. 13, 1868	1,009,630.00	49,840.00	14,360.00
Frederick Rock	Amity	May 1, 1883	497,925 00	40,350 80	7,050.00
Hans Peterson	Elk Horn	Mar. 1, 1866	1,054,056.10	400,200.00	831,507.00
A. N. Buckman	Harlan	Feb. 13, 1867	775,475.00	184,081.00	144,150.00
Jos. Ruesdrenberg	Westphalia	Jan. 9, 1890	309,968.00	22,494.00	3,022.00
Calvin Hook	Hull	June 11, 1888	349,700.00	147,076.00	61,879.00
Hans Moeller	Rock Valley	Oct. 3, 1891	712,650.00	210,160.00	14,050.00
D. M. Hayden	Ames	July 1, 1887	889,644.00	274,116.00	146,566.00
R. K. Gaard	Roland	Nov. 1, 1885	759,773.00	244,074.00	177,886.00
A. K. Olson	Cambridge	April 11, 1867	92,675.00	10,275.00	5,285.00
James O'Neill	Traer	June 1, 1865	811,606.00	125,697.00	17,930.00
J. F. Lundt	Berlin	July 26, 1877	926,645.00	98,004.00	27,060.00
J. W. Carlisle	Guss	April 4, 1888	157,342.00	40,974.00	35,573.00
Henry I. Worden	Pittsburg	Mar. 2, 1891	618,900.00	63,738.00	59,823.00
J. S. Hope	Birmingham	Dec. 4, 1871	552,935.00	32,535.00	27,990.00
Fred McNair	Kirkville	Mar. 10, 1879	568,417.00	200,924 00	84,895.00
Alex. Johnson	Munterville	Mar. 1, 1881	195,978 00	54,226.00	29,847.00
H. F. Durham	Calona	June 3, 1888	216,930.00	45,756.00	41,408.00
H. K. Evans	Corydon	April 6, 1872	790,538.00	139,581.00	105,432.00
C. H. Payne	Fort Dodge	Oct. 14, 1884	1,575,400.40	452,265.00	277,566.00
C. E. Hogg	Pilot Mound	Oct. 24, 1884	791,912.00	304,302.00	142,490.00
Sidney Coon	Riverside	May 4, 1874	3,411,564.00	956,425.00	780,297.00
C. N. Flugum	Leland	June 14, 1886	554,569.65	182,962 00	99,727.25
Joseph Jarosh	Spillville	Nov. 14, 1876	406,240 00	43,798.00	12,871.00
Christian Lower	Decorah	Mar. 24, 1877	893,580.00	175,730.00	37,344.00
J. J. Running	Nordness	Mar. 15, 1878	1,417,708.00	52,000.00	35,759.00
John Hemesath	Ossian	Feb. 11, 1887	102,671.00	74,762.00	1,190.00
William Wiese	Danbury	Jan. 15, 1890	254,406.00	85,205.00	7,930.00
M. E. Twitchell	Moville	Feb. 20, 1889	293,628.00	102,744.00	28,620.00
T. C. Rose	Northwood	Mar. 25, 1882	1,614,292 00	594,901.00	317,501.00
W. W. Sheplee	Clarion	June 28, 1890	615,667.00	222,256.00	136,773.00
			$129,773,(39.61	$39,162,304.91	$39,171,275.18

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
		STATE MUTUAL FIRE ASSESSMENT ASSOCIATIONS.		
149	.....	Grain Shippers Mutual Fire Ins. Assn	E. J. Edmonds.....	Marcus.....
150	.....	Iowa Mercantile Mutual Fire Ins Assn	A. W. Greene.....	Spencer .....
151	.....	Iowa Mutual Fire Ins. Assn..	Henry C. Laub.....	Dealson.....
152	.....	Mutual Fire Ins. Co.....	J. L. Gessler.....	Des Moines.....
153	.....	Town Mut. F. & L. Ins. Assn.	C. J. Anderson	Lenox .....
154	.....	Union Mut. F. & L. Ins. Assn.	C. J. Anderson	Lenox .....
		Total.....	.....	.....
		Total county and state mutual assessment fire associations	.....	.....
		EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.		
155	.....	Iowa Mut. Tornado, Cyclone and Windstorm Ins. Assn..	A. N. Buckman	Harlan.....
156	.....	Merchants Tornado Mutual Ins. Co.....	S. G. Lee	Des Moines.....
		Total.....	.....	.....
		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS		
157	.....	Farmers Mutual Hail Ins. Assn. of Iowa.....	W. D. Forbes	Wall Lake.....
		Total.....	.....	.....
		Total of all mutual assessment associations.....	.....	.....

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
F. D. Babcock.....	Ida Grove.....	Sept. 15, 1897	$ 102,600 00	$ 44,750.00	$ 31,000.00
C. W. Coffin.....	Spencer.....	Oct. 10, 1895	526,525.00	1,040,485 00	562,485 00
F. T. Campbell....	Des Moines ...	July 15, 1897	.....	370,250 00	9,000 00
.....	.....	Dec. 10, 1895	531,617 00	1,370,988.00	505,992 00
C. E. Harsh.....	Des Moines	Jan. 1, 1893	5,698,046.00	2,558,556 00	429,378.00
J. C. Baker.....	Emmetsburg ..	Mar. 4, 1897	.....	554,885 00	35,700 00
.....	.....	.....	$ 6,856,788.00	$5,939,615.00	$1,573,745.00
.....	.....	.....	136,630,887.61	35,121,920.81	21,745,920.18
J. B. Harriman...	Des Moines	Jan. 1, 1884	$43,770,302.00	$12,951,023.00	$7,624,119.00
D. L. Jewett.....	Des Moines	July 1, 1896	23,935.00	266,108 25	3,200.00
.....	.....	.....	$43,794,237.00	$12,518,031.25	$7,627,319.00
W. A. Rutledge...	Des Moines	Mar. 4, 1893	$10,041,784.00	$ 1,310,737.00	$4,357,612.00
.....	.....	.....	$10,041,784.00	$ 1,310,737.00	$4,357,612.00
.....	.....	.....	$190,450,908.61	$48,950,689 16	$33,659,951.18

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1898.	Losses paid during the year.
1	Adair	Farmers Mutual Fire Insurance association	$ 578,840.00	$ 790.15
2	Adams	Farmers Mut. Fire and Lightning association	1,135,889.00	2,076.90
3	Allamakee	German Farmers Mutual Aid association	1,100,110.00	103.50
4	Allamakee	Scandinavian Mutual Protective association	472,616.00	1,060.38
5	Audubon	Greeley Farmers Mutual Fire Insurance Co.	163,350.00	324.60
6	Benton	Eden Fire		
7	Benton	Iowa Township Mutual Fire	944,449.00	1,907.48
8	Benton	Vinton Mutual Fire	1,673,027.00	3,635.15
9	Black Hawk	Danish Mutual Insurance company	328,880.00	
10	Black Hawk	Farmers Mutual Fire and Lightning	588,076.00	191.78
			2,000,971.00	5,485.00
11	Boone	Farmers Mutual		
12	Boone	Swede Mutual	5,108,780.00	780.94
13	Bremer	Farmers Mutual Fire	494,042.00	597.50
14	Bremer	First German Mut. Fire, Lightning and Storm	2,862,953.00	3,635.40
15	Bremer	German Farmers Mutual Lightning & Storm	1,764,843.00	2,345.10
			1,338,668.00	2,150.03
16	Buchanan	Consolidated Patrons & Farmers Mut. Ins. Co.	2,280,898.80	5,587.03
17	Buena Vista	Farmers Mutual Fire Insurance association	1,233,221.00	1,644.59
18	Butler	Farmers Mutual	2,822,523.00	8,949.44
19	Calhoun	Farmers Mutual	391,245.00	1,599.00
20	Calhoun	German Mutual Fire, Lightning & Windstorm	195,600.00	230.00
21	Carroll	Farmers Mutual Fire and Lightning	245,372.00	1,060.00
22	Carroll	German Mut. Fire, Lightning, Wind, Cyclone and Tornado	1,358,202.00	1,253.58
23	Carroll	Farmers Mutual Insurance Co., of Roselle	457,300.00	22.50
24	Carroll	Mt. Carmel Mutual	184,025.00	375.00
25	Cass	Farmers Mutual	865,455.00	1,874.30
26	Cass	Noble Township Protective association	255,040.00	13.00
27	Cass	Victoria Township Mutual Insurance Assn	125,070.00	55.00
28	Cedar	Springdale Mutual	978,000.00	3,160.97
29	Cerro Gordo	Farmers Mutual Insurance association	1,212,968.00	1,204.38
30	Cherokee	Maple Valley	378,885.00	1,566.70
31	Cherokee	Western Cherokee Mutual Fire & Lightning	1,424,873.00	2,243.10
32	Chickasaw	Farmers Mutual	1,414,660.00	1,763.90
33	Clay	Farmers Mutual	1,125,184.00	4,744.60
34	Clayton	Farmers Mutual Fire and Lightning	2,098,587.00	3,417.73
35	Clayton	Farmers Mutual Insurance company	1,059,393.00	1,037.54
36	Clayton	Farmers Mutual Fire and Lightning	1,162,561.00	646.52
37	Clinton	Farmers Mutual	2,616,872.00	6,541.41
38	Clinton	German Farmers	598,215.00	134.00
39	Clinton	German Mutual Fire and Lightning	511,363.00	
40	Clinton	German Mutual Fire and Lightning	567,450.00	860.00
41	Crawford	Kiron Mutual		
42	Crawford	Mutual Fire, Lightning, Tornado and Windstorm Insurance Co. of German Farmers	890,318.91	1,077.26
43	Dallas	Farmers Mutual	2,090,080.00	1,429.06
44	Dallas	Patrons Mutual	573,276.00	1,309.33
45	Decatur	Farmers Mutual	757,607.50	2,375.23
			88,268.00	540.00
46	Delaware	Farmers Mutual Fire	321,070.00	608.75
47	Des Moines	Farmers Mutual	1,024,136.60	4,209.00
48	Des Moines	German Mutual Aid Fire association	601,511.00	433.00
49	Des Moines	Mutual German-Protestant Fire association	425,459.00	409.60
50	Des Moines	Swedish Mutual	466,775.00	867.25

CONTINUED.

Am't received by agents for services during the year.	Amount received by officers and employes during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per $1,000 during the year.	Cost per $1,000 for the past five yrs.	Amount of receipts from assessments.	Receipts from all other sources.
$ 58.25	$ 96.40	$ 179.72	$ 1,124.59			$ 1.94	$ 2.97	$ 1,065.36	$ 145.56
61.00	324.65	122.88	2,483.43			3.18	15.88	2,486.37	154.14
	52.05	5.13	190.68			.13	.80		20.00
	101.99	23.45	1,256.82			2.66	9.79	1,505.08	
139.00	93.50	13.00	571.50			2.04		474.60	
16.46	124.73	56.75	2,101.42			2.23	17.70	2,049.82	105.98
	127.00	57.00	3,819.15			3.49	8.50	197.00	40.00
21.54		57.73	142.55			.42	2.85		85.07
	198.25	19.25	815.28			.43	2.90		114.49
	767.80	105.74	6,356.50			2.00	9.50	4,262.30	721.55
	269.90	350.25	1,401.09			1.50	8.50	3,605.17	455.20
84.75	111.65	20.45	920.35	500.00		1.68	6.80	494.60	329.41
279.98	247.50	138.50	4,321.38		120.00	1.51	9.32	2,529.10	1,800.29
	208.75	89.98	3,733.93			1.54	8.98	2,362.49	763.21
	229.50	26.00	2,418.53			2.06	8.00	2,400.00	350.00
155.75	450.00	471.35	6,664.13	2,800.00		3.96		4,555.58	497.14
575.00	219.42		3,439.01			1.97	10.36	1,706.5-	157.51
585.42	677.61	289.79	10,443.28			3.39	10.40	5,139.75	5,370.25
	174.00	113.00	1,840.00			7.06	18.87	937.00	900.00
25.55	24.55	10.55	901.55		215.30	1.49	20.10	205.75	
46.00	54.25	45.25	1,205.50			4.00	10.50	1,023.00	
	666.75	72.07	1,942.46			1.47	4.96		4,191.84
	106.84	193.94	328.28			.78			332.09
	101.20	8.21	484.60			3.63	8.01	403.00	
283.00	280.50	188.36	2,618.10		60.00	3.46	14 13	2,338.40	255.10
	50 25	8.00	71 95			.30	2 34		
33.00		17.97	105.87			.50	7.10	57.00	86.00
	180.30	70.74	3,169.51			2.65	7.04	2,986.48	174.45
327.90	286.05	200.83	3,219.15			1.83	13.87	1,739.97	327.90
	90 00	34 55	1,594.55			4.49	10.00	1,239 30	
250 00	185.80	131.80	2,790.78			1.96	9.87	2,628 05	394.62
448.26	290.00	55.90	2,891.90			1.70	7.93	1,868.79	239 62
237.00	310.56	180 29	5,471.85			4.84	13.18	4,307 97	265 48
208 53	426 48	207 54	4,260 28			2.05	9.00	4,067.35	463 49
418.00	194 45	98.34	1,736.33			1.59		1,543 00	458 42
	155.80	32.80	895.12		30.25	.79	8.95	48 68	333.01
225.09	634.18	245.94	7,656.51	1,250.00		3 86	10.65	6,374 90	527.91
	214.35	18 73	567.08			.56	5.30		378.89
	75.00	60.98	135.98			.43	4.44		
	99 00	20 60	985.60			1.75	4.96	922 10	132 40
94.25	304.14	53.81	2,329.48			1.88	6.17	2,089.63	149 50
	797.45	30.08	6,166 13			2.17	11 35		343 62
180.50	200 97	95.31	1,757.01			3.06		1,304.79	1,658.40
119.17	848.02	190.91	2,943.23			3.89	14.05	2,714 06	302 83
19 94	20 42	2 50	855.86			5 23	14 50	534 00	39 89
31.50	54.25	56.85	784.35			2 47	12.39	766.45	86.58
145.78	150 00	174.00	4,676 78			3.50	8 50	6,028.00	755.75
	300 00	21.00	750 00			1.20	4.97	725.00	
	220 00	9 73	737.73			2.40			
	311 00	90.55	1,058 80			2.38	9.91		800.96

TABLE No 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1898.	Losses paid during the year.
51	Des Moines	Swedish Lutheran Mutual	$ 938,200 00	$ 3,917.45
52	Dickinson	Farmers Mutual Insurance company	235,276 66	48.75
53	Dubuque	Farmers Alliance Mutual	384,818.00	301.00
54	Dubuque	Cascade Mutual Fire and Lightning	140,479 00	2 00
55	Emmet	Farmers Mutual Fire and Lightning	304,586.00	125.00
56	Fayette	Mutual Fire	2,253,535 00	4,001.90
57	Fayette	German Mutual Fire	1,250,810 00	478.63
58	Floyd	Farmers Mutual	2,190,375.00	2,163.00
59	Franklin	Farmers Insurance company	559,753 00	2,855 00
60	Fremont	Farmers Mutual Fire and Lightning	82,890.00	
61	Greene	Farmers Mutual Fire and Lightning	1,014,890.00	4,110.00
62	Grandy	Farmers Mutual Fire and Lightning	1,781,784.00	7,592.00
63	Guthrie	Farmers Mutual Fire association	503,289 00	991.00
64	Hancock	Farmers Mutual Insurance Company, German Society of the M. E church	583,322.00	302.75
65	Hancock	Farmers Mutual Fire and Lightning	353,479 00	177.00
66	Hardin	Farmers Mutual	1,093,485 00	1,976.86
67	Hardin	Providence Township Mutual	287,342.00	1,008.00
68	Harrison	Farmers Mutual Fire and Lightning	1,980,640 00	3,603.30
69	Henry	Farmers Mutual	1,982,967 00	4,134 15
70	Henry	Svea Mutual Protective	161,997.00	
71	Howard	Farmers Union Mutual Fire and Lightning	1,214,113.00	2,270.00
72	Humboldt	Farmers Mutual	732,873.00	194 40
73	Ida	Blaine Center Fire and Lightning	415,949.00	1,958.61
74	Lowa	Lenox Mutual Fire and Lightning	442,979 00	459 65
75	Iowa	Patrons Mutual	1,311,049.00	2,875.23
76	Jackson	Farmers Mutual Aid association	2,321,093.00	5,809.24
77	Jasper	Farmers Mutual	1,092,710 00	1,747.58
78	Jefferson	Farmers Insurance union	679,875 00	2,942.05
79	Johnson	Lincoln Mutual	476,185.00	299.64
80	Johnson	Northwestern Farmers Mutual Fire	1,275,991 00	1,937 35
81	Johnson	Farmers Mutual of Sharon, Liberty and Washington townships	502,469.00	2,446 25
82	Johnson	Union Farmers Mutual	310,425 00	1,218 50
83	Jones	German Mutual Fire	674,150 00	1,789.20
84	Keokuk	Farmers Pioneer Mutual	1,032,362 00	2,816.74
85	Keokuk	Prairie Farmers Mutual	1,874,185 00	5,837.95
86	Kossuth	Mutual Insurance	1,219,889 00	1,035 57
87	Lee	Farmers Home Mutual Fire	178,179 00	
88	Linn	Bohemian Mutual Insurance association	56,375 00	
89	Linn	Brown Township Mutual	826,474.00	1,799.80
90	Linn	Ceska Farmeska	1,155,296.80	2,517.80
91	Linn	Linn Township Mutual Fire and Lightning	984,585 00	1,120.00
92	Linn	West Side Mutual	1,757,520 00	6,885.71
93	Louisa	Farmers Mutual Fire	915,500 00	890 10
94	Lucas	Mutual Fire and Lightning	330,000.00	1,615 75
95	Madison	Farmers Mutual	644,935.00	3,089 00
96	Marshall	Iowa Valley Mutual	951,880.00	4,390.00
97	Marshall	Farmers Mutual Fire	1,146,749 02	2,765.78
98	Mitchell	Farmers Mutual Fire	2,219,119 00	12,208.76
99	Mitchell	German Farmers Mutual	513,735 00	180 55
100	Monona	Farmers Mutual Fire	169,584.00	12 00
101	Montgomery	Villisca Mutual	521,610 00	610.50
102	Muscatine	Farmers Mutual Fire	8 5,755.00	1,919.91
103	Muscatine	White Pigeon Fire and Lightning	1,810,334 00	3,040.40
104	Osceola	Farmers Mutual Fire and Lightning	494,003 00	491.29
105	O'Brien	Farmers Mut. Fire and Lightning Ins. Assn.	705,428 00	719.72

CONTINUED

Am't received by assessment for errors during the year.	Amount received from members employed during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per $1,000 during the year.	Cost per $1,000 for the past five y'rs.	Amount of receipts from assessments.	Received from all other sources.
	$ 416 15	$ 147 60	$ 4,481 25			$ 4 00	$ 25 14	$ 4,147.44	$ 730.48
97.50	44.48	7.80	198 53			84	4 44	150.00	
	275.00	43.00	621.00			1.59	14.85		46.85
44 38	13 00	16.50	74.86			53		142.89	14.79
156 00	189 95	73 68	544 63			1.79			
391.00	539.74	210.00	5,143 64			2.50	12.50	4,300.00	645.50
	209.30	57.45	905 40			1.00	6.94		
150.00	267.00	93.00	2,673.00			1.18	6.82	2,313.00	
65.00	40.00	25.00	2,985.03			5.33	10.48	1,336 39	2,732.83
32.00	9.50	9.78	50.28			.61			
303.00	276.81	44.80	4,784 61			4.40	14.50	4,147.31	704.98
	1,632 00	403.00	9,027.00			4.00	8.00	7,649.00	811.00
134.44	186.85	47.56	1,329.85			2.64	18.14	1,113.59	308.87
100.50	167.78	56.35	627.38			1.09	10.23	466 82	
85.00	65.40	17.50	344.50			.80	1.59		488.53
250.00	212 00	136.00	2,580.88			2.87	9.69	1,770 00	437.98
18.75	109.00	39.94	1,157 69			4.03	10.39	919.41	290.20
	467.43	212.45	4,393 18	429.50		2.73	11.69	3,668.13	360.26
651.00	183.00	131.00	5,099.21			2.57	12.46	4,179.44	1,432.38
	35.02		35 02			.21	1.44		82.97
300.00	220.00	21.00	2,901 00			2.38	13.20	2,256.00	650.00
214.00	173.28	87.73	859 11		60.00	.72	6.96	1,284 04	8.68
240.00	124.00	21.31	2,353 02			5.00	18.94	1,970.00	430.00
40.00	21.50	4.50	415.63			1.00	4.50	367 63	21.00
	223.09	75.04	3,273 26			2.50	10.50	3,300 00	175.97
	671.80	249.01	5,721.05			3.10	12.06	5,274.90	479.00
73.82	1,602.42	234.10	6,656.23		60.00	3.45	14.82	4,658.00	862.91
166.70	53.80	72.30	2,534 85			4.59	23.09	2,284.31	69.50
	176.73	32.77	509.46			1.07	12.13	425 61	135.37
	394.98	45.93	3,378.19			1.86	5.96	1,437.80	210.00
	177.75	27.76	2,653.76			5.25	8.37	2,542.97	65.28
46.00	32.00	44.35	1,841.85			4.32	13.00	1,230.46	4.95
	257.32	23.98	4,070 50			6.04	13.80	4,229 79	42.50
83.00	237 70	141.21	3,244.85	200.00		3.14	14.65	2,297 81	
250.00	429.50	204.33	6,711 83			3.69	14.10	5,535 83	1,176.00
125.00	150.75	150.10	1,470.42	568.25		1.67	7.07	1,469.95	134.38
	99.00	4.75	103.75			.56			123.95
	52.50	60.63	113.13			2.61			320.35
	279.16	64.15	2,142 11			2.63	7.21	1,616.68	422 89
385.00	140 96	84.30	3,134.06			2.71	8.89	2,805 35	
	286.00	63.00	1,469.00			1.49	8.19	970.00	254.37
	431.54	792.28	8,049.53	200.00		4.86	13.00	7,661.72	625.57
	245.00	68.08	1,331.08	49.00		1.50	13.50	1,329 08	279.00
137.90	134 50	42.33	1,870.63			3.00	20.35	1,825 00	85.00
78.00	97.30	49.63	3,370.00	2,300.00		5.32	15.35	3,188.15	104.00
140.00	125.00	35.00	4,700 03			4.93	15.00	5,308.81	
252.50	84.85	267.34	3,291.46		900.00	2.03	10.43	3,278 52	109.14
	475.51	111.20	12,795.53			5.00	12.00	10,692.51	6.11
	54.13	5.95	260 24			.50	2.55	433.10	321.00
90.00	90.75	6.00	291.75			1.19	4.50		
142.50	23.00	23.10	796 10			1.82	11 00	671.26	180.80
	332 80	38.90	2,391 61			3.21	15.88	6,691.16	410.65
	345.90	81.48	5,467.87			2.50	12.50	3,268.79	289.17
50.00	65.90	61.78	698.94			1.39	10.73	93.82	115.91
350.00	169.00	101.22	1,349.93	1,423.55		1.90	13.19	829.55	504.12

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1898.	Losses paid during the year.
106	Page	Morton Township Farmers Mutual Fire	$ 1,004,184.00	$ 1,233.40
107	Palo Alto	Farmers Mutual	1,341,539.00	3,862.25
108	Plymouth	Farmers Mutual Insurance association	392,085.00	20.00
109	Pocahontas	Farmers Mutual Fire and Lightning	511,293.00	268.13
110	Polk	Farmers Mutual	1,263,624.00	2,234.71
111	Polk	Swedish Mutual	160,567.00	373.15
112	Pottawattamie	Farmers Mutual Fire	3,187,413.00	6,878.22
113	Poweshiek	Farmers Mutual	1,390,779.00	925.52
114	Ringgold	Farmers Mutual Fire Insurance association	398,764.00	1,429.07
115	Sac	Farmers Mutual	1,027,231.00	2,874.50
116	Scott	Farmers Mutual	234,047.00	10 00
117	Scott	German Mutual Fire	1,739,645.00	1,842.50
118	Scott	Mut. Fire Self Ins. Co. of German Householders	1,134,910.00	1,613.00
119	Scott	Wolcott Mutual Fire	530,225.00	83 70
120	Shelby	Danish Mutual Fire	1,140,798.00	630.25
121	Shelby	Farmers Mutual	815,416.00	1,141.02
122	Shelby	Westphalia Farmers society	386,840 00	300.00
123	Sioux	Farmers Mutual	414,903 00	100.00
124	Sioux	German Farmers Mutual Fire	867,205.00	1,544 10
125	Story	Farmers Mutual Fire and Lightning	994,194.00	2,983.25
126	Story	Farmers Mutual	825,864.00	1,039 72
127	Story	Fieldburg Mutual	141,665.00	
128	Tama	Farmers Mutual Aid	919,333 00	2,828.82
129	Tama	Mutual Fire Ins. Co. of German Farmers	959,579 00	1,491.30
130	Taylor	Farm's Mut. Ins. Co. of Holt and Nodaway Tps.	162,743 00	1,203 47
131	Van Buren	Southern Van Buren County	633,631 00	2,198.30
132	Van Buren	Farmers Mutual Protective association	556,745.00	3,708.25
133	Wapello	Kirkville Mut. Fire and Lightning Ins. Assn.	706,188.00	1,609 08
134	Wapello	Munterville Mut. Fire and Lightning Assn.	177,697 00	121.00
135	Warren	Farmers Mutual	921,220 00	1,152.90
136	Wayne	Farmers Mutual Fire	775,787.00	1,264 50
137	Webster	Farmers Mutual Insurance association	1,750,000 00	4,187 43
138	Webster	Scandinavian Mutual	853,741 00	300 00
139	Washington	Farmers Mutual Insurance association	3,587,692.00	2,789.84
140	Winnebago	Farmers Mut. Fire and Lightning Ins. Assn.	697,824 40	76 45
141	Winneshiek	Bohemian Mutual	437,467.00	200 00
142	Winneshiek	Farmers Mutual Fire	1,031,746 00	1,515 90
143	Winneshiek	Norwegian Mutual Protective association	1,448,995 00	152 00
144	Winneshiek	German Mutual Fire Insurance company	176,335.00	
145	Woodbury	Mutual Fire, Lightning and Tornado Insurance Company of German Farmers	281,780.00	95 50
146	Woodbury	Woodbury and Plymouth Cos. Farmers Mut.	396,746.00	645.74
147	Worth	Farmers Mutual	1,691,632 00	2,429 69
148	Wright	Farmers Mutual Insurance association	701,230.00	1,666.50
		Total, county mutual assessment fire associations	$138,783,129.34	$ 271,007.30

CONTINUED.

Amt received by agents for premiums during the year.	Amount received by directors and all others during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses contested but not yet paid.	Amount of losses resisted or in litigation.	Cost per $1,000 during the year.	Cost per $1,000 for the past five yr's	Amount of receipts from assessments.	Receipts from all other sources.
	$ 592 25	$ 138.65	$ 1,984.30	$ 50 00		$ 2.00	$10 52	$ 1,794 30	$ 183.75
	369.34	188.43	4,656.88	10.00	$ 78.00	3.55	14.27	6,240.34	397.97
246.80	75.00	19.00	139 00			.41	5.37		148.00
25.00	75.00	19.00	139 00			.41	5.37		285.86
170.50	148.23	185.30	723 23	1,050.00		3.52	9 00	7 45	
211.00	261.45	155 84	2,882.80			2.26	15 74	3,180.12	351 19
	168.75	10 35	552.25			2.43	7.80		315.10
564 00	838.00	233 42	8,483.54	2,000.00		2.67	12.79	6,178.90	1,534.10
102.00	224.65	50 00	1,202 17			.86	7 08	1,264 74	104.56
61.50	227 10	62.00	1,796 74	149.73		4 89	14 81	1,250 00	293 10
275.00	133.40	198.52	3,003.42			2.21	12.58	2,740.15	612.35
	188 00	8 55	178.55			.50	4.25		
	462 90	246.93	2,552.33			1.50	9.59	3,602.55	155 55
	181.50	31.30	1,825.80			1.63		2,174.57	897.80
	185 00	14 70	283.40			.53	3 74	1,423.17	180.00
	587.73	66.25	1,554 24	646.00		1.09	7.42	1,120 48	192 99
41.50	217 50	176.51	1,578 53			1.94	10 72	1,528 87	400.63
	43 44	7.12	350.56			.82	4.00	347.15	
	53.84	51.94	205.18			.49	7.04		
	463.40	98 00	2,112 00			3 44	10 89	1,555.79	441 79
209.50	252.40		2,923 89			3 94	12.54	1,387 50	271.11
425.03	208.03	147.04							
493.73	214 31	67.94	1,796 69			1 00	5.00	720.37	1,179.84
135.48	9 75	76.81	216 04			6 55	9 22		150.00
135.00	217.46	91.55	3,378 83			2.81	14.03	5,129.85	32.93
	533 58	38 28	1,852 16			1.73	7.24	2,877.15	110 77
42.00	116 00	23.00	1,386 47			7.10	17.34	1,310 00	
	139 18	115.59	2,434 07	432.04		3.50	11.39	1,999 48	104 03
	46.00	36 57	3,004.47			7.01	15 50	3,770 61	64.55
113.65	180.57	12.00	2,286 11			2 25	14.91	1,775.87	515 46
515.46		14.57	216.77			.53		135.00	93.93
	79.20	14.57	1,393 50			5.75	11.96	1,160 11	10 1.39
26.00	56 20	29.40							
	168.75	20.00	1,463 25			2.80	2 20	1,677.54	
452.89	1,241.55	938.65	6,859.32			3.60	15 00	4,138.11	768.17
180.00	150.00	88.97	808.97			.94	7.97		1,020.10
801.18	742 89	157.48	4,491.39			1.25	2.09	5,028.53	
148.59	127 75	92.38	385 07			.64	4.58		598 02
	104.40	15 36	400 76			.94	11.40		312.77
	539.64		2,045 54	531.50		2.00	8.00	1,332.61	401.35
580.00	106.40	33.90	872.30			.60	4.75		580.00
	50.00	49.59	99 59			.39			39.45
	93.00	11.55	200 05			.78	4.42		108.99
						2.85	11.14	621.70	263.03
144.00	50 50	34.06	874.80			1.77	8.48	1,362 93	990 89
270.00	207.30	77.46	2,984.35	20.00		2.16	11.10	1,179.97	255.18
242.00	274.00	144 53	1,757 08						
$17,806 39	$36,298.00	$13,868.98	$ 339,990.57	$14,840.55	$1,491 55	$ 2.44	.....	$ 279,351.38	$ 56,336.79

TABLE No. 1—CONTINUED.

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1895.	Losses paid during the year.	Am't received by agents for services during the year.	Amount received by officers and employes during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per $1,000 during the year.	Cost per $1,000 for the past five y'rs.	Amount of receipts from assessments.	Receipts from all other sources.
		STATE MUTUAL FIRE ASSESSMENT ASSNS.												
149	.....	Grain Shippers Mutual Fire association.....	$ 116,350.00	.....	$ 142.90	$ 443.90	$ 219.25	$ 806.05	.....	.....	$ 7.00	.....	$ 4,902.51	$ 7,204.10
150	.....	Iowa Mercantile Mutual Fire Insurance Co..	1,004,525.00	$ 6,668.98	3,209.00	1,373.53	745.31	11,996.82	.....	.....	11.95	.....	2,683.07	3,029.32
151	.....	Iowa Mutual Fire Insurance company.....	366,350.00	1,613.16	1,217.67	511.75	999.68	4,342.26	.....	$ 1,000.00	1.38	.....	28,112.03	2,500.00
152	.....	Mutual Fire Insurance company.....	1,397,023.00	3,350.05	15,111.11	5,248.31	3,841.72	27,551.19	$ 4,180.00	7,300.00	19.72	.....	5,430.57	5,964.92
153	.....	Town Mutual Fire and Lightning Ins. Assn..	7,827,226.00	3,851.08	5,054.21	2,709.11	1,341.84	12,956.24	.....	.....	1.65	$10.96	.....	.....
154	.....	Union Mutual Fire and Lightning Ins. Assn..	519,185.00	1,648.89	2,969.64	1,415.84	438.63	6,473.00	.....	.....	1.24	.....	.....	7,941.09
		Total.....	$ 11,224,659.00	$ 17,132.16	$ 27,704.53	$ 11,702.44	$ 7,586.43	$ 64,125.56	$ 4,180.00	$ 8,300.00	$ 5.80	.....	$ 41,137.18	$ 26,639.43
		Total, county and state mutual assessment fire associations.....	$150,007,788.34	$ 288,229.46	$ 45,510.92	$ 48,000.44	$ 21,475.31	$ 403,216.13	$ 19,020.53	$ 9,796.55	$ 2.69	.....	$ 320,488.56	$ 82,976.22
		EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.												
155	.....	Iowa Mutual Tornado, Cyclone and Windstorm Insurance association.....	$ 48,398,106.00	$ 6,152.88	$ 11,440.00	$ 8,273.37	$ 2,548.23	$ 28,414.48	.....	.....	$ .59	$ 5.55	$ 3,990.21	$ 11,794.48
156	.....	Merchants Tornado Mutual Insurance Co...	286,843.25	572.70	826.00	203.10	603.39	2,205.19	.....	.....	5.18	.....	953.96	508.87
		Total.....	$ 48,684,949.25	$ 6,725.58	$ 12,266.00	$ 8,476.47	$ 3,151.62	$ 30,619.67	.....	.....	$ .63	.....	$ 4,944.16	$ 12,303.35
		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSNS.												
157	.....	Farmers Mutual Hail Ins. Assn. of Iowa.....	$ 7,094,909.00	$ 219,884.25	$ 8,808.13	$ 15,358.06	$ 4,384.65	$ 248,435.09	$ 26,689.67	$ 200.00	$34.90	$91.82	$ 236,896.13	$ 5,276.53
		Total.....	$ 7,094,909.00	$ 219,884.25	$ 8,808.13	$ 15,358.06	$ 4,384.65	$ 248,435.09	$ 26,689.67	$ 200.00	$34.90		$ 236,896.13	$ 5,276.53
		Total of all mutual ass'ment associat'ns	$205,787,646.59	$ 514,839.29	$ 66,585.05	$ 71,834.97	$ 29,011.58	$ 682,270.89	$ 45,710.20	$ 9,991.55	$ 3.32	$11.36	$ 562,328.85	$ 100,556.10

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

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
IOWA COMPANIES.	
American Mutual	Des Moines, Iowa.
Anchor Mutual Fire	Des Moines, Iowa.
Atlas Mutual	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 Merchants Mutual	Burlington, Iowa.
Iowa State Mutual	Keokuk, 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.	
Ætna	Hartford, Conn
Aachen and Munich Fire—U. S. branch	Chicago, Ill.
Agricultural	Watertown, N. Y.
American	Boston, Mass.
American	Newark, N. J
American Central	St. Louis, Mo
American Fire	Philadelphia, Pa.
American Fire	New York, N. Y.
Atlas Assurance—U. S. branch	Chicago, Ill.
British America Assurance	Toronto, Canada
Buffalo Commercial	Buffalo, N. Y.
Buffalo German	Buffalo, N. Y.
Caledonian—U. S. branch	New York, N. Y.
Citizens	New York, N. Y.
Citizens	Pittsburg, Pa.
Commercial Union—U. S. branch	New York, N. Y.
Concordia Fire	Milwaukee, Wis
Connecticut Fire	Hartford, Conn
Continental	New York, N. Y.
Delaware	Philadelphia, Pa.
Detroit Fire and Marine	Detroit, Mich.
Eagle Fire	New York, N. Y.
Erie Fire	Buffalo, N. Y.
Equitable Fire and Marine	Providence, R. I.
Farmers Fire	York, Pa

No. 2.

doing other than Life Insurance business in the State in 1897.

When organized.	BUSINESS IN 1897. Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Per cent of losses paid to premiums received.
1897	$ 770,670	$ 58,939 15	$ 3,039 75	$ 4,599 75	5 2
1893	2,406,359	123,591 59	36,797 08	37,413 57	29 8
1892	3,743,530	63,571 05	12,995 99	14,950 79	20 4
1894	6,377,541	101,809 48	30,066 27	30,486 9	29 7
1894	474,055	33,3 21 61	6,011 83	11,954 50	35 7
1896	467,701	6,495 27	13,827 43	13,366 41	179 3
1895	13,721,966	203,720 46	109,250 31	113,287 91	37 8
1893	3,811,450	50,748 09	16,939 91	13,000 28	33 4
1892	11,755,967	203,240 79	100,518 02	113,101 25	49 9
1893	5,351,330	104,795 90	53,325 36	54,139 16	50 9
1895	12,847,027	224,895 59	97,906 57	99,944 62	35 6
1892	1,541,523	44,457 33	11,243 33	14,597 97	32 6
1855	5,548,467	204,627 36	71,439 02	95,060 19	33 6
1894	184,700	14,725 17	5,040 25	5,940 91	35 3
1880	1,496,450	85,499 21	30,014 30	26,609 64	
1889	918,500	37,784 00	29,250 71	28,256 71	75 1
1893	3,518,950	58,443 77	18,295 30	20,104 66	33 9
1895	4,961,115	115,073 90	41,490 30	34,686 52	35 7
	$ 79,050,130	$ 1,995,994 89	$ 806,137 37	$ 822,453 89	35 1
1849	$ 5,322,233	$ 81,264 80	$ 29,653 10	$ 25,064 38	37 0
1895	57,750	1,127 83		2,000 00	33 9
1852	655,150	8,405 06	2,857 00	3,109 59	46 1
1818	115,901	2,201 71	1,101 91	1,021 70	52 6
1846	1,005,935	11,779 64	6,317 09		
1853	947,397	13,260 87	5,229 56	6,497 96	37 9
1810	1,051,994	18,970 58	4,799 65	9,932 97	25 3
1857	17,000	205 08			33 7
1894	404,749	7,560 99	4,633 39	4,569 26	33 1
1853	1,014,573	14,826 98	4,644 54	4,626 36	
1896	45,000	634 44		2,224 41	54 3
1857	652,642	7,782 69	4,224 41	7,656 12	40 0
1853	1,095,877	16,238 10	5,829 53	5,314 42	
1895	50,667	930 78	2 00	1,639 90	51 0
1849	891,775	9,704 41	1,869 90		
1851	2,995,851	31,189 17	14,939 91	15,944 22	47 8
1870	2,603,972	39,434 59	12,052 57	14,855 22	43 4
1859	3,646,449	49,423 57	16,073 74	16,973 74	32 5
1852	13,165,511	122,271 79	64,405 51	71,597 04	42 3
1837	1,008,256	12,430 00	6,264 00	6,264 00	53 6
1895	261,229	3,695 77	1,210 67	1,210 67	32 8
1858	561,627	6,054 15	2,363 91	2,363 91	39 4
1871	53,950	621 80		20 00	
1859	175,326	2,220 53	1,404 39	1,404 39	63 6
1855	1,006,463	14,059 43	3,802 65	4,263 57	27 0

TABLE No. 2—

NAME OF COMPANY.	LOCATION.
Fire Association of Philadelphia	Philadelphia, Pa.
Firemen's	Newark, N. J
Firemans Fund	San Francisco, Cal.
Franklin Fire	Philadelphia, Pa.
German	Freeport, Ill
Germania Fire	New York, N. Y.
German Alliance	New York, N. Y.
German American	New York, N. Y.
Girard Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens 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.
Home	New York, N. Y.
Imperial Fire—U. S. branch	Boston, Mass.
Insurance Company of North America	Philadelphia, Pa.
Lancashire—U. S. branch	New York, N. Y.
Law Union and Crown Fire and Life—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.
Manhattan Fire	New York, N. Y.
Manufacturers and Merchants	Pittsburg, Pa.
Mechanics	Philadelphia, Pa.
Mercantile 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.
National Standard	New York, N. Y.
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.
Norwalk Fire	Norwalk, Conn.
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, Pa.
Phenix	Brooklyn, N. Y.
Phenix	Hartford, Conn.
Phenix 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.

CONTINUED.

When organized.	BUSINESS IN 1897. Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Per cent of losses paid to premiums received.
1820	$ 2,376,917	$ 42,561.30	$ 28,165.80	$ 30,067.01	17.9
1855	917,507	10,289.85	3,148.16	3,170.16	30.6
1863	3,197,319	58,931.87	10,045.02	9,954.32	64.1
1899	557,971	5,124.41	2,526.03	2,519.32	49.2
1865	8,387,713	132,100.93	51,600.38	56,191.21	35.0
1859	3,078,949	38,919.96	5,824.87	10,186.79	22.8
1897	199,310	2,447.60	1,650.94	2,050.00	84.7
1872	3,311,780	46,013.35	28,340.64	24,738.67	80.6
1853	1,279,941	14,394.69	4,670.86	7,020.84	48.8
1849	1,328,710	14,692.78	2,253.98	3,255.98	15.3
1882	1,438,307	16,875.81	7,429.14	8,054.06	44.8
1854	403,400	5,027.91	2,556.25	2,583.75	50.9
1854	613,370	6,959.77	3,748.45	3,718.45	53.1
1852	1,280,170	19,589.81	9,501.81	14,561.79	74.6
1810	8,781,318	116,311.84	39,501.44	35,630.00	34.0
1853	7,371,148	93,203.34	36,727.05	34,932.32	45.2
1803	570,474	6,756.31	4,204.28	3,764.96	54.8
1794	4,210,960	64,394.09	30,162.19	27,543.25	46.9
1895	4,779,825	50,549.79	9,920.68	9,530.60	19.5
1854	140,750	2,000.26			
1879	956,719	5,967.27	1,163.96	1,163.96	20.2
1836	5,927,502	63,245.51	22,407.69	21,302.68	45.2
1720	627,960	9,240.13	1,666.23	1,666.23	17.9
1861	911,914	14,337.31	5,474.21	5,419.02	29.8
1824	1,665,025	17,347.99	6,069.84	5,419.02	34.2
1869	827,063	3,639.44	11,318.59	1,838.52	277.9
1865	912,309	5,761.96	1,642.70	1,642.70	28.7
1854	978,542	8,830.22	2,750.79	2,750.79	34.9
1903	251,910	2,210.00	178.17	412.27	5.3
1858	1,118,650	11,507.30	6,090.65	6,240.58	62.4
1853	179,326	2,229.54	1,464.30	1,464.30	65.8
1891	259,950	3,500.30	2,216.61	2,211.61	63.1
1853	3,106,400	30,303.25	13,629.43	14,356.81	56.9
1880	4,813,521	56,156.55	33,256.79	34,956.69	59.1
1896	54,000	1,000.25			
1810	106,893	1,349.08	277.42	301.92	20.6
1869	1,570,695	22,540.51	6,232.86	13,130.47	57.1
1853	1,631,874	27,908.28	6,838.41	5,911.27	24.9
1850	1,132,607	17,711.61	3,451.98	5,450.53	19.5
1809	3,058,535	45,886.44	21,542.54	20,518.43	49.1
1869	456,613	6,909.42	6.43	593.93	.1
1859	56,417	899.67			
1895	25,000	250.00			
1903	5,707,364	68,199.34	16,479.77	16,589.19	24.3
1797	1,209,447	17,597.62	7,667.90	7,734.68	44.3
1867	1,424,958	16,854.34	6,791.67	4,784.05	40.3
1851	944,127	12,110.27	4,813.31	5,518.51	40.6
1895	100,626	9,515.59	977.69	1,059.52	9.9
1825	1,808,267	19,479.36	7,269.24	10,579.54	37.4
1853	2,999,156	62,433.06	23,501.30	25,625.39	36.8
1854	4,345,456	53,813.06	20,754.48	27,393.96	49.2
1792	2,952,543	39,405.39	6,982.21	11,197.60	45.5
1759	1,173,730	14,242.92	1,506.27	4,550.07	11.9
1845	899,782	13,477.30	6,065.34	9,442.02	59.8
1851	1,140,308	17,854.66	7,089.04	12,272.93	59.7

TABLE No 2—

NAME OF COMPANY.	LOCATION.	When organized.	BUSINESS IN 1897. Amount of risks written.	Premiums received.	Losses paid.	Losses incurred	Per cent of losses paid to premiums received.
Reliance	Philadelphia, Pa	1841	$ 706,452	$ 7,911.34	$ 4,492 39	$ 5,740 83	87.4
Rochester German	Rochester, N. Y	1872	849,179	6,802.79	2,838.55	2,838.55	41.7
Rockford	Rockford, Ill	1860	2,913,304	40,638.79	11,433.77	11,172.79	28.6
Royal—U. S. branch	Chicago, Ill	1845	2,856,912	32,000 86	12,121.62	16,798.31	37.4
Royal Exchange Assurance—U. S. branch	New York, N. Y	1720	272,320	4,078.11		137.26	3.3
St. Paul Fire and Marine	St. Paul, Minn	1865	2,505,491	32,150 09	10,391.97	10,674.33	32.3
Scottish Union and National—U. S. branch	Hartford, Conn	1824	1,698,983	26,540 02	14,420 61	15,454.98	54.4
Security	New Haven, Conn	1841	1,136,531	11,988.26	6,737 93	6,488 79	56.3
Springfield Fire and Marine	Springfield, Mass	1849	3,084,371	47,853.79	14,870.05	11,446.50	30.1
Spring Garden	Philadelphia, Penn	1853	560,179	5,851.81	2.36	302.36	
Sun Insurance office—U. S. branch	New York, N. Y	1710	936,414	13,909 75	5,332.06	4,870.00	43.7
Thuringia—U. S branch	Chicago, Ill	1853	114,680	1,769.19		4,753 44	268.6
Traders	Chicago, Ill	1868	1,135,405	16,111.89	3,671.15	345.76	.1
Trans-Atlantic Fire—U. S branch	Chicago, Ill	1872	413,140	6,209 76	8 26	1,571 00	50.9
Union	Philadelphia, Penn	1804	350,405	4,186 41	8,132.93		
Union Assurance society—U. S. branch	New York, N. Y	1714	959,368	15,826.04	13,505.96	13,130 24	88.4
Union Marine—U. S branch	New York, N. Y	1853	3,588,592	1,460.89			14.7
United States Fire	New York, N. Y	1824	335,468	4,661 76	682.37	682.37	
Victoria Fire	New York, N. Y	1836	77,500	1,049 23		4,203 89	41.1
Westchester Fire	New York, N. Y	1837	1,970,550	29,404 34	11,852.43	11,782 01	
Western Assurance	Toronto, Canada	1851	1,533,456	22,781 34	7,843 08	7,843.08	34.4
Williamsburg City Fire	Brooklyn, N. Y	1853	734,085	9,496.56	1,394 56	1,396.58	15.2
Non-Iowa companies—total and average per cent			$ 130,117,339	$ 2,307,086.36	$ 856,625 28	$ 893,731.79	38.9
Aggregate and average per cent of fire companies			$ 299,167,497	$ 4,192,150 89	$ 1,655,302 55	$ 1,586 185.37	37.1
COMPANIES OTHER THAN FIRE.					7,091.40	7,091.40	70.8
Alliance Hail and Cyclone Mutual	Austin, Minn	1889	358,974	10,015.85			
American Bonding and Trust company	Baltimore, Md	1894	20,000	80 00			
American Surety	New York, N. Y	1884	1,190 960	6,577 96	632 43	632 43	13.1
Bankers Mutual Casualty	D s Moines, Iowa	1896	755,000	4,980.07			
City Trust, Safe Deposit and Surety company	Philadelphia, Penn	1886	7,400	25 00			
Employers Liability Assurance corporation—U. S. branch	Boston, Mass	1880	1,455,717	6,514 30	2,530 68	1,450.68	30.8
Fidelity and Casualty	New York, N. Y	1876	992,000	6,271 91	9,066.04	9,066.04	154.1
Fidelity and Deposit company	Baltimore, Md	1870	1,942,192	12,418.80			
Guarantee Company of North America	Montreal, Canada	1860	534,000	1,412 29	85 00	85 00	79.8
Hartford Steam Boiler Inspection and Insurance company	Hartford, Conn	1853	1,329,795	10,610.47			
Lawyers Surety company	New York, N. Y	1896	2,000	20 00			
Lloyd's Plate Glass	New York, N. Y	1892	197,183	4,818 60	949 21	968.21	20.4
London Guarantee and Accident—U. S branch	Chicago, Ill	1891	1,944,000	8,985 60	2,991 20	2,991 20	33.3
Metropolitan Plate Glass	New York, N. Y	1869	90,555	1,650 95	457 07	457 07	28.7
Minnesota Farmers Hail	Minneapolis, Minn	1874	20,364	1,027 32	20 00	20 00	1.9
National Surety	New York, N. Y	1891					
New Jersey Plate Glass	Newark, N. J	1897	38,978	166.32			16.2
New York Plate Glass	New York, N. Y	1895	94,580	1,030 12	324 85	324 85	31.1
Preferred Accident	New York, N. Y	1894	53,752	1,274 42	447.15	539 83	42.3
*Standard Life and Accident	Detroit, Mich	1893	50,000	107.40			
Union Casualty and Surety company	St. Louis, Mo	1884	1,800,000	20,861 16	6,727.65	6,727.65	54.6
United States Casualty company	New York, N. Y	1882	406,450	5,418.52	5,343 20	5,343 20	37.9
United States Fidelity and Guarantee company	Baltimore, Md	1895	3,17-,500	4,025 00	1,5 i1.48	1,536 48	
Total of companies other than fire and average per cent		1896	437,518	2,906.28			
Grand total and average per cent			$ 15,065,468	$ 114,605.85	$ 28,730 56	$ 37,814.24	33.8
			$ 224,832,965	$ 4,306,756.76	$ 1,594,301.11	$ 1,623,999.61	37 0

* Does no life business in Iowa.

CONTINUED.

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1897		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock
IOWA COMPANIES.			
American Mutual, Des Moines	Mutual	$ 35,919.43	$ 8,050.00
Anchor Mutual Fire, Des Moines	Mutual	311,515.90	35,795.08
Atlas Mutual, Des Moines	Mutual	65,057.39	
Capital, Des Moines	$ 25,000	148,085.45	54,197.65
Commercial Mutual Fire, Des Moines	Mutual	47,321.20	11,894.79
Dairy Mutual, Lisbon	Mutual	61,768.16	1,037.31
Des Moines, Des Moines	25,000	395,592.01	359,911.20
Dubuque Fire and Marine, Dubuque	100,000	373,6 6 74	187,252 21
Farmers, Cedar Rapids	200,000	850,930.42	492,344.35
Fidelity, Des Moines	25,000	115,247.80	89,796.40
Hawkeye, Des Moines	25,000	653,413.10	403,902.10
Iowa Merchants Mutual Fire, Burlington	Mutual	74,963.45	5,966.55
Iowa State Mutual, Keokuk	Mutual	779,678.78	5,350.32
Merchants Brick Mutual, Des Moines	Mutual	29,914.25	6,621.87
Merchants and Bankers Mutual, Des Moines	Mutual	241,601.05	19,866.79
Mill Owners Mutual Fire, Des Moines	Mutual	126,104.27	2,000.00
Security Fire, Davenport	100,000	2 0,645.29	160,925.56
State, Des Moines	100,000	362,02) 27	260,640 73
Total Iowa companies	$ 500,000	$ 4,609,864.46	$ 2,102,7 6.16
OTHER THAN IOWA COMPANIES.			
Ætna, Hartford, Conn	4,000,000	12,089,080 98	7,655,370 62
Aachen and Munich, U S branch, Chicago, Ill.	None in U. S.	824,293.92	26 ,775 23
Agricultural, Watertown, N. Y	500,000	2,244,441 11	1,026,104 14
American, Boston, Mass	300,000	697 707 29	406,005 26
American, Newark, N. J	500,000	2,900,819 62	1,18 ,500 34
American Central, St. Louis, Mo	600,000	1,738,381.95	1,336,683 74
American Fire, Philadelphia, Pa	500,000	2,057,,07 29	2,134,662.66
American Fire, New York, N. Y	400,000	1,10 1,016 23	786,127 09
Atlas Assurance—U. S. branch, Chicago, Ill.	None in U.S.	1,012,039.93	447,3 2.09
British America Assurance, Toronto, Can	None in U.S.	1,198,178 91	734,276 81
Buffalo Commercial, Buffalo, N. Y	200,000	313,151.55	264,040.59
Buffalo German, Buffalo, N. Y	200,000	1,208,521 21	542,809.56
Caledonian—U. S. branch, New York, N. Y.	None in U S	2,161,056.81	1,130,298.04
Citizens, New York, N. Y	500,000	715,207 79	287,304.07
Citizens, Pittsburg, Pa	500,000	907,917.22	664,411.29
Commercial Union—U. S. br., New York, N.Y.	None in U S	3,628,297.13	2,141,260.56
Concordia Fire, Milwaukee, Wis	200,000	858,,05.69	632,449.25
Connecticut Fire, Hartford, Conn	1,000,000	3,509,327 18	2,575,,06.53
Continental, New York, N. Y	1,000,000	8,892,207 66	5,404,212.20
Delaware, Philadelphia, Pa	202,978	1,015,,63.09	1,452,374.85
Detroit Fire and Marine, Detroit, Mich	500,000	1,312,185.27	$ 8,6 8.54
Eagle Fire, New York, N. Y	300,000	1,294,,00.93	526,117.25
Erie Fire, Buffalo, N. Y	200,000	701,848.45	252,845.31
Equitable Fire and Marine, Providence, R. I.	300,000	796,994.22	544,561.85
Farmers Fire, York, Pa	Mutual	724,443.47	398,,02.13

No. 3.

other than Life, operating in Iowa during the year 1897.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1897.				
	Total cash income.	Total cash expenditures.	Amt. of risks written and renewed during the year.	Premiums received	Losses paid.
	$ 16,635 02	$ 10,230.37	$ 766,870.00	$ 8,939 13	$ 3,689 75
	79,328.87	76,309.61	8,488,,40.33	135,,34.32	60,312 02
	37,127.98	26,393.71	3,743,,20.96	62,371.63	13,296 49
$ 55,887.80	93,668.79	68,67) 04	6,973,,41.00	101,,09.46	33,551.69
	13,893 42	10,,08 20	474,,05 00	25,,23.61	7,110 26
	38,,28 60	26,,02.46	3,,30,,21.00	40,,23.50	20,,39.94
37,580 72	223,,09.48	195,,71.46	13,,21,,64.00	260,,92.05	100,,02.74
186,,53.43	104,,83 06	38,,30 74	4,,26,,32.00	76,,05.00	31,,44.26
70,486.10	377,,46.45	324,,11.16	11,,70,,97.00	260,,93.76	104,,61.15
25,,31.46	88,,47 96	80,,20 50	8,,43,,30.00	104,,05 00	48,,87 62
248,,39.91	304,,49 02	238,,64.42	12,,47,,27.00	274,,93 59	97,,96.57
	34,,97.43	22,,93.84	1,,41,,73 00	44,,47.32	11,,54.33
	158,,56 25	147,,20 73	5,,48,,47.00	259,,07.06	71,,36.02
	8,,33.20	7,,06.32	144,,70.00	14,,39.17	2,,62.90
	54,,46 77	25,,92.31	1,,46,,47.45	85,,69.24	23,,92.34
	74,,42.44	70,,76.65	344,,10.00	12,,93.72	54,,76.91
23,,19.62	60,,20 29	130,,74.94	3,,14,,02.00	58,,43.77	16,,19.36
102,,94.54	126,,06.77	114,,89 93	5,,02,,06.00	130,,04.33	35,,14.07
$ 785,,53.53	$ 1,,33,,09 97	$ 1,,94,,37 41	$ 83,,78,,25.79	$ 2,,05,,89 54	$ 725,,94 36
$ 433,,71.30	4,,70,,01 38	3,,95,,,04.11	469,,04,,37.00	4,,71,,02 50	1,,26,,,42 12
256,,29 50	44,,,80 87	31,,,83 19	41,,94,,,02.00	52,,,17 45	11,,,74 70
435,,,36.17	91,,,,46.87	86,,,,91.39	192,,,13,,,93.00	1,,04,,,25.21	4,,,,,,,,,,
151,,,11.81	20,,,,20.40	11,,,,,,,,,,	22,,,,,,,,,,	2,,,,,,,,,,	2,,,,,,,,,,
1,,,18,,,20.98	68,,,,13.66	51,,,,47.05	77,,,,,,,,,,	17,,,,,,,,,,	2,,,,,,,,,,
401,,,78.18	84,,,,,,,,,,	79,,,,,,,,,,	75,,,,,,,,,,	9,,,,,,,,,,	1,,,,,,,,,,
542,,,01.84	1,,,,,,,,,,	1,,,,,,,,,,	139,,,,,,,,,,	1,,,,,,,,,,	2,,,,,,,,,,
313,,,78.34	51,,,,,,,,,,	40,,,,,,,,,,	10,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
504,,,16.60	1,,,,,,,,,,	1,,,,,,,,,,	19,,,,,,,,,,	1,,,,,,,,,,	2,,,,,,,,,,
484,,,00.10	1,,,,,,,,,,	1,,,,,,,,,,	19,,,,,,,,,,	1,,,,,,,,,,	2,,,,,,,,,,
43,,,10.96	19,,,,,,,,,,	19,,,,,,,,,,	10,,,,,,,,,,	1,,,,,,,,,,	43,,,,,,,,,,
1,,,,,,,,,,	4,,,,,,,,,,	3,,,,,,,,,,	39,,,,,,,,,,	4,,,,,,,,,,	1,,,,,,,,,,
1,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,	15,,,,,,,,,,	1,,,,,,,,,,	2,,,,,,,,,,
127,,,03.73	47,,,,,,,,,,	29,,,,,,,,,,	6,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
118,,,43.94	20,,,,,,,,,,	27,,,,,,,,,,	4,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
1,,,,,,,,,,	2,,,,,,,,,,	2,,,,,,,,,,	31,,,,,,,,,,	2,,,,,,,,,,	1,,,,,,,,,,
230,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,	15,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
994,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,	40,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
3,,,,,,,,,,	4,,,,,,,,,,	3,,,,,,,,,,	40,,,,,,,,,,	4,,,,,,,,,,	1,,,,,,,,,,
103,,,,,,,,,,	78,,,,,,,,,,	78,,,,,,,,,,	10,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,
696,,,,,,,,,,	98,,,,,,,,,,	96,,,,,,,,,,	23,,,,,,,,,,	2,,,,,,,,,,	1,,,,,,,,,,
754,,,,,,,,,,	97,,,,,,,,,,	98,,,,,,,,,,	43,,,,,,,,,,	2,,,,,,,,,,	1,,,,,,,,,,
349,,,,,,,,,,	93,,,,,,,,,,	96,,,,,,,,,,	16,,,,,,,,,,	2,,,,,,,,,,	1,,,,,,,,,,
199,,,,,,,,,,	93,,,,,,,,,,	97,,,,,,,,,,	30,,,,,,,,,,	2,,,,,,,,,,	1,,,,,,,,,,
255,,,,,,,,,,	40,,,,,,,,,,	36,,,,,,,,,,	27,,,,,,,,,,	1,,,,,,,,,,	1,,,,,,,,,,

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1897. Paid up capital stock.	Total gross assets.	Total liabilities including paid up capital stock.
Fire Assc. of Philadelphia, Philadelphia, Pa.	$ 500,000	$ 6,045,300 62	$ 4,815,193 46
Firemens, Newark, N. J.	800,000	2,282,174 94	938,610 70
Firemans Fund, San Francisco, Cal.	1,000,000	3,850,150 95	2,293 101 23
Franklin Fire, Philadelphia, Pa.	400,000	3,115,695 54	2,007,585 02
German, Freeport, Ill.	200,000	3,186,938 60	2,165,161 55
Germania Fire, New York, N. Y	1,000,000	4,317,004 23	2,474,238 94
German Alliance, New York, N. Y	300,000	446,733 90	109,954 12
German American, New York, N. Y	1,000,000	7,738,739 33	4,050,739 85
Girard Fire and Marine, Philadelphia, Pa.	300,000	2,036,859 56	1,036,863 73
Glens Falls, Glens Falls, N. Y.	200,000	3,054,159 47	1,177,568 68
Grand Rapids Fire, Grand Rapids, Mich.	200,000	505,047 65	401,951 98
Greenwich, New York, N. Y	200,000	1,455,432 11	1,019,303 24
Hamburg-Bremen Fire, U.S.b., New York, N.Y.	None in U.S.	1,589,480 68	897,302 70
Hanover Fire, New York, N. Y	1,000,000	2,962,365 90	2,367,325 34
Hartford Fire, Hartford, Conn.	1,250,000	10,919,629 29	6,568,833 18
Home, New York, N. Y.	3,000,000	11,396,503 15	7,736,234 68
Imperial Fire—U. S. branch, Boston, Mass.	None in U.S.	1,899,134 07	968,219 61
Ins. Co. of North America, Philadelphia, Pa.	3,000,000	9,941,066 17	7,377,731 70
Lancashire—U. S. branch, New York, N. Y.	None in U.S.	2,402,908 09	1,698,359 06
Law Union & Crown—U. S. br., New York, N. Y.	None in U.S.	668,128.09	146,972.81
Lion—U. S. branch, Hartford, Conn.	None in U.S	926,105.75	480,749.72
Liverpool & London & Globe—U.S.b., New York	None in U.S.	9,681,864 22	5,195,767.17
London Assurance Corp.—U.S. br., New York	None in U.S.	2,305,577.79	999,583 78
London & Lancashire—U. S. br., Chicago, Ill.	None in U.S.	2,732,8-5.04	1,712,430.45
Manchester Fire Ass'n—U.S. br., Chicago, Ill.	None in U.S.	2,072,119 92	1,274,790.15
Manufacturers & Merchants, Pittsburg, Pa.	250,000	589,388.83	450,020 44
Mechanics, Philadelphia, Pa.	250,000	937,159 60	669,860.00
Mercantile Fire and Marine, Boston, Mass.	400,000	635,787 29	560,587.29
Merchants, Newark, N. J.	400,000	1,870,124.22	1,227,870.69
Merchants, Providence, R. I.	200,000	607,269 27	410,148.04
Michigan Fire and Marine, Detroit, Mich.	400,000	797,884.25	607,696 84
Milwaukee Mechanics, Milwaukee, Wis.	300,000	2,545,982 20	1,180,247 86
Manhattan Fire, New York, N. Y.	250,000	653,674.00	475,704.51
National Fire, Hartford, Conn.	1,000,000	4,433,018 86	3,052,599 26
National Standard, New York, N. Y.	300,000	684,616 78	414,105.88
Newark Fire, Newark, N. J	250,000	688,960 34	385,624.05
New Hampshire Fire, Manchester, N. H	1,000,000	2,900,250 53	2,068,950.36
Niagara Fire, New York, N. Y.	500,000	2,724,477.45	2,010,711.42
Northern Assurance—U. S. b., New York, N.Y.	None in U.S.	1,972,897.62	1,085,870.59
N. British & Mercantile—U. S. br., New York	None in U.S.	4,290,119 07	2,179,738.67
North German Fire—U. S. br., Chicago, Ill.	None in U.S.	752,321.14	405,688.88
Norwalk Fire, Norwalk, Conn.	200,000	507,647.74	319,502 59
Norwood, New York, N. Y	200,000	261,345 20	214,364 97
Northwestern National, Milwaukee, Wis.	800,000	2,400,558.58	1,084,449.35
Norwich Union—U. S. br., New York, N. Y.	None in U.S.	2,261,513 62	1,299,745.39
Orient, Hartford, Conn.	800,000	2,349,371 97	1,514,093.76
Pacific Fire, New York, N. Y	200,000	830,733 95	555,604.00
Palatine—U. S. branch, New York, N. Y.	None in U.S.	2,812,013 50	1,644,392 21
Pennsylvania Fire, Philadelphia, Pa.	400,000	5,160,286.04	2,962,503.32
Phenix, Brooklyn, N. Y	1 000,000	5,662,437.78	4,442,130 44
Phoenix, Hartford, Conn.	2,000,000	5,540,379 59	4,515,464 13
Phoenix Assurance—U. S br., New York, N.Y	None in U.S.	3,053,707.96	1,790,539.95
Providence-Washington, Providence, R. I.	400,000	1,814,466.53	1,429,288.75
Prussian Nati nal—U. S. br., Chicago, Ill.	None in U.S	781,831 84	399,309 03
Queen Ins. Co. of America, New York, N. Y.	500,000	4,477,049 64	2,393,738 33

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1897. Total cash income.	Total cash expenditures.	Amt. of risks written and renewed during the year.	Premiums received.	Losses paid.
$ 1,230,107.16	$ 2,975,775.41	$ 3,096,331.00	$ 296,194,330.00	$ 3,317,497.37	$ 1,351,027.41
1,343,514.24	470,735.35	374,198.63	98,025,963.00	436,116.62	148,529.99
1,257,049.73	1,913,129.66	1,700,552.56	232,302,880.00	2,504,797.01	923,274.31
1,107,738.72	287,549.11	609,861.90	49,191,904.00	538,860.03	188,660.95
1,620,277.05	1,475,380.43	1,397,696 18	111,972,836.00	1,807,936.77	672,026.10
1,842,787.29	1,374,918.07	1,049,613 12	208,197,985.00	1,622,061.87	421,815.80
136,281.78	283,573.36	25,378.95	24,567,407.00	231,371.42	25,588.87
3,678,906.15	3,054,894 53	2,492,980.30	415,513,753.00	3,527,062.25	1,230,306.63
699,765.85	551,174.68	486,177.24	47,952,569 00	653,826.04	176,542.02
1,976,599.79	981,608 11	774,831 32	91,636,886.00	987,144 99	299,329.93
103,095 67	282,079 09	231,324.93	28,250,497.00	244,462.40	121,815.17
436,128.87	945,413.12	899,154.01	172,132,223.00	1,119,262.03	474,456.03
702,177.98	1,151,583.68	1,067,958 80	111,693,598.00	1,350,027.85	501,982.39
584,870.28	1,604,682 94	1,383,855 31	137,978,711.95	1,795,592.61	721,778.66
4,249,596.11	6,130,558.93	5,562,618.02	801,318,442.00	7,280,258 22	3,212,619.45
3,570,268.47	5,105,934.15	4,303,669.56	720,943,691.00	5,990,794 82	2,203,396.52
989,914.46	1,199,126.52	1,151,506.92	192,287,580.00	1,443,202.32	579,334.97
2,563,836.47	5,809,659.84	5,591,464.48	998,374,916.00	6,997,512.99	3,418,436.36
714,552.04	2,092,941.29	1,909,494.04	234,302,325.00	2,526,303.51	960,957.75
521,155.28	787,253.81	124,267.54	24,451,616.00	814,008.47	10,654.15
465,356.03	614,687.32	572,039.87	71,008,492.00	807,842.11	308,353.83
4,468,097.05	5,487,396.94	4,316,989.37	748,932,122.00	7,986,753.21	2,645,435.43
1,345,904.01	1,979,910.39	1,3-4,295.15	253,-36,702.00	1,598,660.29	641,766.43
1,080,384.59	1,917,285.49	1,820,619.87	301,365,972.00	2,553,037.40	799,348.60
797,328.77	1,412,454.94	1,173,979.50	154,134,230.00	1,764,946.56	650,482.85
139,326.09	264,760.82	211,793.72	23,181,245.97	293,051.44	105,904.32
297,908.00	276,165.25	233,903.43	28,262,915.00	266,484.68	110,119.00
275,195.59	196,368.15	178,211.30	21,163,675.00	221,613.10	60,287.84
351,251.53	1,006,027.54	922,603.34	107,-98,763.00	1,140,596.50	463,319.78
196,515.23	286,185.55	251,687.48	26,386,825.00	308,692.40	131,470.20
180,126.41	282,930.71	264,119.80	26,191,693.00	307,745.30	120,885.84
1,364,834.34	1,106,395.27	902,277.59	92,307,175.00	1,206,138.56	382,932.18
177,970.39	499,304.35	703,579.65	84,120,849.00	708,106.80	362,699.57
1,380,419.50	2,276,401.42	1,918,563.21	217,025,628.00	2,510,923.30	975,171.30
278,480.96	264,825.77	207,722.00	31,713,825.00	310,496.87	91,658.19
303,336.39	169,441.91	153,636.14	18,864,921.00	165,746.25	56,090.13
840,940.17	1,147,300.59	992,778.64	105,626,113.00	1,297,915.62	472,720.95
713,766.03	1,709,780.36	1,505,511.14	213,275,659.00	2,138,265.23	740,611.51
800,145.98	1,118,112.86	1,134,025.16	139,816,807.00	1,485,541.56	699,957.13
2,110,360.40	2,927,570.55	2,497,762.49	297,908,740.00	3,024,335.59	1,217,056.84
346,536.38	468,901.06	359,792.42	49,656,877.00	605,715.81	207,616.84
188,334.75	193,168.97	111,583.84	20,972,616.00	220,548.98	54,477.69
16,980.23	17,121.77	7,679.65	4,124,089.00	51,241.43	884.15
712,109.25	1,198,708.87	997,586.99	108,041,230.00	1,148,561.19	316,995.24
1,082,788.23	1,548,101.58	1,461,703.17	192,502,345.00	1,894,213.90	796,173.24
735,278.41	1,349,872.16	1,214,638.77	134,193,419.00	1,620,175.49	698,477.29
265,066.96	308,755.10	248,753.25	30,251,577.00	404,694.52	120,541.25
1,167,621.09	2,100,737.41	2,114,183.17	240,731,940.00	2,496,764.55	1,127,258.29
2,197,725.72	1,972,798.97	1,651,143.61	214,-96,253.00	2,316,198.47	897,516.60
1,226,307.99	3,460,886.13	3,211,278.44	359,490,666.00	3,828,187.39	1,740,989.86
1,022,915.37	2,145,220.78	2,097,746.19	213,747,530.00	2,372,914.25	1,446,585.46
1,250,181.01	2,109,538.13	1,909,756.47	278,726,160.00	2,282,840.14	1,069,909.89
395,077.75	1,513,694.84	1,297,789.51	263,-65,972.00	1,600,266.51	716,641.52
953,625.81	456,845.66	413,776.31	44,552,503.00	559,861.06	208,120.34
2,143,311.53	2,065,752.97	1,880,828.73	225,416,160.00	2,450,620.14	992,891.73

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1897. Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
Reliance, Philadelphia, Pa.	$ 300,000	$ 1,032,135.67	$ 735,567.82
Rochester German, Rochester, N. Y.	200,000	1,017,597.12	623,464.98
Rockford, Rockford, Ill.	200,000	1,145,776.82	961,653.99
Royal—U. S. branch, Chicago, Ill.	None in U. S.	7,282,623.95	4,944,527.10
Royal Ex. Assurance—U. S. br., San Francisco	None in U. S.	867,020.97	297,296.05
St. Paul Fire & Marine, St. Paul, Minn.	500,000	2,363,795.05	1,431,801.96
Scottish Union & Nat.—U. S. br., Hartford, Conn	None in U. S.	4,956,487.46	2,124,997.57
Security, New Haven, Conn	300,000	823,576.81	417,491.43
Springfield Fire & Marine, Springfield, Mass.	1,500,000	4,443,824.29	3,062,924.34
Spring Garden, Philadelphia, Pa.	400,000	1,547,391.44	1,355,914.04
Sun Ins. Office—U. S. branch, New York, N. Y.	None in U. S.	2,604,021.78	1,577,052.09
Thuringa—U. S. branch, Chicago, Ill	None in U. S.	510,874.37	257,419.06
Traders, Chicago, Ill	500,000	1,878,918.94	1,051,481.35
Trans-Atlantic Fire—U. S. br., Chicago, Ill...	None in U. S.	780,811.78	406,545.91
Union, Philadelphia, Pa	200,000	659,820.04	459,426.83
Union Assurance Soc.—U. S. br., New York.	None in U. S.	1,482,653.11	727,997.92
Union Marine—U. S branch, New York, N. Y.	None in U. S.	302,955.65	111,816.11
United States Fire, New York, N. Y.	250,000	713,742.06	397,289.81
Victoria, New York, N. Y.	200,000	695,698.10	265,478.01
Westchester Fire, New York, N. Y.	300,000	2,480,121.84	1,480,294.23
Western Assurance, Toronto, Canada.	None in U. S.	1,685,940.56	1,079,659.94
Williamsburg City Fire, Brooklyn, N. Y.	250,000	1,782,483.30	847,335.44
Total non-Iowa companies	$ 42,652,875	$257,427,713.53	$ 162,614,601.77
Total of fire companies	$ 43,152,975	$262,037,557.99	$ 164,777,367.99
COMPANIES OTHER THAN FIRE.			
Alliance Hail & Cyclone Mut. Austin, Minn.	Mutual	58,878.25	800.00
Amer Bonding & Trust Co., Baltimore, Md.	500,000	645,120 90	589,449.30
American Surety, New York, N. Y.	2,500,000	5,520,646 07	2,747,819.88
Bankers Mut Casualty Co., Des Moines, Iowa	Mutual	53,996.35	40,385.91
Employers Liability Assurance Corporation —U. S. branch, Boston, Mass.	None in U. S.	1,144,203.23	731,897.07
City Trust, Safe Dep. & Sur. Co., Philadelphia	500,000	2,750,981 66	2,580,163.82
Fidelity & Casualty, New York, N. Y.	250,000	2,790,200.57	2,327,997.18
Fidelity & Deposit Co., Baltimore, Md	1,000,000	2,500,524.33	1,464,447.18
Guarantee Co. of North A., Montreal, Can.	304,600	951,737.26	511,398.92
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	500,000	2,237,638.81	1,790,479.15
Lawyers Surety, New York, N. Y.	500,000	710,028 38	547,195 79
Lloyd's Plate Glass, New York, N. Y.	250,000	714,627.78	466,340.86
London Guar & Ac—U. S. br., Chicago, Ill.	None in U. S.	909,471.07	590,156.12
Metropolitan Plate Glass, New York, N. Y.	100,000	812,862.02	240,746.15
Minnesota Farmers Hail, Minneapolis, Minn.	Mutual	16,512.24	
National Surety Co., New York, N. Y.	500,000	1,183,732 85	645,894.39
New Jersey Plate Glass, Newark, N. J.	200,000	367,470.28	142,916.76
New York Plate Glass, New York, N. Y.	100,000	365,172.79	218,042.01
Preferred Accident, New York, N. Y.	100,000	552,145.38	416,151.87
* Standard Life & Accident, Detroit, Mich.	200,000	850,932.78	723,405.16
Union Casualty & Surety Co., Baltimore, Md.	250,000	718,902.54	660,973.40
United States Casualty Co., New York, N. Y.	200,000	798,327.39	678,497.44
U. S. Fidelity & Guaranty Co., Baltimore, Md.	895,860	897,813.40	883,329.18
Total of companies other than fire...	$ 8,760,460	$ 27,048,287.81	$ 20,040,809.71
Grand total	$ 51,913,335	$289,085,845.80	$ 184,827,177.64

*Does no life business in Iowa.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1897. Total cash income.	Total cash expenditures.	Amt. of risks written and renewed during the year.	Premiums received.	Losses paid.
$ 296,867.85	$ 939,977.19	$ 799,398.74	$ 36,812,055.00	$ 985,054.36	$ 120,754.90
485,102.14	939,855.44	802,797.33	46,184,430.00	883,555.62	127,993.76
184,122.83	617,693.06	511,541.37	70,934,051.00	574,242.69	214,853.44
2,338,086.85	5,191,419.06	5,107,300.53	704,857,440.00	5,066,897.74	2,559,088.24
569,724.92	432,567.90	372,730.58	36,033,216.00	431,600.34	134,326.08
732,613.09	1,663,734.42	1,551,936.95	120,920,905.00	1,605,930.98	659,191.01
1,911,559.89	2,514,426.09	2,193,924.80	230,508,620.00	1,398,387.45	1,241,586.92
206,085.38	328,845.84	461,390.75	60,360,919.00	6 13,519.43	259,827.13
1,250,899.95	1,920,312.52	1,888,457.13	190,543,690.00	2,156,872.59	809,542.15
191,477.40	611,336.37	529,937.34	86,871,794.32	827,318.03	234,486.95
1,098,989.76	1,743,388.84	1,680,564.35	210,162,228.00	1,997,709.84	919,000.90
253,455.37	370,040.92	282,620.65	44,519,941.40	307,709.75	107,463.72
824,437.61	764,954.48	644,561.54	67,547,600.00	847,571.69	295,768.49
374,275.87	497,770.64	477,930.86	56,465,410.00	665,261.91	257,745.39
170,893.21	238,809.66	307,371.14	25,046,779.00	361,415.05	155,144.58
754,457.19	1,509,903.08	1,374,681.46	145,358,177.00	1,445,791.79	439,064.16
606,593.54	259,302.85	251,841.11	77,536,480.00	291,831.74	84,304.16
206,255.23	361,971.85	398,953.16	95,397,126.00	468,039.64	130,936.83
80,140.09	85,766.04	44,044.99	16,341,770.00	102,861.49	24,591.00
980,827.61	1,765,870.41	1,522,828.27	131,585,221.00	1,486,726.37	589,455.14
606,591.32	1,760,582.07	1,665,976.07	190,940,038.00	2,040,187.39	972,993.80
935,147.89	709,767.67	583,590.14	78,340,120.00	695,359.82	295,257.96
$94,813,141.76	$138,902,897.88	$108,711,489.32	$15,736,909,222.65	$156,093,573.15	$ 61,124,833.49
$95,571,489.29	$139,695,357.85	$110,305,626.83	$15,820,697,559.41	$158,148,842.69	$ 61,841,131.87
	44,980.73	50,130.27	1,458,881.00	52,238.92	36,784.62
75,973.60	181,973.17	122,765.80	45,284,810.52	170,227.79	26,267.39
1,787,628.19	1,489,297.34	1,453,220.80	259,692,346.70	1,403,553.49	484,126.28
15,618.44	51,729.34	58,669.83	3,049,200.00	53,599.57	2,231.55
412,306.16	1,108,937.45	1,076,741.28	281,712,047.00	1,323,053.56	620 659.51
179,817.94	293,893.72	279,973.09	59,630,3 15.44	238,120 21	48,019.70
452,599.44	3,080,560.15	2,993,949.88	601,072,787.82	3,228,445.04	1,453,591.13
1,037,097.15	990,529.73	641,354.21	149,175,060.10	645,243.09	149,471.12
140,838.34	230,998.48	179,007.13	53,118,810.00	239,748.39	86,769.15
447,139.65	993,678.14	993,675.50	111,849,543.00	979,500.39	59,927.03
193,697.58	113,856.59	79,079.50	45,444,186.71	120,398.92	3,344.98
243,286.92	416,030.27	378,539.35	15,941,161.00	411,116.14	124,725.27
219 313.95	743,699.20	660,712.95	91,415,950.00	650,356.74	327,607.39
263,122.37	279,044.81	240,819.12	12,246,608.00	304,502.43	149,471.12
	13,238.99	13,145.91	216,620.50	7,906.78	8,710.00
540,936.46	718,045.76	94,350 28	44,396,031.02	160,500.19	7,508.50
94,550.49	84,081.90	75,343.13	2,919,408.00	97,401.00	25,000.01
147,130.78	220,874.62	186,673.87	11,701,124.98	278,211.23	63,324.47
141,793.51	248,545.43	204,043.77	711,325,000.00	760,370.09	236,940.59
77,243.62	993,985.67	971,531.48	176,675,550.00	1,171,826.48	323,531.74
58,928.94	935,845.02	871,153.35	132,166,372.00	1,029,373.36	473,982.28
90,029.05	729,304.75	585,112.62	441,104,051.00	961,675.38	244,257.95
4,284.39	108,525.17	74,380.76	29,345,376.55	113,505.54	1,544.94
$ 6,925,987.51	$ 14,579,995.16	$ 12,688,571.32	$ 3,490,843,627.54	$ 15,459,812.13	$ 5,154,934.57
$102,497,202.80	$150,276,290.01	$122,994,197.95	$19,311,541,179.95	$173,578,654.82	$ 66,996,056.44

TABLE

No. 4.

A classified exhibit of gross assets December 31, 1897, of

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

NAME OF COMPANY.	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.	Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection, not over three mos. past due.	Amount of premiums on policies not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
American Mutual							$ 404.65		$ 35,514.78		$ 35,919.43	$ 402.34
Anchor Mutual Fire							19,578.05	$ 901.11	301,736.76		313,515.90	586.75
Atlas Mutual				$ 45.00			16,273.85	1,065.65	47,945.05	$97.82	65,567.35	725.40
Capital	$ 29,772.13	$ 16,318.20		4,816.01			11,734.04	6,795.72	72,797.23	3,048.43	145,080.45	
Commercial Mutual						$ 811.70	470.42	1,397.47	45,363.20		47,221.20	
Dairy Mutual							7,476.14	2,213.19	58,071.83		67,761.16	
Des Moines	23,485.70	78,226.13			$ 1,865.21	1,621.39	16,905.92	16,517.23	287,694.69	79,374.82	385,965.01	
Dubuque Fire and Marine		271,242.90		20,500.00	18,900.00	13,633.56	29,099.16	5,897.73	15,634.57		373,606.74	300.00
Farmers	49,834.84	213,306.80		13,000.00		2,500.64	17,955.75	19,093.11	153,095.33	87.09	500,870.45	
Fidelity	12,692.00	17,895.00		5,000.00		1,048.05	4,734.23	10,340.73	47,672.93	10,194.89	135,327.80	
Hawkeye	61,672.17	263,539.28		9,600.00	2,111.20	7,652.34	53,536.66	15,976.76	130,936.23	87,797.84	652,412.10	71,548.02
Iowa Merchants Mutual							2,039.91	1,833.42	70,720.72		74,593.45	1,317.00
Iowa State	8,000.00						77,051.51	15,933.53	606,925.98	13,467.76	779,678.78	
Merchants Brick Mutual							328.85	400.72	28,175.88		28,914.75	
Merchants and Bankers Mutual Fire							5,301.14	2,169.14	177,510.46	24,958.31	241,601.05	
Mill Owners Mutual Fire		23,600.00				850.73	3,061.19		105,122.35		132,634.27	
Security Fire	2,906.01	135,139.34		16,400.10		2,734.79	20,380.44	3,930.13	13,345.27		203,645.28	
State	104,756.40	60,850.00		15,335.00	9,650.00	4,564.16	18,442.45	25,962.11	148,800.00	4,896.15	391,920.27	19,432.27
Total of Iowa companies	$ 329,119.25	$1,080,216.75		$ 84,696.01	$ 32,526.71	$ 59,707.69	$ 361,342.12	$ 139,016.60	$ 3,276,102.76	$ 252,047.69	$ 4,469,844.46	$ 145,962.23
OTHER THAN IOWA COMPANIES.												
Aachen and Munich Fire—U. S. branch			$ 352,000.00	$ 275,000.00		$ 1,375.00	$ 145,034.60	$ 49,874.23			$ 824,283.62	$ 270.52
Ætna	$ 225,000.00	$ 26,000.00	210,700.00	10,305,429.70		706.13	784,811.96	622,792.80			13,980,880.39	13,393.55
Agricultural	262,555.00	1,085,549.19		330,060.00	$ 2,000.00	12,508.58	179,708.80	154,536.28		$ 7,703.09	2,243,841.11	14,500.00
American—Massachusetts			7,895.00	517,528.50	224,508.33	2,207.85	39,604.39	28,413.46		5,459.27	597,707.19	
American—New Jersey	238,864.80	1,604,520.75	11,000.00	931,962.50	15,000.00	26,728.61	43,930.56	43,453.13			2,900,819.53	70,000.00
American Central	500,000.00	37,117.20	50,000.00	861,200.00	84,000.00						1,738,261.93	
American Fire—New York		14,500.00	225,500.00	690,450.00	25,000.00	6,958.17	54,393.52	98,229.84			1,102,036.33	
American Fire—Pennsylvania	305,850.40	1,178,500.80		822,415.00	90,200.00	30,098.48	94,403.66	102,829.82		22,806.59	2,657,197.99	
Atlas Assurance—U. S. branch			237,500.00	510,712.50		8,447.50	82,707.30	73,660.53			1,012,929.83	
British American Assurance			310,062.50	680,740.50		14,627.50	47,502.69	153,989.72	19,123.91		1,195,176.91	
Buffalo Commercial		114,050.00	13,430.00	130,000.00		1,444.83	45,156.73	8,424.91	631.09		313,151.55	
Buffalo German	310,289.10	531,210.00		756,294.00		7,060.07	102,644.27	45,209.24	4,693.24	3,329.59	1,020,521.21	
Caledonian—U. S. branch			237,500.00	1,594,033.25	87,200.00	23,734.13	94,566.98	112,279.52	454.05	536.66	1,163,054.81	4,107.73
Citizens—New York	100,000.00	21,300.00	168,750.00	725,310.00		5,581.50	47,389.06	99,077.28		1,396.53	715,397.79	
Citizens—Pennsylvania	120,000.00	238,509.70		726,023.50	39,000.00	5,819.62	34,875.45	23,821.53		1,057.33	907,937.23	
Commercial Union—U. S. branch	888,148.69	24,000.00	478,125.00	1,355,295.00	47.150.00							
Concordia Fire		499,705.00		243,211.50		24,120.97	530,564.21	247,157.01	1,375.00	9,577.25	3,829,297.13	8,645.33
Connecticut Fire	205,325.00	1,060,459.10		1,965,756.00		11,441.35	63,819.23	61,135.79	3,125.75		859,801.93	90,731.53
Continental	1,106,250.00	85,000.00		6,534,231.00	2,000.00	68,907.87	297,272.43	534,435.61		1,290.84	2,550,327.18	
Delaware	100,000.00	121,800.00	113,166.67	900,973.09	55,000.00	15,404.53	101,782.50	137,486.85	1,569.27		8,542,397.68	
Detroit Fire and Marine	181,809.07	918,979.83	45,000.00	24,000.00	3,500.00	44,383.70	59,025.56	23,539.69	135.56	2,343.95	1,615,963.00	22,500.00
Eagle Fire	425,000.00	23,000.00		776,302.00		6,215.50	21,972.90	27,647.19		5,963.34	1,312,185.27	2,087.99
Erie Fire—New York		571,129.00				9,854.55	81,456.63	39,108.19			1,791,000.99	
Equitable Fire and Marine	124,000.00	143,956.00	56,500.00	340,001.50			22,881.01	49,296.71	1,465.00	27.50	701,548.45	
Farmers Fire	46,350.00	207,310.00	94,197.50	262,616.77	20,300.00	6,089.41	54,338.46	42,962.82			706,884.24	
											734,443.47	

TABLE No. 4—

NAME OF COMPANY.	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.
Fire Association of Philadelphia	$ 276,800 00	$2,108,135.51	.....	,646,113.12
Firemens	130,393.62	1,127,700.00	$ 5,100.00	921,665.00
Firemans Fund	279,200.00	463,484.63	.....	1,813,480.00
Franklin Fire	247,000.00	204,558.00	.....	2,434,940.00
German	121,979.23	1,806,171.50	.....	633,340.00
Gerwanis Fire	615,000.00	200,100.00	624,125.00	2,451,350.00
German American	15,000.00	38,000.00	1,219,675.00	5,749,726.00
German Alliance	.....	.....	318,750.00	72,350.00
Girard Fire and Marine	266,200.00	795,910.00	82,440.00	440,191.51
Glen's Falls	58,750.00	1,124,366.18	.....	1,511,777.57
Grand Rapids Fire	4,000.00	250,830.50	25,600.00	33,110.00
Greenwich	200,000.00	.....	52,080.00	991,815.00
Hamburg-Bremen Fire—U. S. branch	.....	.....	112,250.00	1,283,702.00
Hanover Fire	450,000.00	7,000.00	80,130.00	2,097,240.00
Hartford Fire	647,000.00	1,554,500.00	.....	6,724,569.75
Home	1,744,914.55	325,612.23	566,425.00	7,449,696.69
Imperial Fire—U. S. branch	475,534.70	.....	139,522.50	1,678,196.00
Insurance Company of North America	540,958.90	2,366,743.49	142,250.00	5,078,190.00
Lancashire—U. S. branch	365,365.72	.....	462,500.00	1,004,157.50
Law Union and Crown—U. S. branch	.....	.....	257,000.00	344,822.50
Lion—U. S. branch	4,500.00	220,637.50	56,125.00	421,552.50
Liverpool and London and Globe—U. S. br	1,745,000.00	3,674,371.14	1,255,400.00	1,320,650.00
London Assurance Corporation—U. S. br.	.....	28,000.00	708,750.00	1,256,015.00
London and Lancashire Fire—U. S. br'nch	290,125.00	.....	405,592.17	1,614,479.16
Manhattan Fire	.....	.....	54,500.00	476,615.00
Manchester Fire Assurance—U. S. branch	.....	250.00	197,312.50	1,349,375.00
Manufacturers and Merchants	45,000.00	281,381.67	.....	788,805.00
Mechanics	80,000.00	348,985.00	.....	496,775.50
Mercantile Fire and Marine	.....	135,000.00	.....	439,650.00
Merchants—New Jersey	256,000.42	208,800.00	28,125.00	750,749.50
Merchants Ins. Co. in Providence—Rhode I	.....	117,750.00	28,125.00	364,129.50
Michigan Fire and Marine	89,763.01	519,120.70	.....	48,250.00
Milwaukee Mechanics	45,000.00	1,207,171.78	.....	893,268.20
National Fire	252,978.40	774,015.97	58,000.00	2,716,120.00
National Standard	.....	.....	300,000.00	164,566.19
Newark Fire	61,700.00	271,480.00	25,600.00	275,461.00
New Hampshire Fire	117,587.31	635,901.99	112,500.00	1,671,454.00
Niagara Fire	1,000,000.00	302,700.00	125,975.00	1,881,980.00
Northern Assurance—U. S. branch	115,000.00	.....	434,987.50	1,191,365.00
North British and Mercantile	.....	.....	905,864.00	2,818,700.00
North German Fire—U. S. branch	.....	74,000.00	246,950.00	157,400.00
Norwood	.....	.....	.....	196,650.00
Northwestern National	.....	1,015,556.67	224,000.00	885,270.00
Norwalk Fire	.....	.....	139,298.34	293,644.32
Norwich Union—U. S. branch	.....	45,000.00	422,812.50	1,559,342.50
Orient	62,851.03	270,064.56	.....	1,744,917.30
Pacific Fire	.....	269,000.00	191,812.50	2,948,920.00
Palatine—U. S. branch	.....	50,000.00	450,000.00	1,703,125.00
Pennsylvania Fire	193,500.00	229,600.00	207,850.00	3,302,003.00
Phenix	549,000.00	118,600.00	584,900.00	3,365,065.00
Phoenix	327,696.67	122,340.79	.....	4,077,123.00
Phoenix Assurance—U. S. branch	.....	.....	681,275.00	1,518,497.50
Providence Washington	.....	.....	.....	1,531,070.00
Prussian National—U. S. branch	800.00	.....	256,175.00	403,507.50
Queen Insurance Company of America	714,970.57	.....	444,078.50	2,915,585.50

CONTINUED.

Loans on stocks as collaterals.	Interest, dues and accrued.	Cash in office and bank.	Amount of premiums in course of collection not marked past due.	Amount of premiums not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
$ 107,000.00	$ 74,432.34	$ 316,439.17	$ 511,304.44	.....	$ 5,099.44	$ 6,045,300.62	$ 81,750.00
.....	24,475.56	53,508.19	89,217.52	.....	140.21	1,292,134.94	.....
189,959.34	9,951.20	650,826.01	345,218.52	$ 10,886.54	7,470.49	8,650,150.90	.....
61,500.00	3,727.80	106,005.73	57,937.79	.....	.....	5,115,695.34	.....
36,888.16	30,936.96	201,458.73	279,263.68	.....	.....	3,186,038.80	.....
.....	9,456.25	104,580.03	230,173.87	.....	3,268.06	4,317,004.23	.....
.....	10,261.06	588,152.96	309,021.21	.....	.....	7,798,749.23	.....
.....	.....	35,078.79	14,497.11	.....	.....	148,225.90	.....
85,550.00	17,843.13	197,675.81	78,497.53	24,309.78	10,305.66	2,036,626.56	.....
4,000.00	15,159.55	257,171.49	75,623.21	1,315.17	.....	3,054,159.47	.....
65,923.00	6,001.47	95,530.00	54,044.59	.....	.....	505,047.05	.....
.....	487.50	97,061.74	129,715.73	29,303.14	.....	1,455,430.11	.....
.....	10,029.16	62,370.01	113,060.45	.....	.....	1,589,480.68	3,284.09
5,500.00	17,635.41	99,448.72	203,934.37	.....	971.12	2,952,305.82	.....
14,800.00	29,936.54	815,764.49	1,082,871.87	.....	1,534.44	10,819,620.20	.....
139,725.00	50,465.34	554,222.51	460,456.00	2,295.73	.....	11,296,503.15	211.01
.....	5,061.66	158,580.85	161,907.75	954.51	3,800.80	1,598,134.07	.....
25,000.00	51,826.50	779,947.15	861,474.21	.....	64,326.43	9,941,099.45	.....
.....	.....	170,242.11	203,383.90	.....	.....	2,402,909.09	.....
.....	.....	54,934.17	11,371.42	.....	.....	866,126.09	.....
.....	10,886.65	134,111.19	62,326.91	.....	.....	926,105.15	.....
.....	52,064.55	677,625.10	940,141.95	.....	16,374.48	9,081,994.22	.....
.....	5,886.59	185,939.38	197,441.25	15,327.66	234.01	2,305,577.79	.....
.....	30,266.65	171,945.24	231,836.79	.....	15,650.07	3,792,815.04	282.93
.....	.....	37,232.86	75,227.36	.....	.....	653,674.06	.....
.....	7,945.79	217,589.69	153,578.71	.....	4,480.70	2,272,119.92	.....
5,400.00	4,906.06	43,253.13	51,506.81	.....	961.80	580,288.53	.....
19,500.00	9,165.30	51,512.65	48,710.13	.....	.....	937,788.67	.....
.....	2,773.74	38,904.41	19,538.93	.....	.....	635,789.78	.....
5,000.00	9,890.22	48,235.64	135,772.75	.....	259.68	1,619,125.23	1,028.74
5,000.00	4,925.00	51,925.70	23,286.17	14,721.85	.....	697,263.21	.....
.....	17,080.29	75,340.34	30,099.76	.....	1,069.16	787,824.25	.....
.....	95,870.03	191,580.54	109,015.05	370.00	.....	2,543,082.99	.....
.....	.....	249,199.19	385,068.79	.....	.....	4,433,018.86	.....
.....	3,791.67	30,015.31	54,219 44	.....	.....	602,616.78	.....
.....	7,670.64	54,331.73	14,175.63	187.00	359.34	668,980.84	.....
63,300.00	.....	177,210.29	112,116.04	.....	.....	2,960,356.12	.....
.....	7,486.47	192,265.81	211,137.38	333.34	7,569.43	3,724,477.45	.....
.....	20,457.37	72,854.37	175,966.71	2,886.73	.....	1,972,897.63	616.36
.....	34,933.00	441,680.75	305,200.23	1,017.87	1,543.22	4,200,139.07	.....
.....	5,020.57	137,877.30	150,767.20	.....	254.07	732,327.14	.....
.....	3,143.72	61,674.30	20,878.18	.....	.....	291,345.39	.....
.....	11,002.01	124,839.61	126,240.39	.....	.....	2,450,558.58	.....
.....	6,875.34	55,646.39	72,743.23	.....	20.12	507,507.74	.....
.....	24,747.53	191,476.85	143,532.94	.....	.....	2,201,815.62	.....
1,750.00	18,021.48	120,433.93	131,125.67	.....	207.90	2,349,271.97	.....
1,000.00	3,539.92	21,666.55	37,050.90	.....	200.00	620,130.96	.....
.....	15,837.50	209,214.19	224,189.81	.....	.....	2,812,213.80	.....
.....	18,113.43	152,666.45	246,117.18	.....	.....	5,100,286.04	11,589.53
69,200.00	11,598.62	555,648.32	474,815.85	.....	4,311.94	5,962,491.74	.....
.....	22,984.60	272,180.89	475,026.84	.....	10,866.80	5,539,279.50	.....
.....	28,180.00	645,734.05	193,689.93	2,230.56	.....	3,055,707.98	.....
.....	6,978.48	94,457.40	150,208.74	41,751.80	.....	1,924,466.50	1,014.89
.....	6,543.33	16,318.22	74,003.76	3,343.89	81.04	791,834.94	.....
.....	42,174.60	114,940.39	244,569.49	196.00	535.46	4,477,049.63	.....

TABLE No. 4—

NAME OF COMPANY.	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.
Reliance	109,500 00	243,620.00	16,950.00	571,790.00
Rochester German	$ 196,636.56	$ 490,942.40	.....	$ 506,312.50
Rockford	46,599.39	526,701.18	.....	91,250 00
Royal—U. S. branch	2,032,077.43	272,000.00	$ 676,441.22	$ 2,274,885.09
Royal Exchange Assurance—U. S. branch	.....	.....	344,714.25	449,560.00
St. Paul Fire and Marine	574,853.43	275,907.42	.....	811,551.03
Scottish Union and National—U. S. Br	101,587.95	1,442,880.99	56,125.00	1,674,250.61
Security	89,300 00	182,188.78	.....	422,278.08
Springfield fire and Marine	128,000 00	737,770.00	106,750.00	2,897,705.00
Spring Garden	314,000 00	128,250.00	.....	738,969.00
Sun Insurance office—U. S. branch	250,000 00	188,000.00	452,936.00	1,331,360.62
Thuringa—U. S. branch	.....	.....	320,000.00	76,180.00
Traders	17,710.92	316,750.00	169,125.00	1,330,693.02
Trans-Atlantic Fire—U. S. branch	.....	.....	.....	589,985.00
Union	160,000.00	9,900.00	11,450.00	370,814.25
Union Assurance society—U. S. branch	200,000.00	.....	.....	1,079,422 75
Union Marine—U. S. branch	.....	.....	100,000.00	465,612.62
United States Fire	.....	376,200.00	121,050.00	162,971.25
Victoria Fire	.....	.....	157,125.00	162,327.00
Westchester Fire	219,000.00	501,030.00	84,500.00	1,381,500.00
Western Assurance	.....	25,000.00	271,727.50	893,799.38
Williamsburg City Fire	620,000.00	250,900.00	.....	729,345.00
Total non-Iowa companies	23,173,403.35	38,840,535.51	18,914,070.34	138,384,614.85
Total fire companies	23,495,522.60	39,920,742.26	18,914,070.34	138,469,310.86
COMPANIES OTHER THAN FIRE.				
Alliance Hail and Cyclone Mutual	.....	$ 11,075 00	.....	.....
American Bonding and Trust company	$ 47,559.78	.....	$ 159,840.00	$ 415,207.00
American Surety	3,505,748.04	15,000.00	224,875 00	1,363,298.09
Bankers Mutual Casualty company	.....	.....	.....	.....
City Trust Safe Deposit and Surety Co	514,062.64	178,950.00	.....	244,696.00
Employers Liability Assurance Corporation—U. S. branch	.....	.....	283,625.00	611,404.58
Fidelity and Casualty	589,743 81	.....	95,625.00	1,554,397.50
Fidelity and Deposit company	600,000.00	.....	.....	1,610,800.00
Guarantee company of North America	66,885.33	5,430.00	114,000.00	657,798.66
Hartford Steam Boiler Inspection and Insurance company	55,655 39	335,775.00	2,200.00	1,561,641.56
Lawyers Surety company	19,930 00	.....	76,515.00	580,695.46
Lloyd's Plate Glass	265,600 00	20,000.00	129,350.00	227,292.09
London Guarantee and Accident—U. S. Br	.....	.....	223,000.00	536,462.40
Metropolitan Plate Glass	150,000 00	.....	111,500.00	160,632.50
Minnesota Farmers Hail	.....	.....	.....	.....
National Surety company	.....	43,325 00	175,012.00	903,700.53
New Jersey Plate Glass	7,000.00	135,095.00	.....	.....
New York Plate Glass	.....	.....	113,750 00	202,100.00
Preferred Accident	.....	.....	225,000 00	117,947.04
*Standard Life and Accident	25,713.62	325,810.43	.....	235,400.00
Union Casualty and Surety company	.....	174,137.50	.....	292,690 00
United States Casualty company	.....	6,750.00	17,100.00	597,247.81
United States Fidelity and Guaranty Co	33,399 91	2,579 49	50,700.00	314,020.00
Total of companies other than fire	$5,881,679 52	$1,251,927.41	$2,013,092.00	$12,187,338 16
Grand total	29,377,202 12	41,172,669 67	20,927,162.34	150,656,649 02

* Does no life business in Iowa.

