

the Legion of Honor, Chosen  
ights of Honor, Knights of  
Y. Mutual Reserve Fund, and  
num. We omit the United  
om the compilation, desiring to  
em separately. Their records  
y no less than seven pages of  
ad their membership numbers  
about one-third as many as the  
seven others combined.  
y the third column of the fol-  
s, it must be understood that  
4.00 has been included in the  
in found, for expenses. Some  
nage at less cost than \$4.00 per  
k per annum, but many find it  
o exceed this sum. To avoid  
ive all an equal show, we use  
a expense figure, and in that  
and downs—generally it is the  
death losses are clearly exhib-

of the five years:

	Year of Record.	Mem- bers.	Costing per \$1,000.
Relief, N. Y.,	1884	1,082	\$21.00
	1885	1,059	16.00
	1886	1,005	30.00
	1887	963	23.00
	1888	910	24.20
Ass'n, N. Y.,	1884	702	15.30
	1885	678	18.50
	1886	660	20.00
	1887	631	21.00
	1888	570	24.00
Honor, Mass.,	1884	57,005	13.30
	1885	58,192	14.80
	1886	60,145	14.00
	1887	62,111	15.90
	1888	62,276	17.10
al Aid, gton,	1884	890	16.00
	1885	927	9.00
	1886	975	21.00
	1887	1,002	16.00
	1888	1,023	19.00
nevolent rooklyn,	1884	4,306	9.60
	1885	6,944	11.70
	1886	8,971	14.00
	1887	13,073	13.40
	1888	16,276	14.00
Friends, opolis,	1884	22,737	11.90
	1885	26,175	12.60
	1886	29,271	14.70
	1887	32,925	14.10
	1888	37,699	14.30
ut. Ben., g. Ill.,	1884	17,380	10.50
	1885	21,382	10.50
	1886	24,844	11.00
	1887	27,282	12.60
	1888	29,007	13.30
ociation, i, O.,	1884	1,688	9.90
	1885	1,772	12.70
	1886	1,680	15.00
	1887	1,607	13.00
	1888	1,764	10.40
Mutual N. Y.,	1884	574	12.60
	1885	614	7.30
	1886	611	22.00
	1887	643	8.40
	1888	655	17.80
ve Fund, N. Y.,	1884	525	11.70
	1885	913	15.10
	1886	1,472	18.20
	1887	1,728	25.60
	1888	1,089	21.10
's Mut. ra, N. Y.,	1884	3,402	15.90
	1885	3,316	21.00
	1886	3,267	20.30
	1887	3,113	28.00
	1888	3,185	33.00
nd Soc'y, N. Y.,	1884	1,004	4.00
	1885	2,533	10.50
	1886	2,304	15.00
	1887	1,295	23.50
	1888	1,105	20.60
sonic M. n, N. Y.,	1884	269	29.10
	1885	269	19.00
	1886	246	27.20
	1887	243	28.30
	1888	234	29.50

