

tools of the hand miner; therefore, the proposed big capitalizing of some of those companies is altogether unnecessary; and a really good prospect requires no great capital for its development. As to the need of a smelter, there will naturally be need for a smelter in that locality before very long if development keeps up. There is very little doubt that there is abundance of mineral of various kinds in that rich neighborhood. But as to a smelter for cobalt ore alone, the man who proposed it cannot be aware how limited is the present use of the metal in the arts and manufactures, nor can he know much about the character of the Coleman ore or the difficulty of its reduction.

COUNTERFEIT LIFE INSURANCE.

A Fifteen Years' Record.

Continuing the record of statistics, begun last week, of assessment societies in the United States and Canada, we now add the figures of sixteen associations, which makes the number in the completed list thirty-two. It is worth noticing that only one society, the Sons of Scotland, shows a decrease in the cost per \$1,000 for 1904 as compared with 1903. All the others show an increased cost of from ten cents to six dollars. We remind our readers that in these tables \$4 has been added to the "net cost per \$1,000" of each society to represent the average expenses.

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.
(17) Home Circle, Supreme Council, Boston, Mass., 1879.	1890	5,956	\$13 00	1897	6,293	\$16 00
	1891	6,238	11 00	1898	6,217	15 00
	1892	6,531	12 60	1899	5,816	17 00
	1893	6,777	14 00	1900	5,577	18 70
	1894	7,183	14 50	1901	5,462	17 20
	1895	7,212	14 50	1902	5,341	17 30
	1896	6,795	16 80	1903	5,200	20 00
			1904	2,713	26 20	
(18) Knights and Ladies of Honor, Indianapolis, Indiana, 1877.	1890	59,880	\$16 78	1897	66,437	\$17 90
	1891	61,991	17 13	1898	64,300	19 00
	1892	64,660	16 70	1899	51,800	21 70
	1893	67,516	16 20	1900	50,102	23 00
	1894	73,343	16 00	1901	51,808	23 00
	1895	76,142	17 30	1902	60,805	21 00
	1896	70,947	18 40	1903	70,751	18 90
			1904	70,109	20 70	
(19) Knights of Honor, Supreme Lodge, St. Louis, Mo., 1874.	1890	135,233	\$18 34	1897	89,679	\$27 00
	1891	132,429	19 63	1898	82,256	28 30
	1892	127,073	20 30	1899	66,863	32 40
	1893	123,354	21 15	1900	59,932	32 10
	1894	119,785	20 54	1901	55,773	33 40
	1895	115,212	22 30	1902	53,580	33 90
	1896	96,633	23 30	1903	51,606	35 70
			1904	49,175	37 30	
(20) Knights of Pythias, Endowment Rank, Chicago, Ill., 1877.	1890	23,501	\$16 60	1897	51,715	\$15 00
	1891	27,269	17 82	1898	54,771	15 79
	1892	30,225	18 10	1899	60,522	16 60
	1893	32,932	16 08	1900	66,561	16 00
	1894	36,371	15 81	1901	57,075	15 70
	1895	40,938	14 43	1902	60,710	16 10
	1896	46,863	14 90	1903	63,561	15 60
			1904	68,203	16 40	
(21) Kts. of Maccabees, Supreme Tent, Port Huron, Mich., 1883.	1890	16,994	\$10 01	1897	138,663	\$ 9 40
	1891	23,176	9 40	1898	162,252	10 50
	1892	38,227	10 30	1899	197,132	11 85
	1893	53,222	9 70	1900	203,832	10 66
	1894	76,620	9 79	1901	240,299	10 70
	1895	101,839	9 50	1902	285,564	10 50
	1896	118,737	9 10	1903	341,304	10 70
			1904	322,376	10 80	
(22) Modern Woodmen of America, Rock Island, Illinois, 1883.	1890	42,694	.....	1897	259,584	\$8 12
	1891	52,045	\$9 46	1898	353,926	8 50
	1892	72,634	.....	1899	428,361	8 90
	1893	82,223	8 92	1900	537,858	8 70
	1894	114,945	8 67	1901	621,700	8 90
	1895	158,731	9 05	1902	664,166	8 90
	1896	206,336	8 60	1903	660,151	9 00
			1904	660,952	9 70	