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three mos. past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
.....	$ 3,032.84	$ 42,750.90	$ 50,206.93	.....	$ 1,095.00	$ 1,032,135.67	$ 2,100.00
.....	10,363.35	66,344 75	37,589.00	.....	.....	1,017,597.12	.....
$ 116,898.90	20,387.21	132,487.83	98,561.29	$ 104,702 07	5,049.08	1,145,776.82	95.91
.....	48,857.08	316,431.83	646,961.10	.....	15,177.00	7,262,634.95	.....
.....	8,581.00	10,797.62	85,026.70	.....	.....	867,033.97	4,639.06
216,598.78	.....	181,103.22	176,230.49	27,500.68	.....	2,363,705.05	.....
2,900.00	41,874.57	425,930.41	271,237.92	.....	.....	4,056,487.46	.....
28,000.00	2,959.42	97,960.86	56,705.43	4,339.30	.....	823,576.81	.....
88,275.00	51,292.90	189,272.97	253,810.26	.....	978.16	4,443,854.29	.....
174,668.44	15,538.79	57,316.44	117,093.34	1,000.00	555.43	1,547,391.44	.....
.....	23,653.61	162,409.66	254,151.22	.....	1,436.67	2,664,021.78	.....
.....	2,166.67	37,091.01	80,435.69	.....	.....	510,874.37	.....
22,500.00	14,935.14	50,861.43	57,857.57	.....	5,455.86	1,875,918.94	200.09
.....	5,712.00	50,430.87	125,043.01	650.00	.....	780,811.78	.....
24,509.75	297.50	34,190.31	46,915.73	1,000.00	742.50	659,820.94	.....
.....	1,992.50	28,567.80	112,144.67	.....	62,527.39	1,482,655.11	.....
.....	.....	2,802.56	20,044.71	5,148.81	146.95	602,155.65	.....
.....	5,153.50	6,395.28	41,082.23	.....	.....	713,742.96	.....
.....	530 00	20,835.63	14,779 47	.....	.....	395,668.10	.....
2,500.00	7,009.57	83,214.67	201,367.60	.....	.....	2,480,121.84	.....
.....	.....	341,673.77	219,139.84	34,600.07	.....	1,695,940.56	.....
.....	5,874 78	85,473.12	77,040.91	.....	5,349.40	1,782,483 30	.....
$2,301,746 69	$1,580,730 72	15,949,359.16	17,613,723.48	$ 245,146 60	$ 325,393 83	257,427,713.59	$ 353,488 46
$2,334,293.40	$1,640,437 81	16,310,701.28	17,751,738 87	$2,623,309.36	$ 577,441.51	262,037,357.99	$ 498,760.79
.....	$ 1,582 48	$ 33,491 94	.....	$ 10,728.93	.....	$ 56,878.35	$ 1,302.41
.....	4,039 42	13,710.55	$ 24,755 15	.....	.....	695,110 90	8,164 44
$ 110,953.06	83,185.83	48,362 19	153,908.04	.....	$ 23,315.82	5,529,646.07	.....
.....	.....	2,496.62	1,513.37	49,988.36	.....	54,996.35	.....
1,211,213 90	23,168 68	535,939.15	18,230.25	.....	16,751.93	2,759,981.66	5,206.84
.....	7,137.09	28,303.67	218,728.89	.....	.....	1,144,233 23	.....
.....	2,016.67	148,316.26	402,251.56	.....	339 77	2,790,580.57	25,816.54
.....	.....	188,587.56	101,135.77	.....	.....	2,500,924.53	.....
.....	7,767.08	89,243.19	10,614.00	.....	.....	951,737.26	4,954.85
.....	34,776.74	69,431.76	238,158.42	.....	.....	2,237,638.81	.....
.....	4,894.80	15,959.56	12,045.56	.....	.....	710,028.38	.....
.....	.....	27,361.65	45,654.04	.....	.....	714,627.78	.....
.....	7,020 65	29,145.68	111,835.54	.....	.....	909,471.07	.....
.....	283.33	48,553.50	40,186.69	.....	1,606.50	518,962.53	.....
.....	.....	167.24	.....	16,345.00	.....	16,512.24	.....
.....	6,043.99	7,741.75	47,309.58	.....	.....	1,183,732.85	.....
.....	1,567.98	15,225.90	8,601.38	.....	.....	167,470.36	999.02
.....	.....	21,253.40	28,089.39	.....	.....	365,173 79	.....
.....	3,968.25	151,960.21	53,249.88	.....	.....	552,145.38	47,760.20
.....	22,233.63	62,529.13	178,398.78	.....	818.80	850,903.78	15.00
.....	3,111.42	46,183.47	202,780.15	.....	.....	718,902.54	.....
.....	3,831.32	68,644.32	74,953.84	.....	.....	768,527.29	224.24
25,000.00	6,671.54	309,806.35	24,545.11	.....	.....	887,613.40	.....
$1,348,066.96	$ 223,990.30	$2,032,453 03	$1,989,868.22	$ 77,060.29	$ 42,812.82	$27,048,897.81	$ 93,811 54
$3,682,349.46	$1,864,428.11	18,343,154.31	19,741,606 79	$2,700,369.65	$ 620,254.33	289,086,845.80	$ 592,572.33

TABLE

A classified exhibit of gross liabilities, December 31, 1897, of

NAME OF COMPANY.	LOSSES UNPAID. Adjusted and unadjusted.	LOSSES UNPAID. Resisted and disputed.
IOWA COMPANIES.		
American Mutual	$ 650.00	
Anchor Mutual Fire	8,295.08	$ 2,500.00
Atlas Mutual		
Capital	1,500.33	1,967.22
Commercial Mutual	2,040.76	
Dairy Mutual	1,000.00	
Des Moines	4,150.00	650.00
Dubuque Fire and Marine	2,200.00	4,300.00
Farmers	10,530.60	1,022.00
Fidelity	7,271.31	1,000.00
Hawkeye	6,326.69	950.00
Iowa Merchants Mutual	4,567.17	1,253.63
Iowa State	930.00	4,450.22
Merchants Brick Mutual	840.76	1,352.61
Merchants and Bankers Mutual	4,120.00	1,100.00
Mill Owners Mutual		2,000.00
Security Fire	3,615.08	1,000.00
State	3,276.80	5,293.62
Total Iowa companies	$ 61,324.58	$ 28,921.30
OTHER THAN IOWA COMPANIES.		
Aachen & Munich Fire—U. S. branch, Illinois	25,531.20	4,686.74
Ætna, Connecticut	324,386.22	45,283.95
Agricultural, New York	64,121.31	19,058.00
American, Massachusetts	28,291.05	
American Fire, New York	38,532.99	4,602.00
American, New Jersey	47,709.56	4,127 06
American Central, Missouri	56,950.59	26,125.50
American Fire, Pennsylvania	107,421.41	12,720.19
Atlas Assurance—U. S. branch, Illinois	32,840.27	2,264 66
British America Assurance, Canada	107,553.30	10,739.45
Buffalo Commercial, New York	6,823 83	
Buffalo German, New York	19,351.84	3,199.68
Caledonian—U. S. branch, New York	156,936.94	18,256.96
Citizens, New York	24,502 31	2,382 18
Citizens, Pennsylvania	25,226.67	750.00
Commercial Union—U. S. branch, New York	180,509 32	19,275.00
Concordia Fire, Wisconsin	24,882 88	7,400 00
Connecticut Fire, Connecticut	124,358 09	16,221.81
Continental, New York	281,310.74	35,275.00
Delaware, Pennsylvania	66,255.00	8,000.00
Detroit Fire and Marine, Michigan	26,934.71	
Eagle Fire, New York	10,501.46	2,685 97
Erie Fire, New York	19,098.32	
Equitable Fire and Marine, Rhode Island	18,170.00	1,828.00
Farmers Fire, Pennsylvania	35,495.87	3,850.00
Fire Association of Philadelpia, Pennsylvania	199,905.85	47,668.42
Firemens, New Jersey	26,541.84	5,739.32
Firemans Fund, California	128,344.71	7,000.00

No. 5.

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

Unearned premiums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
	$ 8,000.00	$ 8,650.00		
	25,000.00	35,795.08		
$ 65,694.77	635.33	66,197.65	$ 25,000	$ 53,897 80
	9,654 02	11,694.78		
	37.31	1,037 31		
322,015.88	6,195.41	328,011.29	25,000	37,580.72
78,353 31	2,500 00	87,353.31	100,000	186,253 43
364,597.52	4,184.21	380,344.33	100,000	70,486.10
56,435.09		64,706 40	25,000	25,531.40
371,625.50		378,902.19	25,000	248,509 91
	43.75	5,906 55		
		5,850.32		
	8,429.50	8,621.87		
	14,448.79	19,468.79		
		2,000.00		
63,661.98	1,543 60	69,325.66	100,000	33,819.63
169,565.94	2,494 37	180,640.73	100,000	102,284.54
$ 1,491,349.99	$ 81,170.29	$ 1,662,766.16	500,000	$ 758,353.53
236,682.91	854 28	287,755.23		556,528 59
3,117,167 34	4,613.11	3,655,370.62	4,000,000	4,433,719.36
1,190,016 63	969.00	1,338,194.94	500,000	635,738.17
121,391.31	318.02	156,025.38	300 000	151,611 81
325,149.48	7,803.52	386,137.99	400,000	315,878.34
534,636.12	6,117.60	582,500 34	600 000	1,718,228.98
641,361.42	12,246.23	726,685.74	600,000	401,578.16
1,494,154.06		1,614,895 66	500,000	542,301.63
405,826 72	5,821.58	447,313 23		504,716.60
594,984.06		713,276 81		484,909.10
57,216.76		64,040 59	200,000	49,110.96
311,743 69	8,594.35	342,899 56	200,000	1,385,621.65
945,233 04	10,000 00	1,130,288.04		1,032,758 77
258,383 18	2,576.49	287,994.07	300,000	127,403.73
158,435.69	4,278.93	189,411.29	500,000	118,545 93
1,916,929 18	24,677.06	2,141,260.86		1,486,906.57
497,186.35		499,449.23	200,000	220,352.70
1,434,729 63		1,576,309 53	1,000,000	994,017.65
3,666,749.49	480,876.97	4,464,212.20	1,000,000	3,117,995.48
675,147.53	97.00	749,499.53	702,873	163,698.75
159,903.53		186,838.54	500,000	626,346 73
219,416.00	6,318.82	230,117.35	400,000	764,883.58
133,146 89		152,345.21	200,000	349,309.24
215,098.77	9,437.08	244,533 85	300,000	192,850.37
345,070.60	4,189 65	388,603.13		335,840.34
3,941,349.52	126,179.67	4,215,103.46	500,000	1,230,197.15
296,958.43	9,371.11	338,810 70	600,000	1,343,514.24
1,232,756.51	25,000.00	1,393,101.22	1,000,000	1,257,049.73

TABLE No. 5—

NAME OF COMPANY.	LOSSES UNPAID. Adjusted and unadjusted.	LOSSES UNPAID. Resisted and disputed.
Franklin, Pennsylvania	$ 34,239.62	$ 7,455.00
German, Freeport, Ill.	82,689.75	12,372.68
Germania Fire, New York	47,803.30	13,450.00
German Alliance, New York	7,755.87	
German American, New York	268,112.03	34,502.40
Girard Fire and Marine, Pennsylvania	23,789.39	10,081.62
Glens Falls, New York	43,271.26	6,534.25
Grand Rapids Fire, Michigan	9,679.00	4,550.00
Greenwich, New York	115,600.49	40,039.54
Hamburg-Bremen Fire—U. S. branch, New York	64,710.00	15,950.00
Hanover Fire, New York	167,463.56	43,042.52
Hartford Fire, Connecticut	438,294.11	72,455.28
Home, New York	369,136.35	51,614.70
Imperial Fire—U. S. branch, New York	89,616.63	10,696.50
Insurance Company of North America, Pennsylvania	380,322.95	42,762.05
Lancashire—U. S. branch, New York	204,723.23	23,860.06
Law, Union and Crown Fire and Life—U.S. branch, New York	14,810.64	
Lion Fire—U. S. branch, Connecticut	48,354.76	4,400.00
Liverpool and London and Globe—U. S. branch, New York	426,165.00	129,935.00
London Assurance Corporation—U. S. branch, New York	158,114.16	10,690.50
London and Lancashire Fire—U. S. branch, Illinois	121,444.48	32,817.40
Manhattan Fire, New York	73,109.39	10,222.42
Manchester Fire Assurance—U. S. branch, Illinois	145,359.80	57,870.85
Manufacturers and Merchants, Pennsylvania	23,962.55	
Mechanics, Pennsylvania	22,198.37	6,117.57
Mercantile Fire and Marine, Massachusetts	7,302.28	1,697.00
Merchants, New Jersey	62,130.61	15,014.80
Merchants Insurance Company in Providence, Rhode Island	14,078.16	528.00
Michigan Fire and Marine, Michigan	10,658.25	2,312.50
Milwaukee Mechanics, Wisconsin	50,943.54	9,984.34
National Fire, Connecticut	148,363.37	19,216.64
National Standard, New York	35,176.12	4,010.00
Newark Fire, New Jersey	12,713.85	3,255.09
New Hampshire Fire, New Hampshire	113,023.62	
Niagara Fire, New York	133,022.67	
Northern Assurance, U. S. branch, New York	96,401.91	22,576.50
North British and Mercantile—U. S. branch, New York	192,918.53	9,841.90
North German Fire—U. S. branch, Illinois	29,597.80	3,000.00
Norwood, New York	18,924.61	1,852.39
Northwestern National, Wisconsin	50,204.32	4,400.00
Norwalk Fire, Connecticut	12,380.00	
Norwich Union—U. S. branch, New York	98,948.18	19,722.43
Orient, Connecticut	130,634.11	20,871.25
Pacific Fire, New York	42,309.80	8,669.50
Palatine—U. S. branch, Illinois	195,486.41	31,939.83
Pennsylvania Fire, Pennsylvania	193,880.18	13,726.00
Phenix, New York	195,106.60	34,500.00
Phoenix, Connecticut	330,492.73	44,978.00
Phoenix Assurance—U. S. branch, New York	197,932.00	42,795.00
Providence Washington, Rhode Island	193,794.47	5,114.94
Prussian National—U. S. branch, Illinois	47,806.94	8,466.00
Queen insurance Company of America, New York	149,824.75	41,043.74
Reliance, Pennsylvania	35,364.00	9,372.59
Rochester-German, New York	26,749.79	2,659.51
Rockford, Illinois	94,767.64	1,600.00

CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over all other liabilities.
$ 1,565,947.50	$ 317.50	$ 1,697,959.62	$ 400,000	$ 1,107,735.72
1,870,099.12		1,968,161.55	200,000	1,020,577.05
1,411,908.64	1,075.00	1,474,230.94	1,000,000	1,842,767.29
102,024.08	174.17	109,954.12	200,000	180,281.18
2,601,689 81	155,435.61	3,009,790.85	1,000,000	3,678,999.58
981,686 06	21,306.66	1,036,863.73	300,000	699,765.81
917,763.17	10,000 00	977,868 68	200,000	1,876,590.79
187,724.98		291,931.98	200,000	103,095.67
644,079 41	19,583.50	819,303 24	200,000	476,128.87
806,642.70		887,392.70		702,177.98
1,157,019.26		1,367,525 34	1,000,000	884,870 28
4,809,083.79		5,419,883.18	1,250,000	4,349,796.11
4,155,150.00	150,833.63	4,726,234.68	3,000,000	3,570,268.47
897,806.48		905,319.61		989,914.46
3,954,796.70		4,377,731.70	3,000,000	2,563,356.47
1,454,772.77	5,000.00	1,688,356.06		714,562.03
132,162.17		146,972.81		521,185.28
407,994.96		440,749.72		485,350.03
4,311,644 17	328,025 00	5,195,767.17		4,486,097.05
795,792 83	24,986.29	989,583.78		1,345,904.01
1,520,310 26	37,858.31	1,712,430.45		1,080,384 59
	142,372.70	225,704.51	250,000	177,970.39
1,053,213 55	19,245.95	1,274,790 15		797,329.77
174,768 67	1,289.22	200,020.44	250,000	139,308 09
372,823.10	18,721.66	419,860.60	250,000	207,908.00
148,777.79	2,810.22	160,587.29	400,000	75,182.50
725,875 69	27,849.59	827,670.69	400,000	371,351.03
193,197.72	2,944 16	210,748.04	200,000	196,515.23
194,726 09		207,696 84	400,000	180,126.41
856,669.59	52,650.39	980,247.86	200,000	1,364,534.34
1,734,945 34	150,074.01	2,052,599.36	1,000,000	1,380,419.50
148,144.13	26,853.63	214,125.88	200,000	278,480.90
112,047 11	7,608.00	138,624 05	250,000	303,336.29
955,326.74		1,068,350.36	1,000,000	840,940.17
1,297,624 47	80,024.28	1,510,711.42	500,000	713,760.03
938,648.30	25,849.88	1,083,470.59		889,227.04
1,976,977.94		2,179,738 67		2,110,260.40
305,444.33	57,686.75	405,588 88		346,638.26
23,322 90	264.57	44,354.97	200,000	16,980.23
1,027,345.01	1,500.00	1,088,449.33	600,000	712,109.25
102,461.18	4,661.81	119,502.99	200,000	188,934.75
1,148,750.90	31,313.88	1,208,745.39		1,082,768.23
959,600.72	2,687.48	1,114,093.56	500,000	735,278.43
286,653.49	18,031.71	355,684.90	200,000	265,068.96
1,359,248 24	57,717.73	1,644,392 21		1,197,621.29
2,290,944.14	4,000.00	2,502,560.32	400,000	2,197,735.72
3,148,215.33	64,308.51	3,442,130 44	1,000,000	1,220,307.29
2,139,993.40		2,515,464.13	2,000,000	1,022,915.37
1,423,445 50	132,354.45	1,796,326.95		1,299,181.01
840,479.94		1,039,388.75	400,000	385,077.75
328,247.48	13,688.61	398,209 03		353,625.81
1,574,027.77	68,843.07	1,833,738.33	500,000	2,145,311.30
388,347.04	2,484.39	435,567.82	200,000	296,567.85
301,971.58	1,054.10	332,434.98	200,000	485,162.14
708,383.98	16,902.37	761,653.99	200,000	184,122.83

TABLE No. 5—

NAME OF COMPANY.	LOSSES UNPAID. Adjusted and unadjusted.	LOSSES UNPAID. Resisted and disputed.
Royal—U. S. branch, Illinois	$ 396,206 78	$ 62,075.70
Royal Exchange Assurance—U. S. branch, California	33,472.00	
St. Paul Fire and Marine, Minnesota	129,388.02	11,607.14
Scottish Union and National—U. S. branch, Connecticut	268,246.76	17,641.87
Security, Connecticut	39,756.80	5,584.00
Springfield Fire and Marine, Massachusetts	121,337.78	24,259.51
Spring Garden, Pennsylvania	46,964.17	6,450.00
Sun Insurance office—U. S. branch, New York	147,141.45	12,940.00
Tauringa—U. S. branch, Illinois	25,589.55	6,134.90
Traders, Illinois	55,511.17	16,938.40
Trans-Atlantic Fire—U. S. branch, Illinois	41,277.25	9,695.50
Union, Pennsylvania	39,915.07	160.00
Union Assurance Society—U. S. branch, New York	96,017.23	29,052.00
Union Marine—U. S. branch, New York	32,877.69	1,900.00
United States Fire, New York	24,679.30	6,543.21
Victoria Fire, New York	19,441.98	
Westchester Fire, New York	99,649.45	9,100.00
Western Assurance, Canada	167,908.31	15,297.99
Williamsburg City Fire, New York	54,200.89	4,317.77
Total non-Iowa companies	$ 10,313,277.86	$ 1,574,055.77
Total fire companies	$ 10,374,602.14	$ 1,602,977.07
COMPANIES OTHER THAN FIRE.		
Alliance Hail and Cyclone Mutual, Minnesota	$ 600.00	
American Bonding and Trust company, Maryland		
American Surety company, New York	130,077.44	$ 165,607.86
Bankers Mutual Casualty company, Iowa	16,971.58	34.50
City Trust Safe Deposit and Surety company, Pennsylvania		
Employers Liability Assurance Corporation (limited)—U. S. branch, Massachusetts	229,335.00	29,155.00
Fidelity and Casualty, New York	120,770.62	338,643.57
Fidelity and Deposit company, Maryland	26,357.49	1,000.00
Guarantee Company of North America, Canada	25,523.39	62,279.96
Hartford Steam Boiler Inspection & Ins. Co., Connecticut	14,092.38	
Lawyers Surety company, New York		
Lloyds Plate Glass, New York	1,601.61	
London Guarantee and Accident Co.—U. S. br., Illinois	9,618.77	222,000.00
Metropolitan Plate Glass, New York	2,200.00	
Minnesota Farmers Hail, Minnesota		
National Surety company, New York	4,657.18	
New Jersey Plate Glass, New Jersey	747.59	
New York Plate Glass, New York	1,000.50	
Preferred Accident, New York	19,350.00	24,500.00
* Standard Life and Accident, Michigan	102,835.50	23,600.00
Union Casualty and Surety company, Missouri	85,267.17	7,549.00
United States Casualty company, New York	66,105.00	9,320.00
United States Fidelity and Guaranty company, Maryland	91.78	
Total of companies other than fire	$ 858,229.80	$ 895,589.89
Grand total	$ 11,232,831.94	$ 2,498,566.96

* Does no life business in Iowa.

CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
$ 4,190,584 14	$ 265,670 48	$ 4,914,537.10		$ 2,368,086.85
251,663.57	12,108.18	267,296.05		569,734.92
964,111.99	26,584.81	1,131,691.96	$ 500,000	732,013.09
1,839,059.14		2,124,927.57		1,931,599.89
372,153.63		417,491.43	200,000	206,085.38
1,447,227.05		1,592,954.34	1,500,000	1,350,999.95
845,753.37	56,742.50	955,914.04	400,000	191,477.40
1,404,457.42	12,533.15	1,577,032.03		1,096,992.76
227,550.18	144.37	327,419.00		254,455.37
479,031.70		551,481.33	500,000	824,497.61
305,565.77	49,997 39	406,535.91		374,273.87
240,322.06	29.70	290,428 93	200,000	170,903.31
602,958.69		727,997.92		754,657.19
59,184.97	17,853 45	111,816 11		490,589.54
222,575.74	3,588.56	257,346.81	250,000	206,355.25
41,330.46	4,725.37	65,478.01	200,000	30,130.09
1,071,844 78		1,183,294 23	200,000	998,927.61
686,522.94		1,079,650.24		606,281.32
532,531.17	6,385.61	597,335 44	250,000	935,147.86
$ 104,874,029.49	$ 3,200,363.95	$ 119,961,726.77	$ 42,052,875	$ 94,813,111.76
$ 106,365,379 48	$ 3,281,534 24	$ 121,624,492.93	$ 43,152,875	$ 95,571,465.29
	$ 200.00	$ 800.00		
$ 73,120 30	16,325.00	89,445.30	$ 500,000	$ 75,578.60
624,494.97	327,650.57	1,247,819.58	2,500,000	1,791,826.19
28,462.39	11,923.32	93,285.91		13,420.54
123,567.39	1,937,590.35	2,080,165.82	500,000	179,817.84
473,407.07		731,897 07		413,309.16
1,562,898.04	25,697.00	2,077,991.13	250,000	464,599.44
435,089.09		463,427.18	1,500,000	1,047,097.15
106,984.97	12,219 70	206,798.92	304,600	440,539.34
1,215,786.17		1,290,479.15	500,000	447,159.66
45,377 42	1,818.37	47,195.79	500,000	163,622 59
261,483.53	13,255.72	216,340 96	250,000	248,286.92
330,665.79	7,872.63	890,158.12		319,312 95
133,736.98	12,883.17	149,740.15	100,000	263,122.37
112,797.97	26,239.74	143,694 39	500,000	540,038.46
41,390.46	781.73	43,919.78	100,000	24,550.48
110,891.25	6,185.26	118,042.01	100,000	147,130.78
266,501 87		310,351.87	100,000	141,793.51
449,522.66		870,658.16	200,000	75,845.62
315,930.83	695.60	410,073.60	250,000	58,858.94
290,307.36	12,705.08	378,497.44	200,000	90,029.87
48,727.72	28,640.68	77,459.18	805,860	4,284.22
$ 7,991,934.60	$ 2,443,595.42	$ 11,389,349.71	$ 8,760,460	$ 8,935,887 51
$ 113,457,314 08	$ 5,725,129.66	$ 133,013,842.64	$ 51,913,335	$ 103,497,352 80

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; Northwestern Life and Savings Company, of Des Moines, 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 1897, and filing annual statements in 1898.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, GEO. B. PEAR. *Vice-President*, C. E. STONER.

Secretary, H. G. EVERETT.

[Incorporated February 18, 1896. Commenced business February 26, 1896.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, none; subscribed for	None.	
Amount of capital paid up in cash	None.	
Amount of net ledger assets, December 31st of previous year..		$ 5,703.47
.....crease of paid-up capital during 189	None.	
Total		$ 5,703.47

INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, $ .....and $ .....for first year's reinsurance.....	$ 6,573.83	
Renewal premiums, less interest included in deferred premiums, $ ....., and $ ..... for renewal reinsurance.....	2,713.39	
Dividends applied by policy-holders to pay running premiums, first year premiums, $ .....; renewals, $.....	None.	
Dividends applied by policy-holders to purchase paid up additions and annuities.....	None.	
Surrender values applied to pay running premiums, first year premiums, $.....; renewals, $....None.		
Surrender values applied to purchase paid-up insurance and annuities.....	None.	
Consideration for annuities (other than matured installment policies).....	None.	
Total premium income.....		$ 9,287.11
Rents from company's property, including $..... for company's use of own buildings.....	None.	
Interest on loans on mortgages of real estate.....	$ 137.37	
Interest on collateral loans, including premium notes, loans or liens.....	None.	
Interest on bonds and dividends on stocks....	None.	

Interest on other debts due the company, and on deposits in banks ..... None.		
Discount on claims paid in advance, $.....; interest on deferred premiums, $..... None.		
Total rents and interest	$ 137.37	
Profit on sales of real estate, $.....; on sale or maturity of securities, $ ..... None.		
Ledger assets, other than premiums, received from other companies for assuming their risks ..... None.		
From other sources ..... None.		
Total income during the year		$ 9,434.48
Sum of both amounts		$ 12,127.95

DISBURSEMENTS DURING YEAR.

For death claims, $ .....; additions, $ ..... None.		
Matured endowments, $ .....; additions, $ ..... None.		
Installment death claims, $ .....; additions, $ ..... 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, less $ ..... restored by revival ..... None.		
Dividends paid policy-holders less $ ..... received for dividends on reinsurances ..... 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 less $ ..... received on surrendered reinsurances ..... None.		
Surrender values applied to pay running premiums. ..... None.		
Surrender values applied to purchase paid-up insurance and annuities ..... None.		
Total paid policy-holders ..... None.		
Paid stockholders for interest or dividends (amount declared during the year, $ none) ..... None.		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, $4,838; renewal policies, $233.27; on annuities, $.....; total	$ 5,071.27	
Commuting renewal commissions ..... None.		
Salaries and allowances for agencies, including managers, agents and clerks ..... None.		
Salaries and all other compensation (officers, $587.74; home office employes, $303.34)	891.08	
Medical examiners' fees, $155.92; inspection of risks, none	155.92	
Taxes on new premiums, none; renewal premiums, none; on franchise, none; on reserves, none; municipal licences. None.		
Taxes on real estate, none; on other investments ..... None.		
Insurance department fees and agents' licenses	4.00	
Repairs and expenses (other than taxes) on real estate .... None.		
Rent (including $487 for company's use of own buildings), less none received under sub-lease	487.00	
Advertising, $97.65; printing and stationery, $285.90; postage, $48.53	432.08	
Legal expenses, none; for furniture, etc., $71	71.00	
Losses on sales of real estate, none; on sale or maturity of securities, ... None.		

All other items, viz.: Railroad fare, $119.73; incidentals, $10.12; fees for collection, $3.45; interest on notes, $35.90; bills payable, $825, and discount on notes paid in advance, $7.50	$ 1,001.75	
Total disbursements		$ 8,114.10
Balance		$ 4,013.85

Invested in the following:

LEDGER ASSETS.

As per ledger accounts:		
Book value real estate, unincumbered, none; incumbered. None.		
Mortgage loans on real estate, first liens, $2,500; other than first, none	$ 2,500.00	
Loans secured by pledge of bonds, stocks, or other collateral ..... None.		
Loans made to policy-holders on this company's policies assigned as collateral ..... None.		
Premium notes on policies in force, of which $ ..... is for first year's premiums	372.24	
Book value bonds, excluding interest, $ .....; stocks, $ ..... None.		
Cash in company's office, $500; deposited in Marquardt Savings bank, $127.17	627.17	
Bills receivable, $303; agents' debit balances, $201	504.00	
Miscellaneous	10.44	
Total		$ 4,013.85
Deduct ledger liabilities: Agents' credit balances, $ .....; borrowed money, $.....; all other, $ ..... None.		
Total net ledger assets, as per balance		$ 4,013.85

NON-LEDGER ASSETS.

Interest due, none; and accrued on mortgages $147.66	$ 147.66	
Interest due, none; and accrued on bonds and stocks ..... None.		
Interest due, none; and accrued on collateral loans ..... None.		
Interest due, none; and accrued on premium notes, loans or liens ..... None.		
Interest due, none; and accrued on other assets ..... None.		
Rents due, none; and accrued on company's property or lease ..... None.		
Market value of real estate over book value ..... None.		
Market value (not including interest) of bonds and stocks over book value ..... None.		

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.	None.	None.	
Gross deferred premiums on policies outstanding December 31st	None.	None.	
Deduct cost of collection	None.		
Net amount of uncollected and deferred premiums	None.	None.	
Other items, furniture and fixtures, $221; supplies and printed matter, $350	571.00		
Gross assets			$ 4,732.51
Deduct assets not admitted: Company's stock—owned, none; loans on ..... None.			
Supplies, printed matter, stationery, furniture, fixtures, safes, etc	$ 571.00		
Commuted commissions, none; agents' debit balances, not secured by bonds ..... None.			
Loans on personal security, endorsed or not, none; bills receivable, unsecured ..... None.			
Premium notes or loans and net premiums in excess of reserve on policies ..... None.			
Commissions payable to agents on premium notes when paid ..... None.			

Depreciation in ledger assets to bring same to market value: Real estate, $.....; bonds and stocks, none; other.....None.		
Total	$ 571.00	
Total admitted assets		$ 4,161.51

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest	$ 792.36	
Same for reversionary additions.....None.		
Same for annuities (including those in reduction of premiums).....None.		
Total	$ 792.36	
Deduct net value of risks of this company reinsured in other solvent companies.....None.		
Net reserve		$ 792.36
Present value of amounts not yet due on matured installment policies (face, $.....).....None.		
Matured endowments due and unpaid.....None.		
Death losses due and unpaid.....None.		
Death losses in process of adjustment or adjusted and not due.....None.		
Death losses which have been reported and no proofs received.....None.		
Death losses and other policy claims resisted by the company, not yet outlawed.....None.		
Due and unpaid on annuity claims, $....; on installment policies, $...; total.....None.		
Gross policy claims.....None.		
Deduct due from solvent companies for reinsurance.....None.		
Net policy claims.....None.		
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....None.		
Unpaid interest or dividends to stockholders.....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....None.		
Premiums paid in advance.....None.		
Any other liability, viz.:.....None.		
Liabilities on policy-holders' account		$ 792.36
Gross divisible surplus	$ 3,369.15	
Capital stock paid up.....None.		
Total		$ 3,369.15
Total		$ 4,161.51

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. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year	14	$ 20,000	3	$ 3,000	235	$ 233,000		252	$ 256,000
New policies iss'ed	40	53,500	65	35,100	44	59,500		149	148,100
Old policies revi'd									
Old changed and increased									
Total	54	$ 73,500	68	$ 38,100	279	$ 292,500		401	$ 404,100
Deduct ceased:									
By death									
By maturity									
By expiry									
By surrender									
By lapse	9	13,000	2	2,000	59	50,000		70	65,000
By change and decrease									
By not being tak'n									
Total termin'd	9	$ 13,000	2	$ 2,000	59	$ 50,000		70	$ 65,000
Outstanding end of year	45	$ 60,500	66	$ 36,100	220	$ 242,500		331	$ 339,100

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?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

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, no provisions; on renewal premiums, no provisions.

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 guarantee capital?

Answer. No provisions.

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

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	252	$ 256,000.00
Number and amount of policies on the lives of citizens of said state issued during the year	149	148,100.00
Total	401	$ 404,100.00

Deduct number and amount which have ceased to be in force during the year	70	$ 65,000.00
Total number and amount of policies in force in said state, December 31st, last	331	$ 339,100.00

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, $....; by compromise, $....; total.....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, $9,053.61; notes or credits, $233.50; total, $9,287.11.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, F. M. HUBBELL. *Vice-President*, CYRUS KIRK.
Secretary, J. C. CUMMINGS.

[Incorporated January, 1867. Commenced business March, 1867.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized	$100,000.00	
Amount of capital stock subscribed for	100,000.00	
Amount of capital paid up in cash	100,000.00	
Amount of net ledger assets, December 31st of previous year	1,281,268.39	
... crease of paid up capital during 1897	None.	
Total		$1,381,268.39

INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, $229.34; and $.... for first year's reinsurance	$ 53,565.54	
Renewal premiums, less interest included in deferred premiums, $2,344.31; and $.... for renewal reinsurance	222,500.92	
Dividends applied by policy-holders to pay running premiums, first year premium, $....; renewals, $19,105.76; total	19,105.76	
Dividends applied by policy-holders to purchase paid-up additions and annuities	9,816.32	
Surrender values applied to pay running premiums, first year premiums, $....; renewals, $1,964; total	1,964.00	
Surrender values applied to purchase paid-up insurance and annuities	14,580.60	
Consideration for annuities (other than matured installment policies) .....None.		
Total premium income		$ 321,333.14

Rents from company's property	$ 104.00	
Interest on loans on mortgages of real estate	79,270.64	
Interest on collateral loans, including premium notes, loans or liens	8,498.39	
Interest on bonds and dividends on stocks	10,189.14	
Interest on other debts due the company, and on deposits in banks	1,459.78	
Discount on claims paid in advance, and interest on deferred premiums	2,573.65	
Total rents and interest		$ 102,195.60
Profit on sales of real estate, $112.47; on sale or maturity of securities, $...; total		112.47
Ledger assets, other than premiums, received from other companies for assuming their risks		.....None.
From other sources, viz: Commission on real estate loans, $339.87; profit and loss, canceled notes since paid, $290.99; total		630.86
Total income during the year		$ 434,262.07
Sum of both amounts		$1,805,530.46

DISBURSEMENTS DURING YEAR.

For death claims, $75,626; additions, $441.92; total	$ 76,067.92	
Matured endowments, $8,075; additions, $95.69; total	8,170.69	
Installment death claims, $...; additions, $....; total	None.	
Total	$ 84,238.61	
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		$ 84,238 61
Paid to annuitants	None.	
Premium notes, voided by lapse, less $...; restored by revival		1,886 44
Dividends paid policy-holders less $....; received for dividends on reinsurances		1,133.21
Dividends applied by policy-holders to pay running premiums		19,105 76
Dividends applied by policy-holders to purchase paid-up additions and annuities		9,816.32
Surrender values paid, less $.. received on surrendered reinsurances		19,394.63
Surrender values applied to pay running premiums		1,964.00
Surrender values applied to purchase paid-up insurance and annuities		14,580 60
Total paid policy-holders		$ 152,119.57
Paid stockholders for interest or dividends (amount declared during the year, $7,000)	$ 7,000 00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, $30,465.10; renewal policies, $11,688.23; on annuities, $....; total		42,153.30
Commuting renewal commissions		None.
Salaries and allowances for agencies, including managers, agents and clerks		16,884 98
Salaries and all other compensation (officers, $9,900; home office employes, $6,829 90)		16,729 90
Medical examiners' fees, $3,892 50; inspection of risks, $....; total		3,892.50
Taxes on new premiums, $625.78; renewal premiums, $2,579.73; on franchise, $....; on reserves, $....; municipal licenses, $29; total		3,234.51
Taxes on real estate, $605.47; on other investments, $527.36; total		1,132.83

Insurance department fees and agents' licenses	$ 1,050.98	
Repairs and expenses (other than taxes) on real estate	119.13	
Rent	1,306.92	
Advertising, $1,288.50; printing and stationery, $2,027.59; postage, $1,412.05; total	4,728.74	
Legal expenses, $925.12; for furniture, etc., $127.60; total	1,052.72	
Losses on sales of real estate, $....; on sale or maturity of securities, $1,082.09; total	1,082.09	
All other items, viz: Miscellaneous expenses, $1,173.97; profit and loss, agents' personal accounts charged off, $2,439.20; total	3,613.17	
Total miscellaneous expenses		$ 104,074.77
Total disbursements		$ 256,194.34
Balance		$1,549,336.12

Invested in the following:

LEDGER ASSETS.

As per ledger accounts:		
Book value of real estate, unincumbered, $16,094.01; incumbered, $....; total	$ 16,094.01	
Mortgage loans on real estate	1,198,325.95	
Loans secured by pledge of bonds, stocks, or other collateral	20,500.00	
Loans made to policy-holders on this company's policies assigned as collateral	64,563.11	
Premium notes on policies in force	18,813.13	
Book value bonds, excluding interest, $143,711.90; stocks, $3,000; total	146,711.90	
Cash in company's office, $4,290 48; deposited in Des Moines National bank, $55,456.23, and $2,673.42 deposited with the clerk of the United States district court at Detroit, Mich.; total	62,390 13	
Bills receivable, $3,378 18; agents' debit balances, $13,365 91; total	16,744 09	
Tax sale certificates, $9,082.59; judgments, $479.24; total	9,511 83	
Total	$1,553,654 15	
Deduct ledger liabilities: Agents' credit balances, $4,318.03; borrowed money, $....; all other, $....; total	4,318.03	
Total net ledger assets		$1,549,336.12

NON-LEDGER ASSETS.

Interest due, $11,613.27; and accrued, $16,803.43 on mortgages; total	$ 28,416.70	
Intrest due, $220.70; and accrued, $9,956.10 on bonds and stocks; total	10,285.80	
Interest due, $60.00; and accrued, $220.60 on collateral loans; total	280.60	
Interest due, $1,422.90; and accrued, $1,261.45 on premium notes, loans or liens; total	2,684.35	
Interest due, $ ...; and accrued, $.... on other assets; total	None.	
Rents due, $ ...; and accrued, $.... on company's property or lease; total	None.	
Total	$ 41,667.45	
Market value of real estate over book value	3,894.18	
Market value of bonds and stocks over book value	None.	
Total		$ 3,894.18

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December, 31st	$ 606.96	$ 11,013.50

Gross deferred premiums on policies outstanding December 31st	$ 4,606.41	$ 21,295 32	
Total	$ 5,213.37	$ 32,248 82	
Deduct cost of collection, 60 per cent on "new;" 6½ per cent on "renewals"	3,128 02	2,096.17	
Total	$ 2,085.35	$ 30,152 65	
Net amount of uncollected and deferred premiums			$ 32,238.00
Gross assets			$1,627,135.75

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $....; loans on, $...; total	None.	
Commuted commissions, $....; agents' debit balances, not secured by bonds, $9,758.54; total	$ 9,758.54	
Loans on personal security, endorsed or not, $...; bills receivable, unsecured, $3,378.18; total	3,378.18	
Premium notes or loans and net premiums in excess of reserve on policies	None.	
Commissions payable to agents on premium notes when paid	None.	
Depreciation in ledger assets to bring same to market value: Real estate, $....; bonds and stocks, $....; other, $....; judgments, $429.24; total	429 24	
Total		$ 13,565.96
Total admitted assets		$1,613,569.79

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest	$1,201,465 28	
Same for reversionary additions	49,957.95	
Same for annuities (including those in reduction of premiums)	None.	
Total	$1,251,423.23	
Deduct net value of risks of this company reinsured in other solvent companies	None.	
Net reserve		$1,251,423.23
Present value of amounts not yet due on matured installment policies (face, $....)	None.	
Matured endowments due and unpaid	None.	
Death losses due and unpaid	None.	
Death losses in process of adjustment or adjusted and not due	None.	
Death losses which have been reported and no proofs received	None.	
Death losses and other policy claims resisted by the company, not yet outlawed	$ 20,000 00	
Due and unpaid on annuity claims, $....; on installment policies, $....; total	None.	
Gross policy claims	$ 20,000.00	
Deduct due from solvent companies for reinsurance	None.	
Net policy claims		$ 20,000.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		1,361.16
Unpaid interest or dividends to stockholders	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	None.	
Premiums paid in advance		1,910.34

Any other liability	None.	
Liabilities on policy-holders' account		$ 1,274,694.73
Gross divisible surplus	$ 238,875.06	
Capital stock paid up	100,000.00	338,875 06
Total		$1,613,569 79

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 31, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year	5,010	$ 7,358,182	695	$ 961,558	96	$ 194,379	$ 75,226.27	5,801	$ 8,499,345.27
New policies iss'ed	1,064	1,519,813	157	203,048	....	....	17,504.54	1,221	1,740,365.54
Old policies rev'd	14	28,075	2	2,150	....	....	....	16	30,225.00
Old changed and increased	1	2,170	....	....	....	....	....	....	2,170.00
Total	6,089	$ 8,908,240	854	$1,166,756	96	$ 194,379	$ 92,730 81	7,039	$10,272,105.81
Deduct ceased:									
By death	30	72,826	2	1,800	....	....	441.92	32	78,067 92
By maturity	....	....	7	8,075	....	....	95 69	7	8,170 69
By expiry	....	....	....	....	....	....	....	....	....
By surrender	57	152,085	11	17,930	3	6,000	2,114 94	101	178,129.94
By lapse	382	571,500	60	84,000	1	2,500	100.40	443	658,100.40
By change and decrease	....	124,393	1	8,911	....	....	....	1	133,304 00
By not being tak'n	32	54,500	4	6,500	....	....	....	36	61,000.00
Total termin'd	531	$ 975,304	85	$ 127,216	4	$ 8,500	$ 2,752.95	620	$1,113,772.95
Outstanding end of year	5,558	$ 7,932,936	769	$1,039,540	92	$ 95,879	$ 89,977 86	6,419	$9,158,332.86

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?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

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, no provisions; on renewal premiums, no provisions.

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. No provision; determined by trustees.

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

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	2,906	$4,078,545.00

Number and amount of policies on the lives of citizens of said state issued during the year	588	$ 801,706.00
Total	3,584	$4,880,251.00
Deduct number and amount which have ceased to be in force during the year	265	457,871.00
Total number and amount of policies in force in said state, December 31st last	3,319	$4,422,380.00
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	15	40,780.38
Total	15	$ 40,780.38

Amount of losses and claims on policies in said state settled during the year in cash, $40,780.38; by compromise, $ ....; total 40,780.38

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, $121,371.96; notes or credits, $....; total, $121,371.96.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, C. E. MARIE. *Vice-President*, GEO. B. SWIFT.

Secretary, R. E. SACKETT.

[Incorporated, October 16, 1881. Commenced business, November 5, 1881.]

Home office, Sioux City, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized	$250,000.00	
Amount of capital stock subscribed for	100,000.00	
Amount of capital paid up in cash	100,000.00	
Amount of net ledger assets, December 31st of previous year	344,003.76	
Total		$ 344,003.76

INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, $887.15, and $1,408.21 for first year's reinsurance	$ 126,868.58	
Renewal premiums, less interest included in deferred premiums, $1,893.38, and $10,595.79 for renewal reinsurance	128,949.95	
Dividends applied by policy-holders to pay running premiums, first year premium, $ ...; renewals, $ ...; total	None.	
Dividends applied by policy-holders to purchase paid-up additions and annuities	None.	
Surrender values applied to pay running premiums, first year premiums, $4,377.09; renewals, $....; total	4,377.09	

Surrender values applied to purchase paid-up insurance and annuities	$ 1,597.02	
Consideration for annuities (other than matured installment policies) None.		
Total premium income		$ 261,792.64
Rents from company's property, including $.... for company's use of own buildings	$ 40.82	
Interest on loans on mortgages of real estate	8,985.90	
Interest on collateral loans, including premium notes, loans or liens	1,959.04	
Interest on bonds and dividends on stocks.... None.		
Interest on other debts due the company, and on deposits in banks	3,439.30	
Discount on claims paid fn advance, $. ..; interest on deferred premiums, $2,780.53; total	2,780.53	
Total rents and interest		17,205.59
Profit on sales of real estate, $....; on sale or maturity of securities None.		
Ledger assets, other than premiums, received from other companies for assuming their risks. None.		
From other sources None.		
Total income during the year		$ 278,998.23
Sum of both amounts		$ 633,021.99

DISBURSEMENTS DURING YEAR.

For death claims, $61,000; additions, $....; total	$ 61,000.00	
Matured endowments, $....; additions, $... ; total None.		
Installment death claims, $750; additions, $....; total	750.00	
Total	$ 61,750.00	
Deduct amount received from other companies for claims on policies of this company reinsured, of which $.... is for matured endowments	10,000 00	
Total net amount actually paid for losses and matured endowments		$ 51,750.00
Paid to annuitants None.		
Premium notes voided by lapse, less $ ...; restored by revival		1,753.31
Dividends paid policy-holders, less $....; received for dividends on reinsurances 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, less $....; received on surrendered reinsurances		12,176.75
Surrender values applied to pay running premiums		4,377.09
Surrender values applied to purchase paid-up insurance and annuities		1,597.02
(Total paid policy-holders, $71,654.17.)		
Paid stockholders for interest or dividends (amount declared during the year, $ ...) None.		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, $79,206.22; renewal policies, $9,231.75; on annuities, $ ...; total		88,497.97
Commuting renewal commissions None.		
Salaries and allowances for agencies, including managers, agents and clerks		29,718.40
Salaries and all other compensation (officers, $14,900.92; home office employes, $12,094.95		26,995.87

Medical examiner's fees, $9,189.45; inspection of risks, $346.89; total	$ 9,536.34	
Taxes on new premiums and renewal premiums, $5,480.77; on franchise, $ ...; on reserves, $ ...; municipal licenses, $175; total		5,655.77
Taxes on real estate, $....; on other investments, $38.75; total		38.75
Insurance department fees and agents' licenses, including fees for examining company		2,436.71
Repairs and expenses (other than taxes) on real estate		241.35
Rent (including $.... for company's use of own buildings), less $.... received under sub-lease		3,753.66
Advertising, $3,148.32; printing and stationery, $2,365.18; postage, $1,249.50; total		6,962.80
Legal expenses, $5,048.90; for furniture, etc., $240.14; total		5,289.04
Losses on sales of real estate, $....; on sale or maturity of securities, $150; total		150.00
All other items, viz: Actuarial services, $1,100; exchange and collections, $309.66; express, $292.22; fire insurance, $15.25; miscellaneous expense, $428.12; telegrams, $349.66; telephone, $213 35; total		2,708.26
(Total miscellaneous expenses, $179,994.72.)		
Total disbursements		$ 251,648.80
Balance		$ 371,353.19

Invested in the following:

LEDGER ASSETS.

As per ledger accounts:		
Book value real estate, unincumbered, $800; incumbered, $....; total	$ 800.00	
Mortgage loans on real estate first liens, $172,838.74; other than first, $3,000; total		175,838.74
Loans secured by pledge of bonds, stocks or other collaterals.		32,910.00
Loans made to policy-holders on this company's policies assigned as collateral		25,539.69
Premium n tes on policies in force, of which $.... is for first year's premiums		16,918.62
Book value bonds excluding interest, $14,000; stocks, $5,000; total		19,000.00
Cash in company's office, $3,331.43; deposited in bank: Globe National bank, Chicago, $24,581.31; Citizens bank, South Sioux City, $418 50; First National, $175; total		33,506.26
Bills receivable, $15,846.37; agents' debit balances, $46,316.15; total		62,161.52
Tax sale certificates		7,179.84
Total	$ 374,617.67	
Deduct ledger liabilities: Agents' credit balances, $3,264.57; borrowed money, $....; all other, $ ...; total		3,264.57
Total net ledger assets		$ 371,353.10

NON-LEDGER ASSETS.

Interest due, $5,985.65; and accrued, $421.50, on mortgages; total	$ 6,407.15	
Interest due, $375; and accrued, $333.33, on bonds and stocks; total		708.33
Interest due, $1,735.60; and accrued, $..... on collateral loans; total		1,735.60
Interest due, $....; and accrued, $658.03, on premium notes, loans or liens; total		658.03
Interest due, $....; and accrued, $161.84, on other assets; total		161.84
Rents due, $....; and accrued, $..... on company's property or lease None.		
Total		$ 9,670.95

Market value of real estate over book value	$ 400.00	
Market value (not including interest) of bonds and stocks over book value	None.	
Total		$ 400.00

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	$ 41,590.26	$ 8,636.46
Gross deferred premiums on policies outstanding December 31st	3,046.33	17,341.00
Totals	$ 44,636.59	$ 25,971.46
Deduct cost of collection, 50 per cent on "new," and 5 per cent on "renewals"	22,318.29	1,298.57
Totals	$ 22,318.30	$ 24,672.89
Net amount of uncollected and deferred premiums		46,991.19
Other items: Furniture, fixtures and safe		6,426.91
Gross assets		$ 434,842.15

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $...; loans on, $...; total	None.	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc	$ 6,426.91	
Commuted commissions, $...; agents' debit balances, not secured by bonds, $14,248.08; total	14,248.08	
Loans on personal security, endorsed or not, $...; bills receivable, unsecured, $5,571.75; total	5,571.75	
Premium notes or loans and net premiums in excess of reserve on policies	8,355.25	
Commissions payable to agents on premium notes when paid	None	
Depreciation in ledger assets to bring same to market value: real estate, $...; bonds and stocks, $...; other, $...; total	None.	
Total		$ 34,601.99
Total admitted assets		$ 400,240.16

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest	$ 232,642.92	
Special reserve of term insurance	44,330.40	
Same for reversionary additions	None.	
Same for annuities (including those in reduction of premiums)	None.	
Total	$ 276,973.32	
Deduct net value of risks of this company reinsured in other solvent companies	1,612.18	
Net reserve		$ 275,361.14
Present value of amounts not yet due on matured installment policies (face, $14,000)	$ 9,727.50	
Matured endowments due and unpaid	None.	
Death losses due and unpaid	None.	
Death losses in process of adjustment or adjusted and not due	2,550.00	
Death losses which have been reported and no proofs received	None.	

Death losses and other policy claims resisted by the company, not yet outlawed	$ 2,000.00	
Due and unpaid on annuity claims, $...; on installment policies, $...; total	None	
Gross policy claims	$ 14,377.50	
Deduct due from solvent companies for reinsurance	9,729.54	
Net policy claims		$ 4,647.96
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums	None.	
Unpaid interest or dividends to stockholders	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	None.	
Premiums paid in advance		4,744.47
Surrender values claimable on policies canceled whose reserves are not included		11,861.28
Any other liability	None.	
Liabilities on policy holders' account		$ 290,514.85
Gross divisible surplus	$ 3,725.31	
Capital stock paid up	100,000.00	103,725.31
Total		$ 409,240.16

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. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year	7,078	$ 3,706,619	111	$ 253,500	3,771	$ 6,095,157	$ 43,725.09	5,860	$10,089,001.59
New policies iss'd	29	7,428	...	...	2,611	5,159,208	17,978.44	2,640	5,184,264.44
Old policies revi'd	7	13,500	...	...	4	2,100	...	11	15,600.00
Old changed and increased	...	...	...	...	6	28,633	...	6	28,633.60
Transfer	408	492,400	76	293,000	...	...	...	484	785,400.00
Total	2,422	$ 4,219,947	187	$ 546,500	6,392	$11,275,148	$ 61,304.43	9,001	$16,102,899.43
Deduct ceased:									
By death	18	39,650	1	10,000	14	20,500	...	33	70,150.00
By maturity	...	...	...	...	...	...	...	...	...
By expiry	...	...	...	...	3,171	5,413,669	2,709.84	3,171	5,421,378.84
By surrender	8	21,000	4	12,000	61	92,939	5,462.13	74	127,520.13
By lapse	315	620,000	28	119,000	...	...	5,372.83	341	744,372.83
By change and decrease	1	1,000	5	4,000	...	...	...	6	5,000.00
By not being tak'n	1	1,000	1	1,000	423	762,650	...	425	764,650.00
Transfer	...	...	...	...	484	785,400	...	484	785,400.00
Total termin'd	343	$ 682,650	39	$ 146,000	3,155	$ 6,074,257	$ 15,564.80	3,534	$ 6,918,471.80
Outstanding end of year	2,079	$ 3,537,297	151	$ 400,790	3,237	$ 6,200,891	$ 45,739.63	5,467	$10,184,427.63

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?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

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, none except by special arrangment; on renewal premiums, loan after five years

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. Stock and non-participating business.

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

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	749	$1,163,128.72
Number and amount of policies on the lives of citizens of said state issued during the year	354	869,456.24
Total	1,103	$2,032,584.96
Deduct number and amount which have ceased to be in force during the year	376	668,191.42
Total number and amount of policies in force in said state, December 31st, last	727	$1,364,393.54
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	2	$ 1,150.00
Total	2	$ 1,150.00
Amount of losses and claims on policies in said state settled during the year, in cash, $1,150; by compromise, $....; total	2	1,150.00

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, $20,238.58; notes or credits, $....; total, $20,238.58.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, ARTHUR REYNOLDS. *Vice-President*, JOHN H. OWEN.
Secretary, CHARLES C. CROWELL.

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

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized	$100,000.00	
Amount of capital stock subscribed for	100,000.00	
Amount of capital paid up in cash	25,000.00	
Amount of net ledger assets, December 31st of previous year	34,637.12	
....crease of paid up capital during 1897	None.	
Total		$ 34,637.12

INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, $73,163.85, and $.... for first year's reinsurance	$ 73,163.85	
Renewal premiums, less interest included in deferred premiums, $6,570.90, and $.... for renewal reinsurance	6,570.90	
Dividends applied by policy holders to pay running premiums, first year premium, $....; renewals, $....; total	None.	
Dividends applied by policy holders to purchase paid up additions and annuities	None.	
Surrender values applied to pay running premiums, first year premiums, $....; renewals, $....; total	None.	
Surrender values applied to purchase paid up insurance and annuities	None.	
Consideration for annuities (other than matured installment policies)	None.	
Total premium income		$ 79,734.75
Rents from company's property, including $.... for company's own use of buildings	None.	
Interest on loans on mortgages of real estate	$ 1,787.39	
Interest on collateral loans, including premium notes, loans or liens	55.67	
Interest on bonds and dividends on stocks	None.	
Interest on other debts due the company, and on deposits in banks	None.	
Discount on claims paid in advance, $....; interest on deferred premiums, $....; total	None.	
Total rents and interest		$ 1,843.06
Profit on sales of real estate, $....; on sale or maturity of securities, $....; total	None.	
Ledger assets, other than premiums, received from other companies for assuming their risks	None.	
From other sources	None.	
Total income during the year		$ 81,577.81
Sum of both amounts		$ 116,214.93

DISBURSEMENTS DURING YEAR.

For death claims, $500; additions, $....; total	$ 500.00	
Matured endowments, $....; additions, $....; total	None.	
Installment death claims, $....; additions, $....; total	None.	
Total	$ 500.00	
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		$ 500.00
Paid to annuitants	None.	
Premium notes, voided by lapse, less $....; restored by revival	None.	
Dividends paid policy holders, less $....; received for dividends on reinsurances	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, less $....; received on surrendered reinsurances	None.	
Surrender values applied to pay running premiums	None.	
Surrender values applied to purchase paid up insurance and annuities	None.	
(Total paid policy holders, $500.)		
Paid stockholders for interest or dividends (amount declared during the year, $317)	$ 317.00	
Commissions and bonuses to agents (less commission received on reinsurances): new policies, $44,246.71; renewal policies, $69.15; on annuities, $....; total	44,315.86	
Commuting renewal commissions	None.	
Salaries and allowances for agencies, including managers, agents and clerks	534.62	
Salaries and all other compensation (officers, $4,975.30; home office employes, $909)	5,884.30	
Medical examiners' fees, $....; inspection of risks, $....; total	None.	
Taxes on new premiums, $....; renewal premiums, $; on franchise, $....; on reserves, $....; municipal licenses, $....; total	None.	
Taxes on real estate, $....; on other investments, $....; total	None.	
Insurance department fees and agents' licenses	54.50	
Repairs and expenses (other than taxes) on real estate	None.	
Rent (including $.... for company's use of own buildings), less $.... received under sub-lease	602.95	
Advertising, $199.95; printing and stationery, $228.60; postage, $199.58; total	628.13	
Legal expenses, $141.02; for furniture, etc., $180.75; total	321.77	
Losses on sales of real estate, $ ...; on sale or maturity of securities, $... ; total	None.	
All other items, viz: Office supplies, $24.55; collection fees, $57.29; miscellaneous expenses, $217.69; profit and loss account, company's share of premium notes charged off, $1,637.02; total	1,936 55	
(Total miscellaneous expenses, $ 54,575.68.)		
Total disbursements		$ 55,075.68
Balance		$ 61,139 25

Invested in the following:

LEDGER ASSETS.

As per ledger accounts:		
Book value real estate, unincumbered, $....; incumbered, $....; total	None.	
Mortgage loans on real estate, first liens, $36,612; other than first, $108; total	$ 36,720.00	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Loans made to policy holders on this company's policies assigned as collateral	None.	
Premium notes on policies in force, of which $21,056 34 is for first year's premiums	21,056.34	
Book value bonds, excluding interest, $....; stocks, $ ...; total	None.	
Cash in company's office, $510.41; deposited in Marquardt Savings bank, $15,804.38; American Savings bank, $100; Farmers' Savings bank, Grass Lake, Mich., $260; total	16,674.69	
Bills receivable, $ ...; agents' debit balances, $1,072.46; total	1,072.46	
Total	$ 75,523.49	
Deduct ledger liabilities: agents' credit balances, $91.10; balance due stockholders for organization, $197.35; all other, agents' contingent credit in premium notes, $14,095.29	14,384.24	
Total net ledger assets as per balance		$ 61,139.25

NON-LEDGER ASSETS.

Interest due, $....; and accrued, $1,228.90 on mortgages; total	$ 1,228.90	
Interest due, $....; and accrued, $...., on bonds and stocks; total	None.	
Interest due, $....; and accrued, $....; on collateral loans; total	None.	
Interest due, $....; and accrued, $ ...; on premium notes, loans or liens; total	None.	
Interest due, $....; and accrued, $..., on other assets; total	None.	
Rents due, $....; and accrued, $ ...., on company's property or lease		$ 1,228.90
Market value of real estate over book value	None.	

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	None.		
Gross deferred premiums on policies outstanding December 31st	$ 1,569 75	$ 5,327.70	
Totals	$ 1,569.75	$ 5,327.70	
Deduct cost of collection, 62½ per cent on "new;" 2 per cent on "renewals"	981.10	106.55	
Totals	$ 588.65	$ 5,221 15	
Net amount of uncollected and deferred premiums			$ 5,809.80
Other items	None.		
Gross assets			$ 68,177.95

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $....; loans on, $ ...; total	None.	
Supplies, printed matter, stationery, furniture, fixtures, etc.	None.	
Commuted commissions, $ ...; agents' debit balances, not secured by bonds, $1,072 46; total	$ 1,072.46	
Loans on personal security, endorsed or not, $ ...; bills receivable, unsecured, $....; total	None.	
Premium notes or loans and net premiums in excess of reserve on policies, and less commissions payable to agents on premium notes when paid	6,961.05	
Depreciation in ledger assets to bring same to market value: Real estate, $ ...; bonds and stocks, $ ...; other, $....; total	None.	
Total		$ 8,033.51
Total admitted assets		$ 60,144.44

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest	$ 21,151.34	
Same for reversionary additions	None.	
Same for annuities (including those in reduction of premiums)	None.	
Total	$ 21,151.34	
Deduct net value of risks of this company reinsured in other solvent companies	None.	
Net reserve		$ 21,151.34
Present value of amounts not yet due on matured installment policies (face, $....)	None.	

Matured endowments due and unpaid	None.	
Death losses due and unpaid	None.	
Death losses in process of adjustment or adjusted and not due	None.	
Death losses which have been reported and no proofs received	None.	
Death losses and other policy claims resisted by the company, not yet outlawed	None.	
Due and unpaid on annuity claims, $....; on installment policies, $....; total	None.	
Gross policy claims	None.	
Deduct due from solvent companies for reinsurance	None.	
Net policy claims	None.	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	None.	
Unpaid interest or dividends to stockholders	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	None.	
Premiums paid in advance	None.	
Any other liability	None.	
Liabilities on policy-holders' account		$ 21,151.54
Gross divisible surplus	$ 13,993 20	
Capital stock paid up	25,000.00—	38,993.20
Total		$ 60,144 44

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. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year			254	$ 99,750				254	$ 99,750.00
New policies iss'ed			1337	294,600				1,337	294,600.00
Old policies revi'd			1	200				1	200.00
Old changed and increased									
Total			1592	$ 394,550				1,592	$ 394,550.00
Deduct ceased:									
By death			4	500				4	500.00
By maturity									
By expiry									
By surrender									
By lapse			258	62,250				258	62,250 00
By change and decrease			22	9,400				22	9,400 00
By not being tak'n			38	9,500				38	9,500 00
Total termin'd			322	$ 81,650				322	$ 81,650.00
Outstanding end of year			1270	$ 312,900				1,270	$ 312,900 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?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

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, all or part, 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 THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	254	$ 99,750.00
Number and amount of policies on the lives of citizens of said state issued during the year	1,337	294,600.00
Total	1,591	$ 394,350.00
Deduct number and amount which have ceased to be in force during the year	321	81,450.00
Total number and amount of policies in force in said state, December 31 last	1,270	$ 312,900.00
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	4	500.00
Total	4	$ 500.00
Amount of losses and claims on policies in said state settled during the year, in cash, $500; by compromise, $....; total	4	500.00

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, $58,904.91; notes or credits, $20,829 84; total, $79,734.75.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

THE REGISTER LIFE AND ANNUITY 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 thereof.

President, M. L. MARKS. *Vice-President*, JOHN D. BROCKMANN.

Secretary, W. M. RADCLIFFE.

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

Home office, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $....;		Mutual.
Amount of capital paid up in cash		Mutual.
Amount of net ledger assets, December 31st of previous year	$ 26,468.81	
....crease of paid up capital during 1897	None.	
Total		$ 26,468.81

INCOME DURING THE YEAR.

First year's premiums, less interest included in deferred premiums, $....; and $.... for first year's reinsurance	$ 13,213.72	
Renewal premiums, less interest included in deferred premiums, $....; and $ ... for renewal insurance.	13,720.43	
Dividends applied by policy-holders to pay running premiums, first year premium, $....; renewals, $ ...;	515.99	
Dividends applied by policy-holders to purchase paid-up additions and annuities	457.51	
Surrender values applied to pay running premiums, $....; renewals, $....; None.		
Surrender values applied to purchase paid up insurance and annuities None.		
Consideration for annuities (other than matured installment policies) None.		
Total premium income		$ 27,907.65
Rents from company's property, including $.... for company's use of own buildings None.		
Interest on loans on mortgages of real estate	1,061.54	
Interest on collateral loans, including premium notes, loans or liens	139 83	
Interest on bonds and dividends on stocks ... None.		
Interest on other debts due the company, and on deposits in banks	222.97	
Discount on claims paid in advance, $....; interest on deferred premiums, $ ...; total None.		
Total rents and interest		1,424.34
Profit on sales of real estate, $ ...; on sale or maturity of securities, $....; total None.		
Ledger assets, other than premiums, received from other companies for assuming their risks. None.		
From other sources None.		
Total income during the year;		$ 29,331.99
Sum of both amounts		$ 55,500.80

DISBURSEMENTS DURING YEAR.

For death claims, $4,550; additions, $42.27	$ 4,592.27	
Matured endowments, $ ...; additions, $....; total None.		
Installment death claims, $ ...; addition, $....; total, None.		
Total	$ 4,592.27	
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		$ 4,592.27
Paid to annuitants None.		
Premium notes, voided by lapse, less $....; restored by revival None.		
Dividends paid policy-holders less $....; received for dividends on reinsurances		515.99
Dividends applied by policy-holders to pay running premiums		457.51
Dividends applied by policy-holders to purchase paid up additions and annuities None.		
Surrender values paid, less $....; received on surrendered reinsurances None.		

Surrender values applied to pay running premiums	$ 1,186 92	
Surrender values applied to purchase paid up insurance and annuities	142.64	
(Total paid policy-holders, $6,995.33.)		
Paid stockholders for interest or dividends (amount declared during the year, $....) None.		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, $5,331.85; renewal policies, $....; on annuities, $....; total	5,331.85	
Commuting renewal commissions None.		
Salaries and allowances for agencies, including managers, agents and clerks	2,061.25	
Salaries and all other compensation (officers, $2,505.81; home employes, $913.50)	3,419.31	
Medical examiners' fees, $360.40; inspection of risks, $....; total	360.40	
Taxes on new premiums, $ ...; renewal premiums, $....; on franchise, $....; on reserves, $....; municipal licenses, $....; total None.		
Taxes on real estate, $....; on other investments, $ ...; total None.		
Insurance department fees and agents' licenses	16.00	
Repairs and expenses (other than taxes) on real estate. None.		
Rent (including $.... for company's use of own building), less $.... received under sub-lease; total	360 00	
Ad vertising, $210 90; printing and stationery, $401.37; postage, $122.56; total	737.83	
Legal expenses, $88.37; for furniture, etc., $13.75; total	102.12	
Losses on sales of real estate, $ ...; on sale or maturity of securities, $....; total None.		
All other items, viz: Agents' traveling expenses, $1,445.09; exchange, $108.81; sundry expense, janitor, gas, telephone, telegrams, express, etc., $234.95; total	1,788.85	
(Total miscellaneous expenses, $15,377.81.)		
Total disbursements		$ 22,373.14
Balance		$ 33,527 66
Invested in the following:		

LEDGER ASSETS.

As per ledger accounts:		
Book value real estate, unincumbered, $ ...; incumbered, $....; None.		
Mortgage loans on real estate, first liens, $15,700; other than first, $ ...; total	$ 15,700.00	
Loans secured by pledge of bonds, stocks, or other collateral None.		
Loans made to policy-holders on this company's policies assigned as collateral	824.80	
Premium notes on policies in force, of which $3,782.94 is the first year's premiums	5,312.38	
Book value bonds, excluding interest, ...; $stocks, $ ...; total None.		
Cash in company's office, $2,036.29; deposited in Citizens National bank, $70.76; German Savings bank, $262.53; Davenport Savings bank, $734.15; Farmers Savings bank, $563 49; Union Savings bank, $1,077.72; Scott County Savings bank, $1,394.85; total	6,139.77	
Bills receivable, $3,172.10; agents' debit balances, $2,578.61; total	5,750.71	
Total	$ 33,727.66	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; total None.		
Total net ledger assets, as per balance		$ 33,727.66

NON-LEDGER ASSETS.

Interest due, $94; and accrued, $343.88 on mortgages; total		$ 377.88
Interest due, $....; and accrued, $.... on bonds and stocks; total		None.
Interest due, $....; and accrued, $.... on collateral loans; total		None.
Interest due, $....; and accrued, $ ... on premium notes, loans or liens; total		None.
Interest due, $....; and accrued, $.... on other assets; total		None.
Rents due, $....; and accrued, $.... on company's property or lease; total		None.
Total		$ 377.88
Market value of real estate over book value		None.
Market value (not including interest) of bonds and stocks over book value		None.

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	$ 954.27	$ 219.48	
Gross deferred premiums on policies outstanding December 31st	439.36	658.98	
Total	$ 1,373.63	$ 878.46	
Deduct cost of collection .... per cent on "new;" .... per cent on "renewals"	346.41	43.92	
Total	$ 1,027.22	$ 834.54	
Net amount of uncollected and deferred premiums			$ 1,861.76
Other items: Furniture and fixtures, $776.52; supplies, $300; total			1,076.52
Gross assets			$ 36,843 82

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $....; loaned on, $....; total		None.
Supplies, printed matter, stationery, furniture and fixtures, safes, etc		$ 1,076.52
Commuted commissions, $....; agents' debit balances, not secured by bonds, $378.59; total		378.59
Loans on personal security, endorsed or not, $....; bills receivable, unsecured, $1,933.16; total		1,933.16
Premium notes or loans and net premiums in excess of reserve on policies		None.
Commissions payable to agents on premium notes when paid		None.
Depreciation in ledger assets to bring same to market value: Real estate, $....; bonds and stocks, $....; other, $....; total		None.
Total		$ 3,388 27
Total admitted assets		$ 33,455.55

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest and for reversionary additions		$ 12,065.54
Same for annuities (including those in reduction of premiums)		None.
Total		$ 12,065.54

Deduct net value of risks of this company reinsured in other solvent companies		None.
Net reserve		$ 12,065.54
Present value of amounts not yet due on matured installment policies (face, $....); total		None.
Matured endowments due and unpaid		None.
Death losses due and unpaid		None.
Death losses in process of adjustment or adjusted and not due		None.
Death losses which have been reported and no proofs received		None.
Death losses and other policy claims resisted by the company, not yet outlawed		None.
Due and unpaid on annuity claims, $....; on installment policies, $....; total		None.
Gross policy claims		None.
Deduct due from solvent companies for reinsurance		None.
Net policy claims		None.
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums		None.
Unpaid interest or dividends to stockholders		None.
Salaries, rents, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued		346.60
Premiums paid in advance		None.
Any other liability		None.
Liabilities on policy holders' account		12,412.14
Gross divisible surplus		21,043.41
Capital stock paid up		None.
Total		$ 33,455 55

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. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year	309	$ 380,171	23	$ 20,000	237	$ 200,500	$ 3,755.00	569	$ 770,426 00
New policies issued	294	325,417	40	60,500	18	23,500	5,631.00	352	405,048.00
Old policies revived									
Old changed and increased									
Total	603	$ 705,588	63	$ 76,500	255	$ 384,000	$ 9,386.00	921	$ 1,175,474.00
Deduct ceased:									
By death	2	2,550	1	2,000			42.27	3	4,592.27
By maturity									
By expiry									
By surrender	25	30,500	2	3,000			292.25	27	33,822.25
By lapse	100	120,500						100	120,500 00
By change and decrease									
By not being tak'n									
Total termin'd	127	$ 153,550	3	$ 5,000			$ 334.52	130	$ 158,914 52
Outstanding end of year	476	$ 552,038	60	$ 71,500	255	$ 384,000	$ 9,021.48	791	$ 1,016,559.48

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?
Answer. No.
Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?
Answer. Yes.
Is any surrender value promised in excess of the actuaries 4 per cent reserve?
Answer. No.
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 no definite amount; on renewal premiums not to exceed net cash value.
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 guarantee capital?
Answer. None.
Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	569	$ 770,426.00
Number and amount of policies on the lives of citizens of said state issued during the year	352	405,048.00
Total	921	$1,175,474.00
Deduct number and amount which have left state and ceased to be in force during the year	168	209,914.52
Total number and amount of policies in force in said state December 31st last	753	$ 965,559.48
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	3	$ 4,592.27
Total	3	$ 4,592.27
Amount of losses and claims on policies in said state settled during the year, in cash, $4,522.27; by compromise, $ ...; total	3	$ 4,592.27

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, $21,501.08; notes or credits, $5,312.35; (on policy holders removed from state, $1,094.22;) total, $26,813.43.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, FRANK D. JACKSON. *Secretary*, SIDNEY A. FOSTER.

[Incorporated, March 15, 1885. Commenced business, March 18, 1886.]

Home office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, $....; subscribed for, $....; ...Mutual.
Amount of capital paid up in cash .....Mutual.

Amount of net ledger assets, December 31st of previous year		$ 164,009.24
....crease of paid-up capital during 189..	None.	
Total		$ 164,009.24

INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, $....., and $643.59 for first year's reinsurance	$ 40,691.76	
Renewal premiums, less interest included in deferred premiums, $...., and $1,084.38 for renewal reinsurance	53,959.30	
Dividends applied by policy-holders to pay running premiums, first year premium, $...; renewals, $....; total	1,495.17	
Dividends applied by policy-holders to purchase paid-up additions and annuities	None.	
Surrender values applied to pay running premiums, first year premiums, $....; renewals, $....; total	None.	
Surrender values applied to purchase paid-up insurance and annuities	None.	
Consideration for annuities (other than matured installment policies)	None.	
Total premium income		$ 96,146.23
Rents from company's property, including $.... for company's use own buildings	None.	
Interest on loans on mortgages of real estate	$ 9,239.85	
Interest on collateral loans, including premium notes, loans or liens	866.48	
Interest on bonds and dividends on stocks	None.	
Interest on other debts due the company, and on deposits in banks	None.	
Discount on claims paid in advance, $...; interest on deferred premiums, $787.47; total	787.47	
Total rents and interest		$ 10,893.80
Profits on sales of real estate, $....; on sale or maturity of securities, $....; total	None.	
Ledger assets, other than premiums, received from other companies for assuming their risks	None.	
From other sources, viz. (profit and loss account) Guarantee fund		50,000.00
Total income during the year		$ 157,040.03
Sum of both amounts		$ 321,049.27

DISBURSEMENTS DURING YEAR.

For death claims, $23,459.75; additions, $....; total	$ 23,459.75	
Matured endowments, $....; additions, $...; total	None.	
Installment death claims, $500; additions, $....; total	500.00	
Total	$ 23,959.75	
Deduct amount received from other companies for claims on policies of this company reinsured, of which $... is for matured endowments	1,725.00	
Total net amount actually paid for losses and matured endowments		$ 22,234.75
Policy loan notes voided by lapse		211.72
Premium notes, voided by lapse, less $....; restored by revival		56.18
Dividends paid policy-holders less $....; received for dividends on reinsurances		3,168.97

Dividends applied by policy-holders to pay running premiums.	$ 1,495.17	
Dividends applied by policy-holders to purchase paid-up additions and annuities	None.	
Surrender values paid less $....; received on surrendered reinsurances	10,028.16	
Surrender values applied to purchase paid-up insurance and annuities	None.	
(Total paid policy-holders, $37,194.55.)		
Paid stockholders for interest or dividends (amount declared during the year, $....)	None.	
Commissions and bonuses to agents (less commission received on reinsurances), new policies $39,557.95; renewal policies, $2,947.07; on annuities, $ ..; total	42,505.02	
Commuting renewal commissions	750.00	
Salaries and allowances for agencies, including managers, agents and clerks	4,005.19	
Salaries and all other compensation (officers, $8,863; home office employes, $3,729.43)	12,592.43	
Medical examiners' fees, $3,812; inspection of risks, $289.21; total	4,101.21	
Taxes on new premiums, $782.52; renewal premiums, $....; on franchise, $....; on reserves, $....; municipal licenses, $....; total	782.52	
Taxes on real estate, $....; on other investments, $....; total	None.	
Insurance department fees and agents' licenses	497.00	
Repairs and expenses (other than taxes) on real estate	None.	
Rent (including $.... for company's use of own buildings), less $.... received under sub-lease	1,903.67	
Advertising, $1,238.37; printing and stationery, $1,715.06; postage, $544.94; total	3,496.37	
Legal expenses, $429.93; for furniture, etc., $219.99; total	649.92	
Losses on sales of real estate, $....; on sale or maturity of securities, $... ; total	None.	
All other items, viz.: Acturial services, $253.24; collection expenses, $340.88; loan expenses, $70.02; managarial expenses, $3,469.19; office expenses, $908.67; telegraphing, $196.87; total	5,238 87	
(Total miscellaneous expenses, $876,522.20.)		
Total disbursements		$ 113,716 75
Balance		$ 207,332.52

Invested in the following:

LEDGER ASSETS.

As per ledger accounts:		
Book value real estate, unincumbered, $....; incumbered, $ ...; total	None.	
Mortgage loans on real estate, first liens, $160,255; other than first, $1,968; total	$ 171,223.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Loans made to policy-holders on this company's policies assigned as collateral	17,124.32	
Premium notes on policies in force, of which $ .... is for first year's premiums	2,477.04	
Book value bonds, excluding interest and stocks	8,500.00	
Cash in company's, office, $2,648.09; deposited in bank, $....; total	2,648.09	
Bills receivable, $142.02; agent's debit balances, $4,333.54; total	4,475.56	
Advanced to agents (secured)	884.51	
Total	$ 207,332.52	
Deduct ledger liabilities: Agents' credit balance, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets		$ 207,332.52

NON-LEDGER ASSETS.

Interest due, $1,273.33; and accrued, $3,516.66 on mortgages; total	$ 4,789.99	
Interest due, $ ...; and accrued, $.... on bonds and stocks; total	None.	
Interest due, $....; and accrued, $.... on collateral loans total	None.	
Interest due, $195.68; and accrued, $254.52 on premium notes, loans or liens; total	451.20	
Interest due, $....; and accrued, $.... on other assets; total	None.	
Rents due, $ ...; and accrued, $.... on company's property or lease; total	None.	
Total		$ 5,251.19
Market value of real estate over book value	None.	
Market value (not including interest) of bonds and stock over book value	None.	

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	$ 11,493 70	$ 7,900.55	
Gross deferred premiums on policies outstanding December 31st	3,900.60	6,138.87	
Total	$ 15,394.30	$ 14,039.42	
Deduct cost of collection 60 per cent on "new;" 4 per cent on "renewals"	9,236 58	561 57	
Total	$ 6,157 72	$ 13,477.85	
Net amount of uncollected and deferred premiums			$ 19,635 57
Other items; furniture, fixtures and safes, $2,558.70; commuted commissions, $1,645; total			4,203.70
Gross assets			$ 236,422 98

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, $... ; loans on, $....; total	None.	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc	$ 2,558.70	
Commuted commissions, $1,645; agents' debit balances, not secured by bonds, $4,333.84; total	5,978.54	
Loans on personal security, endorsed or not, $ ...; bills receivable, unsecured $142.02; total	142.02	
Premium notes or loans and net premiums in excess of reserve on policies	867.25	
Commissions payable to agents on premium notes when paid	None.	
Depreciation in ledger assets to bring same to market value: real estate, $....; bonds and stocks, $....; other, $....; total	None.	
Total		$ 9,546.51
Total admitted assets		$ 226,876.47

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest	$ 173,925 67
Same for reversionary additions	None.
Same for annuities (including those in reduction of premiums)	..

..... None.		
Total	$ 175,925 67	
Deduct net value of risks of this company reinsured in other solvent companies	578 54	
Net reserve		$ 175,347.13
Present value of amounts not yet due on matured installment policies (face, $10,000)		5,749.60
Matured endowments due and unpaid ..... None.		
Death losses due and unpaid ..... None.		
Death losses in process of adjustment, or adjusted and not due	$ 5,000.00	
Death losses which have been reported and no proofs received ..... None.		
Death losses and other policy claims resisted by the company, not yet outlawed	10,000.00	
Due and unpaid on annuity claims, $.....; on installment policies, $.....; total ..... None.		
Gross policy claims	$ 15,000.00	
Deduct due from solvent companies for reinsurance	5,000.00	
Net policy claims		$ 10,000.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums ..... None.		
Unpaid interest or dividends to stockholders ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued ..... None.		
Premiums paid in advance		154.22
Surrender values claimable on policies canceled		229.11
Any other liability ..... None.		
Liabilities on policy-holders' account		191,480.06
Gross divisible surplus	$ 35,396.41	35,396.41
Capital stock paid up ..... None.		
Total		$ 226,876.47

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 boocks:

CLASSIFICATION.	WHOLE LIFE POLICIES. Number.	WHOLE LIFE POLICIES. Amount.	ENDOWMENT POLICIES. Number.	ENDOWMENT POLICIES. Amount.	ALL OTHER POLICIES. Number.	ALL OTHER POLICIES. Amount.	Amount returned premium and reversionary additions	TOTAL NUMBERS AND AMOUNTS. Number.	TOTAL NUMBERS AND AMOUNTS. Amount.
At end of previous year	330	$ 662,114	187	$ 968,100	1,462	$ 2,894,900	.....	1,979	$ 3,725,114
New policies iss'ed	107	183,220	97	206,000	1,055	2,215,700	.....	1,259	2,604,920
Old policies revi'd	6	19,500	3	6,000	66	111,500	.....	75	134,000
Old changed and increased	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	443	$ 861,834	287	$ 580,100	2,583	$ 5,022,100	.....	3,313	$ 6,464,034
Deduct ceased:									
By death	1	1,500	1	1,000	17	40,500	.....	19	43,000
By maturity	.....	.....	.....	.....	.....	.....	.....	.....	.....
By expiry	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender	2	3,000	7	12,000	50	73,500	.....	59	88,500
By lapse	74	185,000	18	73,000	448	923,500	.....	540	1,181,500
By change and decrease	.....	3,000	.....	5,500	.....	23,000	.....	.....	31,500
By not being tak'n	19	53,875	27	92,500	258	536,500	.....	304	662,875
Total termin'd	96	$ 226,375	53	$ 184,000	773	$ 1,597,000	.....	922	$ 2,007,375
Outstanding end of year	347	$ 635,459	234	$ 396,100	1,810	$ 3,425,100	.....	2,391	$ 4,456,659

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?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

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, none; on renewal premiums, 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 guarantee capital?

Answer. An amount equal to 7 per cent of guarantee fund.

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

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	1,303	$ 2,005,114
Number and amount of policies on the lives of citizens of said state issued during the year	497	777,720
Total	1,800	$ 2,782,834
Deduct number and amount which have ceased to be in force during the year	198	293,375
Total number and amount of policies in force in said state December 31st last	1,602	$ 2,489,459
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	6	8,500
Total	6	$ 8,500
Amount of losses and claims on policies in said state settled during the year in cash, $8,209.75; by compromise, $290.25; total		8,500

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, $46,034.92; notes or credits, $3,188.21; total, $49,223.13.

LIFE INSURANCE TABLES.

TABLE No. 1

Shows the life insurance business transacted in Iowa during the year 1897, 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 1897, and the manner of termination.

TABLE

Showing business done in Iowa during the year 1897.

NAME OF COMPANY.	LOCATION.	NUMBER OF POLICIES.			
		In force December 31, 1896.	Written during 1897.	Terminated during 1897.	In force December 31, 1897.
Aetna { Life	Hartford, Conn	1,631	183	150	1,664
Aetna { Accident	Hartford, Conn				
American Union	New York, N. Y	25	14	24	25
Bankers	Lincoln, Neb	15	50	16	49
Central Life Assurance Society of the United States	Des Moines, Iowa	251	149	70	331
Connecticut General	Hartford, Conn	89	4	9	84
Connecticut Mutual	Hartford, Conn	1,967	102	69	2,000
Equitable	Des Moines, Iowa	2,996	588	265	3,319
Equitable Life Assurance society	New York, N. Y	4,331	442	501	4,272
Germania	New York, N. Y	136	63	8	191
Home	New York, N. Y	55	85	40	100
Iowa Life	Sioux City, Iowa	749	354	376	727
Kansas Mutual	Topeka, Kan		130	7	123
Manhattan	New York, N. Y	345	62	69	338
Massachusetts Mutual	Springfield, Mass	269	222	37	454
Metropolitan { Life	New York, N. Y	94	135	62	167
Metropolitan { Industrial	New York, N. Y	6,379	20,774	7,097	19,947
Michigan Mutual	Detroit, Mich	1,016	214	225	1,005
Mutual	New York, N. Y	8,078	2,371	906	9,543
Mutual Benefit	Newark, N. J	2,569	216	277	2,499
National	Montpelier, Vt	448	123	107	464
New York	New York, N. Y	10,072	1,895	1,153	10,805
Northwestern Life and Savings	Des Moines, Iowa	354	1,337	321	1,370
Northwestern Mutual	Milwaukee, Wis	11,641	1,448	1,055	12,034
Pacific Mutual { Life	San Francisco, Cal	79	30	19	90
Pacific Mutual { Accident	San Francisco, Cal				
Penn Mutual	Philadelphia, Pa	996	250	153	1,138
Phoenix Mutual	Hartford, Conn	271	109	37	337
Provident Life and Trust	Philadelphia, Pa	279	50	53	276
Provident Savings Life	New York, N. Y	346	93	93	345
Prudential { Life	Newark, N. J	113	116	45	183
Prudential { Industrial	Newark, N. J	5,135	4,598	3,701	6,132
Register Life and Annuity	Davenport, Iowa	569	302	108	763
Royal Union Mutual	Des Moines, Iowa	1,309	497	198	1,608
Security Trust and Life Insurance Co	Philadelphia, Pa	30	11	14	27
Travelers { Life	Hartford, Conn	207	5	16	196
Travelers { Accident	Hartford, Conn	1,804	3,119	2,810	1,903
Union	Omaha, Neb	89	40	20	109
Union Central	Cincinnati, Ohio	819	256	164	911
Union Mutual	Portland, Maine	306	116	89	343
United States	New York, N. Y	432	104	131	445
Washington	New York, N. Y	741	91	113	719
Total		66,609	40,880	20,659	86,930

No. 1.

Compiled from companies' annual statements.

	AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.					
	In force December 31, 1896.	Written during 1897.	Terminated during 1897.	In force December 31, 1897.	Cash.	Notes.	Total.	Losses incurred.	Losses paid.	Percentage of losses incurred to premiums received.
Aetna { Life	$ 3,015,500	$ 258,115	$ 224,351	$ 3,049,400	$ 61,368.99	$ 537.82	$ 61,906.81	$47,959.00	$45,322.00	76.5
Aetna { Accident		2,533,500		2,533,500	7,240.10		7,240.10	5,318.86	5,318.86	80.4
American Union	199,700	33,700	138,000	94,400	628.58		628.58			
Bankers	51,500	50,500	20,000	82,000	2,977.00		2,977.00	1,000.00	1,000.00	32.6
Central Life Assurance Society of the United States	250,000	148,100	65,000	330,100	9,053.01	233.50	9,287.11			
Connecticut General	100,152	10,500	20,000	90,152	2,549.35		2,549.35	2,000.00	2,000.00	78.4
Connecticut Mutual	3,895,462	174,747	160,190	3,850,019	77,319.03		77,319.03	116,016.00	116,016.00	150.0
Equitable	4,078,545	891,706	457,871	4,421,380	123,371.96		123,371.96	40,780.38	40,780.38	33.6
Equitable Life Assurance society	6,377,471	839,180	1,032,425	6,184,226	244,342.21		244,342.21	56,695.00	61,500.00	109.8
Germania	178,289	94,500		272,789	5,704.94		5,704.94	2,500.85	2,500.85	43.1
Home	27,905	262,000	56,982	173,018	7,745.13	1,032.50	8,777.63	3,482.00	3,482.00	39.5
Iowa Life	1,163,128	889,450	668,191	1,384,393	29,238.58		29,238.58	1,150.00	1,150.00	3.9
Kansas Mutual		230,000	15,000	215,000	2,061.25		2,061.25			
Manhattan	482,567	80,576	183,586	440,497	16,733.34		16,733.34	12,286.00	7,286.00	73.4
Massachusetts Mutual	469,406	560,477	107,524	962,360	17,794.40	511.95	18,306.35	3,508.00	4,508.00	19.2
Metropolitan { Life	102,163	90,215	94,720	137,708						
Metropolitan { Industrial	786,213	3,539,754	1,648,830	2,677,137	63,793.39		63,793.39	9,977.22	9,952.22	15.6
Michigan Mutual	1,440,191	306,896	316,134	1,430,947	41,909.48	7,727.14	49,636.62	5,109.77	5,109.77	10.3
Mutual	17,780,307	3,150,917	2,171,967	18,794,257	474,458.06		474,458.06	184,671.00	184,671.00	38.9
Mutual Benefit	4,748,370	1,000,000	567,199	4,848,777	136,280.20		136,280.20	54,670.00	50,170.00	40.1
National	749,543	168,704	160,068	757,959	21,791.39	5,602.19	27,393.49	7,000.00	7,000.00	25.6
New York	17,246,342	3,048,536	2,098,589	18,188,443	517,932.74		517,932.74	121,909.15	122,973.28	23.6
Northwestern Life and Savings	99,750	294,600	83,450	312,900	58,904.91	20,929.84	79,734.75	500.00	500.00	.6
Northwestern Mutual	19,295,497	2,184,884	1,378,487	19,702,844	645,425.66	1,918.12	647,343.78	146,799.21	144,116.39	22.7
Pacific Mutual { Life	106,333	50,000	31,621	124,711	4,207.85		4,207.85	110 00	110 00	2.3
Pacific Mutual { Accident		600,800	228,800	381,000	3,713.10		3,713.10	2,117 91	2,117 91	57.0
Penn Mutual	1,768,780	571,056	310,060	2,029,776	65,587.37	4,489.87	70,077.24	3,250.00	7,250.00	4.7
Phoenix Mutual	352,307	153,400	49,664	456,044	10,475.10	1,419.87	11,892.97	7,500.00	9,500.00	63.1
Provident Life and Trust	626,378	98,017	114,974	609,421	16,937.45		16,937.45	7,000.00	7,000.00	41.3
Provident Savings Life	854,982	198,120	162,500	959,602	25,586.66		25,586.66	14,000.00	13,000.00	54.7
Prudential { Life	141,076	90,122	45,900	185,401						
Prudential { Industrial	817,849	456,519	253,032	843,335	27,860 28	48.92	27,909 20	8,332.25	6,332 25	29.1
Register Life and Annuity	170,426	405,048	200,918	905,556	21,501.58	5,812.25	26,813.43	4,502.27	4,502.27	17.1
Royal Union Mutual	2,068,114	777,720	766,375	2,469,459	66,054.99	3,188.21	69,243 13	9,500.00	8,500 00	17.3
Security Trust and Life Insurance Co	61,000	24,000	31,000	54,000	3,223 45	43.90	3,267.35	1,000.00	1,000.00	30.6
Travelers { Life	460,033	35,700	28,500	447,233	8,051.00		8,051.00	5,893.00	4,893.00	68.0
Travelers { Accident	9,551,727	10,475,100	9,717,015	6,309,812	36,020.58		36,020.58	17,741.04	18,741.04	49.3
Union	204,500	72,500	69,500	208,000	5,034.29		5,034.29			
Union Central	1,148,682	421,184	328,500	1,241,344	41,766 94		41,766.94	15,000.00	14,000 00	35.9
Union Mutual	341,202	156,427	152,561	325,068	8,503.89	189.00	8,692.89	1,000.00	1,000.00	12.7
United States	803,428	182,550	196,000	795,978	16,209 34		16,209.34	6,000.00	5,000.00	37.0
Washington	1,007,671	141,000	213,487	935,276	30,767.84		30,767.84	21,078.60	21,078.60	68.4
Total	101,901,729	36,173,662	24,307,633	113,767,147	2,927,223.26	63,015 09	2,990,237.45	944,905.64	949,429.75	31.8

TABLE

The condition of and general business transacted by Life and Accident Insurance Companies which did business in Iowa during the year ending December 31, 1897, compiled from companies' annual statements.

No. 2.

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities, including capital and reinsurance reserve.	Net surplus.	Income.	Expenditures	Risks written during the year.	Premiums received in cash.	Losses paid.	Per cent of losses paid to premiums received.
Ætna, Hartford, Conn. { Life	$ 1,750,000	$ 47,594,967.11	$ 42,447,003.41	$ 5,137,973.70	$ 8,497,851.80	$ 6,630,109.94	$ 21,770,825	$ 5,409,043.30	$ 3,439,122.99	63.6
Accident					804,253.09	329,928.60	228,672,300	800,975.18	383,436.32	44.5
American Union, New York, N. Y.	500,000	616,720.05	704,104.84		226,326.35	223,926.65	8,556,196	207,899.26	39,462.36	19.9
Bankers life, Lincoln, Neb.	100,000	229,893.78	210,926.46	18,925.32	92,478.97	61,250.46	1,216,303	76,542.17	8,150.00	10.6
Central Life Assurance Society of the United States, Iowa		4,161.81	702.36	3,309.15	9,454.49	5,114.10	148,100	9,287.11		
Connecticut General, Hartford, Conn.	150,000	3,045,189.05	2,684,507.41	361,661.64	560,335.94	453,494.30	2,170,690	403,484.30	140,070.00	34.7
		63,584,041.81								
Connecticut Mutual, Hartford, Conn.			56,227,724.97	7,356,316.84	7,961,744.23	7,534,365.76	10,547,301	4,743,410.04	4,456,832.23	93.4
Covenant Mutual, St. Louis, Mo.	100,000	458,778.37	331,074.70		226,695.72	168,774.97	6,661,435	201,479.27	89,285.70	44.3
Equitable, Des Moines, Iowa	100,000	1,013,503.79	1,374,694.73	359,675.08	424,303.07	216,194.34	1,773,760	323,353.34	84,239.83	26.1
Equitable Life Assurance Soc., New York, N. Y.	100,000	235,910,686.26	188,433,132.70	49,477,553.19	48,512,309.53	33,143,977.41	156,951,800	39,563,975.65	13,835,038.97	35.0
Germania, New York, N. Y.	200,000	23,783,677.33	21,252,081.18	2,271,595.95	4,802,472.00	3,098,339.91	11,295,344	3,089,915.58	1,027,176.96	33.7
Home, Brooklyn, N. Y.	125,000	9,059,216.56	8,274,813.37	993,404.49	2,107,299.78	1,537,394.11	6,634,347	1,646,442.16	675,456.49	41.0
Iowa Life, Sioux City, Iowa	100,000	493,040.16	296,514.65	3,725.51	370,998.22	251,649.89	6,024,697	261,720.64	51,750.00	19.7
Kansas Mutual Life, Topeka, Kan		325,430.56	185,354.17	140,076.39	249,459.53	205,220.85	2,040,350	220,060.41	124,443.49	56.5
Manhattan, New York, N. Y.	100,000	14,916,582.37	13,791,393.93	1,125,188.44	2,643,913.36	2,105,795.09	8,282,993	1,880,601.52	1,320,934.27	64.9
Massachusetts Mutual, Springfield, Mass		20,942,947.01	18,584,354.09	2,358,592.92	4,020,259.10	3,053,795.96	20,437,861	3,768,065.93	1,138,619.04	30.2
Metropolitan Life, New York, N. Y.	2,000,000	36,370,978.91	32,686,263.40	3,684,715.11	22,963,257.19	18,968,939.55	260,770,153	21,403,968.55	6,991,086.50	32.7
Michigan Mutual, Detroit, Mich.	250,000	5,635,416.04	5,474,426.15	160,989.89	1,314,597.13	1,051,206.98	6,525,439	1,003,039.12	583,151.64	58.1
Mutual Life, New York, N. Y.		253,786,447.04	218,278,243.07	35,508,204.97	54,163,698.23	36,194,990.99	140,622,451	42,691,301.99	15,913,094.04	37.9
Mutual Benefit, Newark, N. J.		62,949,743.84	58,365,831.20	4,583,912.64	11,834,119.19	9,123,409.02	34,143,186	9,583,781.52	3,937,304.20	41.0
National Life, Montpelier, Vt.		14,824,286.72	13,005,466.99	1,818,819.73	3,581,259.33	2,543,092.93	13,819,353	2,940,713.73	893,082.63	30.1
New York Life, New York, N. Y.		200,694,440.89	181,518,335.49	19,176,105.40	41,798,984.70	27,693,868.78	237,563,619	33,954,999.81	13,599,214.46	39.1
Northwestern Mutual, Milwaukee, Wis.		103,378,535.91	93,305,063.07	10,073,472.84	20,027,499.90	10,219,527.26	61,287,068	15,122,470.05	4,540,903.50	30.2
Northwestern Life and Savings Co., Des Moines, Iowa	25,000	60,144.44	46,151.54	13,992.90	61,277.81	55,975.65	294,900	79,734.75	500.00	.6
Pacific Mutual, San Francisco, Cal. { Life	200,000	3,324,807.66	3,170,565.00	154,242.66	1,252,011.34	1,096,124.90	10,186,100	682,955.63	237,422.90	34.7
Accident							78,240,780			
Penn Mutual, Philadelphia, Pa.		32,939,031.25	29,160,060.65	3,778,970.60	4,042,470.00	7,646,962.40	4,913,597.50	32,212,318	6,121,545.68	1,597,426.75	32.7
Phœnix Mutual, Hartford, Conn.		11,055,197.01	10,436,706.00	618,491.01	694.3 3.03	2,102,994.50	1,795,040.01	11,770,989	1,899,457.71	734,903.86	48.7
Provident Life and Trust, Philadelphia, Pa.	1,000,000	34,404,482.49	31,020,606.47	3,383,875.02	5,100,608.18	3,560,507.53	14,417,731	4,008,150.86	1,405,415.18	34.9
Provident Savings Life Assurance society, New York, N. Y.	100,000	2,994,545.92	2,002,746.22	291,799.70	2,323,134.34	2,330,442.95	28,172,804	2,256,754.92	1,321,549.05	58.3
Prudential Ins. Co. of America, Newark, N. J.	2,000,000	23,964,369.72	20,744,451.36	3,240,118.36	15,580,764.05	13,456,780.75	152,953,177	14,551,868.28	4,359,340.44	29.9
Register Life and Annuity, Davenport, Iowa		33,455.55	12,413.14	21,042.41	26,351.99	25,212.14	405,048	27,907.05	4,992.27	18.4
Royal Union Mutual, Des Moines, Iowa		298,978.47	191,480.86	25,396.43	357,040.58	332,040.15	113,716.75	10,348.23	22,934.75	93.2
Security Trust and Life Ins. Co., Philadelphia, P.	250,000	460,744.31	356,130.00		365,450.30	328,785.44	7,716,000	354,709.47	118,209.90	33.5
Travelers, Hartford, Conn. { Life	1,000,000	22,868,004.16	20,146,359.04	2,721,645.12	6,401,748.71	4,614,736.80	16,524,400	5,431,941.12	2,274,622.00	41.9
Accident							580,127,786			
Union Central, Cincinnati, Ohio	100,000	16,385,244.94	14,769,806.21	1,555,438.73	2,107,852.64	2,021,052.64	25,027,324	2,374,247.50	993,198.97	35.9
Union Mutual, Portland, Me.		7,313,215.19	6,688,234.66	504,980.53	1,525,630.18	1,217,615.74	8,272,200	1,189,985.15	691,810.11	58.9
Union Life, Omaha, Neb.	101,100	315,601.75	296,309.78	19,291.97	147,405.05	113,373.40	1,805,190	136,039.94	27,515.00	20.2
United States, New York, N. Y.	440,000	7,623,120.84	7,240,593.08	382,527.76	1,459,972.72	1,076,725.71	7,102,470	1,116,076.80	637,064.16	56.9
Washington, New York, N. Y.	128,000	14,538,200.39	14,202,275.53	403,924.86	2,714,161.12	2,189,513.63	9,342,953	2,009,932.80	1,093,536.36	54.4
Total	$ 11,018,100	$1,278,762,133	$1,106,277,139.66	$ 172,466,880.61	$ 289,875,240	$ 201,338,190.97	$ 2,145,055,004	$ 230,198,516.40	$ 86,915,231.36	37.7

TABLE

Showing the number and amount of policies in force December 31, 1896, and during 1897, and manner of termina

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1896.	
	Number.	Amount.
Ætna, Connecticut { Life	87,658	$ 145,635,940
Ætna, Connecticut { Accident	.....	79,083,850
American Union, New York	2,429	8,028,333
Bankers Life, Nebraska	1,163	2,116,107
Central Life Assurance Society of the United States, Iowa	258	256,000
Connecticut General, Connecticut	8,889	11,749,984
Connecticut Mutual, Connecticut	66,441	157,422,626
Covenant Mutual, Missouri	3,297	6,047,219
Equitable, Iowa	5,801	5,496,345
Equitable Life Assurance society, New York	299,719	915,102,070
Germania, New York	42,020	70,434,816
Home, New York	21,546	41,971,980
Iowa Life, Iowa	5,860	10,089,001
Kansas Mutual Life, Kansas	4,929	8,771,015
Manhattan, New York	34,954	57,690,441
Massachusetts Mutual, Massachusetts	40,926	102,667,961
Metropolitan Life, New York { Life	90,835	33,097,851
Metropolitan Life, New York { Industrial	3,643,569	454,068,004
Michigan Mutual, Michigan	14,926	27,631,353
Mutual, New York	336,775	917,930,911
Mutual Benefit, New Jersey	87,979	224,556,168
National Life, Vermont	34,392	75,474,731
New York Life, New York	299,785	826,816,648
Northwestern Mutual, Wisconsin	165,415	384,367,529
Northwestern Life and Savings company, Iowa	354	99,750
Pacific Mutual, California { Life	18,437	17,646,586
Pacific Mutual, California { Accident	.....	46,910,850
Penn Mutual, Pennsylvania	54,096	135,042,805
Phœnix Mutual, Connecticut	25,981	42,216,841
Provident Life and Trust company, Pennsylvania	36,291	113,054,246
Provident Savings Life, New York	26,158	80,174,683
Prudential Insurance Company of America { Life	25,807	41,422,845
Prudential Insurance Company of America { Industrial	2,437,251	279,050,638
Register Life and Annuity, Iowa	569	770,426
Royal Union Mutual, Iowa	1,979	3,725,114
Security Trust company, Pennsylvania	2,232	5,048,755
Travelers, Connecticut { Life	32,945	88,243,267
Travelers, Connecticut { Accident	80,853	358,226,157
Union Central, Ohio	52,955	99,898,215
Union Mutual Life, Maine	22,439	38,086,849
Union Life Insurance Company of Omaha, Nebraska	1,456	2,889,156
United States Life, New York	17,510	37,793,778
Washington Life, New York	25,388	48,813,597
Total	8,086,256	$5,997,586,818

No. 3.

