February 4, 1922.

Committee on Finance and Investment,
The University of Chicago.

Gentlemen:

At the meeting of the Board of Trustees held January 13, 1920, it was voted to approve the recommendation of the Committee on Finance and Investment with regard to a system of group insurance covering officers of instruction below the rank of assistant professor, administrative officers, and employees, all on a full-time basis, on the basis of insurance of $600. for each individual after one year's service, to increase at the rate of $100. per year during his period of service, up to a maximum of his annual salary, but in no event to exceed $3,000. It was further voted that the Auditor be instructed to prepare a report at the expiration of a period of two years, while the plan of group insurance was in force, showing the results of its operation.

This plan was inaugurated as of April 1, 1920, but as it appears desirable to secure consideration of the whole plan before the expiration of the two years, I am presenting information herewith dealing with the whole subject. This information covers the period from April 1, 1920, to February 1, 1922, a period of twenty-two months.

I beg to give below statistics of the number of people who have enjoyed the benefits of this plan, classified as to

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I beg to give below statistics of the number of people who have enjoyed the benefits of this plan, classified as to

date of eligibility to participate in these benefits:

	Insured in Original Group	Insured Since	Totals
Number	602	479	1,081
Still with University	434	305	739
Turnover	168	174	342
Percentage	27.9	36.3	31.6

These statistics show that there has been a greater turnover among the later employees, in which case it amounted to 36.3 per cent of the total insured; whereas of the persons in the original group, the turnover was 27.9 per cent. and on the two groups as a whole, it was 31.6 per cent. It appears from the foregoing that the system of insurance has had comparatively slight effect in reducing the turnover. One would naturally expect persons who have been in the service of the University for a longer period to constitute the group that would be subject, in a smaller degree, to change, which is borne out by the statistics.

During the period the death losses have been four, and the beneficiaries under thepolicy have received insurance aggregating $4,300. These losses occurred as follows:

John Hamilton	City Office Buildings	September 1920	$ 600.
John Floto	University Press	December 1920	1,400.
George Hirsch	City Office Buildings	January 1920	1,400.
William Koeppen	Yerkes Observatory	January 1922	900.
		Total	4,300.

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During the period the insurance premiums have amounted to $17,135.90, which is about four times the amount of the death losses to date. It should be understood that the premiums paid carry the insurance up to the first of April, except in the cases of individuals whose year matures between this date and April 1, so that there will be additional charges for premium. On the other hand, it is quite possible that there may be further death losses before the date mentioned. By years, the premiums have been as follows:

For the year ending March 31, 1921 - - - -	$ 8,162.50
To date, on the year ending March 31, 1922 -	8,973.40
Total - - - - - - -	$17,135.90

From the foregoing it appears that whereas

the premiums amount to the sum of - - - - - - -	$17,135.90
the beneficiaries of the insured have received -	4,300.00
Excess of premiums over benefits to date -	$12,835.90

I would suggest that consideration be given to a plan providing for the discontinuation of the present policy with the Aetna Life Insurance Company, and in lieu thereof, the University set aside from the income of the Reserve for Retiring Allowances and Insurance the sum of $9,000. for the year beginning April 1, 1922, and $10,000. for the year thereafter, which sums would be approximately the amounts required for premiums under the present plan of insurance, and out of the amounts so set aside, pay death losses under principles established for the present plan of group insurance, modified as hereinafter stated. A comparison between the results of

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The University of Chicago

Office of the Auditor

February 10, 1922.

My dear President Judson:

At the request of the Chairman of the Finance Committee I am submitting herewith for your information copy of a report presented at the meeting on February 4, on the subject of group insurance. The Chairman requests the members to familiarize themselves with this matter so that the subject may be discussed at an early date.

Yours very truly,

M C Plimpton

President Harry Pratt Judson,

Harper Library.