Golden Eagle Ass'n, Brooklyn, N. Y., 1884.	1884	627	9 00
	1885	1,138	15 30
	1886	1,550	30 20
	1887	1,658	21 40
	1888	1,709	24 20
Golden Rule Alliance, Boston, Mass., 1880.	1884	1,255	12 50
	1885	1,600	11 60
	1886	1,776	13 50
	1887	1,873	9 50
	1888	1,995	17 40
Home Benefit Ass'n, New York, 1882.	1884	2,803	10 40
	1885	3,851	11 60
	1886	4,317	12 40
	1887	4,573	13 60
	1888	3,753	15 60
Home Circle, Su- preme, C., Boston, 1879.	1884	2,706	10 90
	1885	2,883	9 30
	1886	3,712	12 00
	1887	4,673	9 40
	1888	5,395	12 50
Home Mutual Aid, Zanesville, Ohio, 1879.	1884	927	26 50
	1885	790	24 00
	1886	1,518	30 90
	1887	874	34 80
	1888	732	34 00
Knights of Honor, Supreme Lodge, St. Louis, Mo., 1874.	1884	128,607	15 10
	1885	125,495	15 70
	1886	126,169	16 30
	1887	122,912	16 90
	1888	125,417	17 90
Knights of Pythias, Endowment Rank, St. Louis, Mo., 1877.	1884	16,489	17 20
	1885	17,151	17 80
	1886	16,278	18 40
	1887	17,083	17 60
	1888	18,233	17 90
Knights Templar and Masonic Aid, Cin- cinnati, 1878.	1884	4,560	12 48
	1885	4,695	11 77
	1886	5,026	12 60
	1887	5,287	14 00
	1888	5,340	14 00
Masons' Mut. Ben., Mattoon, Ill., 1874.	1884	4,775	11 50
	1885	5,282	13 74
	1886	5,854	15 00
	1887	5,100	15 50
	1888	4,104	20 60
Mas. Mutual Relief, Worcester, Mass., 1876.	1884	2,576	14 90
	1885	2,468	17 00
	1886	2,403	16 60
	1887	2,331	15 80
	1888	2,085	22 10
Mass. Benefit Ass'n, Boston, 1879.	1884	9,966	12 80
	1885	10,570	16 20
	1886	12,702	14 00
	1887	13,406	16 50
	1888	16,133	16 40
Mercant'l Ben. Ass'n, New York, 1877.	1884	2,315	9 20
	1885	2,484	9 60
	1886	2,481	12 80
	1887	2,556	13 01
	1888	2,423	14 70
Mutual Benefit Life Ass'n of Am., New York, 1883.	1884	2,359	5 21
	1885	3,563	9 84
	1886	5,412	7 79
	1887	5,866	10 30
	1888	6,162	13 47
Mut. Reserve Fund, New York, N.Y., 1881.	1884	20,779	7 10
	1885	31,288	8 10
	1886	37,953	13 00
	1887	42,625	13 70
	1888	47,693	13 16
Nat. Benefit Society, New York, 1882.	1884	686	8 00
	1885	1,644	5 57
	1886	2,291	12 00
	1887	2,769	11 00
	1888	2,771	21 70
New Eng. Mut. Aid, Boston, 1878.	1884	4,520	14 40
	1885	3,356	17 80
	1886	2,108	19 00
	1887	1,910	20 00
	1888	1,788	22 40
N. E. Relief Ass'n, Boston, 1881.	1884	3,800	11 00
	1885	3,856	17 90
	1886	3,481	15 40
	1887	3,028	19 00
	1888	3,038	19 00
N. Y. State Relief Ass'n, Albany, 1880.	1884	1,654	13 00
	1885	1,640	16 00
	1886	1,415	18 00
	1887	1,936	18 00
	1888	1,602	22 00
North-west. Life Ass., Bloomington, Ill., 1881.	1884	4,327	12 90
	1885	4,016	12 90
	1886	4,612	14 20
	1887	3,821	15 90
	1888	2,329	16 30

N. W. Masonic Aid Ass'n, Chicago, 1874.	1884	25,572	10 13
	1885	32,329	11 05
	1886	37,020	11 40
	1887	41,243	11 93
	1888	47,041	12 40
N. W. Trav. Men's Ass'n, Chicago, 1875.	1884	3,402	12 00
	1885	3,562	12 00
	1886	3,822	10 20
	1887	3,909	10 00
	1888	3,879	13 00
Oddfellows' Mutual Benefit, Lowell, Mass., 1883.	1884	788	13 00
	1885	779	24 60
	1886	753	15 90
	1887	741	13 40
	1888	719	25 00
Phoenix Mutual Aid, Cincinnati, O., 1882.	1884	545	14 50
	1885	679	20 00
	1886	701	30 20
	1887	574	30 20
	1888	277	41 50
Polar Star Mut. Ben. Ass'n, New York, 1871.	1884	473	27 50
	1885	431	24 00
	1886	414	11 10
	1887	382	29 10
	1888	280	46 20
Royal Arcanum, Boston, Mass., 1877.	1884	53,811	11 34
	1885	60,957	11 34
	1886	70,823	11 88
	1887	79,176	12 50
	1888	86,935	12 50
Security Mutual Ben., New York, N. Y., 1882.	1884	647	9 87
	1885	815	10 84
	1886	1,830	12 20
	1887	2,634	16 00
	1888	2,788	14 70
Southern Tier Ma- sonic, Elmira, N.Y., 1868.	1884	3,397	22 00
	1885	3,325	22 30
	1886	2,714	26 80
	1887	2,291	28 80
	1888	2,519	27 20
United Friends, Poughkeepsie, N.Y., 1881.	1884	7,668	11 74
	1885	9,433	12 76
	1886	11,932	12 05
	1887	17,542	12 10
	1888	21,500	14 00
Union Mut. Life Ass., Detroit, 1879.	1884	2,080	9 82
	1885	2,419	14 20
	1886	2,559	12 44
	1887	2,382	16 00
	1888	2,147	15 32
West'n N.Y. Mas. Re- lief Ass., Rochester, 1871.	1884	972	27 00
	1885	854	29 10
	1886	738	26 60
	1887	673	25 20
	1888	613	29 00
Western Union Mut. Society, Detroit, 1880.	1884	2,775	11 62
	1885	3,223	10 33
	1886	3,897	9 89
	1887	4,787	10 67
	1888	5,375	16 90
Wisconsin Oddfel'ws, Jefferson, 1869.	1884	7,490	14 70
	1885	7,648	18 10
	1886	7,758	19 00
	1887	7,863	19 60
	1888	7,938	16 50
Canadian Mut. Aid Ass'n, Toronto, 1880.	1885	3,449	11 22
	1886	3,457	15 29
	1887	3,904	13 21
	1888	4,393	16 00
Provincial Provident Ass'n, St. Thomas, 1884.	1886	1,545	7 40
	1887	2,371	8 57
	1888	2,668	12 00