December 31, 1897, the number and amount of policies issued and terminated tion—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1897.		POLICIES ISSUED DURING 1897.		POLICIES TERMINATED DURING 1897.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
90,346	$ 150,661,897	10,988	$ 21,770,825	8,250	$ 16,754,868
.....	101,183,170	.....	238,472,383	.....	200,373,062
5,556	12,521,184	4,544	8,539,109	1,415	4,066,256
1,418	2,517,909	692	1,238,362	437	839,500
351	332,100	149	148,100	70	65,000
9,326	12,391,383	1,510	2,170,893	1,664	1,530,511
66,705	157,701,387	3,933	10,547,361	3,669	12,268,600
3,951	6,332,273	2,448	6,031,435	1,784	4,406,375
6,419	6,158,333	1,258	1,772,760	630	1,113,773
309,590	951,165,897	52,299	186,955,693	36,368	120,891,926
44,263	73,754,363	6,773	11,295,394	4,530	7,973,787
22,541	43,443,047	4,471	8,614,247	3,576	7,143,180
5,467	10,184,427	3,141	6,013,897	3,534	5,918,471
5,202	9,384,036	1,508	2,680,320	1,135	2,067,260
25,112	56,156,465	3,813	8,282,692	3,655	9,780,668
44,060	109,045,999	9,089	20,437,861	5,955	14,259,262
92,789	49,141,396	26,654	28,505,975	14,709	13,462,460
4,028,722	534,343,756	1,398,899	220,264,198	1,013,748	151,988,436
15,132	28,103,079	2,968	6,825,423	2,711	6,353,678
342,642	995,602,381	57,641	140,632,451	41,774	122,980,991
92,758	233,413,829	15,149	34,143,196	10,380	25,985,525
35,621	76,965,080	6,931	13,873,196	4,662	9,584,817
332,958	877,020,925	64,407	137,563,619	31,274	87,359,342
178,462	413,081,370	25,936	61,187,593	12,889	32,274,052
1,370	313,900	1,338	294,800	328	81,650
28,315	20,698,744	33,182	10,198,109	22,304	7,215,951
.....	46,907,750	.....	78,240,750	.....	78,243,850
59,411	147,973,567	13,813	32,513,318	7,468	19,283,566
28,269	48,021,069	6,570	11,770,989	4,882	7,999,761
38,026	118,054,728	5,181	14,417,741	2,846	8,817,249
27,429	84,884,468	8,523	25,172,804	7,293	20,463,119
25,583	59,346,638	29,003	51,593,788	12,926	13,639,005
2,658,700	358,770,972	1,008,869	112,971,979	787,419	87,631,065
791	1,016,559	352	405,048	180	158,915
2,391	4,495,659	1,534	2,738,930	922	2,097,375
3,493	9,014,949	3,081	7,753,989	1,820	4,787,695
34,440	91,882,210	5,816	16,524,469	4,321	12,688,526
82,880	260,288,233	144,918	588,127,788	142,891	583,065,712
58,586	106,617,844	15,803	35,827,624	10,178	23,308,195
24,499	39,943,975	6,696	8,372,290	3,976	6,515,784
1,739	3,393,501	892	1,802,195	939	1,926,850
17,736	37,998,353	3,056	7,192,470	2,835	6,977,892
26,906	50,362,535	4,932	9,942,959	4,014	7,794,315
8,862,911	$ 6,388,552,535	3,005,087	$ 2,145,055,904	2,223,932	$ 1,754,089,287

TABLE No. 3—

NAME AND LOCATION OF COMPANY.		MANNER OF TERMINATION. BY DEATH. Number.	BY DEATH. Amount.	BY MATURITY. Number.	BY MATURITY. Amount.
Ætna, Connecticut	Life.	1,397	$ 2,369,414	818	$ 1,100,546
	Accident.				
American Union, New York		23	63,400		
Bankers Life, Nebraska		6	8,000		
Central Life Assurance Society of the U. S., Iowa					
Connecticut General, Connecticut		75	118,332	22	24,315
Connecticut Mutual, Connecticut		1,692	4,244,846	195	401,129
Covenant Mutual, Missouri		43	90,080	2	908
Equitable, Iowa		32	75,958	7	8,171
Equitable Life Assurance society, New York		3,374	12,046,194	302	1,183,054
Germania, New York		593	1,022,734	373	542,156
Home, New York		276	569,364	67	106,218
Iowa Life, Iowa		33	70,150		
Kansas Mutual Life, Kansas		69	134,500		
Manhattan, New York		394	1,000,372	106	221,709
Massachusetts Mutual, Massachusetts		381	1,026,183	68	160,308
Metropolitan Life, New York	Life.	338	344,268	1	220
	Industrial.	63,525	6,646,598		
Michigan Mutual, Michigan		157	365,518		
Mutual Life, New York		4,964	13,332,227	772	2,108,547
Mutual Benefit, New Jersey		1,273	3,697,833	126	241,317
National Life, Vermont		318	719,889	76	83,143
New York Life, New York		3,221	10,070,407	968	2,970,467
Northwestern Mutual Life, Wisconsin		1,458	3,895,542	267	811,811
Northwestern Life and Savings company, Iowa		4	500		
Pacific Mutual, California	Life.	170	193,327	14	56,900
	Industrial.				
Penn Mutual, Pennsylvania		618	1,709,734	156	325,585
Phœnix Mutual, Connecticut		412	641,819	108	140,523
Provident Life and Trust company, Pennsylvania		335	1,003,904	242	649,644
Provident Savings Life Ins. New York		386	1,305,139		
Prudential Ins. of America, New Jersey	Life.	266	339,076	18	15,778
	Industrial.	40,345	3,965,202		
Register Life and Annuity, Iowa		3	4,500		
Royal Union Mutual, Iowa		19	43,000		
Security Trust company, Pennsylvania		49	145,000		
Travelers, Connecticut	Life.	355	924,956	87	148,795
	Accident.	161	497,819		
Union Central, Ohio		388	795,618	110	208,950
Union Mutual Life, Maine		304	609,027	139	155,817
Union Life Insurance Company of Omaha, Nebraska		14	33,312		
United States Life, New York		298	555,879	47	99,694
Washington Life, New York		343	790,324	132	303,191
Total		127,080	$75,458,839	5,343	$12,069,016

CONTINUED.

OF TERMINATION. BY EXPIRY. Number.	BY EXPIRY. Amount.	BY SURRENDER. Number.	BY SURRENDER. Amount.	BY LAPSE. Number.	BY LAPSE. Amount.	BY CHANGE. Number.	BY CHANGE. Amount.	NOT TAKEN. Number.	NOT TAKEN. Amount.
681	$ 1,658,048	1,400	$ 2,432,398	2,344	$ 5,605,048	267	$ 591,108	1,443	$ 2,988,300
	206,373,063								
62	191,000	2	5,225	869	2,300,473	21	219,045	500	1,478,115
		24	63,500	325	612,000	4	17,500	16	37,500
				70	65,000				
3	12,000	367	498,693	359	533,085	20	68,000	218	295,096
		627	1,280,659	949	2,305,100	3	1,361,356	294	615,500
		57	88,048	771	1,601,384	289	287,995	530	2,271,330
102	86,699	101	178,130	443	638,100	1	153,304	15	61,000
180	492,800	10,232	34,381,268	14,005	37,489,661		1,998,559	8,237	33,332,290
52	101,321	966	1,855,849	1,613	2,647,927		234,625	934	1,571,175
1	2,500	672	1,275,240	1,804	3,417,508	18	192,807	778	1,579,444
2,171	3,421,572	74	127,520	341	744,372	490	790,460	435	764,650
226	398,002	17	27,449	636	1,110,350	49	146,000	148	261,000
	99,200	339	759,255	1,623	4,064,249	109	1,055,435	1,082	2,596,289
26	61,000	1,520	3,100,340	1,908	3,790,750		1,203,572	2,032	4,917,100
		725	873,780	12,618	9,445,525	378	578,618	1,246	1,219,943
		47,093	5,830,476	903,128	138,511,362				
95	265,173	823	950,250	1,003	2,439,800	340	1,564,257	293	749,371
163	1,026,308	13,722	32,104,401	24,053	71,225,270		3,188,238		
1,270	3,446,114	3,649	9,124,317	2,089	4,473,008			1,983	4,402,936
22	165,000	1,476	2,081,097	1,827	3,459,232	66	908,430	847	1,907,986
718	3,668,688	4,562	13,935,691	21,765	47,321,117		9,504,572		
139	2,595,054	2,986	4,393,282	5,193	9,653,470	33	4,079,408	2,784	7,044,504
				358	62,250	22	9,400	38	9,500
		280	604,091	21,476	5,479,133		51,000	364	741,500
	78,343,850								
351	1,014,333	1,548	3,460,935	3,765	5,838,215	43	624,401	2,007	5,879,853
30	49,913	707	1,565,895	1,383	2,397,745	156	373,444	1,494	2,897,432
		667	2,084,973	1,840	4,029,445	197	623,969	155	425,480
4,307	12,063,362	151	436,000	873	1,731,056	8	334,303	1,627	4,593,359
2	2,000	356	876,723	9,943	10,105,796		293,918	1,641	2,526,714
205	113,189	39,017	5,820,772	706,953	77,996,661			890	36,347
		27	32,822	100	120,500				
		59	88,500	540	1,181,500		31,500	304	662,878
		4	11,000	617	1,514,360	951	2,038,045	189	486,290
276	721,100	636	1,643,204	1,341	3,736,983	737	3,115,228	869	2,594,160
143,730	382,568,093								
190	325,000	430	1,094,708	5,902	11,562,845	319	1,738,480	2,839	7,872,594
382	744,000	307	479,661	2,083	2,945,743	66	230,838	796	1,347,621
16	49,000	76	124,750	314	731,788	4	26,000	105	334,100
169	554,900	250	636,574	1,598	3,794,496	29	271,300	456	1,078,950
20	47,415	780	1,642,493	2,047	3,534,608			692	1,476,284
154,479	$900,257,665	135,672	$137,349,479	1,758,599	$490,269,135	4,559	$ 37,889,878	38,200	$100,795,284

DETAILED STATEMENTS

OF

STIPULATED PREMIUM

AND

ASSESSMENT ASSOCIATIONS.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, JOHN W. WELLS. *Secretary*, L. W. SHRIVER.

[Incorporated, January 4, 1895, under chapter 1, title 9, 1873. Approved, January 3, 1895. Commenced business, May 4, 1895.]

Home office, Marshalltown, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 1,092.67

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 2,270.00	
First year's assessments or premiums: Expense, $470; mortuary, $940; reserve, none; for other purposes, none; total	1,410 00	
Subsequent year's assessments or premiums: Expense, $543; mortuary, $1,086; reserve, none; for other purposes, none; total	1,629.00	
Total paid by members	$ 5,409.00	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total	None.	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total,	None.	
From all other sources	None.	
Total income during the year		$ 5,409 00
Sum of both amounts		$ 6,501.67

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 1,080.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	12 00	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 1,092.00	

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $2,370; subsequent years, none; total	$ 2,370.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	36 90	
Salaries and allowances of managers and agents not paid by commissions, and agents' expense	13.65	
Salaries of officers, $456.24; other compensation of officers, none; total	456.24	
Salaries and other compensation of office employes	211.00	
Medical examiners' fees, whether paid direct by members or otherwise	None.	
Taxes on premiums, none; insurance department fees and licenses, $11; municipal licenses, none; tax on franchise, none; total	11.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including none for association's use of own buildings) less sub-leases	None.	
Furniture, $103 20; legal expenses, none; advertising and printing, $89.55; total	192.75	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Postage, $55.85; telephone and telegraph, $3.25, office expense, $14.78; express, $7.08; total (Total expenses, $3,383.)	91.46	
Total disbursements		$ 4,475.00
Balance		$ 1,986.67

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, $172.40; deposited in banks: Marshalltown State bank, $1,814.27; total	$ 1,986.67	
Agents' debit balances, none; bills receivable, none; total	None.	
Other assets, viz.: Office furniture and furnishings, printed matter, stationery, etc.	250.00	
Total	$ 2,236.67	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets		$ 2,236.67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.
Interest due and accrued on other assets	None.
Rents due and accrued on property or lease	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.
Other items	None.
Total non-ledger assets	None.
Gross assets	$ 2,236.67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $200; supplies, printed matter and stationery, $50; total	$ 250.00	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		$ 250.00
Total admitted assets		$ 1,986.67

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 100.00	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 100 00
Balance to protect contracts		$ 1,886.67

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 1,886 67	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Capital stock paid in	None.	
Total special funds		$ 1,886 67

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)..	260	$ 260,000.00
Policies or certificates written or increased during the calendar year	237	237,000.00
Total	497	$ 497,000.00
Deduct decreased or ceased to be in force during year.	204	204,000.00
Total policies or certificates in force last December 31st (end of year)	293	$ 293,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	4	1,080.00
Total	4	$ 1,080.00
Losses and claims paid, scaled down and compromised during the year	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year	....	3,039.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Ten dollars; when application is written.

Give amount of annual dues, and how paid.

Answer. Six dollars; paid monthly.

Are these specified in policies or in by-laws?

Answer. In articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen dollars to $1,000; increased at the rate of $15 per month from date of issue until the maximum amount is reached.

Give limiting ages for admission.

Answer. Fifteen to sixty-five.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes; may pro rate or order extra assessment.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Collected monthly.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. None.

Are the officers and directors elected by the members?

Answer. Yes; directors are; officers by directors.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two hundred and ninety-three dollars monthly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, JAMES D. CAMPBELL. *Vice-President*, WM. MAINLAND.
Secretary, H. L. BACON.

[Incorporated May, 1888. Commenced business March, 1889.]

Home office Oskosh, Wis.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 8,188.55

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Membership fees required or represented by applications	$ 3,810.00
Assessments or premiums: Expense, $12,498.56; indemnity and mortuary, $18,747.83; reserve, $ ....; for other purposes, $ ....; total	31,246.39
Subsequent year's assessments or premiums: Expense, $.....; mortuary, $ .....; reserve, $.....; for other purposes, $; total	None.
Medical examiners' fees paid by applicant	None.
Total paid by members	$ 35,056.39
Interest from mortgages, bonds, stocks, and other sources	235.23
Rents (including $.. for association's use of own building)	None.

Profit on disposal of real estate, none; of securities..... None.		
From all other sources..... None.		
Total income during the year.....		$ 35,291.62
Sum of both amounts.....		$ 43,480.57

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	$ 7,147.42	
Endowments, none; old age benefits, none; disability, sick or accident benefits, $13,774.05; total.....	13,774.05	
Advanced payments returned to rejected applicants .....None.		
Paid members for dividends, $1,266.29; for surrender values, none; total.....	1,266.29	
Total paid to members.....	$ 22,187.76	
Commissions and fees retained by or paid or allowed to agents on account of first and subsequent year's fees, dues, assessments or premiums.....	3,810.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	1,112.31	
Salaries and allowances of managers and agents not paid by commissions.....	316.49	
Salaries and other compensation of officers	3,180 03	
Salaries and other compensation of office employes.....	2,495.03	
Medical examiners' fees, whether paid direct by members or otherwise ..... None.		
Taxes on premiums, none; insurance department fees and licenses, $113; municipal licenses, none; tax on franchise, none; total.....	113.00	
Taxes on real estate and investments, none; expenses and repairs on real estate..... None.		
Rent (including $ ..... for association's use of own buildings) less sub-leases.....	400.00	
Furniture, none; legal expenses, $715.64; advertising and printing, $564.61; total.....	1,280.25	
Losses on disposal of real estate, none; of securities. .....None.		
All other items, viz.: General expenses.....	1,939.15	
Loss and gain.....	62.33	
(Total expenses, $14,646.28.)		
Total disbursements.....		$ 36,896.35
Balance.....		$ 6,584.22

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered ..... None.		
Loans on mortgages of real estate, first liens, $2,500; not first liens, none; total.....	$ 2,500.00	
Loans secured by pledge of bonds, stocks or other collateral ..... None.		
Book value of bonds, excluding interest, none; and stocks	1,000.00	
Cash in office, $86.77; and deposited in German National bank, Osko-h, $3,097.04; total.....	3,183.81	
Agents' debit balances, $451.65; bills receivable, $1,952.76; total...	2,404.41	
Total.....	$ 9,088.22	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other notes, $2,504; total.....	2,504.00	
Total net ledger assets, as per balance		$ 6,584.22

NON-LEDGER ASSETS.

Interest due, none; accrued, $27.50; on mortgages; total.....	$ 27.50	
Furniture and fixtures	452.52	
Rents due, none; accrued, none; on property or lease .....None.		
Market value of real estate over book value ..... None.		
Market value of bonds (not including interest) and stocks over book value..... None.		
Mortuary assessments due on last call made within sixty days on insurance in force.....	5,216.82	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..... None.		
Other items..... None.		
Total non-ledger assets.....		$ 5,696.84
Gross assets		$ 12,281.06
Deduct assets not admitted: Furniture, fixtures and safes, $452.52; supplies, printed matter, stationery, none; total.....	$ 452.52	
Agents' debit balances not secured by bonds, $314.25; bills receivable, not secured, $1,952.76; total.....	2,267.01	
Loans on personal security.. .....None.		
Depreciation in ledger assets to bring same to market value, if less than book value..... None.		
Total.....		$ 2,719.53
Total admitted assets.....		$ 9,561.53

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, $1,162.89; total.....	$ 1,162.89	
Losses on stipulated premium policies, not adjusted, none; resisted, $2,350; total.....	2,350.00	
Losses on post mortem policies, due and unpaid, none; adjusted, not due..... None.		
Losses on post mortem policies, not adjusted, none; resisted ..... None.		
Present value future payments on installment policy claims ..... None.		
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued..... None.		
Surrender value obligations due or accrued, none; dividend obligations due or accrued ..... None.		
Premiums or assessments paid before due..... None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent interest accumulated thereon..None.		
Total liabilities		$ 3,512.89
Balance to protect contracts.....		$ 6,048.64
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)..... None.		
Reserve fund (less amount thereof included in liabilities and in assets not admitted)..... None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted)..... None.		
General fund (less amount thereof included in liabilities and in assets not admitted).....	$ 6,048.64	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)..... None.		
Capital stock paid in..... None.		
Total special funds		$ 6,048.64

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,788	$5,905,250.00	303	$ 825,930 00
Policies or certificates written or increased during the calendar year	1,270	2,216,000 00	436	1,068,150.00
Total	4,058	$7,421,250.00	739	$ 1,894,200 00
Deduct decreased or ceased to be in force during year	1,824	2,518,850 00	237	562,050.00
Total policies or certificates in force last December 31st (end of year)	2,234	$4,902,400 00	502	$ 1,332,150.00
Losses and claims unpaid December 31st (beginning of year)	16	933 61	None	None
Losses and claims incurred during the calendar year	338	21,150 75	63	3,978.54
Total	354	$ 22,084.36	63	$ 3,978.54
Losses and claims paid during the year	347	20,921 47	63	3,978 54
Losses and claims outstanding unpaid last December 31st (end of year)	7	1,162 89	None	None
Premiums and assessments collected during year	....	....	....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars; when application is written.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars down to $200.

Give limiting ages for admission.

Ages from 16 to 65.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Amount to be paid contingent upon the same being realized from premium payments. Excess over costs returned as dividends.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. By-laws provide that not more than 40 per cent of the assessments shall be used for expense account.

Does the association 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, are the amounts fixed?

Answer. No endowment certificate issued. Excess of assessments over cost of insurance returned to members as dividends.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Fixed assessments of $15 per year on classes AA, A and B; $14 per year classes C, D and E; $12 class F; $20 class G.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Only one fund; by premium payments.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Not a life company.

Are the officers and directors elected by the members?

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

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail three months prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Always paid in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand, eight hundred and twenty-five dollars and twenty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, FRANK DELANO. *Vice-President*, W. MORTON JONES.
Secretary, GEO. E. GODWARD.

[Incorporated 1889. Commenced business 1889.]

Home office, New York, N. Y.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 10,864.2

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $16,695.01; mortuary, $ ....; reserve, $ ....; for other purposes, $ ....; total	$ 16,695.01	
Subsequent year's assessments or premiums: Expense, $16,259 41; mortuary, $77,926 72; reserve, $ ....; for other purposes, $ ....; total	94,186.13	
Medical examiners' fees paid by applicant	1,245.50	
Total paid by members	$ 112,126.64	
Interest from mortgages, $ ....; bonds and stocks, $ ....; other sources, $ ....; total ..... None.		
Rents (including $..... for association's use of own buildings) ..... None.		
Profit on disposal of real estate, $ ....; of securities, $ ....; total ..... None.		
From all other sources, viz: Sundries	308.84	
Total income during the year		112,435.48
Sum of both amounts		$ 123,299.70

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 55,924.63	
Endowments, $ ....; old age benefits, $ ....; disability, sick or accident benefits, $ ....; total	408.14	
Advanced payments returned to rejected applicants ..... None.		
Paid members for dividends, $ ....; for surrender values, $ ....; total ..... None.		
Total paid to members	$ 56,332.77	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $11,004 51; subsequent years, $3,430; total	14,434.51	
Commissions paid or allowed for collecting assessments or premiums, to banks or collectors	5,300.09	
Salaries and allowances of managers and agents not paid by commissions	2,500.00	
Salaries of officers, $6,500; other compensation of officers, $ ....; total	6,500.00	
Salaries and other compensation of office employes	4,160.00	
Medical examiners' fees, whether paid direct by members or otherwise	1,245.50	
Taxes on premiums and insurance department fees and licenses, $912.36; municipal licenses, $ ....; taxon franchise, $ ...; total	912.36	
Taxes on real estate and investments, $ ....; expenses and repairs on real estate, $ ....; total ..... None.		
Rent (including $1,000 for association's use of own buildings) less sub-leases	1,000 00	
Furniture, $ ....; legal expenses, $2,256.61; advertising and printing, $3,080 63; total	5,337.27	
Losses on disposal of real estate, $ ..; of securities, $ ....; total ..... None.		
All other items, viz: postage, etc. (Total expenses, $43,874.74.)	2,485.10	
Total disbursements		$ 100,207.51
Balance		$ 23,092.19

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ....; incumbered, $ ....; total ..... None.		
Loans on mortgages of real estate, first liens, $ ....; not first liens, $ ....; total ..... None.		
Loans secured by pledge of bonds, stocks or other collateral ..... None.		
Book value of bonds and stocks ..... None.		
Cash in office	$ 1,639.16	
Cash deposited in banks: Chatham National bank, $5,301.76; Farmers Loan and Trust company, $16,154.27; total	21,453.03	
Agents' debit balances, $ ....; bills receivable, $ ....; total ..... None.		
Other assets ..... None.		
Total	$ 23,092.19	
Deduct ledger liabilities ..... None.		
Total net ledger assets as per balance		$ 23,092.19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages ..... None.		
Interest due and accrued on other assets ..... None.		
Interest due and accrued on property or lease ..... None.		
Market value of real estate over book value ..... None.		
Market value of bonds and stocks over book value ..... None.		
Mortuary assessments due on last call made within sixty days on insurance in force	$ 7,719.84	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	32,000.00	
Other items ..... None.		
Total non-ledger assets		39,719.84
Gross assets		$ 62,811.43

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $ ....; adjusted, not due, $ ....; total ..... None.		
Losses on stipulated premium policies, not adjusted, $ ....; resisted, $ ....; total ..... None.		
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $38,750; total	$ 38,750.00	
Losses on post mortem policies, not adjusted, $ ....; resisted, $10,405; total	10,405.00	
Present value future payments on installment policy claims ..... None.		
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.		
Surrender value obligations due or accrued, $ ....; dividend obligations due or accrued, $ ....; total ..... None.		
Premiums or assessments paid before due ..... None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies, and 4 per cent accumulated interest thereon .. None.		
All other liabilities ..... None.		
Total liabilities		49,155.00
Balance to protect contracts		$ 13,656 43
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 5,901.76	

Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	$ 16,151.37	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	1,639 16	
Capital stock paid in	None.	
Total special funds		$ 23,092.19

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	3,955	$6,836,200.00	36	$ 37,500.00
Policies or certificates written or increased during the calendar year	1,714	2,149,800 00	6	8,500.00
Total	5,669	$8,986,000.00	42	$ 46,000.00
Deduct decreased or ceased to be in force during year	1,102	1,570,000 00	3	4,500 00
Total policies or certificates in force last December 31st (end of year)	4,567	$7,416,000 00	39	$ 41,500 00
Losses and claims unpaid December 31st (beginning of year)	13	24,900.00	None	None
Losses and claims incurred during the calendar year	45	90,450 00	None	None
Total	58	$ 115,350.00	None	None
Losses and claims paid, scaled down and compromised during the year	35	55,924.63	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	23	49,155 00	None	None
Premiums and assessments collected during the year		110,861.14		$ 288.95

Five disability claims not included in above amount, $408.14.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Three dollars per $1,000; in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars down to $200.

Give limiting ages for admission.

Answer. Ages from 15 to 60 inclusive.

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

Answer. By assessment and emergency fund.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. No.

Is any part of the mortuary or reserve fund, assessments, or premiums, used for the purpose of paying any expenses? Yes. If so, what amount and under what circumstances?

Answer. For contesting, investigating and settling claims, and for collecting assessments.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. By-laws and policies.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. At age of entry rates to be increased or extra assessments to be called if found necessary.

How are the emergencey, reserve or special funds created, and for what purpose, and where deposited?

Answer. Emergency fund created to pay death claims if needed, if not to be used in reducing assessments in accordance with laws of New York.

Are officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer Yes.

When and how?

Answer. By notice to members.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors or the member?

Answer. Yes.

If so, state governing rules.

Answer. To trustees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except those that were fraudulent.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Nine thousand, four hundred and eighty-eight dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. Two extra assessments.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Grand Master, S. G. BLYTHE, Nora Springs
Grand Foreman, CHARLES R. CLARK, Montezuma.
Grand Overseer, C. P. SHIPLEY, Mason City.
Secretary, H. B. WHITE, Waterloo.

[Incorporated, June 14, 1874, doing business under chapter 65, Twenty-first General Assembly. Commenced business, November, 1872.]

Home office, Waterloo, Iowa.

Capital..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 753.64

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total	None.	
Subsequent year's assessments or premiums: Expense, $9,235.45; mortuary, $185,824 14; reserve, none; for other purposes, $34.66 supplies; total	$ 195,094 25	
Medical examiner's fees paid by applicant	71.50	
Total paid by members	$ 195,165 75	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total	None.	
Rents (including none for association's use of own buildings)	None	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz.: 16 cents error found by auditing committee in July, 1897 (16 cents more collected in 1888 than accounted for)	.16	
Total income during the year		$ 195,165.91
Sum of both amounts		$ 195,919.55

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 185,000 00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 185,000.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $225; subsequent years, none; total	225 00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	2,021.94	
Salaries of officers, $2,438.33; other compensation of officers, $564 30; total	3,002 63	
Salaries and other compensation of office employes	626.90	
Medical examiners' fees, whether paid direct by members or otherwise	76 50	
Taxes on premiums, none; insurance department fees and licenses, $13; municipal licenses, none; tax on franchise, none; total	13.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $100 for association's use of own buildings) less sub-leases	100 00	
Furniture, none; legal expenses, $343 29; advertising and printing, $1,394; total	1,737.29	
Losses on disposal of real estate, none; of securities, none; total	None.	

All other items, viz.: Supplies, $401 50; postage, $304.95; incidental expenses (fuel, light, water, express, telegraphing and janitor), $122.41; total (Total expenses, $8,722.12)	$ 918.86	
Total disbursements		$ 195,721.12
Balance		$ 2,197.43

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, none; deposited in banks, $2,197 43: Clinton National bank, Clinton, Iowa; total	2,197.43	
Agents' debit balances, none; bills receivable, none; total	None.	
Other assets	None.	
Total	$ 2,197.43	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets, as per balance		$ 2,197 43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 40,000.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	20,000 00	
Other items contested claims	8,000.00	
Total non-ledger assets		$ 68,000.00
Gross assets		$ 70,197.43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	$ 70,197.43

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, $40,000; adjusted, not due, none; total	$ 40,000.00	

Losses on post mortem policies, not adjusted, $20,000; resisted, $8,000; total	$ 28,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 68,000.00
Balance to protect contracts		$ 2,197.43
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 1,558.37	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	639.06	
Capital stock paid in	None.	
Total special funds		$ 2,197.43

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	6,777	$13,201,000 00
Policies or certificates written or increased during the calendar year	217	320,000.00
Total	6,994	$13,521,000.00
Deduct decreased or ceased to be in force during year	735	1,381,000.00
Total policies or certificates in force last December 31st (end of year)	6,259	$12,140,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	20	40,000.00
Total	109	$ 213,000.00
Losses and claims paid, scaled down and compromised during the year	94	185,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	35	68,000.00
Premiums and assessments collected during year	24	185,824.14

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Regulated by subordinate lodges, providing it be not less than $3.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Two dollars per annum, payable in semi-annual installments.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. One and two thousand; only one certificate to any one member.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No, not until membership is below the number required to pay full amount on one assessment.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in constitution.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The first of each month the number of assessments are called that are necessary to meet approved losses.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Have none.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. About 15 to the 1,000.

Are the officers and directors elected by the members?

Answer. No.

If not, how are they selected?

Answer. By delegates attending grand lodge, once in two years.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Notice given of date of grand lodge meeting to which all lodges are entitled to delegates.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Single calls, $7,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No, have no such policies.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, H. B. HAWLEY. *Vice-President*, W. E. STATLER.
Secretary, W. E. STATLER.

[Incorporated March 30, 1893, under code of 1873 of Iowa. Approved March 30, 1893, chapter 65, acts of Twenty-first General Assembly. Commenced business May 8, 1893.]

Home office, Des Moines, Iowa.

Capital	None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 30,489.11

INCOME DURING YEAR.

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

Membership fees required or represented by applications	$ 9,094.00	
Assessments or premiums: Expense, $3,101.60; mortuary, $9,-695.55; reserve, $ ...; for other purposes, $15,086 47 for annual dues; total	28,283.68	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 37,377.68	
Interest from mortgages, $...; bonds and stocks, $...; other sources, $2.80 interest; total	2 80	
Rents (including $... for association's use of own buildings)	None.	
Profit on disposal of real estate, $...; of securities, $...; total	None.	
From all other sources	None.	
Total income during the year		$ 37,380 48
Sum of both amounts		$ 76,869 59

DISBURSEMENTS DURING YEAR.

Death installments paid	$ 1,500.00	
Endowments $...; old age benefits, $...; accident benefits, $8,355.97; total	8,355.97	
Advanced payments returned to rejected applicants and canceled members	1,381.80	
Paid members for dividends, $...; for surrender values, $...; total	None.	
Total paid to members	$ 11,237.77	
Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments or premiums	4,880.23	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,365.07	
Salary and allowances of managers and agents not paid by commissions	1,692.49	
Salaries of officers, $4,200; other compensation of officers, $...; total	4,200.00	
Salaries and other compensation of office employes	1,380.00	

Medical examiners' fees, whether paid direct by members or otherwise	$ 488.50	
Taxes on premiums, $...; insurance department fees and licenses, $200.83; municipal licenses, $...; tax on franchise, $...; total	200.83	
Taxes on real estate and investments, $...; expenses and repairs on real estate, $...; total	None.	
Rent (including $... for association's use of own buildings) less sub-leases	627.50	
Furniture, $...; legal expenses, $276.05; advertising and printing, $1,378.27; total	1,654.32	
Losses on disposal of real estate, $...; of securities, $...; total	None.	
All other items, viz: Postage, $450.00; traveling expenses, $339.24; adjusting and investigating claims, $172.71; agents' traveling expenses, $1,256.77; supplies and sundry expenses, $1,273.01; total	3,500.73	
(Total expenses, $19,969.53)		
Total disbursements		$1,207.50
Balance		$ 45,662.29

LEDGER ASSETS.

Premium notes not due	$ 4,183.58	
Membership notes on members in good standing	$ 5,184.00	
Membership notes on lapsed members	24,648.66—	29,802.66
Membership notes of members in good standing belonging to reserve fund	13,000.00	
Cash in office, $184.74; deposited in banks: Des Moines National bank, general account, $1,937.03; Des Moines National bank, reserve, $3,662; total	5,883.77	
Agents' debit balances, $1,139.45; bills receivable, $... ; total	1,139.45	
Other assets	None.	
Total	$ 43,979 56	
Deduct ledger liabilities: Agents' credit balances, $117.07; borrowed money, $3,230; all other, $...; total	3,347 07	
Total net ledger assets as per balance		45,662.29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 1,548 97	
Mortuary assessments to become due on claims resisted and not assessed for, not exceeding one assessment, nor the amount of claims contested not assessed for	140.10—	$ 1,689.07
Total non-ledger assets		1,689.07
Gross assets		$ 47,351.36

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $...; supplies, printed matter, stationery, $...; total	None.
Agents' debit balances not secured by bonds, $...; bills receivable, not secured, $...; total	None.
Loans on personal security	None.

Depreciation in ledger assets to bring the same to market value, if less than book value	None.	
Membership notes on lapsed members	$ 24,648.66	
Total		$ 24,648.66
Total admitted assets		$ 22,702.70

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total	None.	
Losses on temporary disability claims not adjusted, $....; resisted, $100; total	$ 100.00	
Losses on post mortem policies due and unpaid, $....; adjusted, not due, $....; total	None.	
Loss on specific indemnity claims, not adjusted, $....; resisted, $140.10; total	140.10	
Present value future payments on installment policy claims (face $8,500, discounted at 4 per cent)	7,758.26	
Disability accidents reported, probable liability	1,547.10	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		9,545.46
Balance to protect contracts		$ 13,157 24

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	$ 4,783.61	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	8,371 63	
Capital stock paid in	None.	
Total special funds		13,157 24

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	3,105	$13,216,500.00	2,263	$ 9,017,000.00
Policies or certificates written or increased during the calendar year	1,342	4,325,000.00	967	3,024,000.00
Total	4,447	$16,541,503.00	3,230	$12,041,000.00
Deduct decreased or ceased to be in force during year	1,149	3,495,000.00	730	2,063,000.00
Total policies or certificates in force last December 31st (end of year)	3,298	$13,046,500.00	2,500	$ 9,978,000.00
Losses and claims unpaid December 31st (beginning of year), including $10,000 of installment policies	27	12,114.73	15	968.10
Losses and claims incurred during the calendar year	197	6,341.94	155	6,208.62
Total	224	$ 18,455.97	170	$ 7,166.72
Losses and claims paid, scaled down and compromised during the year	221	9,855.97	150	5,717.02
Losses and claims outstanding, unpaid last December 31st (end of year), including $8,500 of installment policies	28	10,287.30	20	1,549.70
Premiums and assessments collected during year		31,240.17		25,811.65

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid

Answer. Ten dollars for preferred risks; $5 for risks below preferred. By note or cash in advance.

Give amount of annual dues, and how paid.

Answer. Three dollars to nine dollars, according to kind and amount of policy. Paid annually or semi-annually.

Are these specified in policies or in by-laws?

Answer. Amount determined by board of directors, by authority of by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand and one thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to sixty-five years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Annual dues and 25 per cent of indemnity assessments.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in by-laws, referred to in policy.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Annually or semi-annually, according to kind and amount of policy.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside amount of installments collected on installment notes. To pay benefits when amount collected for indemnity falls to meet the requirements. Des Moines National bank, $2,652.00; membership notes, $10,000.

Are the officers and directors elected by the members?

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

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $7,070.92.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, EDWARD A. TEMPLE. *Vice-President*, O. B. AYRES.

Secretary, A. C. STILSON.

[Incorporated June 30, 1879, under Code of 1873. Approved September 1, 1873, section 1195. Commenced business September 2, 1879.]

Home office, Des Moines, Iowa.

Capital.....Mutual.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$2,102,846.38

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 65,540.37	
First year's assessments: Expense, $3,035.38; mortuary, $22,686.55; reserve, none; for other purposes, none; total	27,721.93	
Subsequent years' assessments: Expense, $143,094.75; mortuary, $522,060.85; reserve, none; for other purposes, none; total	665,155.60	
Guarantee deposits	293,037.22	
Medical examiners' fees paid by applicant: None.		
Total paid by members	$1,051,457.12	
Interest from mortgages, $85,678.39; bonds and stocks, $11,781.85; other sources, $23,317.83; total	120,877.87	
Rents (including none for association's use of own buildings): None.		
Profit on disposal of real estate, none; of securities, none; total: None.		
From all other sources, viz: Advances to agents repaid	660.91	
Total income during the year		$1,172,995.90
Sum of both amounts		$3,365,562.28

DISBURSEMENTS DURING YEAR.

Death claims paid	$ 565,461.00	
Guarantee deposits returned to beneficiaries of deceased members	11,807.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total: None.		
Advanced payments returned to rejected applicants, and to members for canceled certificates	2,755 67	
Paid members for dividends, none; for surrender values, none; total: None.		
Total paid to members	$ 580,023.67	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, $61,473.28; subsequent years, none; total	61,473.28	
Commissions paid or allowed for collecting assessments to banks or collectors	23,975.36	
Salaries and allowances of managers and agents not paid by commissions	373.35	
Salaries of officers, $20,250; other compensation of officers, none; total	20,250.00	
Salaries and other compensation of office employes	18,097.44	
Medical examiners' fees, whether paid direct by members or otherwise	$4,851.25	
Taxes on premiums, $749.29; insurance department fees and licenses, $1,152.50; municipal licenses, $99; tax on franchise, none; total	2,001.79	
Taxes on real estate and investments, $15.38; expenses and repairs on real estate, none; total	15.38	
Rent, less sub-leases	3,611 72	
Furniture, $730.41; legal expenses, $3,007.47; advertising and printing, $5,902.75; total	9,640.60	
Losses on disposal of real estate, none; of securities, none; total: None.		
All other items, viz: Stationery, etc., $735.25; postage, 7,514.97; telegrams, $39.12; traveling expenses, $1,089.77; express and freight, $541.41; blank books, $245.29; advances to agents to be deducted from future commissions, $2,258.50; all other items, $1,194.98; total	13,600.29	
(Total expenses, $178,695.43.)		
Total disbursements		$ 773,114.10
Balance		$2,592,448.18

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total		None.
Loans on mortgages of real estate, first liens, $1,616,187; not first liens, none; total		$1,616,187.00
Loans secured by pledge of bonds, stocks, or other collateral		None.
Book value of bonds (excluding interest), $197,139.06; and stocks, none; total		197,139.06
Cash in office, none; deposited in banks: With Lyman Cook, treasurer, Burlington, Iowa (First National bank), $40,532.34; with P. M. Casady, assistant treasurer, Des Moines, Iowa (Des Moines Savings bank), $71,735.51; with sundry depository banks, $6,901.45; with Missouri insurance department, $1,000; total		119,189.30
Agents' debit balances, none; bills receivable, none; total		None.
Other assets, viz: Guarantee notes not due on members in good standing		661,832.82
Total		$2,594,348.18
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, trust deposits, $1,900; total		1,900.00
Total net ledger assets, as per balance		$2,592,448.18

NON-LEDGER ASSETS.

Interest due, $70; and accrued, $28,820.52, on mortgages; total	$ 28,890.52	
Interest due, $...; accrued, $12,148.87, on other assets; total	12,148.87	
Rents due, none; accrued, none, on property or lease; total	None.	
Total		$ 41,039.39
Market value of real estate over book value		None.
Market value of bonds (not including interest) and stocks over book value	$ 6,744.40	
Total		$ 6,744.40
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 48,000.00	
Total		$ 48,000.00
Other items		None.
Total non-ledger assets		$ 95,783.79
Gross assets		$2,688,231.97

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, not reported; supplies, printed matter, stationery	Not reported.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total	None.
Total admitted assets	$2,688,231.97

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.

Losses on stipulated premium policies, not adjusted, none; resisted, none; total		None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total		None.
Losses on post mortem policies, not adjusted, $48,000; resisted, $10,000; total	$ 48,000.00	
Present value future payments on installment policy claims		None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid		None.
Medical examiners' fees for December, 1897	2,154.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total		None.
Assessments paid before due	843.61	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon. (We do not write such policies.)		
All other liabilities		None.
Total liabilities		$ 50,997.61
Balance to protect contracts		$2,637,234.36
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)		None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	$1,871,648.00	
Surplus fund, $848,981.18 (less amount advanced to mortuary fund, $162,902.03); total	746,079.15	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	19,507.21	
Capital stock paid in		None.
Total special funds		$2,637,234.36

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	43,377	$ 86,754,000 00	12,720	$ 25,450,000 00
Policies or certificates restored during 1897	76	152,000.00	29	58,000.00
Policies or certificates written or increased during the calendar year	9,775	19,550,000.00	2,276	4,540,000.00
Total	53,228	$106,456,000.00	15,024	$ 30,048,000.00
Deduct decreased or ceased to be in force during year	2,809	5,618,000.00	758	1,516,000 00
Total policies or certificates in force last December 31st (end of year)	50,419	$100,838,000.00	14,266	$ 28,532,000 00
Losses and claims unpaid December 31st (beginning of year)	28	56,000.00	6	12,276 00
Losses and claims incurred during the calendar year	294	588,000 00	82	167,422 00
Total	322	$ 644,000 00	88	$ 179,698 00
Losses and claims paid, scaled down and compromised during the year	298	596,000.00	81	164,320 00
Losses and claims outstanding unpaid last December 31st (end of year)	24	48,000 00	7	14,379 00
Assessments collected during year		602,879.53		181,502.49

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. The entrance fee is equal in dollars to one-half the member's age for each $2,000 certificate, and is paid at entrance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. The annual dues on business written prior to July 1, 1888, is 6 per cent of guarantee deposit (which is $1 for each year of the member's age for each certificate of $2,000), and upon the business written since that date it is 10 per cent; amount is fixed by articles of incorporation and resolution of board of directors.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. $6,000, $2,000, 21 to 50 years (21 to 40 years, $8,000; 41 to 50 years, $4,000).

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

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.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by assets and right of assessment, but with no promise of dividends, surrender values or endowment features.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No right to scale policies is retained.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The by-laws authorize assessment of amount required to pay losses.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are levied for such a percentage upon the guarantee fund as will produce the amount required to pay death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The guarantee fund is created by deposits at entrance for the purpose of securing persistent membership. The surplus fund is made up of interest collections and forfeitures of guarantee deposits of lapsed members, and is for the purpose of paying any losses which may occur in excess of a rate of ten deaths per annum per thousand members. Securities belonging to the association of a book value of $1,819,-326.06 (par value $1,814,119.18) are deposited with the auditor of the state of Iowa as required by law. A deposit of $1,000 has been made with the Missouri insurance department. The balance is in process of collection and investment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, $1,222,580.88, according to actuaries' table.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually in March by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $136,187.35 quarterly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advance ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

BANKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS,

(Now Illinois 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 thereof.

President, JAMES W. STEVENS. *Secretary*, EDWARD D. STEVENS.

[Incorporated September 23, 1893. Approved June 23, 1893, chapter 1893, page 81, laws of Illinois. Commenced business September 23, 1893.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 42,305.85

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Membership fees required or represented by applications..None.	
First year's assessments or premiums: Expense, $54,794.72; mortuary, $.....; reserve, $00; for other purposes, $.....; total.....	$ 54,794.72
Subsequent year's assessments or premiums: Expense, $39,073.90; mortuary, $29,865.14; reserve, $4,942.04; for other purposes, $.....; total.....	73,881.08
Medical examiner's fees paid by applicant.....	26.00
Total paid by members.....	$ 128,591.80

Interest, $557.29; bonds and stocks, $....; other sources, $ ...; total	$ 557.29	
Rents (including $.... for association's use of own buildings)	None.	
Profit on disposal of real estate, $....; of securities, $....; total.	None.	
From all other sources	None.	
Total income during the year		$ 129,149.09
Sum of both amounts		$ 171,454.94

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 26,075.00	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $....; total	None.	
Surrendered policies	906.11	
Paid members for dividends, $....; for surrender values, $...; total	None.	
Total paid to members	$ 26,981.11	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $46,673.24; subsequent years, $11,886.53; total	58,559.77	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	702.70	
Salaries and allowances of managers and agents not paid by commissions	3,614.94	
Salaries of officers, $3,333.88; other compensation of officers, $...; total	3,333.88	
Salaries and other compensation of office employes	6,884.93	
Medical examiners' fees, whether paid direct by members or otherwise	7,151.50	
Taxes on premiums, $10.10; insurance department fees, $648.25; agents' licenses, $71; tax on franchise, $....; total	729.35	
Rent of agents' offices	1,062.50	
Rent (including $.... for association's use of own buildings) less sub-leases	3,150.00	
Furniture, $421.94; legal expenses, $145.10; advertising and printing, $2,614.82; stationery, $1,316.59; total	4,498.45	
Losses on disposal of real estate, $....; of securities, $....; total.	None.	
All other items, viz.: Traveling expenses	2,257.19	
Expense, $1,831.54; postage, $1,900.48; total	3,732.02	
(Total expenses, $95,717.23)		
Total disbursements		122,698.34
Balance		$ 48,756.60

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	None.	
Loans on mortgages of real estate, first liens, $....; not first liens, $.... ; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) $....; and stock, $....; total	None.	
Cash in office, $498.44; deposited in banks: Fort Dearborn National bank, $37,397.88; total	$ 37,896.32	
Deposit with insurance department, of Missouri	1,000.00	
Agents' debit balances, $10,311.98; bills receivable, $....; total	10,311.98	
Other assets	None.	
Total	$ 49,208.30	

Deduct ledger liabilities: Agents' credit balances, $451.70; borrowed money, $....; all other, $....; total	$ 451.70	
Total net ledger assets, as per balance		$ 48,756.60

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; on mortgages; total	None.	
Interest due, $ ...; accrued, $... ; on other assets; total	None.	
Rents due, $...; accrued, $...; on property or lease; total	None.	
Furniture and fixtures	$ 2,597.89	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 16,834.61	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Total	16,834.61	
Other items: Bills receivable, reserve fund notes	15,085.00	
Total non-ledger assets		34,517.70
Gross assets		$ 83,274.30

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $2,597.89; supplies, printed matter, stationery, $....; total	$ 2,597.89	
Agents' debit balances not secured by bonds, $7,562.79; bills receivable, not secured, $15,085; total	22,617.79	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		25,215.68
Total admitted assets		$ 58,058.62

NON-LEDGER LIABILITIES.

Losses on premium policies, due and unpaid, $....; adjusted, not due, $10,500; total	$ 10,500.00	
Losses on stipulated premium policies, not adjusted, $3,500; resisted, $1,600; total	5,500.00	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $ ... ; total	None.	
Losses on post mortem policies, not adjusted, $... ; resisted, $.... ; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $ ... ; dividend obligations due or accrued, $ ... ; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities		13,500 00
Total liabilities		$ 44,538.62
Balance to protect contracts		

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 8,385.18	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	23,922.60	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Deposit fund (less amount thereof included in liabilities and in assets not admitted)	1,000.00	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	11,230.84	
Capital stock paid in	None.	
Total special funds		$ 45,538.62

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,854	$6,044,500 00	81	$ 144,000.00
Policies or certificates written or increased during the calendar year	2,306	3,941,000 00	104	149,500.00
Total	5,160	$9,985,500.00	185	$ 293,500.00
Deduct decreased or ceased to be in force during year	1,332	2,659,000.00	52	81,000.00
Total policies or certificates in force last December 31st (end of year)	3,828	$7,326,500.00	133	$ 212,500.00
Losses and claims unpaid December 31st (beginning of year)	5	12,000.00	None	None
Losses and claims incurred during the calendar year	13	33,500.00	None	None
Total	18	$ 45,500.00	None	None
Losses and claims paid, scaled down and compromised during the year	13	32,000.00	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	5	13,500.00	None	None
Premiums and assessments collected during year		124,456 80		$ 3,528.63

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five hundred to ten thousand dollars. Age, 18 to 60 years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by the funds of the association and additional premiums which may be levied in cases of emergencies. No endowment returns.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in policies where mortality experience exceeds mortality provision of rates of premium.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. An equation of the American experience table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the insured paying 2 per cent $1,000 per year on each $1,000 policy for five years, and such part of a regular graded premium as is not required for mortuary purposes; deposited in Ft. Dearborn National bank, Chicago, Ill. To guarantee payment of policy in full.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No computation of reserve has been made; issue only one form of policy.

Are the officers and directors elected by the members?

Answer. Directors are; directors elect officers annually.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice mailed thirty days prior to meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No; only in brokerage and renewal commissions received.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Thirty-one thousand nine hundred and twenty-five dollars and twenty-two cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

BROTHERHOOD 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 thereof.

President, JOHN J. WHIPPLE. *Secretary*, JAY B. CRAWFORD.

[Incorporated August 17, 1892. Commenced business August 18, 1892.]

Home office, Boston, Mass.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 8,051.89

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 15,315 00	
Annual dues, as per contract	24,849.50	
Subsequent year's assessments or premiums: Expense, $ ...; mortuary, $7,413; disability, $28,679; for other purposes, $ ...; total	36,092.00	
Medical examiners' fees paid by applicant ..... None.		
Total paid by members	$ 76,256.50	
Interest for mortgages, $ ...; bonds and stocks, $ ...; other sources, $ ...; total ..... None.		
Rents (including $ ... for association's use of own building) None.		
Profit on disposal of real estate, $ ...; of securities, $ ...; total ..... None.		
From all other sources, viz: Account disability fund	1,678.00	
Total income during the year		$ 77,934.50
Sum of both amounts		$ 85,986.39

DISBURSEMENTS DURING YEAR.

Death claims paid	$ 6,500.00	
Disability, sick or accident benefits	25,512.29	
Advanced payments returned to rejected applicants ..... None.		
Paid members for dividends, $ ...; for surrender values, $ ...; total ..... None.		
Total paid to members	$ 32,012.29	
Commissions and fees on account of first year's dues, assessments or premiums, and subsequent years, retained by subordinate bodies	3,299.86	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors ..... None.		
Organization of subordinate bodies	19,855.87	
Salaries and allowances of managers and agents not paid by commissions ..... None.		
Salaries of officers	10,832.41	
Salaries and other compensation of office employes	4,749.96	
Medical examiners' fees, whether paid by members or otherwise	32.00	
Taxes on premiums, $ ...; insurance department fees and licenses, $248; municipal licenses, $ ...; tax on franchise, $ ...; total	248.00	
Taxes on real estate and investments, $ ...; expense and repairs on real estate, $ ...; total ..... None.		
Rent (including $916.74 for association's use of own building) less sub-lease	916.74	

Furniture, $ ...; legal expenses, $296.58; advertising and printing, $723.40; total	$ 1,019.98	
Losses on disposal of real estate, $ ...; of securities, $ ...; total ..... None.		
All other items, viz: Miscellaneous, $515.28; postage, express and telegraph, $250.86; traveling, $884.51; total	1,650.45	
(Total expense, $42,804.97.)		
Total disbursements		$ 74,817.26
Balance		$ 11,169.13

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ...; incumbered, $ ...; total ..... None.		
Loans on mortgages of real estate, first liens, $ ...; not first liens, $ ...; total ..... None.		
Loans secured by pledge of bonds, stocks, or other collateral ..... None.		
Book value of bonds (excluding interest, $ ...; and stocks, $ ...) ..... None.		
Cash in office, $4,150.13; deposited in banks, $2,116; in transit (since received and deposited), $4,930; International Trust Co., $2,116; (since deposited) International Trust company, $9,053.13; total	$ 11,169.13	
Agents' debit balances, $ ...; bills receivable, $ ...; total None.		
Other assets ..... None.		
Total	$ 11,169.13	
Deduct ledger liabilities: Agents' credit balances, $ ...; borrowed money, $ ...; all other, $ ...; total ..... None.		
Total net ledger assets, as per balance		$ 11,169.13

NON-LEDGER ASSETS.

Interest due, $ ...; accrued, $ ..., on mortgages, $ ...; total ..... None.		
Interest due, $ ...; and accrued, $ ...; on other assets, ...; total ..... None.		
Rents due, $ ...; accrued, $ ...; on property or lease, ...; total ..... None.		
Market value of real estate over book value ..... None.		
Market value of bonds (not including interest) and stocks over book value ..... None.		
Mortuary assessments due on last call made within sixty days on insurance in force	$ 7,500 00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	2,089.19	
Other items: Furniture and fixtures	1,000.00	
Total non-ledger assets		$ 10,589 19
Gross assets		$ 21,758.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,000; supplies, printed matter, stationery, $ ...; total	$ 1,000.00	
Agents' debit balances not secured by bonds, $ ...; bills receivable, not secured; total ..... None.		
Loans on personal security ..... None.	7,500.00	
Excess of mortuary assessments over changes in liabilities		
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.		
Total		8,500 00
Total admitted assets		$ 13,258.32

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total		None.
Losses on stimulated premium policies, not adjusted, $300; estimate resisted, $....; total	$ 360.00	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $. ..; total		None.
Losses on post mortem policies, not adjusted, $....; resisted, $....; total		None.
Present value future payments on installment policy claims (face $.... discounted at 4 per cent)		None.
Disability, sick, accidents and other benefits, not due or accrued, since paid	804.19	
Disability, sick, accidents or other benefits resisted	925.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		None.
Surrender value obligations due or accrued, $....; dividend obligations due or accrued; total		None.
Premiums or assessments paid before due		None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon		None.
All other liabilities		None.
Total liabilities		$ 2,089.19
Balance to protect contracts		$ 11,169.13
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 913.00	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	6,550.84	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)		None.
General expense fund (less amount thereof included in liabilities and in assets not admitted)	3,705.29	
Capital stock paid in		None.
Total special funds		$ 11,169.13

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	7,749	$24,667,750.00	193	$ 585,750.00
Policies or certificates written or increased during the calendar year	3,063	8,752,000.00	98	190,750.00
Total	10,812	$33,359,750.00	291	$ 776,500.00
Deduct decreased or ceased to be in force during year	3,711	10,490,750.00	143	439,250.00
Total policies or certificates in force last December 31st (end of year)	7,101	$22,869,000.00	148	$ 337,250.00
Losses and claims unpaid December 31st (beginning of year)	25	750.00	.....	.....
Losses and claims incurred during the calendar year	537	34,601.48	10	198.92
Total	562	$ 35,351.48	10	$ 198.92
Losses and claims paid, scaled down and compromised during the year	526	32,012.29	9	168.92
Losses and claims outstanding unpaid last December 31st (end of year)	36	3,339.19	1	30.00
Premiums and assessments collected during year	.....	36,092.00	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars; paid on admission.

Give amount of annual dues, and how paid.

Answer. Five dollars; paid quarterly.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars to nothing; according to occupation.

Give limiting ages for admission.

Answer. Twenty-one to sixty-five.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. No, does not apply.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. By the by-laws.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessments.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No.

Are the officers and directors elected by the members?

Answer. Yes, annually.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Before each meeting by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives or dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or associations?

Answer. Sixteen thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WILLIAM C. HICKOX. *Vice-President*, J. W. BUTLER.
Secretary, CHARLES I. WESTERFIELD.

[Incorporated, August 24, 1884. Approved, June 22, 1893, chapter 73. Commenced business, October 27, 1884.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year	$ 214,222.02

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $12,065.94; mortuary, $3,432.93; reserve, none; for other purposes, none; total	$ 15,498.87	
Subsequent year's assessments or premiums: Expense, $31,094.39; mortuary, $98,717.74; reserve, $2,550; for other purposes, guaranty, $1,389 97; total	133,752.10	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 149,250 97	
Interest from mortgages, bonds, stocks and other sources	10,095.15	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 159,346.12
Sum of both amounts		$ 373,568.14

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 116,862.86	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender, $52.82, $15, $164.40; total	190.32	
Total paid to members	$ 117,052.78	

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $11,909 47; subsequent years, $3,244.86; total	$ 15,155.33	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,322.30	
Salaries and allowances to managers and agents not paid by commissions	4,966.34	
Salaries of officers, $3,886 30; other compensation of officers, none; total	3,886 30	
Salaries and other compensation of office employes	5,671.36	
Medical examiners' fees, whether paid direct by members or otherwise	3,179.15	
Taxes on premiums, $88.39; insurance department fees and licenses, $1,037.55; municipal licenses, none; tax on franchise, none; total	1,125 94	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $3,644 for association's use of own buildings) less sub-leases	3,644.00	
Furniture, $106.86; legal expenses, $2,438.21; advertising and printing, $2,332.25; total	4,878.32	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Postage, $1,010.31; traveling, $1,804.34; general expenses, $507.59; agents' accounts closed, $646.30; total	4,168.54	
(Total expenses, $31,943 58.)		
Total disbursements		$ 169,960.54
Balance		$ 204,571.80

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate	$ 3,500 00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), $189,195.36; and stocks, none; total	189,195.36	
Cash in office, $1,282.36; deposited in banks: Royal Trust company, $9,989.42; total	11,271.78	
Agents' debit balances, $7,005.28; bills receivable, $2,781.94; total	9,787.22	
Other assets, viz.: Furniture	1,120.97	
Total	$ 214,875.33	
Deduct ledger liabilities: Agents' credit balances, $303 53; borrowed money, $10,000; all other, none; total	10,303.53	
Total net ledger assets, as per balance		$ 204,571.80

NON-LEDGER ASSETS.

Interest due, none; accrued, $49.99; on mortgages; total	$ 49.99	
Interest due, $300; accrued, $4,076.03; on other assets; total	4,376.03	
Rents due and accrued on property or lease	None.	
Total	$ 4,426.02	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 262.27	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	15,790.95—	16,123.22

Other items: Premiums in hands of agents, $1,162.85; reserve, on claims, $600; cash, $4,058.96; total	$ 5,821.81	
Total non-ledger assets		$ 27,341.27
Gross assets		$ 251,913.07
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes, $1,120.97; supplies, printed matter, stationery, none; total	$ 1,120.97	
Agents' debit balances not secured by bonds, $6,211.79; bills receivable, not secured, $645.49; total	6,857.78	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		$ 7,978.75
Total admitted assets		$ 223,934.32
NON-LEDGER LIABILITIES.		
Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, $500; resisted, $3,500; total	$ 4,000.00	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, $16,000; resisted, $3,000; total	19,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	2,447.22	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	1,611.74	
All other liabilities	None.	
Total liabilities		$ 27,058.96
Balance to protect contracts		$ 196,875.36
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 2,519.33	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	67,773.72	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Guaranty fund (less amount thereof included in liabilities and in assets not admitted)	133,599.91	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) minus	7,017.60	
Capital stock paid in	None.	
Total special funds		$ 196,875.36

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,909	$ 7,581,000.00
Policies or certificates written or increased during the calendar year	2,939	3,341,400.00
Total	5,844	$10,922,400.00
Deduct decreased or ceased to be in force during year	1,133	2,095,300.00
Total policies or certificates in force last December 31st (end of year)	4,411	$ 8,827,100.00
Losses and claims unpaid December 31st (beginning of year)	11	21,500.00
Losses and claims incurred during the calendar year	45	127,400.00
Total	56	$ 143,900.00
Losses and claims paid, scaled down and compromised during the year	45	120,900.00
Losses and claims outstanding unpaid last December 31st (end of year)	11	23,000.00
Premiums and assessments collected during year		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid.

Answer. On business written prior to 1891, $3 to $4 per $1,000 per annum; subsequent business, $4 to $5, according to form of policy.

Are these specified in policies or in by-laws?

Answer. Specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $1,000; minimum, $100.

Give limiting ages for admission.

Answer. Ages 16 to 60, reckoning from nearest birthday.

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

Answer. Some do and some do not.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. By accumulated surplus funds.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes; under form now in use.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Mortuary funds, charged with expense of investigating and contesting fraudulent claims.

Does the association 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, are the amounts fixed?

Answer. Under limited payment policies, an advance insurance fund is set aside and returned if policy is discontinued.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in the policies; when reserve falls below certain point.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' table; 4 per cent; usual insurance formulas modified to correspond to past experience.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Specified in each policy.

Are the officers and directors elected by the members?

Answer. Yes: directors are, and the directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to election; notice published three days prior to meeting in two newspapers.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $20,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, E. D. SAMSON. *Vice-President*, G. H. SHAW.

Secretary, H. P. BAKER.

[Incorporated July 3, 1895. Approved July 3, 1895, chapter 65. Commenced business March 7, 1896.]

Home office, Des Moines, Iowa.

Capital authorized..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... $ 8,354.53

INCOME DURING YEAR.

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

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, $5,793.41; mortuary, $725.93; reserve, none; for other purposes: future insurance, $144.76; total	$ 4,664.10	
Subsequent year's assessments or premiums: Expense, $907; mortuary, $1,985.93; reserve, $111.92; for other purposes: future insurance, $354.62; total	3,359.47	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 8,023.57	
Interest from mortgages, none; bonds and stocks, none; other sources, $143.84; total	143.84	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz: Cancellation fees, $52.76; donated by officers, $484.80; guarantee reserve notes, $3,128; total	3,645.56	
Total income during the year		$ 11,812.97
Sum of both amounts		$ 20,167.49

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 1,000.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants and members on canceled policies	1,004 50	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 2,004 50	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $2,760.11; subsequent years, none; total	2,760.11	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	398.70	
Salaries of officers, $45 50; other compensation of officers, none; total	45 50	
Salaries and other compensation of office employes	233.65	
Medical examiners' fees, whether paid direct by members or otherwise	537.10	
Taxes on premiums, none; insurance department fees and licenses, $19; municipal licenses, none; tax on franchise, none; total	19.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including none for association's use of own buildings) less sub-leases	163.60	
Furniture, $67.35; legal expenses, $34; advertising and printing, $478.64; total	579.99	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Traveling expenses, $279.32; postage, $106.70; general supplies, $74.96; express, $3.60; gas, .94; telegrams, .80; total	463 32	
(Total expenses, $5,246.80.)		
Total disbursements		$ 7,311.30
Balance		$ 12,856.19

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, $2,000; not first liens, none; total	$ 2,000.00	

Loans secured by pledge of bonds, stocks, or other collateral.....None.		
Book value of bonds (excluding interest), none; and stocks none; total.....None.		
Cash in office, none; deposited in banks: Peoples Savings bank, Des Moines, Iowa, $2,334.67; Des Moines National bank, Des Moines, Iowa, $87.58; total.....	$ 2,422 25	
Agents' debit balances, $169 19; bills receivable, none; total.....	169 19	
Other assets, viz: Guarantee reserve notes, $8,064.75; furniture and fixtures, $200; total.....	8,264.75	
Total.....	$ 12,856.19	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....None.		
Total net ledger assets, as per balance.....		$ 12,856.19

NON-LEDGER ASSETS.

Interest due, none; accrued, $8 on mortgages total. $ 8.00		
Interest due, $50; accrued, $142, on other assets; total..... 192.00		
Rents due and accrued on property or lease..None.		
Total.....	$ 200.00	
Market value of real estate over book value..None.		
Market value of bonds (not including interest) and stocks over book value.....None.		
Mortuary assessments due on last call made within sixty days on insurance in force.....	721.26	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....None.		
Other items.....None.		
Total non-ledger assets.....		921.26
Gross assets.....		$ 13,777.45

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $200; supplies, printed matter, stationery, none; total.....	$ 200.00	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....None.		
Loans on personal security.....None.		
Excess of liabilities, account mortuary assessments.....	721.26	
Depreciation in ledger assets to bring same to market value, if less than book value.....None.		
Total.....		921.26
Total admitted assets.....		$ 12,856.19

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....None.		
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....None.		
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....None.		
Losses on post mortem policies, not adjusted, none; resisted, none; total.....None.		
Present value future payments on installment policy claims (face, none, discounted at 4 per cent).....None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.		

Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....None.		
Premiums or assessments paid before due.....None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	$ 368.80	
All other liabilities.....None.		
Total liabilities.....		$ 368.80
Balance to protect contracts.....		$ 12,487.39
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	$ 2,204.02	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	108.73	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	9,637.88	
Future insurance fund (less amount thereof included in liabilities and in assets not admitted).....	279.99	
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	256.77	
Capital stock paid in.....None.		
Total special funds.....		12,487.39

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	320	$ 579,500 00	320	$ 579,500 00
Policies or certificates written or increased during the calendar year	184	303,000 00	184	303,000 00
Total.....	504	$ 882,500.00	504	$ 882,500 00
Deduct decreased or ceased to be in force during year.....	166	297,000 00	166	297,000.00
Total policies or certificates in force last December 31st (end of year)	338	$ 585,500 00	338	$ 585,500.00
Losses and claims unpaid December 31st (beginning of year).	None	None	None	None
Losses and claims incurred during the calendar year.....	1	2,000 00	1	2,000.00
Total.....	1	$ 2,000.00	1	$ 2,000.00
Losses and claims paid, scaled down and compromised during the year.....	1	2,000 00	1	2,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....	None	None	None	None
Premiums and assessments collected during year.....		8,023 97		8,023 97

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Four dollars per thousand; specified in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $2,000; minimum, $1,000.

Give limiting ages for admission.

Answer. Ages, 16 to 60 years.

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

Answer. No; except when full payment is guaranteed by the reserve and emergency funds, and any accumulated surplus may be distributed in dividends after the fifth year.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

What amount and under what circumstances?

Answer. Each fund bears the expense of its collections and protection.

Does the association 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 when the future insurance fund is returned. Provided for by a trust fund deposited with the auditor of state.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In its policies.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table, and 4 per cent modified by insurance experience.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Emergency, by guarantee notes; reserve, by 25 per cent of the net premium. Future insurance, by trust fund added to premium. To guarantee the full payment of all policies, and to pay dividends and surrender values, and deposit with auditor of state according to law.

Are the officers and directors elected by the members?

Answer. Directors only; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days in advance, by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand two hundred and eight dollars and seventy-one cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. None.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, RASTUS S. RANSOM. *Secretary*, JOHN B. DOHERTY.
First Vice-President, LEWIS A. PLATT. *Second Vice-President*, H. E. FANSHAWE.

[Incorporated April, 1887. Commenced business October, 1893.]

Home office, Waterbury, Conn.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 277,665.91

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $24,699 76; mortuary, $64,197.07; reserve, $ ...; for other purposes, $ ...; total		$ 88,896.83
Subsequent year's assessments or premiums: Expense, $42,653.90; mortuary, $66,251.55; reserve, $21,760 60; for other purposes, $....; total		150,665.80
Medical examiners' fees paid by applicant	None.	
Total paid by members		$ 248,472.43
Interest from mortgages, $3,758.64; bonds and stocks, $496.50; other sources, $1,009.73; total		5,234.87
Rents (including $ ... for association's use of own buildings)		278.00
Profit on disposal of real estate, $....; of securities, $ ....; bills receivable		208.57
From all other sources, viz. Policy fees, $34; sale of stock, $12,650; subscriptions paid to stock, $2,125; total		15,189.00
Total income during the year		$ 269,609.87
Sum of both amounts		$ 546,675.78

DISBURSEMENTS DURING YEAR.

Death claims or installments paid		$ 108,578.04
Endowments, $ ...; old age benefits, $ ...; disability, sick or accident benefits, $2,534.91; total		2,534.91
Advanced payments returned to rejected applicants		1,953.99
Paid members for dividends, $ ....; for surrender values, $....; total		3,841.57
Total paid to members		$ 116,908.50
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $78,186.37; subsequent years, $6,089.57; total		82,275 94
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions		2,063.35
Salaries and other compensation of officers		14,082.26
Salaries and other compensation of office employes		5,353 00
Medical examiners' fees, whether paid direct by members or otherwise, and inspection		17,363 64

Taxes on premiums, $340.97; insurance department fees and licenses, $2,219 09; municipal licenses, $265.45; tax on franchise, $ ....; total	$ 2,825.51	
Taxes on real estate and investments, $...., expenses and repairs on real estate, $....; total	None.	
Rent (including $.... for association's use of own buildings) less sub-leases	2,364.42	
Furniture, $1,274.18; legal expenses, $5,488.66; advertising and printing, $4,853.70; total	11,614 54	
Losses on disposal of real estate, $....; of securities, $....; total	None.	
All other items, viz.: Postage, $1,083.71; library, $7.75; general expense, $2,875.75; exchange, $45.46; commission on contract and plan, $6,480.59; agent's expense, $5,766.17; total	16,259.43	
(Total expenses, $150,231.99.)		
Total disbursements		$ 267,140.49
Balance		$ 279,535.29

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $7,864.20; total	$ 7,864.20	
Loans on mortgages of real estate, first liens, $65,688; not first liens, $....; total	65,688.00	
Loans secured by pledge of bonds, stock, or other collateral	26,504.59	
Book value of bonds (excluding interest, $28,500; and stocks, $1,450; total	29,950.00	
Cash in office, $3,814.37; New York office, $3,498 29; deposited in Manufacturers National, $4,198 63; Fourth National, $1,879.45; Waterbury National, $37.65; Mutual National, Troy, N. Y., $1,200; total	14,628.59	
Agents' debit balances, $65,381.17; bills receivable, $63,928.33; total	129,309.50	
Other assets, viz.: Library, $249.85; furniture, $5,340.56; total	5,590.41	
Total	$ 279,535.29	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets, as per balance		$ 279,535.29

NON-LEDGER ASSETS.

Interest due, $2,043.50; accrued, $551, on mortgages; total	$ 2,594.50	
Interest due, $2,436.33; accrued, $595, on other assets, total	3,031.33	
Rents due, $....; accrued, $... ; on property or lease	108 00	
Total	$ 5,733.83	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	$ 1,068.75	
Total	$ 1,068.75	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 29,532.36	
Total	$ 29,532.36	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed	None.	
Other items	None.	
Total non-ledger assets		36,334.94
Gross assets		$ 315,870.23

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $5,340.56; supplies, printed matter, stationery, $249.85; total	$ 5,590.41	
Agents' debit balances not secured by bonds, and bills receivable, not secured	71,246.11	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	100.00	
Total		$ 76,936.52
Total admitted assets		$ 238,933.71

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due	$ 4,521.64	
Losses on stipulated premium policies, not adjusted, $42,800; resisted, $33,200; total	76,000.00	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $; total	None.	
Losses on post mortem policies, not adjusted, $; resisted, $...; total	None.	
Present value future payments on installment policy claims (face $.... discounted at 4 per cent)	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	2,000.00	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $...; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon, issue just commenced	None.	
All other liabilities	None.	
Total liabilities		$ 82,521.64
Balance to protect contracts		$ 156,312.07
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted), minus	$ 95,885.44	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	60,359.04	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	40,655.14	
Working capital	141,110 53	
Total special funds		$ 156,312.07

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,917	$12,013,280.00	3	$ 4,300.00
Policies or certificates written or increased during the calendar year	3,481	7,385,473.00	3	4,100.00
Total	9,398	$19,398,753.00	6	$ 8,400.00
Deduct decreased or ceased to be in force during year	3,584	6,765,775.00	5	6,200.00
Total policies or certificates in force last December 31st (end of year)	6,314	$12,632,978.00	1	$ 2,200.00
Losses and claims unpaid December 31st (beginning of year)	23	46,350.00	.....	.....
Losses and claims incurred during the calendar year	77	162,875.00	None.	None.
Total	100	$ 209,225.00	.....	.....
Losses and claims paid, scaled down and compromised during the year	72	108,578.04	None.	None.
Losses and claims outstanding unpaid last December 31st (end of year)	28	80,621.64	None.	None.
Premiums and assessments collected during year	.....	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee required.

Give amount of annual dues, and how paid.

Answer. Five dollars and $3 per $1,000.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars and $1,000.

Give limiting ages for admission.

Answer. Eighteen and sixty years.

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

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. By accumulating a reserve.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Claim right to levy extra assessment.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Only for adjusting and inspecting and resisting fraudulent claims.

Does the association 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. Endowments discontinued.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. All policy contracts subject to extra assessments.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Four per cent actuaries table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By premiums and subscription of stockholders in lieu of a reserve. Waterbury National bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. One hundred and forty-three thousand seven hundred and seventy. Expected mortality actually incurred, less compromised, $1,436.83.

Are the officers and directors elected by the members?

Answer. Directors by stockholders; officers by directors.

Are notices of election sent to members?

Answer. To stockholders.

When and how?

Answer. Publication two weeks in advance.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, for royalties on some forms of copyrighted insurance policies still in force, given to a former president.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association?

Answer. Stated assessments aggregating quarterly $60,921.50.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, W. H. SMOLLINGER. Vice-President, L. W. RANSOM.

Secretary, B. F. REINMUND.

[Incorporated January 9, 1877. Approved June 2, 1893, chapter 130. Reincorporated August 9, 1893. Commenced business January 9, 1877.]

Home office, Galesburg, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year (less $6,734.69 credit balances).....$ 734,512.42

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $143,593 09; mortuary, $26,050 63; reserve, $....; for other purposes, $....; total	$ 169,643 72	
Subsequent year's assessments or premiums: Expense, $173,935 90; mortuary, $1,168,418 43; reserve, $30,735 44; for other purposes, deposit fund, $6,030 45; total	1,379,120 22	
Medical examiners' fees paid by applicant None.		
Total paid by members		$1,548,763 94
Interest from mortgages, $1,000; bonds and stocks, $15,187 27; other sources, $2,417 41; total	$ 18,604 68	
Rents (including $2,500 for association's use of own buildings)	7,655 05	
Profit on disposal of real estate, $....; of securities, $....; total None.		
From all other sources None.		
Total income during the year		$1,575,023 67
Sum of both amounts		$2,350,936 09

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$1,344,691 80	
Endowments, $....; old age benefits, $...; disability, sick or accident benefits, $15,182 70; total	15,182 70	
Advanced payments returned to rejected applicants None.		
Paid members for dividends, $5,461 54; for surrender values, $3,896 22; total	9,357 76	
Total paid to members	$1,369,232 26	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $117,052 09; subsequent years, $54,099 72; total	171,151 81	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,017 87	
Salaries and allowances of managers and agents not paid by commissions	14,850 97	
Salaries of officers, $21,746 64; other compensation of officers, $....; total	21,746 64	
Salaries and other compensation of office employes	35,276 82	
Medical examiners' fees, whether paid direct by members or otherwise	25,750 00	
Taxes on premiums, $2,150 68; insurance department fees and licenses, $1,468 39; municipal licenses, $324 35; tax on franchise, $....; total	3,943 32	
Taxes on real estate and investments, $948 06; expenses and repairs on real estate, $2,306 07; total	3,254 13	
Rent (including $2,500 for association's use of own buildings) less sub-leases	12,895 50	
Furniture, $1,199 15; legal expenses, $7,022 92; advertising and printing, $8,431 62; total	16,653 69	
Losses on disposal of real estate, $....; of securities, $....; total None.		
All other items, viz: Postage and express, $10,408 12; traveling expenses, $10,283 07; directors and auditors, $5,929 13; miscellaneous expenses, $7,909 40; total	33,629 72	
(Total expenses, $539,075 22.)		
Total disbursements		$1,609,207 48
Balance		$ 750,628 61

LEDGER ASSETS.

Book value of real estate, unincumbered, $85,000; incumbered, $....; total	$ 85,000 00	
Loans on mortgages of real estate, first liens, $20,000; not first liens, $....; total	20,000 00	
Loans secured by pledge of bonds, stocks, or other collateral None.		
Book value of bonds (excluding interest, $458,780.18; and stocks, $....)	458,780 18	
Cash in office, $12,949.06; deposited in First National bank, $48,378.42; The Molsons bank, Toronto, Ont., $6,443.49; total	67,770 97	
Agents' debit balances, $125,365.79; bills receivable, $....; total	125,365 79	
Other assets None.		
Total	$ 756,819 54	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, advanced premiums, $6,190.91; total	6,190 53	
Total net ledger assets, as per balance		$ 750,628 61

NON-LEDGER ASSETS.

Interest due, $....; and accrued, $222 22, on mortgages; total	$ 222 22	
Interest due December 31st (since paid), $4,314.11; accrued, $229.97, on other assets; total	4,544 08	
Rents due, $365; accrued, $7.50, on property or lease; total	372 50	
Total	$ 5,138 80	
Market value of real estate over book value	$ 13,000 00	
Market value of bonds (not including interest) and stock over book value None.		
Total	13,000 00	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 168,174 00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	200,000 00	
Other items None.		
Total	368,174 00	
Total non-ledger assets		$ 386,312 80
Gross assets		$1,136,941 41

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total None.		
Agents' debit balances not secured by bonds, $50,000; bills receivable, not secured, $....; total	$ 50,000 00	
Loans on personal security None.		
Depreciation in ledger assets to bring same to market value, if less than book value	36,007 42	
Total		$ 86,007 42
Total admitted assets		$1,050,933 99

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $4,000; total	$ 4,000 00	
Losses on stipulated premium policies, not adjusted, $82,050; resisted, $24,000; total	106,050 00	

Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $13,750; total	$ 13,750.00	
Losses on post portem policies, not adjusted, $389,035; resisted, $15,500; total	404,535.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc. due and accrued	2,291.75	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	7,133.39	
All other liabilities	None.	
Total liabilities		$ 537,760.14
Balance to protect contracts		$ 515,173.85
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 89,124.17	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	335,874.65	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	90,175.03	
Capital stock paid in	None.	
Total special funds		515,173 85

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	42,312	$ 87,456,375.00	2,270	$ 5,022,125 00
Policies or certificates written or increased during the calendar year	12,307	16,678,950.00	135	294,250.00
Total	54,619	$104,089,325.00	2,405	$ 5,266,375 00
Deduct decreased or ceased to be in force during year	10,128	17,537,250.00	304	586,750.00
Total policies or certificates in force last Decembes 31st (end of year)	44,491	$ 86,552,075.00	2,101	$ 4,679,635.00
Losses and claims unpaid December 31st (beginning of year)	194	466,285.00	6	17,000.00
Losses and claims incurred during the calendar year	603	1,364,500.00	31	84,625 00
Total	797	$ 1,830,785.00	37	$ 101,625 00
Losses and claims paid, scaled down and compromised during the year	570	1,302,450 00	25	86,375.00
Losses and claims outstanding unpaid last December 31st (end of year)	227	528,335.00	12	95,250.00
Premiums and assessments collected during year	.....	1,548,763.94	.....	88,409.55

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. None.
Give amount of annual dues, and how paid.
Answer. No annual dues.
Are these specified in policies or in by-laws?
Answer. Expense fund specified in policy.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Ten thousand to one hundred dollars.
Give limiting ages for admission.
Answer. Eighteen to sixty.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Yes.
If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.
Answer. Guaranteed by reserve fund or right to advance premiums.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. No; no guaranteed amount of surrender value, or dividend; no endowment issued.
Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. No.
Does the association 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.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Direction of board.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. Actuaries' table of mortality, 4 per cent interest.
How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Part of net premiums for emergency and to equalize premiums; deposited with treasurer and state department.
If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?
Answer. About $1,320,000.
Are the officers and directors elected by the members?
Answer. Directors by members, officers by directors.
Are notices of election sent to members?
Answer. Yes.
When and how?
Answer. Mailed in November for January meeting.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. Yes.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes; except for fraud, yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three hundred thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, C. E. RAWSON. *Vice-President*, G. L. DOBSON.
Secretary, L. C. RAWSON.

[Incorporated July 31, 1885. Commenced business August 15, 1885.]

Home office, Des Moines, Iowa.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 223,645.43

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by application	None.	
Assessments or premiums: Expense, $78,570.49; mortuary, $132,735.95; reserve, $27,885.52; for other purposes: interest on guarantee notes, $1,913.57; total	$ 241,105.53	
Medical examiners' fees not reported to this office.		
Total paid by members	$ 241,105.53	
Interest from mortgages and certificates, $8,011.66; other sources, $ ....; total	8,011.66	
Rents	None.	
Profit on disposal of real estate, $. ...; of securities, $.....; total	None.	
Unapplied premiums	76.02	
From all other sources, viz: Advances to agents repaid	5,029.55	
Guarantee notes taken	24,065.00	
Total income during the year		278,287.76
Sum of both amounts		$ 501,933.19

DISBURSEMENTS DURING YEAR.

Death claims paid	$ 145,233.63	
Endowments, $ ....; old age benefits, $ ....; disability benefits, $600; total	600.00	
Advanced payments returned, $44.74; guarantee notes returned, $451; total	495.74	
Paid members for dividends, $.....; for surrender values, $.....; total	None.	
Total paid to members	$ 146,329.37	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $42,473.05; subsequent years, $4,990.60; total	47,463.65	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	92.88	
Salaries and allowances of managers and agents not paid by commissions	4,543.47	
Salaries of officers, $8,000; other compensation of officers, $286.16; total	8,286.16	
Salaries and other compensation of office employes	8,297.90	
Medical examiners' fees, whether paid direct by members or otherwise	3,080.90	
Taxes on premiums, $502.42; insurance department fees and licenses, $625; municipal licenses, $.....; tax on franchise, $ ...; total	927.42	
Taxes, $12.30; expenses and repairs on real estate, $ ....; total	12.30	
Rent (including $1,556.70 for association's use of own buildings), less sub-leases	1,556.70	
Furniture, $127.91; legal expenses, $202.20; advertising and printing, $3,020.65; total	3,441.76	
Losses on disposal of real estate, $ ....; of securities, $ ....; total	None.	
All other items, viz: Accrued interest, $64.78; traveling expenses, $1,362; postage, $2,099.22; inspection and investigation, $2,671.42; miscellaneous, $4,050.35; total	10,247.77	
(Total expenses, $87,950.91.)		
Total disbursements		$ 234,979.28
Balance		$ 267,653.91

LEDGER ASSETS.

Book value of real estate, unincumbered, $6,462.81; incumbered, $ ....; total	$ 6,462.81	
Loans on mortgages of real estate, first liens, $115,350; not first liens, $ ....; total	115,350.00	
City certificates	67,197.02	
Book value of bonds and stocks	None	
Cash in office, $3,788.71; deposited in banks: Des Moines National bank, $6,270.67; Marion County National bank, $697.63; Central State bank, $450.96; total	8,457.03	
Agents' debit balances, $1,968.59; bills receivable, $ ....; total	1,968.59	
Other assets, viz: Guarantee notes, $65,955.10; Missouri state department, $1,000; incomplete loans, $1,315.77; total	68,270.87	
Total	$ 267,653.91	
Deduct ledger liabilities: Agents' credit balances, $ ....; borrowed money, $ ....; guarantee notes charged off on lapsed policies, $16,401.25; total	16,401.25	
Total net ledger assets, as per balance		251,252.66

NON-LEDGER ASSETS.

Interest due, $703, accrued, $1,639.89, on mortgages; total	$ 2,342.89	

Interest due, $634.81; accrued, $2,903.37, on other assets; total	$ 3,538.18	
Rents due and accrued on property or lease	None.	
Total	$ 5,885.87	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	40,633.76	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		$ 46,518.63
Gross assets		$ 297,771.49

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $; supplies, printed matter, stationery, $ total	None.	
Agents' debit balances not secured by bonds, $; bills receivable, not secured, $; total	None.	
Loans on personal security	None.	
Excess of changes in liabilities on account mortuary assessments	$ 11,633.76	
Depreciation in ledger assets to bring same to market value	None.	
Total		11,633.76
Total admitted assets		$ 286,137.73

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $; adjusted, not due, $, total	None.	
Losses on stipulated premium policies, not adjusted, $14,000; resisted, $15,000; total	$ 29,000.00	
Losses on post mortem policies, due and unpaid, $; adjusted, not due, $; total	None.	
Losses on post mortem policies, not adjusted, $; resisted, $; total	None.	
Present value future payments on installment policy claims	None.	
Disability benefits due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $; dividend obligations due or accrued, $; total	None.	
Premiums or assessments paid before due	1,310.80	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
Total liabilities		30,310.80
Balance to protect contracts		$ 255,826.93

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 4,574.27	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	201,690.21	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	49,562.45	

General or expense fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Capital stock paid in	None.	
Total special funds		$ 255,826.93

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	10,242	$13,226,000.00	6,172	$ 7,858,000
Policies or certificates written and increased during the calendar year	2,388	5,428,250.00	818	2,935,000
Total	12,630	$18,654,250.00	6,990	$ 10,793,000
Deduct decreased or ceased to be in force during year	2,366	3,304,500.00	910	1,865,000
Total policies or certificates in force last December 31st (end of year)	10,264	15,349,750.00	6,080	9,328,000
Losses and claims unpaid December 31st (beginning of year)	15	83,000.00	7	14,000
Losses and claims incurred during the calendar year	103	147,575.00	49	78,075
Total	118	180,575.00	56	92,075
Losses and claims paid, scaled down and compromised during the year	103	151,575.00	52	83,075
Losses and claims outstanding unpaid last December 31st (end of year)	15	29,000.00	5	9,000
Premiums and assessments collected during year		127,319 29		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues and how paid.

Answer. Limited payment.

Are these specified in policies or in by-laws?

Answer. Policy specifies amount of an annual expense charge—$4 per $1,000 on a single policy, $7 on a joint policy, $5 on a "limited payment" policy; so stated in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars maximum; five hundred dollars minimum.

Give limiting ages for admission.

Answer. Fifteen to sixty the limit of ages for admission.

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

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Dividend and surrender value.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No. On "limited premium" policies the actuaries table of mortality, with interest at 4 per cent, is used, with the safety clause.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Four dollars per $1,000 on ordinary life, $5 per $1,000 on limited payment policy, used for expense; also sufficient amount to investigate and defend against fraudulent claims and litigation on securities.

Does the association 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.

If so, are the amounts fixed?

Answer. Advance insurance fund may be withdrawn in cash after three years. After first year each net annual premium is on the actuaries table of mortality, with interest at 4 per cent, and the net value is carried as a liability and deposited with the auditor of state. No such fund paid in yet.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Limited premium policies, actuaries tables, 4 per cent. Other policies, American tables.

How are the emergency, reserve, or special funds created, and for what purpose, and where deposited?

Answer. Reserve, ordinary life, 20 per cent of the mortuary and all guarantee cash to pay death losses in excess of schedule of rates; deposited with auditor of state. Advance insurance fund; limited premium policy created to maintain policy; deposited with auditor of state.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Actuaries tables of mortality, with interest at 4 per cent. Regular method after first year's premium.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Two hundred and thirteen thousand two hundred and eighty-five dollars and ninety-three cents.

Are the officers and directors elected by the members?

Answer. Yes; directors by members and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice in Quarterly Journal.

Are proxies contained in application?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty thousand six hundred and thirty-three dollars and seventy-six cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WALTER I. HAYES. *First Vice-President*, M. S. RIXER.
Second Vice-President, GEORGE KUHNS. *Secretary*, FRANK THORNBURG.

[Incorporated, October, 1891. Commenced business, November, 1891.]

Home office, Clinton, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....		$ 24,922.21

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications..None.		
First year's assessments or premiums: Expense, $18,202.61; mortuary, $1,445.98; reserve, $154.56; for other purposes, advance insurance fund, $973.02; total	$ 20,776 17	
Subsequent year's assessments or premiums: Expense, $8,674.16; mortuary, $6,214.47; reserve, $1,718.72; for other purposes, none; total	16,607.35	
Medical examiners' fees paid by applicant.....None.		
Total paid by members	$ 37,383.52	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.		
Rents (including none for association's use of own buildings)...None.		
From all other sources.....None.		
Total income during the year		$ 37,383.52
Sum of both amounts		$ 63,305.73

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 3,000 00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.		
Advanced payments returned to rejected applicants.....None.		
Paid members for dividends, none; for surrender values, none; guaranty fund returned members, $295 69; total	295.69	
Total paid to members	$ 3,295 69	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $16,661.11; subsequent years, $2,854.98; total	19,516.09	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	369.02	
Salaries and allowances of managers and agents not paid by commissions	772.50	
Salaries of officers, $666 91; other compensation of officers, none; total	666.91	
Salaries and other compensation of office employes and policy-writers	943.31	
Medical examiners' fees, whether paid direct by members or otherwise	1,842 10	

Taxes on premiums, none; insurance department fees and licenses, $45.50; municipal licenses, none; tax on franchise, none; total	$ 45.50	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including none for association's use of own buildings) less sub-leases	634.12	
Furniture, none; legal expenses, $291.69; advertising and printing, $1,036.33; total	1,328.02	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Postage, $257; sundries, $333.46; express, $20 90; telegrams, $129 33; traveling expenses, $1,574.86; total.. (Total expenses, $28,323.12.)	2,215.55	
Total disbursements		$ 31,328.81
Balance		$ 30,776.92

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, $2,274.48; deposited in banks: Clinton National bank, $441.31; City National bank, $229.09; total	$ 2,944.88	
Agents' debit balances, $431.37; bills receivable, $2,250.46; total	2,681 83	
Other assets, viz.: Office building	25,150.21	
Total	$ 30,776.92	
Deduct ledger liabilities: Agents' credits balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets, as per balance		$ 30,776.92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 3,000.00	
Other items	None.	
Total non-ledger assets		$ 3,000.00
Gross assets		$ 33,776.92

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total	None.	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total admitted assets		$ 33,776 92

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted, $3,000; total	$ 3,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	973.02	
All other liabilities	None.	
Total liabilities		$ 3,973 02
Balance to protect contracts		$ 29,803.90

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 11,026.68	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	4,827.05	
Guaranty or emergency fund (less amount thereof included in liabilities and in assets not admitted)	1,166.31	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	12,783.86	
Capital stock paid in	None.	
Total special funds		$ 29,803 90

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,406	$ 2,406,000.00	2,382	$ 2,382,000.00
Policies or certificates written or increased during the calendar year	567	810,500 00	567	810,100 00
Total	2,973	$ 3,216,500.00	2,949	$ 3,192,500.00
Deduct decreased or ceased to be in force during year	795	795,000.00	773	773,000.00
Total policies or certificates in force last December 31st (end of year)	2,178	$ 2,421,500.00	2,176	$ 2,419,500 00
Losses and claims unpaid December 31st (beginning of year)	2	2,000 00		
Losses and claims incurred during the calendar year	6	6,000 00	6	6,000 00
Total	8	$ 8,000.00	8	$ 8,000.00
Losses and claims paid, scaled down and compromised during the year	3	3,000 00	3	3,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	5	5,000.00	5	5,100 00
Premiums and assessments collected during year		34,528.54		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. Four dollars per thousand; paid annually, semi-annually and quarterly.

Are these specified in policies or in by-laws?

Answer. Specified in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred to five thousand dollars on one life.

Give limiting ages for admission.

Answer. Ages from 16 to 60.

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

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guarantees on emergency and reserve funds.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. These funds pay expenses of collection and protection, limited to 10 per cent.

Does the association 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, are the amounts fixed?

Answer. Association agrees to pay back to limited payment policy-holders the advance insurance fund and interest; no endowment accumulations.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, right reserved in policies and articles of incorporation to temporarily adjust mortuary rate if insufficient by reason of epidemics.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by a stipulated premium in policy for the purpose of carrying out policy contracts; invested in office building.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Actuaries' tables.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail and publication.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expense?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand five hundred and two dollars and sixty cents per 1,000 in force.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, GEO. W. HARBIN. *Vice-President*, E. H. PHELPS.
Secretary, F. H. LORING.

[Incorporated November 17, 1881. Commenced business March 12, 1882.]

Home office, Waterloo, Iowa.

Capital stock.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....		$ 64,277.79

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $33,365.93; mortuary, $7,755.31; reserve, $.....; for other purposes, $.....; total.....	$ 31,021.24	
Subsequent year's assessments or premiums: Expense, $34,707.53; mortuary, $133,419.45; reserve, $1,225.15; for other purposes, $.....; total.....	169,347.13	
Medical examiners' fees paid by applicant .....None.		
Total paid by members.....	$ 200,368.37	
Interest from mortgages, $220.75; bonds and stocks, $.....; other sources, $293.79; total.....	514.54	
Rents (including $608.34 for association's use of own buildings)...	4,015.00	
Profit on disposal of real estate, $.....; of securities, $.....None.		
From all other sources, viz: Assignments.....	22.00	
Total income during the year.....		$ 204,919.91
Sum of both amounts.....		$ 269,197.70

DISBURSEMENTS DURING YEAR.

Death claims or installments paid		$ 124,858 54
Endowments, $664.31; old age benefits, $.....; disability, sick or accidnat benefits, $512.25; total	1,176.56	
Advanced payments returned to rejected applicants.....None.		
Paid members for dividends, $ ..... for surrender values, $4,155.80; total	4,155.80	
Total paid to members		$ 130,190.90
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $20,006.37; subsequent year's, $2,306.54; total	22,402.91	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	4,753.82	
Salaries and allowances of managers and agents not paid by commissions	3,650.44	
Salaries of officers, $11,058.33; other compensation of officers, $495; total	11,553.33	
Salaries and other compensation of office employes	4,912.66	
Medical examiners' fees, whether paid direct by members or otherwise	2,495.25	
Taxes on premiums, $.....; insurance department fees and licenses, $245.50; municipal licenses, $68.20; tax on franchise, $.....; total	313.70	
Taxes on real estate and investments, $381.05; expenses and repairs on real estate, $179.89; total	560.94	
Rent (including $608 34 for association's use of own buildings) less sub-leases	780.00	
Furniture, $229.38; legal expenses, $1,567.76; advertising and printing, $2,001.39; total	3,798.53	
Losses on disposal of real estate, $....; of securities, $....None.		
All other items, viz: Insurance, $90 08; traveling expenses, $5,216; interest, $85 84; postage, $1,289.87; fuel and lights, $85.18; office expenses, $218 02; express, $113 99; telegrams, $115.97; stationery, $105.05; surplus insurance, $5 82; information bureaus, $208.24; insurance association fees, $227.61; total	7,771.67	
Real estate, $40.41; bills payable, $246.55; total	286.96	
(Total expenses, $63,002.25.)		
Total disbursements		$ 193,480.11
Balance		$ 75,717.59

LEDGER ASSETS.

