

two of such assessment societies. One of them, however, the Mutual Reserve Fund, of unsavory memory, has recently repented of its evil deed in persuading its victims that it could save them millions of dollars, and is now trying to prolong its life as a regular company, charging ordinary premiums. But it is so loaded up with bad risks through the sifting process that its mortality rate is very heavy, and the time it may live is most uncertain.

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, Paris, Ill., 1875.	1890	20,293	\$15 55	1897	15,769	\$18 64
	1891	20,432	14 70	1898	14,890	20 28
	1892	20,303	15 40	1899	15,288	21 00
	1893	19,508	16 76	1900	16,158	21 90
	1894	18,504	17 25	1901	16,095	25 40
	1895	17,336	18 62	1902	18,461	22 00
(2) A.O.U.W., Grand Lodge, Detroit, Michigan, 1877.	1890	17,425	\$10 80	1897	20,535	\$13 50
	1891	19,786	11 32	1898	20,491	15 00
	1892	21,751	12 59	1899	22,688	14 50
	1893	22,388	12 44	1900	22,811	16 60
	1894	22,652	13 61	1901	23,237	18 10
	1895	22,958	13 86	1902	22,969	18 15
(3) A.O.U.W., Grand Lodge, Boston, Massachusetts, 1879.	1890	20,510	\$ 9 03	1897	51,364	\$11 11
	1891	26,403	9 40	1898	52,523	11 88
	1892	32,813	10 00	1899	57,294	11 87
	1893	37,442	10 56	1900	59,033	12 80
	1894	41,003	11 29	1901	34,071	13 50
	1895	45,023	11 00	1902	33,448	14 40
(4) A.O.U.W., Grand Lodge, Pittsburg, Penn., 1869.	1890	15,920	\$15 60	1897	13,676	\$21 10
	1891	15,862	18 92	1898	14,368	23 10
	1892	16,844	16 77	1899	15,454	23 50
	1893	16,554	18 42	1900	15,659	23 70
	1894	16,597	19 14	1901	16,338	23 80
	1895	14,049	20 80	1902	16,355	23 80
(5) A.O.U.W., Grand Lodge, Buffalo, N.Y., 1874.	1890	31,069	\$16 97	1897	26,143	\$21 88
	1891	31,238	17 09	1898	26,656	23 77
	1892	31,138	17 54	1899	27,966	22 20
	1893	30,942	19 10	1900	30,441	21 00
	1894	29,088	20 32	1901	31,302	22 10
	1895	27,632	20 57	1902	32,744	24 10
(6) A.O.U.W., Grand Lodge, Toronto, Ontario, 1879.	1890	22,679	\$10 30	1897	33,001	\$11 60
	1891	25,236	9 90	1898	35,180	12 30
	1892	26,633	11 50	1899	38,041	12 40
	1893	27,932	11 40	1900	40,969	12 50
	1894	27,551	11 60	1901	43,890	12 90
	1895	28,331	12 87	1902	45,404	13 30
(7) A.O.U.W., Grand Lodge, Bryan, Texas, 1868.	1890	3,316	\$16 53	1897	3,459	\$15 55
	1891	3,489	17 80	1898	3,881	16 60
	1892	4,178	17 40	1899	4,265	16 50
	1893	3,966	20 32	1900	4,854	16 50
	1894	3,892	18 50	1901	5,412	18 00
	1895	4,274	17 78	1902	5,846	17 53
(8) A.O.U.W., Grand Lodge, Fond du Lac, Wis., 1877.	1890	6,779	\$13 57	1897	6,692	\$19 40
	1891	7,077	14 01	1898	7,481	18 30
	1892	7,833	16 18	1899	8,386	17 50
	1893	7,800	15 89	1900	8,888	16 20
	1894	6,590	17 24	1901	8,574	18 80
	1895	6,723	17 50	1902	9,349	19 30
(9) American Legion of Honor, Boston, Mass., 1878.	1890	62,574	\$17 31	1897	21,315	\$30 00
	1891	61,355	19 60	1898	19,119	34 20
	1892	60,544	20 40	1899	16,894	36 00
	1893	60,075	20 00	1900	11,160	44 00
	1894	56,060	20 00	1901	7,063	48 00
	1895	53,210	22 40	1902	6,002	57 00
(10) Catholic Benevo- lent Legion, Brooklyn, N.Y., 1881.	1890	23,553	\$16 70	1897	46,998	\$14 40
	1891	26,967	17 20	1898	47,430	16 00
	1892	29,530	17 60	1899	45,952	19 20
	1893	31,772	17 62	1900	41,989	22 80
	1894	35,155	15 36	1901	38,286	21 60
	1895	41,320	16 74	1902	36,555	22 00
1896	45,051	17 30	1903	35,935	22 60	
			1904	22,246	27 10	

