

necessarily mean that the merchant can carry only a limited stock. If he is unable to purchase in small piece lengths there is a sameness which in dress goods is especially objectionable. Only a few dress lengths of brightly colored ginghams with conspicuous designs can be sold in a village store. Manufacturers should pay more attention to this matter if they are anxious to assist in the maintenance of the small retailers.

We cannot attempt a complete description of the new ginghams. The designers at the St. Croix Mill, New Brunswick, have not hesitated to copy the work of British and American artists, nor have they rested content with imitation; many of the new samples are original and novel. Checks, solid checks, Roman stripes and fancy woven over checks, or what have been not inaptly called "pig tails," appear to be coming leaders in design. The colors extend over a wide range, the manufacturers expecting the best results from the brightest shades.

COUNTERFEIT LIFE INSURANCE.

FOURTEEN YEARS' RECORD.

For thirteen years past we have published a record from the most trustworthy sources of the progress, upwards or downwards, of about thirty of what seemed, at the beginning, the most solid and prosperous of the assessment life insurance associations. Of most of these we now add the fourteenth year's history as to their membership and its cost. Some of the thirty have disappeared from view already. The others will no doubt follow in the course of time. With some it will be but a short time; with others, driven with more seductive skill than their fellows, the dread day will be postponed until the original officers and promoters have all met the last calls on their certificates, and the latter have been cashed in full. The assessment plan is unscientific, iniquitous and shortlived; however honestly it may be administered it is incapable of endurance. At its best, it is insecure and temporary and therefore not to be relied on for a final settlement should health and life be reasonably prolonged.

In 1879 we published the membership of nine assessment associations, which were among the strongest of that early time, showing an aggregate of 20,897 certificates in force. Seven years later five of them had failed utterly, and the other four have followed in due course. The last was the United Brethren Mutual Aid, of Bethlehem, Penn. It was honestly managed, but old age came upon its members, increasing the net death-cost from \$5.24 per \$1,000 in 1874 to \$51.20 in 1894, and that was its last appearance in public. There is nothing in the assessment plan to prevent a recurrence of that inevitable result 100 times out of every 100 it is tried. The system leads to that, and that only, be the experiment a long or short one.

Last year our list consisted of thirty-three associations. Three of them have failed up, but we retain them for the present and add seven hopeful new ones. The failures in the following list are Nos. 17, 29 and 39. The seven new ones taken on are those numbered 4, 6, 7, 8, 22, 30, 37. Number 22 is Dr. Oronhyatekha's Independent Order of Foresters, of Toronto.

As in previous tables we have made a uniform addition of \$4 to the net "cost per \$1,000," to represent the average working expenses. Some societies spend more and some less than this, but by this arrangement a fair idea of the total cost is obtained at a glance:—