Book value of real estate, unincumbered, $13,459.30; incumbered, $37,715.88; total	$ 51,175.18	
Of this amount $25,500.79 is held in trust for the benefit of members of the Iowa Masons Benevolent Society, as provided in the certificates and by-laws of that society.		
Loans on mortgages of real estate, first liens, $2,700; not first liens, none; total	2,700.00	
Loans secured by pledge bonds, stocks, or other collateral.....None.		
Book value of bonds, excluding interest, $1,000, and stocks $100	1,100.00	
Cash in office, $1,238 79; deposited in First National bank, Waterloo, Iowa, $10,625 27; total	11,864.06	
Agents' debit balances, $20,567 27; bills receivable, $3,791.40; total	24,358.67	
Other assets, viz.: Furniture and fixtures	1,500.00	
Total	$ 92,697.91	
Deduct ledger liabilities: Agents' credit balances, $4,208 50; borrowed money, none; all other, real estate, $12,771.82; total	16,980 32	
Total net ledger assets, as per balance		$ 75,717.59

NON-LEDGER ASSETS.

Interest due, $74; accrued, $110.76, on mortgages; total	$ 184.76		
Interest due, $.....; accrued, $4.45, on other assets; total	4.45		
Rents due, $.....; accrued, none, on property or lease, $.....; total.....None.			
Total		$ 189.21	
Market value of real estate over book value	$ 5,824.82		
Market value of bonds (not including interest) and stocks over book value.....None.			
Total		5,824.82	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 3,677.11		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	54,519.00		
Total		58,196.11	
Other items: Premiums called not due		10,247.54	
Total non-ledger assets			$ 74,457.68
Gross assets			$ 150,175 27

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,500; supplies, printed matter, stationery, $.....; total	$ 1,500.00	
Agents' debit balances not secured by bonds, $9,237.45; bills receivable, not secured, $3,791.40; total	13,064 85	
Loans on personal security.....None.		
Excess of changes in liabilities on account of mortuary assessments	1,749.35	
Depreciation in ledger assets to bring same to market value, if less than book value	2,000.00	
Total		$ 18,314.20
Total admitted assets		$ 131,861.07

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....; total.....None.		
Losses on stipulated premium policies, not adjusted, $4,950; resisted, $.....; total	$ 4,950.00	
Losses on post mortem policies, due and unpaid, $1,727.75; adjusted, not due, $..... ; total	1,727.75	
Losses on post mortem policies, not adjusted, $35,769; resisted, $18,750; total	54,519.00	
Present value future payments on installment policy claims.....None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.		
Surrender value obligations due or accrued, $.....; dividend obligations due or accrued, $.....; total.....None.		
Premiums or assessments paid before due.....None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	228.99	
All other liabilities.....None.		
Total liabilities		$ 61,425.73
Balance to protect contracts		$ 70,435.34

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 20,116.89	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	47,117.39	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	3,201.06	
Capital stock paid in	None.	
Total special funds		$ 70,435.34

EXHIBITS OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	6,966	$10,274,080.00	3,055	$ 4,382,085.00
Policies or certificates written or increased during the calendar year	1,971	2,207,115.00	150	176,000.00
Total	8,937	$12,481,195.00	3,205	$ 4,558,085.00
Deduct decreased or ceased to be in force during year	3,818	5,054,904.00	1,885	2,724,810.00
Total policies or certificates in force last December 31st (end of year)	5,119	$ 7,426,291.00	1,320	$ 1,833,275.00
Losses and claims unpaid December 31st (beginning of year)	47	87,977.75	15	24,800 30
Losses and claims incurred during the calendar year	95	110,978.00	36	41,761.15
Total	142	$ 198,955 75	51	$ 66,561.45
Losses and claims paid, scaled down and compromised during the year	88	137,759.00	28	46,841.45
Losses and claims outstanding unpaid last December 31st (end of year)	54	61,196.75	23	19,720.00
Premiums and assessments collected during year		200,368 37		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No membership fees charged.

Give amount of annual dues and how paid.

Answer. No annual dues charged now, except on some old business.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand dollars and $100.

Answer. Fifteen years to sixty-five years.

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

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Surplus and reserve, all forms have dividend or surrender value of surplus payments.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Some old forms do

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

If so, what amount and under what circumstances?

Answer. An average of $4 per $1,000 insurance and 75 per cent of first year's premium is limit of expense element.

Does the association 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. Some surrender value and some limited payment forms, surplus and advance special deposit fund to be invested and deposited as required by Iowa code.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience tables and reserve or surplus, according to age, form of policy and Meech's tables of continuances.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Surplus above mortality experience and fixed charge for same on some forms of contract.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation made except in fixing premium rates; experience more favorable than tables.

Are the officers and directors elected by the members.

Answer. Directors are; directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, thirty days in advance.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except illegal, contested and not due.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-six thousand three hundred and thirty-three dollars and ninety-four cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. Yes, on some old policies.

Or increased the ratio or number of assessments, the basis or rate remaining the same.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

FARMERS 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 thereof.

President, F. W. CHERRY. *Vice-President*, A. W. GREENE.
Secretary, E. F. ADAMS.

[Incorporated May 18, 1897, under acts of Twenty-first General Assembly. Approved May 25, 1897, chapter 65. Commenced business July 31, 1897.]

Home office, Des Moines, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 6,904 00	
First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, $8,215 emergency; total	8,215 00	
Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total	None.	
Medical examiners' fees paid by applicant	215.00	
Total paid by members		$ 15,334.00
Interest from mortgages, none; bonds and stocks, none; other sources, none; total	None.	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 15,334.00
Sum of both accounts		$ 15,334.00

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	$ 186.00	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 186.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's dues, assessments or premiums, $1,171.36; subsequent years, none; total	1,171.36	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, none; other compensation of officers, none; total	None.	

Salaries and other compensation of office employes	$ 240.00	
Medical examiners' fees, whether paid direct by members or otherwise	443.78	
Taxes on premiums, none; insurance department fees and licenses, $22; municipal licenses, none; tax on franchise, none; total	22.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $186 for association's use of own buildings), less sub-leases	186.00	
Furniture, $119.65; legal expenses, $30; advertising and printing, $214 86; total	364.51	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Secretary of state, $9.65; postage, $50.40; bonds, $25; expense of organizing, $606.65; traveling, $237.33; telephone, telegrams, express and incidental expense, $399.69; total	1,346.56	
(Total expenses, $3,672.18.)		
Total disbursements		$ 3,856.18
Balance		$ 11,475.82

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, $67.51; deposited in banks: Des Moines National bank, $759.58; total	$ 827.10	
Agents' debit balances, $65 34; bills receivable, $10,583.29; total	10,648.63	
Other assets	None.	
Total	$ 11,475.82	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets as per balance		$ 11,475.82

NON-LEDGER ASSETS.

Interest due, none; accrued, none, on mortgages; total	None.
Interest due, none; accrued, none, on other assets; total	None.
Rents due, none; accrued, none, on property or lease; total	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.
Other items	None.
Total non-ledger assets	None.
Gross assets	$ 11,475.82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.

Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total	None.	
Total admitted assets		$ 11,475.82

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligation due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities	None.	
Balance to protect contracts		$ 11,475.82

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 3,359.00	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	5,929 18	
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	1,679.50	
General or expense fund (less amount thereof included in liabilities and in assets not admitted	508.14	
Capital stock paid in	None.	
Total special funds		$ 11,475.82

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning to year)	None	None
Policies or certificates written or increased during the calendar year	315	$ 630,000
Total	315	$ 630,000
Deduct decreased or ceased to be in force during year	None	None
Total policies or certificates in force last December 31st (end of year)	315	$ 630,000
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims paid, scaled down and compromised during the year	None	None
Losses and claims oustanding unpaid last December 31st (end of year)	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Fifty cents for each year of the age of the applicant, payable in cash and note, or cash.

Give amount of annual dues, and how paid.

Answer. One-fourth of one per cent on the amount of insurance carried, payable semi-annually, January and July, in advance.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. From 20 to 50 years of age, inclusive.

Do the certificates or policies outstanding 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 or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer, None.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed?

Answer. Two per cent of the amount required at the time of becoming a member.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The reserve fund is composed of the guarantee deposits forfeited by lapses or by death of members, and the interest accruing from all funds of the association; deposited with the auditor of state, when collected.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Eighty-four one-hundredths per cent.

Are the officers and directors elected by the members?

Answer. Directors only; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes. Have had no claims.

What is the aggregate amount of assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Five hundred and ten dollars and ninety-six cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, HENRY EGBERT. *Vice-President*, THOS. THOMPSON.
Secretary, E. H. WHITCOMB.

[Incorporated March 4, 1882. Approved January 24, 1887. Chapter 65. Commenced business May, 1882.]

Home office, Davenport, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 68,561.42

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 16,283 67	
First year's assessments or premiums: Expenses, $12,620 62; mortuary, $36,338.67; reserve, $482.60; for other purposes, $1,259.89, emergency fund; total	50,701.78	
Subsequent year's assessments or premiums: Expense, $....; mortuary, $ ...; reserve, $ ...; for other purposes (not kept separate, but included in former item).		
Medical examiners' fees paid by applicant.....None.		
Total paid by members	$ 66,985.45	
Interest from mortgages, $4,032.20; bonds and stocks, $ ...; other sources, $ ...; total	4,032.20	
Rents (including $ ... for association's use of own buildings).....None.		
Profit on disposal of real estate, $ ...; of securities, $ ...; total.....None.		
From all other sources, viz.: Bills payable	284.74	
Total income during the year		$ 71,302.39
Sum of both amounts		$ 139,863.81

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 40,000.00	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $ ...; total.....None.		
Advanced payments returned to rejected applicants, $33.51; advanced payments returned to members, $73.50; total	107.01	

Paid members for dividends, $....; for surrender values, $1,308.68; total	$ 1,308.68	
Total paid to members	$ 41,215.69	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $12,402.48; subsequent years, $....; total	12,402.48	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	148.94	
Salaries and allowances of managers and agents not paid by commissions	7,614.12	
Salaries of officers, $1,862.50; other compensation of officers, $ ...; total	3,062.50	
Salaries and other compensation of office employes	1,612.50	
Medical examiners' fees, whether paid direct by members or otherwise	1,145.01	
Taxes on premiums, $ ...; insurance department fees and licenses, $140.70; municipal licenses, $....; taxes on franchise, $ ...; total	140.70	
Taxes on real estate and investments, $....; expenses and repairs on real estate, $....; total.....None.		
Rent (including $225 for association's use of own buildings) less sub-leases, $ ...; total	225.00	
Furniture, $4.20; legal expenses, $225.78; advertising and printing, $2,563.46; total	2,793.34	
Losses on disposal of real estate, $....; of securities, $....; total.....None.		
All other items, viz.: Interest, $560.30; postage, $317; telegraph, $104 15; express, $60.28; traveling expenses, $680.45; actuary, $125; Iowa state association, $102.50; from advanced account, $132.56; sundries, $297.06; bills receivable worthless and carried to profit and loss account, $4,331.45; total	6,782.67	
(Total expenses, $66,008.56.)		
Total disbursements		$ 77,319.25
Balance		$ 62,544.56

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $ ...; total.....None.		
Loans on mortgages of real estate, first liens, $60,100; not first liens, $ ...; total	$ 60,100.00	
Loans secured by pledge of bonds, stocks, or other collateral total.....None.		
Book value of bonds (excluding interest), $....; and stocks, $....; total.....None.		
Cash in office, $274.19; deposited in Chippewa Valley bank, Eu Claire, Wis., $223.50; First National, Grand Rapids, Wis., $171.90; total	669.59	
Agents' debit balances, $....; bills receivable, $1,773.34; total	1,773.34	
Other assets.....None.		
Total	$ 62,544.56	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total.....None.		
Total net ledger assets, as per balance		$ 62,544.56

NON-LEDGER ASSETS.

Interest due, $....; accrued, $1,181.69, on mortgages; total	$ 1,181.69	
Interest due, $....; accrued, $ ...; on other assets; total.....None.		
Rents due, $....; accrued, $....; on property or lease, $....; total.....None.		
Total	$ 1,181.69	

Market value of real estate over book value..None.			
Market value of bonds (not including interest) and stocks over book value.....None.			
Furniture, $1,081.91; stationery and supplies, $500; total.....	$ 1,581.91		
Mortuary assessments due on last call made within sixty days on insurance in force.....	1,452.90		
Surety fund pledges on business in force.....	6,970.00		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....None.			
Other items.....None.			
Total.....		$ 10,004.81	
Total non-ledger assets.....			$ 11,186.50
Gross assets.....			$ 73,831.06

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,081.91; supplies, printed matter, stationery, $500; total.....		$ 1,581.91	
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $1,507.90; total.....		1,507.90	
Loans on personal security.....None.			
Excess of mortuary assessment over probable collection.....		726.45	
Depreciation in ledger assets to bring same to market value, if less than book value.....None.			
Total.....			3,816.26
Total admitted assets.....			$ 70,014.80

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total.....None.			
Losses on stipulated premium policies, not adjusted, $....; resisted, $....; total.....None.			
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total.....None.			
Losses on post mortem policies, not adjusted, $....; resisted, $....; total.....None.			
Present value future payments on installment policy claims.....None.			
Disability, sick, accident or other benefits, due or accrued remaining unpaid.....None.			
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.			
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total.....None.			
Premiums or assessment paid before due.....None.			
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....		$ 533.48	
All other liabilities, viz: Paid up policies, $274.55; bills payable, $284.74; total.....		559.29	
Total liabilities.....			1,092.77
Balance to protect contracts.....			$ 68,932.03
Comprised under the following funds:			
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....		$ 726.45	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....None.			

Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	$ 66,401.30	
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	1,804.19	
Capital stock paid in.....None.		
Total special funds.....		$ 68,932.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,702	$3,702,000.00	1,934	$ 1,954,000.00
Policies or certificates written or increased during the calendar year.....	535	535,000.00	60	60,000.00
Total.....	3,237	$3,237,000.00	1,994	$ 1,994,000.00
Deduct decreased or ceased to be in force during year.....	728	728,456.00	456	456,000.00
Total policies or certificates in force last December 31st (end of year).....	2,509	$2,509,000.00	1,538	$ 1,538,000.00
Losses and claims unpaid December 31st (beginning of year).....	5	5,000.00	2	2,000.00
Losses and claims incurred during the calendar year.....	35	35,000.00	30	30,000.00
Total.....	40	$ 40,000.00	32	$ 32,000.00
Losses and claims paid during the year.....	40	40,000.00	32	32,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....	.....	.....	.....	.....
Premiums and assessments collected during year.....	.....	66,993.45	.....	41,397.86

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None.

Give amount of annual dues and how paid.

Answer. Five dollars per $1,000, collected with regular payments quarterly, semi-annually and annually.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation and policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One thousand dollars to $3,000 may be issued on any one life?

Give limiting ages for admission.

Answer. Fifteen to sixty.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. By safety fund created for the purpose of guaranteeing full payment of losses.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Cost of collection and protection.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By payment of 1 per cent of amount insured and mortality savings; deposited with the auditor of state of Iowa.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. On limited payment contracts only; American experience table; 4 per cent.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Fifty-four thousand two hundred and forty-nine dollars and eighty-four cents; rates of actual to expected losses, 84.4 per cent.

Are the officers and directors elected by the members?

Answer. Directors are and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. About sixty days prior to annual meeting, printed notices.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Twelve thousand six hundred and five dollars and sixty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, I. G. FOCHE. *Vice-President*, ALEXANDER MCKNIGHT.
Secretary, W. S. CAMPBELL.

[Incorporated December 2, 1878. Approved May 1, 1876. Commenced business January 1, 1876.]

Home office, Philadelphia, Pa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$1,647,337.53

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $443,152.80; mortuary, $97,503.79; reserve, $ ...; for other purposes, $ ...; total	$ 540,656.59	
Subsequent year's assessments or premiums: Expense, $207,-185.67; mortuary, $543,048.40; reserve, $263,756.86; for other purposes, $ ...; total	1,012,940.93	
Medical examiners' fees paid by applicant	3,418.72	
Total paid by members	$1,756,996.24	
Interest from mortgages, $11,315.39; bonds and stocks, $390.39; other sources, $21,012.61; total	32,728.39	
Rents (including $60,000 for association's use of own buildings)	64,956.98	
Profit on disposal of real estate, $922.99; of securities, $171.52; total	1,094.80	
From all other sources, viz: Fees for changing policies	513.00	
Total income during the year		$1,856,301.30
Sum of both amounts		$3,503,638.83

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 626,392.75	
Endowments, $ ...; old age benefits, $ ...; disability, sick or accident benefits, $ ...; total ... None.		
Advanced payments returned to rejected applicants	15,312.62	
Paid members for dividends, $18,791.89; for surrender values, $59,-122.05; total	77,913.94	
Total paid to members	$ 729,459.31	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $208,914.23; subsequent years, $80,593.82; total	289,508.05	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	6,697.90	
Salaries and allowances of managers and agents not paid by commissions	55,141.65	
Salaries of officers, $27,897.39; other compensation of officers, $ ...; total	27,897.39	
Salaries and other compensation of office employes	89,301.22	

Medical examiners' fees, whether paid direct by members or otherwise	$ 49,433.94	
Taxes on premiums, $5,444.70; insurance department fees and licenses, $1,162.03; municipal licenses, $1,719.85; tax on franchise, $.....; total	8,326.57	
Taxes on real estate and investments, $13,882.92; expenses and repairs on real estate, $23,119.83; total	37,002.75	
Rent (including $60,000 for association's use of own buildings) less sub-leases	49,878.19	
Furniture, $3,952.30; legal expenses, 2,441.13; advertising and printing, $45,456 17; total	51,849.50	
Losses on disposal of real estate, $1,434.04; of securities, $5,070.01; total	6,504.05	
All other items, viz: Janitor, fuel, etc., $1,166.05; express and telegrams, $3,888.71; traveling expenses, $21,447.88; postage, $13,258.14; legislation, $1,338.07; library, $1,105.63; sundry expenses, $2,470.78; total	44,668.28	
(Total expenses, $776,109.44.)		
Total disbursements		$1,498,578.75
Balance		$2,005,055.18

LEDGER ASSETS.

Book value of real estate, unincumbered, $1,157,766.64; incumbered, $.....; total	$1,157,766.64	
Loans on mortgages of real estate, first liens, $283,627.33; not first liens, $2,708.13; total	285,335.46	
Loans on policies, reserve included in liabilities	57,603.09	
Loans secured by pledge of bonds, stocks or other collateral	46,913.64	
Interest bearing notes secured by liens on policies	69,277.99	
Book value of bonds (excluding interest), $88,726.75; stocks, $10,329 50; total	99,126.25	
Cash in office, $266 65, deposited in banks: Union Trust company, $15,273.39; Third National bank, $10,283.82; Seventh National bank, $10,237 56; Ninth National bank, $15,436.46; total	52,896.88	
Agents' debit balances, $199,407.35; bills receivable, $13,175.62; total	212,582.97	
Other assets, viz: Due from Citizens Mutual Insurance company, $25,309.07; Minnesota Loan and Trust company, $779.47; supplies, $2,499.89; suspended banks, $,1099.39; total	29,687 82	
Total	$2,011,160.74	
Deduct ledger liabilities: Agents' credit balances, $799.17; borrowed money, $.....; all other, $5,306.39; total	6,105.56	
Total net ledger assets, as per balance		$2,005,055.18

NON-LEDGER ASSETS.

Interest due, $3,027.22; accrued, $4,623.06, on mortgages; total	$ 7,650.28	
Interest due, $.....; accrued, $2,628.05, on other assets; total	2,628.05	
Rents due, $.....; accrued, $2,727.20, on property or lease; total	2,727.20	
Total	$ 13,005.53	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	1,511.75	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	

Other items	None.	
Total non-ledger assets		$ 14,517.28
Gross assets		$2,019,572.46

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $.....; supplies, printed matter, stationery, $2,499.89; total	$ 2,499.89	
Agents' debit balances not secured by bonds, $141,303.73; bills receivable, not secured, $13,175.62; total	154,479.37	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total		156,979.26
Total admitted assets		$1,862,593.20

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $5,498.35; adjusted, not due, $6,000; total	$ 11,498.35	
Losses on stipulated premium policies, not adjusted, $130,000; resisted, $42,000; total	172,000.00	
Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....; total	None.	
Losses on post mortem policies, not adjusted, $.....; resisted, $.....; total	None.	
Present value future payments on installment policy claims (face $1,400, discounted at 4 per cent), $1,157, including ledger liabilities.		
Disability, sick, accident or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	5,000.00	
Surrender value obligations due or accrued, $.....; dividend obligations due or accrued, $.....; total	None.	
Premiums or assessments paid before due	1,000.00	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon, 4 per cent reserve on paid up and limited advance payment policies	493,244.28	
All other liabilities	None.	
Total liabilities		682,742.63
Balance to protect contracts		$1,179,850.57
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Contingent fund (less amount thereof included in liabilities and in assets not admitted)	$1,172,882.07	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	6,968.50	
Capital stock paid in	None.	
Total special funds		1,179,850.57

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	29,005	$67,412,958 92	400	$ 853,250.00
Policies or certificates written or increased during the calendar year	8,524	19,898,908.85	98	231,055.25
Total	37,529	$87,311,164 27	498	$ 1,084,305.25
Deduct decreased or ceased to be in force during year	5,876	14 437,437 17	120	227,397.50
Total policies or certificates in force last December 31st (end of year)	31,653	$72,873,727.10	378	$ 856,907.75
Losses and claims unpaid December 31st (beginning of year)	57	138,500.00	1	2,000 00
Losses and claims incurred during the calendar year	284	684,923 28	1	1,000.00
Total	341	$ 823,423.28	2	$ 3,000.00
Losses and claims paid, scaled down and compromised during the year	267	639,924.93	2	3,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	74	183,498.35	None	None
Premiums and assessments collected during year	.....	1,753 577.82	.....	18,362.79

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. In addition to first year premium $4 per $1,000 insurance, plus a percentage, varying from 3 to 5 per cent of mortality element.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Twenty-five thousand dollars, unless otherwise authorized by board of directors; minimum, $500.

Give limiting ages for admission.

Answer. From 18 to 60 years of age.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. The policies are guaranteed by the contingent fund now sufficient to pay the losses for two years, and by the assessments of premiums.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. According to policy contracts the savings from mortality during the first five years may be used for expenses.

Does the association 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, are the amounts fixed?

Answer. No. In the event of the surrender of certain forms of policies over payments are returned.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, with both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Premiums are computed on bases of experience of forty-six American companies; policies valued accordingly, and if deficiency in fund occurs it must be raised by special assessment.

How are emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by special assessment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Computed according to association's experience extended to end of life by thirty American office experience with 4 per cent interest.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Expected mortality, $1,020.443.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Advertised as required by law.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No, only in cases of legal insurable interest.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Five hundred eighty-four thousand, five hundred and twenty-five dollars and eighty-four cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assesments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, HENRY NAUMANN, *Vice-President*, S. JOHN ZAISER.
Secretary, F. H. A. KOCH.

[Incorporated, March 5, 1887, under Iowa law. Approved, June 15, 1887, chapter 65. Commenced business, July 1, 1887.]

Home office, Burlington, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... $ 5,683.45

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications, estimate	$ 1,800.00	
First year's assessments or premiums: Estimated expense, $302.34; mortuary estimate, $72.56; reserve, $24.53; for other purposes, none; total	490.43	
Subsequent year's assessments or premiums: Expense, $4,447.99; mortuary, $11,423.49; reserve, $3,807.83; for other purposes, none; total	19,674.30	
Medical examiners' fees paid by applicants	None.	
Total paid by members in cash	$ 21,964.73	
Interest from mortgages, $170; bonds and stocks, none; other sources, none; total	170.00	
Rents (including none for association's use of own buildings)	None.	
Premium notes not yet due: Expense fund, $4,500.50; mortuary, $11,748.54; reserve, $3,935.18; total	20,184.18	
From all other sources, viz.: Temporary advanced by officers, expense, $1,192.34; mortuary, $5,966.75; total	7,159.09	
Total income during the year		$ 49,457.09
Sum of both amounts		$ 55,141.44

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 18,881.23	
Endowments, none; old age benefits, none; disability, sick or accident benefits, $200; total	200.00	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender values agreed upon, $168.62; total	168.62	
Total paid to members	$ 19,050.55	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,000; subsequent years, none; total	1,000.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,344.54	
Salaries and allowances of managers and agents not paid by commissions	2,082.54	
Salaries of officers, $1,430.42; other compensation of officers, none; total	1,430.42	
Salaries and other compensation of office employes	535.00	
Medical examiners' fees, whether paid direct by members or otherwise	353.00	
Taxes on premiums, none; insurance department fees and licenses, $103.75; municipal licenses, none; tax on franchise, none; temporary advance returned, $3,362.54; total	3,466.29	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $497.04 for association's use of own buildings) less sub-leases	497.04	
Furniture, none, legal expenses, none; advertising and printing, $510.84; total	510.84	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Interest and meeting fees, $175.84; books and stationery, $57.12; postage and exchange, $288.42; traveling expenses, $309.93; sundries and incidentals, $113.89; total. (Total expenses, $12,125.89; less temporary advance returned, $6,362.54; balance, $6,761 35.)	944.42	
Total disbursements		$ 31,174.44
Balance		$ 23,967.00

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, $1,000; not first liens, none; total	$ 1,000.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) none; and stocks, none; total	None.	
Cash in office, $176.07; deposited in banks: First National bank, $1,626.75; Missouri Insurance department, $1,000; total	2,802.82	
Agents' debit balances, none; bills receivable, none; total	None.	
Other assets, viz.: Premium notes not yet due	20,168.72	
Total	$ 23,967.00	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, $7,159.09; all other, none; total	7,159.09	
Total net ledger assets		$ 16,807.91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.
Interest due and accrued on other assets	None.
Rents due and accrued on property or lease	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.
Other items	None.
Gross assets	$ 16,807 91

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	$ 16,807.91

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, $4,000; resisted, $1,000; total	$ 5,000.00	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	

Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 5,000.00
Balance to protect contracts		$ 11,807.81
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 5,000.00	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Capital stock paid in	None.	

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,493	$1,547,000.00	536	$ 585,000.00
Policies or certificates written or increased during the calendar year	404	500,000.00	281	336,500.00
Total	1,897	2,047,000.00	817	921,500.00
Deduct decreased or ceased to be in force during year	349	394,000.00	143	175,500.00
Total policies or certificates in force last December 31st (end of year)	1,548	1,653,000.00	674	746,000.00
Losses and claims unpaid December 31st (beginning of year)	7	8,000.00	.....	.....
Losses and claims incurred during the calendar year	21	19,935.37	5	5,466.75
Total	28	27,935.37	5	5,466.75
Losses and claims paid, sealed down and compromised during the year	24	19,059 55	5	5,466.75
Losses and claims outstanding unpaid December 31st (end of year)	4	8,050.00	.....	.....
Premiums and assessments collected during year	.....	21,964.72	.....	6,509.08

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee, if any is charged, varies according to age of applicant and amount of policy issued.

Give amount of annual dues, and how paid.

Answer. The amount is limited to one-half of 1 per cent of the amount of insurance in force.

Are these specified in policies or in by-laws?

Answer. Stated in policies; also in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum amount, $2,000; minimum amount, $100.

Give limiting ages for admission.

Answer. Limited age, 60 years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Only according to Iowa laws.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Collection fees are deducted; only net receipts at the home office are accounted for.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The American and actuaries tables combined.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From the surplus of mortuary premiums collected, calculated one-fourth of it to go to the reserve or emergency fund. Deposited according to the laws of the state of Iowa.

Are the directors elected by the members?

Answer. Yes, and officers are elected by the board of directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed to them not less than thirty days prior to elections?

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, all such of the directors or officers that have advanced any moneys will be repaid as soon as a surplus in the fund will permit.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association?

Answer. Not less than $2,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or ratio remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, E. TUFFREE. *Vice-President*, S. M. ROGERS.
Secretary, I. S. MILLARD.

[Incorporated, September 17, 1896. Approved, October 2, 1896. Commenced business, October 21, 1896.]

Home office, Marshalltown, Iowa.

Capital.....None

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 113.77

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $....; mortuary, $....; reserve, $....; for other purposes, $....; total	None.	
Subsequent year's assessments or premiums: Expense, $2,712.30; mortuary, $2,463.01; reserve, $....; for other purposes, $....; total	$ 5,175.31	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 5,175.31	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $....; total	None.	
Rents (including $.... for association's use of own buildings)	None.	
Profit on disposal of real estate, $....; of securities, $....; total	None.	
From all other sources, viz: Borrowed money	300.00	
Total income during the year		5,475.31
Sum of both amounts		$ 5,589.08

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $1,170.45; total	$ 1,170.45	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, $....; for surrender values, $....; total	None.	
Total paid to members	$ 1,170.45	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $....; subsequent years, $561.19; total	561.19	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	102.50	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $621.11; other compensation of officers, $300; total	921.11	
Salaries and other compensation of office employes	411 72	

Medical examiners' fees, whether paid direct by members or otherwise	None.	
Taxes on premiums, $....; insurance department fees and licenses, $18; municipal licenses, $....; tax on franchise, $....; total	$ 18 00	
Taxes on real estate and investment, $....; expenses and repairs on real estate, $....; total	None.	
Rent (including $.... for association's use of own buildings); subleases	35 43	
Furniture, $9.83; legal expenses, $5; advertising and printing, $402 85; total	417.68	
Losses on disposal of real estate, $....; of securities, $....; total	None.	
All other items, viz: Postage, $46 76; traveling expenses, $252.46; contingent expenses, $111 69; total	410.91	
(Total expenses, $3,878.34.)		
Total disbursements		4,045.79
Balance		$ 1,540.29

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	None.	
Loans on mortgages of real estate, first liens, $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), $....; and stocks, $....; total	None.	
Cash in office, $283.13; deposited in Fidelity Savings bank, $1,257.16; total	$ 1,540.29	
Agents' debit balaces, $....; bills receivable, $....; total	None.	
Other assets	None.	
Total	$ 1,540.29	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets, as per balance		$ 1,540.29

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; on mortgages, $....; total	None.	
Interest due, $....; accrued, $....; on other assets, $....; total	None.	
Rents due, $....; accrued, $....; on property or lease, $....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 1,211.39	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		1,211.39
Gross assets		$ 2,751.68

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total	None.
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $....; total	None.

Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total admitted assets		$ 3,751.68

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total	None.	
Losses on stipulated premium policies, not adjusted, $....; resisted, $....; total	None.	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total	None.	
Losses on post mortem policies, not adjusted, $....; resisted, $....; total	None.	
Present value future payments on installment policy claims (face $.... discounted at 4 per cent)	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 1,311.39	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	None.	
All other liabilities	None.	
Total liabilities		1,311.39
Balance to protect contracts		$ 1,540.29

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in Assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Indemnity fund (less amount thereof included in liabilities and in assets not admitted)	$ 1,390.27	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	150 02	
Capital stock paid in	None.	
Total special funds		$ 1,540.29

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	270	$ 634,500.00
Policies or certificates written or increased during the calendar year	607	755,150.00
Total	877	1,389,650.00
Deduct decreased or ceased to be in force during year	570	907,950.00
Total policies or certificates in force last December 31st (end of year)	307	481,500 00
Losses and claims unpaid December 31st (beginning of year)	None	
Losses and claims incurred during the calendar year	70	1,170.45
Total	70	1,170.45
Losses and claims paid, scaled down and compromised during the year	70	1,170.45
Losses and claims outstanding unpaid last December 31st (end of year	None	
Premiums and assessments collected during year		5,170.31

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Have none.
Give amount of annual dues, and how paid.
Answer. Six dollars deducted for annual dues on all premiums of $9.00 and over.
Are these specified in policies or in by-laws?
Answer. In articles.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Five thousand dollars accidental death and $25 weekly indemnity,—and $250 accidental death and $5 weekly indemnity.
Give limiting ages for admission.
Answer. Limiting ages—18 to 60 years.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. Yes.
Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. No.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes; in articles.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. By rates and tables furnished by other associations.
How are the emergency, reserve and special funds created, and for what purpose, and where deposited?
Answer. Have none.
Are the officers and directors elected by the members?
Answer. Yes.
Are notices of election sent to members?
Answer. No.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. No.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. $1,000.
Has the association during the year levied extra assessments on policies paying stipulated premiums?
Answer. No.
Or increased the basis of rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

HARTFORD LIFE 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 thereof.

President, E. B. PARKER. *First Vice-President*, E. C. HILLIARD.
Assistant Secretary, W. A. COWLES. *Second Vice-President*, JOHN D. PARKER.

[Incorporated May, 1865. Commenced business April, 1867.]

Home office, Hartford, Conn.

Capital..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 1,519,966.48

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications: Admission fees, $95,586 00; annual dues, $266,206.83; total	$ 361,792 83	
First year's assessments or premiums: Expense, 28,351.48; mortuary, $105,024.43; reserve, $....; for other purposes, $15,690.00; safety fund, ...; total	149,065 91	
Subsequent year's assessments or premiums: Expense, $139,-096.17; mortuary, $1,355,892.92; reserve, $....; for other purposes, $22,237.31; safety fund, $9,955.02; total	1,350,101.42	
Medical examiner's fees paid by applicant	23,217.06	
Total paid by members	$1,883,177.22	
Interest from mortgages, $....; bonds and stocks, $11,813.50; other sources, $4,715 45; safety fund, $47,248 10; total	63,777.05	
Rents (including $.... for association's use of own buildings)....	None.	
Profit on disposal of real estate, $ ...; of securities, $....; total	None.	
From all other sources, viz: Advanced payments	6,367.61	
Total income during the year		1,953,321.88
Sum of both amounts		$3,473,288.36

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$1,472,750.46	
Endowments $ . .; old age benefits, $....; disability, sick or accident benefits, $; total	None.	
Advanced payments returned to rejected applicants; advanced payments applied on premiums	7,764.55	
Paid members for dividends, $76,638.97; for surrender values, $....; total	76,625.97	
Total paid to members	$1,557,140.98	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $119,157.88; subsequent years, $50,511.44; total	169,669 32	
Commissions paid or allowed for collecting assessments, or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	8,075 00	
Salaries of officers, $21,899 97; other compensation of officers, $....; total	21,899 97	

Salaries and other compensation of office employes	$ 40,619.14	
Medical examiners' fees, whether paid direct by members or otherwise	25,383.06	
Taxes on premiums, $12,338 99; insurance department fees and licenses, $2,699 13; municipal licenses, $408 00; tax on franchise, $830.90; total	16,025.03	
Taxes on real estate and investments, and repairs on real estate	8,304.79	
Rent (including $ ... for association's use of own buildings) less sub-leases	None.	
Furniture, $ ...; legal expenses, $2,928 96; advertising and printing, $6,190.09; total	11,119 05	
Losses on disposal of real estate, $ ...., of securities, $ ....; total	None.	
All other items, viz: Commercial reports, $5,617 33; postage, $11,426.73; reinsurance, $177 61; office expenses, $3,451 65; traveling expenses, $5,449 47; total	26,122.79	
Dividend on capital stock	40,000.00	
Transferred to stock department on account of dues (Total expenses, $435,269.04.)	68,000.00	
Total disbursements		$1,902,410.02
Balance		$1,580,878 34

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ...; incumbered, $....; total	None.	
Loans on mortgages of real estate, first liens, $.... not; first liens, $....; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral ...	$ 20,000.00	
Book value of bonds (excluding interest), $156,483 68; and stocks, $84,103.58; total	240,587 26	
Cash in office, $5,717 93; deposited in banks: First National bank of Hartford, Conn., $58,424.35; Farmers and Merchants bank of Hartford, Conn., $59,058.78; Nebraska National bank of Omaha, Neb., $4,900.00; total	128,100 33	
Agents' debit balances, $ .. ; bills receivable, $ .. ; total	None.	
Other assets, viz.: Safety fund securities on deposit with security company	1,192,190.75	
Total	$1,580,878.34	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $ ...; all other, $....; total	None.	
Total net ledger assets, as per balance		1,580,878 34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	$ 4,630.12	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	322,100.00	
Other items	None.	
Total non-ledger assets		326,730.12
Gross assets		$1,907,608.46

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $ ...; supplies, printed matter, stationery, $....; total	None.

Agents' debit balances not secured by bonds, $...; bills receivable, not secured, $...; total	None.	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	$ 8,888.73	
Total		$ 8,888.73
Total admitted assets		$1,898,719.73

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $...; adjusted, not due, $...; total	None.	
Losses on stipulated premium policies, not adjusted, $...; resisted, $...; total	None.	
Losses on post mortem policies, due and unpaid, $250; adjusted, not due, $...; total	$ 250 00	
Losses on post mortem policies, not adjusted, $297,100; resisted, $25,000; total	322,100.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, fees, etc., due or accrued	574.80	
Surrender value obligations, due or accrued, $...; dividend obligations due or accrued, $...; total	None.	
Premiums or assessments paid before due	2,699 18	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	1,092 00	
All other liabilities	None.	
Total liabilities		326,674 78
Balance to protect contracts		$1,572,044.95

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	28,563.67	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	59,339 55	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Safety fund (less amount thereof included in liabilities and in assets not admitted)	1,192,190.75	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	291,950.98	
Capital stock paid in	None.	
Total special funds		$1,572,044.95

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	43,904	$ 91,582,200.00	902	$ 1,818,000 00
Policies or certificates written or increased during the calendar year	5,470	9,149,400.00	20	28,000.00
Total	49,434	100,731,600.00	922	1,846,000 00
Deduct decreased or ceased to be in force during the year	5,316	10,884,000.00	72	145,000.00
Total policies or certificates in force last December 31st (end of year)	44,118	90,067,600.00	750	1,501,000.00
Losses and claims unpaid December 31st (beginning of year)	136	224,000.00	.....	.....
Losses and claims incurred during the calendar year	576	1,490,100.00	16	43,500.00
Total	712	1,814,100.00	16	43,500.00
Realsted claims decided in our favor	3	4,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	599	1,488,000.00	14	39,500.00
Losses and claims outstanding unpaid last December 31st (end of year)	111	322,100.00	2	4,000.00
Premiums and assessments collected during year	.....	1,499,167.39	.....	35,840.39

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Eight dollars per $1,000 of insurance paid in advance.

Give amount of annual dues, and how paid.

Answer. Old policies $3 per $1,000, and present issue $4 per $1,000

Are these specified in policies or in by-laws?

Answer. Specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen thousand dollars and $500.

Give limiting ages for admission.

Answer. Age 59.

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

Answer. By reserve and safety fund.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Dividends but no surrender value or endowment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Certain expense for collection, taxation and adjustment of claims as stated in policies.

Does the association 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

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in policies, when required to pay claims.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments according to age at dates thereof; on some policies premiums are level for seven or more years; tables used, American and actuaries 4 per cent.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By a payment of $10 per $1,000 of insurance; safety fund; Security company, of Hartford, Conn.

If the association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Reserve computed on certain policies having level premiums for a term of years; amount, $60,329.55; actuaries' tables at 4 per cent by groups.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, $1,453,400.

Are the officers and directors elected by the members?

Answer. No.

If not, how are they selected?

Answer. By stockholders.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes (occasional compromises for causes).

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Quarterly, $321,500.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, GEORGE C. MCMURTRY. *Vice-President*, HORACE BIRDSALL.
Secretary, WILLIAM BOWEN.

[Incorporated, December 31, 1894. Approved, January 3, 1895. Commenced business, January 3, 1895.]

Home office, Des Moines, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 660.61

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 800.00	
First year's assessments or premiums: Expense, $3,121.56; mortuary, $707.19; reserve, none; for other purposes, none; total	3,828.75	
Subsequent year's assessments or premiums: Expense, $168.41; mortuary, $505.34; reserve, none; for other purposes, none; total	673.75	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 4,302.50	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total	None.	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 4,302.50
Sum of both amounts		$ 4,963.11

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, none; old age benefits, none; accident benefits, $1,035.15; total	$ 1,035.15	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends and for surrender values	None.	
Total paid to members	$ 1,035.15	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,170.43 (including membership fees, $800)	1,170.43	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	40.70	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $955; other compensation of officers, none; total	955.00	
Salaries and other compensation of office employes	256.66	
Medical examiners' fees, whether paid direct by members or otherwise	None.	
Taxes on premiums, none; insurance department fees and licenses, $17.50; municipal licenses, none; tax on franchise, none; total	17.50	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent for association's use of buildings	140.00	
Furniture, none; legal expenses, $18.50; advertising and printing, $198.15; total	216.65	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Traveling expenses, $2,7.05; books and stationery, $18.27; general expenses, $84.55; interest, $28; postage, $296.60; total	404.55	
(Total expenses, $3,201.49.)		
Total disbursements		$ 4,236.64
Balance		$ 726.47

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, none; deposited in banks, $695.79; Des Moines National bank, Des Moines, Iowa; total	$ 695.79	
Agents' debit balances, $30.68; bills receivable, none; total	30.68	
Other assets	None.	
Total	$ 726.47	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, $250, original sum advanced by incorporators; total	250.00	
Total net ledger assets		$ 476.47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Assessments to become due on policies, not exceeding one assessment nor the amount of claims not assessed for	$ 268.00	
Other items	None.	
Total non-ledger assets		$ 268.00
Gross assets		$ 744.47

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	$ 744.47

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on accident policies reported, not adjusted, $118; resisted, $150; total	$ 268.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	

Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	$ 78.50	
All other liabilities	None.	
Total liabilities		$ 346.50
Balance to protect contracts	$	$ 397.97
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 552.58	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) minus	154.61	
Capital stock paid in	None.	
Total special funds		$ 397.97

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	562	$ 1,103,000.00
Policies or certificates written or increased during the calendar year	341	580,000 00
Total	903	1,683,000 00
Deduct decreased or ceased to be in force during year	492	865,000.00
Total policies or certificates in force last December 31st (end of year)	411	818,000 00
Losses and claims unpaid December 31st (beginning of year)	8	316.00
Losses and claims incurred during the calendar year	51	1,015.15
Total	59	1,333 15
Losses and claims paid, scaled down and compromised during the year	53	1,035.15
Losses and claims outstanding unpaid last December 31st (end of year)	6	298.00
Premiums and assessments collected during year		3,502 50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Membership fee, class A, $2; AA, $1.50, all others $3.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. In the articles of incorporation, class A1, $12; A, $9; AA, $6; B2, $9; B3, $7; B4, $5; B5, $24.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand dollars. Eighteen years to 65 years, inclusive.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expense?

Answer. Yes.

If so, what amount and under what circumstances?
Answer. Per articles of incorporation.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes. Articles of incorporation.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. Quarterly, semi-annually, or annually.
Are the officers and directors elected by the members?
Answer. Yes.
Are notices of election sent to members?
Answer. Date of annual meeting fixed by articles of incorporation.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment or expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. No.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Nine hundred and four dollars and seventy-five cents.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, E. H. CONGER. *Vice-President*, DANIEL REAMER.
Secretary, J. HUBER OWEN.

[Incorporated October 15, 1894. Commenced business January 21, 1895.]
Home office, Des Moines, Iowa.

Capital	None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 11,510.00

INCOME DURING YEAR.

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

Membership fees required or represented by applications	$ 730.00	
First year's assessments or premiums: Expense, $.....; mortuary, $.....; reserve, $.....; for other purposes, ...; total	None.	
Subsequent year's assessments or premiums: Expense, $1,137.43; mortuary, $519.76; reserve or guarantee fund, $611.40; for other purposes, $284.63; interest on notes (surplus fund) guarantee fund notes, $1,273.32; total	3,706.54	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 4,436.54	
Interest on mortgages, $.....; bonds and stocks, $.....; other sources, bills receivable, $471.71; total	471.71	
Rents (including $..... for association's use of own buildings)	8.43	
Profit on disposal of real estate, $.....; of securities, ...; total	None.	
From all other sources	None.	
Total income during the year		$ 4,916.68
Sum of both amounts		16,426.68

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, $.....; old age benefits, $.....; disability, sick or accident benefits, $.....; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, $.....; for surrender values, ...; total	None.	
Total paid to members	None.	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $730; subsequent year's, $.....; total	$ 730.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	46.09	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $473.60; other compensation of officers, $.....; total	473.60	
Salaries and other compensation of office employes	9.40	
Medical examiners' fees whether paid direct by members or otherwise	26.40	
Taxes on premiums, $.....; insurance department fees and licenses, $17.50; municipal licenses, $.....; tax on franchise, $.....; total	17.50	
Taxes on real estate and investments, $.....; expenses and repairs on real estate, $.....; total	None.	
Rent (including $..... for association's use of own building) less sub-leases	119.97	
Furniture, $.....; legal expenses, $.....; advertising and printing $51.28; total	51.28	
Losses on disposal of real estate, $.....; of securities, $.....; total	None.	
All other items, viz: Postage, $41.95; traveling expenses, $60.32; all other items, $130.04; total	232.31	
(Total expense, $1,706.15.)		
Total disbursements		$ 1,706.15
Balance		$ 14,720.53

LEDGER ASSETS.

Book value of real estate, unincumbered, ...; incumbered; $.....; total	None.	
Loans on mortgages of real estate, first liens, $.....; not first liens, $500; total	$ 500.00	

Loans secured by pledge of bonds, stocks, or other collateral ..... None.			
Book value of bonds (excluding interest, $.....; and stocks $.....) ..... None.			
Cash in office, $ .....; deposited in Citizens National bank, $1,810.64; total		$ 1,810.64	
Agents' debit balances, $ ..... ; bills receivable, $161.71; total		161.71	
Other assets, viz: Guarantee fund notes		12,948.18	
Total		$ 14,720.53	
Deduct ledger liabilities: Agents' credit balances, $.....; borrowed money, $.....; all other, $.....; total ..... None.			
Total net ledger assets, as per balance			$ 14,720.53
NON-LEDGER ASSETS.			
Interest due, $37 23; accrued, $..... on mortgages; total	$ 37.23		
Interest due, $.....; accrued, $ .....on other assets; total ..... None.			
Rents due, $23.57; accrued, $ .....; total	23.57		
Total		$ 60.80	
Market value of real estate over book value ..... None.			
Market value of bonds (not including interest) and stocks over book value ..... None.			
Mortuary assessments due on last call made within sixty days on insurance in force ..... None.			
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..... None.			
Other items ..... None.			
Total non-ledger assets			$ 60.80
Gross assets			$ 14,781.33
DEDUCT ASSETS NOT ADMITTED.			
Furniture, fixtures and safes, $ ...; supplies, printed matter, stationery, $.....; total ..... None.			
Agents' debit balances not secured by bonds, $..... ; bills receivable, not secured, $161.71; total		$ 161 71	
Loans on personal security ..... None.			
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.			
Total			$ 161.71
Total admitted assets			$ 14,619.62
NON-LEDGER LIABILITIES.			
Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $ ...; total ..... None.			
Losses on stipulated premium policies, not adjusted, $.....; resisted, $.....; total ..... None.			
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $ .....; total ..... None.			
Losses on post mortem policies, not adjusted, $.....; resisted, $; total ..... None.			
Present value future payments on installment policy claims ..... None.			
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.			
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.			

Surrender value obligations due or accrued, $.....; dividend obligations due or accrued, $.....; total ..... None.			
Premiums or assessments paid before due ..... None.			
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon ... None.			
All other liabilities, viz: Bills payable		$ 80.00	
Total liabilities			$ 80.00
Balance to protect contracts			$ 14,539.62
Comprised under the following funds:			
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)		$ 884.22	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..... None.			
Surplus or emergency fund (less amount thereof included in liabilities and in assets not admitted)		332.58	
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)		12,842.02	
Bills receivable (less amount thereof included in liabilities and in assets not admitted)		480.80	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) ..... None.			
Capital stock paid in ..... None.			
Total special funds			$ 14,539.62

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	288	$ 460,000.00
Policies or certificates written or increased during the calendar year	163	264,000.00
Total	451	724,000 00
Deduct decreased or ceased to be in force during year	142	219,000.00
Total policies or certificates in force last December 31st (end of year)	309	505,000.00
Losses and claims unpaid December 31st (beginning of year)	None.	None.
Losses and claims incurred during the calendar year	None.	None.
Total	None.	None.
Losses and claims paid, scaled down and compromised during the year	None.	None.
Losses and claims outstanding unpaid last December 31st (end of year)	None.	None.
Premiums and assessments collected during year		2,433 32

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. On guarantee fund plan, $10 and $15 for $1,000 and $2,000 policy; on ordinary life policy no fee charged.

Give amount of annual dues, and how paid.

Answer. Ten per cent of guarantee fund note, semi-annually.

Are these specified in policies or in by-laws?

Answer. In articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $2,000; minimum, $500.

Give limiting ages for admission.

Answer. Ages 17 to 60.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No, except to defend against claims that the board of directors believe unjust.

Does the association 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

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are made quarterly and are based on guarantee note, levied on age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Interest on guarantee notes, amount collected on notes of lapsed members; for excessive mortality; Citizens' National bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. On plan used, no mathematical reserve computed.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Three to the thousand.

Are the officers and directors elected by the members?

Answer. Yes, directors, and officers by directors.

Are notices of election sent to members?

Answer Yes.

When and how?

Answer. Usually sent with January call.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATIONS,

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

President, DR. A. C. SCHADEL. *Vice-President*, REV. C. C. SNYDER.
Secretary, WILLIAM W. KRAPE.

[Incorporated December 20, 1890. Reincorporated July 25, 1896, under general act. Approved June 22, 1893, chapter 73. Commenced business, December 26, 1890.]

Home office, Freeport, Ill.

Capital.....None

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 12,013.02

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 6,504.00	
First year's assessments or premiums: Expense, $2,673.25; mortuary, $11,011.85; reserve, $....; for other purposes, $....; total	13,685.10	
Subsequent year's assessments or premiums: Expense, $10,002.80; mortuary, $52,351; reserve, $....; for other purposes, $854 advance fund; total	63,747.80	
Reinstatement fees, $180.90; certificate fees, $102; total	282.90	
Medical examiners' fees paid by applicant	1,300.03	
Total paid by members	$ 85,019.80	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $....; total	None.	
Rents (including $.... for association's use of own buildings)	None.	
Profit on disposal of real estate, $....; of securities, $....; total	None.	
From all other sources	None.	
Total income during the year		$ 85,019.80
Sum of both amounts		$ 97,032.82

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 62,450.00	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $....; advance fund, $421.50; total	421.50	
Advanced payments returned to rejected applicants	9.40	
Paid members for dividends $....; for surrender values, $....; total	None.	
Total paid to members	$ 62,880.90	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessment or premiums, $....; subsequent years, $....; membership fees, $6,280.50; total	6,289.50	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	1,216.10	
Salaries of officers, $4,150; other compensation of officers, $....; total	4,150.00	

Salaries and other compensation of office employes	$ 1,848.00	
Medical examiners' fees, whether paid direct by members or otherwise	1,402.50	
Taxes on premiums, $....; insurance department fees and licenses, $173; municipal licenses, $....; tax on franchise, $ ..; total	173.00	
Taxes on real estate and investments, $....; expenses and repairs on real estate, $; total None.		
Rent (including $220.50 for association's use of own buildings) less sub-leases	226.50	
Furniture, $ ...; legal expenses, $255; advertising and printing, $1,938.80; total	2,193.80	
Losses on disposal of real estate, $....; of securities, $....; total None.		
All other items, viz: Expenses, $287.84; postage, $514.03; mileage and per diem of officers, directors and financial committee, $681.57; general traveling expenses, $244.04; supply account, $49.69; total	1,787.17	
(Total expenses, $19,286.57.)		
Total disbursements		$ 82,157.47
Balance		$ 14,865.35

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total None.		
Loans on mortgages of real estate, first liens, $....; not first liens, $ ..; total None.		
Loans secured by pledge of bonds, stocks, or other collateral None.		
Book value of bonds (excluding interest), $....; stocks, $....; total None.		
Cash in office, $1,636.86; deposited in banks: German bank, Freeport, Ill., $8,972.75; Second National Bank, Freeport, Ill., $4,193.96; Knowlton Bros., Freeport, Ill., $468.70; total	15,302.27	
Agents' debit balances, $....; bills receivable, $....; total None.		
Other assets: Furniture and fixtures	310.00	
Total	$ 15,512.27	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $646.92; all other, $... ; total	646.92	
Total net ledger assets, as per balance		$ 14,865.35

NON-LEDGER ASSETS.

Interest due, $ ...; accrued, $...., on mortgages; total None.		
Interest due, $ ...; accrued, $., on other assets; total None.		
Rents due, $....; accrued, $ .., on property or lease; total None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force	$ 598.05	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	7,000.00	
Other items None.		
Total non-ledger assets		7,598.05
Gross assets		$ 22,463.40

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $310; supplies, printed matter, stationery $....; total	$ 310.00	

Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $....; total None.		
Loans on personal security None.		
Excess of liabilities on account mortuary assessments	$ 598.05	
Depreciation in ledger assets to bring same to market value, if less than book value None.		
Total		$ 908.05
Total admitted assets		$ 21,555.35

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, $....; adjusted, not due, $ ...; total None.		
Losses on stipulated premium policies, not adjusted, $....; resisted, $ ...; total None.		
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $....; total None.		
Losses on post mortem policies, not adjusted, $7,000; resisted, $... ; total	$ 7,000.00	
Present value future payments on installment policy claims None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,459.18	
Surrender value obligations due or accrued, $... ; dividend obligations due or accrued, $...; total None.		
Premiums or assessments paid before due None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon None.		
All other liabilities None.		
Total liabilities		$ 8,459.18
Balance to protect contracts		$ 13,096 17
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 9,796.85	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	6,580.00	
Advance fund (less amount thereof included in liabilities and in assets not admitted)	432.50	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	3,376 82	
Capital stock paid in None.		
Total special funds		$ 13,096.17

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,675	$10,904,000.00	None	None
Policies or certificates written or increased during the calendar year	1,281	2,371,000 00	3	$ 4,500.00
Total	6,956	13,355,000 00	3	4,500 00
Deduct decreased or ceased to be in force during year	740	1,384,500 00	None	None
Total policies or certificates in force last December 31st (end of year)	6,216	11,970,500 00	3	4,500 00
Losses and claims unpaid December 31st (beginning of year)	7	15,000.00	None	None
Losses and claims incurred during the calendar year)	29	59,000 00	None	None
Total	36	74,000 00	None	None
Losses and claims paid, scaled down and compromised during the year	32	67,000.00	None	None
Losses and claims outstanding unpaid December 31st (end of year)	4	7,000.00	None	None
Premiums and assessments collected during year		26,078 90	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. On $2,000 or less, $5; on $2,500 or $3,000, $7. Paid when becoming a member.

Give amount of semi-annual expense assessment, and how paid.

Answer. On $2,000 or less, $1; on $2,500 or $3,000, $1.20.

Are these specified in policies or by-laws?

Answer. Both policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $3,000 now; minimum, $500.

Give limiting ages for admission.

Answer. Eighteen and fifty-four.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by assessment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both; when needed.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table; at age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. One assessment on all policies in force according to state law. German bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Had no computation on policies.

What was the expected mortality, during the past year, on mean amount of insurance, according to the actuaries' table of mortality?

Answer. Expected mortality, $12.98.

Are the officers and directors elected by the members?

Answer. Directors are, and officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By letter furnishing them with blank proxy, and notifying members through the official organ from thirty to sixty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member? If so, state governing rules.

Answer. Policies issued to widows, orphans, heirs, relatives and devisees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $6,580.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. Have no stipulated premiums.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, GEORGE M. MOULTON. *First Vice-President*, JOHN A. CRAWFORD.
General Manager, W. H. GRAY. *Second Vice-President*, JUDGE A. B. HUSTON.

[Incorporated, May 4, 1884. Approved, June 18, 1883. Commenced business, May 27, 1884.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of ledger assets December 31st of previous year		$ 391,598 93

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 13,027 85	
First year's assessments or premiums: Expense, $ ....; mortuary, $.....; reserve, $.....; for other purposes, annual dues, $21,727.65; total		21,727 65
Subsequent year's assessments or premiums: Expense, $103,452 50; mortuary, $310,362.86; reserve, $ .....; for other purposes, $.....; total		413,815 42
Medical examiners' fees paid by applicant	None.	
Total paid by members		$ 448,570 92
Interest from mortgages, $.....; bonds and stocks, $20,304.40; other sources, $ ....; total		20,304 40
Rents (including $ .... for association's use of own buildings)	None.	
Profit on disposal of real estate, $.....; of securities, $4,500; total		4,500 00
From all other sources, viz.: Advance payment, $1,079 29; forfeited bonds, $355.32; advance payments, forfeited, $69 33; discount, $80; total		1,584 54
Total income during the year		474,959 86
Sum of both amounts		$ 866,558 18

DISBURSEMENTS DURING YEAR.

Death claims or installments paid		$ 276,537 22
Endowments, $ ....; old age benefits, $ ....; disability, sick or accident benefits, $4,054.65; total		4,054 65
Advanced payments returned to rejected applicants		594 31
Paid members for dividends, $36,956.37; for surrender values, $210.91; total		36,761 28
Total paid to members		$ 317,927 46
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $....; subsequent years, $ ...; total		25,615 39
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $5,000; other compensation of officers, $ ....; total		5,500 00
Salaries and other compensation of office employes		18,138 70
Medical examiner's fees, whether paid direct by members or otherwise		3,146 00
Taxes on premiums, $353 67; insurance department fees and licenses, $622.80; municipal licenses, $.....; tax on franchise, $ ...; total		976 47
Taxes on real estate and investments, $ ....; expenses and repairs on real estate, $ ....; total	None.	
Rent (including $ .... for association's use of own buildings) less sub-leases		3,525 00
Furniture, $978.26; legal expenses, $3,612 75; advertising and printing, $5,975 22; total		10,564 23
Losses on disposal of real estate, $.....; of securities, $.....; total	None.	

All other items, viz.: Postage, express and telegraph, $4,641.25; collections and exchange, $5,357.48; traveling expenses, $10,181.40; office expenses, $1,301.40; total		$ 21,482 53
(Total expenses, $81,928.32.)		
Total disbursements		$ 389,865 78
Balance		$ 466,692 40

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $ ...; total	None.	
Loans on mortgages of real estate, first liens, $ ....; not first liens, $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) $401,750; and stocks, $....; total		$ 401,750 00
Cash in office, $6,973.86; deposited in banks, First National bank, $46,206.13; Illinois Trust and Savings bank, $6,853.81; North Western National bank, $4,009.60; total		63,942 40
Agents' debit balances, ...; bills receivable, $ ....; total	None.	
Other assets, viz.: Deposited with Missouri insurance department		1,000 00
Total		$ 466,692 40
Deduct ledger liabilities: Agents' credit balances, $.....; borrowed money, $....; all other, $37,571.55; total		37,571 55
Total net ledger assets		$ 429,120 85

NON-LEDGER ASSETS.

Interest due, $....; accrued, $.....on mortgages: total	None.	
Interest due, $ ...; accrued, $....,on other assets	None.	
Rents due, $ .... accrued, $ .., on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value		$ 22,136 25
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		22,136 25
Gross assets		$ 451,257 10

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $ ...; total	None.	
Agents' debit balances not secured by bonds, $ ...; bills receivable, not secured, $ ... ; total	None.	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total admitted assets		$ 451,257 10

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $ ...; total	None.	
Losses on stipulated premium policies, not adjusted, $.....; resisted, $ ...; total	None.	
Losses on post mortem policies, due and unpaid, $... ; adjusted, not due, $46,111.32; total		$ 46,111 32

Losses on post mortem policies, not adjusted, $56,385.51; resisted, $27,478.41; total	$ 83,863.92	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $...; dividend obligations due or accrued, $...; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 129,975.24
Balance to protect contracts		$ 321,281.86
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Contingent fund (less amount thereof included in liabilities and in assets not admitted)	$ 321,281.86	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Capital stock paid in	None	
Total special funds		$ 321,281.86

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	7,472	$24,929,898.00	693	$ 2,310,536.00
Policies or certificates written or increased during the calendar year	1,536	4,178,710.00	75	142,000.00
Total	9,008	29,108,608.00	768	2,452,536.00
Deduct decreased or ceased to be in force during year	1,161	3,624,304.00	82	242,000.00
Total policies or certificates in force December 31st (end of year)	7,847	25,484,304.00	686	2,210,536 00
Losses and claims unpaid December 31st (beginning of year)	8	29,631.38	.....	.....
Losses and claims incurred during the calendar year	107	385,030.40	7	32,385 33
Total	115	414,66'.78	7	32,385 33
Losses and claims paid, scaled down and compromised during the year	80	284,686.54	6	29,205.63
Losses and claims outstanding unpaid last December 31st (end of year)	35	129,975 24	1	3,179,70
Premiums and assessments collected during year	...	413,815.42	.....	.....

MICELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. One thousand dollars, $6; $2,000, $7.50; $3,000, $9; $4,000, $10.50; $5,000, $12, paid to agents.

Give amount of annual dues, and how paid.

Answer. One dollar per $1,000.

Are these specified in policies or in by-laws.

Answer. Both in policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand and $1,000.

Give limiting ages for admission.

Answer. Twenty-one years and 59 years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by reserve fund.

Does the association retain the right to scale down claims in case asse on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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.

If so, are the amounts fixed?

Answer. Yes.

Give nature of same, and how are these payments or promises provided for?

Answer. Dividend bond which can only be used to pay assessments with, and in case of death amount is payable to beneficiary.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. By-laws provide for levying of assessments according to a given table whenever the necessity arises.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Surplus after deducting expenses from the sum of the entrance fees, annual dues and 25 per cent of assessments. (Protection of members.) First National bank, Illinois: Trust and Savings bank and Central Safety Deposit vaults.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. After annual meetings, by letter.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all policyholders or members of the corporation or association?

Answer. Twenty-six thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

THE LABORING MEN'S CO-OPERATIVE 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 thereof.

President, J. H. HURD. *Secretary*, F. A. DEKAY.

[Incorporated August 20, 1897. Commenced business November 24, 1897.]

Home office, Webster City, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

INCOME DURING YEAR.

Gross amount paid by members of the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications.....	$ 922.00	
First year's assessments or premiums: Expense, $221.91; mortuary, $435.40; reserve, $....; for other purposes, $....; total....	657.31	
Subsequent year's assessments or premiums: Expense, $....; mortuary, $....; reserve, $....; for other purposes, $ ...; total....	None.	
Medical examiner's fees paid by applicant.....	123.00	
Total paid by members.....	$ 1,702 31	
Interest from mortgages, $ ...; bonds and stocks, $....; other sources, $.... ; total	None.	
Rents (including $ ... for association's use of own buildings).....	None.	
Profit on disposal of real estate, $....; of securities, $ ...; total	None.	
From all other sources, viz.: Cash advanced by incorporators..	1,475 63	
Total income during the year		$ 3,177.94
Sum of both amounts.....		$ 3,177.94

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	None.	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $ ...; total.....	None.	
Advanced payments returned to rejected applicants.....	$ 3.55	
Paid members for dividends, $.....; for surrender values, $.....; total.....	None.	
Total paid to members		$ 3.55
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $....; subsequent years, $....; total....	None.	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	5 75	
Salaries and allowances of managers and agents not paid by commissions..	862.98	
Salaries of officers, $.....; other compensation of officers, $ ...; total	None	
Salaries and other compensation of office employes.....	None.	
Medical examiners' fees, whether paid direct by members or otherwise	123.00	
Taxes on premiums, $.....; insurance department fees and licenses, $25.75; municipal licenses, $....; tax on franchise, $....; total.	25.75	
Taxes on real estate and investments, $.....; expenses and repairs on real estate, $ ...; total.....	None.	
Rent (including $16.00 for association's use of own buildings) less sub-leases..	16.00	
Furniture, $18.04; legal expenses, $100.00; advertising and printing, $189 08; total.....	307.12	
Losses on disposal of real estate, $. ...; of securities, $.....; total	None.	
All other items.....	None.	
(Total expenses, $1,340.60.)		
Total disbursements.....		$ 1,344.15
Balance.....		$ 1,833.79

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $....; total	None.	
Loans on mortgages of real estate, first liens, $....; not first liens, $....; total.....	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), $....; and stocks, $ ...; total	None.	
Cash in office, $8.90; deposited in banks: Savings Bank of Webster City, Iowa, $681.20; Hamilton County State bank, $130.59; State Bank of Williams, Williams, Iowa, $67.70; total.....	$ 807.39	
Agents' debit balances, $19.22; bills receivable, $1,105.55 (notes); total	1,124.77	
Total.....	$ 2,022 16	
Deduct ledger liabilities: Agents' credit balances, $188.37; borrowed money, $.....; all other, $ ...; total.....	188.37	
Total net ledger assets, as per balance.....		$ 1,833.79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $ ...; total.....	None.	
Agents' debit balances not secured by bonds, $19.22; bills receivable, not secured, $1,105.55; total.....	$ 1,124.77	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....	$ 1,124.77	
Total admitted assets.....		$ 709.02

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $...; adjusted, not due, $....; total	None.	
Losses on stipulated premium policies, not adjusted, $....; resisted, $ ...; total	None.	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $ ...; total	None.	
Losses on post mortem policies, not adjusted, $....; resisted, $ ...; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 8.00	
Surrender value obligations due or accrued, $ ...; dividend obligations due or accrued, $ ...; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 8.00
Balance to protect contracts		$ 701.02
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 435.40	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	265.62	
Capital stock paid in	None.	
Total special funds		701.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)		
Policies or certificates written or increased during the calendar year	461	$ 461,000
Total	461	461,000
Deduct decreased or ceased to be in force during year		
Total policies or certificates in force last December 31st (end of year)	461	461,000
Losses and claims unpaid December 31st (beginning of year)		
Losses and claims incurred during the calendar year		
Total		
Losses and claims paid, scaled down and compromised during the year		
Losses and claims outstanding unpaid last December 31st (end of year)		
Premiums and assessments collected during year		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Five dollars, cash and notes.

Give amount of annual dues, and how paid.
Answer. Two dollars, semi-annually.
Are these specified in policies or in by-laws?
Answer. Specified in articles of incorporation and by-laws.
What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.
Answer. Two thousand dollars and one thousand dollars.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. Yes.
Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. No.
Does the association 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.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. No.
How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Not applicable.
If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?
Answer. Not applicable.
Are the officers and directors elected by the members?
Answer. Directors are; officers elected by directors.
Are notices of election sent to members?
Answer. No.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. Yes.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. No claims.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Four hundred and thirty-five dollars and forty cents.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same.
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MARSHALLTOWN 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 thereof.

President, G. H. SHETLER. *Vice-President*, S. G. MASON.

Secretary, F. G. STEWART.

[Incorporated, August 21, 1897, under State of Iowa laws. Approved, October 6, 1897. Commenced business, October 7, 1897.]

Home office, Marshalltown, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications.....None.		
First year's assessments or premiums: Expense, $43.23; mortuary, $129.46; reserve, none; for other purposes, $135.75, annual dues; total.....	$ 308.44	
Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....None.		
Medical examiners' fees paid by applicant.....None.		
Total paid by members.....	$ 308.44	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.		
Rents (including none for association's use of own buildings).....None.		
Profit on disposal of real estate, none; of securities, none; total.....None.		
From all other sources, viz.: From board of directors and incorporators for organization.....	526.00	
Total income during the year.....		$ 834.44

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.		
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.		
Advanced payments returned to rejected applicants.....None.		
Paid members for dividends, none; for surrender values, none; total.....None.		
Total paid to members.....		
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $45.30; subsequent years, none; total.....	$ 45.30	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	11.65	
Salaries and allowances of managers and agents not paid by commissions.....None.		
Salaries of officers, $35.50; other compensation of officers, none; total.....	35.50	
Salaries and other compensation of office employes.....	30.00	
Medical examiners' fees, whether paid direct by members or otherwise.....None.		

Taxes on premiums, none; insurance department fees and licenses, none; municipal licenses, none; tax on franchise, none; total.....None.		
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....None.		
Rent (including $30 for association's use of own buildings) less sub-leases.....	$ 30.00	
Furniture, $210; legal expenses, none; advertising and printing, $240.41; total.....	450.41	
Losses on disposal of real estate, none; of securities, none; total.....None.		
All other items, viz.: Postage, $37.66; heat and light, $10.55; traveling expenses, $30.74; stationery and blank books, $12.14; total.....	91.09	
(Total expenses, $693.95.)		
Total disbursements.....		$ 693.95
Balance.....		$ 140.49

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....None.		
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....None.		
Loans secured by pledge of bonds, stocks or other collateral.....None.		
Book value of bonds (excluding interest), none; and stocks, none; total.....None.		
Cash in office, $41.25; deposited in banks: First National bank, $99.24; total.....	$ 140.49	
Agents' debit balances, none; bills receivable, none; total.None.		
Other assets.....None.		
Total.....	$ 140.49	
Deduct ledger liabilities: Agents' credit balances, none, borrowed money, none; all other, none; total.....None.		
Total net ledger assets.....		$ 140.49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....None.	
Interest due and accrued on other assets.....None.	
Rents due and accrued on property or lease.....None.	
Market value of real estate over book value.....None.	
Market value of bonds (not including interest) and stocks over book value.....None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....None.	
Other items.....None.	
Total non-ledger assets.....None.	
Gross assets.....	$ 140.49

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total.....None.	
Agents' debit balances not secured by bonds, none, bills receivable, not secured, none; total.....None.	
Loans on personal security.....None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....None.	
Total.....None.	
Total admitted assets.....	$ 140.49

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.
Present value future payments on installment policy claims	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.
Premiums or assessments paid before due	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 140.49

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	None
Policies or certificates written or increased during the calendar year	540	$ 944,750.00
Total	540	944,750.00
Deduct decreased or ceased to be in force during year	95	245,000.00
Total policies or certificates in force last December 31st (end of year)	445	699,750.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims paid, scaled down and compromised during the year	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year		3 3 44

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid

Answer. None.

Give amount of annual dues, and how paid.

Answer. Six dollars, paid quarterly, together with annual assessments.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and $100.

Give limiting ages for admission.

Answer. Age 16 to 65 years.

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

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Twenty-five per cent.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. According to occupation.

Are the officers and directors elected by the members.

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and depeadents, or actual creditors of the members?

Answer. No

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, one hundred and thirty-two dollars and fifty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

THE MASONIC AID ASSOCIATION OF DAKOTA,

Organized under the laws of the Territory of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, LEVI B. FRENCH. *Vice-President*, DANIEL H. WHEELER.
Secretary, GILBERT F. STEVENSON.

[Incorporated March, 1886, under section 389, code of Dakota Territory, chapter 3. Commenced business, December, 1888.]

Home office, Yankton, S. D.

Capital..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 96,258.95

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 4,111.50	
First year's assessments or premiums: Expense, $7,988.33; mortuary, $53,540; reserve, $9,040.30; for other purposes, none; total	70,568 63	
Subsequent year's assessments or premiums: Expense, $902.50; mortuary, none; reserve, none; for other purposes, none; total	902.50	
Medical examiners' fees paid by applicant. (Included in question above.)		
Total paid by members		$ 75,582.63
Interest from mortgages and bonds, $....; other sources, none; total	3,925.44	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total,	None.	
From all other sources	None.	
Total income during the year		$ 79,508.07
Sum of both amounts		$ 115,767.62

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 47,000.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 47,000.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $4,111.50; subsequent years, none; total	4,111.50	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	1,389.15	
Salaries of officers, $1,800; other compensation of officers, none; total	1,800 00	
Salaries and other compensation of office employes	1,200.00	
Medical examiners' fees, whether paid direct by members or otherwise	164.50	
Taxes on premiums and insurance department fees and licenses, $416.40; municipal licenses, none; tax on franchise, none; total	416.40	
Taxes on real estate and investments, $149 09; expenses and repairs on real estate, none; total	149 09	
Rent (including $.... for association's use of own buildings) less sub-leases	280.00	
Furniture, none; legal expenses, $151; advertising and printing, $462.85; total	613.85	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Postage, $1,179.14; expense of directors and executive committee, $579.60; all other expenses, $216.60; total	1,975 34	
(Total expenses, $12,099.83.)		
Total disbursements		$ 59,099.83
Balance		$ 56,667.19

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, $22,750; not first liens, $....; total	$ 22,750.00	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), and stocks $...; total	16,000.00	
Cash in office	1,454.31	
Deposited in bank: First National Bank of Yankton, S. D	5,560.38	
Agents' debit balances, none; bills receivable, none; total	None.	
Other assets, viz: Advance account of members in Merchants National bank, St. Paul	902.50	
Total	$ 56,667.19	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets as per balance		$ 56,667.19

NON-LEDGER ASSETS.

Interest due, none; accrued, none, on mortgages; total	None.	
Interest due and accrued on other assets	None.	
Rents due, none; accrued, none; on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 10,000.00	
Other items	None.	
Total non-ledger assets		$ 10,000 00
Gross assets		$ 66,667.19

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, $3,000; adjusted, not due, none; total	$ 3,000.00	
Losses on post mortem policies, not adjusted, $5,000; resisted, $5,000; total	10,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued	None.	
Premiums or assessments paid before due	902.50	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent interest accumulated thereon	None.	
All other liabilities	None.	
Total liabilities		$ 13,902.50
Balance to protect contracts		$ 52,764.69

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	$ 50,204.31	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	2,560.38	
Capital stock paid in	None.	
Total special funds		$ 52,764.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,640	$7,701,000 00	385	$ 629,000.00
Policies or certificates written or increased during the calendar year	719	1,112,000 00	14	27,000.00
Total	5,359	8,813,000.00	2.9	656,000.00
Deduct decreased or ceased to be in force during year	500	804,000.00	53	85,000 00
Total policies or certificates in force last December 31st (end of year)	4,859	8,005,000 00	346	571,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	31	55,000.00	3	5,000 00
Total	31	55,000 00	3	5,000.00
Losses and claims paid, scaled down and compromised during the year	28	47,000 00	3	5,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	5	8,000 00	None	None
Premiums and assessments collected during year		70,568.63		5,030 51

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars per $1,000, paid when the application is made.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One thousand dollars and $3,000.

Give limiting ages for admisison.

Answer. Ages accepted 21 to 50 years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer Yes.

Is any part of the mortuary or reserve fund, assessments, or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Age of members and the number of deaths.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. The association has a permanent fund of $50,204.31, this will be used to pay death claims when the rate is more than ordinary.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $15,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WILLIAM PROVIN. *Vice-President*, GEO. T. MOORE.
Secretary, FRANK BOWLES.

[Incorporated August 15, 1887. Commenced business October 1, 1887.]

Home office, Westfield, Mass.

Capital..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 19,717.69

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 25,660.00	
First year's assessments or premiums: Expense, $9,076.50; mortuary, $18,153; reserve, none; for other purposes, none; total	27,229.50	
Subsequent year's assessments or premiums: Expense, $41,768.50; mortuary, $53,440; reserve, none; for other purposes, none; total	95,208.50	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 148,098.00	
Interest from mortgages, none; stocks, $104; other sources, $582.40; total	686.40	
Rents	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz: Moneys advanced to the association by the management during the year	33,500.00	
Total income during the year		182,284.40
Sum of both amounts		$ 202,002.09

DISBURSEMENTS DURING YEAR.

Death claims paid	21,097.65	
Endowments, none; old age benefits, none; disability or accident benefits, $53,980.67; total	53,980.67	
Advanced payments returned to members	84.75	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 75,163.07	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $25,660; subsequent years, $2,551.42; total	28,211.42	
Commissions paid or allowed for collecting assessments to banks or collectors	4,696.00	
Salaries and allowances of managers and agents not paid by commissions	17,093.07	
Salaries of officers, $4,050; other compensation of officers, $8,058.42; total	12,108.42	
Salaries and other compensation of office employes	5,208.50	
Medical examiners' fees, whether paid direct by members or otherwise	536.00	
Taxes on premiums, none; insurance department fees and licenses, $482.02; municipal licenses, none; tax on franchise, none; total	482.02	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent, less sub-leases	1,139.99	
Furniture, $792.72; legal expenses, $4,203.42; advertising and printing, $2,003.29; total	7,009.43	
Losses on disposal of real estate or securities	None.	
All other items, viz: Moneys advanced to the association by management during year, repaid, $22,400; office incidentals, $309.73; postage, $2,146.33; contingents, $1,862.56; traveling and sundries, $1,330.46; fees, $237.80, total	28,087.28	
(Total expenses, $104,863.12.)		
Total disbursements		180,056.19
Balance		$ 21,975.90

LEDGER ASSETS.

Book value of real estate, unincumbered, $; incumbered, $; total	None.	
Loans on mortgages of real estate, first liens, $; not first liens, $; total	None.	
Loans secured by pledge of bonds, stocks or other collateral, town of Westfield notes	$ 13,600.00	
Book value of bonds, $; and stocks, $2,580; total	2,580.00	
Cash in office	None.	
Cash deposited in banks: Hampden National bank, of Westfield, Mass	6,109.50	
Agents' debit balances, $; bills receivable, $; total	None.	
Other assets, viz: Dividends and interest held by state treasurer as part of emergency fund	686.40	
Total	$ 21,975.90	
Deduct ledger liabilities	None.	
Total net ledger assets as per balance		$ 21,975.90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Interest due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	301.00	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 21,353.50	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	8,000 00	29,353.50
Other items: Furniture, fixtures, safe, supplies, etc		3,500.00
Total non-ledger assets		35,159 50
Gross assets		$ 57,135 40

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $4,000; supplies, printed matter, stationery, $1,500; total	5,500.00	
Agents' debit balances not secured by bonds, $; bills receivable, not secured, $; total	None.	
Loans on personal security	None.	
Excess of mortuary assessments over charges in liabilities on same account	3,784.04	
Depreciation in ledger assets to bring same to market value	None.	
Total		9,284.04
Total admitted assets		$ 47,85 .36

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $; adjusted, not due, $5,403 64; total	5,403.64	
Losses on stipulated premium policies, not adjusted, $2,665 82; resisted, $1,500; total	4,165.82	
Losses on post mortem policies, due and unpaid, $; adjusted, not due, $8,000; total	8,000.00	
Losses on post mortem policies, not adjusted, $; resisted, $8,000; total	8,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.		
Surrender value obligations due or accrued, $ .....; dividend obligations due or accrued, $.....; total .....None.		
Premiums or assessments paid before due	$ 2,435.50	
All other liabilities, viz: Money advanced in anticipation of revenue	11,100 00	
Total liabilities		$ 39,104.96
Balance to protect contracts		$ 8,746 40
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 5,830.93	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.		
General or expense fund (less amount thereof included in liabilities and in assets not admitted)....	2,915 47	
Capital stock paid in .....None.		
Total special funds		8,746 40

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	12,266	$49,642,540 00	80	$ 279,150 00
Policies or certificates written or increased during the calendar year.....	5,132	18,175,250 00	172	532,250.00
Total.....	17,398	67,817,790 00	251	811,403.00
Deduct decreased or ceased to be in force during year.....	5,121	17,923,500.00	83	256,802 00
Total policies or certificates in force last December 31st (end of year).....	12,277	49,894,290 00	178	554,598.00
Losses and claims unpaid December 31st (beginning of year).....	210	48,629 00	.....	.....
Losses and claims incurred during the calendar year.....	801	73,421.13	14	1,269 28
Total.....	1,011	122,050 13	14	1,269 28
Losses and claims paid, scaled down and compromised during the year	822	75,078.32	14	1,269 28
Losses and claims outstanding unpaid last December 31st (end of year)	189	46,971.81	.....	.....
Premiums and assessments collected during year.....	4	71,593.00	4	1,493 00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars paid to agent for obtaining the application of a member.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. Four dollars or $6; as a regular or special certificate is chosen; payable in quarterly payments of $1 or $1.50.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and $250.

Give limiting ages for admission.

Answer. Twenty-one years to 60 years of age.

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

Answer. No

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments or premiums, used for the purpose of paying any expenses?

Answer. No

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Quarterly payments based on experience of accident companies. The policy says: "That the certificate holder shall pay all assessments levied or assessed upon him by the association."

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. When more has been collected than is needed to pay claims it is deposited with the state treasurer of Massachusetts, to increase the emergency fund for the purpose of paying death and disability claims. Emergency fund is deposited with state treasurer.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer Yes.

When and how?

Answer. Annually by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes. It has the ability so to do.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-one thousand, eight hundred and seventy-nine dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, W. H. NORRIS. *Vice-President*, J. T. ABBOTT.
Secretary, M. BEEHLER.

[Incorporated May 12, 1893, under the laws of Iowa. Commenced business June 29, 1893.]

Home office, Manchester, Iowa.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 980.85

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 779.00	
First year's assessments or premiums: Expense, $6,731.48; mortuary, $6,670.32; reserve, $ ...; for other purposes, $; total	11,401.80	
Subsequent year's assessments or premiums: Expense, $.....; mortuary, $.....; reserve, $ ....; for other purposes, $ ...; total None.		
Medical examiners' fees paid by applicant	101.00	
Total paid by members	$ 12,281.80	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $....; total None.		
Rents (including $.... for association's use of own buildings) .... None.		
Profit on disposal of real estate, $ ...; of securities, $....; total, None.		
From all other sources, viz: Change of beneficiary	2.00	
Total income during the year		$ 12,283.80
Sum of both amounts		$ 13,264.65

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 3,500.00	
Endowments $....; old age benefits, $....; disability, sick or accident benefits, $ ...; total None.		
Advanced payments returned to rejected applicants .... None.		
Paid members for dividends, $....; for surrender values, $ ...; total None.		
Total paid to members	$ 3,500.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $775.00; subsequent years, $....; total	775.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	385.74	
Salary and allowances of managers and agents not paid by commissions	2,000.00	
Salaries of officers, $....; other compensation of officers, $ ...; total None.		
Salaries and other compensation of office employes	513 00	
Medical examiners' fees, whether paid direct by members or otherwise	130.00	

Taxes on premiums, $....; insurance department fees and licenses, $13.50; municipal licenses, $....; tax on franchise, $....; total	$ 13.50	
Taxes on real estate and investments, $ ...; expenses and repairs on real estate, $ ...; total None.		
Rent (including $150.00 for association's use of own buildings) less sub-leases	150.00	
Furniture, $. ...; legal expenses, $100.00; advertising and printing, $232.95; total	332.95	
Losses on disposal of real estate, $....; of securities, $ ...; total None.		
All other items, viz.: Office supplies, $218.65; postage, $177.48; traveling expenses, $253.85; fire insurance premium, $7.00; total	1,156.98	
(Total expenses, $5,437.17.)		
Total disbursements		$ 8,937.17
Balance		$ 4,327.48

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered $ ...; total None.		
Loans on mortgages of real estate, first liens, $ ...; not first liens, $ ...; total None.		
Loans secured by pledge of bonds, stocks or other collateral None.		
Book value of bonds, excluding interest, $....; and stocks, $....; total None.		
Cash in office, $....; and deposited in banks: First National bank, Manchester, Iowa, $3,390.26; Delaware State bank, $937.22; total	4,327.48	
Agents' debit balances, $ ...; bills receivable, $...; total None.		
Other assets None.		
Total	$ 4,327.48	
Deduct ledger liabilities: Agents' credit balances, $ ....; borrowed money, $ ...; all other, $ ...; total None.		
Total net ledger assets, as per balance		$ 4,327.48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages None.		
Interest due and accrued on other assets None.		
Rents due and accrued on property or lease None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force None.		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 2,000 00	
Other items None.		
Total non-ledger assets		$ 2,000 00
Gross assets		$ 6,327.48

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $ ....; adjusted, not due, $ ...; total None.	
Losses on stipulated premium policies, not adjusted, $....; resisted, $....; total None.	
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $....; total None.	

Losses on post mortem policies, not adjusted, $2,000; resisted, $; total	$ 2,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $; dividend obligations due or accrued, $; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 2,000.00
Balance to protect contracts		$ 4,327.48
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 4,022.54	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	304.94	
Capital stock paid in	None.	
Total special funds		$ 4,327.48

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR	
	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	1,498	$ 1,607,000 00
Policies or certificates written or increased during the calendar year	148	149,000 00
Total	1,646	1,756,000 00
Deduct decreased or ceased to be in force during year	273	306,000 00
Total policies or certificates in force last December 31st (end of year)	1,373	1,450,000 00
Losses and claims unpaid December 31st (beginning of year)	2	1,500 00
Losses and claims incurred during the calendar year	4	4,000 00
Total	6	5,500 00
Losses and claims paid, scaled down and compromised during the year	4	3,500 00
Losses and claims outstanding unpaid last December 31st (end of year)	2	2,000 00
Premiums and assessments collected during year		12,182 83

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Seven dollars for $1,000; $10 for $2,000. Paid by applicant when application is written.

Give amount of annual dues, and how paid.

Answer. Three dollars per year for each $1,000.

Are these specified in policies or in by-laws?

Answer. As provided in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum amount, two $1,000 certificates or policies, and minimum amount, one $1,000 certificate or policy.

Give limiting age for admission.

Answer. Eighteen to fifty.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expenses.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Mortuary table adopted by the association.

How are the emergency, reserve or special funds created, and for what purpose? and where deposited?

Answer. Have none as yet.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. Do not compute any.

Are the officers and directors elected by the members?

Answer. Directors are; officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail thirty days prior to date of meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three thousand, three hundred and twenty-eight dollars and fifty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, A. H. KUHLEMEIER. *Secretary*, A. B. HAWKINS.

[Incorporated April 4, 1891. Commenced business March 17, 1894.]

Home office, Burlington, Iowa.

Capital .....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 16,219.44

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications.....	$ 10,104 50	
First year's assessments or premiums: Expense, $3,305.20; mortuary, $2,422 91; reserve, $10,281.02; for other purposes: Guarantee notes, $45 50; total.....	$ 16,055 53	
Subsequent year's assessments or premiums: Expense, $ ... ; mortuary, $ ... ; reserve, $ .....; for other purposes, $ .....; total.....None.		
Medical examiners' fees paid by applicant	1,098 00	
Total paid by members.....	$ 27,258.01	
Interest from mortgages, $254; bonds and stocks, $ .....; other sources, guarantee and surplus notes, $157.49; total.....	421.49	
Rents (including $ ..... for association's use of own buildings).....	None.	
Profit on disposal of real estate, $ ....; of securities, $.....; total	None.	
Assessments paid in advance.....	10 45	
From all other sources, viz: Advanced by directors	600.00	
Advanced to agents, repaid	83 80	
Total income during the year		28,373.77
Sum of both amounts		$ 44,593 21

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 1,762.15	
Endowments, $ .....; old age benefits, $ .....; disability, sick or accident benefits, $ .....; surplus fund transferred to guarantee fund, total	29 00	
Guarantee notes to deceased members	43 50	
Advanced payments returned to rejected applicants and lapsed members.....	2,372 62	
Paid members for dividends, $ .....; for surrender values, $ .....; total .....None.		
Total paid to members.....	$ 4,207.27	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $9,277.51; subsequent years, $ .....; total	9,277.51	
Commissions paid or allowed for collecting assessments or premiums, to banks or collectors	69.49	
Salaries and allowances of agents not paid by commissions ..	1,244 10	

Salaries of officers, $.....; other compensation of officers, $.....; total.....None.		
Salaries and other compensation of office employes.....	750.70	
Medical examiners' fees, whether paid direct by members or otherwise	1,102.00	
Taxes on premiums, $.....; insurance department fees and licenses, $31; municipal licenses, $ ...; tax on franchise, $ ...; total ...	31.00	
Taxes on real estate and investments, $ .....; expenses and repairs on real estate, $ .....; total.....None.		
Rent (including $400 for association's use of owa buildings) less sub-leases, $ .....; total.	400.00	
Furniture, $2.75; legal expenses, $ .....; advertising and printing, $391.65; total	398.40	
Losses on disposal of real estate, $; of securities, $.....; total .....None.		
All other items, viz: Advanced to agents, to be repaid out of future commissions, $837 61; postage, $204.37; telegraph, $1.90; traveling expenses, $383 62; express, $3.72; medical director, $ 63; stationery, $10.60; miscellaneous, $82 24; total.	1,887 06	
(Total expenses, $13,729 69.)		
Total disbursements		$ 19,367 53
Balance		$ 25,225 68

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $; total	None.	
Loans on mortgages of real estate, first liens, $5,200; not first liens, $ .....; total	$ 5,200.00	
Loans secured by pledge of bonds, stocks, or other collateral... .....None.		
Book value of bonds, excluding interest, $ ....; and stocks, $; total .....None.		
Cash in office, $; deposited in Merchants National bank, Burlington, Iowa	4,527.13	
Agents' debit balances, $1,354 30; bills receivable, membership notes, $1,510.05; total.....	2,864.35	
Other assets, viz.: Guarantee notes of members in good standing $1,186.60; surplus notes, $12,168.64; total	13,355.24	
Total		25,946.72
Deduct ledger liabilities: Agents' credit balances, $ ....; borrowed money, $ .....; all other, $10 45; total	$ 10.45	
Claim under certificate 1,136, collected and not paid to the heirs, owing to controversy among them.....	710.59	
Total		721.04
Total net ledger assets, as per balance		$ 25,225.68

NON-LEDGER ASSETS

Interest due, $ .....; accrued on mortgages, $165.97; total.....	$ 165 97	
Interest due, $ .....; accrued on other assets, $ .....; total. None.		
Rents due, $ ....; accrued on property or lease, $ .....; total .....None.		
Market value of real estate over book value.....None.		
Market value of bonds (not including interest) and stocks over book value.....None.		
Mortuary assessments due on last call made within sixty days on insurance in force	817.34	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....None.		
Other items.....None.		
Total non-ledger assets.....		983.31
Gross assets.....		$ 26,208.99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $.....; supplies, printed matter, stationery, $.....; total		None.
Agents' debit balances, not secured by bonds, $216.50; bills receivable not secured, $.....; total	$ 216.50	
Loans on personal security		None.
Depreciation in ledger assets to bring same to market value, if less than book value		None.
Total		$ 216.50
Total admitted assets		$ 25,992.49

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....; total		None.
Losses on stipulated premium policies, not adjusted, $.....; resisted, $.....; total		None.
Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $817.34; total	$ 817.34	
Losses on post mortem policies, not adjusted, $.....; resisted, $.....; total		None.
Present value future payments on installment policy claims		None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		None.
Surrender value obligations due or accrued, $.....; dividend obligations due or accrued, $.....; total		None.
Premiums or assessments paid before due		None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon		None.
All other liabilities		None.
Total liabilities		$ 817.34
Balance to protect contracts		$ 25,175.15

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)		None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted)		None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	$ 7,186.44	
Surplus fund (less amount thereof included in liabilities and in assets not admitted) cash and notes	14,234.49	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	3,754.22	
Capital stock paid in		None.
Total special funds		$ 25,175.15

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	696	$ 1,392,000 00
Policies or certificates written or increased during the calendar year	556	1,112,000 00
Total	1,252	2,504,000 00
Deduct decreased or ceased to be in force during year	144	288,000.00
Total policies or certificates in force last December 31st (end of year)	1,108	2,216,000.00
Losses and claims unpaid December 31st (beginning of year)	1	447.92
Losses and claims incurred during the calendar year	4	2952.16
Total	5	3,290.08
Losses and claims paid during the year	3	1,762 15
Losses and claims outstanding unpaid last December 31st (end of year)	2	1,527 93
Premiums and assessments collected during year		2,472 74

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Membership fees 50 cents per year of age at time of entry.

Give amount of annual dues, and how paid.

Answer. Ten cents per year of age at time of entry, paid annually.

Are these specified in policies or in by-laws?

Answer. Yes, in both.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Six thousand dollars in three certificates of $2,000 each.

Give limiting ages for admission.

Ages from 18 to 55.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No, the association agrees to pay the amount of one assessment upon all the members in good standing not to exceed $2,000 on each certificate.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the age at time of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the payment of 50 cents per year of age at time of entry on each certificate of $2,000 and the interest upon all the funds of the association to pay losses in excess of 10 in 1,000 members in any one year; when reserve fund is loaned, securities are deposited with state auditor.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and

method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Seven.

Are officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Eight hundred and sixty-five dollars and four cents, one death only.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. We issue none.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, C. H. BUNKER. *Vice-President*, M. B. THRIFT.

Secretary, C. H. TREGO.

[Incorporated. January 20, 1885, under Illinois law. Approved, June 18, 1885. Commenced business, January 20, 1885.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 6,948.05

INCOME DURING YEAR.

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

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....None.		
Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....None		
Medical examiner's fees paid by applicant.....None.		
Annual dues: Mortuary or indemnity, $23,315.37; expense, $23,315.37; total	$ 46,630.74	
Total paid by members	$ 46,630 74	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.		
Rents (including none for association's use of own buildings).....None		
Profit on disposal of real estate, none; of securities, none; total.....None.		
From all other sources, viz.: Advances to officers and agents repaid	155 17	
Total income during the year		$ 46,785.91
Sum of both amounts		$ 53,733.96

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 2,150.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, $20,559.31; total	20,559.31	
Advanced payments returned to rejected applicants	330.22	
Paid members for dividends, none; for surrender values, none; total.....None.		
Total paid to members	$ 23,039 53	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, not itemized; subsequent years, not itemized; total	6,345 99	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	552 96	
Salaries and allowances of managers and agents not paid by commissions.....None.		
Salaries of officers, none; other compensation of officers..None.		
Salaries and other compensation of office employes	5,019 30	
Medical examiners' fees, whether paid direct by members or otherwise	87.52	
Taxes on premiums, none; insurance department fees and licenses, $173.10; municipal licenses, none; tax on franchise, none; total	173 10	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....None.		
Rent (including none for association's use of own buildings) less sub-leases	1,500.00	
Furniture, none; legal expenses, $789 88; advertising and printing, $2,828 40; total	3,618.28	
Losses on disposal of real estate, none; of securities, none; total.....None.		
All other items, viz.: Expense, $1,171.34; postage, $1,915.50; traveling expense, $955.16; total (Total expenses, $21,330 24.)	4,042 00	
Total disbursements		$ 44,378.77
Balance		$ 9,355.19

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....None.

Loans on mortgages of real estate, first liens, none; not first liens, none; total ..... None.		
Loans secured by pledge of bonds, stocks or other collateral ..... None.		
Book value of bonds (excluding interest), none; and stocks, none; total ..... None.		
Cash in office, $721.39; deposited in banks, $7,692.66; total	$ 8,414.05	
Agents' debit balances, $502.98; bills receivable, none; total	502.98	
Other assets, viz: Furniture and fixtures	2,396.17	
Total	11,313.20	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, $1,958.01; total	1,958.01	
Total net ledger assets		$ 9,355.19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages ..... None.		
Interest due and accrued on other assets ..... None.		
Rents due and accrued on property or lease ..... None.		
Market value of real estate over book value ..... None.		
Market value of bonds (not including interest) and stocks over book value ..... None.		
Mortuary assessments due on last call made within sixty days on insurance in force	$ 11,657.68	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..... None.		
Other items ..... None.		
Total non-ledger assets		11,657.68
Gross assets		$ 21,012.87

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $2,396.17; supplies, printed matter, stationery, none; total	$ 2,396.17	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total ..... None.		
Loans on personal security ..... None.		
Excess of mortuary assessments over changes in liabilities on same account	11,397.78	
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.		
Total		13,793.95
Total admitted assets		$ 7,218.92

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total ..... None.		
Losses on stipulated premium policies, not adjusted, $259.90; resisted, none; total	$ 259.90	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total ..... None.		
Losses on post mortem policies, not adjusted, none; resisted, none; total ..... None.		
Present value future payments on installment policy claims ..... None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.		
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total ..... None.		

Premiums or assessments paid before due ..... None.		
All other liabilities ..... None.		
Total liabilities		$ 259.90
Balance to protect contracts		$ 6,959.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,501	$5,046,750.00	1,376	$ 731,750.00
Policies or certificates written or increased during the calendar year	2,153	1,250,400.00	488	205,250.00
Total	7,656	6,327,150.00	1,864	937,000.00
Deduct decreased or ceased to be in force during year	2,206	2,533,950.00	1,107	449,500.00
Total policies or certificates in force last December 31st (end of year)	4,450	4,393,200.00	757	487,500.00
Losses and claims unpaid December 31st (beginning of year)	68	2,469.67	25	1,072.81
Losses and claims incurred during the calendar year	759	20,499.54	247	6,479.61
Total	827	22,969.21	272	7,552.42
Losses and claims paid, scaled down and compromised during the year	815	22,759.31	271	7,542.42
Losses and claims outstanding unpaid last December 31st (end of year)	12	259.90	1	10.00
Premiums and assessments collected during the year		46,630.74		7,727.30

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. According to class and amount of policy.

Are these specified in policies or in by-laws?

Answer. Stated on policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and $250.

Give limiting ages for admission.

Answer. Sixteen and sixty years.

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

Answer. Always maintain cash reserve not less than largest certificate.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount.

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Experience of previous years; according to class and size of policy.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. One hundred thousand dollars guaranty fund deposited with the Illinois Insurance department.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days' notice by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Eleven thousand, six hundred and fifty-seven dollars and sixty-eight cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MIDLAND 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 thereof.

President, S. T. MESERVEY. *Vice-President*, J. B. BUTLER.

Secretary, J. P. KENDALL.

[Incorporated May 4, 1897, under laws of Iowa. Commenced business July 16, 1897.]
Home office, Ft. Dodge, Iowa.

Capital.....Mutual.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

INCOME DURING YEAR.

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

Membership fees required or represented by applications	$ 2,717.00	
First year's assessments or premiums: Expense, $2,618.31; mortuary, $875.67; reserve, $615.05 cash and $4,487.71 guaranty deposit	8,796.74	
Subsequent year's assessments or premiums: Expense, $...; mortuary, $...; reserve, $...; for other purposes, $...; total	None.	
Medical examiners' fees paid by applicant	None.	
Total paid by members		$ 11,483.74
Interest from mortgages, $...; bonds and stocks, $...; other sources, $...; total	None.	
Rents (including $.... for association's use of own buildings)	None.	
Profit on disposal of real estate, $...; of securities	None.	
From all other sources	None.	
Total income during the year		$ 11,483.74

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, $....; old age benefits, $...; disability, sick or accident benefits, $...; total	None.	
Advanced payments returned to rejected applicants	$ 18.75	
Paid members for dividends, $....; for surrender values, $...; total	None.	
Total paid to members	$ 18.75	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $301.61; subsequent years, $...; total	301.61	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	8.68	
Salaries and allowances of managers and agents not paid by commissions	1,225.97	
Salaries of officers: Secretary, $1,100; other compensation of officers, $...; total	1,100.00	
Salaries and other compensation of office employes	240.00	
Medical examiners' fees, whether paid direct by members or otherwise	236.50	
Taxes on premiums, $...; insurance department fees and licenses, $30; municipal licenses, $...; tax on franchise, $...; total	30.00	
Taxes on real estate and investments, $...; expenses and repairs on real estate, $...; total	None.	
Rent (including $... for association's use of own buildings) less sub-leases	124.99	
Furniture, $134.18; legal expenses, $...; advertising and printing, $237.84; total	372.02	
Losses on disposal of real estate $...; of securities, $...; total	None.	
All other items, viz.: Postage, $51 00; janitor service and other items, $132.41; total	183.41	
Membership fees not collected	1,712.22	
(Total expenses, $5,505.39).		
Total disbursements		5,624.13
Balance		$ 5,859.61

LEDGER ASSETS.