The University of Chicago

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Yours very truly,

President Harry Pratt Judson,

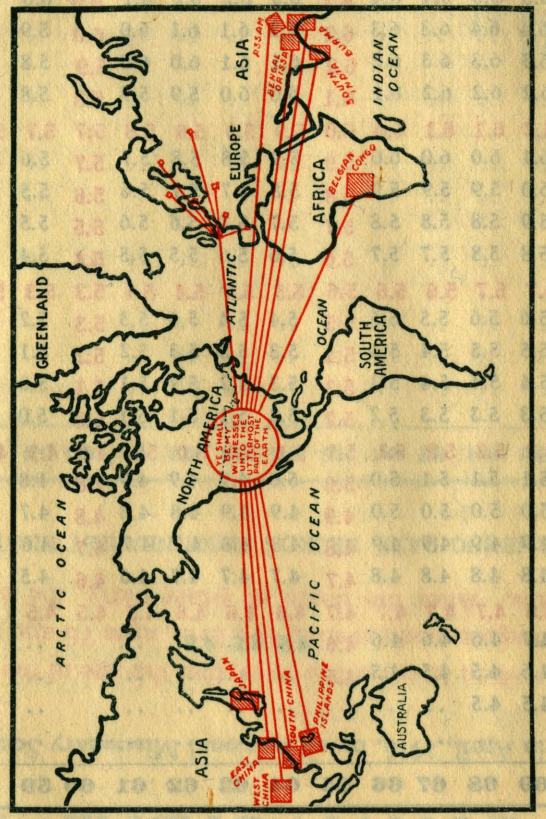
The Reynolds Library.

Single Life
Annuity Rates

From	1-29	4.0%	59	-	6.9%
From	30-39	4.5	60	-	7.0
	40 -	5.0	61	-	7.1
	41 -	5.1	62	-	7.2
	42 -	5.2	63	-	7.3
	43 -	5.3	64	-	7.4
	44 -	5.4	65	-	7.5
	45 -	5.5	66	-	7.6
	46 -	5.6	67	-	7.7
	47 -	5.7	68	-	7.8
	48 -	5.8	69	-	7.9
	49 -	5.9	70	-	8.0
	50 -	6.0	71	-	8.1
	51 -	6.1	72	-	8.2
	52 -	6.2	73	-	8.3
	53 -	6.3	74	-	8.4
	54 -	6.4	75	-	8.5
	55 -	6.5	76	-	8.6
	56 -	6.6	77	-	8.7
	57 -	6.7	78	-	8.8
	58 -	6.8	79	-	8.9

80 and over - 9.0%

In determining age reckon from nearest birthday



Life Annuities

File under Annuities

American Baptist Foreign Mission Society
Woman's American Baptist Foreign Mission Society
Ford Building Ashburton Place
Boston, Mass.

DOUBLE LIFE OR SURVIVORSHIP ANNUITY RATES

The following schedule of rates was adopted in April, 1916, by all National Missionary Societies in the Northern Baptist Convention

In order to determine the income on an annuity written to cover two lives, find the age of the older person at the top of the column and the age of the younger at the side. For example, an agreement covering two lives, ages 76 and 65, would yield an annuity of $7.20 per each $100 invested, or $3.60 payable every six months. After the death of either party, the annuity is paid to the survivor.

IN DETERMINING RATE, RECKON FROM NEAREST BIRTHDAY.

