thousands of the younger and healthier members to withdraw their "pocket reserves" from liability, leaving an undue preponderance of aged and infirm people in the societies to respond to double and treble the calls they were led to expect when they entered. The result is the commencement of a process of dry rot and disintegration, which in a few more years must end in the disruption of most of these enterprises, leaving thousands of confiding people thoroughly disappointed and stranded, and unable to obtain insurance elsewhere. The greater the early prosperity of the society, and the larger the membership, the more widespread will be the resultant evil to individual members, and the greater the damage to the assessment system as a whole. For instance, No. 14 and No. 16 may both disappear from view in a few years, but the first would scarce cause a noticeable ripple on the broad ocean of events, while the engulfment of the Chosen Friends, or of No. 10 (the American Legion of Honor), would produce a decided sensation :—

Name and date of Origin.	Year of Record.	No. of Members.	Cost per $1,000
(1) A.O.U.W., Grand Lodge, San Francisco, California, 1877.	1884	16,655	$12 48
	1885	17,219	13 41
	1886	18,329	14 98
	1887	18,413	15 21
	1888	18,677	15 37
	1889	18,769	14 69
	1890	18,544	17 00
	1891	18,135	17 52
(2) A.O.U.W., Grand Lodge, Denver, Col., 1882.	1884	2,217	7 62
	1885	2,715	10 48
	1886	2,515	13 17
	1887	2,950	10 58
	1888	4,020	12 03
	1889	4,394	13 37
	1890	4,640	13 29
	1891	3,895	17 59
(3) A.O.U.W., Grand Lodge, Springfield, Ill., 1875.	1884	15,392	9 51
	1885	16,269	11 18
	1886	18,280	12 60
	1887	20,468	12 43
	1888	20,332	14 79
	1889	20,397	13 62
	1890	20,293	15 55
	1891	20,439	14 70
(4) A.O.U.W., Grand Lodge, Lexington, Ky., 1873.	1884	1,484	19 73
	1885	1,436	24 17
	1886	1,380	24 59
	1887	1,444	28 78
	1888	1,475	28 67
	1889	1,462	23 07
	1890	1,534	27 36
	1891	1,763	28 25
(5) A.O.U.W., Grand Lodge, Dunkirk, N.Y., 1874.	1884	19,674	12 37
	1885	20,881	13 76
	1886	23,465	12 07
	1887	27,033	14 77
	1888	29,077	14 01
	1889	31,103	14 53
	1890	31,069	17 89
	1891	31,228	16 26
(6) A.O.U.W., Grand Lodge, Toledo, Ohio, 1872.	1884	3,689	18 52
	1885	3,797	17 62
	1886	4,296	20 30
	1887	4,152	21 51
	1888	3,618	23 04
	1889	3,586	23 71
	1890	3,560	24 34
	1891	4,062	26 56
(7) A.O.U.W., Grand Lodge, Portland, Ore., 1879.	1884	2,873	11 23
	1885	3,225	14 82
	1886	3,579	13 31
	1887	3,889	13 10
	1888	4,141	14 21
	1889	4,644	14 30
	1890	5,422	15 32
	1891	6,443	14 61
(8) A.O.U.W., Grand Lodge, Pittsburg, Penn., 1869.	1884	14,700	11 57
	1885	14,755	12 44
	1886	14,989	14 15
	1887	14,883	14 91
	1888	15,346	16 05
	1889	15,643	14 64
	1890	15,920	17 75
	1891	15,862	16 39
(9) A.O.U.W., Grand Lodge, Nashville, Tenn., 1877.	1884	1,912	21 45
	1885	1,875	23 54
	1886	1,996	17 94
	1887	2,199	17 35
	1888	2,316	19 06
	1889	1,977	23 57
	1890	1,863	26 39
	1891	1,946	26 43
(10) American Legion of Honor, Boston, Mass., 1878.	1884	57,005	13 30
	1885	58,192	14 80
	1886	60,145	14 00
	1887	62,111	15 80
	1888	62,276	17 10
	1889	62,457	16 50
	1890	62,574	17 00
	1891	61,355	19 30
(11) Albany Mutual Benefit Association, Albany, N.Y., 1873.	1884	702	15 30
	1885	678	18 50
	1886	660	20 40
	1887	631	21 00
	1888	570	24 00
	1889	608	26 10
	1890	587	25 03
	1891	606	22 40
(12) Chautauqua Mutual Life Association, Mayville, N.Y., 1884.	1884	120	....
	1885	420	....
	1886	1,016	6 80
	1887	1,737	9 20
	1888	2,703	9 50
	1889	3,844	11 50
	1890	3,935	12 40
	1891	3,834	14 50
(13) Chenango Mutual Relief Association, Oxford, N.Y., 1881.	1884	412	10 30
	1885	746	9 20
	1886	1,042	10 70
	1887	1,284	8 30
	1888	1,687	7 40
	1889	2,208	8 10
	1890	2,177	11 30