Book value of real estate, unincumbered, $...; incumbered, $...; total	None.
Loans on mortgages of real estate, first liens, $....; not first liens, $....; total	None.

Loans secured by pledge of bonds, stocks, or other collateral.... None.
Book value of bonds (excluding interest, $....; and stocks, $ ...; total.... None.
Cash in office, $1,130.05; deposited in banks: First National bank, Fort Dodge, $578.26; total ..... $ 1,698.31
Agents' debit balances, $32.05; bills receivable, $4,457.71 (guaranty notes); total 4,489.76
Other assets ..... None.

Total ..... $ 6,188.07
Deduct ledger liabilities: Agents' credit balances, $205.46; borrowed money, $123.00; all other, $....; total 328.46

Total net ledger assets, as per balance ..... $ 5,859.61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages ..... None.
Interest due and accrued on other assets ..... None.
Rents due and accrued on property or lease ..... None.
Market value of real estate over book value ..... None.
Market value of bonds (not including interest) and stocks over book value ..... None.
Mortuary assessments due on last call made within sixty days on insurance in force ..... None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..... None.
Other items ..... None.
Total non-ledger assets ..... None.

Gross assets ..... $ 5,859.61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $ ...; supplies, printed matter, stationery, $ ...; total ..... None.
Agents' debit balances not secured by bonds, $32.05; bills receivable, not secured, $ ...; total ..... $ 32.05
Loans on personal security ..... None.
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.

Total ..... $ 32.05

Total admitted assets ..... $ 5,827.56

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $ ...; total ..... None.
Losses on stipulated premium policies, not adjusted, $....; resisted, $ ...; total ..... None.
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $ ...; total ..... None.
Losses on post mortem policies, not adjusted, $; resisted, $ ...; total ..... None.
Present value future payments on installment policy claims ..... None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $ ...; total ..... None.
Premiums or assessments paid before due ..... None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.. None.

All other liabilities ..... None.
Total liabilities ..... None.

Balance to protect contracts ..... $ 5,827.56
Comprised under the following funds:
Mortuary fund (less amount thereof included in liabilities and in assets not admitted), minus ..... None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
Capital stock paid in ..... None.

EXHIBIT OF CERTIFICATES OR POLICIES

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	None
Policies or certificates written or increased during the calendar year	205	$ 305,000.00
Total	205	305,000.00
Deduct decreased or ceased to be in force during year	3	3,000.00
Total policies or certificates in force last December 31st (end of year)	202	302,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims paid, scaled down and compromised during the year	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year		5,493.99

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Twenty-five cents for each year of age at entry; paid on application.
Give amount of annual dues, and how paid.
Answer. Four dollars per year, charged with premium.
Are these specified in policies or in by-laws?
Answer. Specified in by-laws.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. One thousand to two thousand dollars.
Give limiting ages for admission.
Answer. Between the ages of 18 and 55 inclusive.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. An extra assessment may be levied should funds fall short of paying claims in full.
Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. No.
Does the association 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, are the amounts fixed?

Answer. Does not issue endowment policies, but may allow dividend at ten years period, consisting of a portion of reserve fund made up from forfeitures and savings from mortuary and contingent funds, amount not fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Reserve right in policy to levy extra assessments should the funds of the association fall short of paying death claims in full. Premiums computed upon combined actuaries' table of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve fund created by deposit of 50 cents for each year of age at entry, and all other sources of income, such as interest, forfeitures, and what may be saved from favorable death rate.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Association does not compute any mathematical reserve.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed thirty days before election day.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Has had no death claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand one hundred and fifty-one dollars and sixty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,

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

President, HON. PETER NELSON. Vice-President, C. LILLETHUN.

Secretary, A. G. ROSING.

[Incorporated February 16, 1879, under general laws of Minnesota. Commenced business February 17, 1879.]

Home office, Red Wing, Minn.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 94,117.10

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 7,232 00	
First year's assessments or premiums: Expense, $431.12; mortuary, $1,734.48; reserve, $102.35; for other purposes, $ ...; total	2,3.7 85	
Subsequent year's assessments or premiums: Expense, $14,457 58; mortuary, $57,830.35; reserve, $5,419.52; for other purposes, $ ...; total	77,307.45	
Medical examiner's' fees paid by applicant	None.	
Total paid by members	$ 87,357.30	
Interest from mortgages, $1,318.70; bonds and stocks, $3,059; other sources, $ ...; total	3,377.70	
Rents (including $ ... for association's use of own buildings)	None.	
Profit on disposal of real estate, $ ...; of securities, $ ...; total	None.	
From all other sources, viz: Overpayments on assets, $719.33; fees for changes of beneficiaries, $43 00; dues on assets, repaid, $403.01; exchange, $36 02; members' ledger balances, $87.70; total	1,286.06	
Total income during the year		91,921 06
Sum of both amounts		$ 186,038.16

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 66,700.00	
Endowments, $ ...; old age benefits, $ ...; disability, sick or accident benefits, $ ...; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, $ ...; for surrender values, $ ...; total	None.	
Total paid to members	$ 66,700.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $5,304; subsequent years, $ ...; total	5,304.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	3,500.68	

Salaries of officers, $1,200 (secretary; other compensation of officers, $371.35 (medical directors); total	1,571.35	
Salaries and other compensation of office employes	1,336.90	
Medical examiners' fees, whether paid direct by members or otherwise	2,028.00	
Taxes on premiums, $67.40; insurance department fees, $201.85; municipal licenses, $ ...; tax on franchise, $...; total	217.25	
Taxes on real estate and investments, $431.45; expenses and repairs on real estate, $ ...; total	431.45	
Rent (including $ ... for association's use of own building) less sub-leases	679.00	
Furniture, $.....; legal expenses, $.....; advertising and printing, $985.95; total	985.95	
Losses on disposal of real estate, $....; of securities, $....; total	None.	
All other items, viz: Envelopes and postage, $160.47; stationery and postoffice box rent, $62.69; new books, $20; examination of secretary and treasurer's accounts, $7.10; traveling expenses for directors' committee, etc., $210.14; fuel, $34.75; gas, $49.26; inventory and repairs, $32.45; water rent, $4.00; expressage, $13.25; miscellaneous, $7.08; applied of overpayments, $602.93; dues on assessments, $425.78; exchange, $27.60; members' ledger balances, $82.93; total	1,710.42	
(Total expenses, $17,925.20)		
Total disbursements		84,026.20
Balance		$ 72,011.96

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ...; incumbered, $...; total	None.	
Loans on mortgages of real estate, first liens, $7,000; not first liens, $... ; total	$ 7,000 00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) $55,888.25; and stocks, $ ...; total	55,888.25	
Cash in office, $....; deposited in banks: Bank of Pierce, Simmons & Company, Red Wing, Minn., $9,035.41; total	9,035.41	
Agents' debit balances, $ ...; bills receivable, $....; total.	None.	
Other assets, viz: Members' ledger balances, $87.70; deposit in postoffice at Red Wing, Minn.; for three box keys, 60 cents; total	88.30	
Total	$ 72,011.96	
Deduct ledger liabilities	None.	
Total net ledger assets, as per balance		72,011.96

NON-LEDGER ASSETS.

Interest due, $.....; accrued, $177.55, on mortgages; total	$ 177.55	
Interest due, $ ...; accrued, $1,998.58, on other assets; total	1,998.58	
Rents due, $....; accrued, $.....; on property or lease; total	None.	
Total	$ 1,876.13	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	610.50	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 8,000.00	

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 9,000.00	
Total	$ 17,000.00	
Other items	None.	
Total non-ledger assets		$ 18,886.63
Gross assets		$ 90,898.59

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $.....; supplies, printed matter, stationery, $....; total	None.
Agents' debit balances not secured by bonds, $.....; bills receivable, not secured, $....; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	$ 90,898.59

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....; total	None.	
Losses on stipulated premium policies, not adjusted, $.....; resisted, $ ....; total	None.	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $8,000; total	8,000.00	
Losses on post mortem policies, not adjusted, $1,000; resisted, $2,000; total	9,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	303.78	
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		17,309.78
Balance to protect contracts		$ 73,594 81

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Accrued interest and market value of bonds over cost	$ 1,886.63	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	66,867.90	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	339.56	
Amortisement fund (less amount thereof included in liabilities and in assets not admitted)	120.00	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	5,360.65	
Capital stock paid in	None.	
Total special funds		$ 73,594.81

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,878	$5,635,500.00	281	$ 249,500.00
Policies or certificates written or increased during the calendar year	1,032	834,500.00	39	33,500.00
Total	5,910	6,470,000.00	320	283,000.00
Deduct decreased or ceased to be in force during year	515	496,000.00	32	31,000.00
Total policies or certificates in force last December 31st (end of year)	5,395	5,974,000.00	288	252,000.00
Losses and claims unpaid December 31st (beginning of year)	12 1-5	18,500.00	.....	.....
Losses and claims incurred during the calendar year	48	65,500.00	.....	.....
Total	60 1-5	83,700.00	.....	.....
Losses and claims paid, scaled down and compromised during the year	49 1-5	66,700.00	.....	.....
Losses and claims outstanding unpaid last December 31 st (end of year)	11	17,000.00	.....	.....
Premiums and assessments collected during year	.....	80,025.30	.....	3,256.15

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Six dollars for $500, $8 for $1,000, $10 for $2,000. Collected by solicitor from applicant.

Give amount of annual dues, and how paid.

Answer. No annual dues are charged.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars, and $500.

Give limiting ages for admission.

Answer. Eighteen years, fifty years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed partly by the reserve fund, partly by the agreement in the contract with the certificate holder to pay such assessments as are required by the by-laws of the association and as will be sufficient to pay all just claims upon the association. No dividend, surrender value or endowment return is allowed the guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Seven per cent of the total assessment collected is set off to the reserve fund to be used only when the mortality shall exceed the rate in the American mortality table, eighty per cent is set off to the benefit fund and the remainder to the contingent fund.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both when needed.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The American tables of mortuary are used as a basis in fixing the rates of assessment which are levied according to age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Seven per cent of the assessment collected are set off as a reserve fund. It was created for two purposes, viz: First, for paying death claims when the mortality shall exceed the rate of the American mortality tables. Second, to form a guaranty fund as security for the payment of death losses.

If association or any insurance department computes any mathematical reserve upon the association's policies, give result, naming table of mortality, interest and method used.

Answer. No, mathematical reserve is computed upon the association's policies.

Are the officers and directors elected by the members?

Answer. Partly.

If not, how are the selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members but the board of managers (consisting of the president, or in his absence the vice-president, three directors and the secretary), the secretary, the treasurer and the medical director are elected by the directors at the annual meeting; the finance committee, consisting of three directors, appointed by the president at annual meeting of board of directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Four thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MINISTERIAL LIFE INSURANCE COMPANY,

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

President, DR. DAVID W. EDWARDS. *First Vice-President*, IRA C. EDWARDS.
Secretary, MILO BAKER. *Second Vice-President*, O. B. READ.

[Incorporated July 10, 1895. Approved March 19, 1891, chapter 116. Commenced business November 9, 1896.]

Home office, Los Angeles, Cal.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 7,057.91

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums, any part of which not used to pay claims may be used for expense	$ 25,474.05	
Subsequent year's assessments or premiums: Expense, $803 30; mortuary, $1,594.14; reserve, $361.37; for other purposes, $; total	2,758.81	
Medical examiners' fees paid by applicant	194 00	
Total paid by members	$ 27,916.86	
Interest on cash in banks	238.96	
Rents (including $ for association's use of own buildings). None.		
Profit on disposal of real estate, $; of securities, $; total None.		
From all other sources None.		
Total income during the year		$ 28,155 82
Sum of both amounts		$ 35,213 73

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 3,000.00	
Endowments, $; old age benefits, $; disability, sick or accident benefits None.		
Advanced payments returned to rejected applicants	1,986.78	
Paid members for dividends, $; for surrender values, $; total None.		
Total paid to members	$ 4,986.78	
Commissions and fees retained by or paid or allowed to agents on account of first year's dues, assessments or premiums, $7,367.08; subsequent years, $; total	7,367.08	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	43.84	
Salaries and allowances of managers and agents not paid by commissions	1,130.00	
Salaries of officers, $875; other compensation of officers, $57.33; total	932.33	
Salaries and other compensation of office employes	769.77	
Medical examiners' fees, whether paid direct by members or otherwise	2,215.57	
Taxes on premiums, $; insurance department fees and licenses, $185; municipal taxes, $19.07; tax on franchise, $; total	203.07	

Taxes on real estate and investments, $; expense and repairs on real estate, $; total None.		
Rent (including $ for association's use of own buildings less sub-lease	$ 430.00	
Furniture, $; legal expenses, $202.94; advertising and printing, $691.63; total	894.57	
Losses on disposal of real estate, $; of securities, $; total None.		
All other items, viz: Telephone and telegraph, $91.49; traveling, $571.71; stationery, $60.80; postage, $234.55; sundries, $170.75; total	1,102.80	
(Total expense, $15,042.63.)		
Total disbursements		$ 26,039.41
Balance		$ 15,194 32

LEDGER ASSETS.

Book value of real estate, unincumbered, $; incumbered, $; total None.		
Loans on mortgages of real estate, first liens, $; not first liens, $; total None.		
Loans secured by pledge of bonds, stocks, or other collateral None.		
Book value of bonds (excluding interest), $; and stocks, $ None.		
Cash in office, $50.48; deposited in First National bank, Los Angeles, $2,035.43; Southern California Savings bank, $5,000; total	$ 7,085.91	
Agents' debit balances, $2,004.95; bills receivable, $5,592.06; total	7,697.02	
Other assets, viz: Office furniture	846.10	
Total	$ 15,629.03	
Deduct ledger liabilities: Agents' credit balances, $444.74; borrowed money, $; all other, $; total	444 74	
Total net ledger assets, as per balance		$ 15,184.32

NON-LEDGER ASSETS.

Interest due, $; accrued, $, on mortgages, $; total None.		
Interest due, $; and accrued, $; on other assets, ; total None.		
Rents due, $; accrued, $; on property or lease, ; total None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force None.		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for None.		
Other items: Three months' premiums on insurance in force, in process of collection	7,750.00	
Total non-ledger assets		$ 7,750 00
Gross assets		$ 22,934.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $846.10; supplies, printed matter, stationery, $; total	$ 846.10	
Agents' debit balances not secured by bonds, $2,004.95; bills receivable, not secured, $5,592.06; total	7,697.02	
Loans on personal security None.		

Depreciation in ledger assets to bring same to market value, if less than book value ..... None.		
Total		$ 8,543.12
Total admitted assets		$ 14,391.20

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $ ...; adjusted, not due, $ ...; total ..... None.	
Losses on stipulated premium policies, not adjusted, $ ...; resisted, $ ...; total ..... None.	
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $ ...; total ..... None.	
Losses on post mortem policies, not adjusted, $ ...; resisted, $ ...; total ..... None.	
Present value future payments on installment policy claims ..... None.	
Disability, sick, accidents and other benefits, not due or accrued, remaining unpaid ..... None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.	
Surrender value obligations due or accrued, $ ...; dividend obligations due or accrued, $ ...; total ..... None.	
Premiums or assessments paid before due ..... None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .. None.	
All other liabilities ..... None.	
Total liabilities ..... None.	
Balance to protect contracts	$ 14,391.20

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ ...
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	$ ...
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	$ ...
General expense fund (less amount thereof included in liabilities and in assets not admitted)	$ ...
Capital stock paid in	$ ...
Total special funds	$ ...

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	372	$ 427,000 00
Policies or certificates written or increased during the calendar year	1,013	1,409,750 00
Total	1,385	1,846,750.00
Deduct decreased or ceased to be in force during year	207	264,500.00
Total policies or certificates in force last December 31st (end of year)	1,178	1,582,250.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	2	3,000.00
Total	2	3,000 00
Losses and claims paid, scaled down and compromised during the year	2	3,000 00
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year	...	25,730 08

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Expense portion of premium, $5 per $1,000, as stated in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. None has been issued for less than $500, nor more than $5,000.

Give limiting ages for admission.

Answer. None under 16 or over 60.

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

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Policies are guaranteed by the entire assets of the company and assessment safety clause in policy.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Actual cost of collection and special expense, if any, as explained in policy.

Does the association 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 endowment policies issued; over-payments, if any, may be returned to members as provided in policy.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in policy.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables, fifteen-year rate loaded 33⅓ per cent for reserve or emergency fund and $5 per $1,000 for expenses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By loading as explained above, at present deposited in bank.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. On account of youth of company and form of policies issued, no valuation of policies has yet been made.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed to each at least thirty days before annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand, seven hundred and fifty dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, G. H. STRUBLE. *Assistant Secretary*, E. L. RINES.

[Incorporated, January 17, 1892, under Iowa laws. Approved, Code of 1873. Commenced business, April 8, 1892.]

Home office, Toledo, Iowa.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 34,912 84	
Increase from profit and loss account	5,775 85	
Total		$ 40,688 69

INCOME DURING YEAR.

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

Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $3,254.72; mortuary, $673.24; reserve, none; for other purposes, none; total	$ 3,927 96	
Subsequent year's assessments or premiums: Expense, $9,177 21; mortuary, $17,843 62; reserve, $3,030.11; for other purposes, none; total	30,050 94	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 33,978 90	
Interest from mortgages, $901.60; bonds and stocks, none; other sources, none; total	901 60	
Rents (including $358.32 for association's use of own buildings)	358 32	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 34,238 82
Sum of both amounts		$ 74,927 51

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 25,551 60	
Endowments, $4,575.71; old age benefits, none; accident benefits, $773.85; total	5,349 56	

Advanced payments returned to rejected applicants	$ 4 90	
Paid members for dividends, none; for surrender values, $1,134.66; total	1,134 66	
Total paid to members		$ 26,140 72
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $3,114.20; subsequent years, $8.72; total	3,122 92	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	535 41	
Salaries and allowances of managers and agents not paid by commissions	1,883 27	
Salaries of officers, $970; other compensation of officers, none; total	970 00	
Salaries and other compensation of office employes	880 40	
Medical examiners' fees, whether paid direct by members or otherwise	3 1 71	
Taxes on premiums, $65.16; insurance department fees and licenses, $205.50; municipal licenses, none; tax on franchise, none; total	269 66	
Taxes on real estate and investments, $99 29; expenses and repairs on real estate, $51 90; total	141 19	
Rent (including none for association's use of own buildings) less sub-leases	None.	
Furniture, $53.19; legal expenses, $536.75; advertising and printing, $540.13; total	1,132 07	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Postage, express, telegraph and office supplies, $920 53; stationery and books, $283.85; interest, $65.34; fuel and lights, $151.49; traveling expenses, $704 76; state underwriters' association, $62 90; total	1,980 97	
(Total expenses, $11,352.26.)		
Total disbursements		$ 43,493 98
Balance		$ 31,434 53

LEDGER ASSETS.

Book value of real estate, as incumbered, $12,371.41; incumbered, none; total	$ 12,371 41	
Loans on mortgages of real estate, first liens, $10,400; not first liens, none; total	10,400 00	
Loans secured by pledge of bonds, stocks, or other collateral	3,116 24	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, none; deposited in banks: Toledo Savings bank, $1,399.84; total	1,399 84	
Agents' debit balances, $102.04; bills receivable, none; total	102 04	
Other assets, viz.: Accounts receivable	275 00	
Total	$ 31,434 53	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, $2,000; all other, none; total	2,000 00	
Total net ledger assets, as per balance		$ 31,434 53

NON-LEDGER ASSETS.

Interest due, none; and accrued, $255.97; on mortgages; total	$ 255 97	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	

Mortuary assessments due on last call made within sixty days on insurance in force	$ 1,500.00		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	2,400.00	$ 3,900.00	
Other items	None.		
Total non-ledger assets			$ 4,155.97
Gross assets			$ 35,590.50

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.	
Agents' debit balances not secured by bonds, $102 04; bills receivable, not secured, none; total	$ 102 04	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		$ 102.04
Total admitted assets		$ 35,488.46

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies due and unpaid, $10,250; adjusted, not due, none; total	$ 10,250.00	
Losses on post mortem policies, not adjusted, $3,200; resisted, none; total	3,200.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	855.00	
Surrender value obligations due or accrued $2,030.70; dividend obligations due or accrued, none; total	2,030.70	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	27.07	
All other liabilities	None.	
Total liabilities		$ 16,362.77
Balance to protect contracts		$ 19,125.69

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund and endowment fund (less amount thereof included in liabilities and in assets not admitted)	$ 19,125.69	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Capital stock paid in	None.	
Total special funds		$ 19,125.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	1,511	$2,413,000 00	765	$ 1,303,000.00
Policies or certificates written or increased during the calendar year	327	263,500.00	158	172,000.00
Total	1,838	2,676,500 00	923	1,475,000.00
Deduct decreased or ceased to be in force during year	256	435,500.00	187	274,500.00
Total policies or certificates in force last December 31st (end of year)	1,582	2,242,000.00	736	1,200,500.00
Losses and claims unpaid December 31st (beginning of year)	10	21,000.00	6	12,000.00
Losses and claims incurred during the calendar year	24	38,000.00	11	22,000.00
Total	34	59,000.00	17	34,000.00
Losses and claims paid, scaled down and compromised during the year	23	41,000.00	13	24,000 00
Losses and claims outstanding unpaid last December 31st (end of year)	12	18,000 00	4	9,000.00
Premiums and assessments collected during year	.....	32,978.90	.....	15,829.08

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Annual dues $3 and $4 per $1,000. Specified in articles of incorporation

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Minimum, $500; maximum, $2,000, policies of $1,000 each. Ages for admission, 18 to 60.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses. If so, what amount and under what circumstances?

Answer. No; except expense incurred in legal proceedings to protect fund from unjust demands.

Does the association 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. 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. On American and actuaries experience tables.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Created from a percentage of annual premiums and assessments to provide for abnormal mortality, and also for surrender values, and to maintain paid-up

insurance as provided in policy contracts, and deposited with auditor of state as provided by law.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation made.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to actuaries' table of mortality?

Answer. Expected mortality was $12.84 per $1,000.

Are the officers and directors elected by the members?

Answer. Directors are; president, secretary and treasurer by directors.

Are notices of election sent to members?

Answer. Yes

When and how?

Answer. By mail.

Are proxies contained in applications?

Answer. No

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No

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

Answer. Yes.

Are policies are certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Some policies have not been paid in full. All have been paid according to contract. All policies now being issued the association has ability to pay in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand five hundred dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, E. C. BLACKMAN. *Vice-President*, C. T. GRANGER.
Secretary, O. P. WORSLEY.

[Incorporated July 15,1895,under title 9,code 1873. Commenced business February 1,1896.]

Home office, Red Oak, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 2,196.01

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications.....	$ 1,050.00	
First year's assessments: Expense, $165.85; mortuary, $807.66; reserve, none; for other purposes, none; total.....	973.51	
Subsequent years' assessments: Expense, $1,044.25; mortuary, $6,418.21; reserve, none; for other purposes, none; total.....	7,462.46	
Medical examiners' fees paid by applicant..... None.		
Total paid by members.....	$ 9,485.97	
Interest from mortgages, $.....; bonds and stocks, $.....; other sources, $.....; total.....None.		
Rents (including none for association's use of own buildings).....None.		
Profit on disposal of real estate, none; of securities, none; total.....None.		
From all other sources.....None.		
Total income during the year.....		$ 9,485.97
Sum of both amounts.....		$ 11,681.98

DISBURSEMENTS DURING YEAR.

Death claims paid.....None.		
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.		
Advanced payments returned to rejected applicants, membership, $305; dues, $40 13; mortuary, 191.83; total.....	$ 436.96	
Paid beneficiaries for dividends on policies terminated by death in 1896.....	18.49	
Total paid to members.....	$ 455 45	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, $630.47; subsequent years, none; total.....	630.47	
Commissions paid or allowed for collecting assessments to banks or collectors.....None.		
Salaries and allowances of managers and agents not paid by commissions, traveling expenses.....	144.83	
Salaries of officers, $400; other compensation of officers, none; total.....	400.00	
Salaries and other compensation of office employes.....None.		
Medical examiners' fees, whether paid direct by members or otherwise.....	393.64	
Taxes on premiums, none; insurance department fees and licenses, $19.50; municipal licenses, none; tax on franchise, none; total.....	19.50	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....None.		
Rent (including $84 for association's use of own buildings) less sub-leases.....	84.00	
Furniture, $19.05; legal expenses, none; advertising and printing, $203.40; total.....	222.45	
Losses on disposal of real estate, none; of securities, none; total.....	50.19	
All other items, viz: Postage..... (Total expenses, $1,355.08.)		
Total disbursements.....		$ 2,310.53
Balance.....		$ 9,371.45

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....None.	

Loans on mortgages of real estate, first liens, $3,650; not first liens, none; total	$ 3,650.00	
Loans secured by pledge of bonds, stocks, or other collateral, None.		
Book value of bonds (excluding interest), none; and stocks none; total None.		
Cash in office, $196.68; deposited in banks: $3,259.91; total	3,456 59	
Agents' debit balances, none; bills receivable, $2,259 61; total	2,259 61	
Other assets, viz: Accrued interest on mortgages purchased	5.25	
Total	$ 9,371.45	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total None.		
Total net ledger assets, as per balance		$ 9,371.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages None.		
Interest due, none; accrued, $110.10, on other assets; total	$ 110.10	
Rents due and accrued on property or lease None.		
Total	$ 110.10	
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force None.		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for None.		
Other items None.		
Total non-ledger assets		110.10
Gross assets		$ 9,481.55

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total None.	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total None.	
Loans on personal security None.	
Depreciation in ledger assets to bring same to market value, if less than book value None.	
Total admitted assets	$ 9,481.55

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total None.		
Losses on stipulated premium policies, not adjusted, none; resisted, none; total None.		
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total None.		
Losses on post mortem policies, not adjusted, none; resisted, none; total None.		
Present value future payments on installment policy claims None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 491.81	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total None.		
Premiums or assessments paid before due (1898)	2,179.06	

Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon None.		
All other liabilities None.		
Total liabilities		$ 2,670.87
Balance to protect contracts		$ 6,810.68
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 5,944.01	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted) None.		
Sinking fund (less amount thereof included in liabilities and in assets not admitted)	153.30	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	713.37	
Capital stock paid in None.		
Total special funds		6,810.68

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	288	$ 288,500.00
Policies or certificates written or increased during the calendar year	83	85,500.00
Total	371	374,000.00
Deduct decreased or ceased to be in force during year	32	33,000.00
Total policies or certificates in force last December 31st (end of year)	339	342,000.00
Losses and claims unpaid December 31st (beginning of year)		
Losses and claims incurred during the calendar year		
Total		
Losses and claims paid, scaled down and compromised during the year		
Losses and claims outstanding unpaid last December 31st (end of year)		9,134.19
Premiums and assessments collected during year		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Ten dollars per $1,000. Insurance in advance.

Give amount of annual dues, and how paid.

Answer. Three dollars annually or in quarterly installments in advance.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation and policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars and $1,000.

Give limiting ages for admission.

Answer. Age, 20 to 60 years.

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

Answer. No. The association collects annually or quarterly in advance a fixed payment, sufficient to pay fifteen deaths to each 1,000 members.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association 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, are the amounts fixed?

Answer. Does not write endowments. Does provide that accumulations may be used for paying current premiums after a limited number of years. Amount not fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both in the event of a death rate in excess of fifteen deaths to the 1,000.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the basis of providing for fifteen deaths to the 1,000.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. All mortuary payments not used for current losses are paid at death in addition to the insurance. When invested the securities are deposited with auditor of state.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Ten deaths to the thousand persons insured. Actual, none.

Are the officers and directors elected by the members?

Answer. Directors and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Written notice January 1st.

Are proxies contained in applications?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, eight hundred and twenty-one dollars and fifteen cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, FREDERICK A. BURNHAM. *Secretary*, CHARLES W. CAMP.
First Vice-President, THOMAS L. JAMES. *Second Vice-President*, JAMES D. WELLS.

[Incorporated February 9, 1881, under laws of New York. Approved May 13, 1875, chapter 267. Re-incorporated under chapter 175, laws of 1883. Commenced business February 9, 1881.]

Home office, New York City.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$4,021,140.29

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 59,845.55	
First year's assessments or premiums: Expense, $819,703.23; mortuary, $66,639.55; reserve, $137,168.58; for other purposes, $...; total	1,023,511.36	
Subsequent year's assessments or premiums: Expense, $1,046,750.43; mortuary, $3,608,797.25; reserve, $8,441.92; for other purposes, $9,909.87—surrendered policies; total	4,673,899.47	
Medical examiners' fees paid by applicants	18,711.00	
Total paid by members	$5,775,047.38	
Interest from mortgages, $94,881.10; bonds and stocks, $14,384.20; other sources, $26,553.08; total	135,818.48	
Rents (including $49.500 for association's use of own buildings)	149,902.20	
Profit on disposal of real estate, none; of securities, none; total	None.	
Fees for alterations in policies, etc	1,065.48	
Special deposts received during 1897, $874,902.07, and applied on assessments or premiums, $755,325.74; total	18,876.33	
Total income during the year		6,081,309.87
Sum of both amounts		$10,102,450.16

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$4,000,479.14	
Endowments, none; old age benefits, none; disability, sick or accident benefits, $11,604.31; other benefits, $4,778.94; total	16,383.25	
Advanced payments returned to rejected applicants	970.74	
Paid members for dividends, $74,860.48 (bonds redeemed and interest paid) for surrendered policies, $9,909.87; total	84,770.35	
Total paid to members	$4,102,603.48	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $545,250.67; subsequent years, $63,575.22; total	608,825.89	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	70,326.74	
Salaries and allowances of managers and agents not paid by commissions	48,462.59	

Salaries of officers, $116,485.47; other compensation of officers, none (of this amount $19,335 were on account of levying and collecting $4,297,049 39 of assessments); total	$ 116,485.47	
Salaries and other compensation of office employes (of this amount $150,154 53 were on account of levying and collecting $4,297,049.39 of assessments)	250,893.56	
Medical examiners' fees, whether paid direct by members or otherwise	43,882.61	
Taxes on premiums, $9,694.63; insurance department fees and licenses, $16,957.49; municipal licenses, $2,639 59; tax on franchise, $45 58; total	29,247.29	
Taxes on real estate and investments, $19,091.04; expenses and repairs on real estate, $118,483 83; total	137,574.87	
Rent (including $49,500 for association's use of own buildings) less sub-leases	83,620.69	
Furniture, none; legal expenses, $22,605.25; advertising and printing, $89,073.29; total	111,678.54	
Losses on disposal of real estate, none; of securities, none; total	None.	
Investment expense, $2,304; traveling expense, $14,495.73; actuarial expense, $16,705; postage, $35,553 04; total	69,147.77	
Agency expense, $54,987.37; general office expense, $83,100.67; total	138,087.94	
Expenses investigating and adjusting $4,072,083.45 of death and disability claims	73,368.23	
(Total expenses, $1,800,479.39.)		
Total disbursements		$5,913,082.97
Balance		$4,139,367.29

LEDGER ASSETS.

Book value of real estate, unincumbered, $535,528.14; incumbered, none; total	$ 535,528.14	
Loans on mortgages of real estate, first liens, $1,724,800; not first liens, none; total	1,724,800.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), $324,118.29; and stocks, none; total	324,118.29	
Cash in office	960.84	
Cash deposits in banks on emergency or reserve fund account	633,976.85	
All other deposits	251,209.48	
Agents' debit balances, $466,524.09; bills receivable, none; total	466,524.09	
Furniture and fixtures	56,377.73	
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1897, to New York city banks)	154,310.01	
Total	$4,144,505.43	
Deduct ledger liabilities: Agents' credit balances $5,438.14; borrowed money, none; all other, none; total	5,438.14	
Total net ledger assets, as per balance		4,139,367.29

NON-LEDGER ASSETS.

Interest due, $7,091.40; accrued, $14,242.60, on mortgages; total	$ 21,334 00	
Interest due, $1,976.96; accrued, $2,081.68, on other assets; total	4,058.64	
Rents due, $4,488 68; accrued, $3,433.33, on property or lease; total	7,922.01	
Total	$ 33,314.65	
Market value of real estate over book value	$ 8,631.46	
Market value of bonds (not including interest) and stocks over book value	36,556.80	
Total	45,188.26	

Mortuary assessments due on last call made within sixty days on insurance in force	$ 79,953.29	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	706,394.00	
Other items: Death losses paid in anticipation of February 1, 1898, assessment	120,091.57	
Total	$ 906,443.86	
Annual and expense dues in process of collection, or called and not yet due	218,378.57	
Total non-ledger assets		$1,263,325.34
Gross assets		$5,402,692 63

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $56,377.73; supplies, printed matter, stationery, none; total	$ 56,377.73	
Agents' debit balances not secured by bonds, $200,000; bills receivable, not secured, none; total	200,000.00	
Loans on personal security	None.	
Depreciation in ledger assets to bring the same to market value, if less than book value	None.	
Special reserve to cover possible shrinkage in items of investment received from Provincial Provident Institution	16,353 05	
Total		272,730.78
Total admitted assets		$5,129,961 85

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not yet due, $500; total	$ 500.00	
Losses on stipulated premium policies, not adjusted, $37,000; resisted, $11,000; total	48,000.00	
Losses on post mortem policies due and unpaid, $5,000; adjusted, not due, $511,142; total	516,142.00	
Losses on post mortem policies not adjusted, $535,847.61; resisted, $175,500; total	709,347.61	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, $29,246.35; total	29,246.35	
Premiums or assessments paid before due	175,800.50	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities, viz: Outstanding bond obligations	165,952.28	
Total liabilities		1,644,988.74
Balance to protect contracts		$3,481,973.11
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted), losses in advance	$ 120,091.57	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	2,810,096.25	
Emergency fund (less amount thereof included in liabilities and in assets not admitted), included in reserve fund	None.	

Building sinking fund (less amount thereof included in liabilities and in assets not admitted)	$ 31,039.66	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	523,746.63	
Capital stock paid in	None.	
Total special funds		$3,484,973.11

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	118,449	$325,028,061 00	882	$ 2,138,600 00
Policies or certificates written or increased during the calendar year	21,763	56,234,785 00	112	268,500.00
Total	140,212	381,260,846 00	994	2,407,100.00
Deduct decreased or ceased to be in force during year	28,304	70,693,745.00	289	689,500.00
Total policies or certificates in force last December 31st (end of year)	111,908	301,567,101.00	705	1,717,600.00
Losses and claims unpaid December 31st (beginning of year)	272	927,336.48	3	5,250.00
Losses and claims incurred during the calendar year	1,473	4,655,000.00	8	13,750.00
Total	1,745	5,582,336.48	11	19,000.00
Losses and claims paid, scaled down and compromised during the year	1,352	4,238,236 11	6	10,100.00
Losses and claims outstanding unpaid last December 31st (end of year)	346	1,273,989.61	5	8,900.00
Premiums and assessments collected during year	....	4,207,019.39	....	23,910.96

MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Membership fee abolished early in 1897.

Give amount of annual dues, and how paid.

Answer. They range, according to contract, at $2, $3, $4.50 and $6 per $1,000 of insurance, the first-named rate applying to policies issued prior to October 1, 1888.

Are these specified in policies or in by-laws

Answer. Some in by-laws, others in rules of board.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum certificates or policies, American money, $30,000; French money, 160,000 francs; English money, £6,000. (Since January 1, 1898, limit $50,000.)

Give limiting ages for admission.

Answer. Ages 18 to 60 years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature

Answer. The accumulated reserve or emergency fund, now exceeding $3,300,000, is a guarantee for payment of claims in full. No guarantee of dividends or surrender values.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Certain expenses named in section 1, article 5 of constitution or by-laws, are paid from moneys received from mortuary calls, but only the net receipts belong to mortuary fund; none of mortuary or reserve fund can be used for expenses of any kind.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Basis of assessment age as determined by contract. Tables based on American and actuaries' tables of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The surplus assets of the association as determined by the several contracts, together with the "net earnings" of expense funds, 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 ($3,378,793.35).

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest, and method used.

Answer. Reserve, actuaries' table (sixty-day term), $806,794, computed by New York Insurance department at request of association.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, $4,962,443.

Are the officers and directors elected by the members?

Answer. Directors so elected.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, not more than sixty days prior to annual meeting

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred and sixty-six thousand, three hundred and ninety-four dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MUTUAL AID SOCIETY OF THE GERMAN LUTHERAN SYNOD OF IOWA AND OTHER 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 thereof.

President, O. KRAUSHAAR. *Vice-President*, H. C. MEYER.
Secretary, H. W. BOERNER.

[Incorporated, June 21, 1882. Reincorporated February 22, 1896. Commenced business September 24, 1879.]

Home office, Iowa City, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year		$ 25,018.59

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 1,131 00	
First year's assessments or premiums: Expense, none; mortuary, $426.60; reserve, none; for other purposes, none; total	426.60	
Subsequent years' assessments or premiums: Expense, $3,425; mortuary, $25,646.76; reserve, none; for other purposes, reinstatement, $6.16; total	29,330.11	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 30,887.71	
Interest from mortgages, bonds, stocks and other sources	1,151 43	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz: Assigning certificates	22.50	
Total income during the year		$ 32,061 64
Sum of both amounts		$ 57,080.23

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 28,500.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 28,500.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	307.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $2,020.96; other compensation of officers, none; total	2,020.96	
Salaries and other compensation of office employes	None.	
Medical examiners' fees, whether paid direct by members or otherwise	87.00	

Taxes on premiums, none; insurance department fees and licenses, $89; municipal licenses, none; tax on franchise, none; total	$ 89.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including none for association's use of own buildings) less sub-leases	24 60	
Furniture, none; legal expenses, $34.50; advertising and printing, $136.35; total	170.85	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Postage, exchange and stationery, $145.19; one-half assessment returned, 90 cents; total (Total expenses, $2,824.90.)	146.09	
Total disbursements		$ 31,324.90
Balance		$ 25,755.33

LEDGER ASSETS.

Book value of real estate	None.	
Loans on mortgages of real estate	$ 14,849.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds and stocks	None.	
Cash in office, none; cash in hands of trustees, $1,469.18; deposited in banks: Johnson County Savings bank and Iowa City State bank, $1,469.18; total	3,753.20	
Agents' debit balances, none; bills receivable, none; advanced loans, $433.13; total	433.13	
Other assets, viz: Notes and mortgages	6,920.00	
Total	$ 25,755.33	
Deduct ledger liabilities	None.	
Total net ledger assets, as per balance		25,755.33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 3,485.59	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		$ 3,485.59
Gross assets		$ 29,240.92

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, $6,920; total	$ 6,920.00	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		6,920.00
Total admitted assets		$ 22,320.92

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, $4,000; total	$ 4,000.00	
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 4,000.00
Balance to protect contracts		$ 18,330.92

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 29.75	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	17,366.15	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	925.02	
Capital stock paid in	None.	
Total special funds		$ 18,330.92

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	3,366	$3,360,000 00	418	$ 418,000 00
Policies or certificates written or increased during the calendar year	348	339,500 00	54	54,000 00
Total	3,714	3,699,500.00	472	472,000 00
Deduct decreased or ceased to be in force during year	78	77,500 00	15	15,000.00
Total policies or certificates in force last December 31st (end of year)	3,636	3,622,000 00	457	457,000.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000.00	None	None
Losses and claims incurred during the calendar year	32	31,500 00	7	7,000.00
Total	33	32,500.00	7	7,000.00
Losses and claims paid, scaled down and compromised during the year	29	28,500 00	6	6,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	4	4,000 00	1	1,000.00
Premiums and assessments collected during year		30,887.71		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars and twenty-five cents at admission.

Give amount of annual dues, and how paid.

Answer. Fifty cents semi-annually.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Whole certificate, $1,000; half certificate, $500.

Give limiting ages for admission.

Answer. Eighteen to fifty-five years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. They are collected when death losses require it.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The admission fees, interest and surplus dues. For death losses exclusively. The trustees are ordered to loan out on mortgages or other good securities. With auditor of state.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Local branches elect delegates to general meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Not usually.

If so, state governing rules.

Answer. Generally to dependents of members.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Four thousand, two hundred and ninety-six dollars and fifty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Number of assessments depend upon number of death losses.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

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 thereof.

President, CHARLES H. WEBB. *Vice-President*, WILLIAM BARNUM.
Secretary, JOSEPH I. BARNUM.

[Incorporated November 2, 1885, under laws of New York. Approved 1885, chapter 175. Commenced business December, 15, 1885.]

Home office, New York city.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 35,910.91

INCOME DURING YEAR.

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

Membership fees required or represented by applications.None.
First year's assessments or premiums: Expense, $.....; mortuary, $.....; reserve, $.....; for other purposes, $ ...; total.....None.
Subsequent year's assessments or premiums: Expense, $35,438.57; mortuary, $26,217.59; reserve, $.....; for other purposes, $; total..... $ 51,656.16
Medical examiners' fees paid by applicant.....None.

Total paid by members.....	$ 51,656.16
Interest from mortgages, none; bonds and stocks, $730.00; other sources, $294.10; total.....	1,024.10
Rents (including none for association's use of own buildings).....None.	
Profit on disposal of real estate, $.....; of securities, $.....; total.....None.	
Total income during the year.....	$ 52,680.26
Sum of both amounts.....	$ 88,591.17

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.
Endowments, $.....; old age benefits, $.....; disability, sick or accident benefits, $21,027.14; total..... $ 21,027.14
Advanced payments returned to rejected applicants .....None.

Paid members for dividends, $.....; for surrender values, $.....; total.....None.		
Total paid to members.....	$ 21,027.14	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....; total.....None.		
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	9,979.66	
Salaries and allowances of managers and agents not paid by commissions.....None.		
Salaries of officers, $ ...; other compensation of officers, $.....; total.....None.		
Salaries and other compensation of office employes.....	9,969.92	
Medical examiners' fees, whether paid direct by members or otherwise.....None.		
Taxes on premiums, none; insurance department fees and licenses, $469.36; municipal licenses, $.....; tax on franchise, $3.00; total.....	472.50	
Taxes on real estate and investments, $.....; expenses and repairs on real estate, $.....; total.....None.		
Rent (including none for association's use of own buildings) less sub-leases.....	1,958.31	
Furniture, $550.55; legal expenses, $.....; advertising and printing, $3,818.63; total.....	4,369.18	
Losses on disposal of real estate, $.....; of securities, $.....; total.....None.		
All other items, viz.: Traveling account, $439.57; sundry items, postage, etc., $2,208.42; total.....	2,647.99	
(Total expenses, $35,328.82.)		
Total disbursements.....		$ 50,355.76
Balance.....		$ 38,235.41

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $.....; total.....None.		
Loans on mortgages of real estate, first liens, ... not first liens, $.....; total.....None.		
Loans secured by pledge of bonds, stocks, or other collaterals.....None.		
Book value of bonds (excluding interest), $17,569.75; and stocks, $.....; total.....	17,569.75	
Cash in office, $1,014.09; deposited in banks: National Park bank, $8,234.36; Farmers Loan and Trust company, $372.44; Washington Trust company, $6,056.15; total.....	15,970.99	
Agents' debit balances, $3,360.67; bills receivable, $1,500.00; total.	4,860.67	
Other assets.....None.		
Total.....	$ 38,235.41	
Deduct ledger liabilities: Agents' credit balances, $.....; borrowed money, $ ...; all other, $.....; total.....None		
Total net ledger assets as per balance.....		38,235.41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....None.	
Interest due and accrued on other assets.....None.	
Rents due and accrued on property or lease .....None.	
Market value of real estate over book value.....None.	
Market value of bonds (not including interest) and stocks over book value.....None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....	$ 11,333.20

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 3,305.00	
Other items: Furniture in home office and sub-agencies, $3,125; printed matter, $500; total	3,625.00	
Total non-ledger assets		$ 39,434.20
Gross assets		$ 58,873.61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $3,125.00; supplies, printed matter, stationery, $500.00; total	$ 3,625.00	
Agents debit balances not secured by bonds, $ ....; bills receivable, not secured, $,00; total	1,500.00	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value (bonds)	478.75	
Total		7,603.75
Total admitted assets		$ 51,069 86

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, $ ....; adjusted, not due, $1,650; total	$ 1,650.00	
Losses on stipulated premium policies, not adjusted, $ ....; resisted, $3,300.00; total	3,300.00	
Losses on post mortem policies, due and unpaid, $ ....; adjusted, not due, $ ....; total	None.	
Losses on post mortem policies, not adjusted, $ ....; resisted, $ ....; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	2,059.66	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	237.43	
Surrender value obligations due or accrued, $ ....; dividend obligations due or accrued, $ ....; total	None.	
Premiums or assessments paid before due	1,492.87	
All other liabilities	None.	
Total liabilities		8,739.96
Balance to protect contracts		$ 43,329.90

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 16,940.39
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	16,729.45
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	8,960.16
Capital stock paid in	None.
Total special funds	42,329.90

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	3,189	$26,695,000 00	197	$ 947,750.00
Policies or certificates written or increased during the calendar year	1,759	14,596,750.00	89	331,500.00
Total	4,967	40,715,750.00	196	1,449,250.00
Deduct decreased or ceased to be in force during year	1,651	12,636,000.00	74	537,250.00
Total policies or certificates in force last December 31st (end of year)	3,316	28,079,750.00	122	912,000 00
Losses and claims unpaid December 31st (beginning of year)		6,660.16		146.78
Losses and claims incurred during the calendar year		21,147 62		2,678 94
Total		28,036 80		2,825 72
Losses and claims paid, scaled down and compromised during the year		21,027.14		1 050.72
Losses and claims outstanding unpaid last December 31st (end of year)		7,009 66		1,775.00
Premiums or assessments collected during year		51,656.16		728.60

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. No entrance fee.

Give amount of annual dues and how paid.

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $10,000. Minimum, $1,750.

Give limiting ages for admission.

Answer. Age, 18 to 65 years.

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

Answer. They do not.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. It does not.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. It is not.

If so, what amount and under what circumstances?

Answer. Except for the expense of adjusting, compromising and resisting payment of improper claims.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. It does in both.

How are the emergency funds created, and for what purpose, and where deposited?

Answer. Five per cent of each assessment is set aside and deposited in bank and invested in bonds.

Are the officers and directors elected by the members?

Answer. They are.

Are notices of election sent to members?

Answer. They are.

When and how?

Answer. Notice is sent by mail to each member thirty days prior to the holding of annual meeting.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. There are not.

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

Answer. It is not.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. They are not.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. It has.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Quarterly, $13,141.50.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. It has not.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. It has not.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. It has not.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

NATIONAL LIFE ASSOCIATION,

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

President, STEPHEN BALL. *First Vice-President*, LESTER I. ENSWORTH.
Secretary, FREDERICK H. CALKINS. *Second Vice-President*, CHAS. B. ANDRUS.

[Incorporated April, 1886, under special act of general assembly. Approved April 13, 1886. Commenced business March, 1888.]

Home office, Hartford, Conn.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 425,225.42

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $186,688.94; mortuary, none; reserve, none; for other purposes, none; total...	$ 186,688.94	
Subsequent year's assessments or premiums: Expense, $88,544.35; mortuary and reserve, $560,855.97; for other purposes, none; total.....	649,400.32	
Medical examiners' fees paid by applicant.....	5,000.00	
Total paid by members.....	$ 841,089.26	

Interest from mortgages, $4,024.17; bonds and stocks, $3,442.09; other sources, $2,618.31; total.....	$ 10,084.60	
Rents.....	4,549.27	
Profit on disposal of real estate, none; of securities, none; total ..... None.		
From all other sources..... None.		
Total income during the year.....		$ 855,723.13
Sum of both amounts.....		$1,280,948.55

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	$ 531,645.44	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total..... None.		
Advanced payments returned to rejected applicants..... None.		
Paid members for dividends, $10,095.83; for surrender values, $12,136.88; total.....	22,232.41	
Total paid to members.....	$ 553,877.85	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $125,577.77; subsequent years, $36,768.86; total.....	162,346.63	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... None.		
Salaries and allowances of managers and agents not paid by commissions.....	11,527.04	
Salaries of officers, $18,780.53; other compensation of officers, none; total.....	18,780.53	
Salaries and other compensation of office employes.....	20,714.68	
Medical examiners' fees, whether paid direct by members or otherwise.....	5,130.00	
Taxes on premiums, $1,054.46; insurance department fees and licenses, $1,772.69; municipal licenses, none; tax on franchise, $10; total.....	2,837.15	
Taxes on real estate and investments, $3,797.79; expenses and repairs on real estate, $8,005.26; total.....	11,833 05	
Rent, $5,979.06; interest, $5,142 68; total.....	9,121.74	
Furniture, $762.92; legal expenses, $12,388.25; advertising and printing, $6,834.01; total.....	19,983.18	
Losses on disposal of real estate, none; of securities, none; total ..... None.		
All other items, viz.: Traveling expenses, $12,059 12; blanks and stationery, $853 33; postage and exchange, $10,424; dividends to stockholders, $3,000; loss and gain, $12,193 74; total	39,134.19	
(Total management expenses, $301,398.19.)		
Total disbursements.....		$ 855,276.04
Balance		$ 425,672 51

LEDGER ASSETS.

Book value of real estate, unincumbered, $3,310 83; incumbered, $222,400; total.....	$ 225,710.83	
Loans on mortgages of real estate, first liens, $66,299.67; not first liens, none; total.....	66,299.67	
Loans secured by pledge of bonds, stocks, or other collateral	5,435.94	
Book value of bonds (excluding interest), $6,003.70; and stocks, $70,408.43; total.....	76,412.13	
Cash in office, $6,516.99; deposited in City Bank, Hartford, $3,584.34, First National bank, Hartford, $2,514.74; total.....	12,616.07	
Agents' debit balances, $20,462.67; bills receivable, $14,028.28; total	34,490.95	
Other assets, viz.: Premium notes	5,061.22	
Total.....	$ 426,016.81	
Deduct ledger liabilities: Agents' credit balances, $344.30; borrowed money, none; total.....	344.30	
Total net ledger assets as per balance.....		$ 425,672.51

NON-LEDGER ASSETS.

Interest due, $2,444.05; accrued, $563.66, on mortgages; total	$ 3,008 61	
Interest due, $396 65; accrued, $76.93, on other assets; total	402 98	
Rents due, $1,012 25; accrued, none, on property or lease; total	1,012 25	
Market value of real estate over book value.... None.		
Market value of bonds and stocks over book value..... None.		
Total	$ 4,423 84	
Mortuary assessments due on last call made within sixty days on insurance in force	13,972 53	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..... None.		
Total non-ledger assets		$ 18,396 37
Gross assets		$ 444,068.68

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total..... None.		
Agents' debit balances not secured by bonds, $20,462.67; bills receivable, not secured, $14,028.28; total	$ 34,490.95	
Loans on personal security, premium notes unsecured	5,661 22	
Depreciation in ledger assets to bring same to market value, estimated	74,179.96	
Total		$ 113,732.13
Total admitted assets		$ 330,346.55

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, none; adjusted, not due, $76,488; total	$ 76,488.00	
Losses on stipulated premium policies, not adjusted, $83,257; resisted, $20,070.60; total	103,327.60	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total..... None.		
Losses on post mortem policies, not adjusted, none; resisted none; total..... None.		
Present value future payments on installment policy claims ..... None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	25,401.15	
Surrender value obligation due or accrued, $1,704.05; dividend obligations due or accrued, none; total	1,704.05	
Premiums or assessments paid before due	1,618 50	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	152 14	
All other liabilities ..... None.		
Total liabilities		208,691.44
Balance to protect contracts		$ 121,655.11

Comprised under the following funds:

Mortuary, reserve and emergency fund (less amount thereof included in liabilities and in assets not admitted)	$ 13,618 14	
General or expense fund (less amount thereof included in liabilities and in assets not admitted	58,036.97	
Capital stock paid in	50,000 00	
Total special funds		121,655.11

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	16,849	$39,305,580.00	69	$ 180,810.00
Policies or certificates written or increased during the calendar year	7,095	10,922,405.00	42	60,250.00
Total	23,944	45,227,985.00	111	241,0 0.00
Deduct policies not in force December 31, 1896, included in above	4,233	6,098,125.00	17	40,000 00
Deduct decreased or ceased to be in force during year	6,908	9,301,649 00	25	5 ,750.00
Total policies or certificates in force last December 31st (end of year)	14,803	29,028,221.00	69	124,810.00
Losses and claims unpaid December 31st as reported	56	105,958.00	.....	.....
Losses and claims omitted in statement of December 31, 1896	26	37,826.68	.....	.....
Losses and claims incurred during the year 1897	321	502,871 45	3	5,252.45
Total	403	646,706.13	3	5,252 45
Losses and claims paid, scaled down and compromised during the year	279	446,990.53	1	2,655 45
Losses and claims outstanding unpaid last December 31st	123	199,815 60	2	2,597.00
Premiums and assessments collected during year		886,089.26	....	2,980.68

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee charged.

Give amount of annual dues and how paid.

Answer. No annual dues are paid; a fixed expense element varying from $4 to $5 per annum per $1,000.

Are these specified in policies or in by-laws?

Answer. Is provided in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Twenty thousand dollars and one hundred dollars.

Give limiting ages for admission.

Answer. Ages limited from 18 to 60 years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature. Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Policies are issued for a definite amount guaranteed by accumulated funds and the right to make premium calls sufficient to meet liabilities. Policy-holders may participate after six years in surplus over $100,000.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Yes, policies provide that first year premiums are for expense purposes, and thereafter a fixed amount varying from $4 to $6 per annum per thousand.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in policies whenever accumulated funds are insufficient to meet death claim obligations.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. An approximation to actuaries' combined experience table of mortality by a uniform loading for expenses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By accumulations out of excess of premiums paid over actual mortality; to provide for the payment of death claim obligations; invested by the association.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used? What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. No department computes any reserve upon the association's policies; no computation has been completed by the association as to reserve and mortality.

Are the officers and directors elected by the members?

Answer. Directors are elected by stockholders, officers are elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None except stockholders holding the $50,000 of paid up capital.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the association paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except those compromised or resisted.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Association does not make periodical calls at stated calendar dates on all policies. One bi-monthly premium on policies so paying would approximate $61,968, and one quarterly premium on all others would approximate $69,398.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained, or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. The basis or rate of assessment has been increased to advanced ages where such right is retained.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, R. L. CLARKE. *Vice-President*, ALF WINGATE.
Secretary, J. A. DOVERMAN.

[Incorporated July 12, 1889. Commenced business July 31, 1889.]

Home office, Des Moines, Iowa.

Capital ..... Mutual.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 14,245.93

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 21,885.00	
First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total	None.	
Subsequent years' assessments or premiums: Expense, $18,625.57; mortuary benefits, $41,482.11; reserve, none; for other purposes, none; total	60,107.68	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 81,992.68	
Interest from mortgages, none; bonds and stocks, none; other sources, $286.74; total	286.74	
Rents	None	
Profit on disposal of real estate or securities	None.	
From all other sources, viz: Received from agent	538.48	
Total income during the year		82,817.90
Sum of both amounts		$ 97,063.83

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments and old age, disability, sick or accident benefits	$ 41,104.15	
Advanced payments returned to rejected applicants	150.00	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 41,254.15	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.	21,885.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,808.13	
Salaries and allowances of managers and agents not paid by commissions	752.75	
Salaries of officers, $5,900.94; traveling expenses and other compensation of officers, $697.96; total	6,697.90	
Salaries and other compensation of office employes	1,573.85	
Medical examiners' fees, whether paid direct by members or otherwise	23.16	
Taxes on premiums, none; insurance department fees and licenses, $235.75; municipal licenses, none; tax on franchise, none; total	235.75	

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total		None.
Rent (including $300 for association's use of own buildings) less sub-leases	$ 300.00	
Furniture, none; legal expenses, $2,403.41; advertising and printing, $1,451.45; total	3,856.86	
Losses on disposal of real estate, none; of securities, none; total		None.
All other items, viz: Adjusting claims, $546.10; express and telegrams, $35.53; stationery, $65.07; postage, $1,179.80; office supplies, $162.56; exchange, $11.30; total	2,001.36	
(Total expenses, $40,134.76.)		
Total disbursements		$ 81,389.31
Balance		$ 15,674.54

LEDGER ASSETS.

Book value of real estate		None.
Loans on mortgages of real estate		None.
Loans secured by pledge of bonds, stocks or other collateral		None.
Book value of bonds and stocks		None.
Cash in office, none; deposited in banks: Citizens National bank, of Des Moines, $15,674.54; total	$ 15,674.54	
Agents' debit balances, none; bills receivable, none; total		None.
Other assets		None.
Total	$ 15,674.54	
Deduct ledger liabilities		None.
Total net ledger assets, as per balance		$ 15,674.54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages		None.
Interest due and accrued on other assets		None.
Rents due and accrued on property or lease		None.
Market value of real estate over book value		None.
Market value of bonds and stocks over book value		None.
Mortuary assessments due on last call made within sixty days on insurance in force		None.
Assessments to become due on policies, not exceeding one assessment nor the amount of claims not assessed for	$ 1,934.25	
Other items		None.
Total non-ledger assets		1,934.25
Gross assets		$ 17,608.79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $; supplies, printed matter, stationery, $; total		None.
Agents' debit balances not secured by bonds, $; bills receivable, not secured, $; total		None.
Loans on personal security		None.
Depreciation in ledger assets to bring same to market value		None.
Total admitted assets		$ 17,608.79

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $; adjusted, not due, $; total		None.
Losses on stipulated premium policies, not adjusted, $; resisted, $; total		None

Losses on post mortem policies, due and unpaid, $; adjusted, not due, $; total		None.
Losses on policies, not adjusted, $1,934.25; resisted, $; total.	$ 1,934.25	
Present value future payments on installment policy claims		None.
Disability, sick, accident or other benefits, due or accrued, remaining unpaid		None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		None.
Surrender value obligations due or accrued, $; dividend obligations due or accrued, $; total		None.
Premiums or assessments paid before due	310.00	
All other liabilities		None.
Total liabilities		$ 2,244.25
Balance to protect contracts		$ 15,364.54
Comprised under the following funds:		
Benefit fund (less amount thereof included in liabilities and in assets not admitted)	$ 10,111.66	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)		None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted)		None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	5,252.88	
Capital stock paid in		None.
Total special funds		15,364.54

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	6,072	$25,370,250 00	2,220	$ 9,252,500.00
Policies or certificates written or increased during the calendar year	4,377	17,329,750 00	648	2,411,750.00
Total	10,449	42,700,000 00	2,868	11,664,250.00
Deduct decreased or ceased to be in force during year	3,994	15 808,250 00	969	3,601,000.00
Total policies or certificates in force last December 31st (end of year)	6,455	26,991,750 00	1,899	8,063,250.00
Losses and claims unpaid December 31st (beginning of year)	23	4,153.45	9	1,421.65
Losses and claims incurred during the calendar year	499	38,884.95	169	15,125.90
Total	522	43,038.40	178	16,547.55
Losses and claims paid, scaled down and compromised during the year	503	41,104.15	171	15,416.85
Losses and claims outstanding unpaid last December 31st (end of year)	20	1,934.25	7	1,130.70
Premiums and assessments collected during year		60,107.68		20,130.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars each member, payable but once. Paid to agent.

Give amount of annual dues, and how paid.

Answer. One dollar quarterly or $4 annually, as specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $5,000. Minimum, $250.

Give limiting ages for admission.

Answer. Age, over 21 years and under 65 years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Necessary expense of collecting and protecting same.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. When necessary to pay claims as provided in by-laws.

How are emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessment and deposited in Citizens National bank, Des Moines.

Are the officers and directors elected by the members?

Answer. Directors elected annually by members at annual meeting. Officers elected annually by board of directors. Three members of board of directors elected each year.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice mailed each member at least thirty days prior to annual meeting of members.

Are proxies contained in applications?

Answer. No.

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

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $14,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, FRANK N. GAGE. *Vice-President*, A. E. FORREST.

Secretary, A. E. FORREST.

[Incorporated May 13, 1886, under Illinois insurance laws. Approved June 22, 1883. Chapter 73. Commenced business June 15, 1886.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... $ 33,842.93

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	$ 7,475.00	
Membership fees required or represented by applications		
First year's assessments or premiums: Expense, $....; mortuary, $....; reserve, $....; for other purposes, $....; total....None.		
Subsequent year's assessments or premiums: Expense, $38,813.46; mortuary, $21,305.35; reserve, $....; for other purposes, $....; total	60,118.81	
Medical examiners' fees paid by applicant.....None.		
Total paid by members	$ 67,593.81	
Interest from mortgages, $ ...; bonds and stocks, $1,428.40; other sources, $....; total	1,428.40	
Rents (including $ ... for association's use of own buildings).....None.		
Profit on disposal of real estate, $ ...; of securities, $....; total.....None.		
From all other sources, viz.:.....None.		
Total income during the year		$ 69,022.21
Sum of both amounts		$ 102,865.14

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 9,289.00	
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $12,016.35; total	12,016.35	
Membership fees rebated and returned to members	5,860.00	
Advanced payments returned to rejected applicants	341.15	
Paid members for dividends, $....; for surrender values, $....; total.....None.		
Total paid to members	$ 27,506.50	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $....; subsequent years, $....; total	8,816.07	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	6,079.09	
Salaries and allowances of managers and agents not paid by commissions	4,883.33	
Salaries of officers, $6,733.32; other compensation of officers, $....; total	6,733.32	
Salaries and other compensation of office employes	5,100.31	
Medical examiners' fees, whether paid direct by members or otherwise	267.65	
Taxes on premiums, $ ...; insurance department fees and licenses, $327.90; municipal licenses, $ ...; taxes on franchise, $ ...; total	327.90	
Taxes on real estate and investments, $....; expenses and repairs on real estate, $ ...; total.....None.		
Rent (including $2,525.77 for association's use of own buildings) less sub-leases, $ ...; total	2,525.77	
Furniture, $50; legal expenses, $886.78; advertising and printing, $1,466.45; total	2,403.23	
Losses on disposal of real estate, $ ...; of securities, $ ...; total.....None.		
All other items, viz.: Postage, $2,187.14; expenses, $667.41; investigating claims, $1,121.65; traveling expenses, $1,833.07; total (Total expenses, $42,951.56.)	5,808.27	
Total disbursements		$ 70,458.06
Balance		$ 32,407.08

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total		None.
Loans on mortgages of real estate, first liens, $....; not first liens, $ ...; total		None.
Loans secured by pledge of bonds, stocks, or other collateral total		$ 2,500.00
Book value of bonds (excluding interest), $....; and stocks, $....; total		19,627.82
Cash in office, $419.45; deposited in Northwestern National bank, $5,489.81; Northern Trust company, $4,000; St. Louis National bank, $1,000; total		9,909.26
Agents' debit balances secured, $370; bills receivable, $....; total		370.00
Other assets	None.	
Total		$ 32,407.08
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets, as per balance		$ 32,407.08

NON-LEDGER ASSETS.

Interest due, $....; accrued, $339.24, on mortgages; total		$ 339.24
Interest due, $....; accrued, $ .., on other assets; total	None.	
Rents due, $ ...; accrued, $....; on property or lease, $....; furniture and fixtures, $1,250; total		1,250.00
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force, less cost of collecting same		14,937.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for		2,500.00
Other items	None.	
Total non-ledger assets		$ 19,046.24
Gross assets		$ 51,453.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,250; supplies, printed matter, stationery, $ ...; total		$ 1,250.00
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $....; total	None.	
Loans on personal security	None.	
Excess of mortuary assessment over changes in liabilities on same account		12,808.30
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		14,058.30
Total admitted assets		$ 37,395.02

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total	None.	
Losses on stipulated premium policies, not adjusted, $....; resisted, $....; total	None.	
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $ ...; total	None.	
Losses on post mortem policies, not adjusted, $2,148.70; resisted, $2,500; total		$ 4,648.70
Present value future payments on installment policy claims	None.	

Disability, sick, accident or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		$ 937.50
Surrender value obligations due or accrued, $ ...; dividend obligations due or accrued, $....; total	None.	
Premiums or assessment paid before due	None.	
All other liabilities	None.	
Total liabilities		$ 5,586.20
Balance to protect contracts		$ 31,808.82

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)		$ 12,127.82
Reserve fund; mortuary and indemnity may be paid from this fund when others are exhausted (less amount thereof included in liabilities and in assets not admitted)		10,000.00
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund; mortuary or indemnity claims may be paid from this account; it is, however, the expense account (less amount thereof included in liabilities and in assets not admitted)		9,681.00
Capital stock paid in	None.	
Total special funds		$ 31,808.82

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,544	$26,132,000 00	128	$ 597,000 00
Policies or certificates written or increased during the calendar year	3,784	20,775,000 00	190	835,750.00
Total	9,328	46,907,000.00	318	1,432,750.00
Deduct decreased or ceased to be in force during year	3,656	19,581,000.00	133	541,000 00
Total policies or certificates in force last December 31st (end of year)	5,672	27,326,000.00	185	891,750.00
Losses and claims unpaid December 31st (beginning of year)	15	987.85		
Losses and claims incurred during the calendar year	429	24,966 20	24	2,446.30
Total	444	25,954.05	24	2,446 30
Losses and claims paid, scaled down and compromised during the year	425	21,805 35	22	936.30
Losses and claims outstanding unpaid last December 31st (end of year)	19	4,648.70	2	1,510.00
Premiums and assessments collected during year		60,118 81		2,028.00

MISCELLANEOUS QUESTIONS.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars; combination.

Give limiting ages for admission.

Answer. From 18 to 65 years of age, inclusive.

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

Answer. Policies provide fixed amount to be paid; assessments are not limited.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. No dividends or endowment feature is carried.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or polic es the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Levied yearly, and collected quarterly or yearly in advance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessment from members for payment of claims; invested in bonds and loaned.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Through by-laws.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Fifteen thousand and twenty-seven dollars, quarterly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, W. W. DOOLITTLE, *Vice-President*, JOHN CAMERON.
Secretary, E. H. HIBBEN.

[Incorporated, May 20, 1892. Commenced business, May 20, 1892.]

Home office, Marshalltown, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 68,861.74

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $10,665.90; mortuary, $3,806.60; reserve, none; for other purposes, $1,152 collected from rejected applicants; total	$ 15,624.50	
Subsequent year's assessments or premiums: Expense, $22,447.81; mortuary, $39,246.56; reserve, none; for other purposes, $2,071.10 collection fees; total	63,765.49	
Medical examiners' fees paid by applicant. None.		
Total paid by members	$ 79,389.99	
Interest from mortgages, $3,683.45; bonds and stocks, none; other sources, none; total	3,683 45	
Rents (including none for association's use of own buildings) None.		
Profit on disposal of real estate, none; of securities, none; total None.		
From all other sources None.		
Total income during the year		$ 83,273 44
Sum of both amounts		$ 152,135.18

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 34,366.67	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total None.	1,152.00	
Advanced payments returned to rejected applicants		
Paid members for dividends, none; for surrender values, none; total None.		
Total paid to members	$ 35,518 67	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $8,975.93; subsequent years, $350 40; total	9,326.33	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,071.10	
Salaries and allowances of managers and agents not paid by commissions	6,498 53	
Salaries of officers, $5,000; other compensation of officers, none; total	5,000.00	
Salaries and other compensation of office employes, and traveling and general office expenses	7,908 83	

Medical director and examiners' fees, whether paid direct by members or otherwise	$ 1,488.00	
Taxes on premiums, $34.44; insurance department fees and licenses, $240.31; municipal licenses, none; tax on franchise, none; total	274.75	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including none for association's use of owa buildings) less sub-leases	860.00	
Furniture, $366.81; legal expenses, $766.97; postage, advertising and printing, $2,023.68; total	3,157.46	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Expense in investigating and adjusting claims	183.35	
(Total expenses, $35,848.35.)		
Total disbursements		$ 71,367.02
Balance		$ 80,768.16

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, $70,514; not first liens, none; total	$ 70,514 00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, $4,330.28; deposited in banks: Marshalltown State bank, $4,923 88; total	9,254.16	
Agents' debit balances, none; bills receivable, none; total	None.	
Other assets, viz.: Deposited with superintendent of Insurance of Missouri	1,000 00	
Total	$ 80,768.16	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets, as per balance		$ 80,768.16

NON-LEDGER ASSETS.

Interest due, none; accrued, $1,369.70; on mortgages	$ 1,369 70	
Interest due and accrued on other assets	None.	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	9,000.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		$ 10,369.70
Gross assets		$ 91,137.86

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	$ 91,137.86

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	$ 316 58	
All other liabilities	None.	
Total liabilities		$ 316 58
Balance to protect contracts		$ 90,821 28

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 17,213.14	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	71,514.00	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	2,094 14	
Capital stock paid in	None.	
Total special funds		90,821 28

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	4,096	$7,384,000.00	3,204	$ 5,547,000.00
Policies or certificates written or increased during the calendar year	1,637	2,672,000.00	466	693,000.00
Total	5,733	10,006,000 00	3,670	6,240,000.00
Deduct decreased or ceased to be in force during year	1,670	2,066,000.00	477	741,500.00
Total policies or certificates in force last December 31st (end of year)	4,053	8,000,000.00	3,193	5,498,500.00
Losses and claims unpaid December 31st (beginning of year)				
Losses and claims incurred during the calendar year	21	36,000.00	13	23,000.00
Total	21	36,000.00	13	23,000.00
Losses and claims paid, scaled down and compromised during the year	21	34,363.07	13	23,000.00
Losses and claims outstanding unpaid last December 31st (end of year)				
Premiums and assessments collected during year				

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Do not collect any.
Give amount of annual dues, and how paid.
Answer. Four dollars per $1,000.
Are these specified in policies or in by-laws?
Answer. Provided in articles of incorporation.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Five hundred dollars to $5,000.
Give limiting ages for admission.
Answer. Fifteen years to 55 years, on all but term insurance; those taken up to 65 years.
Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.
Answer. All surplus from mortuary calls, after paying all current death and disability claims, and all interest collected, is transferred to the reserved 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.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. No.
Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. No.
Does the association 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, are the amounts fixed?
Answer. Promises to return over-payments made by members; such over-payments are held by the auditor of state as special deposit fund.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Not unless the reserve fund becomes depleted.
Upon what basis and manner are your regular assessments or premiums computed
Answer. Actuaries table of mortality, at ages of entrance.
How are the emergency, reserve or special funds created, and for what purpose and where deposited?
Answer. First, by laying aside all surplus after payment of current death and disability claims, also all interest collected on mortgage loans; second, to meet increasing mortuary liabilities of the association and to guarantee the payment of all policies in full and to provide options for over-payments; third, deposited with auditor of state.
If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?
Answer. Expected, 9.40; actual, 4.50.
Are the officers and directors elected by the members?
Answer. Yes.
Are notices of election sent to members?
Answer. Yes
When and how?
Answer. After annual meeting.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?
Answer. Yes.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Twelve thousand dollars.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, D. W. C. MERRIAM. *Vice-President*, J. H. TELLER.
Secretary, L. E. REPLOGLE.

[Incorporated, October 25, 1881, under an act concerning corporations. Approved, April 18, 1872, chapter 22 R. S. Commenced business, December 10, 1881.]

Home office, Chicago, Ill.

Capital.....None

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 25,784.61

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $691.81; mortuary, $ ...; reserve, $....; for other purposes, $ ...; total.	$ 691.81	
Subsequent year's assessments or premiums: Expense, $6,738.91; mortuary, $41,323.91; reserve, $469.79; for other purposes: dues, $7,278.04; equation, $2,513.90; total	58,324.55	
Medical examiners' fees paid by applicant.....None.		
Total paid by members	$ 59,016.36	
Interest from mortgages, $....; bonds and stocks, $919.29; other sources, $....; total	919.29	
Rents (including $.... for association's use of own buildings).....None.		

Profit on disposal of real estate, $...; of securities, $....; total ..... None.		
From all other sources, viz: Reinstatements, $19.16; furniture, $10; total	$ 29.16	
Total income during the year		$ 59,964.81
Sum of both amounts		$ 85,729.43

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 43,000 00	
Endowments, $...; old age benefits, $....; disability, sick or accident benefits, none; total ..... None.		
Advanced payments returned to rejected applicants ..... None.		
Paid members for dividends, $....; for surrender values, $....; total ..... None.		
Total paid to members	$ 43,000 00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,098.55; subsequent years, $...; renewals, $877.50; total	1,976 05	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	71.97	
Salaries and allowances of managers and agents not paid by commissions ..... None.		
Salaries of officers, $12,000; other compensation of officers, $...; total	12,000 00	
Salaries and other compensation of office employes	1,281 00	
Medical examiners' fees, whether paid direct by members or otherwise	84.50	
Taxes on premiums, $.....; insurance department fees and licenses, $161.14; municipal licenses, $27.70; tax on franchise, $...; total	188 84	
Taxes on real estate and investment, $....; expenses and repairs on real estate, $....; total ..... None.		
Rent (including $497.70 for association's use of own buildings) less sub-leases	497 70	
Furniture, $....; legal expenses, $...; advertising and printing, $298.35; total	298.35	
Losses on disposal of real estate, $....; of securities, $...; total ..... None.		
All other items, viz: Office supplies, $407.42; directors, $151.16; traveling expense, $89 60; interest, $20.75; total	668.93	
Total expenses, $17,067.34.)		
Total disbursements		60,037.34
Balance		$ 25,662.08

LEDGER ASSETS.

Book value of real estate, unincumbered, $...; incumbered, $...; total ..... None.		
Loans on mortgages of real estate, first liens, $....; not first liens, $.....; total ..... None.		
Loans secured by pledge of bonds, stocks or other collateral ..... None.		
Book value of bonds (excluding interest), $19,478.05; and stocks, $....; total	$ 19,478 05	
Cash in office, $663.78; deposited in banks: Bankers' National bank, $4,539 36; Columbia National bank, $999.99; total	6,181 03	
Agents' debit balances, $....; bills receivable, $....; total ..... None.		
Other assets ..... None.		
Total	$ 25,662.08	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total ..... None.		
Total net ledger assets, as per balance		$ 25,662.08

NON-LEDGER ASSETS.

Interest due, $.....; accrued, $.....; on mortgages, ...; total ..... None.		
Interest due, $...; accrued, $300; on other assets, ...; total.	$ 300 00	
Rents due, $....; accrued, $....; on property or lease, ...; total ..... None.		
Market value of real estate over book value ..... None.		
Market value of bonds (not including interest) and stocks over book value ..... None.		
Mortuary assessements due on last call made within sixty days on insurance in force ..... None.		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..... None.		
Other items: First year's premiums not due	605.00	
Total non-ledger assets		1,000.00
Gross assets		$ 26,662.08

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total ..... None.	
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $....; total ..... None.	
Loans on personal security ..... None.	
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.	
Total admitted assets	$ 26,662.08

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $1,000; total	$ 1,000.00	
Losses on stipulated premium policies, not adjusted, $.....; resisted, $....; total ..... None.		
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total ..... None.		
Losses on post mortem policies, not adjusted, $.....; resisted, $....; total ..... None.		
Present value future payments on installment policy claims ..... None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.		
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total ..... None.		
Premiums or assessments paid before due ..... None.		
All other liabilities		1,000 00
Total liabilities		$ 25,662.08
Balance to protect contracts		
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 3,808.48	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	5,151 33	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	13,085.77	
Interest fund (less amount thereof included in liabilities and in assets not admitted)	1,829.13	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	1,787.38	
Capital stock paid in ..... None.		
Total special funds		$ 25,662.08

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,465	$1,485,000.00	51	$ 51,000.00
Policies or certificates written or increased during the calendar year	273	266,000.00	.....	.....
Total	1,738	1,751,000.00	51	51,000.00
Deduct decreased or ceased to be in force during year	131	141,000.00	6	6,000.00
Total policies or certificates in force last December 31st (end of year)	1,627	1,610,000.00	45	45,000.00
Losses and claims unpaid December 31st (beginning of year)	1	2,000.00	.....	.....
Losses and claims incurred during the calendar year	32	42,000 00	2	2,000.00
Total	33	44,000.00	2	2,000.00
Losses and claims paid, scaled down and compromised during the year	32	43,000.00	.....	.....
Losses and claims outstanding unpaid December 31st (end of year)	1	1,000.00	.....	.....
Premiums and assessments collected during year	.....	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee. Contractual relation, consummated by payment of premium installment.

Give amount of annual dues, and how paid.

Answer. Four dollars and eighty cents per year on each $1,000 insurance, if paid in advance; 20 cents additional on each installment, if paid otherwise.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Three thousand dollars and $1,000.

Give limiting ages for admission.

Answer. Sixty-five years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by all funds of the association and the reserved right to make additional calls if necessary. No endowment features, surrender value or dividends.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No right to scale claims.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Not of the mortuary portion.

Does the association 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, are the amounts fixed?

Answer. No. If the reserve fund exceed $100,000, a surrender value of an equitable proportion of the same is promised on certificates in force ten or more years.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' tables—age at entry.

How are the emergency, reserve and special funds created, and for what purpose, and where deposited?

Answer. The reserve is created by setting aside 10 per cent of premium payments. To accumulate a fund for the protection of policy-holders. Bankers National bank, Chicago, Ill.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not computed.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice mailed thirty days prior to each meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

NORTHWESTERN LIFE ASSOCIATION,

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

President, DR. J. F. FORCE. *Vice-President*, T. F. ALLEN.

Secretary, C. E. FORCE.

[Incorporated September 15, 1885, under co-operative life law. Approved March 19, 1885. Commenced business September 15, 1885.]

Home office, Minneapolis, Minn.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (including item of furniture and fixtures, $6,810.61)		$ 200,030.14

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $43,740.58; mortuary, none; reserve, none; for other purposes, none; total	$ 43,740.58	
Subsequent years' assessments or premiums: Expense, $57,163.35; mortuary, $407,977.69; reserve, $33,229.07; for other purposes, none; total	198,370.11	
Medical examiners' fees paid by applicant	5,420.00	
Total paid by members	$ 247,530.69	
Interest from mortgages, $1,653.36; bonds and stocks, $889.46; other sources, $1,486.68; total	3,030.50	
Rents (including none for associations' use of own buildings)	125.50	
Profit on disposal of real estate, $92.35; of securities, none; total	92.35	
From all other sources, viz: Receiver of Bank of New England, $373; change of policies, $43.10; total	419.10	
Total income during the year		251,787.14
Sum of both amounts		$ 451,817.28

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 109,550.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; assessment from mortuary fund, $186.22; total	186.22	
Advanced payments returned to rejected applicants. None.		
Paid members for dividends, none; for surrender values, $574.71; total	574.71	
Total paid to members	$ 110,310.93	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $34,753.90; subsequent years, $16,621.31; total	51,375.21	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	6,164.89	
Salaries and allowances of managers and agents not paid by commissions	4,917.75	
Salaries of officers, $12,396; other compensation of officers, none; total	12,396.00	
Salaries and other compensation of office employes	6,721.48	
Medical examiners' fees, whether paid direct by members or otherwise	6,409.75	
Taxes on premiums, $419.43; insurance department fees and licenses, $1,072.16; municipal licenses, none; tax on franchise, none; total	1,491.59	
Taxes on real estate and investments, $1,455.37; expenses and repairs on real estate, none; total	1,455.37	
Rent (including none for association's use of own buildings) less sub-leases	1,425.00	
Furniture, $75; legal expenses, $3,301.25; advertising and printing, $1,865.60; total	4,331.94	
Losses on disposal of real estate, none; of securities, $9,000; total	9,000.00	

All other items, viz: National convention, $402.88; postage, $1,589.11; traveling expenses, $2,775.93; actuary fees, $440.50; agency expenses, $500; Bank of New England, $1,875; mortuary expenses, $347.92; miscellaneous expenses, $1,999.90; total (Total expenses, $116,781.62)	$ 11,092.24	
Total disbursements		$ 227,091.35
Balance		$ 224,725.93

LEDGER ASSETS.

Book value of real estate, unincumbered, $15,463.92; incumbered, none; total	$ 15,463.92	
Loans on mortgages of real estate, first liens, $50,153.99; not first liens, none; total	50,153.99	
Loans secured by pledge of bonds, stocks or other collateral	5,800.00	
Book value of bonds (excluding interest), none; and stocks, $23,101; total	23,101.00	
Cash in office, $2,000.00; deposited in banks: Security, $31,075.94; Scandia, $188; Metropolitan, $56,756.46; Minneapolis Savings and Loan, $7,792.03; Farmers and Mechanics, $3,123.35; total	100,848.78	
Agents' debit balances, $12,819.31; bills receivable, $1,091.58; furniture and fixtures, $6,010.61; total	19,921.50	
Other assets, viz: Certificate of deposit, Minneapolis Loan and Trust company, $6,000; Citizens bank, $962.51; Northern Trust company, $1,800; with Missouri insurance department, $1,000; total	9,462.51	
Total	$ 224,751.67	
Deduct ledger liabilities: Agents' credit balances, $6.34; borrowed money, none; all other, none; total	6.34	
Total net ledger assets		$ 224,725.33

NON-LEDGER ASSETS.

Interest due, $345; accrued, $816.50, on mortgages; total	$ 1,161.50	
Interest due, none; accrued, $97.06, on other assets; total	97.06	
Rents due, $15; accrued, none, on property or lease; total	15.00	
Total	$ 1,273.56	
Market value of real estate over book value. None.		
Market value of bonds (not including interest) and stocks over book value. None.		
Mortuary assessments due on last call made within sixty days on insurance in force	33,060.71	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for. None.		
Other items. None.		
Total non ledger assets		34,334.27
Gross assets		$ 259,059.60

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $6,010.61; supplies, printed matter, stationery, none; total	$ 6,010.61	
Agents' debit balances not secured by bonds, $12,819.31; bills receivable, not secured, $1,091.58; total	13,910.89	
Loans on personal security. None.		
Excess of mortuary assessments over changes in liabilities on same account	16,310.71	
Depreciation in ledger assets to bring same to market value, if less than book value, real estate, $5,200; stocks, $2,601; total	7,801.00	
Total		44,033.21
Total admitted assets		$ 215,026.39

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, $7,000; total	$ 7,000.00	
Losses on stipulated premium policies, not adjusted, $9,750; resisted, none; total	9,750.00	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	208.98	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None	
Premiums or assessments paid before due	None.	
All other liabilities	None.	
Total liabilities		$ 16,958.98
Balance to protect contracts		$ 198,057.41
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 23,775.56	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	168,045.73	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Maturity fund (less amount thereof included in liabilities and in assets not admitted)	2 703 63	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	3,542 49	
Capital stock paid in	None	
Total special funds		198,057.41

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	10,939	$15,325,650.00	775	$ 1,343,250 00
Policies or certificates written or increased during the calendar year	2,710	3,468,550 00	59	69,000.00
Total	13,649	18,794,200 00	834	1,312,250 00
Deduct decreased or ceased to be in force during year	2,348	3,401,000 00	150	227,250.00
Total policies or certificates in force last December 31st (end of year)	11,301	15,393,200 00	684	1,085,000.00
Losses and claims unpaid December 31st (beginning of year)	10	13,250.00	1	1,000.00
Losses and claims incurred during the calendar year	84	120,250 00	8	13,000.00
Total	94	133,500 00	9	14,000 00
Losses and claims paid, scaled down and compromised during the year	81	109,550.00	8	12,000.00
Losses and claims outstanding unpaid December 31st (end of year)	13	16,750.00	1	2,000.00
Premiums and assessments collected during year				15,352 92

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. Four dollars per $1,000 insurance for general expenses included in premium.

Are these specified in policies or by-laws?

Answer. Policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $10,000; minimum, $250.

Give limiting ages for admission.

Answer. Ages, 18 to 60.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by assets of the association.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expense of collection and for special expense in protecting the funds

Does the association 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 endowments; policies agree to return to member his pro rata share of unused reserve fund after fifteen years.

If so, are the amounts fixed?

Answer No amount fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both to meet mortuary requirements.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables (Roche's) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates; to prevent increase in future cost; in banks and loaned on securities.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation.

What was the expected mortality, during the past year, on mean amount of insurance, according to the actuaries' table of mortality?

Answer. Ninety-seven dollars and two cents deaths.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-nine thousand five hundred ninety-two dollars and fifty-three cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, DANIEL J. AVERY. *First Vice-President*, JAMES A. STODDARD.
Secretary, CHARLES A. CAMPWELL. *Second Vice-President*, WM. HEINEMANN.

[Incorporated, June 27, 1874, under general incorporation law. Approved April 18, 1872. Reincorporated, August 2, 1893, under an act to incorporate companies on the assessment plan, and approved June 24, 1891. Commenced business, July, 1874.]

Home office, Chicago, Ill.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$1,040,468.84

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $49,575 45; mortuary, $95,509.55; reserve, $33,299.04; for other purposes, none; total	$ 178,384 04	
Subsequent year's assessments or premiums: Expense, $358,709 21; mortuary, $1,556,632.89; reserve, $250,971.41; for other purposes, $1,568 78, recovered on indemnifying bond on loss paid in previous year; total	2,167,896 29	
Delinquent charges	3,132 43	
Total paid by members	$2,349,412.76	
Interest from mortgages, $21,575; bonds $17,144.21; other sources, $2,793.70; total	41,512.91	
Rents (including $.... for association's use of own buildings).....None.		
Profit on disposal of real estate, $....; of securities, $ ...; total.....None.		
From all other sources .....None.		
Total income during the year		$2,390,925.67
Sum of both amounts		$3,431,394.51

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$1,767,353 54	
Endowments, $ ....; old age benefits, $ ....; disability, sick or accident benefits, $4,250; total	4,250 00	
Advanced payments returned to rejected applicants.....None.		
Paid members for dividends, none; for surrender values, none; total.....None.		
Total paid to members	$1,771,603.54	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $115,288 52; subsequent years, $10,737.82; total	126,026.34	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	10,538.20	
Salaries and allowances of managers and agents not paid by commissions	48,788.34	
Salaries of officers, $17,663 20; other compensation of officers, $2,000, board of trustees; total	19,663.20	
Salaries and other compensation of office employes	82,631.49	
Medical examiner's fees, whether paid direct by members or otherwise	11,886.00	
Taxes on premiums, $4,019 18; insurance department fees and licenses, $2,156.24; municipal licenses, $254.98; tax on franchise, $30.97, personal property tax $8.35; total	6,469 72	
Taxes on real estate and investments, $ ....; expenses and repairs on real estate, $ ...; total.....None.		
Rent (including $ ... for association's use of own buildings) less sub-leases	19,039.52	
Furniture, $451.57; legal expenses, $5,831.95; advertising stationery and printing, $11,301.45; total	17,584.97	
Losses on disposal of real estate, $ ...; of securities, $; total.....None.		
All other items, viz: Bonds redeemed, $1,042.83; incidental and miscellaneous expense accounts, $8,863 90; legislative committee, $906.04; postage, $8,406 19; refitting office, $381.79; traveling expenses, $15,466.03; Mutual Life underwriters' executive committee, $973.09; suspense, $184.35; surrendered policies, $18,191.12; advance assessments, $2,917.71; total	57,335.05	
(Total expenses, $453,062.83.)		
Total disbursements		$2,204,666.37
Balance		$1,226,728.14

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $ ...; total.....None.		
Loans on mortgages of real estate, first liens, $608,800; not first liens, $ ....; total.	$ 608,800 00	
Loans secured by pledge of bonds, stocks or other collateral.....None.		
Book value of bonds (excluding interest) $361,504.86; and stocks, $ ...; total	361,504.86	
Cash in office, $1,475.21; deposited in banks, Globe National bank, $31,596 31; Merchants National bank, $68,410.76; Metropolitan National bank, $56,974.45; total	158,456.73	
Agents' debit balances, $92,540.23; bills receivable, $8,505.53; total	101,045.76	
Other assets.....None.		
Total	$1,229,807.35	

Deduct ledger liabilities: Agents' and other credit balances, $3,079.21; borrowed money, $....; all other, $....; total	$ 3,079 21	
Total net ledger assets		$1,226,728.14
NON-LEDGER ASSETS.		
Interest due, $816 00; accrued, $8,575.73, on mortgages; total	$ 9,391.73	
Interest due, $....; accrued, $1,716.65, on other assets; total	1,716.65	
Rents due, $.... accrued, $ ...; on property or lease total	None.	
Total	$ 11,108.38	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	4,693.89	
Mortuary assessments due on last call made within sixty days on insurance in force	30,000.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	175,500.00	
Other items	None.	
Total	205,500 00	
Total non-ledger assets		221,302.27
Gross assets		$1,448,030.41
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $ ...; total	None.	
Agents' debit balances not secured by bonds, $74,458.15; bills receivable, not secured, $8,505.53; total	$ 82,963.68	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		82,963.68
Total admitted assets		$1,365,066.73
NON-LEDGER LIABILITIES.		
Losses on stipulated premium policies, due and unpaid, $1,000; adjusted, not due, $12,100; total	$ 13,100.00	
Losses on stipulated premium policies, not adjusted, $65,500; resisted, $19,500; total	85,000 00	
Losses on post mortem policies, due and unpaid, $2,916.66; adjusted, not due, $195,200; total	198,116.66	
Losses on post mortem policies, not adjusted, $165,500; resisted, $10,009; total	175,500.00	
Present value future payments on installment policy claims (face $5,000 discounted at per cent)	4,393.05	
	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	13,909.90	
Advance insurance on reserve fund on limited payment policies which are largely in excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	113,905.86	
All other liabilities, viz: Suspense	78.50	
Total liabilities		$ 602,004.37
Balance to protect contracts		$ 763,062.36

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 41,792.10
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	33,589.75
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	424,235.65
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	263,444.86
Capital stock paid in	None.
Total special funds	$ 763,062.36

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	40,104	$115,272,000.00	660	$ 1,106,500 00
Policies or certificates written or increased during the calendar year	4,342	11,968,807.00	41	69,500.00
Total	44,446	127,240,000.00	701	1,176,000.00
Deduct decreased or ceased to be in force during year	9,729	28,765,500.00	275	700,000.00
Total policies or certificates in force December 31st (end of year)	34,717	98,475,400 00	426	476,000 00
Losses and claims unpaid December 31st (beginning of year)	104	474,700.00	10	30,000.00
Losses and claims incurred during the calendar year	522	1,783,500.00	16	48,000 00
Total	666	2,258,200.00	26	78,000.00
Losses and claims paid, scaled down and compromised during the year	557	1,783,483 34	25	75,500.00
Losses and claims outstanding unpaid last December 31st (end of year)	129	474,716 66	1	2,500.00
Premiums and assessments collected during year	.....	.....	.....	78,336 62
Delinquent charges	.....	.....	.....	77.75

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. None.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen thousand to $1,000.

Give limiting ages for admission.

Answer. Eighteen to 60 years, inclusive.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by contract right to levy assessments sufficient to meet claims. No endowment or other feature as part of such guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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. Promises to return advance payments made by members. Such advance are held in a special fund as a liability.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both. As necessary.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Post mortem certificates according to contract and actual experience of company, stipulated premium policies, American experience tables, net premium plus contract loading for expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve and special funds created by advance payments by members for purposes specified in policy contract. Such funds invested in first mortgage securities. Emergency fund created from savings in expense invested in bonds and cash.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Company makes valuation on limited payment policies. American 4½ per cent.

What was the expected mortality during the past year on mean amount of insurance in force, according to actuaries' table of mortality?

Answer. Expected mortality, as above, $1,902,247.

Are the officers and directors elected by the members?

Answer. Trustees elected by members; officers by trustees

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. At least twenty days before each meeting, by mail.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all policyholders or members of the corporation or association?

Answer. Four hundred thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Increased assessment on post mortem policies

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WILLIAM MUSSON. *Vice-President*, J. T. GENEVA.

Secretary, C. H. BAKER.

[Incorporated January 19, 1890. Commenced business, January 19, 1890.]

Home office, Des Moines, Iowa.

Capital..... None

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 23,435.25

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 11,294.00	
First year's assessments or premiums: Expense, $7,677.30; mortuary, $2,559.10; reserve, $...; for other purposes, $...; total	10,236.40	
Subsequent years' assessments or premiums: Expense, $21,122.72; mortuary, $32,005.84; reserve, $...; for other purposes, $...; total	53,128.56	
Medical examiners' fees paid by applicant	1,240.03	
Total paid by members	$ 75,898.96	
Interest from mortgages, $1,321.55; bonds and stocks, $...; other sources, $...; total	1,321.55	
Rents (including $... for association's use of own buildings) None.		
Profit on disposal of real estate, $...; of securities, $...; total None.		
From all other sources, viz.: Advanced by officers	512.80	
Total income during the year		$ 77,733.31
Sum of both amounts		$ 101,168.56

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 29,300.00	
Endowments, $...; old age benefits, $...; disability, sick or accident benefits, $...; total None.		
Advanced payments returned to rejected applicants None.		
Paid members for dividends $...; for surrender values, $...; total None.		
Total paid to members	$ 29,300.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $24,834.22; subsequent years, $...; total	24,834.22	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,849 43	
Salaries and allowances of managers and agents not paid by commissions None.		
Salaries of officers, $8,000; other compensation of officers, $...; total	8,000.00 1,989.00	
Salaries and other compensation of office employes		

Medical examiners' fees, whether paid direct by members or otherwise	$ 1,800.50	
Taxes on premiums, $187.18; insurance department fees and licenses, $380.55; municipal licenses, $....; tax on franchise, $ ...; total	567.73	
Taxes on real estate and investments, $71.25; expenses and repairs on real estate, $ ...; total	71.25	
Rent (including $ ..... for association's use of own buildings) less sub-leases	400.00	
Furniture, $....; legal expenses, $451.71; advertising and printing, $1,217.70; total	1,669.41	
Losses on disposal of real estate, $....; of securities, $ ...; total ..... None.		
Advance by officers repaid	1,487.06	
All other items, viz: Postage, $680.60; traveling expense, $611.83; contingent expense, $593.05; total	1,884.88	
(Total expenses, $45,544.48.)		
Total disbursements		$ 74,844.48
Balance		$ 26,324.08

LEDGER ASSETS.

Book value of real estate, unincumbered, $2,000.00; incumbered, $....; total	$ 2,000.00	
Loans on mortgages of real estate, first liens, $14,150.00; not first liens, $ ...; total	14,150.00	
Loans secured by pledge of bonds, stocks, or other collateral ..... None		
Book value of bonds (excluding interest), $....; stocks, $ ...; total ..... None.		
Cash in office, $....; deposited in banks: Citizens National bank, Des Moines, Iowa, $10,174.08; total	10,174.08	
Agents' debit balances, $....; bills receivable, $ ...; total..None.		
Other assets ..... None.		
Total	$ 26,324.08	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $ ...; all other, $ ...; total ..... None.		
Total net ledger assets, as per balance		$ 26,324.08

NON-LEDGER ASSETS.

Interest due, $60.00; accrued, $203.91, on mortgages; total	$ 283.91	
Interest due, $....; accrued, $...., on other assets; total..None.		
Rents due, $....; accrued, $...., on property or lease; total ..... None.		
Market value of real estate over book value	1,000.00	
Market value of bonds (not including interest) and stocks over book value ..... None.		
Mortuary assessments due on last call made within sixty days on insurance in force	9,980.35	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..... None.		
Other items ..... None.		
Total non-ledger assets		11,264.26
Gross assets		$ 37,588.34

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total ..... None.		
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $...., total ..... None.		

Loans on personal security ..... None.		
Depreciation in ledger assets to bring same to market value, if less than book value ..... None.		
Total admitted assets		$ 37,588.34

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, $....; adjusted, not due, $33,200.00; total	$ 33,200.00	
Losses on stipulated premium policies, not adjusted, $ ...; resisted, $ ...; total ..... None.		
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total ..... None.		
Losses on post mortem policies, not adjusted, $....; resisted, $...; total ..... None.		
Present value future payments on installment policy claims ..... None		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None		
Surrender value obligations due or accrued, $ ...; dividend obligations due or accrued, $....; total ..... None.		
Premiums or assessments paid before due ..... None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .None.		
All other liabilities: Advanced by officers	512.80	
Total liabilities		$ 33,712.80
Balance to protect contracts		$ 3,875.54
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 3,559.73	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..... None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted) ..... None.		
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	315.81	
Capital stock paid in ..... None.		
Total special funds		$ 3,875.54

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,411	$6,495,200.00	2,897	$ 3,864,200.00
Policies or certificates written or increased duing the calendar year	1,240	1,664 000.00	656	1,005,000.00
Total	5,651	8,159,200.00	3,553	4,869,200 00
Deduct decreased or ceased to be in force during the year	1,059	1,554,600.00	591	575,000.00
Total policies or certificates in force last December 31st (end of year)	4,592	6,601,600.00	2,962	4,294,200.00
Losses and claims unpaid December 31st (beginning of year)	44	38,500.00	33	29 750.00
Losses and claims incurred during the calendar year	14	24,000.00	10	15,600.00
Total	58	62,500.00	43	42,350.00
Losses and claims paid, scaled down and compromised during the year	20	29,300.00	17	17,700.00
Losses and claims outstanding unpaid last December 31st (end of year)	38	33,200.00	26	24,650.00
Premiums and assessments collected during year				

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. In division A, $10 each applicant. In division B, single $10 for $1,000; $14 for $2,000; joint, $10 per $1,000, each person, and $14 per $2,000, each person. Paid to agent at time of application.

Give amount of annual dues, and how paid.

Answer. None collected.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Four thousand dollars in division A, and $2,000 in division B.

Give limiting ages for admission.

Answer. Limit, 18 to 60 years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in articles of incorporation; when mortuary receipts are not enough to pay death claims.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. In class A, amount of benefits graded according to age, and payments are fixed amounts without regard to age. In class B, graded payments, annual, semi-annual and quarterly, at approximately the actuaries' tables of mortality. And both classes are subject to increase.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. To pay death losses. By quarterly, semi-annual and annual payments. The excess of amount above that necessary to pay death claims goes to this fund. On deposit with auditor of state, $10,850; balance in hands of treasurer.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No reserve computed.

Are the officers and directors elected by the members?

Answer. Directors are; officers are elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to annual election, by sealed letters to each member's address.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Five thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

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 thereof.

President, F. W. CRAIG. *Vice-President*, GEO. A. QUIMBY.

Secretary, A. W. STILES.

[Incorporated May 13, 1895. Commenced business May 14, 1895.]

