

healthy lives coming in fresh from the medical examiners' hands, the assessments were very light. But for some years past all those which have not yet wholly collapsed have been furnishing very expensive insurance to such of their members as have remained enrolled. The following is a list of the original nine :—

Names of Societies.	Membership in			
	1878	1884	1885	1887
Mutual, Pottsville	83	dead
Monroe, Stroudsburg	162	dead
Odd-Fellows, Harrisburg	155	dead
Odd-Fellows, Titusville	300	dead
Odd-Fellows, Montrose	1,393	127	dead
Lake Shore Masonic	1,260	780	710	589
Temperance Mutual	2,350	924	1,054	2,382
Home Mutual	1,002	1,221	1,115	236
United Brethren	14,237	8,224	7,934	7,040
Totals	20,942	11,276	10,813	10,247

More than half the societies and more than half the members have disappeared in the short space of nine years. And the death assessments, as will presently be seen, have more than quadrupled during the same time. About 15,000 members came in during the nine years, and, in addition to the number that died, about 25,000 dropped out.

Below is found the record, year by year, for thirteen years, of the membership of the two largest of the survivors. The figures found in the last column include an addition of \$4.00 to the net death loss, for average expenses each year. For this year, however, we find that the expenses of the Temperance Mutual have been more than its death losses, and the United Brethren's expenses have gone up to \$8.44 per member :—

TEMPERANCE MUTUAL BENEFIT.				
Year.	New Members.	Total Members.	No. of Deaths.	Per \$1,000
1874	562	935	4	\$8.27
1875	507	1,389	8	9.17
1876	551	1,549	14	13.03
1877	1,094	2,306	25	14.80
1878	415	1,757	23	17.08
1879	497	1,939	11	9.67
1880	483	1,445	33	26.83
1881	332	1,329	23	21.30
1882	49	957	20	24.90
1883	146	931	19	24.40
1884	273	924	20	25.64
1885	496	1,054	19	22.02
1886	1,662	1,807	22	19.38
1887	2,239	2,382	21	14.00

UNITED BRETHREN MUTUAL AID.				
Year.	New Members.	Total Members.	No. of Deaths.	Per \$1,000
1874	1,713	7,033	58	\$12.24
1875	3,721	9,900	110	15.11
1876	3,378	12,102	135	15.15
1877	4,035	14,237	243	21.00
1878	4,633	13,826	256	22.51
1879	2,019	12,409	252	24.30
1880	1,967	12,684	308	28.28
1881	1,465	12,059	296	28.54
1882	1,093	10,947	325	34.60
1883	767	9,662	272	32.15
1884	477	8,224	312	41.93
1885	378	7,934	266	37.52
1886	771	7,429	287	41.50
1887	845	7,040	303	47.04

For the past two years the Temperance Mutual has been making a heroic effort, at a very heavy expense, to enroll new members and stave off the inevitable. Last year it lost 1,664 members, and had only 148 more to lose, to close up completely,

were it not for the 2,239 new ones obtained. Its death loss of 21 members should properly be rated against the 143 old members, because it is a rare thing to have a loss upon new members averaging only six months from the medical examiners' hands. If it were not for the new members of 1887, its cost of insurance to the old members would have been simply terrible. This society has two sections—a "total abstinence," and a "general" or drinking section. During 1887 the temperance membership has decreased from 389 to 349, and there have been 11 deaths, showing a cost of \$30 per \$1,000. In the general section the membership has increased from 1,418 to 2,033, and there have been only 10 deaths, showing an average cost of only \$5.79. This runs strongly contrary to the general opinion of the excellence of temperance lives, but is probably to be accounted for by the fact that the temperance section now contains few but aged men, while in the general or drinking section there is a large influx of fresh young lives. The average age of the temperance section is sworn to as being 48, that of the general section at 32 years.

The United Brethren continue to be disunited by death and disintegrated by heavy assessments. New members still fail to replace the losses by lapse and death, and so their numbers continue to decrease year by year. From 14,237 enthusiastic brethren in 1877, they have, by heroic struggles, mustered 7,040 at the end of 1887. Ten years ago, the cost of the uncertain assessments was \$21.00 per \$1,000; it is now \$47.00. If it had been less at that time it would probably have been greater now. If more money had been paid by each member during the early days, and held in reserve until now, the assessments would have been lighter at the present time, and the membership would have, very likely, been increased, as in the case of the regular companies. We repeat what we said last year as to the healthy members of both these societies :—" It must be a positively painful perplexity whether to patiently post the pay for another paste-board receipt, or pull the purse-strings tight and part with the policy."

