7,000 left, who paid more than $40 each per $1,000, and in 1894 only 3,778 old men were left, each paying $55.20. They seem to have got tired of this and dropped out, and now the society is only a record and a wreck. The other, the Equitable Aid Union, began business by denouncing "regular" life insurance in 1879, and offered the irregular article dirt cheap, and in 1885 had 15,613 members, or dupes. They rapidly grew in number, till in 1890 they were double that figure, and in 1892 their maximum was attained, with 37,460 contributors. Instead of $6 or $7 per $1,000, they had to pay $19.40 in that year, whereupon many began to withdraw their "pocket reserves." In 1895 only 29,896 remained to contribute, and they paid $21.19 each. In 1890 its beautiful certificates were out for $53,-960,000, and in 1894 only $43,571,000 of these were considered good. In 1896 not a single cent could be had for one of them. The society had collapsed because of the rapid increase of assessments. Not enough cash came in to pay expenses and the machinery stopped running.

Part of the record of these two societies will be found in the following tables, under Nos. 17 and 32. At the same time a careful look at the record of some of the other societies just above and just-below will be instructive. They seem to be travelling in the same direction.

The following thirty-three tables give information concerning four things: 1st, the name of the society; 2nd, the year it commenced business; 3rd, the number of members at the close of each year from 1884 or 1885 to 1896 inclusive; and, 4th, the cost to the members of each $1,000 of risk carried during each of the twelve or thirteen years.