Home office, Des Moines, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 1,230.73

INCOME DURING YEAR.

Gross amount paid by members of the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 1,418.65	
First year's assessments or premiums: Expense, $....; mortuary, $....; reserve, $....; for other purposes, $....; total....None.		
Subsequent year's assessments or premiums: Expense, $922.25; mortuary, $1,845; reserve, $....; for other purposes, $....; total	2,767.25	
Medical examiner's fees paid by applicant....None.		
Total paid by members	$ 4,185.90	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $....; total....None		
Rents (including $.... for association's use of own buildings)....None.		
Profit on disposal of real estate, $....; of securities, $....; total....None.		
From all other sources....None		
Total income during the year		$ 4,185 90
Sum of both amounts		$ 5,417 63

DISBURSEMENTS DURING YEAR.

Death claims or installments paid....None.		
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $946.27; total	$ 946 27	
Advanced payments returned to rejected applicants....None.		
Paid members for dividends, $....; for surrender values, $....; total....None.		
Total paid to members	$ 946 27	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $....; subsequent years, $130; total	130 00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	150 22	
Salaries and allowances of managers and agents not paid by commissions....None.		
Salaries of officers, $655 80; other compensation of officers, $....; total	655.80	
Salaries and other compensation of office employes	307.75	
Medical examiners' fees, whether paid direct by members or otherwise	9.00	
Taxes on premiums, $....; insurance department fees and licenses, $16.50; municipal licenses, $....; tax on franchise, $....; total.	16.50	
Taxes on real estate and investments, $....; expenses and repairs on real estate, $....; total....None.		
Rent (including $120 for association's use of own buildings) less sub-leases	120.00	
Furniture, $....; legal expenses, $....; advertising and printing, $93 97; total	93.97	
Losses on disposal of real estate, $....; of securities, $....; total....None.		
All other items, viz.: Postage, $190.72; traveling expenses, $595 72; sundries, $51.10; office supplies, $27.75; total (Total expenses, $2,326.53.)	863.29	
Total disbursements	$ 3,272.80	
Balance	$ 2,143.83	

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total....None.

Loans on mortgages of real estate, first liens, $....; not first liens, $....; total....None.		
Loans secured by pledge of bonds, stocks or other collateral....None.		
Book value of bonds (excluding interest), $....; and stocks, $....; total....None.		
Cash in office, $188.44; deposited in banks, $1,955.39; total	$ 2,143.83	
Agents' debit balances, $....; bills receivable, $....; total..None.		
Other assets....None.		
Total	$ 2,143 83	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $....; all other, $....; total....None.		
Total net ledger assets, as per balance		$ 2,143.83

NON-LEDGER ASSETS.

Interest due, $....; accrued, $.... on mortgages; total....None.	
Interest due, $....; accrued, $...., on other assets; total....None	
Rents due, $....; accrued, $....; total....None.	
Market value of real estate over book value....None.	
Market value of bonds (not including interest) and stocks over book value....None.	
Other items....None.	
Total non-ledger assets....None.	
Gross assets	$ 2,143.83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total....None.	
Agents' debit balances not secured by bonds, $....; bills receivable, not secured, $....; total....None.	
Loans on personal security....None.	
Depreciation in ledger assets to bring same to market value, if less than book value....None.	
Total....None.	
Total admitted assets	$ 2,143.83

NON-LEDGER LIABILITIES.

Present value future payments on installment policy claims....None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued....None.		
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total....None.		
Premiums or assessments paid before due....None.		
All other liabilities, viz.: Secretary's salary	$ 192.48	
Total liabilities		$ 192.48
Balance to protect contracts		$ 1,951 35

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)....None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)....None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)....None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)....None.	
Capital stock paid in....None.	
Total special funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	308	$ 831,750.00
Policies or certificates written or increased during the calendar year	377	726,850.00
Total	685	1,558,600.00
Deduct decreased or ceased to be in force during year	250	502,500.00
Total policies or certificates in force last December 31st (end of year)	435	1,056,100.00
Losses and claims unpaid December 31st (beginning of year)	1	275.00
Losses and claims incurred during the calendar year	32	671.27
Total	33	946.27
Losses and claims paid, scaled down and compromised during the year	33	946.27
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year		2,767 25

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid

Answer. Not to exceed $5.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and $100.

Give limiting ages for admission.

Answer. Age 18 to 65 years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. One dollar of each quarterly payment and membership fees.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Quarterly.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. None.

Are the officers and directors elected by the members.

Answer. Directors; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before meeting, by mail.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the members?

Answer. No

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Claims paid in full. No outstanding claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, three hundred and five dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, J. R. GEORGE. *Vice-President*, J. B. BROOKINS.

Secretary, J. L. MCKINSEY.

[Incorporated January 10, 1882. Commenced business July 29, 1882.]

Home office, Piqua, Ohio.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 41,713.80

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 3,501.38	
First year's assessments or premiums: Annual dues, $43,390.47; mortuary, $172,899.40; emergency, $8,864.86; for other purposes, $; total	224,954.73	
Subsequent year's assessments or premiums: Expense, $; mortuary, $; reserve, $; for other purposes, $; total	None.	
Medical examiners' fees paid by applicant	None.	
Total paid by members		$ 228,356.11
Interest from mortgages, $; bonds and stocks, $1,210.45; other sources, $; total	1,210.45	
Rents (including $ for association's use of own buildings)	None.	
Profit on disposal of real estate, $; of securities, $; total,	None.	
From all other sources	None.	
Total income during the year		$ 229,566 56
Sum of both amounts		$ 271,280 56

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 152,500.00	
Endowments $....; old age benefits, $ ...; disability, or accident benefits, $25,020; total	25,020.00	
Advanced payments returned to rejected applicants.....None.		
Paid members for dividends, $....; for surrender values, $ ...; total.....None.		
Total paid to members	$ 177,520.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,635.84; subsequent years, $ ...; total	1,635.84	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	4,518.91	
Salaries and allowances of managers and agents not paid by commissions	16,259.25	
Salaries of officers, $4,800; other compensation of officers, $ ...; total	4,800.00	
Salaries and other compensation of office employes	3,892 31	
Medical examiners' fees, whether paid direct by members or otherwise	403.30	
Taxes on premiums, $.....; insurance department fees and licenses, $872.99; municipal licenses, $....; tax on franchise, $....; total	872.99	
Taxes on real estate and investments, $ ...; expenses and repairs on real estate, $....; total.....None.		
Rent (including $300.00 for association's use of own buildings) less sub-leases	300.00	
Furniture, $.....; legal expenses, $125.00; advertising and printing, $1,942.57; total	2,067.57	
Losses on disposal of real estate, $ ...; of securities, $ ...; total.....None.		
All other items, viz.: Traveling expense, $7,984.53; office expense, $984.38; postage, $1,375.00; premium on bonds $214.98; total	10,558 89	
(Total expenses, $45,409.07.)		
Total disbursements		$ 222,929.07
Balance		$ 48,353 29

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ...; incumbered $ ...; total.....None.		
Loans on mortgages of real estate, first liens, $....; not first liens, $....; total.....None.		
Loans secured by pledge of bonds, stocks or other collateral.....None.		
Book value of bonds, excluding interest, $....; and stocks, $31,486.34; total	31,486.34	
Cash in office, $....; and deposited in banks: Piqua National bank, $16,866.95; total	16,866.95	
Agents' debit balances, $ ...; bills receivable, $....; total..None.		
Other assets.....None.		
Total	$ 48,353.29	
Deduct ledger liabilities: Agents' credit balances, $ ....; borrowed money, $ ...; all other, $ ...; total.....None.		
Total net ledger assets, as per balance		$ 48,353.29

NON-LEDGER ASSETS.

Interest due and accrued on bonds	$ 352.00	
Interest due and accrued on other assets.....None.		
Rents due and accrued on property or lease.....None.		
Market value of real estate over book value.....None.		

Market value of bonds (not including interest) and stocks over book value.....None.		
Mortuary assessments due on last call made within sixty days on insurance in force	$ 21,394 00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	$ 21,189 50	
Other items.....None.		
Total non-ledger assets		$ 42,915.50
Gross assets		$ 91,268.79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total.....None.	
Agents' debit balances not secured by bonds, none, bills receivable, not secured, none; total.....None.	
Loans on personal security.....None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....None.	
Total.....None.	
Total admitted assets	$ 91,268.79

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $1,000.00; adjusted, not due, $13,000.00; total	$ 14,000.00	
Losses on stipulated premium policies, not adjusted, $12,000.00; resisted, $3,000.00; total	15,000.00	
Losses on post mortem policies, due and unpaid, $ ...; adjusted, not due, $....; total.....None.		
Losses on post mortem policies, not adjusted, $ ....; resisted, $....; total.....None.		
Present value future payments on installment policy claims.....None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.		
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total.....None.		
Premiums or assessments paid before due.....None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon...None.		
All other liabilities.....None.		
Total liabilities		$ 29,000.00
Balance to protect contracts		$ 62,268.79
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 13,915.50	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	42,136 62	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	6,216.67	
Capital stock paid in.....None.		
Total special funds		$ 62,268.79

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	12,478	$18,349,000.00	136	$ 251,000.00
Policies or certificates written or increased during the calendar year	1,540	1,904,500.00	123	161,500.00
Total	14,018	20,253,500.00	259	412,500.00
Deduct decreased or ceased to be in force during year	1,848	2,531,000.00	63	98,500.00
Total policies or certificates in force last December 31st (end of year)	12,170	17,722,500.00	196	314,000.00
Losses and claims unpaid December 31st (beginning of year)	21	34,000.00	.....	.....
Losses and claims incurred during the calendar year	103	149,000.00	.....	.....
Total	124	183,000.00	.....	.....
Losses and claims paid, scaled down and compromised during the year	105	154,000.00	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year)	19	29,000.00	.....	.....
Premiums and assessments collected during year	.....	228,356.11	.....	3,464.44

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. $2, $5, $8, and $10 on $500, $1,000, $2,000 and $3,000 certificates respectively; by the applicant.

Give amount of annual dues and how paid.

Answer. $2, $3, $4 and $5 on $500, $1,000, $2,000 and $3,000 certificates respectively, 10 per cent of which is collected on 10 of the annual calls.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred to three thousand dollars.

Give limiting ages for admission.

Answer. 18 to 55 years, $2,000; 18 to 50 years, $3,000.

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

Answer. They do not.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Actual cost for issuing assessment notice and 5 per cent set aside for emergency fund and 15 per cent for expenses.

Does the association 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. We pay $5 per week for each $1,000 insurance for total disability, for a period not exceeding 26 weeks, from the mortuary fund.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments estimated on number of deaths which occur each month; our by-laws give us the right to assess on each death or accident loss if mortuary fund is insufficient to pay same.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Emergency, from a percentage from the mortuary fund to guarantee the payment of claims in the event of extraordinary losses; Piqua National bank and bonds.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not computed.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, 30 days before meeting.

Are proxies contained in applications?

Answer. Yes

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Twelve thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

PREFERRED BANKERS LIFE ASSURANCE COMPANY,

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

President, FRANK E. ROBSON. *Vice-President*, EUGENE A. SUNDERLIN.
Secretary, THUMAN B. GOODSPEED.

[Incorporated June 28, 1893, under No. 187, public acts, 1887. Approved June 17, 1897, chapter 118, Howell's statutes, Vol. 3. Commenced business September 1, 1893.]

Home office, Detroit, Mich.

Capital..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 39,269.93

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 3,733.53	
Guarantee deposits	4,708.84	
First year's assessments or premiums: Expense, $509.96; mortuary, $1,854.47; reserve, none; for other purposes, $228; advanced payments, ...; interest on guarantee notes, $....; total	2,572.43	
Subsequent year's assessments or premiums: Expense, $4,185.78; mortuary, $13,875.28; reserve, $....; for other purposes, $ ...; total	18,061.06	
Medical examiners' fees paid by applicant	245.00	
Total paid by members	$ 30,502.15	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $ ...; total	None.	
Rents (including $ ... for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz: Furniture and fixtures, $13; dividends from defunct banks, $32.70; total	45.70	
Total income during the year		30,547.85
Sum of both amounts		$ 69,817.80

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 17,000.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; guarantee deposits paid to beneficiaries of deceased members, ...; total	378.00	
Advanced payments applied	.98	
Advanced payments returned to rejected applicants	None.	
Suspense fund returned	5.50	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 17,384.48	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $2,745.81; subsequent years, $....; total	2,745.81	
Commissions paid or allowed for collecting assessments to banks or collectors	653.00	
Salaries and allowances of managers and agents not paid by commissions	5,282 44	
Salaries of officers, $1,713.77; other compensation of officers, $85.34; traveling expenses, ...; total	1,799.11	
Salaries and other compensation of office employes	482.76	
Medical examiners' fees, whether paid direct by members or otherwise	1,045.08	
Taxes on premiums, none; insurance department fees and licenses, $195; municipal licenses, none; tax on franchise, none; total	195.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $.... for association's use of own buildings), less sub-leases	760.45	
Furniture, $....; legal expenses, $491.09; advertising and printing, $582 59; total	1,073.68	
Losses on disposal of real estate or securities	None.	

All other items, viz: Loans paid, $4,000; Underwriters Protective association, $125; medical director, $187.75; postage, $553.28; defunct banks, $76.35; sundry expenses, $720.32; total	$ 5,656.50	
(Total expenses, $15,694.83.)		
Total disbursements		$ 37,079 31
Balance		$ 32,738.49

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	None.	
Loans on mortgages of real estate, first liens, $....; not first liens, $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds, $ ...; and stocks, $ ...; total	None.	
Cash in office, $469.86; deposited in banks: Commercial bank, Port Huron, Mich., $10,384.52; various depository banks, $163.21; total	$ 11,017.59	
Agents' debit balances, $ ....; bills receivable, $ ....; total	None.	
Other assets, viz: Guarantee notes against members in good standing	21,220.90	
Total	$ 32,738.49	
Deduct ledger liabilities: Agents' credit balances, $ ...; borrowed money, $ ...; all other, $ ...; total	None	
Total net ledger assets as per balance		$ 32,738.49

NON-LEDGER ASSETS

Interest due and accrued on mortgages	None.	
Interest due and accrued on other assets	$ 540.00	
Interest due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	3,376.70	
Other items	None.	
Total non-ledger assets		3,916.70
Gross assets		$ 36,655.19

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $ ...; supplies, printed matter, stationery, $....; total	None.	
Agents' debit balances not secured by bonds, $ ...; bills receivable, not secured, $ ....; total	None.	
Loans on personal security	None.	
Excess of mortuary assessments over changes in liabilities on same account	376.70	
Depreciation in ledger assets to bring same to market value	None.	
Total		376.70
Total admitted assets		$ 36,278.49

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total	None.
Losses on stipulated premium policies, not adjusted, $....; resisted, $....; total	None.

Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total	None.	
Losses on post mortem policies, not adjusted, $3,000; resisted, $... ; total	$ 3,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, $ .....; dividend obligations due or accrued, $ .....; total	None.	
Premiums or assessments paid before due	228.00	
All other liabilities	None.	
Total liabilities		$ 3,228.00
Balance to protect contracts		$ 33,050 49
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	$ 1,635.03	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	7,469.00	
Guarantee fund	23,946.46	
Capital stock paid in	None.	
Total special funds		33,050.49

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,647	$ 2,642,000 00
Policies or certificates written or increased during the calendar year	614	614,000 00
Total	3,256	3,256,000 00
Deduct decreased or ceased to be in force during year	510	510,000 00
Total policies or certificates in force last December 31st (end of year)	2,746	2,746,000.00
Losses and claims unpaid December 31st (beginning of year)	2	2,000.00
Losses and claims incurred during the calendar year	15	15,000 00
Total	17	17,000.00
Losses and claims paid, scaled down and compromised during the year	17	17,000.00
Losses and claims outstanding unpaid last December 31st (end of year)		
Premiums and assessments collected during year		20,408 49

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Twenty-five cents for each year of member's age at date of entry for each $1,000 insurance; paid in cash.

Give amount of annual dues, and how paid.

Answer. Three dollars per $1,000 insurance; paid quarterly.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Ages 21 to 35 years, $5,000; 35 to 40, $4,000; 40 to 45, $3,000; 45 to 50, $2,000.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. May for emergency fund, according to by-laws.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are computed upon the guarantee fund, which fund is composed of 50 cents for each year of member's age at date of entry for each $1,000 insurance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Emergency fund created by assessments and deposited in Commercial bank of Port Huron, Mich., as a trust fund for the payment of death claims.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. None computed; maintain no reserve.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Thirty-one thousand seven hundred and fifteen dollars and twenty-five cents.

Are the officers and directors elected by the members?

Answer. Trustees are so elected; trustees elect the officers.

Are notices of election sent to members?

Answer. Yes.

Are proxies contained in applications?

Answer. No; except a few in early applications

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand dollars for mortuary purposes.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

RAILWAY OFFICIALS AND EMPLOYES 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 thereof.

President, CHALMERS BROWN. *Secretary*, WM. K. BELLIS.

[Incorporated June 14, 1889, under Indiana law. Commenced business, June, 1889.]

Home office, Indianapolis, Ind.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 35,081.00

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $123,899.22; Indemnity, $122,483.61; reserve, none; for other purposes, none; total	$ 246,382.83	
Subsequent year's assessments or premiums: Expense, $.....; mortuary, none; reserve, none; for other purposes, none; total	None.	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 246,382.83	
Interest from other sources	276.96	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 246,659.79
Sum of both amounts		$ 281,740.79

DISBURSEMENTS DURING YEAR.

Death claims paid and loss of limb	$ 36,075.00	
Endowments, none; old age benefits, none; disability or accident benefits, $79,687.62; total	79,687.62	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 115,762.62	
Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments or premiums; total	61,224.83	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	8,249.48	
Salaries and allowances of managers and agents not paid by commissions	1,200.00	
Salaries of officers, $6,398 40; other compensation of officers, none; total	6,398 40	
Salaries and other compensation of office employes	11,726.75	
Medical examiners' fees, whether paid direct by members or otherwise	1,661.50	
Taxes on premiums and insurance department fees and licenses, $2,224 10; municipal licenses, none; tax on franchise, none; total	2,224.10	

Taxes, $178.70; expenses and repairs on real estate, none; total	$ 178.70	
Rent	1,945.34	
Furniture, $104.60; legal expenses, $2,088.19; advertising and printing, $4,408.84; total	7,201.62	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Expense, $4,849 79; postage, $2,198.90; traveling, 5,001.44; total	12,050.13	
(Total expenses, $114,058.85.)		
Total disbursements		$ 220,821.47
Balance		$ 51,919.32

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none total	None.	
Loans on mortgages of real estate, first liens, $ ....; not first liens, $ ....; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest, $ ....), and stocks, none; total	None.	
Cash in office, $12,445.37; deposited in banks: Fletcher's bank, Indianapolis, Ind., $19,181.77; total	$ 31,627.14	
Cash collected and in hands of railway auditors awaiting transmission	$ 19,025.70	
Less cost of collecting same	951.28—	18,074 42
Agents' debit balances, $1,217.56; bills receivable, none; total		1,217.56
Other assets, viz: Missouri insurance department		1,000.00
Total	$ 51,919.32	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets as per balance		$ 51,919.32

NON-LEDGER ASSETS.

Accepted cash orders on railway paymasters and others	$ 163,505.66	
Furniture, fixtures and supplies	3,500.00	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		$ 167,005.66
Gross assets		$ 218,924.98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes, supplies, printed matter, and stationery	$ 3,500.00	
Agents' debit balances not secured by bonds, $1,217 56; bills receivable, not secured, none; total	1,217.56	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		4,717.56
Total admitted assets		$ 214,207.42

NON-LEDGER LIABILITIES.

Losses on post mortem policies, due and unpaid, none; adjusted, not due, $5,850; total	$ 5,850.00	
Losses on post mortem policies, not adjusted, none; resisted, $8,000; total	8,000.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued	None.	
Premiums or assessments paid before due	None.	
All other liabilities	None.	
Total liabilities		13,850.00
Balance to protect contracts		$ 200,807.42
Comprised under the following funds:		
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	$ 100,178.71	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)		
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	100,178.71	
Capital stock paid in	None.	
Total special funds		$ 200,357.42

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	19,014	$19,162,000 00	895	$ 998,950.00
Policies or certificates written or increased during the calendar year	17,432	21,442,800.00	928	1,018,550.00
Total	32,446	40,604,800.00	1,823	2,017,500.00
Deduct decreased or ceased to be in force during year	16,757	21,306,900.00	988	1,100,600.00
Total policies or certificates in force last December 31st (end of year)	15,689	19,298,100.00	835	914,900.00
Losses and claims unpaid December 31st (beginning of year)	7	11,000.00	None	
Losses and claims incurred during the calendar year	2,271	118,612 62	143	9,939.93
Total	2,278	129,612.62	143	9,939.93
Losses and claims paid, scaled down and compromised during the year	2,269	115,788.62	143	9,939.93
Losses and claims outstanding unpaid last December 31st (end of year)	9	13,950 00	None	
Premiums and assessments collected during the year				14,628.89

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. None.
Give amount of annual dues, and how paid.
Answer. None.

What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Five thousand dollars and $500.
Give limiting ages for admission.
Answer. Twenty and sixty years.
Do the certificates or policies outstanding 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 carries with it any dividend, surrender value or endowment feature.
Answer. Reserve fund accumulations.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount.
Answer. No.
Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?
Answer. No.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes, as ordered by board of management
Upon what basis and manner are your regular assessments or premiums computed?
Answer. Basis of experience.
How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. From cash surplus after paying claims and expenses, and from 50 per cent of accepted cash orders on paymasters and others. For protection of policy-holders. Fletcher's bank, $18,425.56; railway paymasters and others, $81,752.85.
Are the officers and directors elected by the members?
Answer. Yes.
Are notices of election sent to members?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. Accident insurance. No.
Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Sixty-five thousand nine hundred and thirty-three dollars and two cents.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, S. P. A. LINDAHL. *Vice-President*, N. J. OLSEN.
Secretary, NELS NELSON.

[Incorporated September 12, 1883, under general laws of Illinois. Approved June 18, 1885, and June 22, 1891. Reincorporated February 17, 1894. Commenced business October 26, 1883.]

Home office, Galesburg, Ill.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 120,190.93

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications.....	$ 6,632 50	
First year's assessments or premiums: Expense, $337.20; mortuary, $2,901.10; emergency reserve, $322.34; for other purposes, none; total.....	3,560.64	
Subsequent year's assessments or premiums: Expense, $16,202.59; mortuary, $142,520.73; emergency reserve, $15,835.64; for other purposes, none; total.....	174,558.96	
Medical examiners' fees paid by applicant	1,202.00	
Total paid by members.....	$ 185,954.10	
Interest from mortgages, none; bonds and stocks, $3,800; other sources, on deposits, $788.45 total.....	4,588.45	
Rents (including $..... for association's use of own buildings)... None.		
Profit on disposal of real estate, none; of securities, appreciation of United States bonds, $518.75; total.....	518.75	
From all other sources, viz: Reinstatements, $609.64; previous shortages, $82.67; total	692.31	
Total income during the year.....		191,753.61
Sum of both amounts		$ 311,944.54

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 139,800.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total..... None.		
Advanced payments returned to rejected applicants ..... None.		
Paid members for dividends, none; for surrender values, none; total..... None.		
Total paid to members.....	$ 139,800.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, admission fees, $6,028; subsequent years, none; total....	6,028.00	
Commissions paid or allowed for collecting assessments or premiums, to banks or collectors..... None.		
Salaries and allowances of managers and agents not paid by commissions.....	2,281.98	

Salaries of officers, $3,350; other compensation of officers, $412.80; total.....	$ 3,762.80	
Salaries and other compensation of office employes.....	5,392.74	
Medical examiners' fees, whether paid direct by members or otherwise	1,203.00	
Taxes on premiums, $11.90; insurance department fees and licenses, $401.25; municipal licenses, none; tax on franchise, none; total.....	413 15	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total..... None.		
Rent (including $ ... for association's use of own buildings) less sub-leases.....	508.00	
Furniture, $41.05; legal expenses, $70.32; advertising and printing, $941.55; total.....	1,052.90	
Losses on disposal of real estate, none; of securities, none; total ..... None.		
All other items, viz: Postage, $3,138.48; lights, $67.07; telephone, $24; traveling expenses, $67.80; miscellaneous, $258.68; taxes and fees to national convention Life Underwriters, $304.06; total.....	3,560.15	
(Total expenses, $24,133.72.)		
Total disbursements.....		$ 163,933 72
Balance		$ 148,010 82

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total..... None.		
Loans on mortgages of real estate, first liens, none; not first liens, none; total..... None.		
Loans secured by pledge of bonds, stocks, or other collateral... None.		
Book value of bonds, excluding interest, $121,000; and stocks, none; total.....	$ 121,000.00	
Cash in office, $786.90; deposited in bank: Galesburg National bank, $26,356.38; total.....	27,152.58	
Agents' debit balances, $370.80; bills receivable, none; total.	370.80	
Other assets ..... None.		
Total.....	$ 148,523.38	
Deduct ledger liabilities: Agents' credit balances, $5; borrowed money, none; all other, advance assessments, $507.56; total.....	512.56	
Total net ledger assets, as per balance		$ 148,010.82

NON-LEDGER ASSETS.

Interest due, $1,100; accrued on mortgages, none; total.....	$ 1,100 00	
Interest due, none; accrued on other assets, none; total .... None.		
Rents due, none; accrued on property or lease, none; total ..... None.		
Market value of real estate over book value..... None.		
Market value of bonds (not including interest) and stocks over book value.....	2,500.00	
Mortuary assessments due on last call made (December 20, 1897), within sixty days on insurance in force	13,169.13	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..... None.		
Other items..... None.		
Total non-ledger assets.....		16,469.13
Gross assets.....		$ 164,479.95

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $.....; supplies, printed matter, stationery, $ ....; total	None.	
Agents' debit balances, not secured by bonds, $370.80; bills receivable, not secured, none; total	$ 370.80	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		$ 370.80
Total admitted assets		$ 164,109.15

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies, not adjusted, $20,500; resisted, none; total	$ 20,500.00	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,247.05	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 21,747.05
Balance to protect contracts		$ 142,362.10
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 11,591.07	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	128,713.07	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	2,057.96	
Capital stock paid in	None.	
Total special funds		$ 142,362.10

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	10,904	$13,793,500.00	1,130	$ 1,305,500.00
Policies or certificates written or increased during the calendar year	1,712	1,210,500 00	21	21,000.00
Total	12,116	14,986,000.00	1,151	1,326,500.00
Deduct decreased or ceased to be in force during year	416	502,500.00	42	41,500.00
Total policies or certificates in force last December 31st (end of year)	11,700	14,483,500 00	1,109	1,285,000.00
Losses and claims unpaid December 31st (beginning of year)	9	15,500 00	None	
Losses and claims incurred during the calendar year	108	145,000.00	9	12,000 00
Total	117	160,500 00	9	12,000.00
Losses and claims paid, scaled down and compromised during the year	102	139,800.00	7	9,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	14	20,500 00	2	3,000.00
Premiums and assessments collected during year		178,119.00		16,570 59

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. From $4 to $10 is collected upon each application, according to amount of insurance, running from $500 to $3,000.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. The by-laws authorize the collection of 10 cents upon each $1,000 of insurance for expenses with each assessment.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Three thousand dollars maximum; $500 minimum.

Give limiting ages for admission.

Answer. Ages 18 to 55.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. The right is reserved to make assessments to cover all just claims. The association does not agree to pay any surrender values nor dividends, and does not issue endowment policies.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. There is no right reserved to scale down any just claim.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The right to levy extra assessments is reserved in both the by-laws and policies.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are based upon the American experience table together with the experience of this association.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside 10 per cent of all mortuary assets. For use in cases of excessive mortality. Deposited in Galesburg National bank and invested in United States bonds.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No computation made for reserve by anyone. Expected mortality, as per actuaries' table in general use, would be $158,491.48.

Are the officers and directors elected by the members?

Answer. Yes; directors. Directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice of annual meeting sent to each member.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Fourteen thousand, one hundred and eight dollars and sixty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WM. G. PHELPS. *First Vice-President*, H. J. GAYLORD.
Secretary, CHARLES M. TURNER. *Second Vice-President*, J. M. STONE.

[Incorporated November 6, 1888, under chapter 175, laws of the State of New York. Approved May 1, 1884. Commenced business January 3, 1887.]

Home office, Binghamton, N. Y.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 437,102.24
INCOME DURING YEAR.		
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $180,850.07; mortuary, $ ....; reserve, $ ....; for other purposes, $ ....; total	$4,180,850.92	
Subsequent year's assessments or premiums: Expense, $80,755 03; mortuary, $179,925.24; reserve, $68,252.58; for other purposes, $; total	328,932.85	
Medical examiners' fees paid by applicant. None.		
Total paid by members	$ 509,683.77	
Interest from mortgages, $13,265.65; bonds and stocks, $1,097.16; other sources, $736 95; total	15,093.70	
Rents (including $ for association's use of own buildings)	1,144.50	
Profit on disposal of real estate, $ ....; of securities, $ ....; total None.		
From all other sources, viz.: Exchange	$ 202.14	
Total income during the year		$ 526,712.11
Sum of both amounts		$ 963,814.35
DISBURSEMENTS DURING YEAR.		
Death claims or installments paid	$ 172,747 98	
Endowments, $ ....; old age benefits, $ ....; disability, sick or accident benefits, $412 50; total	312.50	
Advanced payments returned to rejected applicants	94.38	
Paid members for dividends, $5,528.12; for surrender values, $216.03; total	5,786 15	
Total paid to members	$ 178,960.11	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $174,717.38; subsequent years, $11,025.24; total	185,742.62	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	12,621.19	
Salaries and allowances of managers and agents not paid by commissions	3,530.48	
Salaries of officers, $7,990 43; other compensation of officers, $ ....; total	7,990.43	
Salaries and other compensation of office employes	14,066.41	
Medical examiners' fees, whether paid direct by members or otherwise	15,135.50	
Taxes on premiums, $1,439 86; insurance department fees and licenses, $1,100 90; municipal licenses, paid by agents, $ ....; tax on franchise, $830 97; total	3,371.73	
Taxes on real estate and investments, $171 84; expenses and repairs on real estate, $207.34; total	379.18	
Rent (including $ ... for association's use of own buildings) less sub-lease	5,098.97	
Furniture, $381.04; legal expenses, $1,572.20; advertising and printing, $5,679.06; total	9,631 90	
Losses on disposal of real estate, $ ....; of securities, $ ....; total None.		
All other items, viz: Traveling, $1,402.97; general office expense, $6,738.14; postage, $2,153.17; expense investigating risks, $1,968 98; accrued interest, $747.66; total	17,008.92	
(Total expenses, $275,179.25.)		
Total disbursements		$ 454,078.34
Balance		$ 509,735.01

LEDGER ASSETS.

Book value of real estate, unincumbered, $9,966.45; incumbered, $....; total	$ 9,966.45	
Loans on mortgages of real estate, first liens, $241,100; not first liens, $....; total	241,100.00	
Loans secured by pledge of bonds, stocks, or other collateral	1,500.00	
Book value of bonds (excluding interest), $111,000; and stocks, $....; total	111,000.00	
Cash in office, $16,042.30; deposited in Mercantile National bank, New York City, $17,430.59; Strong State bank, $9,926.42; Chenango Valley, $5,000; Susquehanna Valley, $26,032.40; total	95,451.71	
Agents' debit balances, $70,296.76; bills receivable, $....; total	70,296.76	
Other assets	None.	
Total	$ 530,314.92	
Deduct ledger liabilities: Agents' credit balances, $20,578.91; borrowed money, $....; all other, $....; total	20,578.91	
Total net ledger assets, as per balance		$ 509,736.01

NON-LEDGER ASSETS.

Interest due, $710; accrued, $2,960.59, on mortgages; total	$ 3,670 59	
Interest due and accrued on other assets	780.42	
Rents due and accrued on property or lease	None.	
Total	$ 4,451 01	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	$ 71,182.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items	None.	
Total non-ledger assets		$ 75,633.01
Gross assets		$ 585,369.02

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total	None.	
Agents' debit balances not secured by bonds, $14,596 09; bills receivable, not secured, $....; total	14,596 09	
Loans on personal security	None.	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		$ 14,596.09
Total admitted assets		$ 570,772.93

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total	None.
Losses on stimulated premium policies, not adjusted, $27,500; resisted, $2,000; total	$ 29,500.00
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $....; total	None.
Losses on post mortem policies, not adjusted, $....; resisted, $....; total	None.
Present value future payments on installment policy claims (face $42,085.80 discounted at 4 per cent)	37,355.29
Disability, sick, accidents and other benefits, not due or accrued, remaining unpaid	None.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 9,632 12	
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total	None.	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 76,487.41
Balance to protect contracts		$ 494,285 52

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 120,701.42	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	324,884.84	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	48,699 26	
Capital stock paid in	None.	
Total special funds		$ 494,285.52

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	10,051	$22,819,563.50	69	$ 171,500 00
Policies or certificates written or increased during the calendar year	4,321	8,411,672.15	26	62,500.00
Total	14,372	31,031,235 65	95	234,000.00
Deduct decreased or ceased to be in force during year	3,339	7,706,597.65	49	124,500.00
Total policies or certificates in force last December 31st (end of year)	11,033	23,324,638 00	46	109,500.00
Losses and claims unpaid December 31st (beginning of year)	8	64,665.66	.....	.....
Losses and claims incurred during the calendar year	86	210,397.65	.....	.....
Total	94	275,064.31	.....	.....
Losses and claims paid, scaled down and compromised during the year	84	173,050.58	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year)	9	66,855 29	.....	.....
Premiums and assessments collected during year	.....	509,683 77	.....	1,946.92

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No dues; expense element variable, and specified in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred dollars to $12,000.

Give limiting ages for admission.

Answer. From age 20 to 60.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by assets and assessments; no guaranteed dividend, surrender or endowment feature.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No; in such event it would rely upon its "safety clause" contained in policies.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Mortuary fund pays cost of inspecting risks and of investigating and adjusting claims.

Does the association 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.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both when necessary, in discretion of board.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Periodical premium, in advance, with "safety clause."

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From the net premiums, for the purpose of paying death claims in excess of the provision made in the mortuary fund.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No reserve calculated.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, $256,120; actually incurred, $210,397.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, over five days before election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Only agency contracts, giving commissions and renewals on insurance done and in force.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Sixty-two thousand nineteen dollars and forty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, H. S. HALSEBIT. *Vice-President*, C. J. BURKART.
Secretary, H. E. KINNEY.

[Incorporated August 3, 1892. Commenced business August 2, 1893.]

Home office, Marshalltown, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....		$ 79,238.97

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, $18,771.06; mortuary, included below; reserve, $.....; for other purposes, $; total.....	$ 18,771.06	
Subsequent year's assessments or premiums: Expense, $46,134.46; mortuary, $60,370.70; reserve, $14,558.35; for other purposes, $6,302.15, special deposit fund; total.....	164,265.56	
Medical examiners' fees paid by applicant.....None.		
Total paid by members.....	$ 183,036.62	
Interest from mortgages, $3,879.61; bonds and stocks, $.....; other sources, $.....; total.....	3,879.61	
Rents (including $..... for association's use of own buildings).....	None.	
Profit on disposal of real estate, $.....; of securities.....	None.	
From all other sources.....	None.	
Total income during the year.....		$ 186,916.23
Sum of both amounts.....		$ 266,155.10

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	$ 101,000 00	
Endowments, $.....; old age benefits, $; disability, sick or accident benefits, $ ...; total	None.	
Advanced payments returned to rejected applicants.	None.	
Paid members for dividends, $.....; for surrender values, $702.07; total.....	702.07	
Total paid to members.....	$ 101,702.07	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $22,674.84; subsequent years, $3,210 34; total.....	25,885.18	

Commissions paid or allowed for collecting assessments or premiums to banks or collectors	$ 3,711.36	
Salaries and allowances of managers and agents not paid by commissions	8,851.75	
Salaries of officers: Secretary, $8,399.92; other compensation of officers, $ ...; total	8,399.92	
Salaries and other compensation of office employes	4,178.33	
Medical examiners' fees, whether paid direct by members or otherwise	8,851.50	
Taxes on premiums, $78.57; insurance department fees and licenses, $389.17; municipal licenses, $70; tax on franchise, $ ...; total	537.74	
Taxes on real estate and investments, $ ...; expenses and repairs on real estate, $ ...; total None.		
Rent (including $375 for association's use of buildings) less sub-leases	375.00	
Furniture, $296; legal expenses, $400.80; advertising and printing, $2,822.46; total	3,519.26	
Losses on disposal of real estate $....; of securities, $ ...; total None.		
All other items, viz.: Miscellaneous office expenses, $1,495.80; postage, express and telegrams, $1,548.25; interest and exchange, $21 67; bills payable, $1,000; traveling expenses, $1,438 11; cash advanced on account of organization repaid, $3,700; agents' ledger balances charged off, $1,639.24; total	10,842.97	
(Total expenses, $67,152.93).		
Total disbursements		$ 168,855 09
Balance		$ 97,309.19

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $ ...; total None.		
Loans on mortgages (of real estate mortgages, $81,425; paving bonds, $5,194 20; first liens, $86,619 39; not first liens, $ ...; total	$ 85,619.59	
Loans secured by pledge of bonds, stocks, or other collateral None.		
Book value of bonds (excluding interest, $....; and stocks, $ ...; total None.		
Cash in office, $4,499.42; deposited in banks: Marshalltown State bank, $1,188.39; total	5,687 81	
Agents' debit balances, $4,334 78; bills receivable, $....; total	4,334.78	
Other assets, viz.: Cash deposited with insurance department of Missouri	1,000 00	
Total	$ 97,541.98	
Deduct ledger liabilities: Agents' credit balances, $241.88; borrowed money, $ ...; all other, $....; total	241.88	
Total net ledger assets, as per balance		$ 97,309.19

NON-LEDGER ASSETS.

Interest due, $329 15; accrued, $860 61 on mortgages and paving bonds; total	$ 1,189.76	
Total	$ 1,189.76	
Interest due and accrued on other assets None.		
Rents due and accrued on property or lease None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force	9,745 80	

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for None.		
Other items None.		
Total	$ 9,745.80	
Total non-ledger assets		$ 10,934.56
Gross assets		$ 108,234.66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $....; supplies, printed matter, stationery, $....; total None.		
Agents' debit balances not secured by bonds, $4,334.78; bills receivable, not secured, $....; total	$ 4,334.78	
Loans on personal security None.		
Depreciation in ledger assets to bring same to market value, if less than book value None.		
Total		$ 4,334.78
Total admitted assets		$ 103,919 88

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $....; adjusted, not due, $....; total None.		
Losses on stipulated premium policies, not adjusted, $....; resisted, $ ...; total None.		
Losses on post mortem policies, due and unpaid, $....; adjusted, not due, $ ...; total None.		
Losses on post mortem policies, not adjusted, $....; resisted, $ ...; total None.		
Present value future payments on installment policy claims None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued None.		
Surrender value obligations due or accrued, $....; dividend obligations due or accrued, $....; total None.		
Premiums or assessments paid before due None.		
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	$ 12,071.87	
All other liabilities None.		
Total liabilities		12,071.87
Balance to protect contracts		$ 91,848 01
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 13,735.16	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	76,893.07	
Emergency fund (less amount thereof included in liabilities and in assets not admitted) None.		
Special deposit fund (less amount thereof included in liabilities and in assets not admitted)	1,813.86	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	396.26	
Capital stock paid in None.		
Total special funds		$ 91,838.01

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	8,644	$12,548,500.00	5,487	$ 8,399,000.00
Policies or certificates written or increased during the calendar year	2,649	4,524,350.00	1,854	3,334,100.00
Total	11,293	17,072,850.00	7,341	11,733,100.00
Deduct decreased or ceased to be in force during year	2,491	3,717,000.00	801	1,714,500.00
Total policies or certificates in force last December 31st (end of year)	8,802	13,355,850.00	6,540	10,018,600.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	58	106,500.00	28	43,000.00
Total	58	106,500.00	28	43,000.00
Losses and claims paid, scaled down and compromised during the year	58	106,500.00	28	43,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	None	None	None	None
Premiums and assessments collected during year				88,774.44

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Two to six dollars. In both.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five hundred dollars to $10,000. Fifteen to 65.

Do the certificates or policies outstanding 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 amount carries with it any dividend, surrender value, or endowment feature.

Answer. By emergency fund created for the purpose. No dividends. Surrender value on old line policies after ten years of amount to credit to policy. No endowment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses. If so, what amount and under what circumstances?

Answer. Yes; 10 per cent for collecting and expense of protecting the funds from fraud.

Does the association 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 the amounts fixed?

Answer. No endowment policies. Limited payment policies are issued, having a surrender value after two years. Special deposit fund created for the purpose.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' table, loaded 25 per cent at age of 20 and increased 1 per cent with each additional age.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Emergency fund to meet deficiency. Special deposit fund to meet guarantee in limited payment policies. Auditor of state.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. One hundred and seventy-one thousand, nine hundred and eighty-six dollars and eight cents.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. Yes.

Are policies are certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Ten thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

UNITED STATES IMPLEMENT DEALERS 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 thereof.

President, H. S. BLINN. *Secretary*, HENRY COFFEEN.

[Incorporated July 1, 1897, under statute of Iowa. Commenced business July 21, 1897.]

Home office, Council Bluffs, Iowa.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 131.00	
First year's assessments or premiums, July 21, 1897 to Dec. 31, 1897: Expense, $257.24; mortuary, none; reserve, none; for other purposes, $606.00, accident claims; total	712.24	
Subsequent years' assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total	None.	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 843.24	
Interest from mortgages, $; bonds and stocks, $; other sources, $; total	None.	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		$ 843.24
Sum of both amounts		$ 843.24

DISBURSEMENTS DURING YEAR.

Death claims paid	None.	
Endowments, none; old age benefits, none; disability, sick or accident benefits, $682.01; total	$ 682.01	
Advanced payments returned to rejected applicants	None.	
Paid members for dividends none; for surrender values, none; total	None.	
Total paid to members	$ 682.01	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, $14.00; subsequent years, none; total	14.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	None.	
Salaries and allowances of managers and agents not paid by commissions	None.	
Salaries of officers, $75.00 to secretary; other compensation of officers, none; total	75.00	
Salaries and other compensation of office employes	None.	
Medical examiners' fees, whether paid direct by members or otherwise	None.	
Taxes on premiums, none; insurance department fees and licenses, none; municipal licenses, none; tax on franchise, none; total	None.	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $ for association's use of own buildings) less sub-leases	None.	
Furniture, $25.00; legal expenses, none; advertising and printing, $8.50; total	33.50	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Postage, $40.00; medical examination of injuries, $6.00; total	46.00	
(Total expenses, $168.50.)		
Total disbursements		$ 850.51
Balance		$ 13.73

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks none; total	None.	
Cash in office, none; deposited in banks: $13.73, Council Bluffs Savings bank; total	$ 13.73	
Agents' debit balances, none; bills receivable, none; total, None.		
Other assets	None.	
Total	$ 13.73	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets, as per balance		$ 13.73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest due, none; accrued, none; on other assets, none; total	None.	
Rents due and accrued on property or lease	None.	
Total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days assessment call due February 5, 1898, on insurance in force	$ 702.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Regular semi-annual dues delinquent December 1, 1897, included in assessment call delinquent February 5, 1898	396.00	
Total non-ledger assets		1,186.00
Gross assets		$ 1,200.73

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.	
Loans on personal security	None.	
Excess of mortuary assessments over charges in liabilities on same account	$ 502.00	
Depreciation in ledger assets to bring same to market value, if less than book value	None.	
Total		502.00
Total admitted assets		$ 698.73

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.

Present value future payments on installment policy claims		
....None.		
Disability, sick, accidents or other benefits, due or accrued remaining unpaid....None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$ 121.03	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total....None.		
Premiums or assessments paid before due....None.		
All other liabilities, viz: Indemnity claims pending	200.00	
Total liabilities		$ 321.00
Balance to protect contracts		$ 287.73
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)....None.		
Reserve fund (less amount thereof included in liabilities and in assets not admitted)....None.		
Emergency fund (less amount thereof included in liabilities and in assets not admitted)....None.		
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	287.73	
Capital stock paid in....None.		
Total special funds		287.73

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force July 21, 1897	297	$ 1,485,000.00
Policies or certificates written or increased during the calendar year	200	1,000,000.00
Total	497	2,485,000.00
Deduct decreased or ceased to be in force during year	101	505,000.00
Total policies or certificates in force last December 31st (end of year)	396	1,980,000.00
Losses and claims unpaid July 21, 1897	....	....
Losses and claims incurred during the calendar year	14	882.01
Total	14	882.01
Losses and claims paid, scaled down and compromised during the year	11	682.01
Losses and claims outstanding unpaid last December 31st (end of year)	3	200.00
Premiums and assessments collected during year	....	....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars.

Give amount of annual dues, and how paid.

Answer. Two dollars semi-annually.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars.

Give limiting ages for admission.

Answer. Sixty years.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Provided for in both certificate and articles of incorporation.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Have none.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days previous to annual meeting.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred and ninety-two dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

UNITED STATES 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 thereof.

President, FRED. B. BROWN. *Vice-President*, JOHN E. RICHARDSON.
Secretary, CHAS. W. GULDAGER.

[Incorporated, February 5, 1884. Commenced business, February, 1884.]

Home office, Davenport, Iowa.

Capital....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 82,330.54

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications. None.		
First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total None.		
Subsequent year's assessments or premiums: Expense, $24,728.35; mortuary, $74,934.03; reserve, none; for other purposes, guaranty fund, $5,472.14; total	$ 105,134.52	
Medical examiners' fees paid by applicant None.		
Total paid by members	$ 105,134.52	
Interest from mortgages, $411; bonds and stocks, none; other sources, $990.89; total	1,401.89	
Rents (including none for association's use of own buildings) None.		
Profit on disposal of real estate, none; of securities, none; total None.		
From all other sources, viz.: General fund	590.96	
Total income during the year		$ 107,126.68
Sum of both amounts		$ 189,457.92

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 73,980.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total None.		
Advanced payments returned to rejected applicants. None.		
Guaranty fund returned beneficiaries of deceased members as per contract	62.00	
Total paid to members	$ 73,862.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, none; subsequent years, none; total None.		
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,941.31	
Salaries and allowances of managers and agents not paid by commissions	6,600.00	
Salaries of officers, $6,600; other compensation of officers, none; total	6,600.00	
Salaries and other compensation of office employes	4,384.67	
Medical examiners' fees, whether paid direct by members or otherwise	77.00	
Taxes on premiums, none; insurance department fees and licenses, $33.75; municipal licenses, none; tax on franchise, none; total	33.75	
Taxes on real estate and investments, $264.20; expenses and repairs on real estate, $16.50; total	280.70	
Rent and light	1,968.15	
Postage, $744.21; legal expenses, $3,576.73; advertising and printing, $503.35; total	4,824.29	
Losses on disposal of real estate, none; of securities, none; total None.		
All other items, viz: Traveling expenses, $1,232.16; exchange, $10.85; express, $36.71; telegrams, $218.23; all other expenses, $615.83; total	5,113.86	
(Total expenses, $31,823.75.)		
Total disbursements		$ 105,685.73
Balance		$ 83,771.29

LEDGER ASSETS.

Book value of real estate, unincumbered, $13,478.66; incumbered, none; total	$ 13,478.66	
Loans on mortgages of real estate, first liens, $50,498.28; not first liens, none; total	50,498.28	
Loans secured by pledge of bonds, stocks or other collateral None.		
Book value of bonds (excluding interest), none; and stocks, none; total None.		
Cash in office, $120.82; deposited in banks: Illinois Trust and Savings bank, Chicago, $182.18; Citizens National bank, Davenport, Iowa, $9,584.35; total	9,887.35	
Agents' debit balances, none; bills receivable, none; total None.		
Other assets, viz: Guaranty fund notes	9,907.00	
Total	$ 83,771.29	
Deduct ledger liabilities: Agents' credit balances, none, borrowed money, none; all other, none; total None.		
Total net ledger assets		$ 83,771.29

NON-LEDGER ASSETS.

Interest due, $6,974.40; accrued, $183, on mortgages; total	$ 7,158.40	
Interest due, none; and accrued, $60, on other assets; total	60.00	
Rents due, none; accrued, none, on property or lease; total None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Mortuary assessments due on last call made within sixty days on insurance in force None.		
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	5,000.00	
Other items None		
Total non-ledger assets		$ 12,218.40
Gross assets		$ 95,989.69

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total None.		
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total None.		
Loans on personal security None.		
Depreciation in ledger assets to bring same to market value, if less than book value None.		
Guaranty fund notes of lapsed members	$ 9,307.00	
Total		$ 9,307.00
Total admitted assets		$ 86,679.69

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total None.		
Losses on stipulated premium policies, not adjusted, none; resisted, $4,000; total	$ 4,000.00	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total None		
Losses on post mortem policies, not adjusted, none; resisted, $5,000; total	5,000.00	
Present value future payments on installment policy claims None.		

Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.	
Premiums or assessments paid before due	$ 271.29	
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon	None.	
All other liabilities	None.	
Total liabilities		$ 9,271.29
Balance to protect contracts		$ 77,408.40
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	$ 6,050.69	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Guaranty fund (less amount thereof included in liabilities and in assets not admitted)	69,896.95	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	1,460.76	
Capital stock paid in	None.	
Total special funds		$ 77,408.40

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,409	$7,037,000.00	274	$ 491,750 00
Policies or certificates written or increased during the calendar year	2,075	2,084,000.00	117	130,250.00
Total	6,484	9,121,000 00	391	612,000 00
Deduct decreased, surrendered for re-writing and ceased to be in force during year	2,411	4,887,750.00	191	409,000.00
Total policies or certificates in force last December 31st (end of year)	4,073	4,233,750.00	200	203,000.00
Losses and claims unpaid December 31st (beginning of year)	23	37,000.00	.....	.....
Losses and claims incurred during the calendar year	65	116,000.00	2	5,000.00
Total	87	153,000 00	2	5,000.00
Losses and claims paid, scaled down and compromised during the year	81	144,000 00	2	5,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	6	9,000.00	.....	.....
Premiums and assessments collected during year	.....	105,134.62	.....	7,173.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. None.
Give amount of annual dues, and how paid.
Answer. Limited to $6 per $1,000; have collected at rate of $4 per $1,000.
Are these specified in policies or in by-laws?
Answer. Specified in both policies and by-laws

What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Six thousand dollars maximum, $1,000 minimum.
Give limiting ages for admission.
Answer. Ages from 15 to 65, as provided by statutes of Iowa.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. No.
Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?
Answer. Yes.
If so, what amount and under what circumstances?
Answer. Cost of collecting and legal expenses protecting.
Does the association 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.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes, in both by-laws and policies: in case of deficiency in mortuary fund.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. Actuaries' or combined experience table of mortality.
How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Created by loading mortuary ratings 20 per cent to meet extraordinary death rate. With state auditor.
If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?
Answer.
Are officers and directors elected by the members?
Answer. Directors are. Officers are elected annually by directors.
Are notices of election sent to members?
Answer. Yes.
When and how?
Answer. Mailed with next preceding notice of bi-monthly call.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guaranties of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. Yes.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. No.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Thirteen thousand one hundred and fifty-nine dollars and three cents.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes, in one instance, and then only on holders of post mortem or assessment certificates.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

UNITED STATES MERCANTILE INDEMNITY 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 thereof.

President, F. H. SKINNER. *Vice-President*, W. L. SHEPARD.
Secretary, EDMON G. RENNETT.

[Incorporated, June 16, 1897, under title IX Code 1873. Commenced business, June 16, 1897.]

Home office, Des Moines, Iowa.

Capital	None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 1,316 00	
First year's assessments: Expense, $31.31; indemnity, $623.79; reserve, none; for other purposes, none; total	657.20	
Annual dues	1,004.03	
Medical examiner's fees paid by applicant	None.	
Total paid by members	$ 3,077 23	
Interest from mortgages, none; bonds and stocks, none; other sources, none; total	None.	
Rents (including none for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources, viz.: Advanced by directors	2,000.00	
Total income during the year		$ 5,077.23

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	None.	
Endowments, none; old age benefits, none; accident benefits, $658.03; total	$ 658.03	
Advanced payments returned	8.05	
Paid members for dividends, none; for surrender values, none; total	None.	
Total paid to members	$ 664.08	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $1,280.30; subsequent years, none; total	1,280.50	
Commissions paid or allowed for collecting assessments and dues to banks or collectors	85.85	

Salaries and allowances of managers and agents not paid by commissions	$ 999.37	
Salaries of officers, none; other compensation of officers, none.		
Salaries and other compensation of office employes	582.06	
Medical examiners' fees, whether paid direct by members or otherwise	None.	
Taxes on premiums, none; insurance department fees and licenses, $25.00; municipal licenses, none; tax on franchise, none; total	25.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent	63.41	
Furniture, none; legal expenses, none; advertising and printing, $436 20; total	436.20	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz.: Traveling expenses, $300 99; office supplies, $20.80; postage, $107 26; general expenses, $91.51; total	580 56	
Total expenses, $3,712.95.)		
Total disbursements		$ 4,377.03

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), none; and stocks, none; total	None.	
Cash in office, $17 46; deposited in banks: Valley National bank, $664.11; total	$ 681.57	
Agents' debit balances, $13.75; bills receivable, $4 85; total	18 60	
Other assets,	None.	
Total	$ 700.20	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, $2,000 00; all other, none; total	2,000.00	
Total net ledger liabilities		$ 1,299 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.
Interest due and accrued on other assets	None.
Rents due and accrued on property or leases	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.
Other items	None.
Total non-ledger assets	None.

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total admitted assets	None.

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total ..... None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total ..... None
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total ..... None.
Losses on post mortem policies, not adjusted, none; resisted, none; total ..... None.
Present value future payments on installment policy claims ..... None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total ..... None.
Premiums or assessments paid before due ..... None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .. None.
All other liabilities ..... None.
Total liabilities ..... None.
Balance to protect contracts ..... None.
Comprised under the following funds:
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) ..... None.
Capital stock paid in ..... None.
Total special funds ..... None.

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	.....	None	.....
Policies or certificates written or increased during the calendar year	1,185	$ 24,337.50	1,097	$ 21,921.00
Total	1,185	24,337.50	1,097	21,921.00
Deduct decreased or ceased to be in force during year	493	10,758.00	463	9,276.00
Total policies or certificates in force last December 31st (end of year)	692	13,579.50	634	12,645.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	.....
Losses and claims incurred during the calendar year	22	652.53	21	627.53
Total	22	652.53	21	627.53
Losses and claims paid, scaled down and compromised during the year	22	652.53	21	627.53
Losses and claims outstanding unpaid last December 31st (end of year)	None	.....	None	.....
Premiums and assessments collected during year	1	667.39	1	654.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Two dollars and fifty cents cash.
Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?
Answer. Four dollars quarterly in advance. In articles of incorporation.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Fifty dollars and $7.50 per week for fifty-two weeks.
Give limiting ages for admission.
Answer. Age 18 to 60.
Do the certificates or policies outstanding 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 or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. Yes.
If so, what amount and under what circumstances?
Answer. Five per cent for expense of collection.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes, when needed.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. A percentage upon amount of weekly indemnity
How are the emergency, reserve or special funds created, and for what purpose and where deposited?
Answer Have none.
What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?
Answer. No death benefit.
Are the officers and directors elected by the members?
Answer. Directors by members, officers by directors.
Are notices of election sent to members?
Answer. No.
Are proxies contained in applications?
Answer. No
Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. No.
Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. Not applicable.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. No death benefit.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. One thousand three hundred and twenty-two dollars and twenty cents.
Has the association during the year levied extra assessments on policies paying stipulated premiums?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, WM. FISHER. *Vice-President*, JOHN W. WELLS.
Secretary, J. G. VAN ORMAN.

[Incorporated September 7, 1891. Commenced business September 8, 1891.]

Home office, Marshalltown, Iowa.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year	$ 2,285.50

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	$ 416.31	
First year's assessments or premiums: Expense, $416.32; mortuary, $847.58; reserve, none; for other purposes, none; total	1,263.90	
Subsequent years' assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total ..... None.		
Medical examiners' fees paid by applicant ..... None.		
Total paid by members	$ 1,680.21	
Interest from mortgages, bonds, stocks and other sources ..... None.		
Rents (including none for association's use of own buildings) ..... None.		
Profit on disposal of real estate, none; of securities, none; total ..... None.		
From all other sources, viz: Notes, $272.33; paymaster's orders, $292.66; total	564.99	
Total income during the year		2,245.20
Sum of both amounts		$ 4,530.70

DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... None.		
Endowments, none; old age benefits, none; disability, sick or accident benefits, $1,025.12; total	$ 1,025.12	
Advanced payments returned to rejected applicants ..... None.		
Paid members for dividends, none; for surrender values, none; total ..... None.		
Total paid to members	$ 1,025.12	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	416.31	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors ..... None.		
Salaries and allowances of managers and agents not paid by commissions ..... None.		
Salaries of officers, none; other compensation of officers, none; total ..... None.		
Salaries and other compensation of office employes	144.00	
Medical examiners' fees, whether paid direct by members or otherwise	21.00	

Taxes on premiums, none; insurance department fees and licenses, $13; municipal licenses, none; tax on franchise, none; total	$ 13.00	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total ..... None.		
Rent (including none for association's use of own buildings) less sub-leases	96.00	
Furniture, none; legal expenses, $10.00; advertising and printing, $106; total	116.00	
Losses on disposal of real estate, none; of securities, none; total ..... None.		
All other items, viz: Traveling expenses, $135.36; postage, $34.12; fuel and lights, $.56; old guarantee notes and orders canceled by lapse, $1,301.43; total	1,487.07	
(Total expenses, $2,293.38.)		
Total disbursements		$ 3,318.50
Balance		$ 1,182.20

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total ..... None.		
Loans on mortgages of real estate, first liens, none; not first liens, none; total ..... None.		
Loans secured by pledge of bonds, stocks or other collateral ..... None.		
Book value of bonds and stocks ..... None.		
Cash in office, $174; deposited in Marshalltown State bank, $240.81; total	$ 414.81	
Paymasters' orders	292.66	
Notes	272.33	
Agents' debit balances, none; bills receivable, none; total ..... None.		
Other assets, viz: Judgments on real estate	202.40	
Total	$ 1,182.20	
Deduct ledger liabilities ..... None.		
Total net ledger assets, as per balance		1,182.20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.
Interest due and accrued on other assets	None.
Rents due and accrued on property or lease	None.
Market value of real estate over book value	None.
Market value of bonds and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.
Other items	None.
Total non-ledger assets	None.
Gross assets	$ 1,182.20

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total	None.
Total admitted assets	$ 1,182.20

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total	None.
Present value future payments on installment policy claims	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc, due or accrued	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total	None.
Premiums or assessments paid before due	None.
All other liabilities	None.
Total liabilities	$ 1,182.00
Balance to protect contracts	

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	260	$ 241,400 00
Policies or certificates written or increased during the calendar year	265	261,150.00
Total	525	502,550 00
Deduct decreased or ceased to be in force during year	272	259,650.00
Total policies or certificates in force last December 31st (end of year)	253	242,900.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	46	1,025.13
Total	46	1,025.13
Losses and claims paid during the year	46	1,025.13
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year		1,081.21

MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Made in quarterly calls.

Give amount of annual dues, and how paid.

Answer. Paid; included in quarterly calls.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One hundred dollars to $5,000.

Give limiting ages for admission.

Answer. Sixteen to 65.

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

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Twenty-five per cent of assessment premiums, according to articles of incorporation.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; by-laws.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Stated quarterly payments.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. None.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Before election; by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

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

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No death claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three hundred and three dollars and sixty-six cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

WESTERN 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 thereof.

President, THOMAS RHODUS. *Secretary*, CHARLES SCOTT JOHNSON.
First Vice-President, BIRCH F. RHODUS. *Second Vice-President*, JOHN B. KIRK.

[Incorporated June 19, 1894. Approved June 22, 1893, chapter 73. Commenced business June 26, 1894.]

Home office, Chicago, Ill.

Capital ..... None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 38,508.58

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications	None.	
First year's assessments or premiums: Expense, $187,145.81; mortuary, $25,877.41; for other purposes, returned to rejected applicants, $7,518.13; total	$220,541.35	
Subsequent year's assessments or premiums: Expense, $12,526.48; mortuary, $18,996.51; guarantee, $20,441.21; for other purposes, $...; total	51,964.60	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 272,505 95	
Interest from mortgages, $...; bonds and stocks, $...; other sources, $511 47; total	511.47	
Rents (including $.... for association's use of own buildings)	None.	
Profit on disposal of real estate, none; of securities, none; total	None.	
From all other sources	None.	
Total income during the year		273,017 42
Sum of both amounts		$ 311,526.00

DISBURSEMENTS DURING YEAR.

Death claims or installments paid	$ 16,875.00	
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; other benefits, none; total	None.	
Advanced payments returned to rejected applicants	7,518 13	
Paid members for dividends, none; for surrender values, $1,464.95; total	1,464.95	
Total paid to members	$ 25,858 08	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $74,871.26; subsequent years, $2,880.65; total	77,751.91	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,018.15	
Salaries and allowances of managers and agents not paid by commissions	55,522.89	
Compensation of officers	17,407.98	
Salaries and other compensation of office employes	9,986.61	
Medical examiners' fees, whether paid direct by members or otherwise	9,315.00	
Taxes on premiums, none; insurance department fees and licenses, $867.15; municipal licenses, none; tax on franchise, none; total	867 15	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total	None.	
Rent (including $.... for association's use of own buildings) less sub-leases	2,875.44	
Furniture, $1,279.48; legal expenses, $1,982.38; advertising and printing, $4,376.83; total	7,638.69	
Losses on disposal of real estate, none; of securities, none; total	None.	
All other items, viz: Library, $62.75; postage, $2,853 49; telegrams and telephone, $956.59; miscellaneous expenses, $1,653.22; incidental expenses, $679.37; total	6,207.42	
(Total expenses, $188,661.24.)		
Total disbursements		$ 214,519.32
Balance		$ 97,006.68

LEDGER ASSETS.

Interest bearing loans being liens on policies and secured by advance deposits under policies, the deposits being reported as a liability	$ 4,799.79	
Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total	None.	
Bills receivable, being liens on policies secured by advance deposits under policies, the deposits being reported as a liability	4,058.72	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), $1,000; and stocks, none; total	1,000.00	
Cash in office, $2,374.63; deposited in banks: Hibernian Banking association, $38,526.39; Chicago Title and Trust company, $5,000; Milwaukee Avenue State bank, $10,497.20; American Trust and Savings bank, $5,009, all of Chicago, Ill.; total	61,308.42	
Agents' debit balances, $6,246.24; bills receivable (since paid, $3,384 81; not paid, $18,959.94), $22,344.75; total	28,584.99	
Other assets, viz: Interest bearing loans secured—liens on policies but not reported as a liability, $4,046.28; open accounts, $14.79; total	4,061.07	
Total	$ 103,902.99	
Deduct ledger liabilities: Agents' credit balances, $3,873.18; borrowed money, none; all other, $1,208.34; applicants' advanced payments, policies in process of being written, $2,814.80; total	6,896.31	
Total net ledger assets, as per balance		$ 97,006.68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	None.	
Interest accrued on other assets	$ 1,131.39	
Rents due and accrued on property or lease	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Mortuary assessments due on last call made within sixty days on insurance in force	832.45	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	None.	
Other items: Furniture and fixtures, $2,236 40; supplies, printed matter, stationery, $1,022.16; total	3,258.56	
Total non-ledger assets		$ 5,222.21
Gross assets		$ 102,228.89

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $2,236.40; supplies, printed matter, stationery, $1,022.16; total	$ 3,258.56	
Agents' debit balances not secured by bonds, $2,326.57; bills receivable, not secured and not since paid, $18,959.94; total	21,186.51	
Loans on personal security	None.	
Interest bearing loans secured by liens on policies but not reported as a liability	4,046.28	
Depreciation in ledger assets to bring the same to market value, if less than book value	None.	
Total		28,491.35
Total admitted assets		$ 73,737.54

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not yet due, none; total	None.	
Losses on stipulated premium policies, not adjusted, $2,000; resisted, none; total	$ 2,000.00	
Losses on post mortem policies due and unpaid, none; adjusted, not due, none; total	None.	
Losses on post mortem policies not adjusted, none; resisted, none; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	10,053.39	
Surrender value obligations due or accrued, $1,175 94; dividend obligations due or accrued, none; total	1,175.94	
Premiums or assessments paid before due	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon	37,942.00	
All other liabilities	None.	
Total liabilities		$ 51,171.33
Balance to protect contracts		$ 22,566.21

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted)	$ 14,592.45	
Emergency fund (less amount thereof included in liabilities and in assets not admitted)	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	7,973.76	
Capital stock paid in	None.	
Total special funds		$ 22,566.21

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,549	$ 3,124,031 50		
Policies or certificates written or increased during the calendar year	2,120	6,959,408.00	180	$ 565,000.00
Total	3,669	10,083,439.50	180	565,000.00
Deduct decreased or ceased to be in force during year	802	1,976,277.50	2	5,500.00
Total policies or certificates in force last December 31st (end of year)	2,867	8,107,162.00	178	559,500.00
Losses and claims unpaid December 31st (beginning of year)	2	3,000.00		
Losses and claims incurred during the calender year	5	17,000.00		
Total	7	20,000.00		
Losses and claims paid, scaled down and compromised during the year	6	18,000.00		
Losses and claims outstanding unpaid last December 31st (end of year)	1	2,000.00		
Premiums or assessments collected during year		272,506.95		21,116.25

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Have none other than regular premiums.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. Amount varies according to age of policy holders. Is specified in all policies being issued.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $7,500. Minimum, $1,000. But there are about twelve old policies in existance for $10,000 each.

Give limiting ages for admission.

Answer. Limited ages, 18 to 60 years.

Do the certificates or policies outstanding 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 carries with it any dividend, surrender value or endowment feature.

Answer. Amount is guaranteed by accumulated assets. Such guarantee does not include any dividend, surrender value or endowment feature.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association 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, are the amounts fixed?

Answer. Does not issue endowment policies. No fixed cash payments to any living policy holder.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In both to be levied when the experience of the corporation requires it.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the actuaries rate of mortality with interest at 4 per cent based on age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Out of the regular periodical payments; deposited in bank.

What was the expected mortality during the past year on mean amount of insurance in force according to the actuaries' table of mortality?

Answer. Expected mortality cost by actuaries table was $52,627.33. Our experience was 32 per cent of expected.

Are the officers and directors elected by the members?

Answer. Yes, but some officers are elected by the directors.

Are notices of election sent to members?

Answer. Notice is given only by publication in newspaper.

Are proxies contained in applications?

Answer. No, but at the bottom of the medical blank requiring a second signature if the proxy be given.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

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

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. $14,592.45.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, A. O. FAULKNER. *Vice-President*, A. R. TALBOT.

Secretary, C. E. SPANGLER.

[Incorporated July 8, 1890. Commenced business August 11, 1890.]

Home office, Lincoln, Neb.

Capital.....None.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....		$ 5,306.14

INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fees required or represented by applications, retained by agents.....	$ 12,912.00	
Assessments or premiums: Expense, $11,693.08; mortuary, $....; reserve, $....; for other purposes, $....; total.....	11,693.08	
Assessments or premiums: Expense, $....; benefit, $20,175.15; reserve, $....; for other purposes, $91.00 miscellaneous; total.....	20,266.15	
Medical examiners' fees paid by applicant.....None.		
Total paid by members.....	$ 50,871.23	
Interest from mortgages, $....; bonds and stocks, $....; other sources, $....; total.....None.		
Rents (including none for association's use of own buildings).....None.		
Profit on disposal of real estate, $....; of securities, $....; total, ...None.		
Total income during the year.....		50,871.23
Sum of both amounts.....		$56,467.37

DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.		
Endowments, $....; old age benefits, $....; disability, sick or accident benefits, $24,959.17; total..	$ 24,959.17	
Advanced payments returned to rejected applicants.....	$ 56.22	
Paid members for dividends, $....; for surrender values, $....; total.....None.		
Total paid to members.....		$ 25,015.39
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, $12,912.00, retained by agent; total.....	12,912.00	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....None.		
Salaries and allowances of managers and agents not paid by commissions.....None.		
Salaries of officers, $3,955.00; other compensation of officers, $....; total.....	3,955.00	
Salaries and other compensation of office employes.....	1,078.25	
Medical examiners' fees, whether paid direct by members or otherwise.....None.		
Taxes on premiums, none; insurance department fees and licenses, $264.10; municipal licenses, $ ...; tax on franchise, $....; total.....	264.10	
Taxes on real estate and investments, $....; expenses and repairs on real estate, $....; total.....None.		
Rent (including $873.95 for association's use of own buildings) less sub-leases.....	873.95	
Furniture, $170.00; legal expenses, $393.48; advertising and printing, $455.05; total.....	1,020.53	
Losses on disposal of real estate, $....; of securities, $....; total.....None.		
All other items, viz.: Postage, $1,522.00; commission to agents, $1,320 85; sundry expense, $712.61; total.....	3,570.86	
(Total expenses, $34,574.89.)		
Total disbursements.....		49,560.08
Balance.....		$ 6,877.29

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $...; total.....None.		
Loans on mortgages of real estate, first liens, $....; not first liens, $....; total.....None.		
Loans secured by pledge of bonds, stocks, or other collaterals.....None.		
Book value of bonds (excluding interest), $.....; and stocks, $....; total..... None.		
Cash in office, $ ...; deposited in banks: Columbia National bank, Lincoln, Neb., $6,877.29; total.....	$ 6,877.29	
Agents' debit balances, $ ...; bills receivable, $....; total..None.		
Other assets.....None.		
Total	$ 6,877.29	
Deduct ledger liabilities: Agents' credit balances, $....; borrowed money, $ ...; all other, $....; total .....None.		
Total net ledger assets as per balance.....		6,877.29

NON-LEDGER ASSETS.

Interest due and accrued, on mortgages.....None.	
Interest due and accrued, on other assets .....None.	
Rents due and accrued, on property or lease.....None.	
Market value of real estate over book value.....None.	
Market value of bonds and stocks over book value.....None.	

Benefit assessments due on last call made within sixty days on insurance in force	$ 1,667.80	
Total non-ledger assets		$ 1,667.80
Gross assets		$ 8,545.09

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $.....; supplies, printed matter, stationery, $.....; total	None.
Agents debit balances not secured by bonds, $.....; bills receivable, not secured, $.....; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value	None.
Total	None.

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....; total	None.	
Losses on stipulated premium policies, not adjusted, $.....; resisted, $.....; total	None.	
Losses on post mortem policies due and unpaid, $.....; adjusted, not due, $.....; total	None.	
Losses on post mortem policies, not adjusted, $.....; resisted, $.....; total	None.	
Present value future payments on installment policy claims	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid	$ 1,263.22	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	None.	
Surrender value obligations due or accrued $.....; dividend obligations due or accrued, $.....; total	None.	
Premiums or assessments paid before due	None.	
All other liabilities		$ 1,263.22
Total liabilities		$ 7,281.87
Balance to protect contracts		
Comprised under the following funds:		
Indemnity fund (less amount thereof included in liabilities and in assets not admitted)	$ 1,590.55	
Reserve fund and emergency fund (less amount thereof included in liabilities and in assets not admitted)	5,036.61	
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	250.13	
Capital stock paid in	None.	
Total special funds		$ 6,877.29

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	5,005	$9,603,800.00	476	$ 848,800.00
Policies or certificates written or increased during the calendar year	4,304	6,235,200.00	583	788,000.00
Total	9,359	15,839,000.00	1,059	1,636,800.00
Deduct decreased or ceased to be in force during year	3,774	6,023,800.00	494	767,400.00
Total policies or certificates in force last December 31st (end of year)	5,585	9,815,200.00	565	869,400.00
Losses and claims unpaid December 31st (beginning of year)	84	1,367.29		
Losses and claims incurred during the calendar year	750	26,890.73		
Total	834	28,258.02		
Losses and claims paid, scaled down and compromised during the year	683	24,959.17	65	3,623.23
Losses and claims outstanding unpaid last December 31st (end of year)	121	3,298.85		
Premiums and assessments collected during year		37,869.23		4,255.66
Including membership fees		12,912.00		1,649.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Three dollars.
Give amount of annual dues, and how paid.
Answer. Two dollars every three months.
Are these specified in policies or in by-laws.
Answer. Specified in policy.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. Three thousand dollars to $400.
Give limiting ages for admission.
Answer. Eighteen to 65 years.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. No.
Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?
Answer. Yes.
If so, what amount and under what circumstances?
Answer. Ten per cent may be used for collection and disbursement.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes; by-laws.
Upon what basis and manner are your regular assessments or premiums computed?
Answer. Assess for losses as we need it. Have made assessments quarterly. Never made an extra assessment.
How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Have reserve fund, $5,036.61, saved from assessments. Deposited in Columbia National bank, Lincoln, Neb.
Are the officers and directors elected by the members?
Answer. Yes.

Are notices of election sent to members?
Answer. Yes.
When and how?
Answer. Thirty days previous; printed notice.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Is a medical examination required before issuing a policy or certificate to applicants?
Answer. No.
Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?
Answer. Yes.
Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?
Answer. Yes.
What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?
Answer. Eleven thousand, one hundred and seventy dollars.
Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.

DETAILED STATEMENTS
OF
FRATERNAL BENEFICIARY SOCIETIES.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Grand Master, R. L. TILTON. *Grand Recorder*, B. F. REHKOPF.

[Voluntary association. Organized November 27, 1873. Commenced business November 27, 1873.]

Home office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....		$ 414.13

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of certificate fees, charter and supplies.....	$ 843.20	
Dues for expenses, per capita tax, etc.....	17,557.40	
Assessments: Mortuary, $144,219.50; reserve, $....; total.....	144,219.50	
Medical examiners' fees paid by applicant..... .....None.		
Total paid by members.....	$ 163,620 20	
Interest, $ ...; rent, $....; total. .....None.		
From all other sources.....None.		
Total income during the year.....		163,620.20
Sum.....		$ 163,034.33

DISBURSEMENTS DURING YEAR.

Death claims, $120,000; permanent disability claims, $....; total..	$ 120,000 00	
Paid supreme lodge on relief call.....	19,127.68	
Temporary disability, $....; old age benefits, $....; total....None.		
Payments returned to applicants or members.....None.		
Total beneficiary fund disbursed.....	$ 139,127.68	
Salaries paid or allowed to deputies for organization of subordinate bodies, and building up others.....	3,587.61	
Per capita tax supreme lodge.....	1,118.58	
Salaries of managers and agents not paid by commissions None.		
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	4,652.27	
Amount paid to each: Grand master, $1,568 75; grand recorder, $2,499 96; grand receiver, $299; standing committees, $383.56.		
Salaries and other compensation of office employes. .....None.		
Mortuary assessment paid for totally disabled members.....	13.00	
Medical examiners' fees, paid subordinate medical examiners, $...; medical salaries or fees paid supreme or grand medical supervisors, $ ... (all paid by subordinate lodges); total ....None.		

Rent, $300; taxes, $ ...; advertising and printing blanks and stationery, $848.62; total	$ 1,148.62	
All other items, viz.: Postage, express, and telegraph, $347.16; legal expenses, $347.71; grand lodge session, $2,888.42; official publication, $2,175.25; insurance departments, $...; miscellaneous, 199.90; total	6,009.44	
Stock supplies, $454.90; loaned Grand Lodge Degree of Honor, $400; total	854.90	
(Total expenses, $16,993.42.)		
Total disbursements		$ 156,511.10
Balance		$ 6,523.23

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $.....; total	None	
Mortgage loans on real estate, first liens, $ ...; other than first, $.... total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), $ ...; and stocks owned absolutely, $ ...; total	None.	
Agents' or personal debit balances, $ ...; bills receivable, $ ...; total	None.	
Cash in office, ...; deposited in banks: Washington National bank, Washington, Iowa; total	$ 6,523.23	
Total	$ 6,523.23	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $ ...; all other, $ ...; total.....None.		
Total net ledger assets, as per balance		$ 6,523.23

NON-LEDGER ASSETS.

Interest due, $.....; accrued, $ ...; total	None.	
Rents due, $...; accrued, $.....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to grand lodge	$ 8,000.00	
Total non-ledger assets		$ 8,000.00
Gross assets		$ 14,523.23

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	None.
Personal or agents' debit balances unsecured, $ ...; bills receivable unsecured, ...; total	None.
Depreciation of ledger assets to bring same to market value	None.
Total	None.

NON-LEDGER LIABILITIES.

Losses due and unpaid, $....; not yet due, $ ...; total	None.	
Losses in process of adjustment, or reported, $8,000; resisted, $....; total	$ 8,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations, $....; total	None.	
All other liabilities	None.	
Total liabilities		$ 8,000.00
Balance to protect contracts		$ 6,523.23

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 3,796.87	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	$ 2,726.66	
Total special funds		$ 6,523.23

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	9,200	$18,400,000 00
Policies or certificates written or increased during the calendar year	1,056	2,074,000.00
Total	10,256	20,474,000.00
Deduct decreased or ceased to be in force during the year	465	930,000.00
Total policies or certificates in force last December 31st (end of year)	9,791	19,544,000.00
Losses and claims unpaid December 31st (beginning of year)	7	14,000.00
Losses and claims incurred during the calendar year	87	114,000.00
Total	94	128,000.00
Losses and claims scaled down, compromised or paid during the year	80	120,000.00
Losses and claims unpaid December 31st (end of year)	4	8,000.00
Assessments collected during year	14	144,219 50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Paid to subordinate lodges.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount of dues regulated by subordinate lodge; per capita tax, 50 cents per quarter.

When and how much of this is transferred to supreme body?

Answer. Paid to grand lodge $17,597.40.

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

Answer. Maximum, $2,000; minimum, $1,000.

Give limiting ages for admission.

Answer. Over 18, and under 45 years.

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

Answer. Fraternal obligation pledge payment in full.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the 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? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays mortuary assessments for members who have been totally disabled for five years.

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.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes; officers are elected annually at grand lodge by representatives from subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not limited.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. It has always paid in full and has the ability to continue to do so.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa 122 lodges. This order does its business by separate state jurisdictions.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two; $1,000 and $2,000.

Number of members in each class?

Answer. Thirty-eight and 9,753.

Number and kind of claims for which assessments have been made.

Answer. Assessments are made on the members in advance and calls are made on the lodges for assessments collected whenever the beneficiary fund in the hands of the grand lodge falls below $4,000.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

AMERICAN GUILD,

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

Supreme Governor, CHAS. T. O'TERRALL.

Supreme Vice-Governor, BEVERLY T. CRUMP.

Secretary, S. GALESKI.

[Incorporated, January 15, 1890, under legislative acts. Approved, January 16, 1898. Voluntary association. Commenced business, February 12, 1890.]

Home office, Richmond, Va.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 172,343.67

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees. Collected by organizers. No account kept at this office.		
Dues for expenses, per capita tax, etc. No expense assessment made.		
Assessments: Mortuary, regular monthly	$ 115,483.09	
Medical examiners' fees paid by applicant. No record kept in this office.		
Total paid by members	$ 115,483.09	
Interest, $1,634.37; rent and dividends, $3,353.98; total	5,188.35	
From all other sources, viz.: Printing, change of certificates, exchange and sick benefit accounts	2,174.97	
Total income during the year		$ 122,846.31
Sum		$ 295,188.98

DISBURSEMENTS DURING YEAR.

Death claims, $43,000; permanent disability claims, none; total.	$ 43,000.00	
Temporary disability, $1,360; old age benefits, none; total	1,360.00	
Payments returned to applicants or members	37,079.99	
Total paid to members	$ 82,039.99	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	19,701.86	
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage and expenses paid to officers, $1,337.84.		
Amount paid to each: Supreme governor, $1,200; supreme vice-governor, $600; supreme treasurer, $600; secretary, $4,200; supreme executive committee, $737.84.		
Salaries and other compensation of office employes	3,344.00	
Medical examiners' fees, paid subordinate medical examiners: Paid direct; no account kept in this office. Medical salaries or fees paid supreme or grand medical supervisors. None.		
Rent, $500; taxes, $78.06; advertising and printing, $5,086.15; total	5,664.21	
All other items, viz.: Postage, express and telegraph, $999.70; legal expenses, none; governing bodies, $110; official publication, $365.50; insurance departments, $428.86; miscellaneous, $3,895.70; office fixtures, $25; chapter supplies, $113.24; general fund, $1,099.72; protest and exchange, $96.42; total	7,121.91	
Total disbursements		$ 122,109.81
Balance		$ 173,079.17

LEDGER ASSETS.

Book value of real estate, unincumbered, $7,982.38; incumbered, none; total	$ 7,982.38	
Mortgage loans on real estate, first liens	98,822.25	
Loans secured by pledge of bonds, stocks, or other collateral	56,568.96	
Book value of bonds (excluding interest), and stocks owned absolutely	48,097.16	
Agents' or personal debit balances, none; bills receivable, none; total. None.		
Cash in office, none; deposited in bank: Citizens bank, $9,570.54; Metropolitan bank, $11,752.85; total	21,323.43	
Sick benefits charged members in good standing	5,285.00	
Total	$ 173,079.17	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total. None.		
Total net ledger assets		$ 173,079.17

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.

Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	None.
Gross assets	$ 173,079.17

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.
Personal or agents' debit balances unsecured, none; bills receivable, unsecured, none; total	None.
Excess over liabilities	None.
Depreciation in ledger assets to bring same to market value	None.
Total	$ 173,079.17
Total admitted assets	

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.
Losses in process of adjustment or reported, none; resisted, none; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, none; bonus or divided obligations, none; total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 173,079.17

Comprised under the following funds:

Mortuary benefit funds (less amount thereof included in liabilities and assets not admitted)	$ 143,105.62	
Reserve (less amount thereof included in liabilities and assets not admitted)	29,973.55	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	None.	
Total special funds		$ 173,079.17

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,182	$ 3,846,500
Policies or certificates written or increased during the calendar year	1,934	2,543,500
Total	5,116	6,390,000
Deduct decreased or ceased to be in force during the year	1,426	1,830,000
Total policies or certificates in force December 31st (end of year)	3,690	4,560,000
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	29	43,000
Total	29	43,000
Losses and claims scaled down, compromised or paid during the year	29	43,000
Losses and claims unpaid December 31st (end of year)	None	None
Assessments collected during year		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Collected by organizer and no account of it kept by the supreme chapter.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Ten cents per month on each $1,000 of a certificate represents chapter dues and is retained by local chapters.

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

Answer. Five hundred dollars to $5,000.

Give limiting ages for admission.

Answer. Fifty-five years.

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

Answer. Amount fixed in certificate.

If so, state how the amount is guaranteed. Does your insurance contain any dividend feature?

Answer. Regular monthly assessments are collected; reserve fund set aside, and special assessments can be called in case of necessity.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, mortuary and old age; benefits payable after seventy years to the member; death benefits to family or dependent.

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. American table; assessments levied on age at entry.

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. Mortuary and old age benefits; $1.25 to $12.50 per week advanced in case of sickness for six weeks in a year, and deducted from certificate at old age or death.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. To limit assessments, as far as possible, to twelve a year; 25 per cent of mortuary and old age fund is set aside in Metropolitan bank, of Richmond, Va.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially, by supreme chapter.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Limited only by actual needs to meet obligations in full.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Certificates cannot be assigned or pledged.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 4; New Jersey, 1; Pennsylvania, 13; Maryland, 4; District

of Columbia, 4; Virginia, 46; West Virginia, 3; North Carolina, 9; South Carolina, 7; Georgia, 29; Alabama, 11; Mississippi, 1; Florida, 2; Louisiana, 1; Tennessee, 24; Kentucky, 1; Illinois, 2; Missouri, 4; Ohio, 1; Kansas, 1; Indiana, 1; Arkansas, 22; Texas, 9; Washington, 1; Colorado, 4; Canada, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. We made no calculation.

Has the association more than one class? If so, how many, and amount of indemnity in each?

Answer. Mortuary and old age.

Number and kind of claims for which assessments have been made.

Answer. Twelve regular monthly assessments.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

BROTHERHOOD OF AMERICAN YEOMEN,

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

President, C. W. NORTON. *Vice-President*, J. E. PAUL.

Secretary, A. L. BROWER.

[Incorporated December 18, 1897, under chapter 21 of Twenty-sixth General Assembly Approved April 3, 1896, chapter 21. Voluntary association, organized December, 1896. Commenced business February 25, 1897.]

Home office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 6,033.00	
Dues for expenses, per capita tax, etc.	703.50	
Assessments: Mortuary, $804.30; reserve, $796.10; total	1,600.40	
Medical examiners' fees paid by applicant	1,518.00	
Total paid by members	$ 9,857.90	
Interest, $....; rent, $....; total	None.	
From all other sources, viz: Advance made by castle officers	3,000.00	
Total income during the year		$ 12,857.90

DISBURSEMENTS DURING YEAR.

Death claims, $....; permanent disability claims, $....; total	None.	
Temporary disability, $200; old age benefits $....; total	200.00	
Payments returned to applicants or members	481.00	
Total paid to members	$ 681.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	5,562.00	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	None.	

Amount paid to each	None.	
Salaries and other compensation of office employes	$ 250.00	
Medical examiners' fees paid subordinate medical examiners, $1,013.00; medical salaries or fees paid supreme or grand medical supervisors, $505.00; total	1,518.00	
Rent, $150.00; taxes, $....; advertising and printing, $1,017.00; total	1,167.00	
All other items, viz: Postage, express and telegraph, $275.00; legal expenses, $....; governing bodies, $....; official publication, $240.00; insurance departments, $50.00; miscellaneous, $964.79; total	1,529.79	
(Total expenses, $10,016.79.)		
Total disbursements		$ 10,697.79
Balance		$ 2,160.11

LEDGER ASSETS.

Book value of real estate	None.	
Mortgage loans on real estate	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $331.00; bills receivable, $672.15; total	$ 1,003.15	
Cash in office, $200 25; deposited in bank: Savings bank of Wilton Junction, $956.71; total	1,156.96	
Total		2,160.11

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 1,403.15	
Total non-ledger assets		1,403.15
Gross assets		$ 3,563.26

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc., $....; total	None.	
Personal or agents' debit balances unsecured, $331.00; bills receivable, unsecured, $672.15; total	1,003.15	
Depreciation in ledger assets to bring same to market value	None.	
Total		1,003.15
Total admitted assets		$ 2,560.11

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $....; not yet due, $....; total	None.	
Losses in process of adjustment, or reported, $....; resisted, $....; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $....; bonus or dividend obligations, $....; total	None.	
All other liabilities (borrowed money)	$ 3,000.00	
Total liabilities		3,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	.....	.....
Policies or certificates written or increased during the calendar year	1,122	$ 1,559,500 00
Total	1,122	1,559,500 00
Deduct decreased or ceased to be in force during the year	137	168,000.00
Total policies or certificates in force December 31st (end of year)	985	1,391,500 00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	1	200 00
Total	1	200.00
Losses and claims scaled down, compromised or paid during year	1	200.00
Losses and claims unpaid December 31st (end of year)	.....	.....
Assessments collected during year	.....	300.20

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars, $5, $6 and $7 on $500, $1,000, $2,000 or $3,000 policy.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The amount of local dues is optional.

When and how much of this is transferred to supreme body?

Answer. Two dollars per year is transferred to supreme body.

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

Answer. Maximum, $3,000; minimum, $500.

Give limiting ages for admission.

Answer. Sixteen to 60 years.

Do the certificates or policies issued 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. Does your insurance contain any dividend feature?

Answer. Five hundred dollars, $1,000, $2,000, $3,000, less the ten assessments per year for unexpired expectancy. Guaranteed by fraternal pledge.

Does the 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? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except payment of certificate in ten equal installments after reaching 70 years. Provided for by the levying of assessments. Same as in case of death.

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

Answer. Graded rate.

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.

American tables. Assessments are levied on age of entry.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay accident claims, permanent disability and old age benefits.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Created by payment of 60 cents per $1,000 for first five years and by action at death of ten assessments for the unexpired period of expectancy.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At quadrennial call of delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society proposes to pay assessments from the reserve fund when the death rate in any one year should exceed six per thousand.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. The society has not had a death loss.

Does the society pay any commission or compensation to agents, other than for organizing and reuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, EDWARD FESSEY. *Vice-President*, CHAS. S. OTT.
Secretary, JOSEPH C. CARROLL.

[Incorporated May, 1877, under amendment. Approved April 1, 1880, chapter 709. Voluntary association, organized May, 1877. Commenced business May, 1877.]

Home office, Norfolk, Va.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 409,449.17

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	$ 1,066 50	
Dues for expenses, per capita tax, etc	25,717 40	
Assessments: Mortuary, $ ...; reserva, $ ...; total	720,535 74	
Medical examiners' fees paid by applicant	415 00	
Total paid by members	$ 744,735.64	
Interest, $16,339.18; rent, $356.95; total	16,697 13	
From all other sources, viz.: Fines, $132; directory, $67; U. Rank, $123.25; Journal, $213.79; sundries, $212.48; supplies, $1,028.55; beneficiary certificate, $460; total	2,257.07	
Total income during the year		$ 763,689.84
Sum		$1,173,139.01

DISBURSEMENTS DURING YEAR.

Death claims	$ 710,208.32	
Temporary disability, none; old age benefits, none; total. None.		
Payments returned to applicants or members None.		
Total paid to members	$ 710,208.32	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies None.		
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries	7,562.50	
Amount paid to each None.		
Uniform rank	4.00	
Salaries and other compensation of office employes None.		
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisors, $....; total	343.00	
Rent, $274; taxes, $238 11; advertising and printing Journal, $1,865.79; total	2,347.90	
All other items, viz: Postage, express, telegraph and expenses, $12,563.83; governing bodies, none; official publication, $390.99; insurance departments, none; miscellaneous, loss on Greene county bonds, $29.55; total	12,924.37	
Mileage and per diem	7,449.50	
(Total expenses, $30,631 27.)		
Total disbursements		$ 710,839.59
Balance		$ 432,279.42

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	$ 20,000.00	
Mortgage loans on real estate, first liens, none; other than first, none; total None.		
Loans secured by pledge of bonds, stocks, or other collateral None.		
Book value of bonds (excluding interest) and stocks owned absolutely	401,769 54	
Agents' or personal debit balances, none; bills receivable, none; total None.		
Cash in office, none; deposited in banks: Ohio Valley National bank, Cincinnati, Ohio, $1,538.67; German National bank, First National bank, second National bank, Vincennes, Ind., $8,971.21; total	10,509.88	
Total	$ 432,279.42	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total None.		
Total net ledger assets		$ 432,279.42

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; furniture and safe, $750; total.	$ 750.00	
Rents due, $ ...; accrued, $ ...; ledger assets, $1,117.50; total	1,117.50	
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value	11,435.46	
Assessments actually collected by subordinate bodies not yet turned over to supreme body None.		
Total non-ledger assets		13,302.96
Gross assets		$ 445,582.38

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 750.00

Personal or agents' debit balances unsecured, none; bills receivable, unsecured, none; total None.		
Depreciation of ledger assets to bring same to market value	$ 1,117.50	
Total		$ 1,867.50
Total admitted assets		$ 443,714 88

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $5,000; not yet due, $22,000; total	$ 27,000.00	
Losses in process of adjustment, or reported, $44,000; resisted, none; total	44,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued None.		
Advance assessments, none; bonus or dividend obligations, none; total None.		
All other liabilities None.		
Total liabilities		$ 71,000.00
Balance to protect contracts		$ 372,714 88
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and assets not admitted)	$ 56,715.00	
Reserve (less amount thereof included in liabilities and assets not admitted)	315,999.88	
Emergency fund (less amount thereof included in liabilities and assets not admitted) None.		
Expense (less amount thereof included in liabilities and assets not admitted) None.		
Total special fund	$ 372,714.88	

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	24,041	$38,891,500.00	144	$ 245,000 00
Policies or certificates written or increased during the calendar year	1,025	1,241,000.00	.....	.....
Total	25,066	40,132,500.00	144	245,000.00
Deduct decreased or ceased to be in force during year	2,188	3,329,500.00	21	35,500 00
Total policies or certificates in force last December 31st (end of year)	22,878	36,803,000.00	123	209,500.00
Losses and claims unpaid December 31st (beginning of year)	56	93,708.32	.....	.....
Losses and claims incurred during the calendar year	398	688,000.00	1	1,000 00
Total	454	781,708.32	1	1,000.00
Losses and claims scaled down, compromised or paid during the year	409	710,208 32	1	1,000.00
Losses and claims unpaid December 31st (end of year)	45	71,500 00	.....	.....
Assessments collected during year	.....	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar by all.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Dues to supreme council per capita tax of $1 levied for 1897.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $2,000. Minimum, $500.

Give limiting ages for admission.

Answer. Age, 18 years to 45 years.

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

Answer. No.

Does the 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? Does it undertake or promise to pay temporary or permanent disability benefits?

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 according to age at entry.

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 change of rate.

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

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Up to July 1, 1897, 5 per cent of mortuary assessments, deposited in Cincinnati, Ohio.

Are the officers, directors or trustees elected at an 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, heirs, relatives or dependents of the member?

Answer. In some states.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Consent of branch in regular meeting must first be obtained.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. All except Maine, New Hampshire, Vermont, Delaware, North Carolina and Arizona.

Has the association more than one class?

Answer. Three.

If so, how many, and amount of indemnity in each?

Answer. Two thousand; 1,000; 500.

Number of members in each class.

Answer. Fourteen thousand, five hundred and sixty-seven; 7,027; 1,284.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

THE COLUMBIAN HEARTHSTONE,

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

President, GEO. W. BALL. *First Vice-President*, WM. S. THOMAS.
Secretary, W. P. HOHENSCHUK. *Second Vice-President*, MILTON REMLEY.

[Incorporated September 4, 1897, under act of the Twenty-sixth General Assembly. Approved April 9, 1896, chapter 21. Commenced business September 10, 1897.]

Home office, Iowa City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	$ 285.00	
Dues for expenses, per capita tax, fees and certificates, etc	75.00	
Assessments: Mortuary, $90.90; reserve, $30.50; total	127.40	
Medical examiners' fees paid by applicant	105.00	
Total paid by members	$ 593.40	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Borrowed money secured by the directors	700.00	
Total income during the year		$ 1,293.40
Sum		$ 1,293.40

DISBURSEMENTS DURING YEAR.

Death claims, none; permanent disability claims, none; total	None.	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	None.	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	$ 285.00	
Salaries of managers and agents not paid by commissions	441.60	
Total amount of salaries, fees per diem, mileage, expenses paid officers	None.	
Amounts paid to each	None.	
Salaries and other compensation of office employes	39.00	
Medical examiners' fees, paid subordinate medical examiners, $70; medical salaries or fees paid supreme or grand medical supervisors, $35; total	105.00	
Rent, $30; taxes, none; advertising and printing, $70; total	90.00	
All other items, viz.: Postage, express and telegraph, $4.25; insurance departments, $31; miscellaneous, $38.75; advance to agents, $115.50; total	189.80	
(Total expenses, $1,141.10.)		
Total disbursements		1,141.10
Balance		$ 152.30

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.
Mortgage loans on real estate, first liens, none; other than first, none; total	None.
Loans secured by pledge of bonds, stocks, or other collateral	None.
Book value of bonds (excluding interest) and stocks owned absolutely	None.

Agents' or personal debit balances, none; bills receivable, none; total	None.	
Cash in office, none; deposited in Johnson County Savings bank, $152.30; total	$ 152.30	
Total net ledger assets		$ 152.30

NON-LEDGER ASSETS.

Interest due, none; accrued, none; total	None.	
Rents due, none; accrued, none; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.	
Total non-ledger assets		
Gross assets		$ 152.30

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, $.....; bills receivable, unsecured, $..., total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total admitted assets		$ 152 30

LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.	
Losses in process of adjustment, or reported, none; resisted, none; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	$ 245.20	
Borrowed money	700.00	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 945.20

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	None
Policies or certificates written or increased during the calendar year	70	$ 143,000.00
Total	70	143,000.00
Deduct decreased or ceased to be in force during year	None	None
Total policies or certificates in force December 31st (end of year)	70	143,000 00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims scaled down, compromised or paid during the year	None	None
Losses and claims unpaid December 31st (end of year)	None	None
Assessments collected during year	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five, six and seven dollars; paid by applicant to solicitor.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per year to grand board, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. All; local dues of subordinate bodies we do not control.

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

Answer. One thousand dollars to $3,000.

Give limiting ages for admission.

Answer. Eighteen to 55 years.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary or permanent disability benefits as per by-laws.

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. None; age at entry.

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

Answer. Yes.

If so, what amount and for what purpose?

Answer. To pay disability claims.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To pay claims in excess of twelve in any calendar year; $1 per year on each $1,000, payable quarterly for first ten years; grand treasurer.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes, directors; directors elect their officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Assess at any time necessary to pay claims over twelve per year.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such perso is allowed?

Answer. No.

Has the society 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. Has had no claim.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, three.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

High Chief Ranger, THOS. H. CANNON. *Vice-High Chief Ranger*, MAJ. AIME TALBOT.
High Secretary, THEO. B. THILE.

[Incorporated May 24, 1883, under act concerning corporations. Approved April 18, 1872. Commenced business May 24, 1883.]

Home office, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 97,452.51

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions as follows:		
Gross amount of membership fees	None.	
Dues for expenses, per capita tax, etc	$ 23,175.17	
Assessments: Mortuary, $359,324.01; reserve, $ ...; total	359,324.01	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 382,499.18	
Interest, $ ...; rent, $ ...; total	None.	
From all other sources, viz: Charter fees	10,000 00	
Merchandise	14,555.94	
Total income during the year		407,055.12
Sum		$ 444,507.63

DISBURSEMENTS DURING YEAR.

Death claims, $327,200; permanent disability claims, $ ...; total	$ 327,200.00	
Temporary disability, $ ...; old age benefits, $ ...; total	None.	
Payment returned to applicants or members	None.	
Total paid to members	$ 327,200.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	7,700.00	
Salaries of managers and agents not paid by commission	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	6,487.96	
Amount paid to each (give title of officer): High chief ranger, $1,500; high chief secretary, $2,366.66; high treasurer, $1,583.30; auditors, $1,038; total, $6,487.96.		
Salaries and other compensation of office employes	5,485.56	
Medical examiners' fees, paid subordinate medical examiners, $ ...; medical salaries or fees paid supreme or grand medical supervisors, $ ...; total	None.	
Rent, $1,350; taxes, $ ...; advertising and printing, $3,428.65; total	4,778.65	
All other items, viz: Postage, express, telephone and telegraph, $2,117.92; legal expenses, $1,184.93; governing bodies, $432.30; official publication, $7,110.38; insurance departments, $180.79; miscellaneous, $ ...; convention, $4,464.63; total	15,440.85	
Supplies sub. courts, $5,019.05; supplies with charter, $1,961.35; total	7,980.40	
(Total expenses, $47,573.42.)		
Total disbursements		$ 374,773.43
Balance		$ 69,734.21

LEDGER ASSETS.

