Name and date of Origin.	Year of Record.	No. of Members.	Cost per $1,000.	Year of Record.	No. of Members.	Cost per $1,000.
(29) National Provident Union, New York, 1883.	1884	562	....	1892	6,326	16 50
	1885	1,339	10 31	1893	6,354	17 60
	1886	2,725	....	1894	5,900	13 33
	1887	4,067	9 91	1895	6,021	15 13
	1888	4,880	11 90	1896	5,912	17 40
	1889	5,692	12 30	1897	3,972	19 40
	1890	6,492	14 10	1898	3,302	15 00
	1891	6,193	14 88			
(30) Royal Templars of Temperance, Buffalo, N.Y., 1877.	1884	15,113	11 00	1892	12,682	21 82
	1885	14,530	13 00	1893	12,957	23 86
	1886	15,439	14 00	1894	12,275	19 98
	1887	14,665	16 00	1895	12,481	19 60
	1888	14,860	15 11	1896	12,401	20 45
	1889	14,701	14 33	1897	12,435	22 40
	1890	15,133	16 20	1898	12,571	21 30
	1891	13,698	19 88			
(31) Royal Arcanum, Supreme Council, Boston, Mass., 1877.	1884	53,811	11 34	1892	137,189	12 90
	1885	60,957	11 34	1893	148,426	13 05
	1886	70,823	11 88	1894	159,307	13 12
	1887	79,176	12 50	1895	174,060	12 81
	1888	86.935	11 90	1896	190.261	13 22
	1889	97,967	11 67	1897	195,105	13 34
	1890	111,366	12 52	1898	189,184	13 81
	1891	124,766	12 14			
(32) Royal Society of Good Fellows, Boston, Mass., 1882.	1887	10,972	9 60	1893	10,676	15 34
	1888	14,966	10 40	1894	12,870	15 03
	1889	15,223	11 70	1895	11,968	15 60
	1890	13.084	13 00	1896	10,905	14 30
	1891	11,037	15 70	1897	10,378	18 09
	1892	10,207	16 50	1898	10,133	19 60
(33) Southern Tier Masonic Relief, Elmira, N.Y., 1868.	1884	3,397	22 00	1892	1,137	24 38
	1885	3,325	22 30	1893	927	34 00
	1886	2,714	26 80	1894	843	42 08
	1887	2,291	28 80	1895	1,225	35 40
	1888	2,519	27 20	1896	1,090	47 20
	1889	4,087	19 00	1897	1,494	22 00
	1890	2,387	22 60	1898	1,711	22 70
	1891	1,651	29 70			
(34) United Brethren Mutual Aid Society, Lebanon, Pa., 1870.	1884	8,224	36 16	1891	3,831	44 79
	1885	7,934	40 70	1892	4,223	53 90
	1886	7,429	40 30	1893	4,609	54 70
	1887	7,000	42 85	1894	3,778	52 20
	1888	6,417	44 12	1895	Winding up.	
	1889	5,481	48 50	1896	Disappeared.	
	1890	4,652	52 57			
(35) United Friends, Order of, Poughkeepsie, N.Y., 1881.	1884	7,668	11 74	1892	20,914	18 90
	1885	9,433	12 76	18 93	20,726	17 50
	1886	11,932	12 05	1894	17,328	17 35
	1887	17,542	12 10	1895	16,563	18 13
	1888	21,500	14 00	1896	13,264	21 20
	1889	22,503	14 70	1897	10,491	22 60
	1890	22,342	1660	1898	7,343	26 50
	1891	21,129	1740			

Notable instances of growth, during 1898, are shown by the I.O.F., (17), the Maccabees (20), and the Modern Woodmen (25). Much more numerous are the cases of backward growth towards the inevitable sudden burst up. See Nos. 11, 15, 18, 26, 28, 31, and 35, and many smaller ones. Opposite these numbers will be found a fourteen years' record of the American Legion of Honor, the Covenant Mutual, the Knights of Honor, the Mutual Reserve, the North-Western Life Association, the Royal Arcanum, and the United Friends.