	1891	2,385	11 40
(14) Chicago Mutual Life Benefit Association, Chicago, Ill., 1883.	1884	2,475	9 75
	1885	3,049	10 00
	1886	8,079	9 75
	1887	8,049	11 00
	1888	5,029	11 00
	1889	4,051	11 60
	1890	3,087	21 00
	1891	2,678	....
(15) Catholic Benevolent Legion, Brooklyn, 1881.	1884	4,306	9 62
	1885	6,934	11 77
	1886	8,971	14 00
	1887	13,073	13 40
	1888	16,276	14 60
	1889	19,778	15 30
	1890	23,553	16 70
	1891	26,967	17 20
(16) Chosen Friends, Supreme Council, Indianapolis, 1879.	1884	22,737	11 95
	1885	26,175	12 64
	1886	29,271	14 70
	1887	32,295	14 10
	1888	37,699	14 30
	1889	39,492	17 20
	1890	39,074	17 20
	1891	37,958	16 50
(17) Chicago Guaranty Fund Life Society, Chicago, 1884.	1884	812	10 79
	1885	1,840	10 20
	1886	1,995	8 20
	1887	1,221	9 30
	1888	1,659	11 30
	1889	1,962	9 30
	1890	2,052	18 30
	1891	1,896	18 10
(18) Cincinnati Life Association, Cincinnati, O., 1880.	1884	1,668	9 90
	1885	1,772	12 72
	1886	1,680	15 20
	1887	1,607	13 80
	1888	1,764	10 40
	1889	2,005	15 60
	1890	2,125	17 30
	1891	2,364	16 00
(19) Covenant Mutual Benefit Association, Galesburg, Ill., 1887.	1884	17,380	10 50
	1885	21,382	10 50
	1886	24,844	11 09
	1887	27,282	12 60
	1888	29,007	13 20
	1889	33,701	12 80
	1890	32,719	12 80
	1891	35,042	14 36
(20) Equal Rights Benefit Association, Albany, N.Y., 1883.	1884	965	7 50
	1885	949	8 00
	1886	1,025	8 00
	1887	1,060	9 00
	1888	1,181	9 00
	1889	1,165	14 00
	1890	1,229	14 00
	1891	1,390	12 09
(21) Empire Order Mutual Aid, Troy, N.Y., 1879.	1884	7,498	14 14
	1885	6,967	14 77
	1886	6,708	15 31
	1887	6,727	14 85
	1888	6,858	15 38
	1889	6,857	15 79
	1890	4,500	20 04
	1891	3,394	22 26
(22) Home Benefit Association, New York, 1881.	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
	1889	4,318	17 80
	1890	3,415	16 10
	1891	3,310	17 90
(23) Knights of Honor, Supreme Lodge, St. Louis, Mo., 1874.	1884	128,607	15 10
	1885	125,395	15 70
	1886	126,169	16 00
	1887	122 912	16 90
	1888	125,417	17 90
	1889	137,753	16 70
	1890	135,213	18 30
	1891	132,499	19 50
(24) Knights of Pythias, Endowment Rank, Chicago, Ill., 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
	1889	20,635	16 10
	1890	23,501	16 60
	1891	27,269	18 40
(25) Knights of Mac'abees, Supreme Tent, Port Huron, Mich., 1883.	1885	2,127	8 00
	1886	3,790	8 00
	1887	5,936	8 50
	1888	8,771	8 70
	1889	13,696	10 50
	1890	16,904	10 01
	1891	23,176	9 40
(26) Knights Templar and Mas. Mut. Aid Assn., Cincinnati, 1877.	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
	1889	5,356	15 61
	1890	4,618	16 30
	1891	4,051	15 54
(27) Lawrence Masonic Mut. Relief Ass'n., Lawrence, Mass., 1884.	1884	172	....
	1885	176	15 30
	1886	178	21 00
	1887	185	31 60
	1888	177	32 00
	1889	151	34 50
	1890	137	38 70
	1891	133	18 80
(28) Lynn Mutual Benefit Association, Lynn, Mass., 1883.	1884	890	15 40
	1885	973	13 90
	1886	819	20 40
	1887	741	21 60
	1888	639	30 10
	1889	438	33 70
	1890	367	34 00
	1891	300	48 00
(29) Maine Benefit Association, Auburn, Maine, 1885.	1885	1,503	....
	1886	3,675	8 60
	1887	4,788	10 40
	1888	5,594	8 60
	1889	6,383	13 60
	1890	6,178	15 10
	1891	6,381	12 00
(30) Masonic Mutual Relief Association, 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
	1889	1,884	25 70
	1890	1,604	24 60
	1891	1,488	20 40

(To be continued.)

THE CANAL TOLLS REBATE QUESTION.

COMMUNICATED.

It is to be regretted that the negotiations between the Governments of Canada and the United States appear to be conducted with such informality and vagueness as to leave room for so many different representations of what has been said or done as lead to the question of the veracity of one or other of the negotiating parties. This happened in the