Book value of real estate, unincumbered, $ ...; incumbered, $ ...; total	None.	
Mortgage loans on real estate, first liens, $ ...; other than first, $ ...; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), and stocks, owned absolutely	None.	
Agents' debit balances, $ ...; bills receivable, $ ...; total	None.	
Cash in office, $ ...; deposited in Milwaukee National bank, $60,616.16; National Exchange bank, Milwaukee, $7,388.05; First National bank, Milwaukee, $15,350.00; Marshall & Ilsley bank, of Milwaukee, $6,500; total	$ 69,734.21	
Total	$ 69,734.21	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other	None	
Total net ledger assets		$ 69,734.21

NON-LEDGER ASSETS.

Interest due, ...; accrued, $ ...; total	None;	
Rents due, none; accrued	None.	
Market value of real estate over book value	None.	
Market value bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 7,217 00	
Total non ledger assets		$ 7,217.00
Gross assets		$ 76,951 30

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	None.	
Personal or agents' debit balances unsecured, $ ...; bills receivable unsecured	None	
Depreciation in ledger assets to bring same to market value	None.	
Total		$ 76,951 30

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $32,000; not yet due, ...; total	$ 33,000.00	
Losses in process of adjustment, or reported, $ ...; resisted, $1,000; total	1,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations	None.	
All other liabilities	None.	
Total liabilities		$ 33,000.00
Balance, to protect contracts		$ 43,951.30
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 39,501.82	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	4,449.48	
Total special funds		$ 43,951.30

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	43,898	$45,398,000.00	1,004	$ 1,978,000.00
Policies or certificates written or increased during the calendar year	13,891	14,251,000.00	618	662,000.00
Total	57,789	59,649,000.00	1,622	1,740,000.00
Deduct, decreased or ceased to be in force during year	2,386	2,408,500.00	83	88,000.00
Total policies or certificates in force December 31st (end of year)	55,403	57,240,500.00	1,539	1,652,000.00
Losses and claims unpaid December 31st (beginning of year)	10	7,100.00		
Losses and claims incurred during the calendar year	336	352,500.00	6	7,000.00
Total	346	360,500.00	6	7,000.00
Losses and claims scaled down, compromised or paid during the year	311	327,300.00	6	7,000.00
Losses and claims unpaid December 31st (end of year)	35	33,000.00		
Assessments collected during year		359,324 01		9,562 08

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar and fifty cents to $5. This is paid to subordinate courts and retained by them.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. The amount of annual dues is from $4 to $6, paid quarterly. This is all retained by subordinate courts.

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

Answer. Maximum, $3,000; minimum, $500.

Give limiting ages for admission.

Answer. Ages, 18 to 45.

Do the certificates or policies issued 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; does your insurance contain any dividend feature?

Answer. The amount is guaranteed in full of certificates by a general graded assessment.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except sick benefits paid by subordinate courts.

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. Assessments are on age at entry.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President Board of Control, J. A. HINSEY. *Secretary*, H. B. STOLTE.

[Incorporated, October 5, 1875. Commenced business, November 1, 1877.]

Home office, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (Includes suspense fund not heretofore shown, $11,100.20; errors in footings December 31, 1896, $134.56)	$ 460,095.71

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	None.	
Dues for expenses, per capita tax, etc	$ 55,304.90	
Assessments: Mortuary, $1,156,853.45; reserve, $....; total	1,156,853.45	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$1,212,248.35	
Interest, $12,841.25; rent, $....; total	12,841.25	
From all other sources, viz.: Certificate, card and other fees, $651.75; premium over costs on bonds sold, $4,371.25; total	5,223.00	
Total income during the year		$1,230,312.60
Sum		$1,690,408.31

DISBURSEMENTS DURING YEAR.

Death claims, $1,108,180.07; permanent disability claims, $....; total	$1,108,180.07
Temporary disability, $....; old age benefits, $....; total	None.

Payments returned to applicants or members, cancellation of certificates and advanced payments returned	$ 4,674.23	
Total paid to members		$1,112,854.27
Organizers' allowance fees and expenses for organization of subordinate bodies		26,421.70
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers. Amount paid to each: President, $3,000.00; secretary, $3,500.00; total		6,500.00
Salaries and other compensation of office employes		7,507.40
Medical examiners' fees, paid subordinate medical examiners, $20,539.65; medical salaries or fees paid supreme or grand medical supervisors, $5,127.00; total		25,665.65
Rent, $4,365.69; taxes, $; advertising and printing, $6,236.94; total		10,571.97
Suspense fund carried to mortuary and dues fund		1,159.65
Investigating death claims, $4,371.69; supplies and printing for local branches, $3,122.18; total		7,503 27
All other items, viz.: Postage, express and telegraph, $2,900.37; legal expenses, $10,694.39; governing bodies, $885.00; official publication, $200.32; insurance departments $302.80; miscellaneous office expense, $1,917.01; total		3,305.13
(Total expenses, $136,469.35.)		
Total disbursements		$1,219,323.79
Balance		$ 476,084.52

LEDGER ASSETS.

Book value of real estate, unincumbered, $38,426.85; incumbered, $; total	$ 38,426.85	
Loans on mortgages of real estate, first liens, $73,975; not first liens, $; total	$ 73,975 00	
Loans secured by pledge of bonds, stocks or other collateral		5,031.72
Book value of bonds (excluding interest) and stocks owned absolutely		211,504.76
Agents' or personal debit balances, $; bills receivable, $300.00; total		300.00
Cash in office, $; deposited in bank: First National bank, Chicago, $21,817.45; total		21,817.45
Certified check held in escrow account adjustment death claims		5,000.00
Balance due on claims City National bank, Ft. Worth, Texas (secured by indemnity bond in the sum of $250,000.00)		91,796.16
Certificate of sale account taxes, and advance to secretary		444.92
Receiver's certificates and account Lexington Hotel Building company		17,855.13
Suspense fund cash and cash vouchers		9,385.55
Suspense fund advanced to general organizer		555.00
Total		$ 476,084.52
Deduct ledger liabilities: Personal or agents' credit balances, $; borrowed money, $; all other, $; total	None.	
Total net ledger assets		$ 476,084 52

NON-LEDGER ASSETS.

Interest due, $12,500.35; accrued, $6,223.40; total	$ 17,773 75	
Rents due, $; accrued, $; total	None.	
Market value of real estate over book value		11,573.17
Market value of bonds (not including interest) and stocks over book value		1,840 24
Assessments actually collected by subordinate bodies not yet turned over to supreme body		24,017 90
Total non-ledger assets		$ 54,205.06
Gross assets		$ 530,289 58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	Not included in above assets.
Personal or agents' debit balances unsecured, $; bills receivable, unsecured, $; total	None.
Depreciation in ledger assets to bring same to market value	None.
Total	None.
Total admitted assets	$ 530,289 58

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $; not yet due, $; total	None.	
Losses in process of adjustment, or reported, $230,800.00; resisted, $89,219.88; total	$ 319,719.88	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Advance assessments, suspense fund, $9,940.35; bonus or dividend obligations, $; total	9,940.35	
All other liabilities	None.	
Total liabilities		$ 329,660.43
Balance to protect contracts		$ 200,629.15

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	46,833	$95,337,500.00	304	$ 520,500 00
Policies or certificates written or increased during the calendar year	9,915	14,584,500.00	188	211,500.00
Total	56,748	105,192,000.00	552	757,000 00
Deduct decreased or ceased to be in force during the year	5,033	8,180,000.00	85	111,000.00
Total policies or certificates in force December 31st (end of year)	51,715	96,994,000.00	467	646,000 00
Losses and claims unpaid December 31st (beginning of year)	120	318,000.00	2	5,000.00
Losses and claims incurred during the calendar year	542	1,143,000.00	5	6,000.00
Total	662	1,461,000.00	7	11,000.00
Losses and claims scaled down, compromised or paid during the year	525	1,141,280.12	6	6,000.00
Losses and claims unpaid December 31st (end of year)	140	319,719.88	1	5,000 00
Assessments collected during year				4,624.90

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar per $1,000 to be paid at time of applying for membership.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. None.

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

Answer. Maximum, $5,000; minimum, $500.

Give limiting ages for admission.

Answer. Twenty-one and 50 years.

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

Answer. No.

Does the 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? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits.

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; graded according to age at time of admission to membership?

Are the officers, directors or trustees elected at annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By supreme lodge.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. All states and territories, Canada and Hawaii Islands.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten and forty-nine one hundredths per thousand.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Five hundred and forty-two death claims.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, LEWIS A. RYDER. *Secretary*, ED. RANSELL.

[Incorporated. February 20, 1894. Voluntary association. Organized, October 14, 1890. Commenced business, October 14, 1890.]

Home office, Lawrence, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year, $9,660.70; less warrants in transit, $1,660.92; balance		$ 8,002.78

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 1,897.50	
Dues for expenses, per capita tax, etc	15,854.33	
Assessments: Mortuary, $87,064.52; reserve, none; total	87,064.52	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 103,586.35	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Supplies, $763.51; miscellaneous, $6,410.50; total	7,174.01	
Total income during the year		$ 110,760.36
Sum		$ 118,763.14

DISBURSEMENTS DURING YEAR.

Death claims, $92,000; permanent disability claims, $1,500; total	$ 93,500.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 93,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	7,071.27	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	2,448.80	
Amount paid to each: Grand president, $718.86; secretary, $1,100; treasurer, $190; trustees, $30; claim and auditing committee, $412.		
Salaries and other compensation of office employes	1,405.70	
Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total	None.	
Rent, $425; taxes, none; advertising and printing, $2,099.87; total	2,534.87	
All other items, viz.: Postage, express and telegraph, $739.72; legal expenses, none; governing bodies, $3,180.79; official publication, $2,360.15; insurance departments, none; miscellaneous, $2,105.44; total	9,389 14	
(Total expense footings, $23,848.81.)		
Total disbursements		$ 116,349.64
Balance		$ 2,383.50

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; not first liens, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, none; bills receivable, none; Cash in office, $2,383.50; deposited in bank, none; total	$ 2,383.50	
Total	$ 2,383.50	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets		$ 2,383.50

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.

Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 13,000.00	
Total non-ledger assets		$ 13,000.00
Gross assets		$ 15,382.30
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agent's debit balances unsecured, none; bills receivable unsecured, none; total	None.	
Excess of assets over liabilities	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total admitted assets		$ 15,833 56
NON-LEDGER LIABILITIES.		
Losses adjusted, due and unpaid, none; not yet due, none; total	None.	
Losses in process of adjustment or reported, $13,000; resisted, none; total	$ 13,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	2,302 73	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 15,302.73
Balance to protect contracts		$ 30 57
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	None.	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	$ 30.57	
Total special funds		$ 30 57

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	8,720	$14,594,000.00	266	$ 443,000.00
Policies or certificates written or increased during the calendar year	6,076	9,102,000.00	170	213,000.00
Total	14,796	23,696,000.00	436	656,000.00
Deduct decreased or ceased to be in force during year	1,439	2,192,000.00	47	69,000.00
Total policies or certificates in force last December 31st (end of year)	13,357	21,504,000.00	389	587,000.00
Losses and claims unpaid December 31st (beginning of year)	1	3,000.00	.....	.....
Losses and claims incurred during the calendar year	57	166,500.00	3	5,000.00
Total	58	169,500.00	3	5,000.00
Losses and claims paid, scaled down and compromised during the year	50	96,500.00	3	5,000.00
Losses and claims outstanding unpaid December 31st (end of year)	8	13,000.00	.....	.....
Assessments collected during year	.....	97,064.52	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. One dollar certificate fee from organized councils.

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

Answer. Three thousand dollars and $1,000.

Give limiting ages for admission.

Answer. Eighteen to 60.

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

Answer. No; one assessment each member in good standing at time of death, not to exceed amount of certificate

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. In case of total disability half certificate is paid, remainder five years later; 70 years constitutes total 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. Age at entry.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Fifteen per cent of mortuary assessment is set aside for general expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Amount of reserve, $20,000; 25 cents per $1,000, collected annually, and held by local councils until assessments exceed twelve in any stated year.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. Elected by representatives.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No

Has the society 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, since January, 1893.

Does the society pay any commission or compensation to agents, other than for organizing and reassociating subordinate bodies?

Answer. No

In what states is society doing business, and how many lodges in each state?

Answer. California, 38; Colorado, 11; Illinois, 11; Indiana, 1; Indian Territory, 9; Iowa, 18; Kansas, 174; Michigan, 6; Missouri, 38; Nebraska, 11; Oklahoma, 8; Washington, 5.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

FRATERNAL BROTHERHOOD OF THE WORLD,

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

President, J. W. WRIGHT. *Secretary*, GEO. W. SHAFFER.

[Incorporated, June 22, 1897, under laws 1896, chapter 21. Voluntary association. Commenced business June 23, 1897.]

Home office, Tipton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:		
Gross amount of membership fees (no record kept. Organizers keep admission fees and are not required to report to this office)		None.
Dues for expenses, per capita tax, etc.	$ 387.34	
Assessments: Mortuary, $ ...; reserve, $62.25; total	62.25	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 449.59	
Interest, $ ..., rent, $...; total	None.	
From all other sources, viz: Sale of supplies, $3.30; certificate fees, 50 cents; advanced by directors, $387.29; total	390.99	
Total income during the year		$ 840.68
Sum		$ 840.68

DISBURSEMENTS DURING YEAR.

Death claims, $...; permanent disability claims, $...; total	None.	
Temporary disability, $...; old age benefits, $ ...; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	None.	
Commissions, fees and salaries paid to agents for organization of subordinate bodies	$ 105.75	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	75.00	
Salaries and other compensation of office employes	135.50	
Medical examiners' fees, paid subordinate medical examiners, $ ...; medical salaries or fees paid supreme or grand medical supervisors, $ ...; total	None.	
Rent, $19; taxes, $...; advertising and printing, $160.55; total	179.55	
All other items, viz: Postage, express and telegraph, $59.58; legal expenses, $ ...; governing bodies, $... ; official publication, 104 25; Insurance departments, $25; miscellaneous, $93.80; total	282.63	
Total expenses, $778.43.)		
Total disbursements		$ 778.43
Balance		$ 62 25

LEDGER ASSETS.

Book value of real estate, unincumbered, $...; incumbered, $...; total		None.
Mortgage loans on real estate, first liens, $...; other than first liens, $...; total		None.
Loans secured by pledge of bonds, stocks or other collateral		None.
Book value of bonds (excluding interest), and stocks, owned absolutely		None.
Agents' or personal debit balances, $...; bills receivable, $...; total		None.
Cash in office, $...; deposited in Tipton Savings bank, Tipton, Iowa	$ 62.25	
Total		$ 62.25
Total net ledger assets		$ 62.25

NON-LEDGER ASSETS.

Interest due, $...; accrued, $...; total	None.
Rents due, $; accrued, $ ...; total	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body (cannot give this as our books do not show the items collected by subordinate lodges)	None.
Total non-ledger assets	None.
Gross assets	$ 62.25

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, stationery, etc.	None.
Personal or agents' debit balances unsecured, $ ...; bills receivable unsecured, $...; total	None.
Excess of assets over liabilities	None.
Depreciation of ledger assets to bring same to market value	None.
Total	None.
Total admitted assets	$ 62 25

LIABILITIES.

Losses adjusted, due and unpaid, $...; not yet due, $ ...; total	None.	
Losses in process of adjustment, or reported, $...; resisted, $...; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $...; bonus or dividend obligations, $; total	None.	
All other liabilities, viz: Advanced by directors	$ 387.29	

EXHIBIT OF CERTIFICATE OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)..	None	None
Policies or certificates written or increased during the calendar year	1,020	$ 1,492,000.00
Total	1,020	1,492,000.00
Deduct decreased or ceased to be in force during the year	6	9,000.00
Total policies or certificates in force December 31st (end of year)	1,014	1,483,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims scaled down, compromised or paid during the year	None	None
Losses and claims unpaid December 31st (end of year)	None	None
Assessments collected during year	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars, $6 or $7, according to amount of certificate. Paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate bodies regulate amount of local dues. Two dollars per member paid annually to grand lodge.

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

Answer. Maximum, $3,000; minimum, $500.

Give limiting ages for admission.

Answer. Between 18 and 56 years.

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

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes. For loss of one limb or eye, one-fourth of certificate; for the loss of two limbs or eyes, one-half of certificate; for disability benefit, beginning with 70 years of age, one-tenth of certificate annually until fully paid.

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.

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

Answer. No

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. It has a reserve fund for the purpose of paying mortuary assessments when same exceeds twelve in any one year. With the grand treasurer.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennial elections.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. Has never had a death claim.

In what states is society doing business, and how many lodges in each?

Answer. Iowa. Forty-two lodges.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. No assessments made.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

FRATERNAL TRIBUNES.

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

Supreme Tribune, W. C. GALLOWAY. *Secretary*, O. B. THOMPSON.

[Incorporated June 23, 1897, under act approved June 23, 1893. Voluntary association. Commenced business June 23, 1893.]

Home office, Rock Island, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:		
Certificate fees	$ 1,925.50	
Gross amount of membership fees	13.50	
Fees	3.00	
Dues for expenses, per capita tax (no per capita)	22.00	
Assessments: Mortuary, $ ...; reserve, and expenses	14,852.95	
Medical examiners' fees paid by applicant	1,019.70	
Total paid by members	$ 17,836.65	
Interest, $ ...; rent, $ ...; total	None.	
From all other sources, viz.: Advanced for expense of organizing, $5,496.67; individual accounts, $367.80; total	5,864.47	
Total income during the year	$ 23,701.12	
Sum		$ 23,701.12

DISBURSEMENTS DURING YEAR.

Death claims, $4,000; permanent disability claims, $....: total	$ 4,000.00	
Temporary disability, $60.41; old age benefits, $....; total	60.41	
Payments returned to applicants or members	None.	
Total paid to members	$ 4,060.41	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	7,622.22	
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage, expenses paid to officers	1,500.00	
Amount paid to secretary, $1,500.		
Salaries and other compensation of office employes	1,123.82	
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisor, $....; traveling expenses, $14.57; total	14.57	
Rent, $255.30; taxes, $....; advertising and printing, $1,562.55; total	1,817.85	
All other items, viz.: Postage, express and telegraph, $259.97; legal expenses, $17.38; governing bodies, $29.75; official publications, $....; insurance departments, $89.80; miscellaneous, $....: total	396.90	
Organizing and installing expenses, $1,589.36; office expense, books, etc., $431.58; interest, 73 cents; total	2,021.67	
(Total expenses, footing, $14,507.03.)		
Total disbursements		$ 18,567.44
Balance		$ 5,133.68

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $...; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash in office, $266.37; deposited in Rock Island National bank, $3,796.68; total	$ 4,063.97	
Supplies sold to home Tribunes	99.16	
Office furniture and fixtures	991.55	
Total	$ 5,133.68	
Total net ledger assets		$ 5,133.68

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body, estimated	$ 2,650.94	
Total non-ledger assets		2,650.94
Gross assets		$ 7,784.62

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 991.55	
Personal or agents' debit balances unsecured, $....; bills receivable unsecured, $...; total	None.	

Excess of assets over liabilities	None.	
Depreciation in ledger assets to bring same to market value	None	
Total		$ 991.55
Total admitted assets		$ 6,793.07

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $....; not yet due, $....; total	None.	
Losses in process of adjustment, or reported, $....; resisted, $....; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $....; bonus or dividend obligations, $....; individual accounts, etc	$ 391.11	
All other liabilities, viz.: Advanced by officers and others for organizing	5,496.67	
Total liabilities		$ 5,887.78
Balance, to protect contracts		$ 905.29

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	None	None	None
Policies or certificates written or increased during the calendar year	2,521	$2,728,100.00	52	$ 44,900.00
Total	2,521	$2,728,100.00	52	44,900.00
Deduct decreased or ceased to be in force during the year	3	4,000.00	.....	.....
Total policies or certificates in force December 31st (end of year)	2,518	2,724,100.00	52	44,900.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	3	4,060.41	.....	.....
Total	3	4,060.41	.....	.....
Losses and claims scaled down, compromised or paid during the year	3	4,060.41	.....	.....
Losses and claims unpaid December 31st (end of year)	.....	.....	.....	.....
Assessments collected during year	7	14,852.95	1	65.37

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None yet.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Each subordinate body fixes its own dues.

When and how much of this is transferred to supreme body?

Answer. None transferred to supreme body.

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

Answer. Maximum, $3,000; minimum, $1,000.

Give limiting ages for admission.

Answer. Eighteen to fifty-one.

Do the certificates or policies issued 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.

Answer. Fixed assessments—twelve each year, with power to levy additional assessments if necessary.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the 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. Pays only for total and permanent disability, old age disability, and death and sick and accident benefits.

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; age at entrance.

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. Our assessments cover mortuary and expense funds. After first year of insurance we can not use to exceed $6 per $1,000 per annum. This amount includes $1 per $1,000 per year paid to emergency fund.

Has the society any emergency or reserve funds?

Answer. To commence at end of year (June 23, 1898).

Are the officers, directors or trustees elected at biennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

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

Answer. Yes.

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

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 32; Iowa, 2; Missouri, 2; Texas, 1.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, $2,675,000; B, $7,000; C, $4,000; D, $44,100.

Number of members in each class.

Answer. A, 1,986; B, 7; C, 2; D, 441.

Number and kind of claims for which assessments have been made.

Answer. Assessments regular.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of 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 thereof.

President, W. B. EDSON. *Vice-President*, JOHN H. ALLEN.

Secretary, JAMES C. HOLMES.

[Incorporated, September 8, 1894, under state laws of Missouri, chapter 42, article 10. Voluntary association. Organized, September 6, 1894. Commenced business, September 6, 1894.]

Home office, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 3,429.86

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of certificate fees	$ 890.00	
Assessments for expenses, etc.	22,083.31	
Assessments: Death, sick and accident, $11,366.02; reserve, $8,780.02; total	20,146.04	
Medical examiners' fees paid by applicant. Not paid to association; no record kept.		
Total paid by members	$ 43,119.35	
Interest, $79.60; rent, none; total	79.60	
From all other sources, viz.: Fines, $12.25; subscriptions, $9.50; miscellaneous, $69 15; lodge supplies, $109.65; benefit fund, $34.50; total	233.05	
Total income during the year		$ 43,425.99
Sum		$ 46,855.85

DISBURSEMENTS DURING YEAR.

Death claims, $2,270; permanent disability claims, none; total	$ 2,270.00	
Temporary disability, $9,100.92; old age benefits, none; total	9,132.92	
Payments returned to applicants or members	31.50	
Total paid to members	$ 11,422.42	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	6,122 26	
Salaries of managers and agents not paid by commissions	9,000.00	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	7,389 00	
Amount paid to each: President, $3,539 27; secretary, $3,297.83; treasurer, $150; trustees, $173.	3,291.76	
Salaries and other compensation of office employes		
Medical examiners' fees, paid subordinate medical examiners, $42; medical salaries or fees paid supreme or grand medical supervisors, $102; total	144.00	
Rent, $1,560; taxes, none; advertising and printing, $807.30; total	2,367.30	
All other items, viz: Postage, express and telegraph, $998.74; legal expenses, $206 25; governing bodies, none; official publication, $480; insurance departments, $27; miscellaneous, $270 25; furniture and fixtures, $16.50; books, $31; light, $1.50; exchange, $41 65; lodge supplies, $106.84; traveling expenses of officers, $109; notary fees, .50; total	2,201.71	
(Total expenses, $33,336 43.)		
Total disbursements		34,748.85
Balance		$ 12,107.00

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, $606.75; other than first, none; total	$ 606.75	
Loans secured by pledge of bonds, stocks, or other collateral, $105 since paid	105.00	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents or personal debit balances, $84.40; bills receivable, none; total	84.40	
Cash in office, $465.04; deposited in bank: Union Trust bank, $10,528.69; Merchants' Laclede National bank, $316.12; total	11,310.85	
Total	$ 12,107.00	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets as per balance		$ 12,107.00

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	None.
Gross assets	$ 12,107.00

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, $1,446.91; supplies, printed matter, stationery, etc., $800; total	$ 2,246.91	
Personal or agents' debit balances unsecured, $84.40; bills receivable unsecured, none	84.40	
Depreciation of ledger assets to bring same to market value	None.	
Total		$ 2,331.31
Total admitted assets		$ 9,775.69

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.	
Losses in process of adjustment or reported, none; resisted, none; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $555.25; bonus or dividend obligations, none; total	$ 555.25	
All other liabilities	None.	
Total liabilities		$ 555.25
Balance to protect contracts		$ 9,220.44

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	2,317	$1,973,400.00	294	$ 234,700.00
Policies or certificates written or increased during the calendar year	3,538	3,129,500.00	397	376,700.00
Total	5,855	5,102,900.00	691	611,400.00
Deduct decreased or ceased to be in force during year	3,410	2,924,800.00	359	324,800.00
Total policies or certificates in force December 31st (end of year)	2,445	2,178,100.00	332	286,600.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	694	1,139,002.00	57	956.40
Total	694	1,139,002.00	57	956.40
Losses and claims scaled down, compromised or paid during the year	694	1,139,002.00	57	956.40
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year	12	4,223,325.00	13	5,105.25

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Two dollars; retained by organizer or subordinate assembly in which member is initiated.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. This amount is regulated by subordinate assemblies; usually $2 per year, none of which is received by general assembly.

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

Answer. Maximum, $500 per year; minimum, $50.

Give limiting ages for admission.

Answer. Eighteen to 60, men; 18 to 50, women.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

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. The amount of death benefit is regulated by duration of membership.

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

Answer. Yes.

If so, what amount and for what purpose?

Answer. Sick, accident and disability benefits.

Has the society any emergency or reserve funds?
Answer. Yes.
For what purpose, how created, and where deposited?
Answer. To pay death, sick, accident and disability benefits; created by balance left over each month after paying death, sick and disability benefits, and is deposited in the Union Trust company.
Are the officers, directors or trustees elected at an annual meeting of members?
Answer. No.
If not, how are they chosen?
Answer. By representatives.
If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. Does not agree to do so.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes, always.
Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
Has the society 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.
Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. Missouri, 42; Iowa, 6; Indiana, 8; Arkansas, 7; Kansas, 1; Florida, 7; Alabama, 3; Kentucky, 1; Indian Territory, 13.
What was the expected mortality for the year according to the actuaries' table of mortality?
Answer. Actual, 6.72 per 1,000 members.
Has the association more than one class?
Answer. Yes.
If so, how many, and amount of indemnity in each?
Answer. No. 1, $2,000; No. 2, $1,500; No. 3, $1,000; No. 4, $500; No. 5, $100; No. 6, $50.
Number of members in each class?
Answer. No. 1, 142; No. 2, 11; No 3, 1,766; No. 4, 148; No. 5, 374; No. 6, 4.
Number and kind of claims for which assessments have been made.
Answer. Accident, 237; sick, 411; death, 16.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, P. L. McKINNIE. *First Vice-President*, O. O SMITH.
Secretary, L. E. FISH. *Second Vice-President*, MRS. F. L. HUBBARD.

[Incorporated April 28, 1887, under act of June 18, 1883. Commenced business April 29, 1887.]

Home office, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 17,167 91

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 83,055.00	
Dues for expenses, per capita tax, etc	72,586.52	
Assessments: Mortuary	319,658.96	
Medical examiner's fees paid by applicant	16,619.00	
Total paid by members	$ 491,969.48	
Interest, $ ...; rent, $....; total	None.	
From all other sources, viz.: Supplies, $2,454.83; first payments, $8,921.93; suspense, $69.71; special call, $7,914.55	19,361.02	
Total income during the year		$ 511,330.50
Sum		$ 528,498.41

DISBURSEMENTS DURING YEAR.

Death claims, $325,908.38; permanent disability claims, $3,000.00; total	$ 328,908.38	
Temporary disability, $....; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 328,908.38	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	91,076.74	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers, including back payments	19,779.64	
Amount paid to each: President, $11,579.64; secretary, $5,400; assistant secretary, $1,800; treasurer, $1,000.		
Salaries and other compensation of office employes	8,081.22	
Medical examiners' fees, paid subordinate medical examiners, $16,619.00; medical salaries or fees paid supreme or grand medical supervisors, $13,075 50; total	29,694.50	
Rent, $1,320.00; taxes, $22.18; advertising and printing, $7,124.15; total	8,376.31	
All other items, viz.: Postage, express and telegraph, $4,338.93; legal expenses, $2,003.50; governing bodies, $796.23; official publication, $10,584.93; insurance departments, $884.01; miscellaneous supplies, $3,079.07; traveling expenses, $1,194.57; interest, $397.48; incidental expenses, $3,328.37; biennial meeting of grand lodge, $3,778.83; total	30,186.72	
(Total expenses, $187,195.43.)		
Total disbursements		$ 515,803.81
Balance		$ 12,694.60

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	None.	
Mortgages loans on real estate, first liens, $....; not first liens, $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $409.37; bills receivable, $....; total	$ 409.37	
Cash in office, $251.61; deposited in bank: Commercial Loan and Trust company, Chicago, $3,577.87; Forest City National bank, Rockford, $4,218.44; total	8,047.92	
Supplies, $2,700.00; furniture and fixtures, $2,161 14; total	4,861.14	
Total	$ 13,318.43	
Deduct ledger liabilities: Personal or agents' credit balances	623.83	
Total net ledger assets		$ 12,694.60

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; total	None.	
Rents due, $ ...; accrued, $....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 70,250.00	
Total non-ledger assets		$ 70,250.00
Gross assets		$ 82,944.60

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	$ 4,861.14	
Personal or agents' debit balances unsecured	409.37	
Depreciation in ledger assets to bring same to market value	None.	
Total		$ 5,270.51
Total admitted assets		$ 77,674.09

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $....; not yet due, $51,750.00; total	$ 51,750.00	
Losses in process of adjustment, or reported, $40,550.00; resisted, $29,700.00; total	70,250.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Advance assessments, $ ....; bonus or dividend obligations $ ...; total	None.	
All other liabilities	None.	
Total liabilities		$ 122,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	32,530	$50,768,725.00	1,821	$ 3,162,000.00
Policies or certificates written or increased during the calendar year	16,619	24,022,000.00	711	969,000.00
Total	49,149	74,790,725.00	2,532	4,131,000.00
Deduct decreased or ceased to be in force during the year	6,246	9,512,500.00	317	478,500.00
Total policies or certificates in force December 31st (end of year)	42,903	65,278,225.00	2,215	3,652,500.00
Losses and claims unpaid December 31st (beginning of year)	67	103,300.00	6	10,300.00
Losses and claims incurred during the calendar year	223	347,308.38	13	23,500.00
Total	290	450,608.38	19	33,800.00
Losses and claims scaled down, compromised or paid during the year	212	328,608.38	14	25,000.00
Losses and claims unpaid December 31st (end of year)	78	122,000.00	5	8,800.00
Assessments collected during year	12	319,658.96	12	18,340.20

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars; to solicitors and local lodges.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Three dollars; 75 cents semi-annually.

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

Answer. Five hundred dollars to $2,000.

Give limiting ages for admission.

Answer. Age 18 to 50 years.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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? If so how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

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; on age at entry.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

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

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments or certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 709; Indiana, 59; Iowa, 92; Texas, 124; Missouri, 99; Wisconsin 79; Nebraska, 61; Michigan, 54; Georgia, 40; Tennessee, 39; Maryland, 39; Arkansas, 22; Colorado, 20; California, 15; nineteen others, 118.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Five and six-hundredths per 1,000.

Has the associaton more than one class.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

IMPERIAL MYSTIC LEGION.

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

Supreme Regent, H. C. AKIN. *Supreme Treasurer*, E. W. COOK.
Supreme Secretary, E. H. PACKARD. *Supreme Physician*, F. E. COULTER.

[Incorporated under Nebraska law of 1887. Approved November 15, 1896, chapter 18. Organized May 1, 1896. Commenced business December 1, 1896.]

Home office, Omaha, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 47.47

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 2,230 60	
Dues for expenses, per capita tax, etc	635.10	
Assessments: Mortuary	3,390.10	
Medical examiners' fees paid by applicant	445.00	
Total paid by members	$ 6,701.20	
Interest, $....; rent, $....; total	None.	
From all other sources	3,706 78	
Total income during the year		$ 10,407.98
Sum		$ 10,455 45

DISBURSEMENTS DURING YEAR.

Death claims and permanent disability claims	$ 524.40	
Temporary disability and old age benefits	154.28	
Payments returned to applicants or members	None.	
Total paid to members	$ 678.68	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	2,118.50	
Salaries of managers and agents not paid by commissions	665.26	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	675.65	
Amount paid to supreme secretary, $675.65.		
Salaries and other compensation of office employes	None.	
Medical examiners' fees, paid subordinate medical examiners, $446; medical salaries or fees paid supreme or grand medical supervisors, $111.50; total	557.50	
Rent, $342; taxes, $....; advertising and printing, $400.44; total	742.44	
All other items, viz: Postage, express and telegraph, $112.75; legal expenses, $20; governing bodies, $...; official publication, $67.35; insurance departments, $162.30; miscellaneous, $1,435.10; total	1,817.50	
Advanced to agents to be paid out of future salaries or commissions	426 65	
(Total expenses, $7,003.50.)		
Total disbursements		$ 7,682.18
Balance		$ 2,773.27

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $.....; total	None.	
Mortgage loans on real estate, first liens, $.....; other than first, $.....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $.....; bills receivable, $.....; total	None.	
Cash in office, $... ; deposited in First National bank	$ 2,773.27	
Total	$ 2,773.27	
Deduct ledger liabilities: Personal or agents' credit balances, $31.65; borrowed money, $2,250; all other, $17.75; total	2,299 40	
Total net ledger assets		$ 473.87

NON-LEDGER ASSETS.

Interest due, $; accrued, $....; total	None.	
Rents due, $....; accrued, $....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.	
Gross assets		$ 473.87

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc., not included in above	$ 406.20	
Agents' debit balances not unsecured, $....; bills receivable, unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total		$ 406.20
Total admitted assets		$ 67.67

NON-LEDGER LIABILITIES.

Losses, adjusted, due and unpaid, $....; not yet due, $....; total	None.
Losses in process of adjustment, or reported, $....; resisted, $....; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, $....; bonus or dividend obligations, $...., total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 67.67

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	120	$ 164,400 00	.....	.....
Policies or certificates written or increased during the calendar year	686	1,042,200.00	62	$ 113,400.00
Total	806	1,206,600.00	62	113,400.00
Deduct decreased or ceased to be in force during the year	132	198,000.00	14	24,600.00
Total policies or certificates in force December 31st (end of year)	674	1,008,600.00	48	88,800.00
Losses and claims unpaid December 31st (beginning of year).	None	None	None	None
Losses and claims incurred during the calendar year	1	1,200.00	.....	.....
Total	1	1,200 00	.....	.....
Losses and claims scaled down, compromised or paid during the year	1	1,200.00	.....	.....
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year	12	3,390.10	11	323.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Ten dollars after castle is organized. Usual fee charged by deputy, $7.50.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Different castles charge according to their necessities.

When and how much of this is transferred to supreme body?

Answer. Fifteen cents per month on each member is sent to the supreme castle.

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

Answer. Was $2,000; now $1,200.

Give limiting ages for admission.

Answer. Sixteen to 60; but beneficiary certificates cannot be issued to one less than 18 or over 55.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; $3, on $600 of insurance, per week for total loss of time.

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. Age at entry.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Amounts for disability benefit paid out of mortuary fund, but deducted in final settlement.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Created by calling twelve assessments the first year of each membership. First National bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At quadrennial session of the supreme castle.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not so agree.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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, except as noted.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 8; Minnesota, 4; South Dakota, 11; Iowa, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nothing.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Twelve assessments first year for benefit fund.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Grand President, CHARLES R. CLARK. *Grand Vice-President*, W. N. HENDEE.
Grand Secretary, J. H. REIM.

[Incorporated March 19, 1878, under code of Iowa. Voluntary association. Commenced business March 19, 1878.]

Home office, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 2,330.46

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	None.	
Dues for expenses, per capita tax	$ 10,838.43	
Assessments: Mortuary, $131,561.15; reserve, $....; total	131,561.15	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 142,399.58	

Interest, $....; rent, $....; total	None.	
From all other sources	None.	
Total income during the year		$ 142,399.58
Sum		$ 144,730.04

DISBURSEMENTS DURING YEAR.

Death claims, $132,000; permanent disability claims, $ ...; total.	$ 132,000.00	
Temporary disability, $....; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members, beneficiary fund	$ 132,000.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	1,803.28	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers and committees	2,595.30	
Amount paid to each: Grand president, $550; grand secretary, $1,100; grand treasurer, $300; editor of Herald, $183.35; committees, $461.85.		
Salaries and other compensation of office employes	475.00	
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisors, $85; total	85.00	
Rent, $315.32; taxes, $....; advertising and printing, $690.16; total	1,005.48	
All other items, viz: Postage, express and telegraph, $476.74; legal expenses, $....; governing bodies, $3,552.10; official publication, $693.56; insurance departments, $25; miscellaneous, $299.02; total	5,046.42	
Total expenses, $11,116.38.)		
Total disbursements		$ 143,010.38
Balance		$ 1,719.66

LEDGER ASSETS.

Book value of real estate unincumbered, $...; incumbered, $....; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $....; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $ ...; total	None.	
Cash in office, $....; deposited in bank, $....; in hands of grand treasurer	$ 1,719.66	
Total	$ 1,719.66	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets		$ 1,719.66

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body, including assessments and arrearages, estimated	$ 16,000.00	
Advanced assessments in the hands of subordinate lodges, estimated	10,000.00	
Total non-ledger assets		$ 26,000.00
Gross assets		$ 27,719.66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, $....; bills receivable unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total admitted assets		$ 27,719.66

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $6,000; not yet due, $10,000; total	$ 16,000 00	
Losses in process of adjustment, or reported, $10,000; resisted $ ...; total	10,000 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations, $....; total	None.	
All other liabilities	None.	
Total liabilities		$ 26,000 00
Balance to protect contracts		$ 1,719 66

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number	Amount
Policies or certificates in force December 31st (beginning of year)	6,316	$12,286,000.00
Policies or certificates written or increased during the calendar year	318	457,000.00
Total	6,634	12,743,000.00
Deduct decreased or ceased to be in force during the year	748	1,330,000.00
Total policies or certificates in force last December 31st (end of year)	5,886	11,413,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	79	158,000.00
Total	79	158,000.00
Losses and claims scaled down, compromised or paid during the year	66	132,000.00
Losses and claims unpaid December 31st (end of year), including those in process of adjustment and not yet due	13	26,000.00
Assessments collected during year	13	131,561.15

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Entrance fee paid to subordinate lodges; 50 cents certificate fee to grand lodge.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. From $2 to $4 per annum; as quarterly dues.

When and how much of this is transferred to supreme body?

Answer. First six months of 1897, 75 cents; last six months, $1.

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

Answer. Maximum, $2,000; minimum $1,000.

Give limiting ages for admission.

Answer. Ages 20 to 45.

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

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

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

Answer. They are 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; on age of entry.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Bi-annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

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

Answer. Yes.

Are policies or certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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, on male members; female members in separate class; are not yet enough members in this class to pay claims in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa; 198 lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten and eight-tenths.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two, male and female; $2,000 and $1,000.

Number of members in each class?

Answer. Five thousand seven hundred and thirty-three and 153.

Number and kind of claims for which assessments have been made.

Answer. Death losses only.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, F. W. MARIS. *Vice-President*, E. A. WORRELL.
Secretary, E. F. FRINK.

[Incorporated, August 28, 1895. Reorganized under act of 1896. Approved, April 5, 1897. Voluntary association. Commenced business, September 6, 1895.]

Home office, Clinton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 342.20

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees (required or represented)	$ 1,176.00	
Dues for expenses, per capita tax, etc.	625.36	
Assessments: Mortuary, $1,311.84; reserve, none; total	1,313.84	
Medical examiners' fees paid by applicant	279.00	
Total paid by members	$ 3,444.20	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Supplies, $36.63; reinstatement fees, etc., $23.25; note loan by board of managers, $100; advanced by vice-president to the expense fund, $8.42; total	168.30	
Total income during the year		$ 3,612.50
Sum		$ 3,954.70

DISBURSEMENTS DURING YEAR.

Death claims, $919.81; permanent disability claims, none; total	$ 949.84	
Temporary disability, none; old age benefits, none; total. None.		
Payments returned to applicants or members	None.	
Total paid to members	$ 949.84	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	1,434.00	
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage and expenses paid to officers	25.72	
Amount paid to each: Chairman board of managers, $22.62; deputy installing officer, $3.10.		
Salaries and other compensation of office employes	143.40	
Medical examiners' fees paid subordinate medical examiners, $236; medical salaries or fees paid supreme or grand medical supervisors, $53; total	279.00	
Rent, $150; taxes, none; advertising and printing, $30.10; total	200.10	
All other items, viz.: Postage, express and telegraph, $93.35; legal expenses, none; governing bodies, none; official publication, none; insurance departments, none; miscellaneous, $194 09; total	227.44	
(Total expenses, $2,299.60).		
Total disbursements		$ 3,248.50
Balance		$ 706.20

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.
Mortgage loans on real estate, first liens, none; other than first, none; total	None.

Loans secured by pledge of bonds, stocks, or other collateral		None.
Book value of bonds (excluding interest) and stocks owned absolutely		None.
Agents or personal debit balances, none; bills receivable, none; total		None.
Cash in office, $160 16; deposited in bank: Clinton National bank, $546 04; total	$ 706.20	
Total	$ 706.20	
Total ledger assets		$ 706.20

NON-LEDGER ASSETS.

Interest due and accrued		None.
Rents due and accrued		None.
Market value of real estate over book value		None.
Market value of bonds (not including interest) and stocks over book value		None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body. Not reported by subordinate bodies.		
Total non-ledger assets		None.
Gross assets		$ 706.20

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc		None.
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total		None.
Depreciation of ledger assets to bring same to market value		None.
Total admitted assets		$ 706.20

LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total		None.
Losses in process of adjustment or reported, none; resisted, none; total		None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued		None.
Advance assessments, none; bonus or dividend obligations, none; total (borrowed money)	400.00	
All other liabilities	1,320.10	
Total liabilities	$ 1,720.10	

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	232	$ 315,000.00
Policies or certificates written or increased during the calendar year	304	287,500.00
Total	536	602,500 00
Deduct decreased or ceased to be in force during the year	150	135,400.00
Total policies or certificates in force December 31st (end of year)	443	468,100.00
Losses and claims unpaid December 31st (beginning of year)	1	88.32
Losses and claims incurred during the calendar year	3	861.52
Total	4	949 84
Losses and claims scaled down, compromised or paid during the year	4	949.84
Losses and claims unpaid last December 31st (end of year)	6	1,493.00
Assessments collected during year		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Males $5, females $3; paid to subordinate lodges, agent or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Annual dues of subordinate bodies not fixed by supreme lodge. Supreme lodge requires $1 annual dues from each member

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

Answer. Fifteen hundred dollars and one hundred dollars.

Give limiting ages for admission

Answer. Sixteen to sixty.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

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.

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 not used.

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

Answer. Yes

If so, what amount, and for what purpose?

Answer. Twelve per cent of mortuary assessments to expense fund; 25 per cent of first year's net contributions for purpose of building up the order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, the unused part of mortuary assessments at end of each year less one full assessment is placed in reserve fund, only to be used in paying death losses when in excess of 10 to 1,000 members per year; placed in Clinton National bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Supreme officers biennially by supreme lodge.

If not, how are they chosen?

Answer. Directors annually by supreme officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not less than six, nor more than twelve assessments yearly.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Not allowed.

Has the society 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, the policy calls for net mortuary proceeds of one assessment, not to exceed the amount named in the certificate.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, nineteen lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?
Answer. Three and seven-tenths.
Has the association more than one class?
Answer. Yes.
If so, how many, and amount of indemnity in each?
Answer. Six classes—$1,500, $1,000, $600, $600, $100 and social without benefits.
Number of members in each class.
Answer. First, 229; second, 114; third, 9; fourth, 3; fifth, 16; sixth, 75.
Number and kind of claims for which assessments have been made.
Answer. Six mortuary assessments.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.]

President, L. B. LOCKARD. *Vice-President*, H. FRENDEN THAL.
Secretary, O. W. HARVEY.

[Incorporated April, 1878, under chapter 767. Approved April, 1878. Voluntary association, organized September, 1877. Commenced business September, 1877.]

Home office, Indianapolis, Ind.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 25,037.06

INCOME DURING YEAR.

Gross amount paid members to the society, without deductions, as follows:		
Gross amount of relief fund certificates	$ 4,510.00	
Dues for expenses, per capita tax, etc	39,158.50	
Assessments: Mortuary, $1,183,686.55; reserve, $ ...; total	1,183,686.55	
Medical examiners' fees paid by applicant. Cannot give amount.		
Total paid by members	$1,227,355.05	
Interest, $797.90; rent, $110; total	907.90	
From all other sources, viz: Sale of supplies, $1,299.32; attorney fees returned, $75; fines, $156; postage stamps sold, $14; other items, $18.12; total	1,472.44	
Total income during the year		$1,229,735.39
Sum		$1,254,772.45

DISBURSEMENTS DURING YEAR.

Death claims, $1,191,500; permanent disability claims, none; total	$1,191,500.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$1,191,500.00	
Commissions, fees and salaries paid or allowed to agents and subordinate lodges for organization of subordinate bodies	7,688.93	
Salaries of managers and agents not paid by commissions	1,254.14	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	10,372.55	

Amount salary paid to each: President, per annum, $2,500; secretary, per annum, $2,500; treasurer, per annum, $2,500; mileage and per diem to officers and committees, $2,772.55		
Salaries and other compensation of office employes and janitor	$ 6,889.49	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total	None.	
Rent, $2,635; taxes and insurance, $169.50; advertising and printing, $2,848.71; total	5,649.61	
All other items, viz: Postage, express and telegraph, $1,541.49; legal expenses, $1,871.11; total	2,902.60	
Governing bodies, $6,468.22; official publication, $4,309; insurance departments, $183; miscellaneous, $1,118.74; total	11,069.96	
Real estate improvement, $294.33; supplies, $1,132.27; total	1,327.10	
Total disbursements		$1,238,044.38
Balance		$ 16,728.07

LEDGER ASSETS.

Book value of real estate January 1, 1897, unincumbered, $6,503; incumbered, none; total	$ 6,503.00	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds, (excluding interest) and stocks, owned absolutely	None.	
Agents' or personal or debit balances, none; bills receivable, none; total	None.	
Cash in office, $ ...; deposited in bank, $ ...; cash balance in hands of treasurer after deducting all outstanding warrants drawn on him, $6,035.81; total	6,035.81	
Value of office furniture, fixtures and supplies, January 1, 1897	4,189.26	
Total invested assets	$ 16,728.07	
Added for real estate improvement during 1897	294.35	
Total	$ 16,932.42	
Deduct for decrease in value of office furniture, fixtures and supplies, end of year	365.49	
Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets December 31, 1897		$ 16,566.93

NON-LEDGER ASSETS.

Interest due, $56.65; accrued, $ ...; total	$ 56.65	
Per capita tax collected and in hands of subordinate lodges, but not yet sent to supreme lodge	35,500.00	
Balance due from grand lodges for supplies sold	608.19	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments levied and in process of collection by subordinate lodges	141,000.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	72,200.00	
Total non-ledger assets		$ 249,364.84
Gross assets		$ 265,931.77

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 3,823.77	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.	

Depreciation of ledger assets to bring same to market value	None.	
Total		$ 3,823.77
Total admitted assets		$ 262,108.00

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, $107,500; total	$ 107,500.00	
Losses in process of adjustment, or reported, $110,083.33; resisted, $7,000; total	117,083.33	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		224,583.33
Balance to protect contracts		$ 37,524.67
Comprised under the following funds:		
Mortuary (and assets not admitted)	$ 222,677.15	
Reserve (less amount thereof included in liabilities and assets not admitted)	None	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	39,530.85	
Total	$ 262,108.00	
Less unpaid death claims	224,583.33	
Total special funds		$ 37,524.67

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	70,927	$84,462,000.00	162	$ 174,000.00
Policies or certificates written or increased during the calendar year	3,384	3,280,500.00	4	3,500.00
Total	74,311	87,742,500.00	166	177,500.00
Deduct decreased or ceased to be in force during the year	7,874	8,972,000.00	14	17,000.00
Total policies or certificates in force December 31st (end of year)	66,437	78,770,500.00	153	160,500.00
Losses and claims unpaid December 31st (beginning of year)	216	269,083.33	1	1,000.00
Losses and claims incurred during the calendar year	962	1,147,090 00	1	1,000.00
Total	1,178	1,416,173.33	2	2,000.00
Losses and claims scaled down, compromised or paid during the year	996	1,191,590.00	2	2,000.00
Losses and claims unpaid December 31st (end of year)	182	224,583.33	None	None
Assessments collected during year	16	1,183,686.55	16	2,562.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Initiation fee usually $3, and relief fund certificate $1; paid to subordinate lodge at admission.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Usually $4; paid in quarterly installments.

When and how much of this is transferred to supreme body?

Answer. One dollar per annum in two equal installments.

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

Answer. Two thousand and five hundred dollars.

Give limiting ages for admission.

Answer. For relief fund, 18 to 40; for social members, 18 to 64.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the association 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

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 at age of entry, and rates are graded by age and amount of benefit.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial sessions of supreme lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Makes no such agreement.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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, except those compromised.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 30; Arkansas, 43; California, 19; Colorado, 4; Connecticut, 2; District of Columbia, 1; Georgia, 8; Illinois, 189; Indiana, 54; Iowa, 7; Kansas, 7; Kentucky, 48; Maryland, 2; Massachusetts, 32; Michigan, 4; Minnesota, 1; Mississippi, 54; Missouri, 78; Nebraska, 1; New Hampshire, 5; New Jersey, 59; New York, 156; North Carolina, 18; Ohio, 67; Oregon, 3; Pennsylvania, 78; Rhode Island, 9; South Carolina, 34; Tennessee, 49; Texas, 113; Vermont, 2; Virginia, 2; West Virginia, 1; Wisconsin, 7.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, W. B. KIRKPATRICK. *Vice-President*, G. A. GOUER.
Secretary, J. M. WALLACE.

[Incorporated February 22, 1892, under general statutes, 1868, and amended chapter, 89, 1879. Voluntary association. Commenced business February 22, 1892.]

Home office, Topeka, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 44,638.42

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions as follows:		
Gross amount of membership fees	$ 3,311.90	
Dues for expense, per capita tax, etc	23,852.90	
Assessments: Mortuary, $167,522.12; reserve, $32,828.57; total	200,350.69	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 227,515.49	
Interest, $2,192.78; rents, $; total	2,192.78	
From all other sources, viz.: Supplies	1,608.85	
Total income during the year		$ 231,317.12
Sum		$ 275,955.54

DISBURSEMENTS DURING YEAR.

Death claims, $167,529; permanent disability claims, $1,437.50; total	$168,966.50	
Temporary disability, $; old age benefits, $; total	None.	
Payments returned to applicants or members	147.39	
Total paid to members	$ 169,113.89	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	3,574.33	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	5,580.00	
Amount paid to each: President, $2,788; secretary, $2,451; treasurer, $350. salaries and other compensation of office employes	1,200.00	
Medical examiners' fees, paid subordinate medical examiners, $; medical salaries or fees paid supreme or grand medical supervisors	2,400.00	
Rents, $1,050; taxes, $; advertising and printing, $2,469.19; total	3,519.19	
All other items, viz: Postage, express and telegraph, $787.35; legal expenses, $389.05; governing bodies, $1,091.58; official publication, $2,768.79; insurance departments, $144; miscellaneous, $; bonds, $245; type mailing list, $635.87; interest, $222; sundry expenses, $966; total	7,470.53	
(Total expenses, $23,758.05.)		
Total disbursements		$ 193,872.94
Balance		$ 83,082.60

LEDGER ASSETS.

Book value of real estate, unincumbered, $1,589.68; incumbered, $; total	$ 1,589.68	
Mortgage loans on real estate, first liens, $66,804.35; other than first, $; total	66,804.35	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Agents' or personal debit balances, $; bills receivable, $40 00; total	40.00	
Cash in office, $; deposited in bank: Central National & Merchants National	19,126.71	
Total	$ 88,540.72	
Deduct ledger liabilities: Personal or agents' credit balances, $458.12; borrowed money, $5,000; all other, $; total	5,458.12	
Total net ledger assets		$ 83,082 60

NON-LEDGER ASSETS.

Interest due, $342.40; accrued $1,444.48; total	$ 1,786.88	
Rents due, none; accrued, none; total	None.	
Market value of real estate over book value	1,000.00	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	15,500.00	
Reserve fund, $7,000; general fund, $7,000; collected by subordinate bodies and not yet turned over to supreme body	14,000.00	
Total non-ledger assets		$ 32,286.88
Gross assets		$ 115,369 48

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	None.	
Personal or agents' debit balances unsecured, $; bills receivable unsecured, $; total	None.	
Excess of assessments in hands of subordinate bodies over liabilities	$ 1,000.00	
Depreciation of ledger assets to bring same to market value	None.	
Total		$ 1,000 00
Total admitted assets		$ 114,369.48

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $; not yet due, $; total	None.	
Losses in process of adjustment, or reported, $14,000; resisted, $500; total	$ 14,500.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $; bonus or dividend obligations, ; total	None.	
All other liabilities, viz:	None.	
Total liabilities		$ 14,500.00
Balance, to protect contracts		$ 99,869.48
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 1,900.36	
Reserve (less amount thereof included in liabilities and assets not admitted)	97,819.13	

Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	$ 644.37	
Total special funds		$ 99,869.48

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	15,098	$24,908,500 00	891	$ 586,000.00
Policies or certificates written or increased during the calendar year	5,232	7,202,000.00	155	200,000.00
Total	20,328	32,110,500 00	546	786,000.00
Deduct decreased or ceased to be in force during the year	1,901	2,816,000 00	78	112,500.00
Total policies or certificates in force December 31st (end of year)	18,427	29,294,500.00	468	673,500.00
Losses and claims unpaid December 31st (beginning of year)	.....	951.50	.....	.....
Losses and claims incurred during the calendar year	106	166,577.50	2	4,000.00
Total	106	167,529.00	2	4,000.00
Losses and claims scaled down, compromised or paid during the year	109	168,966.50	2	4,000.00
Losses and claims unpaid December 31st (end of year)	.....	.....	.....	.....
Assessments collected during year	12	167,522.00	12	3,996.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Fifty cents to $1.50 for all ages at date of entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From $2 to $4. One dollar and sixty cents per capita tax per annum.

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

Answer. Five hundred dollars to $3,000.

Give limiting ages for admission.

Answer. Eighteen to 54.

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

Answer. Yes; by assessments, which are regularly collected, together with reserve fund, which is accumulated.

Does the 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; except 10 per cent of the certificate annually after 70 years, which payments are provided for through the reserve fund of the society; only loss of limb and total blindness.

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 graded at age of entry.

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

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Each person pays $1 per $1,000 per annum until he pays $50. Dying before $50 is paid balance is deducted from benefits. Reserve fund interest used to pay assessments when more than twelve is required in any one year. Reserve fund invested in real estate mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Every fourth year.

If not, how are they chosen?

Answer. One trustee each year.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society will not assess more than once a month until all reserve fund is exhausted.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 209; Missouri, 53; Nebraska, 44; Oregon, 7; Iowa, 18; Ohio, 37; Pennsylvania, 2; Michigan, 14; Indiana, 4; Illinois, 34; California, 2; Oklahoma, 2; Montana, 3; Washington, 3.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. One hundred and two.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, J. B. HEARTWELL. *First Vice-President*, J. T. OGDEN.
Secretary, GEO. O. CHURCHILL. *Second Vice-President*, F. J. SCHAUFELLBERGER.

[Incorporated February 24, 1892, under law of 1887. Approved March 29, 1887, chapter 18. Voluntary association. Commenced business March 21, 1892.]

Home office, Hastings, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 31,462.69

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 9,385.00	
Dues for expenses, per capita tax, etc	4,138.80	

Assessments: Mortuary, $12,660.50; reserve, $25,827; total	$ 38,487 50	
Medical examiners' fees paid by applicant	2,818.50	
Total paid by members	$ 54,826.50	
Interest, $171.50; rent, $; total	171.50	
From all other sources, viz.: Certificate fees, supplies, etc	248.32	
Total income during the year		$ 55,246.32
Sum		$ 86,709.61

DISBURSEMENTS DURING YEAR.

Death claims, $11,000; permanent disability claims, $; total	$ 11,000.00	
Temporary disability, $; old age benefits, $; total None.		
Payments returned to applicants or members	605.00	
Total paid to members	$ 11,605.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	8,780.00	
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage and expenses paid to officers	3,328.00	
Amount paid to each: S. W. secretary, $1,607; S. W. treasurer, $658; S. W. vice-councilor, $1,063.		
Salaries and other compensation of office employes	178.07	
Medical examiners' fees, paid subordinate medical examiners, $1,877; medical salaries or fees paid supreme or grand medical supervisors, $938.50; total	2,815.50	
Rent, $150; taxes, $2.60; advertising and printing, $552.05; total	704.65	
All other items, viz.: Postage, express and telegraph, $231.98; insurance departments, $66.60; miscellaneous, $2,104.99; total. (Total expenses, $18,209.79.)	2,403.57	
Total disbursements		29,814.79
Balance		$ 56,894.82

LEDGER ASSETS.

Book value of real estate, unincumbered, $; incumbered, $; total None.		
Mortgage loans on real estate, first liens, $4,450; other than first, $; total	$ 4,450.00	
Loans secured by pledge of bonds, stocks or other collateral None.		
Book value of bonds (excluding interest) and stocks owned absolutely None.		
Agents' or personal debit balances, $; bills receivable, $; total None.		
Cash in office, $; deposited in banks: First National bank, Hastings, Neb., $2,074.22; also, $50,370 of reserve fund notes deposited in same bank; total	52,444.22	
Total	$ 56,894.22	
Deduct ledger liabilities: Personal or agents' credit balances, $; borrowed money, $1,800; all other, $; total	1,800.00	
Total net ledger assets		$ 55,094.22

NON-LEDGER ASSETS.

Interest due, $; accrued, $40.50; total	$ 40.50	
Rents due, $; accrued, $; total None.		
Market value of real estate over book value None.		
Market value of bonds (not including interest) and stocks over book value None.		
Assessments actually collected by subordinate bodies not yet turned over to supreme body	2,174.25	
Total non-ledger assets		2,214.75
Gross assets		$ 57,308.97

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc None.		
Personal or agents' debit balances unsecured, $; bills receivable unsecured, $; total None.		
Excess of mortuary assessment over liabilities	$ 2,174.25	
Depreciation of ledger assets to bring same to market value None.		
Total		$ 2,174.25
Total admitted assets		$ 55,134.72

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $; not yet due, $; total None.		
Losses in process of adjustment, or reported, $; resisted, $; total None.		
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued None.		
Advance assessments, $; bonus or dividend obligations, $; total None.		
All other liabilities None.		
Total liabilities None.		
Balance to protect contracts		$ 55,134.72
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 1,990.50	
Reserve (less amount thereof included in liabilities and assets not admitted)	53,060.50	
Emergency (less amount thereof included in liabilities and assets not admitted)	312.48	
Expense (less amount thereof included in liabilities and assets not admitted)	101.24	
Total special funds		$ 55,134.72

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,002	$3,110,500.00	286	$ 334,000.00
Policies or certificates written or increased during the calendar year	1,876	2,771,500.00	55	76,000.00
Total	3,938	5,882,000.00	341	410,000.00
Deduct decreased or ceased to be in force during the year	332	463,000.00	127	147,000.00
Total policies or certificates in force December 31st (end of year)	3,606	5,419,000.00	214	263,000.00
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	7	11,000.00		
Total	7	11,000.00		
Losses and claims scaled down, compromised or paid during the year	7	11,000.00		
Losses and claims unpaid December 31st (end of year)				
Assessments collected during year	7	12,660.50	7	513.40

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita taxes $2 per member per annum to supreme body. Subordinate councils make their own local dues in addition.

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

Answer. Two thousand dollars and $500.

Give limiting ages for admission.

Answer. Eighteen to fifty-five years.

Do the certificates or policies issued 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; does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-tenth of certificate annually for ten years for permanent disability, and same at 70 years, counted as permanent 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. Age at entry.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created and where deposited?

Answer. To relieve from excessive assessments; pays a charge of $1 for each $100 named in certificate; deposited in First National bank, Hastings, Neb.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Pennsylvania, 3; Indiana, 4; Minnesota, 6; California, 3; Colorado, 1; Iowa, 15; Kansas, 4; Nebraska, 77.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Seven deaths.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MODERN BROTHERHOOD OF AMERICA,

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

President, T. B. HANLEY. *Vice-President*, GEORGE E. BEATTY.
Secretary, A. C. ELLIOTT.

[Incorporated, March 29, 1897. Voluntary association. Organized, March 10, 1897. Commenced business, April 5, 1897.]

Home office, Tipton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 30,745.00	
Dues for expenses, per capita tax, etc	3,662.15	
Assessments: Mortuary, $3,313.50; reserve, $2,912.54; total	6,126.03	
Medical examiners' fees paid by applicant	7,315.50	
Total paid by members	$ 43,847.68	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Membership fee, $6; bills payable, $2,500; funds undistributed, $155.85; total	2,663.85	
Total income during the year		$ 46,511.53
Sum		$ 46,511.53

DISBURSEMENTS DURING YEAR.

Death claims, $2,000; permanent disability claims, none; total	$ 2,000.00	
Temporary disability, $550; old age benefits, none; total	550.00	
Payments returned to applicants or members	47.00	
Total paid to members	$ 2,597.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	26,454.00	
Salaries of managers and agents not paid by commissions	750.00	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	None.	
Amount paid to each	None.	
Salaries and other compensation of office employes	431.02	
Medical examiners' fees paid subordinate medical examiners, $4,877; medical salaries or fees paid supreme or grand medical supervisors, $1,873.50; total	6,749.50	
Rent, $48; taxes, none; advertising and printing, $1,527.02; total	1,575.02	
All other items, viz.: Postage, express and telegraph, $272.29; legal expenses, none; governing bodies, none; official publication, $275.50; insurance departments, $60.50; miscellaneous, $2,648.61; total	3,257.00	
(Total expenses, $39,216.54.)		
Total disbursements		$ 41,813.54
Balance		$ 4,697.99

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total		None.
Mortgage loans on real estate, first liens, none; other than first, none; total		None.
Loans secured by pledge of bonds, stocks or other collateral		None.
Book value of bonds (excluding interest) and stocks owned absolutely		None.
Agents' or personal debit balances, $105; bills receivable, $181.43; total	$ 286.43	
Cash in office, $1,028.33; deposited in bank: First National bank, $3,383.23; total	4,411.56	
Total	$ 4,697.99	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, $2,500; all other, none; total	2,500.00	
Total net ledger assets		$ 2,197.99

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	None.
Gross assets	$ 2,197.99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. Not regarded as an asset.		
Personal or agents' debit balances unsecured, $105; bills receivable unsecured, $181.43; total	$ 286.43	
Depreciation of ledger assets to bring same to market value	None.	
Total		$ 286.43
Total admitted assets		$ 1,911.56

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.
Losses in process of adjustment or reported, none; resisted, none; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, none; bonus or dividend obligations, none; total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 1,911.56

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)		
Policies or certificates written or increased during the calendar year	4,778	$ 7,462,500.00
Total	4,778	7,462,500.00
Deduct decreased or ceased to be in force during the year	941	780,000.00
Total policies or certificates in force December 31st (end of year)	4,837	6,682,500.00
Losses and claims unpaid December 31st (beginning of year)		
Losses and claims incurred during the calendar year	5	2,550.00
Total	5	2,550.00
Losses and claims scaled down, compromised or paid during the year	5	5,550.00
Losses and claims unpaid December 31st (end of year)		
Assessments collected during year	1	2,346.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars on $500 and $1,000 certificate; $6 on $2,000 certificate, and $7 on $3,000 certificates; collected by deputy

Give amount of annual dues to subordinate bodies, and how paid When and how much of this is transferred to supreme body?

Answer. Two dollars collected quarterly; all paid to supreme body. Subordi-lodges can vote additional amount for local expenses

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

Answer. Maximum, $3,000; minimum, $500.

Give limiting ages for admission.

Answer. Three thousand, 45 years or under; $2,000, 50 years or under; $1,000 and $500, 56 years or under.

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

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, provided for by assessment same as in case of death.

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. Levied on age at entry.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Accident, total disability and old age claims are paid from the assessments.

Has the society any emergency or reserve funds?

Answer. Yes, to keep assessments from exceeding twelve in any one year, $3 for every $1,000 in force distributed over five years.

For what purpose, how created, and where deposited?

Answer. Deposited in First National bank of Tipton until invested in mortgages or bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?
Answer. By the members once in four years.
If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. We do not so agree.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
Has the society 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. It has; yes.
Does the society pay any commission or compensation to agents other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. Missouri, 2; Minnesota, 5; Nebraska, 9; Iowa, 179.
Has the association more than one class?
Answer. No.
Number and kind of claims for which assessments have been made.
Answer. One assessment to cover both death and accident claims.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Head Consul, W. A. NORTHCOTT. *Head Clerk*, C. W. HAWES.

[Incorporated May 5, 1884. Voluntary association. Commenced business January 2, 1883.]

Home office, Rock Island, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 266,756.17

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees (none received at head camp)	None.	
Dues for expenses, per capita tax, etc.	232,494.00	
Assessments: Mortuary, $2,073,371.75; reserve, $ ...; total	2,073,371.75	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$2,305,865.75	
Interest, $6,362.20; rent, $ ...; total	6,362 20	
From all other sources, viz: Certificate and social member fees, $5,355.00; supplies sold, $41,129.11; sale of buildings, Woodman lot, $831.50; total	47,315.61	
Total income during the year		2,359,543.56
Sum		$2,626,299.73

DISBURSEMENTS DURING YEAR.

Death claims, $1,905,250.00; permanent disability claims, $....; total	$1,905,250.00	
Temporary disability, $....; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$1,905,250.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	None.	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	13,065.53	
Salaries and other compensation of office employes	21,767.36	
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisor, $; total	None.	
Rent, taxes, stationery, advertising and printing	12,326.96	
All other items: Postage, express and telegraph, $7,295.94; legal expenses, $1,679.45; governing bodies, $10,410.19; official publication, $25,677.91; insurance departments, $....; miscellaneous, $....; litigation, $3,111 02; supplies purchased for resale, $22,893.69; furniture, $914.31; building account, $1,788.70; field work, $23,979.87; mileage and per diem state camp, $37,605.27; expense head camp, $25,036.72; occupation rebate, $764.05; removal expense, $1,741.51; total	172,893.73	
(Total expenses, $227,870.54.)		
Total disbursements		$2,133,120.54
Balance		$ 493,179.19

LEDGER ASSETS.

Book value of real estate unincumbered, $6,618.50; incumbered, $...; total	$ 6,618.50	
Mortgage loans on real estate, building account, first liens	1,788,70	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash, Union National bank, Omaha, Neb., and with head banker	493,179.19	
Total	$ 501,586 39	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets		$ 501,586.39

NON-LEDGER LIABILITIES.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 228,000.00	
Total non-ledger assets		$ 228,000.00
Gross assets		$ 729,586.39

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.

Personal or agents' debit balances unsecured, $....; bills receivable unsecured, $ ....; total		None.
Depreciation of ledger assets to bring same to market value		None.
Total		None.
Total admitted assets		$ 729,586.39

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $20,000; not yet due, $... ; total	$ 20,000.00	
Losses in process of adjustment, or reported, $207,500; resisted, $12,000; total	219,500.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	1,876.25	
Advance assessments, $ ....; bonus or dividend obligations, $....; total	None.	
All other liabilities	None.	
Total liabilities		241,376.25
Balance to protect contracts		$ 488,210.14

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	206,536	$406,684,000.00	25,869	$50,487,000.00
Policies or certificates written or increased during the calendar year	64,600	113,475,500.00	9,530	16,895,500.00
Suspended in 1896 and reinstated in 1897	5,780	11,498,500.00	734	1,507,500.00
Total	277,006	531,568,000.00	36,153	68,961,000.00
Deduct decreased or ceased to be in force during the year	17,422	34,493,500.00	2,401	4,749,500.00
Total policies or certificates in force December 31st (end of year)	259,584	497,074,500.00	33,752	64,231,500.00
Losses and claims unpaid December 31st (beginning of year)	51	105,000.00	10	19,000.00
Losses and claims incurred during the calendar year	1,033	2,049,500.00	96	186,000.00
Total	1,084	2,154,500.00	106	205,000.00
Losses and claims scaled down, compromised or paid during the year	964	1,915,000.00	94	181,000.00
Losses and claims unpaid December 31st (end of year)	120	239,500.00	12	24,000.00
Assessments collected during year	10	2,073,371.78	10	265,294.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee established by by-laws at $5; no part comes into funds of head camp, goes to local camp or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar per annum collected semi-annually from each member; to head camp.

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

Answer. Three thousand to five hundred dollars.

Give limiting ages for admission.

Answer. Eighteen to forty-five years.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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? Does it undertake or promise to pay temporary or permanent disability benefits?

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 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.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting of head camp.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No agreement.

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

Answer. Yes.

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

Answer. No.

Has the society 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.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 1,185; Iowa, 705; Wisconsin, 498; Kansas, 543; Nebraska, 494; Minnesota, 417; Michigan, 209; South Dakota, 161; Dakota, 132; Missouri, 501; Indiana, 191; Ohio, 112. West Virginia, 2; Pennsylvania, 1; Wyoming, 5; Montana, 1; Idaho, 3; Washington, 8; Oregon, 1.

What was the expected mortality for the year according to the actuaries table of mortality?

Answer. 9 33.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MUTUAL PROTECTIVE LEAGUE,

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

Vice-President, E. E. BURSON, chief executive officer. *Secretary*, J. R. PAISLEY.

[Incorporated April 15, 1896, under laws governing fraternal and beneficiary societies of 1895 and amended in 1895. Voluntary association. Approved June 21, 1895.]

Home office, Litchfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None.

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 3,975.25	
Dues for expenses, per capita tax, etc.	1,011.22	
Assessments: Mortuary, $757.90; reserve, $.....; total	757.90	
Medical examiners' fees paid by applicant	1,518.50	
Total paid by members	$ 7,262.97	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Supplies, $10.29; charter fees, $79.72; certificate fees, $41; charter membership fees, $342.13; miscellaneous, $11.56; total	484.69	
Total income during the year		$ 7,747.66
Sum		$ 7,747.66

DISBURSEMENTS DURING YEAR.

Death claims, $800; permanent disability claims, $.....; total	$ 800.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	461.50	
Total paid to members	$ 1,261.50	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	3,513.75	
Salaries of managers and agents not paid by commissions	85.15	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	410.49	
Amount paid to each: Supreme vice-president, $150; ————, $175; ————, $8.34; board of directors, $77.15.		
Salaries and other compensation of office employes	21.00	
Medical examiners' fees, paid subordinate medical examiners, $1,032.50; medical salaries or fees paid supreme or grand medical supervisors, $486; total	1,518.50	
Rent, $30; taxes, $.....; advertising and printing, $463.15; total	493.15	
All other items, viz.: Postage and express, $110.04; legal expenses, none; governing bodies, none; official publication, $220; insurance departments, $196.27; miscellaneous, $230.82; commercial supplies $70.35; office furniture, $141.72; total	969.20	
(Total expenses, $7,041.24.)		
Total disbursements		$ 8,272.74

LEDGER ASSETS.

Book value of real estate, unincumbered, $.....; incumbered, $.....; total	None.	
Mortgage loans on real estate, first liens, $ ....; other than first, $.... total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $.....; bills receivable, $ ...; total	None.	
Cash in office, $.... ; deposited in banks, $.....; supreme treasurer, $247.38; total	$ 247.38	
Total		247.38
Total net ledger assets		$ 247.38

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; total	None.
Rents due, $....; accrued, $.....; total	None.

Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.	
Total non-ledger assets	None.	
Gross assets		$ 247.38

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, $ ....; bills receivable, unsecured, $; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total	None.	
Total admitted assets		$ 247.38

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $ ....; not yet due, $.....; total	None.	
Losses in process of adjustment, or reported, $.....; resisted, $....; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	$ 968.23	
Advance assessments, $....; bonus or dividend obligations, $....; total	None.	
All other liabilities, viz.: Borrowed money	772 46	
Total liabilities		$ 1,740.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	None	None	None	None
Policies or certificates written or increased during the calendar year	1,840	$2,665,000.00	15	$ 19,500
Total	1,840	2,665,000.00	15	19,500
Deduct decreased or ceased to be in force during the year	272	349,500.00	15	19,500
Total policies or certificates in force December 31st (end of year)	1,568	2,315,500.00	None	None
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	1	800.00	None	None
Total	1	800.00	None	None
Losses and claims scaled down, compromised or paid during the year	1	800 00	None	None
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year	1	757 90	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid?

Answer. Two dollars and fifty cents for $500, $4 for $1,000, $5 for $2,000 certificate, and paid at time of making application.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Council dues are fixed by council, and cannot be less than $1 per annum, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. One dollar per capita taxes, paid to the supreme council annually in semi-annual payments.

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

Answer. Two thousand dollars and $500.

Give limiting ages for admission.

Answer. Not under 18 years, and 50 years, at nearest birthday.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. It pays a permanent disability benefit.

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. No special table is used; assessments are levied on age at entry.

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

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, for payment of death and disability claims when twelve assessments in one year will not pay all claims; created by deducting 20 per cent from a member's certificate in case of death within one year from date of certificate, and in like manner 10 per cent is deducted the second year; is to be invested in first-class convertible interest-bearing bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Elected by members triennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not; the number of assessments is unlimited.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 47; Iowa, 1; Kansas, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 9.29 per $1,000.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme Master, GEO. W. HOWE. *Supreme Vice-Master*, H. S. COWAN.
Supreme Secretary, EDMUND JACKSON.

[Incorporated February 24, 1896, under fraternal beneficiary. Approved June 23, 1893. Voluntary association, organized February 24, 1896. Commenced business February 24, 1896.]

Home office, Fulton, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year		$ 462.93
Error last year (omitted)		11.00

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 6,042.00	
Dues for expenses, per capita tax, etc.	3,749.00	
Assessments: Mortuary, $6,987.61; reserve, none; total	6,987.61	
Medical examiners' fees paid by applicant	2,015.00	
Total paid by members	$ 18,793.61	
Interest, none; rent, none; total None.		
From all other sources, viz: Supplies, $393.73; fines, 45 cents; new certificates, $23.50; total	416.68	
Orders outstanding	1,106.80	
Total income during the year		20,316.18
Sum		$ 20,790.11

DISBURSEMENTS DURING YEAR.

Death claims, $6,500; permanent disability claims, $500; total	$ 7,000.00	
Temporary disability, none; old age benefits, none; total, None.		
Payments returned to applicants or members None.		
Total paid to members	$ 7,000.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	6,042.00	
Salaries of managers and agents not paid by commissions	1,880.12	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	1,435.10	
Amount paid to each: Supreme secretary, $1,071.75; supreme master and board of directors, $363.35.		
Salaries and other compensation of office employes	273.10	
Medical examiners' fees, paid subordinate medical examiners, $1,612; medical salaries or fees paid supreme or grand medical supervisors, $403; total	2,015.00	
Rent, $36; taxes, none; advertising and printing, $532.02; total	558.02	
All other items, viz: Postage, express and telegraph, $144.50; legal expenses, none; governing bodies, none; official publication, $527; insurance departments, $6; miscellaneous, $442.88; supplies and sundries, $80 32; total	1,180.70	
(Total expenses, $13,384.05.)		
Total disbursements		$ 20,384.05
Balance		$ 406.06

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total		None.
Mortgage loans on real estate, first liens, none; other than first, none; total		None.
Loans secured by pledge of bonds, stocks or other collateral		None.
Book value of bonds (excluding interest) and stocks owned absolutely		None.
Agents' or personal debit balances, none; bills receivable, $516.10; total	$ 516.10	
Cash in office, $406.06; deposited in bank, none; total	406.06	
Furniture, fixtures and supplies	589.79	
Total	$ 1,511.95	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, orders outstanding, $1,105.89; all other, none; total	1,105.89	
Total net ledger assets		$ 406.06

NON-LEDGER ASSETS.

Interest due, none; accrued, in quarterly dues in lodge treasuries (since collected), $1,272.50; total	$ 1,272.50	
Rents due, none; accrued, none; total		None.
Market value of real estate over book value		None.
Market value of bonds (not including interest) and stocks over book value		None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	2,550.25	
Total non-ledger assets		$ 3,822.75
Gross assets		$ 4,228.81

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	$ 589.79	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, $516.10; total	516.10	
Excess of mortuary assessments over liabilities	50.25	
Depreciation of ledger assets to bring same to market value		None.
Total		$ 1,156.14
Total admitted assets		$ 3,072.67

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, $500; total	$ 500.00	
Losses in process of adjustment, or reported, none; resisted, $2,000; total	2,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued		None.
Advance assessments, none; bonus or dividend obligations none; total		None.
All other liabilities		None.
Total liabilities		$ 2,500 00
Balance to protect contracts		$ 572.67

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 406.06	
Reserve (less amount thereof included in liabilities and assets not admitted)		None.
Emergency (less amount thereof included in liabilities and assets not admitted)		None.
Expense (less amount thereof included in liabilities and assets not admitted)	166.61	
Total special funds		$ 572.67

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,910	$1,883,000.00	None	None
Policies or certificates written or increased during the calendar year	1,612	2,587,500.00	304	483,000.00
Total	3,522	4,470,500.00	304	483,000.00
Deduct decreased or ceased to be in force during the year	277	395,000.00	16	22,500.00
Total policies or certificates in force December 31st (end of year)	2,245	4,075,500 00	288	460,500.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000.00	None	
Losses and claims incurred during the calendar year	7	8,500 00	None	
Total	8	9,500 00	None	
Losses and claims scaled down, compromised or paid, during the year	6	7,000.00	None	
Losses and claims unpaid December 31st (end of year)	2	2,500.00	None	
Assessments collected during year	6	6,699.83	4	287.78

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars per capita, cash, at joining.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Two dollars per capita, payable quarterly in advance, all during months of January, April, July and October.

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

Answer. Two thousand dollars and $500.

Give limiting ages for admission.

Answer. Over 18 and under 51.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

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 based on age at joining.

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

Answer. Our mortuary and disability fund is the same, and is used to pay mortuary and disability claims.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 69; Iowa, 12.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Six; four death and two disability claims paid from surplus.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

NATIONAL 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 thereof.

President, ALONZO WARDALL. *First Vice-President*, EVAN JANES.
Secretary, S. D. COOLEY. *Second Vice-President*, HELEN S. JOHNSON.

[Voluntary association. Organized, December 14, 1888. Commenced business, May 1, 1889.]

Home office, Topeka, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 1,173.62

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees. Not reported to this office; controlled by local lodge.		
Dues for expenses, per capita tax, registry fees, etc.	$ 3,755 68	
Assessments: Mortuary, $37,665.19; reserve, none; expenses, $9,419 93; total	47,085.12	
Medical examiners' fees paid by applicant. Controlled by local organization.		
Total paid by members	$ 50,840 80	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Bills payable and on accounts	842.90	
Total income during the year		$ 51,683.70
Sum		$ 52,857.32

DISBURSEMENTS DURING YEAR.

Death claims, $39,614.18; permanent disability claims, $522.50; total	$ 40,136.68	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 40,136.68	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies. Controlled by local lodge.		
Salaries of managers and agents not paid by commissions	1,988.72	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	2,272.05	
Amount paid to each: President, $1,250.20; secretary, $1,021.85.		
Salaries and other compensation of office employes	655.10	
Medical examiners' fees paid subordinate medical examiners. Paid by local lodge. Medical salaries or fees paid supreme or grand medical supervisors	542.30	
Rent, $204.00; taxes, none; advertising and printing, $1,026.38; total	1,230.38	
All other items, viz.: Postage, express and telegraph, $703.43; legal expenses, $30; governing bodies, $733 12; official publication, $547.69; insurance departments, $186.55; miscellaneous, $699.39; on accounts, $300; president's traveling expenses, $435.18; expenses of collecting assessments by local secretaries, $473.35; total	4,296.71	
(Total expenses, $10,987.26.)		
Total disbursements		$ 51,123.94
Balance		$ 1,733.38

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest), and stocks owned absolutely	None.	
Agents' or personal debit balances, $828.74; bills receivable, none; total	$ 828.74	
Cash in office, none; deposited in bank: Central National bank, Topeka, Kan., $106.74; total	106.74	
Advanced on death claims	200.00	
Furniture and supplies	597.90	
Total	$ 1,733.38	
Total ledger assets		$ 1,733.38

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Market value of real estate over book value	None.

Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 1,507.44	
Mortuary assessment called but not yet due	8,000.00	
Annual dues called for expense and expense assessment	4,670 00	
Mortuary assessment not yet called for losses reported but not adjusted	8,000.00	
Total non-ledger assets		$ 22,177.44
Gross assets		$ 23,910 82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	$ 597.90	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.	
Depreciation in ledger assets to bring same to market value	260.64	
Total		$ 858.54
Total admitted assets		$ 23,052.28

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $1,829.60; not yet due, $8,000; total	$ 9,829.60	
Losses in process of adjustment or reported, $3,000; resisted, none; total	3,000 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $117.87; bonus or dividend obligations, none; total	117.87	
Personal or agents' credit balances, $3,446.36; borrowed money, $1,755; total	5,201 96	
All other liabilities	None.	
Total		$ 18,148 83
Balance to protect contracts		$ 4,903.45
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 4,903.45	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	None.	
Total special funds		$ 4,903.45

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	5,386	$4,601,400.00	146	$ 103,500.00
Policies or certificates written or increased during the calendar year	3,204	2,823,500 00	80	72,000.00
Total	8,590	7,424,900.00	226	175,500.00
Deduct decreased or ceased to be in force during the year	1,740	1,602,400 00	18	12,500.00
Total policies or certificates in force December 31st (end of year)	6,850	5,822,500 00	208	163,000.00
Losses and claims unpaid December 31st (beginning of year)	15	15,400 00	.....	.....
Losses and claims incurred during the calendar year	33	38,500 00	1	1,000.00
Total	48	53,900.00	1	1,000 00
Losses and claims scaled down, compromised or paid during the year	38	40,136 68	1	1,000.00
Losses and claims unpaid December 31st (end of year)	10	12,829 66	.....	.....
Assessments collected during year	6	37,665.19	6	854.46

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars for single certificate, $7.50 for joint certificate; collected and retained by local lodges to defray expense of organizing. A reduction is usually made; the above is the maximum amount allowed.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Fifty cents per $1,000 at risk, single certificates, and 75 cents joint.

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

Answer. Maximum, $3,000; minimum, $500; maximum on persons over 45, $1,000.

Give limiting ages for admission.

Answer Eighteen to 55 years; 18 to 43, class A; 40 to 55, class B.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the 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? If so, how are these payments or promises provided for?

Answer. At the age of 70 and after paying twenty years, one-tenth may be drawn each year.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-fourth of policy for accidental loss of eye or limb.

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; assessments are levied on age at entry.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?
Answer. No.
If not, how are they chosen?
Answer. By direct vote of members, nominations being made at state meeting.
If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. Do not agree to limit assessments; the death rate fixes number of assessments per year.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No; not allowed.
Has the society 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.
Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. Kansas, 99; Nebraska, 17; Iowa, 8; Texas, 65; California, 3; Oklahoma, 1; Minnesota, 7; South Dakota, 6; New York, 5; Missouri, 4; North Carolina, 4.
What was the expected mortality for the year according to the actuaries' table of mortality?
Answer. Not computed; 5 to the 1,000, actual rate.
Has the association more than one class?
Answer. Yes.
If so, how many, and amount of indemnity in each?
Answer. Two; $2,000 maximum in class A; $1,000 maximum in class B.
Number of members in each class?
Answer. Class A, 6,324; class B, 620.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

NATIONAL BENEVOLENT SOCIETY,

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

President, GEO. R. COLLINS. *Secretary*, FRANK E. LOTT.

[Incorporated, November 14, 1894, under Art. X. Approved March 8, 1879, chapter 42. Voluntary association. Organized October, 1894. Commenced business, November 16, 1894.]

Home office, Kansas City, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 5,566.97

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 17,986.95	
Dues for expenses, per capita tax, etc.	None.	
Assessments: Mortuary, $; reserve, $; total	None.	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 17,986.95	

Interest, $9.28; rent, $137; total	$ 146.28	
From all other sources, viz.: Lodge lapel buttons, $67.65; membership fee notes, $1,820; total	1,887.65	
Total income during the year		$ 20,020.88
Sum		$ 25,587.85

DISBURSEMENTS DURING YEAR.

Death claims, $100; permanent disability claims, none; total	$ 100.00	
Temporary disability, $8,368 68; old age benefits, none; total	8,368.68	
Payments returned to applicants for members	28.40	
Total paid to members	$ 8,497.08	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	5,000.80	
Salaries of managers and agents not paid by commissions	1,036.00	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	2,115.00	
Amount paid to each: President, $1,600; general secretary, $490; treasurer, $25.		
Salaries and other compensation of office employes	720.00	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, $201.50; total	201.50	
Rent, $330; taxes, none; advertising and printing, $304.95; total	634 95	
All other items, viz.: Postage, express and telegraph, $152.02; legal expenses, $20; governing bodies, none; official publication, $186.19; insurance departments, $47; miscellaneous, lodge act, $25; sundry office expenses, $240.31; total	638.52	
(Total expenses, $10,979.35.)		
Total disbursements		$ 19,476.43
Balance		$ 6,181.42

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $46.95; bills receivable, $4,530.10; total	$ 4,577.05	
Cash in office, $63.19; deposited in Exchange bank, Springfield, Mo., $180.80; First National bank, Kansas City, Mo., $963.67; Union National bank, Denver, Col., $7.15; total	1,194.52	
Furniture and office supplies	435.61	
Total	$ 6,207.18	
Deduct ledger liabilities: Personal or agents' credit balances, $25.76; borrowed money, none; all other, none; total	25.76	
Total net ledger assets		$ 6,181.42

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	None.
Gross assets	$ 6,181.42

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 435 61	
Personal or agents' debit balances unsecured, $46.95; bills receivable, unsecured, none; total	46.95	
Depreciation in ledger assets to bring same to market value None.		
Total		$ 482 56
Total admitted assets		$ 5,698.86

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.
Losses in process of adjustment or reported, none: resisted, none; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, none; bonus or divided obligations, none; total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 5,698 86

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 2,000.00	
Reserve (less amount thereof included in liabilities and assets not admitted)	325.00	
Emergency (less amount thereof included in liabilities and assets not admitted) None.		
Expense (less amount thereof included in liabilities and assets not admitted)	3,373 86	
Total special funds		$ 5,698.86

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,190	$ 19,350 00	20	$ 375.00
Policies or certificates written or increased during the calendar year	3,290	12,700.00	None	None
Total	4,480	32,050.00	20	375 00
Deduct decreased or ceased to be in force during the year	1,971	8,625.00	None	None
Total policies or certificates in force December 31st (end of year)	2,509	23,425.00	20	375.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	507	8,468 68	None	None
Total	507	8,468.68	None	None
Losses and claims scaled down, compromised or paid during the year	507	8,468.68	None	None
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year		17,986.95		192.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars, paid by note, which is deducted from first benefit unless paid before.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Twelve dollars, of which 75 per cent is forwarded to supreme body.

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

Answer. Five hundred dollars.

Give limiting ages for admission.

Answer. Minimum, both sexes, 16 years. Maximum, males 55 years; females, 45 years.

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

Answer. Yes; but payment is not in full until member has belonged for ten years.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary benefits, but not permanent.

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

Answer. No assessment.

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 not required under this system.

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

Answer. No mortuary assessments made or required.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Set aside from general fund; deposited in First National bank, Kansas City.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No death assessments are made; death losses are paid from general funds.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No; excepting for burial purposes.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No; excepting 25 cents fee for looking after disabled members.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 10; Kansas, 12; Arkansas, 4; Alabama, 1; New Mexico, 1. Lodges not chartered in any town where there are less than ten members.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Actuaries' table not required.

Has the association more than one class?
Answer. Yes.
If so, how many, and amount of indemnity in each?
Answer. A, $15; B, $12.50; C, $10; D, $7.50; E, $5.
Number of members in each class?
Answer. A, 12; B, 108; C, 612; D, 647; E, 1,130.
Number and kind of claims for which assessments have been made?
Answer. Not applicable.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

NATIONAL UNION,

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

President, W. M. BAYNE. *Vice-President*, H. H. CABANISS.
Secretary, J. W. MYERS.

[Incorporated May 14, 1881. Voluntary association. Commenced business June, 1881.]
Home office, Toledo, Ohio.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 41,691.49

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 3,452.00	
Dues for expenses, per capita tax, etc.	41,686.21	
Assessments: Mortuary, $1,354,969.37; reserve, $....; total	1,354,969 37	
Medical examiners' fees paid by applicant	None.	
Total paid by members		$1,400,107.58
Interest, $300; rent, $ ...; total	300 00	
From all other sources, viz: Change certificates, $648; supplies sold, $981.67; regular social members, $42; fines, $168; charter fees, $150; miscellaneous, $21; total	1,959.67	
Total income during the year		$1,402,358.25
Sum		$1,444,049.74

DISBURSEMENTS DURING YEAR.

Death claims, $1,239,470 00 permanent disability claims, $....; total		$1,239,470.00
Temporary disability, $....; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members		$1,239,470.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	14,613.39	
Salaries of managers and agents not paid by commissions	None	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	10,228.00	
Salaries and other compensation of office employes	6,765.00	
Medical examiners' fees, paid subordinate medical examiners, $ ...; medical salaries or fees paid supreme or grand medical supervisors, $ ...; total	None.	
Rent, $1,750; taxes, $62.81; advertising and printing, $6,063.64; total	7,876.45	

All other items, viz: Postage, express and telegraph, $1,706.96; legal expenses, $2,836.74; governing bodies, $8,079.75; official publication, $; insurance departments, $220; total	$ 12,843.45	
Miscellaneous office furniture, $117.10; office expenses, president, treasurer, secretary, $1,036.80; fraternal congress, $326.52; supplies, $181.25; traveling expenses, $1,148 39; loss on bonds, $28.67; total	2,988.73	
(Total expenses, $35,282 02.)		
Total disbursements		$1,294,702 02
Balance		$ 149,287.72

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $... ; total	None.	
Mortgage loans on real estate, first liens, $ ...; other than first, $....; total	None.	
Loans secured by pledge of bonds, stocks, or other collaterals	None.	
Book value of bonds (excluding interest), and stocks owned absolutely	None.	
Cash in office, $ ...; deposited in banks: Merchants National, Toledo; State National, Cleveland; Produce Exchange, Cleveland, $149,287 72; total	$ 149,287.72	
Total	$ 149,287.72	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $ ...; all other, $ ...; total	None.	
Total net ledger assets as per balance		$ 149,287.72

NON-LEDGER ASSETS.

Interest due, $ ...; accrued, $ ...; total	None.	
Rents due, $ ...; accrued, $ ...; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 133,000.00	
Total non-ledger assets		$ 133,000.00
Gross assets		$ 282,287.72

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, $....; bills receivable unsecured, $ ...; total	None.	
Excess of mortuary assessments over liabilities	$ 16,000.00	
Depreciation of ledger assets to bring same to market value	None.	
Total		$ 16,000.00
Total admitted assets		$ 266,287.72

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $1,000; not yet due, $....; total	$ 1,000.00	
Losses in process of adjustment, or reported, $94,000; resisted, $22,000; total	116,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $....; bonus or dividend obligations, $....; total	None.	
All other liabilities	None.	
Total liabilities		$ 117,000.00
Balance to protect contracts		$ 149,287.72

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)...	$ 126,465.25	
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.	
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.	
Expense (less amount thereof included in liabilities and assets not admitted).....	22,822 47	
Total.....		$ 149,287.72

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	46,782	$137,214,000.00	342	$ 837,000.00
Policies or certificates written or increased during the calendar year	4,212	8,341,000.00	24	42,000 00
Total	50,994	145,555,000.00	366	879,000.00
Deduct decreased or ceased to be in force during the year	4,392	12,319,000 00	28	62,000.00
Total policies or certificates in force December 31st (end of year)	46,602	133,236,000 00	338	817,000 00
Losses and claims unpaid December 31st (beginning of year)	73	203,500.00	2	4,000 00
Losses and claims incurred during the calendar year	368	1,177,000.00	2	7,000.00
Total	441	1,380,500 00	4	11,000.00
Losses and claims scaled down, compromised or paid during the year	405	1,263,500.00	3	8,000.00
Losses and claims unpaid December 31st (end of year	36	117,000.00	1	3,000 00
Assessments collected during year.	10	1,354,959 37	....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Minimum, $2, paid to local council.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Fixed by council, minimum, $2 per annum; $1 to supreme body.

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

Answer. Five thousand dollars to $1,000.

Give limiting ages for admission.

Answer. Twenty to fifty years; if over forty years not more than $3,000 certificate issued.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Does your insurance contain any dividend feature?

Answer. No.

Does the 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? Does it undertake or promise to pay temporary or permanent disability benefits?

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, increased each year.

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 changed at first of each year.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At annual meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama 15, Arizona 2, Arkansas 3, California 18, Colorado 2, District of Columbia 22, Georgia 14, Illinois 145, Indiana 35, Idaho 1, Iowa 13, Kansas 18, Kentucky 2, Maryland 19, Michigan 56, Minnesota 11, Missouri 35, Montana 2, Nebraska 6, New Jersey 16, New York 16, North Carolina 3, North Dakota 2, New Mexico 1, Ohio 159, Oregon 5, Ontario 4, Pennsylvania 20, Texas 1, Tennessee 25, Utah 1, Virginia 9, West Virginia 16, Washington 22, Wisconsin 21.

What was the expected mortality cost for the year according to the actuaries' table of mortality?

Answer. Expected, $1,631,422.80; actual cost, $1,177,000.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

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 thereof.

President, H. N. HODGMAN. *Vice-President*, W. E. FERRIS.

Secretary, D. M. ROWLAND.

[Incorporated, March 12, 1884. Voluntary association. Commenced business, April 17, 1884.]

Home office, Marengo, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 8,974.78

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	$ 2,718.00	
Dues for expenses, per capita tax, etc	12,782 05	
Assessments: Mortuary, $34,605.58; reserve, none; total	34,605.58	
Medical examiners' fees paid by applicant	1,359 00	
Total paid by members	$ 51,464 63	
Interest, $540.40; rent, none; total	540 40	
From all other sources	None.	
Total income during the year		$ 52,005.03
Sum		$ 60,979 81

DISBURSEMENTS DURING YEAR.

Death claims, $35,250; permanent disability claims, none; total	$ 35,250 00	
Temporary disability, none; old age benefits, none; total, None.		
Payments returned to applicants or members	29.80	
Total paid to members	$ 35,279.80	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	7,374.02	
Salaries of managers and agents not paid by commissions	1,540.65	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	1,858.49	
Amount paid to each: Grand commander, $100.30; grand secretary, $1,561.38; grand treasurer, $100; committees, $190.21.		
Salaries and other compensation of office employes	566 00	
Medical examiners' fees paid subordinate medical examiners, $696; medical salaries or fees paid supreme or grand medical supervisors, $892.75; total	1,599.75	
Rent, $112.50; taxes, none; advertising and printing, $1,269.21; total	1,381.71	
All other items, viz.: Postage, express and telegraph, $560.69; legal expenses, $535.33; governing bodies, $1,674 51; official publication, none; insurance departments, $81.05; miscellaneous, $92.93; total	2,944.41	
(Total expenses, $17,263.05.)		
Total disbursements		$ 52,540.83
Balance		$ 8,438.98

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, $6,000; other than first, none; total	$ 6,000.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks, owned absolutely	None.	
Agents' debit balances, none; bills receivable, none; total, None.		
Cash in office, none; deposited in bank: Home Savings bank, Des Moines, Iowa, $1,538.98; total	1,538 98	
Total	$ 8,438 98	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets		$ 8,438.98

NON-LEDGER ASSETS.

Interest due, $62; accrued, none; total	$ 62.00	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	

Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 3,000.00	
Total non-ledger assets		$ 3,062.00
Gross assets		$ 11,500 98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	None
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.
Depreciation of ledger assets to bring same to market value	None.
Total	None.
Total admitted assets	$ 11,500 98

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.	
Losses in process of adjustment, or reported, $11,000; resisted, none; total	$ 11,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	113.15	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 11,113.15
Balance, to protect contracts		$ 387.83
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 387.83	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	None.	
Total special funds		$ 387.83

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	3,760	$4,667,000.00	1,150	$ 2,035,000.00
Policies or certificates written or increased during the calendar year	905	1,136,000 00	177	267,000.00
Total	4,669	5,803,000.00	1,327	2,302,000 00
Deduct decreased or ceases to be in force during the year	1,113	1,741,000 00	198	277,500.00
Total policies or certificates in force December 31st (end of year)	2,496	4,132,000.00	1,129	2,024,500.00
Losses and claims unpaid December 31st (beginning of year)	4	7,000.00	3	4,000 00
Losses and claims incurred during the calendar year	24	40,000.00	11	19,000.00
Total	28	47,000.00	14	23,000 00
Losses and claims scaled down, compromised or paid during the year	22	36,000.00	11	18,000.00
Losses and claims unpaid December 31st (end of year)	6	11,000.00	3	5,000 00
Assessments collected during year	15	47,307.63	15	23,886 35

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Grand council laws limit it to $5; fees paid to local councils or deputies by members joining; estimated average amount, $3 per member.

Give amount of annual dues to subordinate bodies and how paid.

Answer. Fixed by subordinate councils; amount varies.

When and how much of this is transferred to supreme body?

Answer. None transferred to grand body.

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

Answer. Three thousand dollars and $500.

Give limiting ages for admission.

Answer. Over 18 and under 55.

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

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; old age benefits.

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. Graded at entry; American tables; assessments levied at age of entry.

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

Answer. Yes.

If so, what amount and for what purpose?