In their flourishing years these seven societies had on their books no less a membership than 639,879, but they can now only muster a disappointed and very much older lot of 453,834. These dissolving concerns present the following appearance, when placed in contrast with their former flourishing selves:

Name.	Then.	Now.
American Legion of Honor, Boston	62,457	19,119
Covenant Mutual, Galesburg, Ill.	45,322	33,122
Knights of Honor, St. Louis, Mo.	137,753	82,256
N.Y. Mutual Reserve, New York	118,449	102,397
Northwestern Life Association, Chicago	58,290	20,431
Royal Arcanum, Boston	195,105	189,184
Order of United Friends, Poughkeepsie	22 503	7,343
Totals, then and now	639,879	453,834

Which shows a disappearance of 186,045, or nearly half as many as remain. The Royal Arcanum has only this year got fairly started down hill, but it is now on the wrong side of twenty years old. Having accumulated a large proportion of old men, there is no knowing what day half the entire pocket-reserves may conclude to close down, when its end would be sudden. The Massachusetts Benefit failed up, in 1897, like the shutting of a knife, with 46,399 members still on the books, and assets on hand of nearly as much per head as the I.O.F., or any other present apparently flourishing society can boast of. That is one of the prominent features of the assessment life insurance counterfeit, that it is so liable to stop short just when it seems most important that it should hold out a little while longer. Another 5 or 10 years would give time for more of the old people, who cannot get in anywhere else, to get in the proofs of their death, before the collapse, and thus leave something to their families out of all the good money they have so freely poured in for so many long years.

We conclude with a record of the membership, and net death losses in 1884, 1893, and 1898, of

TEN BUSINESS ASSESSMENT SOCIETIES.

Name of Society.	Membership Dec. 31st.			Net Cost per $1,000.		
	1884.	1893.	1898.	1884.	1893.	1898.
Bay State Ben. Ass'n..	5,413	16,387	Gone	$7 43	$11 73	Gone
Covenant Mutual	17 380	45,014	33,122	6 50	10 25	$16 17
Equitable Aid Union..	15,613	31,194	Gone	9 00	16 80	Gone
Masons' Life, Chicago.	1,500	7,333	7,258	2 00	11 20	17 01
Maine Benefit Ass'n..	1,503	6,064	5,613	4 60	10 50	15 15
Mass. Benefit Life....	9,966	35,064	Gone	8 80	14 30	Gone
Mutual Reserve Fund.	20,779	82,716	102,379	3 11	12 09	14 00
National Union......	5,901	43,559	47,003	3 60	7 45	9 10
N. W. Masonic Aid ..	25,572	45,773	20,431	6 13	12 36	20 01
National Prov. Union.	562	6,254	3,303	6 31	13 60	11 00
Totals........	104,189	319,348	249,103	$5 75	$11 98	$14 64

There are only seven of the ten left, and every one of these have less members now than a year ago, having lost all the new ones brought in, and the best of the old ones. And the net cost has consequently nearly trebled upon what it was in 1884. No wise man can have a particle of confidence in the permanence of any one of them.

MR. FOSTER IN REPLY TO SIR RICHARD CARTWRIHT.

Mr. Foster's speech, like Sir Richard Cartwright's, to which it was intended as a reply, has about it a strong odor of party. He scores some points, especially in his correction of Sir Richard's unguarded assertions as to the relative extent of Canada's commerce in the three years last past, but when he does so, his position is not always entirely satisfactory. Recalling the fact, that the present governing party formerly opposed subsidies to railways, and since their coming into office have voted $10,000,000, in two years, under this head, the speaker failed to give his own opinion on subsidies, which ought to be more interesting than a recital of the inconsistencies of others. On this subject, there is little reason to expect that either party will take a straight course in opposition to subsidies. The watchdogs of the Opposition, last session, gave a divided sound. And even the speeches of those who opposed subsidies were not backed up by votes. The inconsistency of one party is plain enough; the intentions of the other are matter of doubt.

Incidentally, Mr. Foster assumes that Canada, presumably meaning the Government, will continue "to pour out its money to build great lines of communication;" and he raises the question whether these lines