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.
(23) Mut. Reserve Fund Life Association, New York, 1881.	1890	58,515	\$14 85	1897	111,908	\$16 80
	1891	64,679	15 15	1898	102,379	18 00
	1892	72,342	16 26	1899	71,062	21 60
	1893	82,716	16 09	1900	81,076	22 30
	1894	96,067	15 19	1901	68,796	24 95
	1895	105,878	15 39	1902	64,701	26 00
	1896	118,449	16 52	1903	60,912	26 40
			1904	61,482	28 70	
(24) National Union, Toledo, Ohio, 1881.	1890	26,300	\$9 43	1897	46,602	\$12 80
	1891	32,127	9 78	1898	47,002	13 10
	1892	40,566	9 88	1899	53,040	14 45
	1893	43,559	11 45	1900	58,152	15 25
	1894	44,707	12 24	1901	61,946	15 15
	1895	46,206	12 98	1902	64,960	14 10
	1896	46,782	13 59	1903	67,521	14 40
			1904	65,372	15 90	
(25) National Provident Union, New York, 1883.	1890	6,492	\$14 10	1897	3,972	\$19 40
	1891	6,193	14 88	1898	3,302	16 30
	1892	6,326	16 50	1899	3,282	21 00
	1893	6,354	17 60	1900	3,175	25 00
	1894	5,900	13 33	1901	3,073	23 20
	1895	6,021	15 13	1902	2,803	25 80
	1896	5,912	17 40	1903	4,088	17 30
			1904	4,076	18 70	
(26) Pilgrim Fathers, United Order, Lawrence, Mass., 1879.	1890	12,443	\$12 30	1897	23,039	\$13 70
	1891	13,311	12 40	1898	24,164	14 00
	1892	15,507	13 00	1899	23,831	16 60
	1893	16,963	13 00	1900	22,311	17 00
	1894	18,338	13 00	1901	22,343	17-40
	1895	20,190	13 30	1902	23,336	17 50
	1896	21,463	14 50	1903	21,871	17 00
			1904	19,698	18 10	
(27) Protected Home Circle, Sharon, Pa., 1886.	1892	7,591	\$ 9 00	1898	25,085	\$11 00
	1893	8,856	11 00	1899	30,068	10 60
	1894	12,201	9 00	1900	35,682	10 80
	1895	15,936	10 00	1901	41,597	11 50
	1896	19,589	10 50	1902	48,688	11 09
				1903	54,651	11 30
				1904	55,736	12 30
(28) Royal Arcanum, Supreme Council, Boston, Mass., 1877.	1890	111,366	\$12 52	1897	195,105	\$13 84
	1891	124,766	12 14	1898	189,184	13 81
	1892	137,189	12 90	1899	193,864	15 15
	1893	148,426	13 05	1900	210,074	15 29
	1894	159,307	13 12	1901	231,132	13 40
	1895	174,060	12 81	1902	254,322	14 50
	1896	190,261	13 22	1903	283,089	14 50
			1904	305,083	14 80	
(29) Royal League, Chicago, Ill., 1883.	1892	9,000	\$ 9 20	1898	16,336	\$ 9 50
	1893	9,728	9 30	1899	18,230	9 60
	1894	11,610	8 60	1900	19,670	10 28
	1895	14,320	10 20	1901	20,635	11 17
	1896	16,629	9 00	1902	21,652	11 00
				1903	23,668	11 50
				1904	25,244	14 30
(30) Sons of Scotland, Toronto, Ont., 1876.	1892	3,820	\$ 7 25	1898	5,543	\$11 30
	1893	3,938	11 00	1899	5,894	10 60
	1894	4,776	9 30	1900	6,096	12 10
	1895	4,948	8 40	1901	6,088	13 04
	1896	4,742	11 30	1902	7,231	9 80
				1903	7,560	10 00
				1904	7,613	9 07
(31) Woodmen of the World, Omaha, Neb., 1890.	1890	5,461	.....	1897	67,661	\$10 80
	1891	6,461	\$ 7 27	1898	88,481	11 00
	1892	10,106	8 30	1899	113,473	11 50
	1893	14,057	10 10	1900	129,837	11 60
	1894	20,272	10 60	1901	153,017	11 10
	1895	23,026	10 80	1902	176,028	11 90
	1896	50,110	10 80	1903	207,176	11 30
			1904	237,252	11 50	
(32) Woodmen of the World, (Canadian Order) London, Ont., 1893.	1895	2,198	\$ 7 80	1900	6,092	\$9 90
	1896	3,392	10 02	1901	7,047	9 50
	1897	3,806	8 60	1902	7,730	9 70
	1898	4,678	10 54	1903	8,507	9 68
	1899	5,459	9 47	1904	9,718	10 30

Of the thirty-two societies, it will be seen that no less than eighteen have scored a decided decrease in membership, and one has been wound up—the American Legion of Honor, of Boston, Mass. It had 4,049 members left on hand when its affairs were put into the insolvency court. Counting them in, the decrease of members in nineteen societies has been 71,445. On the other hand, a few societies, twelve in number, have succeeded in making an increase of altogether 47,529. Of this number the Royal Arcanum is to be credited with 21,994 and the Independent Order of Foresters with 6,634. In both these cases the increase the previous year was very much greater, viz., 28,767 and 13,823.

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