Answer. Six dollars per each new member admitted during year for purpose of extending the order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes; payment death losses; per cent of assessments; invested in first mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No limit except new members are assessed not to exceed twelve assessments per year first two years.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. It has paid all claims in full except one compromised, and it has ability to pay in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 73; Nebraska, 10; Kansas, 15; Minnesota, 53; South Dakota, 4.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. No estimate made.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

PRUDENT PATRICIANS OF POMPEII,

Organized under the laws of the District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. S. LISTON. *Vice-President*, W. J. PALMER.
Secretary, DAVID SWINTON. *Treasurer*, HENRY H. MCKEE.

[Incorporated April 2, 1897, under act of congress. Approved March 3, 1897. Voluntary association, organized March 4, 1897. Commenced business September 1, 1897.]
Home office, Washington, D. C.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		None.
INCOME DURING YEAR.		
Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 762.00	
Dues for expenses, per capita tax, etc	224.52	
Assessments: Mortuary, $873.28; reserve, $; total	873.28	
Medical examiners' fees paid by applicant	453.00	
Total paid by members	$ 2,312.80	
Interest, none; rent, none; total	None.	
From all other sources	None.	
Total income during the year		$ 2,312.80
DISBURSEMENTS DURING YEAR.		
Death claims, $300; permanent disability claims, none; total	$ 300.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 300.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	762.00	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	None.	
Amount paid to each	None.	
Salaries and other compensation of office employes	None.	
Medical examiners' fees, paid subordinate medical examiners, $453; medical salaries or fees paid supreme or grand medical supervisors, none; total	453.00	
Rent, none; taxes, none; advertising and printing, $108 67; total	108 67	
All other items, viz: Postage, express and telegraph, $105 09; legal expenses, none; governing bodies, none; official publication, none; insurance departments, $15; miscellaneous, traveling, etc., $55.91; total	176 00	
(Total expenses, $1,800 27.)		
Total disbursements		$ 1,800 27
Balance		$ 512.53

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total		None.
Mortgage loans on real estate, first liens, none; other than first, none; total		None.
Loans secured by pledge of bonds, stocks, or other collateral		None.
Book value of bonds (excluding interest) and stocks owned absolutely		None.
Agents' or personal debit balances, none; bills receivable, none; total		None.
Cash in office, none; deposited in banks: National Capital bank, Washington, D. C.; Second National bank, Saginaw, Mich., $512.53; total	$ 512.53	
Total	$ 512.53	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total		None.
Total net ledger assets		$ 512.53

NON-LEDGER ASSETS.

Interest due, none; accrued, none; total		None.
Rents due, none; accrued, none; total		None.
Market value of real estate over book value		None.
Market value of bonds (not including interest) and stocks over book value		None.
Assessments collected by subordinate bodies not yet turned over to supreme body	$ 303.70	
Due from subordinate bodies for supplies, etc	748.60	
Total non-ledger assets		1,052.30
Gross assets		$ 1,564.83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc		None.
Personal or agents' debit balances unsecured, none; bills receivable, unsecured, none; total		None.
Excess of mortuary assessments over liabilities	$ 303.70	
Amount due from subordinate bodies	748.60	
Total		$ 1,052 30
Total admitted assets		$ 512 53

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total		None.
Losses in process of adjustment, or reported, none; resisted, none; total		None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued		None.
Advance assessments, $21.60; bonus or dividend obligations, none; total	$ 21.60	
All other liabilities		None.
Total liabilities		$ 21.60
Balance to protect contracts		$ 490 93
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and assets not admitted)	$ 490.93	
Reserve (less amount thereof included in liabilities and assets not admitted)		None.

Emergency fund (less amount thereof included in liabilities and assets not admitted)		None.
Expense (less amount thereof included in liabilities and assets not admitted)		None.
Total special funds	$ 490 93	

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)		
Policies or certificates written or increased during the calendar year	508	$ 557,775 00
Total	508	557,775 00
Deduct decreased or ceased to be in force during the year	118	128,000.00
Total policies or certificates in force December 31st (end of year)	390	429,775.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	1	1,000 00
Total	1	1,000.00
Losses and claims scaled down, compromised or paid during year	1	1,000 00
Losses and claims unpaid December 31st (end of year)	None	None
Assessments collected during year	4	970 80

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Regular, $6.50 paid by petitioner; special, men, $3.50; women, $2.50

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Three dollars.

When and how much of this is transferred to supreme body?

Answer. One dollar.

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

Answer. Maximum, $1,000; minimum, $500; if annuity, 25 per cent more.

Give limiting ages for admission.

Answer. Over seventeen and under fifty.

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

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By assessments.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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? If so, how are these payments or promises provided for?

Answer. Pays 10-year-old age benefits from regular mortuary funds.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, total and permanent disability, not temporary.

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, loaded sufficiently to carry. Monthly assessments; fixed at age of entry.

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

Answer. Yes.

If so, what amount, and for what purpose?
Answer. Ten per cent may be used for general purposes.
Has the society any emergency or reserve funds?
Answer. Not yet, but rates are fixed so as to provide one—that which is left from paying claims is so used.
Are the officers, directors or trustees elected at meeting of members?
Answer. Yes.
If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. Does not so agree, but provides that additional calls may be made.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
Has the society 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.
Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. District of Columbia 1, Ohio 1, Pennsylvania 1, and Michigan 11.
Has the association more than one class?
Answer. Yes.
If so, how many, and amount of indemnity in each?
Answer. Two annuity; 25 per cent more.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

ROYAL FRATERNAL UNION,

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

President, JOHN N. DALBY. *First Vice-President*, E. L. DILDINE.
Secretary, F. H. PICKRELL. *Second Vice-President*, T. H. BEERMAN.

[Incorporated February 25, 1897, under Missouri state law, chapter 42, article 10. Voluntary association, organized February 25, 1897. Commenced business March 20, 1897.]

Home office, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	None

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 2,226.06	
Dues for expenses, per capita tax, etc.	None.	
Assessments: Mortuary, $698.01; reserve, $....; general expenses, $2,094.01; total		2,792.02
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 5,018.08	

Interest, $....; rent, $....; total	None.	
From all other sources, viz: Advanced in organization (borrowed money)	$ 5,945.96	
Total income during the year		$ 10,964.04
Sum		$ 10,964.04

DISBURSEMENTS DURING YEAR.

Death claims, $....; permanent disability claims, $....; total	None.	
Temporary disability, $927.35; old age benefits, $....; total	$ 927.35	
Payments returned to applicants or members	None.	
Total paid to members	$ 927.35	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	2,710.34	
Salaries of managers and agents not paid by commissions, $....; local treasurers, $66.41; total	66.41	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	949.60	
Amount paid to each: Secretary, $667.50; attorney, $75; president and trustees, $150; traveling expenses, $46.80.		
Salaries and other compensation of office employes	665.98	
Medical examiners' fees paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisors, $51.25; total	51.25	
Rent, $387; taxes, $....; advertising and printing, $1,173.43; total	1,560.43	
All other items, viz: Postage, express and telegraph, $537.41; legal expenses, $57.50; governing bodies, $....; official publication, $180; insurance and state departments, $58.70; miscellaneous, $153.98; books, $184.65; furniture, $576.01; total	1,528.25	
(Total expenses, $7,501.26.)		
Total disbursements		8,429 61
Balance		$ 2,534 43

LEDGER ASSETS.

Book value of real estate	None.	
Mortgage loans on real estate	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash in office, $20.98; deposited in bank: Merchants Laclede National, St. Louis, Mo., $514.35; Park bank, Cameron, Mo., $2,000; total	2,534 43	
Total		2,534 43

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 579 62	
Total non-ledger assets		579 62
Gross assets		$ 3,114.05

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc., $....; total	None.

Personal or agents' debit balances unsecured, $....; bills receivable, unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total admitted assets		$ 3,114.05

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $....; not yet due, $....; total	None.	
Losses in process of adjustment, or reported, $....; resisted, $....; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $....; bonus or dividend obligations, $....; total	None.	
All other liabilities (borrowed money)	$ 5,945.90	
Total liabilities		5,945.90

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	None	None
Policies or certificates written or increased during the calendar year	1,117	$ 1,342,100.00
Total	1,117	1,342,100.00
Deduct decreased or ceased to be in force during year	630	703,000.00
Total policies or certificates in force December 31st (end of year)	487	639,100 00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	*72	927 35
Total		
Losses and claims scaled down, compromised or paid during the year	*72	927 35
Losses and claims unpaid December 31st (end of year)		
Assessments collected during year		2,792.02

*Sick and accident.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Certificate fee and one assessment paid to the deputy by the applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Regulated by subordinate lodges: usually $2 per annum.

When and how much of this is transferred to supreme body?

Answer. None.

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

Answer. Maximum, $5,000; minimum, $100.

Give limiting ages for admission.

Answer. At present 18 to 55; prior to December 1, 1897, 18 to 60.

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

Answer. Does not.

Does the 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. Does not.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; sick, accident, total, permanent, partial and old age (one 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. Yes. American. Fixed sums without regard to age.

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. Disability benefits (one fund).

Has the society any emergency or reserve funds?

Answer. Has none.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Elected.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

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

Answer. Division 2, yes; divisions 1, 5 and 6, no.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. No deaths and none reported. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. Does not.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 6; Georgia, 1; South Carolina, 1, and Texas, 1.

Has the association more than one class?

Answer. One; issues four certificates.

If so, how many, and amount of indemnity in each?

Answer. Division 1, $333,000; division 2, $772,000; division 5, $24,500; division 6, $12,600.

Number of members in each class?

Answer. Division 1, 133; division 2, 226; division 5, 94; division 6, 34.

Number and kind of claims for which assessments have been made?

Answer. One regular assessment levied each month.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of

THE ROYAL HIGHLANDERS,

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

President, WILLIAM E. SHARP. *Secretary*, F. J. SHARP.

[Incorporated August 10, 1896, under laws of 1887. Approved March 29, 1887, chapter 18 Voluntary association, organized June 9, 1896. Commenced business August 11, 1896.]

Home office, Aurora, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 1,493 93

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:	
Gross amount of membership fees, card changes in certificate	$ 166.50
Dues for expenses, per capita tax	4,691.96

Assessments: Mortuary, $6,705.45; reserve, $11,454.89; total	$ 18,128.34	
Medical examiners' fees paid by applicant, not in the funds of the fraternity. Paid direct by applicant to local physician		
Total paid by members	$ 21,088.80	
Interest, none; rent, none; total	None.	
From all other sources, viz.: From sale of supplies to tributary castles; from commissions on loans made; from sales of paraphernalia, etc	1,463.13	
For amount received from members of accident fund	103.60	
Total income during the year		$ 24,655.53
Sum		$ 26,149.46

DISBURSEMENTS DURING YEAR.

Death claims, $2,704.77; permanent disability claims, none; total	$ 2,704.77	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 2,704.77	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	1,040.90	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid officers	1,165.55	
Amounts paid to each: President, $366.71; secretary, $500; treasurer, $103.12; board, $195.72.		
Salaries and other compensation of office employes	97.15	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, $415.60; total	415.60	
Rent, $104.40; taxes, none; advertising and printing, $854.37; total	958.77	
All other items, viz.: Postage, express and telegraph, $267.64.; legal expenses, $46.70; governing bodies, $215.08; official publication, $292.57; insurance departments, $1; miscellaneous, $2,015.22; total	2,842.21	
(Total expenses, $6,520 24.)		
Total disbursements		9,225.01
Balance		$ 16,924.45

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, $6,350; other than first, none; total	$ 6,350.00	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	1,203.00	
Agents' or personal debit balances, none; bills receivable, none; total	None.	
Cash in office, none; deposited in bank	7,374.45	
Total	$ 16,924.45	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; bills receivable	None.	
Total net ledger assets		16,924.45

NON-LEDGER ASSETS.

Interest due, none; accrued, none; total	None.
Rents due, none; accrued, none; total	None.
Market value of real estate over book value	None.

Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	
Gross assets	$ 16,924.45

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.
Personal or agents' debit balances unsecured, $; bills receivable, unsecured, $, total	None.
Depreciation of ledger assets to bring same to market value	None.
Total admitted assets	$ 16,924 45

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.
Losses in process of adjustment, or reported, none; resisted, none; total,	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, none; bonus or dividend obligations, none; total	None.
All other liabilities	None.
Total liabilities	None.
Balance, to protect contracts	$ 16,924.45

Comprised under the following funds:

Mortuary, (less amount thereof included in liabilities and assets not admitted)	$ 3,408 02	
Reserve (less amount thereof included in liabilities and assets not admitted)	13,375.18	
Emergency (less amount thereof included in liabilities and assets not admitted)	105.60	
Expenses (less amount thereof included in liabilities and assets not admitted)	35 65	
Total special funds		$ 16,924.45

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR. Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	706	$ 1,122,000.00
Policies or certificates written or increased during the calendar year	2,766	5,220,000.00
Total	3,472	6,342,000.00
Deduct decreased or ceased to be in force during year	448	275,000 00
Total policies or certificates in force December 31st (end of year)	3,024	6,077,000.00
Losses and claims unpaid December 31st (beginning of year)		
Losses and claims incurred during the calendar year	5	2,704.77
Total	5	2,704.77
Losses and claims scaled down, compromised or paid during the year	5	2,704.77
Losses and claims unpaid December 31st (end of year)		
Assessments collected during year	13	19,915 95

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars and local medical examiner's fees, usually $1, paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. From $2 to $4 according to the size of tributary castle and cost of lodge-room rent.

When and how much of this is transferred to supreme body?

Answer. One dollar to supreme body.

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

Answer. Maximum, $5,000; minimum, $500.

Give limiting ages for admission.

Answer. Eighteen to 55 for insurance, and 18 to 65 for social members.

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

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No guarantee, no dividend features.

Does the 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? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, one-tenth annually after 70 years of age, one-tenth annually for total and permanent disability; by monthly payments and by creating a reserve fund.

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

Answer. Graded table.

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 mortality table is used, the monthly payments are fixed upon rates at age at entry; one payment is collected every month, whether death occurs or not.

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

Answer. Yes.

If so, what amount and for what purpose?

Answer. The monthly payments are collected each month whether death occurs or not, and all excess over deaths are carried to the reserve funds, except in cases of necessity a provision is made in by-laws whereby not to exceed 12 per cent may be placed in the general fund.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes, to guarantee members against being called upon for payments in excess of twelve in any one year; to pay old age benefits after seventy years; these funds invested in approved securities and deposited with the auditor of state of Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By delegates to convention.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not guarantee the number of assessments, but is accumulating a reserve fund from which any in excess of twelve in any one year are to be paid.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No assignments are permitted except as above stated.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 1.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. One, monthly.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Beneficiary Committee, J. G. JOHNSON, C. W. HAWES and J. W. WHITE.
Beneficiary Recorder, MYRTLE E. OATS.

[Incorporated, March 31, 1895, under fraternal benefit society law, approved June 22, 1893. Voluntary association. Commenced business, March 31, 1895.]

Home office, Peoria, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 2,166.86

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	None.	
Dues for expenses, per capita tax, etc	None.	
Assessments: Mortuary, $22,512.60; reserve, none; total	$ 22,512.60	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 22,512.60	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Recorder's fees, $6,295; certificate fees, $65; total	6,360.00	
Total income during the year		$ 28,872.60
Sum		$ 31,039.46

DISBURSEMENTS DURING YEAR.

Death claims, $22,500; permanent disability claims, none; total	$ 22,500.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 22,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	None.	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	1,338.05	
Amount paid to each: Beneficiary committee, $635.05; beneficiary recorder, $703.		

Salaries and other compensation of office employes	$ 649.35	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total	None.	
Rent, $15; taxes, none; advertising and printing, $195.15; total	210.15	
All other items, viz.: Postage, express and telegraph, $544.27; legal expenses, $584.05; governing bodies, none; official publication, none; insurance departments, $133.60; general expense, $143.76; refund recorders' fees, $3,219; furniture, $100; expense supreme physicians, $121.69; total (Total expenses, $7,043.92.)	4,846.37	
Total disbursements		$ 39,543.92
Balance		$ 1,495 54

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, none; bills receivable, none; total	None	
Cash in supreme receiver's possession, $1,495.54; deposited in bank, none; total	$ 1,495.54	
Total		$ 1,495.54
Total net ledger assets		$ 1,495 54

NON-LEDGER ASSETS.

Interest due and accrued, none; furniture	$ 107.00	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	8,000.00	
Total non-ledger assets		$ 8,107.00
Gross assets		$ 9,602.54
Deduct assets not admitted: Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 107.00	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total		107.00
Total admitted assets		$ 9,495.54

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.	
Losses in process of adjustment or reported, $6,000; resisted, $2,000; total	$ 8,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 8,000.00
Balance to protect contracts		$ 1,495.54

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 640 94	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	854 60	
Total special funds		1,495.54

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,752	$5,552,000 00	464	$ 446,000 00
Policies or certificates written or increased during the calendar year	6,910	6,574,000 00	813	782,500 00
Total	12,662	12,126,000.00	1,277	1,228,500.00
Deduct decreased or ceased to be in force during the year	542	501,500.00	53	49,500.00
Total policies or certificates in force last December 31st (end of year)	12,120	11,624,500.00	1,224	1,179,000.00
Losses and claims unpaid December 31st (beginning of year)	4	400.00		
Losses and claims incurred during the calendar year	36	35,500.00	2	2,000 00
Total	40	39,500.00	2	2,000.00
Losses and claims scaled down, compromised or paid during the year	32	31,500 00	1	1,000.00
Losses and claims unpaid December 31st (end of year)	8	8,000 00	1	1,000 00
Assessments collected during year	7	32,512.60	7	5,015.80

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars and seventy-five cents for certificate of $500; $4 for certificate of $1,000.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, $1,000. Minimum, $500.

Give limiting ages for admission.

Answer. Age, 17 years to 45 years.

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

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

Is 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 entry.

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

Answer. No; 20 per cent allowed by the by-laws for general expense.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an 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, heirs, relatives or dependents of the member?
Answer. No
Are assignments of certificates to other than such persons allowed?
Answer. No.
Has the society 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, since March 21, 1896.
Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. Illinois, 265; Iowa, 80; Wisconsin, 70; Kansas, 121; Nebraska, 81; Minnesota, 46; Michigan, 62; South Dakota, 16; North Dakota, 12; Ohio, 3; Missouri, 32; Indiana, 7; total, 795.
Has the association more than one class?
Answer. Not classed.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Sovereign Commander, JOSEPH C. ROOT, *Sovereign Vice-Commander*, F. A. FALKINBURG.
Sovereign Clerk, JNO. T. YATES.

[Incorporated January 1, 1891, under laws of 1887. Approved March 20, 1887, chapter 18. Voluntary association. Commenced business January 1, 1891.]

Home office, Omaha, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 18,147.83

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 8,093.15	
Dues for expenses, per capita tax, etc	106,149.50	
Assessments: Mortuary, $784,169.68; reserve, $24,740.55; total	808,910.23	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 923,152 88	
Interest on emergency fund, $100; supplies sold, $4,727.98; total	4,827.98	
From all other sources, viz: Subscription to build log cabin, $1,647 62; for bond of camp officers, $951.00; interest on money invested for minor heirs, $30.13; dividend First National bank, Tyler, Texas, $4.20; total	2,622.95	
Total income during the year		$ 930,603.81
Sum		$ 948,751.63

DISBURSEMENTS DURING YEAR.

Death claims, including monuments	$ 779,758.00	
Temporary disability assessments and annual dues returned to members	1,399.80	
Payment returned to applicants or members	None.	
Total paid to members	$ 781,157.80	

Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies	$ 16,313.35	
Salaries of managers and agents not paid by commissions, advanced to deputies to be repaid out of future salaries and commissions	618.75	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	18,836.29	
Amount paid to each: Sovereign commander, $3,000; sovereign clerk, $2,500; sovereign banker, $1,200; members finance committee, $600; chairman finance committee, $600.		
Salaries and other compensation of office employes	12,192.50	
Medical examiners' fees: Medical salaries or fees paid supreme or grand medical supervisors	9,407.25	
Rent, $2,326; taxes, $; blanks and printing, $14,566.28; total	15,892.28	
All other items, viz: Postage, freight, exchange, express and telegraph, $5,508 71; legal expenses, $2,706.29; governing bodies, $; official publication, $14,231.08; insurance departments, $417.50; furniture, $4,432.99; traveling expenses, $1,336.72; other supplies, $2,872.04; incidental expense, $8,847.88; total	39,153.31	
(Total expenses, $113,413.82.)		
Total disbursements		$ 893,571.62
Balance		$ 55,180.01

LEDGER ASSETS.

Book value of real estate, unincumbered, $; incumbered, $; total	None.	
Mortgage loans on real estate, first liens, $; other than first, $; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	$ 24,902 50	
Deputies' or personal debit balances, $1,578.39; due from camps, $1,990 43; total	3,568.63	
Cash in hands of sovereign banker, $16,648.27; deposited in First National bank, Tyler, Texas, $220 80; State bank, Savannah, Mo., $2,000; total	12,869.07	
Supplies, $839 60; blanks, etc., $5,734 59; total	6,574.14	
Office furniture	5,614.63	
Dues from head camp, $2,672.36; due from persons, $413.48; total	3,085.78	
Total	$ 56,374.80	
Deduct ledger liabilities: Personal or deputies' credit balances, $1,194.79; borrowed money, $; all other, $; total	1,194.79	
Total net ledger assets		$ 55,180.01

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessment in hands of local camps to reinstate suspended members, etc.	$ 14,000.00	
Annual dues in hands of local camps to reinstate suspended members, etc.	1,500.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	$ 90,000.00	
Annual dues in hands of local camps, etc	15,000.00	
Total non-ledger assets		$ 120,500.00
Gross assets		$ 175,680.01

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 12,188.82	
Personal or agents' debit balances unsecured, $ ...; bills receivable, unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total		$ 12,188.82
Total admitted assets		$ 163,491.19

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $....; not yet due, $....; total	None.	
Losses reported for which no proofs are filed, including monuments	$ 65,600.00	
Losses in process of adjustment, or reported, including monuments	80,500.00	
One hundred and sixty-two monuments unpaid on liquidated claims	16,200.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations, $ ...; total	None.	
All other liabilities	None.	
Total liabilities		$ 162,300.00
Balance to protect contracts		$ 1,191.19

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	50,110	$ 95,738,500	4,066	$ 6,972,100
Policies or certificates written or increased during the calendar year	28,456	47,918,600	3,046	4,355,100
Total	78,566	143,717,100	7,112	11,327,200
Deduct decreased or ceased to be in force during the year	10,905	17,495,000	1,652	2,546,700
Total policies or certificates in force December 31st (end of year)	67,661	126,222,100	5,460	8,780,500
Losses and claims unpaid December 31st (beginning of year)	96	201,200	2	4,000
Losses and claims incurred during the calendar year	405	774,600	32	51,500
Total	502	975,800	34	55,500
Losses and claims, including monuments, scaled down, compromised or paid during the year, including assessments returned to members	413	780,968	29	49,100
Losses and claims, including monuments, unpaid December 31st (end of year)	89	194,831	5	7,500
Assessments collected during year	14	784,370	14	56,322

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. No uniform entrance fee.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The amount of annual dues of subordinate camps is optional with said camps.

When and how much of this is transferred to supreme body?

Answer. Each member pays sovereign camp 15 cents per month.

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

Answer. Five thousand dollars and $3,000, and a monument, $100.

Give limiting ages for admission.

Answer. Eighteen to 52.

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

Answer. No; proceeds of one assessment not to exceed amount stated in certificate

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

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. Based on age at entry.

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

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes; created to pay claims in excess of sixteen assessments per annum; invested in United States registered bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Sovereign camp officers every four years.

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

Answer. Yes.

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

Answer. No.

Has the society paid all its death claims to full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 41; Arkansas, 86; Arizona, 13; Connecticut, 6; Florida, 32; Georgia, 56; Indiana, 30; Iowa, 166; Kansas, 97; Kentucky, 13; Louisiana, 40; Maryland, 1; Michigan, 45; Minnesota, 31; Mississippi, 221; Missouri, 264; Nebraska, 100; New York, 2; North Carolina, 19; Ohio, 39; Pennsylvania, 37; South Carolina, 62; South Dakota, 4; Tennessee, 57; Texas, 487; Virginia, 19; West Virginia, 3; Wisconsin, 25.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme Regent, EDSON M. SCHAYVER. *Supreme Vice-Regent*, W. HOLT APGAR.
Supreme Secretary, W. O. ROBSON. *Supreme Orator*, JOSEPH A. LANGFELT.

[Incorporated November 5, 1877, under statute. Approved 1874, chapter 375. Voluntary association, organized June 23, 1877. Commenced business, June 25, 1877.]

Home office, Boston, Mass.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. ...		$ 467,705.59

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees, benefit certificates, $25,786; changes of same, $2,535; total	$ 28,291.00	
Dues and cards from members at large	186.00	
Dues for expenses, per capita, etc	62,566.68	
Assessments: Mortuary, $5,405,773.57; reserve, none; total	5,405,773.57	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$5,497,765.65	
Interest, $16,458.33; rent, none; total	16,458.33	
From all other sources, viz: Sale of supplies, $7,966.11; fines from delinquent councils, $1,569.50; dispensation fees, $116; Royal Arcanum Bulletin, $24.17; legal services (rebate), $18.50; office furniture, $7; total	9,581.38	
Total income during year		$5,523,806.36
Sum		$5,991,511.95

DISBURSEMENTS DURING YEAR.

Death claims, $5,210,822.80; permanent disability claims, none total	$5,210,822.80	
Temporary disability, none; old age benefits, none; total. None.		
Payments returned to applicants or members, benefit certificate fees and fines returned	463.50	
Total paid to members	$5,211,286.30	
Supplies purchased to be sold, $2,049.44; printing plant, $541.18; office furniture, $632.99; total	3,223.61	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, extension of the order and official superiors	12,588.92	
Salaries of managers and agents not paid by commissions, official visitations	1,739.16	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	43,989.72	
Salaries and other compensation of office employes, clerk hire..	28,312.03	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, medical examiners-in-chief, none; literature and publications, $399.50; rent, none; taxes, $624; advertising and printing, general printing, $6,728.95; total	7,645.45	
All other items, viz: Postage, express and telegraph, $6,703.97; legal expenses, $4,213.31; assistance to grand councils, governing bodies, $980; Royal Arcanum Bulletin, official publication, $792.05; insurance departments, $396.18; miscellaneous,		

benefit certificate, $794.83; compiling statistics, $1,443.22; sundries from contingent fund of supreme regent, $2,846.26; fraternal congress, $454.80; investigating death claims, $344.53; twentieth anniversary celebration, $363.69; Royal Arcanum building, expenses, $6,135.66; books, stationery, etc., $894.89; expenses of supreme council session, $3,748.47; office expenses, sundries, $1,742.62; total	$ 28,473.63	
(Total expenses, $126,251.42.)		
Total disbursements		$5,537,589.72
Balance		$ 453,972.23

LEDGER ASSETS.

Book value of real estate, unincumbered, $50,170.97; incumbered, none; total	$ 50,170.97	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	42,117 50	
Cash in office, none; deposited in bank, $350,185.76; total	350,185.76	
Also supreme secretary's contingent fund in National Bank Commonwealth, Boston	2,500.00	
Total	$ 453,972.23	
Deduct ledger liabilities: Personal or agents' credit balances, none; b orrowed money, none; all other, none; total...None.		
Total net ledger assets		$ 453,972.23

NON-LEDGER ASSETS.

Interest due, $2,084.30; accrued, $298 67; total	$ 2,351.02	
Rents due, $692.10; accrued, none; total	692.10	
Market value of real estate over book value, none; ledger balances, $2,846.62; per capita tax due (estimated), $31,293 05; cost of supplies for sale, $3,741.58; printing plant, $4,166.27; office furniture, $4,267.65; total	46,309.17	
Market value of bonds (not including interest) and stocks over book value	1,012.50	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	320,193.83	
Total non-ledger assets		$ 370,418.62
Gross assets		$1,024,390.85

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 7,949.23	
Personal or agents' debit balances unsecured, $1,256; bills receivable unsecured, $1,690.62; total	2,946.62	
Printing plant	4,166.27	
Depreciation of ledger assets to bring same to market value, real estate	8,000 00	
Total		$ 23,066.12
Total admitted assets		$1,001,434.73

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $23,275; not yet due, none; total	$ 23,275.00	
Losses in process of adjustment, or reported, $565,250; resisted, $40,500; total	605,750.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	

Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities, viz: Ledger balances	$ 424.57	
Total liabilities		$ 329,449.57
Balance to protect contracts		$ 371,985.16
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 235,609.35	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	136,375.81	
Total special funds		$ 371,985.16

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	190,261	$547,181,000 00	1,276	$ 3,633,000 00
Policies or certificates written or increased during the calendar year	13,299	35,458,500 00	49	133,500.00
Total	203,560	582,619,500.00	1,325	3,766,500.00
Deduct decreased or ceased to be in force during the year	8,455	24,259,500 00	80	244,500.00
Total policies or certificates in force December 31st (end of year)	195,105	558,360,000.00	1,245	3,522,000.00
Losses and claims unpaid December 31st (beginning of year)	208	613,250.00	2	6,000.00
Losses and claims incurred during the calendar year	1,812	5,218,500 00	10	28,500 00
Total	2,020	5,831,750.00	12	34,500.00
Losses and claims scaled down, compromised or paid during the year	1,813	5,225,225 00	11	31,500 00
Losses and claims unpaid December 31st (end of year)	207	606,525.00	1	3,000 00
Assessments collected during year	17	5,405,774.57	17	34,052.63

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Not less than $2. Paid by applicant to subordinate council at admission.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Not less than $3 per capita a year.

When and how much of this is transferred to supreme body?

Answer. Councils under immediate jurisdiction of supreme council pay $1 per year and grand councils pay 30 cents per year for members under their jurisdiction.

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

Answer. Maximum, $3,000; minimum, $1,500.

Give limiting ages for admission.

Answer. Twenty-one to 54, inclusive.

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

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except that subordinate councils are required to pay a member's dues and assessments when he is sick or disabled.

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. Tables are based on the combined American mortality experience, and are levied on age at entry.

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

Answer. No

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Of supreme council, yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. All just claims paid in full. Is able to so continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Massachusetts, 154; Ohio, 147; Michigan, 68; Wisconsin, 43; Illinois, 95; Indiana, 44; New York, 260; Pennsylvania, 229; Maryland, 33; Virginia, 51; Georgia, 65; Tennessee, 40; Missouri, 38; Ontario, 57; New Jersey, 139; Connecticut, 33; Rhode Island, 20; North Carolina, 29; Minnesota, 43; Iowa, 24; District of Columbia, 7; Nebraska, 15; Arkansas, 7; British Columbia, 1; California, 14; Colorado, 3; Delaware, 2; Idaho, 3; Kansas, 12; Maine, 12; Kentucky, 13; Nevada, 12; Montana, 2; New Brunswick, 11; New Hampshire, 9; North Dakota, 8; Novia Scotia, 4; Oregon, 7; Prince Edward's Island, 1; Quebec, 11; South Dakota, 5; Utah, 2; Vermont, 11; Washington, 9; West Virginia, 13; Total, 1,781.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Forty—$10.36.

Has the association more than one class?

Answer No Optional with members to take $3,000 or $1,500.

Number of members in each class?

Answer. At beginning, 190,261; end of year, 195,105.

Number and kind of claims for which assessments have been made?

Answer. One death.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme Chancellor, A. L. HEREFORD. *Supreme Recorder*, W. H. H. HONNSLEY.

Incorporated July 16, 1895. Voluntary association. Organized July 23, 1895. Commenced business, August 1, 1896.

Home office, Springfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 635.51

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 80,158.00	
Dues for expenses, per capita tax, etc.	24,468.96	
Assessments: Mortuary, $....; reserve, ...; total	88,305.55	
Medical examiners' fees paid by applicant	21,541.25	
Total paid by members	$ 214,473.76	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Supplies	4,131.59	
Total income during the year		$ 218,605.35
Sum		$ 219,240.86

DISBURSEMENTS DURING YEAR.

Death claims, $86,064.60; permanent disability claims, $2,250 00; total	$ 88,314.60	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 88,314.60	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	83,101.25	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	4,589.59	
Amount paid to each: Supreme chancellor, $1,200; supreme recorder, $1,200; supreme treasurer, $200; expense supreme directors, etc., $1,989.59.		
Salaries and other compensation of office employes	2,473.00	
Medical examiners' fees, paid subordinate medical examiners, $17,233; medical salaries or fees paid supreme or grand medical supervisors, $4,308.25; total	21,541 25	
Rent, $455; taxes, none; advertising and printing, $4,011.71; total	4,466.71	
All other items, viz: Postage, express and telegraph, $1,725 54; legal expenses, $429 02; governing bodies, none; official publication, none; insurance departments, $25; annual meetings, $2,800 48; type for mailing list, $325.42; notes and interest, $822 22; supplies, $1,278.47; furniture, $200 85; sundries, $1,154.51; total	8,767.51	
(Total expenses, $124,949.31.)		
Total disbursements		213,253.91
Balance		$ 5,986.95

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents or personal debit balances, none; bills receivable, none; total	None.	
Cash in office, none; deposited in bank: Auburn State bank	$ 5,986.95	
Total	$ 5,986.95	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets as per balance		$ 5,986.95

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Due from district courts for supplies	$ 1,942.78	
Market value of real estate over book value	None.	
Due from district courts for per capita tax, and since paid	4,980.00	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	22,302.00	
Total non-ledger assets		29,234.78
Gross assets		$ 35,221.73

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total	None.	
Total admitted assets		$ 35,221.73

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $3,000; not yet due, $25,500; total	$ 28,500.00	
Losses in process of adjustment or reported, none; resisted, $8,250; total	8,250.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 33,750.00
Balance to protect contracts		$ 1,471.7

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	11,150	$19,224,500.00	907	$ 1,722,000 00
Policies or certificates written or increased during the calendar year	17,053	28,309,500.00	1,554	2,576,500.00
Total	28,203	47,534,000.00	2,461	4,298,500 00
Deduct decreased or ceased to be in force during the year	3,986	6,643,000.00	515	882,500.00
Total policies or certificates in force December 31st (end of year)	24,217	40,891,000.00	1,946	3,416,000.00
Losses and claims unpaid December 31st (beginning of year)	7	11,000.00	1	1,000.00
Losses and claims incurred during the calendar year	6	6,250.00	1	500.00
Disability claims incurred during the calendar year	66	112,850.00	6	11,000.00
Total	79	127,250.00	8	12,500.00
Losses and claims scaled down, compromised or paid during the year	48	86,550.00	6	10,000.00
Disability claims scaled down, compromised or paid during the year	4	1,750 00	1	500.00
Losses and claims unpaid December 31st (end of year)	27	38,950.00	1	2,000.00
Assessments collected during year	7	88,305 55		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars for $500 certificates; $4 for $1,000, and $5 for $2,000. Paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Annual dues of $1 paid semi-annually in advance.

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

Answer. Maximum, $2,000; minimum, $500.

Give limiting ages for admission.

Answer. Eighteen and 50 years.

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

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent disability.

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

Answer. Graded by society's own table of rates.

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

Answer. Yes

If so, what amount, and for what purpose?

Answer. For permanent disability.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an 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, heirs, relatives or dependents of the member?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. Yes.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, Iowa, Indiana, Missouri, Michigan, Minnesota, South Dakota, Kansas and Nebraska.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof

Supreme Chief Ranger, M. D. OROSHYATEKHA. *Supreme Ranger*, D. D. AITKIN.
Supreme Chief Secretary, JOHN A. MCGILLIVAY.

[Incorporated, July 23, 1881, under general act, province of Ontario. Approved May 2, 1894, chapter 104; May 2, 1889. Special act Dominion of Canada. Voluntary association. Commenced business July 1, 1881.]

Home office, Toronto, Canada.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 2,015,484.38

INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:	$ 76,083.00	
Gross amount of membership fees	61,034.45	
Dues for expenses, per capita tax, etc.		
Assessments: Mortuary, $1,482,237.71; sick and funeral, $154,981 06; total	1,617,218.77	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$1,756,936 22	
Interest, $104,562.35, rent, $; total	104,562.35	
From all other sources, viz: Refund fire insurance, $225 88; change of policies, $1,856 85; supplies, $14,605 99; organizing act, $10,594.35; sundry checks of 1896 credited, $3,610.70; total	31,042.87	
Total income during the year		$1,892,541.44
Sum		$3,908,025 82

DISBURSEMENTS DURING YEAR.

Death claims, $817,647.95; permanent disability claims, $43,500; funeral, $7,227.55; total	$ 868,375.50	
Temporary disability, $121,850 10; old age benefits, $2,000; total	123,850.10	
Payments returned to applicants or members	517 04	
Total paid to members	$ 992,742.64	
Commissions, fees and salaries paid to agents for organization of subordinate bodies	80,981.79	
Salaries of managers and agents not paid by commissions	33,011 69	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	33,011.69	

Amount paid to each: Supreme chief ranger, $10,000; supreme chief secretary $6,000; supreme chief physician, $6,000; supreme chief treasurer, $2,000; supreme chief auditor, $2,000.		
Salaries and other compensation of office employes	37,893.46	
Medical examiners' fees, paid subordinate medical examiners, $665.48; medical salaries or fees paid supreme or grand medical supervisors, $; total	665.48	
Rent, light and heat, $5,879.67; taxes, $; advertising and printing, $15,734.52; total	21,614.15	
All other items, viz: Postage, express and telegraph, $6,030.14; legal expenses, $5,461.64; governing bodies, $; official publication, $26,817.31; Insurance departments, $904.16; miscellaneous, $; furniture $3,154.96; legislation, $272.77; general expenses, $5,336.60; office expenses, $9,643.58; guarantee bonds, $95; fraternal society fees, $215; commission on loans, $526.50; insurance, $843 75; supplies, $35,795.09; total	90,096.72	
Contingent account	92,187.11	
(Total expenses, $356,450.46.)		
Total disbursements		$1,349,193.04
Balance		$2,558,832.78

LEDGER ASSETS.

Book value of real estate	$ 302,762 93	
Mortgage loans on real estate	1,542,063.00	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks, owned absolutely	413,058.89	
Agents' or personal debit balances, $; bills receivable, $; total	None.	
Cash in office, $; deposited in Bank of Ottawa, Toronto, $220,914.43; Molson's bank, $50,897.01; National bank, London, England, $27,139.35; total	298,950.79	
Sundry loans	1,997 17	
Total		$2,558,832.78
Personal or agents' credit balance, $; borrowed money, $; all others, $; total	None.	
Total net ledger assets		$2,558,832.78

NON-LEDGER ASSETS.

Interest due, $19,223.70; accrued, $16,867.58; total	$ 36,091 28	
Rents due, $; accrued, $; total	None.	
Due from high and subordinate courts	51,455.43	
Market value of real estate over book value	None.	
Salable supplies on hand	22,034.44	
Market value of bonds (not including interest) and stocks over book value	None.	
Furniture at head and branch offices after deducting depreciation	12,011.06	
Total non-ledger assets		$ 121,592 21
Gross assets		$2,680,424.99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 34,045.50	
Personal or agents' debit balances unsecured, $; bills receivable unsecured, $; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total		$ 34,045.50
Total admitted assets		$2,646,379.49

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $32,861.93; not yet due, $; total	$ 32,861.93	
Losses in process of adjustment, or reported, $; resisted, $1,500; total	1,500.00	
Present value of unpaid installments of old age annuities	12,137.88	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $; bonus or dividend obligations, $; total	None.	
All other liabilities, viz.: Sundry accounts	1,825.42	
Total liabilities		$ 48,325.23
Balance, to protect contracts		$2,598,054.26

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	102,838	$128,791,000.00	529	$ 766,500.00
Policies or certificates written or increased during the calendar year	30,137	35,224,500 00	135	190,500.00
Total	132,975	164,015,500 00	664	957,000.00
Deduct decreased or ceased to be in force during the year	8,290	9,505,500,00	109	159,000.00
Total policies or certificates in force December 31st (end of year)	124,685	154,510,000.00	555	798,000.00
Losses and claims unpaid December 31st (beginning of year)		17,181.00		
Losses and claims incurred during the calendar year including 1896 claims not reported until 1897, personal disability and old age claims		878,209.00	1	2,000.00
Total		895,390 00	1	2,000.00
Losses and claims scaled down, compromised or paid during the year, including total and permanent disability and old age claims		863,147 00	1	2,000 00
Losses and claims unpaid December 31st (end of year)		32,243 00		
Assessments collected during year				

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Fifty cents for each $500 of mortuary benefits taken, paid in cash.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Do not not know amount of dues to subordinate bodies; annual dues to supreme body, 25 cents per member.

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

Answer. Five thousand dollars and $500.

Give limiting ages for admission.

Answer. Eighteen to 54.

Do the certificates or policies issued 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.

Answer. By reserve fund, the monthly premiums and the right to levy special assessments.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays sick and funeral benefits and total and permanent disability benefits.

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. Combined experience tables (actuaries').

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

Answer. Yes.

If so, what amount and for what purpose?

Answer. Five per cent appropriated toward payment of management expenses.

Has the society any emergency or reserve funds?

Answer. Yes

For what purpose, how created, and where deposited?

Answer. To pay claims; created by surplus of monthly premiums collected; deposited in chartered banks or invested in mortgages and bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At triennial meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Assignments not allowed.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Maine, New Hampshire, New York, Connecticut, Rhode Island, Ohio, Illinois, Indiana, Iowa, Minnesota, Wisconsin, North Dakota, Oregon, Colorado, California, Nebraska, Kansas, Missouri, Michigan, Tennessee.

Has the association more than one class?

Answer. No.

Number of members in each class?

Answer. One hundred and twenty-four thousand six hundred and eighty-five.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, LILLIAN M. HOLLISTER. *Vice-President*, ELIZABETH E. BROWN.
Secretary, BINA M. WEST.

[Incorporated April 6, 1897, under act 119 laws 1893 Voluntary association. Organized October 1, 1892. Commenced business October 1, 1892.]

Home office, Port Huron, Mich.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 39,866.67

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 6,332.49	
Dues for expenses, per capita tax, etc	11,315.93	
Assessments: Mortuary, $140,518.94; reserve, $23,563.07; total	164,082.01	
Medical examiners' fees paid by applicant, not received by society.		
Total paid by members	$ 181,630 43	
Interest, none; rent, none; total	None.	
From all other sources, viz.: Charter fees and supplies	5,017.70	
Total income during the year		$ 186,648.13
Sum		$ 226,514 80

DISBURSEMENTS DURING YEAR.

Death claims, $117,000; permanent disability claims, $150; total	$ 117,150.00	
Temporary disability, none; old age benefits, none; total, None.		
Payments returned to applicants or members	796.00	
Total paid to members	$ 117,946.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies None.		
Salaries of managers and agents not paid by commissions	3,185.88	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	4,540.82	
Amount paid to each: Supreme commander, $1,677.68; supreme record keeper, $1,677.68; supreme finance keeper, $536.05; trustees, $431.89; auditors, $217.52.		
Salaries and other compensation of office employes	4,597.00	
Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total None.		
Rent, $545; insurance premium, $25; advertising and printing, $4,189.68; total	4,759.68	
All other items, viz.: Postage, express and telegraph, $3,895.48; legal expenses, $858.52; governing bodies, $1,830.05; official publication, $3,776.95; insurance departments, $265.38; miscellaneous, $98.51; supplies, $6,143 64; officers' traveling expenses, $2,977.67; convention expenses, $2,330.34; office furniture, $344.15; total	23,320.59	
(Total expense, $40,369 97.)		
Total disbursements		$ 158,249.97
Balance		$ 68,264.83

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, none; bills receivable	None.	
Cash in office, $4,345 72; deposited in Commercial bank, Port Huron, Mich., $1,023.59; Citizens National bank, Flint, Mich., $62,895.52; total		$ 68,264.83
Total		$ 68,264.83
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets		$ 68,264.83

NON-LEDGER ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.
Total non-ledger assets	None.
Gross assets	$ 68,264.83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.
Personal or agent's debit balances unsecured, none; bills receivable unsecured, none; total	None.
Excess of assets over liabilities	None.
Depreciation of ledger assets to bring same to market value	None.
Total admitted assets	$ 68,264.83

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $5,500; not yet due, none; total	$ 5,500.00	
Losses in process of adjustment or reported, $18,500; resisted, $3,000; total	21,500.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	3,062.44	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		$ 30,062.44
Balance to protect contracts		$ 38,202.39

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)	17,037	$15,084,000.00	359	$ 245,000.00
Policies or certificates written or increased during the calendar year	10,986	7,657,500.00	276	128,500.00
Total	28,023	22,741,500.00	635	373,500.00
Deduct decreased or ceased to be in force during the year	3,974	1,843,500.00	87	26,500.00
Total policies or certificates in force December 31st (end of year)	24,049	20,898,000.00	548	347,000.00
Losses and claims unpaid December 31st (beginning of year)	12	15,000.00		
Losses and claims incurred during the calendar year	95	129,500.00	1	1,000.00
Total	107	144,500.00	1	1,000.00
Losses and claims scaled down, compromised or paid during the year	89	117,000.00		
Losses and claims unpaid December 31st (end of year)	18	21,000.00	1	1,000.00
Assessments collected during year	?	164,092.01	?	2,756.40

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Three dollars paid by member to organizer and subordinate lodge.

Give amount of annual dues to subordinate bodies and how paid.

Answer. Left to option of subordinate body.

When and how much of this is transferred to supreme body?

Answer. One dollar per year on social members; 50 cents per year on life benefit members.

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

Answer. Two thousand dollars and $500.

Give limiting ages for admission.

Answer. Eighteen to 52 years.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, permanent disability benefit.

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 levied according to age at entry.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent for management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, in case of emergency, one assessment per year on benefit members. Citizens National bank, Flint, Mich.

Are the officers, directors or trustees elected at an 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, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Pennsylvania, 153; Indiana, 65; Illinois, 130; Tennessee, 18; Wisconsin, 38; Missouri, 34; California, 30; Washington, 24; Connecticut, 9; Iowa, 22; Minnesota, 18; Nebraska, 21; Utah, 4; Wyoming, 6; Colorado, 14; Oregon, 28; New Jersey, 3; Arizona, 1; Kansas, 9; West Virginia, 5; Texas, 17; Kentucky, 6; New Hampshire, 2; Indian Territory, 2; British Columbia, 4; Quebec, 1; Georgia, 1; Canada, 1; Montana, 19; Idaho, 11; District of Columbia, 1; South Dakota, 5; North Dakota, 8; Alabama, 2; Arkansas, 1; New Mexico, 1.

Has the association more than one class?

Answer. Only one class of beneficial members.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, J. W. GOHEEN. *Secretary*, B. F. NELSON.

[Incorporated June 20, 1884, under laws of Missouri. Approved March 26, 1876, chapter 21, Voluntary association, organized June 30, 1873. Commenced business June 30, 1873.]

Home office, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 87,307 12

INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:		
Gross amount of membership fees	None.	
Dues for expenses, per capita tax, etc	$ 94,349.58	
Assessments: Mortuary, $3,895,581.93; reserve, $....; total	3,895,581.92	
Medical examiners' fees paid by applicant	None.	
Total paid by members		$3,989,881.50
Interest, $7,006.80; rent, $....; total		7,006.80
From all other sources, viz.: Benefit certificates, defunct cards, exchange, fines, supplies, etc		4,515.18
Total income during the year		4,001,403.48
Sum		$4,089,210.60

DISBURSEMENTS DURING YEAR.

Death claims, $3,918,263 80; permanent disability claims, $....; total	$3,918,263.80	
Temporary disability, $....; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$3,918,263.80	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	19,021.57	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	11,582.00	
Amount paid to each: President, $2,500; secretary, $4,200; treasurer, $5,000.		
Salaries and other compensation of office employes	20,189.20	
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisor, $2,500; total	2,500.00	
Rent, $2,805; taxes, $1,333; advertising and printing, $1,632.30; total	4,450.63	
All other items, viz.: Postage, express and telegraph, $3,832.28; legal expenses, $3,477.86; governing bodies, $18,725; official publication, $2,500; insurance departments, $86; miscellaneous, $22,929 04; total	53,550.18	
Total expenses, $110,263.88.)		
Total disbursements		$4,028,537.68
Balance		$ 60,653.92

LEDGER ASSETS.

Book value of real estate	None.	
Mortgage loans on real estate	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash in office, $2,939.62; deposited in bank: National Bank of Commerce, $58,313.30; total	60,652.92	
Total		60,652.92

NON-LEDGER ASSETS.

Due from grand lodges	$ 1,214.92	
Due from subordinate lodges	9.80	
Due from all other sources	20 00	
Furniture	8,524.01	
Supplies	3,024.82	
Total non-ledger assets		12,793.55
Gross assets		$ 73,446.47

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 11,548 83	
Personal or agents' debit balances unsecured, $....; bills receivable unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total		11,548.83
Total admitted assets		$ 61,897.64

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $96,296.67; not yet due, $.....; total.....	$ 96,296.67	
Losses in process of adjustment, or reported.....	325,500.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.	
Advance assessments, $....; bonus or dividend obligations, $....; total.....	None.	
All other liabilities.....	None.	
Total liabilities.....		$ 421,796.67

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	96,633	$178,027,000.00	191	$ 372 000.00
Policies or certificates written or increased during the calendar year.....	10,571	14,345,500.00	217	237,000.00
Total.....	107,204	192,372,500.00	408	609,000.00
Deduct decreased or ceased to be in force during the year.....	17,525	30,858,500.00	202	266.9 0.00
Total policies or certificates in force December 31st (end of year).....	89,679	161,414,000.00	206	342,500 00
Losses and claims unpaid December 31st (beginning of year).....	32	58,196 67	.....	.....
Losses and claims incurred during the calendar year.....	2,233	3,956,363.80	7	13,0 0 00
Total.....	2,265	4,014,530.47	7	13,000 00
Losses and claims scaled down, compromised or paid during the year.....	2,214	3,918,263 80	7	13,000.00
Losses and claims unpaid December 31st (end of year).....	51	96,266.67	.....	.....
Assessments collected during year..	.....	3,865,531.92	.....	10,299 40

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Governed by the subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Governed by the subordinate lodge.

When and how much of this is transferred to supreme body?

Answer. The annual dues to supreme lodge is $1 per annum, payable quarterly.

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

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. Between 18 and 50 years.

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

Answer. Full rate, $2,000; half rate, $1,000; quarter rate, $500.

If so, state how the amount is guaranteed.

Answer. From assessments only.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

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

Answer. On age at January 1st of each year.

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

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the supreme lodge annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not; assess sufficient to cover losses.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Assigoment not allowed.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 85; Arkansas, 69; California, 58; Connecticut, 21; Colorado, 17; District of Columbia, 5; Delaware, 1; Florida, 30; Georgia, 68; Idaho, 1; Illinois, 126; Iowa, 10; Indiana, 91; Indian Territory, 3; Kansas, 29; Kentucky, 128; Louisiana, 64; Maine, 18; Maryland, 16; Massachusetts, 134; Michigan, 48; Montana, 18; Mississippi, 117; Missouri, 79; Nebraska, 9; Nevada, 3; New Hampshire, 24; New Jersey, 39; New York, 171; North Carolina, 66; North Dakota, 3; Ohio, 103; Oregon, 1; Pennsylvania, 152; Rhode Island, 11; South Carolina, 62; Tennessee, 112; Texas, 276; Utah, 1; Vermont, 13; Virginia, 59; West Virginia, 14; Wisconsin, 34; Canada, 1; total, 2,414.

What what was the expected mortality for the year according to the actuaries' table of mortality?

Answer. One thousand, nine hundred and twenty-eight.

Has the association more than one class?

Answer. Only one class

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme President, F. W. SEARS. *Supreme Vice-President*, A. R. HALL.
Supreme Secretary, B. F. BURD.

[Incorporated May 8, 1891, under article 10, revised statutes of Missouri, 1889, chapter 42 Voluntary association.

Home office, Kansas City, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	$ 11,942.65

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, certificate fees	$ 93.00	
Dues for expenses, per capita tax	23.00	
Assessments: Mortuary, $30,112.41; reserve, $3,256.94; organizing fund, $10,875.94; general fund, $3,702.25; total	57,947.54	
Medical examiners' fees paid by applicant	2,953 50	
Total paid by members	$ 41,017.04	
Interest, $64.23; rent, $97; total	161.23	
From all other sources, viz: Advances to agents repaid, lodge supplies, regalia, etc	637.52	
Total income during the year		$ 41,815.79
Sum		$ 53,758.44

DISBURSEMENTS DURING YEAR.

Death claims, $18,859.03; permanent disability claims, $ ...; total	$ 18,859.03	
Temporary disability, $ ...; old age benefits, $ ...; total	None.	
Payments returned to applicants or members	1,542.29	
Total paid to members	$ 20,401.32	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	9,427.26	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	3,409.25	
Amount paid to each: Supreme secretary, $1,150.00; Supreme president, $3,259.25.		
Salaries and other compensation of office employes	1,915.78	
Medical examiners' fees, paid subordinate medical examiners, $1,969; medical salaries or fees paid supreme or grand medical supervisors, $1,460; total	3,429 00	
Rent, $419; taxes, $24.67; advertising and printing, $1,445.98; total	1,881.65	
All other items, viz: Postage, express and telegraph, $562.29; legal expenses, $575.05; governing bodies, $365.34; official publication, $858.41; insurance departments, $106 80; miscellaneous, $363.85; total	2,831.65	
Total expenses, $32,894.59.)		
Total disbursements		$ 43,295.91
Balance		$ 10,462.53

LEDGER ASSETS.

Book value of real estate	$ 4,200.00	
Mortgage loans on real estate	250.00	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest), and stocks owned absolutely	None.	
Agents' or personal debit balances, $3,090.17; bills receivable, $537.76; total	3,627.93	
Cash in office, $29.94; deposited in First National bank, Kansas City, Mo., $2 954.66; total	2,384.60	
Total	$ 10,462.53	
Deduct ledger liabilities: Personal or agents' credit balances, $ ...; borrowed money, $ ...; all other, $ ...; total	None.	
Total net ledger assets		$ 10,462.53

NON-LEDGER ASSETS.

Interest due and accrued	None.	
Rents due and accrued	None.	
Market value of real estate over book value	$ 1,500.00	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	3,200.00	
Total non-ledger assets		4,700.00
Gross assets		$ 15,162.53

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 354.72	
Personal or agents' debit balances unsecured, $3,090.17; bills receivable unsecured, $537.76; total	3,627.93	
Depreciation in ledger assets to bring same to market value	None.	
Total		$ 3,982.65
Total admitted assets		$ 11,179.88

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $1,000; not yet due, $2,600; total	$ 3,600 00	
Losses in process of adjustment, or reported, $4,000; resisted $2,000; total	6,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations, $ ...; total	None.	
All other liabilities	None.	
Total liabilities		9,600.00
Balance to protect contracts		$ 1,579.88

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,336	$4,474,500.00	72	$ 83,500.00
Policies or certificates written or increased during the calendar year	1,969	1,947,000.00	97	142,000.00
Total	6,305	6,421,500.00	169	225,500.00
Deduct decreased or ceased to be in force during the year	3,064	2,219,500.00	41	62,000 00
Total policies or certificates in force December 31st (end of year)	3,241	4,202 000 00	128	163,500.00
Losses and claims unpaid December 31st (beginning of year)	8	11,000.00		
Losses and claims incurred during the calendar year	19	28,000 00		
Total	27	39,000.00		
Losses and claims scaled down, compromised or paid during the year	20	28,000.00		
Losses and claims unpaid December 31st (end of year)	7	11,000 00		
Assessments collected during year	12	37,947 54	12	1,287.04

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. Two dollars and fifty cents, paid by applicant.
Give amount of annual dues to subordinate bodies and how paid
Answer. From $3 per year up.
When and how much of this is transferred to supreme body?
Answer. None.
What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. Five hundred dollars to $2,000.
Give limiting ages for admission.
Answer. Sixteen to 50 years.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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. Not now.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-half of certificate in case of total disability.

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

Answer. Mortality table.

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.

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. Eighty per cent of each assessment for mortuary purposes, 20 per cent for expenses.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. To protect members in the event of a heavy death rate. One assessment per month for balance of life expectancy, when member fails to live out the same. First National bank, when not invested.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. When death rate exceeds in any calendar year the cost called for by American experience table at the then attained age of membership, the excess is paid out of emergency fund.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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. No; yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 25; Colorado, 3; Kansas, 19; California, 11; Ohio, 2; Michigan, 11; Kentucky, 1; Nebraska, 3; Iowa, 4; Wyoming, 2; Utah, 1; Pennsylvania, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine and ninety-three one-hundredths.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, $1,962,000; B, $2,800,000.

Number of members in each class.

Answer. A, 1,294; B, 1,947.

Number and kind of claims for which assessments have been made

Answer. Death losses.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

SUPREME LODGE OF THE WESTERN BOHEMIAN FRATERNAL 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 thereof.

President, JOS. ZRANEK. *Secretary*, ALVIS BLAHA.

[Incorporated June 9, 1897. Voluntary association. Commenced business July 4, 1897.]

Home office, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		None.

INCOME DURING YEAR.

Gross amount paid members to the society, without deductions, as follows:		
Gross amount of membership fees	None.	
Dues for expenses	$ 586.00	
Assessments: Mortuary, $6,060.90; reserve, $420.48; total	6,490.38	
Medical examiners' fees paid by applicant	None.	
Total paid by members	$ 7,076.38	
Interest, none; rent, none; total	None.	
From all other sources: Sale of constitution and by-laws to subordinate lodges, $78.50; for certificates, $4.25; total	80.75	
Total income during the year		$ 7,157.13
Sum		$ 7,157.13

DISBURSEMENTS DURING YEAR.

Death claims, $4,000; permanent disability claims, none; total	$ 4,000.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 4,000.00	
Commissions, fees and salaries paid or allowed to agents and subordinate lodges for organization of subordinate bodies	None.	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	225.00	
Amount paid to each: President, $50; secretary, $150; treasurer, $25.		
Salaries and other compensation of office employes	None.	
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total	None.	
Rent, none; taxes, none; printing, $314.65; total	314.65	
All other items, viz.: Postage, express and telegraph, $66.79; legal expenses, $13.50; governing bodies, none; official publication, none; insurance departments, none; miscellaneous, none; recorder Linn county, $1; secretary of state, charter, $2.50; permit, $25; total	107.79	
(Total expenses, $647.44.)		
Total disbursements		$ 4,647.44
Balance		$ 2,509.69

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.

Mortgage loans on real estate, first liens, none; other than first, none; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds, (excluding interest) and stocks, owned absolutely	None.	
Agents' or personal or debit balances, none; bills receivable, none; total	None.	
Cash in office, $2,509.69; deposited in bank, none; total	$ 2,509.69	
Total	$ 2,509.69	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total	None.	
Total net ledger assets		$ 2,509.69

NON-LEDGER ASSETS.

Interest due, none; accrued, none; total	None.	
Rents due, none; accrued, none; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.	
Total non-ledger assets	None.	
Gross assets		$ 2,509.69

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	None.	
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total	None.	
Total admitted assets		$ 2,509 69

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $1,000; not yet due, none; total	$ 1,000.00	
Losses in process of adjustment, or reported, none; resisted, none; total	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.	
Advance assessments, none; bonus or dividend obligations, none; total	None.	
All other liabilities	None.	
Total liabilities		1,000.00
Balance to protect contracts		$ 1,509.69

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 1,000.00
Reserve (less amount thereof included in liabilities and assets not admitted)	429.48
Emergency (less amount thereof included in liabilities and assets not admitted)	None.
Expense (less amount thereof included in liabilities and assets not admitted)	19.31
Total special funds	$ 1,509.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR. Number.	TOTAL BUSINESS OF THE YEAR. Amount.	BUSINESS IN IOWA DURING YEAR. Number.	BUSINESS IN IOWA DURING YEAR. Amount.
Policies or certificates in force December 31st (beginning of year)				
Policies or certificates written or increased during the calendar year	1,288	$1,274,000.00	252	$ 251,000.00
Total	1,288	1,274,000.00	252	251,000.00
Deduct decreased or ceased to be in force during the year	29	28,500.00	6	6,000.00
Total policies or certificates in force December 31st (end of year)	1,259	1,245,500.00	246	245,000.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000 00		
Losses and claims incurred during the calendar year	4	4,000.00		
Total	5	5,000.00		
Losses and claims scaled down, compromised or paid during the year	4	4,000.00		
Losses and claims unpaid December 31st (end of year)	1	1,000.00		
Assessments collected during year		6,060.90		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Paid to subordinate lodges and left to their control.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Four dollars per annum, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. By assessment made once per year on each member sufficient to cover expenses.

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

Answer. Maximum, $2,000; minimum, $500.

Give limiting ages for admission

Answer. Youngest, 20; oldest, 50 years, excepting some charter members taken in before September 1, 1897, where whole bodies of other associations have become members of the supreme lodges

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

Answer. Yes.

If so, state how amount is guaranteed.

Answer. By monthly assessments, and by extra assessments if regular assessments are not sufficient.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality?

Answer. Yes.

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

Answer. Life expectancy tables are used, and assessments are levied on the age at entry.

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

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Has a reserve fund created by assessments on members, 25 cents each quarter; deposited in savings banks or invested in United States bonds; purpose as provided in by-laws of association.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At general convention of delegates from all subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The supreme lodge has the right to make one extra assessment in each month, but no more.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 10; Nebraska, 18; Minnesota, 7; North Dakota, 3; South Dakota, 2 Kansas, 2; Colorado, 1; Oklahoma, 1; Wisconsin, 5.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Five death claims.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of 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 thereof.

Supreme Mystic Ruler, D. E. STEVENS. *Supreme Vice-Ruler*, JOHN F. FOLLETT.
Supreme Recorder, W. H. SNYDER.

[Incorporated April 27, 1895, under act of April 29, 1874. Voluntary association. Organized December 10, 1884. Commenced business January, 1885.]

Home office, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 87,066.82

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Extension fund	$ 5,954.50	

Dues for expenses, per capita tax, etc., from members at large and honorary members	$ 403.25	
Assessments: Benefit fund, $185,115.12; surplus benefit fund, $18,346.12; expense, $25,208.74; total	300,669.98	
Medical examiners' fees paid by applicant	1,373.76	
Total paid by members	$ 217,401.49	
Interest, $2,835.66; rent, none; total	2,835.66	
From all other sources, viz.: Certificate fees, $62; regalia, $223.97; supplies, $284.20; official bonds, $429.83; sundries, $67.33; total	1,093.33	
Total income during the year		$ 221,330.48
Sum		$ 303,397.30

DISBURSEMENTS DURING YEAR.

Death claims, $169,750; permanent disability claims, $3,500; total	$ 173,250.00	
Temporary disability, none; old age benefits, none; total	None.	
Payments returned to applicants or members	None.	
Total paid to members	$ 173,250.00	
Commissions, fees and salaries paid or allowed to agents for organizing expense and supervision	20,583.67	
Salaries of managers and agents not paid by commissions	None.	
Total amount of salaries, fees per diem, mileage and expenses paid to officers	10,347.08	
Amount paid to each: Supreme mystic ruler, $3,999.96; supreme recorder, $1,650; ex-supreme treasurer, $1,350; supreme treasurer, $300; member supreme executive committee, $150; chairman committee on loans, $50; mileage and per diem, $2,847.90.		
Salaries and other compensation of office employes	4,342.14	
Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, $2,034; total	2,034.00	
Rent, $949.96; taxes and license, $205.50; advertising and printing, $3,088.64; total	4,244.30	
All other items, viz.: Postage, express and telegraph, $1,490.79; adjustment and legal expenses, 2,360.91; grand ruling, $285.05; official publication, $2,634.12; insurance departments, $ .....; miscellaneous, sundries, $173.46; regalies, $457.00; supplies, $792.36; furniture, $277.73; extension fund, $10.50; official bonds, $271.25; total	8,853.11	
(Total expenses, $50,615.00).		
Total disbursements		$ 223,565.68
Balance		$ 79,532.22

LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total	None.	
Mortgage loans on real estate, first liens, $45,500; other than first, none; total	$ 45,500.00	
Loans secured by pledge of bonds, stocks, or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, none; bills receivable, none; total	None.	
Cash in office, $8,533.69; deposited in Girard Life Insurance Annuity & Trust Co. of Philadelphia, $32,605.70; balance due from ex-treasurer, $342.83; total	41,532.22	
Total	$ 87,032.22	
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, $7,500; all other, none; total	7,500.00	
Total net ledger assets		$ 79,532.22

NON-LEDGER ASSETS.

Interest due, $512.50; accrued, $487 82; total	$ 1,00 32	
Rents due and accrued. None.		
Balance due from deputies and rulings	3,56 63	
Furniture, office fixtures, supplies and regalies	2,81 79	
Assessments actually to be collected by subordinate bodies not yet turned over to supreme body	55,04 13	
Total non-ledger assets		62,429.87
Gross assets		$ 141,962.09

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	$ 2,81 79	
Personal or agents' debit balances unsecured, $3,566.63; bills receivable unsecured, none; total	3,56 63	
Excess of mortuary assessments over liabilities	54 13	
Depreciation of ledger assets to bring same to market value None.		
Total		6,999.55
Total admitted assets		$ 135,022.54

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, $15,500; total	$ 15,50 00	
Losses in process of adjustment or reported, $39,500; resisted, $15,000; total	54,50 00	
Salaries, bills, accounts, etc., due and accrued	2,18 71	
Advance assessments, $279.44; bonus or dividend obligations, none; total	27 44	
All other liabilities None.		
Total liabilities		$ 72,461.15
Balance to protect contracts		$ 62,571.39
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted) None.		
Reserve (less amount thereof included in liabilities and assets not admitted) None.		
Emergency (less amount thereof included in liabilities and assets not admitted)	$ 62,41 65	
Expense (less amount thereof included in liabilities and assets not admitted)	15 74	
Total special funds		$ 62,571.39

EXHIBIT OF CERTIFICATE OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year)	11,669	$22,146,000.00	73	$ 110,500.00
Policies or certificates written or increased during the calendar year	3,671	4,831,500.00	8	6,500 00
Total	15,340	26,977,500 00	81	117,000 00
Deduct decreased or ceased to be in force during the year	3,159	4,945,500.00	23	34,500.00
Total policies or certificates in force December 31st (end of year)	12,181	22,032,000.00	58	82,500.00
Losses and claims unpaid December 31st (beginning of year)	32	69,750 00	None	None
Losses and claims incurred during the calendar year	94	177,750.00	None	None
Total	126	247,500 00	None	None
Losses and claims scaled down, compromised or paid during the year	93	177,500.00	None	None
Losses and claims unpaid December 31st (end of year)	33	70,000.00	.....	.....
Assessments collected during year	22	209,669 98	.....	907.63

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Admission fees collected by and goes to subordinate rulings and deputies.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount fixed and collected by subordinate rulings.

When and how much of this is transferred to supreme body?

Answer. Members at large $3 per annum.

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

Answer. Maximum, $4,500; minimum, $500.

Give limiting ages for admission.

Answer. Eighteen to 49 years.

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

Answer. No.

Does the 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.

Does it undertake or promise to pay temporay or permanent disability benefits?

Answer. Pays $500, $1,000 or $1,500 permanent total disability benefit divided in three annual payments.

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.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. A specific percentage of assessment rates collected is for expenses and emergency fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. For the benefit of members as an emergency fund? Ten per cent of benefit fund assessments. Supreme treasurer, Philadelphia, Pa.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By members of the supreme ruling and delegates thereto.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

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

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments or certificates to other than such persons allowed?

Answer. No.

Has the society 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. Has for years paid all claims in full. A few claims at inception of order paid at amount of one assessment on membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 15; Delaware, 1; District of Columbia, 2; Georgia, 29; Illinois, 45; Indiana, 5; Iowa, 4; Kansas, 1; Kentucky, 14; Ohio, 54; Maryland, 6; Michigan, 23; Minnesota 1; Missouri, 9; Nebraska, 1; New York, 34; New Jersey, 6; North Carolina, 14; South Carolina, 2; Texas, 58; Tennessee, 7; Virginia, 19; West Virginia, 9; Connecticut, 1; Pennsylvania, 26.

Has the associaton more than one class.

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, $18,297,000; B, $3,825,000.

Number of members in each class?

Answer. A, 8,862; B, 3,319.

Number and kind of claims for which assessments have been made?

Answer. Death and disability.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme Chief, D. W. GERARD. *Supreme Scribe*. F. L. SNYDER.

[Incorporated January 16, 1894. Voluntary association. Commenced business March 1, 1894.]

Home office, Crawfordsville, Ind.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 40,916.43

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	$ 1,833.00	
Dues for expenses, per capita tax, etc	17,986.60	
Assessments: Mortuary, $103,644.45; reserve, $12,193.65; expense, $6,096 40; total	121,936.50	
Medical examiners' fees paid by applicant	880.50	
Total paid by members	$ 142,516 60	
Interest, $1,625 50; rent, $....; total	1,625.50	
From all other sources: Supplies	974 61	
Total income during the year		$ 145,116.71
Sum		$ 186,033.14

DISBURSEMENTS DURING YEAR.

Death claims, $74,700; permanent disability claims, $ ...; total	$ 74,700.00	
Temporary disability $ ...; old age benefits, $....; total....None.		
Payments returned to applicants or members.....None.		
Total paid to members	$ 74,700.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....None.		
Salaries of managers and agents not paid by commissions..None.		
Total amount of salaries, fees per diem, mileage, expenses paid to officers	6,180.00	
Amount paid to each: Supreme chief, $1,800; supreme scribe, $3,000; supreme medical examiner, $1,200; supreme keeper of tribute, $180.		
Salaries and other compensation of office employes	2,782.25	
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisors, $ ...; total.....None.		
Rent, $510; taxes, $....; advertising and printing, $1,966.53; total..	2,476.53	
All other items, viz: Postage, express and telegraph, $753.11; legal expenses, $25; governing bodies, $ ...; official publication, $1,381.46; insurance departments, $ ...; organization, $7,121 45; furniture and fixtures, $195 15; expense, $1,799 56; mileage and per diem, $83.45; supply account, $1,450.30; bills payable, $2,300; total	15,109.48	
(Total expenses, $26,548.26.)		
Total disbursements		101,248.26
Balance		$ 84,814.88

LEDGER ASSETS.

Book value of real estate, unincumbered	$ 7,641.78	
Mortgage loans on real estate, first liens	5,500.00	
Loans secured by pledge of bonds, stocks or other collateral..	5,000.00	
Book value of bonds (excluding interest) and stocks owned absolutely	19,049 50	
Agents' or personal debit balances, $.....; bills receivable, $.....; total.....None.		
Cash in office, $... ; deposited in bank: Elston bank, Crawfordsville, Ind., $31,823 60; Ladoga bank, Ladoga, Ind., $4,000; First National bank, Crawfordsville, Ind., $10,000; Wingate bank, Wingate, $1,000; total	46,823.60	
Total	$ 84,814.88	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $....; all other, $....; total.....None.		
Total net ledger assets		84,814.88

NON-LEDGER ASSETS.

Interest due, $ ...; accrued, $....; total.....None.	
Rents due, $....; accrued, $....; total.....None.	

Furniture and fixtures	$ 1,567.76	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	None.	
Total non-ledger assets		$ 1,567.7
Gross assets		$ 86,382.64

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	$ 1,567.76	
Agents' debit balances not unsecured, $....; bills receivable, unsecured, $....; total	None.	
Depreciation in ledger assets to bring same to market value	None.	
Total		1,567.76
Total admitted assets		$ 84,814.88

NON-LEDGER LIABILITIES.

Losses, adjusted, due and unpaid, $....; not yet due, $....; total	None.
Losses in process of adjustment, or reported, $; resisted, $....; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, $ ...; bonus or dividend obligations, $ . . , total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	$ 84,814.88

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	8,801	415,193,950.00	253	$ 451,700.00
Policies or certificates written or increased during the calendar year	6,527	8,775,250 00	353	513,300.00
Total	15,328	23,969,200.00	606	965,000.00
Deduct decreased or ceased to be in force during the year	1,633	2,598,350.00	157	258,353.00
Total policies or certificates in force December 31st (end of year)	13,695	21,370,850.00	449	706,650 00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	46	77,250.00	2	3,400.00
Total	46	77,250.00	2	3,400.00
Losses and claims scaled down, compromised or paid during the year	46	74,700.00	2	3,400.00
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year	12	121,9a6 50	12	3,556 00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Seven dollars and fifty cents; paid to courts of the order

Give amount of annual dues to subordinate bodies, and how paid.

Answer. One dollar and fifty cents per capita, paid semi-annually.

When and how much of this is transferred to supreme body?

Answer. All to supreme body.

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

Answer. Three thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 55.

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

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By additional assessments if necessary.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

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. Age at entry.

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

Answer. No; assessments for mortuary and expense funds separate.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Equalizing assessments; from 10 per cent of assessments; Elston's bank, Crawfordsville, and invested in bonds and mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer Not more than two additional assessments in any one month.

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

Answer. Yes.

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

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 23; Indiana, 183; Illinois, 68; Kentucky, 4; Ohio, 61; Oregon, 4; Colorado, 1; Pennsylvania, 12; New York, 20; New Jersey, 2; Virginia, 4; Missouri, 7; Kansas, 12; Nebraska, 65; California, 5; Michigan, 31.

Has the association more than one class?

Answer. No.

Number of members.

Answer. Thirteen thousand, six hundred and ninety-five.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

Supreme Commander, D. P. MARKEY. *Supreme Record Keeper*, N. S. BOYNTON.

[Incorporated, September 11, 1885. Approved laws, 1869, chapter 18. Reincorporated August 31, 1894, and November 7, 1897, under act 119, public acts, 1893. Voluntary association. Commenced business, September 1, 1883.]

Home office, Port Huron, Mich.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		$ 316,914.41

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 16,534.05	
Dues for expenses, per capita tax, etc	3,260.83	
Assessments: Mortuary, $1,344,563.79; expense, $171,154.07; total	1,415,737.86	
Medical examiner's fees paid by applicant	None.	
Total paid by members	$1,435,532.74	
Interest, $9,761.86; rent, $....; total	9,761.86	
From all other sources, viz.: Charter fees and supplies, $5,648.58; sick, funeral and accident, general fund, $5,261.25; sick, funeral and accident benefit funds, $20,293.33; total	31,203.16	
Total income during the year		1,476,497.76
Sum		$1,793,412.17

DISBURSEMENTS DURING YEAR.

Death claims, $1,090,340.78; permanent disability claims, $36,238.00; total	$1,126,576.78	
Temporary disability, $8,760.80; old age benefits, $....; total	8,760.80	
Payments returned to applicants or members	548.78	
Total paid to members	$1,135,886.36	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	None.	
Salaries of managers and agents not paid by commissions	28,694.38	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	20,570.39	
Amount paid to each: Supreme commander, $6,034.94; supreme record keeper, $5,518.50; supreme medical examiner, $830.35; supreme counselor, $3,747.12; supreme finance keeper, $1,186.64; supreme trustee, $236.32; supreme auditors, $859.88; supreme editor Bee Hive, $2,166.64.	18,023.90	
Salaries and other compensation of office employes		
Medical examiners' fees, paid subordinate medical examiners, $....; medical salaries or fees paid supreme or grand medical supervisors, $55 85; total	55.85	
Rent, $2,657.97; taxes, $100; advertising and printing, $9,558 69; total	12,316.66	
All other items, viz.: Postage, express and telegraph, $7,833.62; legal expenses, $5,096.10; governing bodies, $60,284.80; official publication, $22,943.34; insurance departments, $279.75; miscellaneous, $1,992.43; supplies, $17,378.31; travel, $1,122.95; supreme tent revised, $6,882.27; total	123,523 61	
(Total expenses, $205,184.79.)		
Total disbursements		1,341,071.15
Balance		$ 452,341.02

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $....; total	None.	
Mortgages loans on real estate, first liens, $....; $....; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	$ 251,812.50	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash in office, $5,966 50; deposited in Commercial bank, Port Huron, $137,467.62; First National bank, Port Huron, $20,400; Port Huron, Savings bank, savings department, $20,400; Port Huron Savings bank, in transit, $17,194.40; total	206,528.52	
Total	$ 452,341 02	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $....; all other, $....; total	None.	
Total net ledger assets		$ 452,341.02

NON-LEDGER ASSETS.

Interest due, $....; accrued, $....; total	None.	
Rents due, $....; accrued, $....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	$ 4,687.50	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	120,000.00	
Total non-ledger assets		124,687.50
Gross assets		$ 577,028.52

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.
Personal or agents' debit balances unsecured	None.
Depreciation in ledger assets to bring same to market value	None.
Total	None.
Total admitted assets	$ 577,028.52

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $45,977.40; not yet due, $....; total	$ 45,977.40	
Losses in process of adjustment, or reported, $101,500; resisted, $37,000; total	138,660.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	11,074.25	
Advance assessments, $ ...; bonus or dividend obligations $....; total	None.	
All other liabilities	None.	
Total liabilities		195,651.65
Balance to protect contracts		$ 381,376.87

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 118,559 34	
Reserve (less amount thereof included in liabilities and assets not admitted)	None	
Emergency (less amount thereof included in liabilities and assets not admitted)	251,812.50	
Expense (less amount thereof included in liabilities and assets not admitted)	11,005.03	
Total special funds		381,376.87

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	118,767	$162,710,500 00	2,335	$ 2,929,500 00
Policies or certificates written or increased during the calendar year	35,952	32,709,000 00	1,239	926,500.00
Total	154,719	195,419,500.00	3,574	3,856,000.00
Deduct decreased or ceased to be in force during year	16,056	14,419,500 00	809	750,000.00
Total policies or certificates in force December 31st (end of year)	138,663	181,000,000 00	2,765	3,106,000.00
Losses and claims unpaid December 31st (beginning of year)	99	168,600.00		
Losses and claims incurred during the calendar year	696	1,142,554.18	9	17,800.00
Total	795	1,311,154 18	9	17,800.00
Losses and claims scaled down, compromised or paid during the year	679	1,126,576.78	8	16,800.00
Losses and claims unpaid December 31st (end of year)	116	184,577.40	1	1,000 00
Assessments collected during year	12	1,244 583 79	12	23,307 84

MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Sixteen thousand five hundred and thirty-four dollars and five cents. Paid by members when admitted for certificate fee.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Regulated by subordinate bodies solely. Social members pay annual per capita tax of $1 each.

When and how much of this is transferred to supreme body?

Answer. None.

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

Answer. Five hundred to $3,000.

Give limiting ages for admission.

Answer. From 16 to 51 years for benefit members.

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

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, one-tenth of amount of certificate annually for total and permanent disability, and also old age benefits in same amount, when reaching 70 years.

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 admission.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent to pay management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To provide for payment of death claims in excess of what monthly assessments will pay. Invested in U. S. and municipal bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

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

Answer. Yes.

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

Answer. No.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Doing business in all other states.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. About six per 1,000.

Has the association more than one class?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs 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 thereof.

President, ELIZABETH RODGERS. *Vice-President*, ANNIE E. DALEY.
Secretary, CATHERINE HUGHES.

[Incorporated January, 31, 1894, under laws of 1893. Approved June 22, 1893, chapter 73. Voluntary association, organized July 17, 1891. Commenced business July 17, 1891.]

Home office, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	$ 9,072.93

INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees	$ 7,350.00	
Dues for expenses, per capita tax, etc	13,321.85	
Assessments: Mortuary, $66,561.02; reserve, $....; total	66,561.02	
Medical examiners' fees paid by applicant	9,963.00	
Total paid by members	$ 97,195.87	
Interest, $32.94; rent, ...; total	32.94	

From all other sources, viz: Three per cent of endowment for extending order, $1,950.00; supplies from subordinate courts, $5,535.13; sundries, $468.31; total	$ 8,053.44	
Total income during the year		$ 105,282 25
Sum		$ 114,335.18

DISBURSEMENTS DURING YEAR.

Death claims, $62,281.00; permanent disability claims, $....; total	$ 62,281.00	
Temporary disability, $ ...; old age benefits, $....; total	None.	
Payments returned to applicants or members	None.	
Total paid to members		$ 62,281.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies		3,675.00
Salaries of managers and agents not paid by commissions		320.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers		4,300.00
Amount paid to each: High chief ranger, $2,000; high secretary, $1,500; high treasurer, $900.		
Salaries and other compensation of office employes		615.00
Medical examiners' fees paid subordinate medical examiners, $8,302 50; medical salaries or fees paid supreme or grand medical supervisors, $1,660.50; total		9,963.00
Rent, $420; taxes, $; advertising and printing, $562.60; total		982.60
All other items, viz: Postage, express and telegraph, $....; legal expenses, $ ...; governing bodies, $2,454.16; official publication, $ ..; insurance departments, $....; miscellaneous supplies for subordinate courts, expenses, etc, $7,293.32; 3 per cent fund railway fares and traveling expenses, $309.80; total		10,057.28
(Total expenses, $29,912.88.)		
Total disbursements		$ 93,193.88
Balance		$ 22,161.30

LEDGER ASSETS.

Book value of real estate, unincumbered, $....; incumbered, $; total	None.	
Mortgage loans on real estate, first liens, $....; other than first, $; total	None.	
Loans secured by pledge of bonds, stocks or other collateral	None.	
Book value of bonds (excluding interest) and stocks owned absolutely	None.	
Agents' or personal debit balances, $....; bills receivable, $....; total	None.	
Cash in office, $; deposited in Illinois Trust and Savings bank, $1,123.41; International Bank of Chicago, $21,037.89; total	$ 22,161.30	
Total	$ 22,161.30	
Deduct ledger liabilities: Personal or agents' credit balances, $....; borrowed money, $ ...; all other, $....; total	None.	
Total net ledger assets		$ 22,161.30

NON-LEDGER ASSETS.

Interest due, $ ...; accrued, $....; total	None.	
Rent due, $....; accrued, $....; total	None.	
Market value of real estate over book value	None.	
Market value of bonds (not including interest) and stocks over book value	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body	11,000.00	
Total non-ledger assets		11,000.00
Gross assets		$ 33,161.30

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.	
Personal or agents' debit balances unsecured, $... ; bills receivable unsecured, $ ...; total	None.	
Depreciation of ledger assets to bring same to market value	None.	
Total	None.	
Total admitted assets		$ 33,161.30

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, $1,000; not yet due, $ ...; total	$ 1,000.00	
Losses in process of adjustment, or reported, $11,000; resisted, $2,000; total	13,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc, due and accrued	None.	
Advance assessments, $ ...; bonus or dividend obligations, $....; total	None.	
All other liabilities	None.	
Total liabilities		14,000 00
Balance to protect contracts		$ 19,161.30
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	$ 7,310 44	
Reserve (less amount thereof included in liabilities and assets not admitted)	None.	
Emergency (less amount thereof included in liabilities and assets not admitted)	None.	
Expense (less amount thereof included in liabilities and assets not admitted)	11,850.86	
Total special funds		$ 19,161 30

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	7,510	$ 7,510,000 00	97	$ 97,000.00
Policies or certificates written or increased during the calendar year	6,642	6,642,000 00	74	74,000.00
Total	14,152	14,152,000.00	171	171,000.00
Deduct decreased or ceased to be in force during the year	283	283,000.00	12	12,000.00
Total policies or certificates in force December 31st (end of year)	13,869	13,869,000.00	159	159,000.00
Losses and claims unpaid December 31st (beginning of year)	7	7,000.00	None	None
Losses and claims incurred during the calendar year	69	69,000.00	1	1,000.00
Total	76	76,000.00	1	1,000.00
Losses and claims scaled down, compromised or paid during the year	62	62,000.00	1	1,000.00
Losses and claims unpaid last December 31st (end of year)	14	14,000 00	None	None
Assessments collected during year		68,511 02		831 58

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. From $3 to $6.50; paid to subordinate courts.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Five dollars and $4 to subordinate courts, and $1 per member to high court, payable quarterly.

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

Answer. One thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 50 years.

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

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. Guaranteed by pro rata assessments.

Does your insurance contain any dividend feature.

Answer. No dividend feature.

Does the 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.

Does it undertake or promise to pay temporary or permanent disability benefits?

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. Pro rata assessments.

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

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Three per cent, or $30, on each death claim, for the purpose of extending the order.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an 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, heirs, relatives or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Payable to heads of religious and charitable institutions.

Has the society 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.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 161; Wisconsin, 21; Indiana, 2; Michigan, 10; Ohio, 1; Iowa, 4; North Dakota, 1; Minnesota, 2; Vermont, 1; Pennsylvania, 1; Missouri, 2.

Has the association more than one class?

Answer. No.

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	Des Moines	Iowa.
Anchor Mutual Fire	Des Moines	Iowa.
Atlas Mutual	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 Merchants Mutual	Burlington	Iowa.
Iowa State	Keokuk	Iowa.
Merchants Brick Mutual	Des Moines	Iowa.
Merchants and Bankers Mutual Fire	Des Moines	Iowa.
Mill Owners Mutual Fire	Des Moines	Iowa.
Security Fire	Davenport	Iowa.
State	Des Moines	Iowa.
OTHER THAN IOWA COMPANIES.		
Aachen and Munich Fire—U. S. branch	Chicago	Illinois.
Ætna	Hartford	Connecticut.
Agricultural	Watertown	New York.
American	Boston	Massachusetts
American	Newark	New Jersey.
American Central	St. Louis	Missouri.
American Fire	New York	New York.
American Fire	Philadelphia	Pennsylvania.
Atlas Assurance—U. S. branch	Chicago	Illinois.
Baloise Fire—U. S. branch	New York	New York.
British America 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 Assurance—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.
Eagle Fire	New York	New York.
Equitable Fire and Marine	Providence	Rhode Island.
Erie Fire	Buffalo	New York.

NAME AND LOCATION OF COMPANIES—CONTINUED.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Farmers Fire	York	Pennsylvania.
Fire Association of Philadelphia	Philadelphia	Pennsylvania.
Firemens	Newark	New Jersey.
Firemans Fund	San Francisco	California.
Franklin Fire	Philadelphia	Pennsylvania.
German	Freeport	Illinois.
German Alliance	New York	New York.
German American	New York	New York.
Germania Fire	New York	New York.
Girard 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.
Helvetia Swiss Fire—U. S. branch	New York	New York.
Home	New York	New York.
Imperial—U. S. branch	New York	New York.
Insurance Company of North America	Philadelphia	Pennsylvania.
International	New York	New York.
Lancashire—U. S. branch	Chicago	Illinois.
Law Union and Crown Fire and Life—U. S. branch	New York	New York.
Lion Fire—U. S. branch	Hartford	Connecticut.
Liverpool and London and Globe	New York	New York.
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	New York	New York.
Manchester Fire Assurance—U. S. branch	New York	New York.
Manhattan Fire	New York	New York.
Manufacturers and Merchants	Pittsburg	Pennsylvania.
Mechanics	Philadelphia	Pennsylvania.
Mercantile Fire and Marine	Boston	Massachusetts
Merchants	Newark	New Jersey.
Merchants Insurance Co. in Providence	Providence	Rhode Island.
Michigan Fire and Marine	Detroit	Michigan.
Milwaukee Fire	Milwaukee	Wisconsin.
Milwaukee Mechanics	Milwaukee	Wisconsin.
National Fire	Hartford	Connecticut.
National Standard	New York	New York.
Netherlands Fire—U. S. branch	Hartford	Connecticut.
Newark Fire	Newark	New Jersey.
New Hampshire	Manchester	New Hampshire
Niagara Fire	New York	New York.
North British and Mercantile—U. S. branch	New York	New York.
North German Fire—U. S. branch	Chicago	Illinois.
Northern Assurance Co.—U. S. branch	New York	New York.
Norwood	New York	New York.
Northwestern National	Milwaukee	Wisconsin.
Norwalk Fire	Norwalk	Connecticut.
Norwich Union—U. S. branch	New York	New York.
Orient	Hartford	Connecticut.
Pacific Fire	New York	New York.
Palatine—U. S. branch	New York	New York.
Pennsylvania Fire	Philadelphia	Pennsylvania.
Phenix	Brooklyn	New York.
Phoenix	Hartford	Connecticut.
Phoenix Assurance Co.—U. S. branch	New York	New York.
Providence Washington	Providence	Rhode Island.
Prussian National—U. S. branch	Chicago	Illinois.

NAME AND LOCATION OF COMPANIES—CONTINUED.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Queen Insurance Co. of America	New York	New York.
Reliance	Philadelphia	Pennsylvania.
Rochester German	Rochester	New York.
Rockford	Rockford	Illinois.
Royal—U. S. branch	New York	New York.
Royal Exchange Assurance—U. S. branch	New York	New York.
St. 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
Spring Garden	Philadelphia	Pennsylvania.
Sun Insurance Office—U. S. branch	New York	New York.
Svea Fire and Life—U. S. branch	New York	New York.
Thuringia—U. S. branch	Chicago	Illinois.
Traders	Chicago	Illinois.
Traders Fire	New York	New York.
Transatlantic Fire—U. S. branch	Chicago	Illinois.
Union	Philadelphia	Pennsylvania.
Union Assurance Society—U. S. branch	New York	New York.
Union Marine—U. S. branch	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.
Western Underwriters Association—Incorporated	Chicago	Illinois.
Williamsburgh City Fire	Brooklyn	New York.
Wisconsin Fire	Milwaukee	Wisconsin.

LIFE.

Aetna Life	Hartford	Connecticut.
American Union Life	New York	New York.
Bankers Life	Lincoln	Nebraska.
Central Life Assurance Society of the United States	Des Moines	Iowa.
Connecticut General Life	Hartford	Connecticut.
Connecticut Mutual Life	Hartford	Connecticut.
Covenant Mutual Life	St. Louis	Missouri.
Equitable Life Assurance Society of the United States	New York	New York.
Equitable Life Insurance Company of Iowa	Des Moines	Iowa.
Germania Life	New York	New York.
Home Life	New York	New York.
Iowa Life	Sioux City	Iowa.
Kansas Mutual Life	Topeka	Kansas.
Manhattan Life	New York	New York.
Massachusetts Mutual Life	Springfield	Massachusetts
Metropolitan Life	New York	New York.
Michigan Mutual Life	Detroit	Michigan.
Mutual Life Insurance Company of New York	New York	New York.
Mutual Benefit Life	Newark	New Jersey.
National Life	Montpelier	Vermont.
New York Life	New York	New York.
Northwestern Life and Savings company	Des Moines	Iowa.
Northwestern Mutual Life	Milwaukee	Wisconsin.
Pacific Mutual Life	San Francisco	California.
Penn Mutual Life	Philadelphia	Pennsylvania.
Phoenix Mutual Life	Hartford	Connecticut.
Provident Life and Trust Company of Philadelphia	Philadelphia	Pennsylvania.
Provident Savings Life Assurance Society of New York	New York	New York.
Prudential Insurance Company of America	Newark	New Jersey.
Register Life and Annuity	Davenport	Iowa.

NAME AND LOCATION OF COMPANIES—CONTINUED.

LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Royal Union Mutual Life	Des Moines	Iowa.
Security Trust and Life	Philadelphia	Pennsylvania.
Travelers Life	Hartford	Connecticut.
Union Central Life	Cincinnati	Ohio.
Union Mutual Life	Portland	Maine.
Union Life	Omaha	Nebraska.
United States Life	New York	New York.
Washington Life	New York	New York.

ACCIDENT.

Preferred Accident	New York	New York.
Standard Life and Accident	Detroit	Michigan.
Travelers	Hartford	Connecticut.

HAIL.

Alliance Hail and Cyclone Mutual	Austin	Minnesota.
Minnesota Farmers Hail	Minneapolis	Minnesota.
State Mutual Hail	Winnebago City	Minnesota.

CASUALTY.

Bankers Mutual Casualty company	Des Moines	Iowa.
Employers Liability Assurance corporation—U. S. Br.	Boston	Massachusetts.
Fidelity and Casualty company	New York	New York.
Hartford Steam Boiler Inspection and Insurance Co.	Hartford	Connecticut.
Lloyds Plate Glass	New York	New York.
London Guarantee and Accident—U. S. branch	Chicago	Illinois.
Metropolitan Plate Glass	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 Bonding and Trust company	Baltimore	Maryland.
American Surety Company of New York	New York	New York.
City Trust Safe Deposit and Surety company	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	New York	New York.
United States Fidelity and Guaranty company	Baltimore	Maryland.

STIPULATED PREMIUM AND ASSESSMENT LIFE INSURANCE ASSOCIATIONS.

Acme Life insurance company	Marshalltown	Iowa.
Additional Benefit Life association	Des Moines	Iowa.
American Temperance Life Insurance association	New York	New York.
Ancient Order of United Workmen of Iowa	Waterloo	Iowa.
Bankers Life association	Des Moines	Iowa.
Chicago Guaranty Fund Life society	Chicago	Illinois.
Chicago Life association	Des Moines	Iowa.
Connecticut Indemnity association	Waterbury	Connecticut.
Covenant Mutual Life association	Galesburg	Illinois.
Des Moines Life association	Des Moines	Iowa.
Economic Life association	Clinton	Iowa.
Equitable Mutual Life association	Waterloo	Iowa.
Farmers Life association	Des Moines	Iowa.
Federal Life association	Davenport	Iowa.
Fraternal Union Insurance association	Marshalltown	Iowa.

NAME AND LOCATION OF COMPANIES—CONTINUED.

STIPULATD PREMIUM AND ASSESSMENT LIFE INSURANCE ASSOCIATIONS—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Fidelity Mutual Life association	Philadelphia	Pennsylvania.
German-American Mutual Life association	Burlington	Iowa.
Hartford Life Insurance company	Hartford	Connecticut.
Iowa National Life association	Des Moines	Iowa.
Illinois Life association	Chicago	Illinois.
Knights of the Globe Mutual Benefit association	Freeport	Illinois.
Knights Templars and Masons Life Indemnity Co.	Chicago	Illinois.
Laboring Mens Co-operative Life association	Webster City	Iowa.
Masonic Aid Association of Dakota	Yankton	South Dakota.
Masons and Odd Fellows Life association	Manchester	Iowa.
Merchants Life association	Burlington	Iowa.
Midland Life association	Fort Dodge	Iowa.
Minnesota Scandinavian Relief association	Red Wing	Minnesota.
Ministerial Life association	Los Angeles	California.
Mutual Benefit association	Toledo	Iowa.
Mutual Life association of Iowa	Red Oak	Iowa.
Mutual Reserve Fund Life association	New York	New York.
Mutual Aid Society of the German Lutheran Synod of Iowa and other states	Iowa City	Iowa.
National Life association	Hartford	Connecticut.
Northern Life association	Marshalltown	Iowa.
Northwestern Life association	Chicago	Illinois.
Northwestern Life association	Minneapolis	Minnesota.
Northwestern Life Assurance company	Chicago	Illinois.
Odd Fellows Annuity association	Des Moines	Iowa.
Preferred Bankers Life Assurance company	Detroit	Michigan.
Piqua Mutual Aid and Accident association	Piqua	Ohio.
Security Mutual Life association	Binghampton	New York.
Scandinavian Mutual Aid association	Galesburg	Illinois.
Southwestern Mutual Life association	Marshalltown	Iowa.
United States Life association	Davenport	Iowa.
Western Mutual Life association	Chicago	Illinois.

STIPULATED PREMIUM AND ASSESSMENT ACCIDENT ASSOCIATIONS.

American Mutual Accident association	Oshkosh	Wisconsin.
Bankers Accident Insurance company	Des Moines	Iowa.
Brotherhood Accident company	Boston	Massachusetts.
Globe Accident Insurance association	Marshalltown	Iowa.
Imperial Accident association	Des Moines	Iowa.
Marshalltown Accident association	Marshalltown	Iowa.
Masons Fraternal 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.
Peoples Accident association	Des Moines	Iowa.
Railway Officials and Employes Accident association	Indianapolis	Indiana.
United States Implement Dealers Accident association	Council Bluffs	Iowa.
United States Mercantile Indemnity association	Des Moines	Iowa.
Western Accident association	Marshalltown	Iowa.
Woodmen Accident association	Lincoln	Nebraska.

NAME AND LOCATION OF COMPANIES—CONTINUED.

FRATERNAL SOCIETIES OR ORDERS.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Ancient Order of United Workmen	Des Moines	Iowa.
American Guild	Richmond	Virginia.
Brotherhood of American Yeomen	Des Moines	Iowa.
Catholic Order of Foresters	Chicago	Illinois.
Columbian Hearthstone	Iowa City	Iowa.
Endowment Rank Knights of Pythias	Chicago	Illinois.
Fraternal Aid association	Lawrence	Kansas.
Fraternal Brotherhood of the World	Tipton	Iowa.
Fraternal Tribunes	Rock Island	Illinois.
General Assembly of American Benevolent association	St. Louis	Missouri.
Home Forum Benefit Order	Chicago	Illinois.
Imperial Mystic Legion	Omaha	Nebraska.
Iowa Legion of Honor	Cedar Rapids	Iowa.
Knights and Ladies of Golden Precept	Clinton	Iowa.
Knights and Ladies of Honor	Indianapolis	Indiana.
Knights and Ladies of Security	Topeka	Kansas.
Loyal Mystic Legion of America	Hastings	Nebraska.
Modern Brotherhood of America	Tipton	Iowa.
Modern Woodmen of America	Rock Island	Illinois.
Mutual Protective League	Litchfield	Illinois.
Mystic Workers of the World	Fulton	Illinois.
National Aid association	Topeka	Kansas.
National Benevolent society	Kansas City	Missouri.
National Union	Toledo	Ohio.
Northwestern Legion of Honor	Marengo	Iowa.
Prudent Patricians of Pompeii	Washington	Dist. Columbia
Royal Fraternal Union	St. Louis	Missouri.
Royal Highlanders	Aurora	Nebraska.
Royal Neighbors of America	Peoria	Illinois.
Sovereign Camp Woodmen of the World	Omaha	Nebraska.
Supreme Council Catholic Knights of America	Norfolk	Virginia.
Supreme Council Royal Arcanum	Boston	Massachusetts
Supreme Court of Honor	Springfield	Illinois.
Supreme Court Independent Order of Foresters	Toronto	Canada.
Supreme Hive Ladies of the Maccabees of the World	Port Huron	Michigan.
Supreme Lodge Knights of Honor	St. Louis	Missouri.
Supreme Lodge National Reserve association	Kansas City	Missouri.
Supreme Lodge Western Bohemian Fraternal ass'n	Cedar Rapids	Iowa.
Supreme Ruling Fraternal Mystic Circle	Philadelphia	Pennsylvania.
Supreme Tent Knights of the Maccabees of the World	Port Huron	Michigan.
Supreme Tribe Ben Hur	Crawfordsville	Indiana.
Womans' Catholic Order of Foresters	Chicago	Illinois.

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