	80	79	78	77	76	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	
80	8.3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	80
79	8.2	8.2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	79
78	8.2	8.1	8.1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	78
77	8.1	8.1	8.0	8.0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	77
76	8.1	8.0	8.0	7.9	7.9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	76
75	8.0	7.9	7.9	7.9	7.8	7.8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	75
74	7.9	7.9	7.9	7.8	7.8	7.7	7.7	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	74
73	7.9	7.8	7.8	7.8	7.7	7.7	7.7	7.6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	73
72	7.8	7.8	7.7	7.7	7.7	7.6	7.6	7.5	7.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	72
71	7.8	7.7	7.7	7.7	7.6	7.6	7.6	7.5	7.5	7.4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	71
70	7.7	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	70
69	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.4	7.3	7.3	7.2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	69
68	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.3	7.3	7.3	7.2	7.2	7.1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	68
67	7.5	7.4	7.4	7.4	7.4	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	67
66	7.4	7.4	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.0	7.0	6.9	6.9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	66
65	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.0	7.0	6.9	6.9	6.8	6.8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	65
64	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9	6.9	6.8	6.8	6.7	6.6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	64
63	7.1	7.1	7.1	7.1	7.0	7.0	7.0	7.0	6.9	6.9	6.9	6.8	6.8	6.7	6.7	6.6	6.6	6.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	63
62	7.0	7.0	7.0	7.0	7.0	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.7	6.7	6.6	6.6	6.5	6.4	6.4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	62
61	6.9	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.3	6.2	..	..	..	..	..	..	..	..	..	..	..	..	..	61
60	6.8	6.8	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.7	6.6	6.6	6.5	6.5	6.5	6.4	6.4	6.3	6.2	6.2	6.1	..	..	..	..	..	..	..	..	..	..	..	..	60
59	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.4	6.3	6.3	6.2	6.2	6.1	6.0	6.0	..	..	..	..	..	..	..	..	..	..	..	59
58	6.7	6.6	6.6	6.6	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.4	6.4	6.3	6.3	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.8	..	..	..	..	..	..	..	..	..	..	58
57	6.6	6.5	6.5	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.3	6.3	6.3	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.8	5.8	5.7	..	..	..	..	..	..	..	..	..	57
56	6.5	6.4	6.4	6.4	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.6	5.6	..	..	..	..	..	..	..	..	56
55	6.4	6.4	6.3	6.3	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.9	5.9	5.8	5.7	5.7	5.6	5.6	5.5	5.4	..	..	..	..	..	..	..	55
54	6.3	6.3	6.2	6.2	6.2	6.2	6.2	6.2	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.7	5.6	5.5	5.5	5.4	5.4	5.3	..	..	..	..	..	..	54
53	6.2	6.2	6.2	6.1	6.1	6.1	6.1	6.1	6.0	6.0	6.0	6.0	5.9	5.9	5.9	5.8	5.8	5.7	5.7	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.2	5.2	..	..	..	..	..	53
52	6.1	6.1	6.1	6.0	6.0	6.0	6.0	6.0	6.0	5.9	5.9	5.9	5.8	5.8	5.8	5.7	5.7	5.7	5.6	5.6	5.5	5.5	5.4	5.3	5.3	5.2	5.2	5.1	5.0	..	..	..	..	52
51	6.0	6.0	6.0	5.9	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.7	5.6	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.0	5.0	4.9	..	..	..	51
50	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.8	4.8	..	..	50
49	5.8	5.8	5.8	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.4	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.8	4.8	4.7	4.6	..	49
48	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.4	5.4	5.4	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.6	4.6	4.5	48
47	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.8	4.7	4.7	4.6	4.6	4.5	4.5	47
46	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6	4.6	4.5	..	..	46
45	5.4	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	45
44	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	..	44
43	5.2	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	..	..	..	43
42	5.1	5.1	5.1	5.1	5.1	5.1	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.7	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	42
41	5.0	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	41
40	4.9	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.5	4.5	4.5												40
39	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	39
38	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	38
37	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	37
36	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36
	80	79	78	77	76	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	

For an Annuity with the
American Baptist Foreign Mission Society
write to
J. Y. Aitchison, Home Secretary,
Box 41, Boston, Mass.

For an Annuity with the
Woman's American Baptist Foreign Mission Society
write to
Miss Alice E. Stedman, Treasurer
Ford Building, Boston, Mass.

TEN IMPORTANT FACTS REGARDING LIFE ANNUITIES

1 Confidential Transaction All correspondence regarding *annuities* is kept *confidential.* The interests of any prospective annuitant are always carefully safeguarded.

2 Always Available They are issued *for any amount, at any time;* income beginning on the date the money is received.

3 Privilege of Designation They give to annuitants *while living* the satisfaction of knowing that after their death the net principal of their money will be used for the extension of the Kingdom.

4 Safety of Principal They are *b u r g l a r - proof.* If your copy of the agreement is lost or destroyed by fire, the annuity payments continue just the same as on Registered Bonds.