And again, as formerly, the column headed "Cost per $1,000" has an addition made to the net cost of $4 for each $1,000, to represent the probable working expenses of the society. Some of them, no doubt, pay out more and some less than $4 per $1,000 in expenses, according to whether they have entrance fees and doctor's fees, and dues paid or not paid, by the entrants, separately from the society's accounts. Our object is to make that column show the actual death losses from year to year, with an allowance of only $4 thereon for 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.
(1) A.O.U.W.,	1884	16,655	$12 48	1890	17,544	$16 34
Grand Lodge,	1885	17,219	15 41	1891	18,135	17 95
San Francisco,	1886	18,329	14 98	1892	17,499	18 45
California, 1877.	1887	18,413	15 21	1893	17,316	20 02
	1888	18,677	14 75	1894	16,614	19 14
	1889	18,769	14 73	1895	16,050	20 40
				1896	16,342	23 26
(2) A.O.U.W.,	1884	2,217	7 62	1890	4,640	13 48
Grand Lodge,	1885	2,715	10 48	1891	3,895	16 06
Denver, Col.,	1886	2,515	13 17	1892	4,079	14 59
1882.	1887	2,950	10 58	1893	5,430	9 25
	1888	4,020	10 21	1894	7,309	11 21
	1889	4,394	12 19	1895	7,704	12 79
				1896	8,347	12 48
(3) A.O.U.W.,	1884	15,392	9 51	1890	20,293	15 55
Grand Lodge,	1885	16,269	11 18	1891	20,439	14 70
Paris, Ill.,	1886	18,280	12 60	1892	20,303	15 40
1875.	1887	20,468	12 43	1893	19,508	16 76
	1888	20,332	14 79	1894	18,504	17 25
	1889	20,397	13 62	1895	17,330	18 62
				1896	17,426	19 42
(4) A.O.U.W.,	1884	1,484	19 73	1890	1,534	20 29
Grand Lodge,	1885	1,436	24 17	1891	1,763	21 54
Ludlow, Ky.,	1886	1,380	24 59	1892	2,136	24 60
1873.	1887	1,444	28 78	1893	2,500	18 66
	1888	1,475	29 07	1894	2,219	28 16
	1889	1,462	17 67	1895	2,026	32 32
				1896	1,965	23 04
(5) A.O.U.W.,	1884	19,674	12 37	1890	31,069	16 97
Grand Lodge,	1885	20,881	13 76	1891	31,228	17 09
Dunkirk, N.Y.,	1886	23,465	12 07	1892	31,158	17 54
1874.	1887	27,033	14 77	1893	30,942	19 10
	1888	29,077	13 50	1894	29,088	20 32
	1889	31,103	14 53	1895	27,632	20 57
				1896	26,192	21 64
(6) A.O.U.W.,	1884	3,689	18 52	1890	2,560	21 90
Grand Lodge,	1885	3,797	17 62	1891	4,062	22 21
Toledo, Ohio,	1886	4,296	20 30	1892	4,494	21 29
1872.	1887	4 152	21 51	1893	4,939	21 59
	1888	3,618	24 51	1894	4,948	24 10
	1889	3,586	23 80	1895	4,883	22 90
				1896	4,728	25 83
(7) A.O.U.W.,	1884	9,000	11 84	1890	22,679	10 30
Grand Lodge,	1885	10,499	10 21	1891	25,266	9 90
St. Thomas, Ont.,	1886	12,247	11 26	1892	26,653	11 50
1879.	1887	14,220	10 00	1893	27,922	11 40
	1888	16,591	10 72	1894	27,561	11 60
	1889	19,501	9 33	1895	28,331	12 87
				1896	29,909	12 07
(8) A.O.U.W.,	1884	14,700	11 57	1890	15,920	15 60
Grand Lodge,	1885	14 755	12 44	1891	15,862	18 92
Pittsburg, Penn.,	1886	14,989	14 15	1892	16,844	16 77
1869.	1887	14,883	14 91	1893	16,854	18 42
	1888	15,346	15 92	1894	16,697	19 14
	1889	15,643	14 42	1895	14,049	20 80
				1896	13,339	20 86
(9) A.O.U.W.,	1884	1,912	21 45	1890	1,863	22 25
Grand Lodge,	1885	1,875	23 54	1891	1,946	24 55
Nashville, Tenn.,	1886	1,996	17 94	1892	1,945	22 00
1877.	1887	2,199	17 35	1893	2,004	23 75
	1888	2,316	16 90	1894	1,851	20 08
	1889	1,977	22 71	1895	1,756	31 70
				1896	1,673	27 47
(10 A.O.U.W.	1884	1,895	$12 10	1890	3,316	$16 53
Grand Lodge,	1885	1,757	18 79	1891	3,489	17 80
Dallas, Texas,	1886	1,576	21 76	1892	4,178	17 40
1880.	1887	2,135	22 00	1893	3,966	20 32
	1888	2,480	19 60	1894	3,892	18 58
	1889	3,228	13 46	1895	4,274	17 70
				1896	3,294	18 00
(11) A.O.U.W.	1884	4,834	11 37	1890	6,779	13 57
Grand Lodge,	1885	5,461	10 75	1891	7,077	14 01
Lacrosse, Wis.,	1886	6,074	12 80	1892	7,333	16 18
1877.	1887	6,736	13 57	1893	7,300	15 89
	1888	6,730	14 09	1894	6,890	17 24
	1889	6,729	14 65	1895	6,423	17 50
				1896	5,772	19 58
(12) American Legion	1884	57,005	13 30	1890	62,574	17 31
of Honor,	1885	58,192	14 80	1891	61,355	19 60
Boston, Mass.,	1886	60,145	14 00	1892	60,544	20 40
1876.	1887	62,111	15 80	1893	60,076	20 00
	1888	62,276	17 72	1894	56,060	20 00
	1889	62,457	16 72	1895	53,210	22 40
				1896	36,028	25 80
(13) Bay State	1884	5,413	11 43	1890	12,258	13 50
Beneficiary Assn.,	1885	6,493	9 83	1891	13,385	13 11
Westfield, Mass.,	1886	8,382	12 33	1892	15,193	14 56
1881.	1887	10,394	14 60	1893	16,387	15 73
	1888	11,012	12 30	1894	17,012	15 16
	1889	11,344	13 14	1895	18,831	19 40
				1896	14,041	18 50
(14) Catholic Benevo-	1884	4,306	9 62	1890	23,553	16 70
lent Legion,	1885	6,934	11 77	1891	26 967	17 20
Brooklyn, N.Y.,	1886	8,971	14 00	1892	29,530	17 60
1881.	1887	13,073	13 40	1893	31,772	17 62
	1888	16,276	14 60	1894	35,155	15 35
	1889	19,778	15 30	1895	41,120	16 74
				1896	45,051	17 30
(15) Chosen Friends,	1884	22,737	11 95	1890	39,074	18 90
Supreme Council,	1885	26,175	12 64	1891	37,958	19 58
Indianapolis, Ind.,	1886	29,271	14 70	1892	37,644	19 53
1879.	1887	32,295	14 10	1893	37,892	20 99
	1888	37,699	15 27	1894	37,779	20 24
	1889	39,492	19 11	1895	29,571	22 78
				1896	26,133	23 04
(16) Covenant Mutual	1884	17,380	10 50	1890	32,719	14 48
Benefit Association,	1885	21,382	10 50	1891	35,042	14 44
Galesburg, Ill,	1886	24,844	11 00	1892	42,317	14 06
1877.	1887	27,282	12 60	1893	45,014	14 25
	1888	29,007	12 66	1894	45,322	15 66
	1889	33,701	12 90	1895	44,255	16 78
				1896	42,312	18 52
(17) Equitable	1884	....	....	1890	32,933	15 05
Aid Union,	1885	15,613	....	1891	33,301	15 50
Columbus, Pa.,	1886	17,441	....	1892	37,460	19 40
1879.	1887	20,755	13 00	1893	31,194	20 30
	1888	22,693	13 33	1894	29,203	21 44
	1889	27,072	14 58	1895	29,896	21 19
				1896	Winding up.	
(18) Knights of Honor,	1884	128,607	15 10	1890	135,213	18 63
Supreme Lodge,	1885	125,395	15 70	1891	132,499	19 50
St. Louis, Mo.,	1886	126,169	16 00	1892	127,073	20 30
1874.	1887	122,912	16 90	1893	123,354	21 15
	1888	125,417	17 23	1894	119,785	20 54
	1889	137,753	17 34	1895	115,212	22 30
				1896	96,633	23 30
(19) Knights of Pythias,	1884	16,489	$17 20	1890	23,501	$16 60
Endowment Rank,	1885	17,151	17 80	1891	27,269	17 82
Chicago, Ill.,	1886	16,273	18 40	1892	30,225	18 10
1877.	1887	17,083	17 60	1893	32,922	16 08
	1888	18,233	17 90	1894	36,371	15 81
	1889	20,635	16 10	1895	40,988	14 43
				1896	46,833	15 31