The membership of these 47 societies was 441,909 in 1884, and these figures grew to 597,567 in 1888. This is about a third increase during four years, or eight new members for each hundred old ones per annum. Seventeen of the 47, or more than one-third of them, retrograded in membership. Only thirty made an actual advance, and these were mostly young societies, few of the elderly ones being able to do more than hold their own on account of the increasing assessments.

Have the assessments increased during the past five years? Have not the new members kept the mortality down? A large influx of new members certainly has a tendency to prevent the mortality in-creasing as it otherwise would do, but a

brief glance down the column headed "Costing per \$1,000" is all that is needed to show that the death losses are going up with bounds, in most cases. Lumping all together, and striking an average, we get the following result:

	per \$1,000.
In 1884, the cost was.....	\$628 80 or \$13 36
In 1885, " " " " " " " " " " " "	661 17 or 14 70
In 1886, " " " " " " " " " " " "	756 25 or 16 80
In 1887, " " " " " " " " " " " "	784 51 or 17 43
In 1888, " " " " " " " " " " " "	927 75 or 19 73

Omitting the \$4.00 of expense from the final column, we have the following as the increase in the average net death-rate during the four years:

Death loss per \$1,000 in 1888.....	\$15 73
" " " " " " " " " " " " " " " "	9 36

Increased calls per \$1,000.....\$ 6 37

That is not quite double, but it is as close as possible upon 70 per cent. increase. In some of the companies it has been more than double. We give a few specimens of actual rise in some of the above companies whose membership is getting somewhat stationary, and who cannot now attract as many new members as formerly:

Names.	1884.	1888.
Albany Mut. Benefit.....	\$ 11 30	\$ 20 80
Catholic Benev. Legion ....	5 62	10 60
Eq. Reserve Fund, N. Y. ....	7 70	17 10
Expressmen's M. Benefit....	11 90	29 00
Golden Eagle, N. Y. ....	5 00	20 20
Golden Rule Alliance .....	8 50	13 40
Home Benefit, N. Y. ....	6 40	11 60
Mason's Mut. Benefit .....	7 50	16 60
Mason's Mut. Relief.....	10 90	18 10
Mercantile, N. Y. ....	5 20	10 70
Mutual Benefit, N. Y. ....	1 21	9 47
Mut. Reserve Fund, N. Y. ...	3 10	9 16
National Ben. Society .....	4 00	17 70
N. E. Mutual Aid.....	10 40	18 40
N. E. Relief Association....	7 00	15 00
N. Y. State Relief.....	9 00	18 00
Oddfellows, Lowell .....	9 00	21 00
Phoenix Mutual Aid.....	10 50	37 50
Polar Star, N. Y. ....	23 50	42 20
Security Mutual, N.Y. ....	5 87	10 70
Union Mutual, Detroit.....	5 82	11 32
Western Union, Detroit ....	7 62	12 90
Canadian Mutual Aid .....	7 22	12 00
P. Prov. Ass., St. Thomas ..	3 40	8 00

Twenty-four societies ....	\$187 66	\$410 65
Averaging, each.....	7 82	17 10
With expenses .....	11 82	21 10

Twelve of the above 24 societies had 27,630 members in 1884, but the result of their four years' efforts to bring in new members is that their membership in 1888 is reduced to 22,218, and their net death-rate is increased from \$10.17