A somewhat similar record of results is afforded in the case of two societies operated by Masonic brethren in Ontario, and in New York State, the figures of which are found below. In the fourth column the net assessments are given, per \$1,000, and in the fifth, or last column, the same by periods of years, with \$4.00 added for average expenses.

LONDON, ONT., MASONIC MUTUAL BENEFIT.				
Year.	Average Members.	No. of Deaths.	Costing per \$1,000.	By Periods.
1872-3	1,740	14	\$ 8.04	\$12.04
1874	1,960	16	8.10	
1875	2,250	26	11.50	14.80
1876	1,944	25	12.80	
1877	1,697	21	12.30	
1878	1,602	20	12.40	14.83
1879	1,555	12	7.80	
1880	1,475	27	18.31	
1881	1,446	20	13.80	19.30
1882	1,447	20	13.80	
1883	1,492	26	17.40	
1884	1,484	21	14.15	21.41
1885	1,436	26	18.10	
1886	1,352	27	20.00	
1887	1,290	30	24.60	28.60
1888 actual	1,135	—	26.43	30.43

SOUTHERN TIER MASONIC RELIEF ASSOCIATION.				
Year.	Average Members.	No. of Deaths.	Costing per \$1,000.	By Periods.
1869-70	742	5	\$ 6.50	\$10.50
1871-74	2,186	24	10.75	
1875	3,311	37	11.25	15.00
1876	3,728	58	11.50	
1877	4,052	58	14.30	17.90
1878	4,274	51	11.90	
1879	4,403	73	16.60	
1880	4,295	60	13.90	19.57
1881	4,065	66	16.20	
1882	3,787	73	19.00	
1883	3,458	68	16.70	21.85
1884	3,427	74	21.30	
1885	3,361	65	19.33	24.32
1886	3,019	69	22.85	
1887	2,502	62	24.78	27.82
1888 actual	2,291	—	27.06	31.06

Opposite the year 1888 is given the actual membership of the two societies on the first of January last, also the cost of the deaths upon that number, supposing the actual mortality of 1888 to be only the same as last year. Glancing down the columns, since they commenced operation, the same story is told of light assessments, with increasing membership, in earlier years, then heavier assessments and a decreasing membership. Each member now pays on an average four times as much as at the beginning, and most of the brethren would long ago have forfeited their certificates had they not been members of the Masonic fraternity as well, and their honor at stake. Those of them who are under forty-five years of age could to-day, if in good health, get cheaper insurance, guaranteed not to rise in cost, in regular companies. Both associations have now adopted graded rates, and resolved to accumulate a reserve fund, thus confessing the failure of their original plans. What a lot of mistaken denunciation of the plans of regular life insurance companies the officers of both these societies indulged in, while their faith in the pure assessment principle lasted! Not a word of that kind is now found in the annual reports of either. They have learned by sad experience that deaths increase with age, and that nothing but a reserve will save a society from gradually going to pieces when assessments become too heavy for young men to pay.

Last year we alluded to the sifting out of healthy lives, while the diseased remain and cheerfully pay all calls. The following figures from the Dominion insurance reports show how, in the case of the four societies reporting to the Government, this process has been operating for the past two years :

	1886.	1887.
New certificates issued for	\$9,784,755	\$7,860,000
Dropped out, retired....	6,303,450	4,440,707
Claims by death.....	139,349	174,965
Death claims resisted....	3,593	7,793

In the two years certificates representing \$17,644,755 were issued, and \$10,744,157 abandoned. Seventeen men join, and ten of them retire, leaving seven behind. These seven are likely to embrace all the moral hazard there is in the whole seventeen, and so, though the assessments may at present be light, it is easy to see why they rapidly increase when a large proportion of the youngest and healthiest members close their pockets and leave the sinking ship to its fate.

—A dividend at the annual rate of eight per cent. has been declared by the Molsons Bank.