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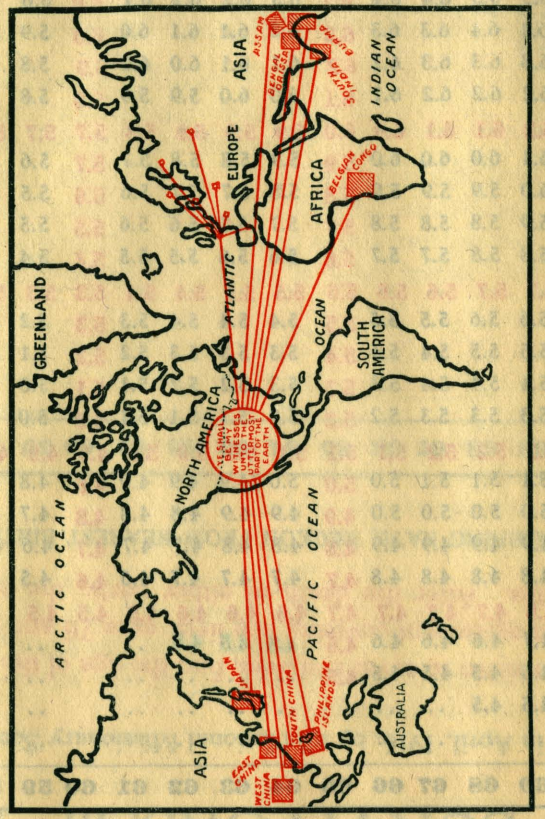
10 Spiritual Investment They are primarily an investment in the extension of the Kingdom of Christ which is a *world-embracing enterprise* to which the Lord himself guarantees a successful outcome.

Single Life
Annuity Rates

From	1-29	4.0%	59	-	6.9%
From	30-39	4.5	60	-	7.0
	40 -	5.0	61	-	7.1
	41 -	5.1	62	-	7.2
	42 -	5.2	63	-	7.3
	43 -	5.3	64	-	7.4
	44 -	5.4	65	-	7.5
	45 -	5.5	66	-	7.6
	46 -	5.6	67	-	7.7
	47 -	5.7	68	-	7.8
	48 -	5.8	69	-	7.9
	49 -	5.9	70	-	8.0
	50 -	6.0	71	-	8.1
	51 -	6.1	72	-	8.2
	52 -	6.2	73	-	8.3
	53 -	6.3	74	-	8.4
	54 -	6.4	75	-	8.5
	55 -	6.5	76	-	8.6
	56 -	6.6	77	-	8.7
	57 -	6.7	78	-	8.8
	58 -	6.8	79	-	8.9

80 and over - 9.0%

In determining age reckon from nearest birthday



Life Annuities

American Baptist Foreign Mission Society
Woman's American Baptist Foreign Mission Society
Ford Building Ashburton Place
Boston, Mass.

DOUBLE LIFE OR SURVIVORSHIP ANNUITY RATES

The following schedule of rates was adopted in April, 1916, by all National Missionary Societies in the Northern Baptist Convention

In order to determine the income on an annuity written to cover two lives, find the age of the older person at the top of the column and the age of the younger at the side. For example, an agreement covering two lives, ages 76 and 65, would yield an annuity of $7.20 per each $100 invested, or $3.60 payable every six months. After the death of either party, the annuity is paid to the survivor.

IN DETERMINING RATE, RECKON FROM NEAREST BIRTHDAY.