Name and date of Origin.	Year of Record.	No. of Mem- bers.	Cost per \$1,000.	Year of Record.	No. of Mem- bers.	Cost per \$1,000.
(1) A.O.U.W., Grand Lodge, San Francisco, California, 1877.	1884	16,655	\$12 48	1891	18,135	\$17 95
	1885	17,219	15 41	1892	17,499	18 45
	1886	18,329	14 98	1893	17,316	20 02
	1887	18,413	15 21	1894	16,614	19 14
	1888	18,677	14 75	1895	16,050	20 40
	1889	18,769	14 73	1896	16,342	23 26
	1890	17,544	16 34	1897	20,141	21 97
(2) A.O.U.W., Grand Lodge, Denver, Col., 1882.	1884	2,217	7 62	1891	3,895	16 06
	1885	2,715	10 48	1892	4,079	14 59
	1886	2,515	13 17	1893	5,430	9 25
	1887	2,950	10 58	1894	7,309	11 21
	1888	4,020	10 21	1895	7,704	12 79
	1889	4,394	12 19	1896	8,347	12 48
	1890	4,640	13 48	1897	8,693	14 21
(3) A.O.U.W., Grand Lodge, Paris, Ill., 1875.	1884	15,392	9 51	1891	20,439	14 70
	1885	16,269	11 18	1892	20,303	15 40
	1886	18,280	12 60	1893	19,508	16 76
	1887	20,468	12 43	1894	18,504	17 25
	1888	20,332	14 79	1895	17,330	18 62
	1889	20,397	13 62	1896	17,426	19 42
	1890	20,293	15 55	1897	15,769	18 64
(4) A.O.U.W., Grand Lodge, Evansville, Indiana, 1873.	1884	2,240	15 89	1891	3,569	16 04
	1885	1,900	22 35	1892	4,206	14 00
	1886	1,675	17 89	1893	5,088	14 75
	1887	2,120	16 51	1894	5,616	15 02
	1888	2,541	18 16	1895	6,102	14 93
	1889	2,788	13 62	1896	6,617	15 63
	1890	3,217	15 55	1897	6,814	16 50
(5) A.O.U.W., Grand Lodge, Louisville, Kentucky, 1873.	1884	1,484	19 73	1891	1,763	21 54
	1885	1,436	24 17	1892	2,136	24 60
	1886	1,380	24 59	1893	2,500	18 66
	1887	1,444	28 78	1894	2,219	28 16
	1888	1,475	29 07	1895	2,026	32 32
	1889	1,462	17 67	1896	1,965	23 04
	1890	1,534	20 29	1897	2,854	26 41
(6) A.O.U.W., Grand Lodge, Detroit, Michigan, 1877.	1884	8,310	9 13	1891	19,786	11 32
	1885	9,238	10 83	1892	21,751	12 59
	1886	10,461	11 81	1893	22,288	12 44
	1887	12,044	13 42	1894	22,652	13 61
	1888	13,814	11 72	1895	22,958	13 86
	1889	15,842	11 22	1896	22,815	14 09
	1890	17,625	10 80	1897	20,535	13 50
(7) A.O.U.W., Grand Lodge, Boston, Massachusetts, 1879.	1884	6,073	8 59	1891	26,406	9 40
	1885	7,360	11 15	1892	32,318	10 00
	1886	9,880	10 03	1893	37,442	10 56
	1887	11,920	10 60	1894	41,005	11 29
	1888	14,129	10 10	1895	45,021	11 00
	1889	16,543	9 27	1896	48,932	10 80
	1890	20,510	9 03	1897	51,364	11 11
(8) A.O.U.W., Grand Lodge, St. Louis, Missouri, 1876.	1884	13,408	11 91	1891	24,754	14 09
	1885	16,615	10 90	1892	25,528	16 57
	1886	17,520	12 51	1893	25,064	14 93
	1887	19,778	15 26	1894	24,018	15 94
	1888	20,705	16 00	1895	24,450	15 80
	1889	21,528	14 04	1896	23,934	17 02
	1890	23,107	14 28	1897	21,065	19 60
(9) A.O.U.W., Grand Lodge, Dunkirk, N.Y., 1874.	1884	19,674	12 37	1891	31,238	17 09
	1885	20,881	13 76	1892	31,158	17 54
	1886	23,465	12 07	1893	30,942	19 10
	1887	27,033	14 77	1894	29,088	20 32
	1888	29,077	13 50	1895	27,632	20 57
	1889	31,103	14 53	1896	26,192	21 64
	1890	31,069	16 97	1897	26,143	21 88
(10) A.O.U.W., Grand Lodge, Toledo, Ohio, 1872.	1884	3,689	18 52	1891	4,062	22 21
	1885	3,797	17 62	1892	4,494	21 29
	1886	4,296	20 30	1893	4,939	21 59
	1887	4,152	21 51	1894	4,948	24 10
	1888	3,618	24 51	1895	4,883	22 90
	1889	3,586	23 80	1896	4,728	25 83
	1890	2,560	21 90	1897	4,921	24 93
(11) A.O.U.W., Grand Lodge, St. Thomas, Ontario, 1879.	1884	9,000	11 84	1891	25,266	9 90
	1885	10,499	10 21	1892	26,653	11 50
	1886	12,247	11 26	1893	27,922	11 40
	1887	14,220	10 00	1894	27,561	11 60
	1888	16,591	19 72	1895	28,331	12 87
	1889	19,501	9 33	1896	29,909	12 07
	1890	22,679	10 30	1897	33,001	11 60
(12) A.O.U.W., Grand Lodge, Pittsburg, Penn., 1869.	1884	14,700	11 57	1891	15,862	18 92
	1885	14,755	12 44	1892	16,844	16 77
	1886	14,988	14 15	1893	16,854	18 42
	1887	14,883	14 91	1894	16,697	19 14
	1888	15,346	15 92	1895	14,049	20 80
	1889	15,643	14 42	1896	13,339	20 86
	1890	15,920	15 60	1897	13,676	21 10
(13) A.O.U.W., Grand Lodge, Nashville, Tenn., 1877.	1884	1,912	21 45	1891	1,946	24 55
	1885	1,875	23 54	1892	1,945	22 00
	1886	1,996	17 94	1893	2,004	23 75
	1887	2,199	17 35	1894	1,851	20 08
	1888	2,316	16 90	1895	1,756	31 70
	1889	1,977	22 71	1896	1,673	27 47
	1890	1,863	22 25	1897	1,704	24 26