	80	79	78	77	76	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	
80	8.3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	80
79	8.2	8.2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	79
78	8.2	8.1	8.1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	78
77	8.1	8.1	8.0	8.0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	77
76	8.1	8.0	8.0	7.9	7.9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	76
75	8.0	7.9	7.9	7.9	7.8	7.8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	75
74	7.9	7.9	7.9	7.8	7.8	7.7	7.7	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	74
73	7.9	7.8	7.8	7.8	7.7	7.7	7.7	7.6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	73
72	7.8	7.8	7.7	7.7	7.7	7.6	7.6	7.5	7.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	72
71	7.8	7.7	7.7	7.7	7.6	7.6	7.6	7.5	7.5	7.4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	71
70	7.7	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	70
69	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.4	7.3	7.3	7.2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	69
68	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.3	7.3	7.3	7.2	7.2	7.1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	68
67	7.5	7.4	7.4	7.4	7.4	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	67
66	7.4	7.4	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.0	7.0	6.9	6.9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	66
65	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.0	7.0	6.9	6.9	6.8	6.8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	65
64	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9	6.9	6.8	6.8	6.7	6.6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	64
63	7.1	7.1	7.1	7.1	7.0	7.0	7.0	7.0	6.9	6.9	6.9	6.8	6.8	6.7	6.7	6.6	6.6	6.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	63
62	7.0	7.0	7.0	7.0	7.0	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.7	6.7	6.6	6.6	6.5	6.4	6.4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	62
61	6.9	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.3	6.2	..	..	..	..	..	..	..	..	..	..	..	..	..	61
60	6.8	6.8	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.7	6.6	6.6	6.5	6.5	6.5	6.4	6.4	6.3	6.2	6.2	6.1	..	..	..	..	..	..	..	..	..	..	..	..	60
59	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.4	6.3	6.3	6.2	6.2	6.1	6.0	6.0	..	..	..	..	..	..	..	..	..	..	..	59
58	6.7	6.6	6.6	6.6	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.4	6.4	6.3	6.3	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.8	..	..	..	..	..	..	..	..	..	..	58
57	6.6	6.5	6.5	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.3	6.3	6.3	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.8	5.8	5.7	..	..	..	..	..	..	..	..	..	57
56	6.5	6.4	6.4	6.4	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.6	5.6	..	..	..	..	..	..	..	..	56
55	6.4	6.4	6.3	6.3	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.9	5.9	5.8	5.7	5.7	5.6	5.6	5.5	5.4	..	..	..	..	..	..	..	55
54	6.3	6.3	6.2	6.2	6.2	6.2	6.2	6.2	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.7	5.6	5.5	5.5	5.4	5.4	5.3	..	..	..	..	..	..	54
53	6.2	6.2	6.2	6.1	6.1	6.1	6.1	6.1	6.0	6.0	6.0	6.0	5.9	5.9	5.9	5.8	5.8	5.7	5.7	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.2	5.2	..	..	..	..	..	53
52	6.1	6.1	6.1	6.0	6.0	6.0	6.0	6.0	6.0	5.9	5.9	5.9	5.8	5.8	5.8	5.7	5.7	5.7	5.6	5.6	5.5	5.5	5.4	5.3	5.3	5.2	5.2	5.1	5.0	..	..	..	..	52
51	6.0	6.0	6.0	5.9	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.7	5.6	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.0	5.0	4.9	..	..	..	51
50	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.5	5.5	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.8	4.8	..	..	50
49	5.8	5.8	5.8	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.4	5.4	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.8	4.8	4.7	4.6	..	49
48	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.4	5.4	5.4	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.6	4.6	4.5	48
47	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.8	4.7	4.7	4.6	4.6	4.5	4.5	47
46	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6	4.6	4.5	..	..	46
45	5.4	5.4	5.4	5.4	5.4	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	45
44	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	..	44
43	5.2	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.6	4.6	4.5	4.5	..	..	..	..	..	..	43
42	5.1	5.1	5.1	5.1	5.1	5.1	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.7	4.7	4.7	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	42
41	5.0	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	41
40	4.9	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	40
39	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.6	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	39
38	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	38
37	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	37
36	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36
	80	79	78	77	76	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	

For an Annuity with the
American Baptist Foreign Mission Society
write to
J. Y. Aitchison, Home Secretary,
Box 41, Boston, Mass.

For an Annuity with the
Woman's American Baptist Foreign Mission Society
write to
Miss Alice E. Stedman, Treasurer
Ford Building, Boston, Mass.

TEN IMPORTANT FACTS REGARDING LIFE ANNUITIES

1 Confidential Transaction All correspondence regarding *annuities* is kept *confidential.* The interests of any prospective annuitant are always carefully safeguarded.

2 Always Available They are issued *for any amount, at any time;* income beginning on the date the money is received.

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