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.
(11) Chosen Friends, Canadian Order, Hamilton, Ont., 1887.	1892	5,932	\$ 8 36	1898	16,450	\$10 00
	1893	7,803	7 00	1899	18,233	9 40
	1894	9,710	9 00	1900	20,197	11 40
	1895	11,364	9 60	1901	22,574	11 10
	1896	12,693	11 00	1902	23,829	10 12
	1897	15,027	9 70	1903	25,324	10 55
(12) Com. Travelers Mutual Benefit Society, Toronto, Ont., 1871.	1892	1,719	\$11 00	1898	1,854	\$13 70
	1893	1,733	9 50	1899	2,016	12 70
	1894	1,740	13 00	1900	2,004	14 00
	1895	1,793	9 00	1901	1,826	19 00
	1896	2,401	11 70	1902	1,472	23 00
	1897	1,882	13 50	1903	1,463	15 90
(13) Foresters, Canadian Order, Brantford, Ont., 1879.	1892	14,208	\$ 9 70	1898	30,789	\$ 8 50
	1893	17,502	8 00	1899	35,657	8 30
	1894	19,891	9 20	1900	40,142	8 70
	1895	21,089	8 70	1901	44,865	8 70
	1896	24,092	8 60	1902	50,214	9 34
	1897	27,165	9 40	1903	52,160	9 07
(14) I.O.F. (Oronhyatekha), Toronto, Ont., Canada, 1878.	1890	24,604	\$ 9 02	1897	124,685	\$ 9 50
	1891	31,667	10 30	1898	143,416	9 70
	1892	43,024	9 60	1899	161,459	10 30
	1893	54,484	9 45	1900	177,644	10 40
	1894	70,055	9 45	1901	192,026	10 95
	1895	86,521	9 60	1902	205,369	11 30
(15) Golden Cross United Order, Knoxville, Tenn., 1876.	1890	15,519	\$15 40	1897	32,983	\$15 12
	1891	17,393	15 10	1898	32,255	17 42
	1892	19,059	15 00	1899	32,180	17 40
	1893	20,257	15 50	1900	25,538	19 55
	1894	24,784	15 20	1901	25,326	20 00
	1895	27,574	16 20	1902	26,621	19 98
(16) Heptasophs, Improved Order, Baltimore, Md., 1878.	1890	11,914	\$12 60	1898	43,707	\$13 40
	1891	15,069	10 90	1899	52,830	12 50
	1892	19,563	12 00	1900	55,102	15 10
	1893	25,325	12 20	1901	50,304	16 00
	1894	31,921	12 50	1902	53,000	14 70
	1895	38,257	12 48	1903	57,731	14 90
			1904	62,299	15 70	

We shall complete the list and our comments in another article, probably next week.

AN INSURANCE EXAMINATION.

When the McMullen Bill to amend the Insurance Act, which was afterward withdrawn, was before the Canadian House of Commons some little time ago a promise was made by one of the Ministers, Sir Richard Cartwright, that the Government would examine during the recess into the whole question of life assurance. One reason for such careful examination is the large dimensions which the life underwriting has reached in this country, and its consequent surpassing importance to a very large part of the population; the other was stated by Sir Richard to be the "events which have occurred in a neighboring country directing public attention to some dangers which are incident to the accumulation of very great funds in the hands of persons not having, perhaps, that direct interest in their management which would effectually protect the interest of the policy-holders." The reference was clearly to the state of things recently exposed in the management of the Equitable Life Assurance Society of the United States.

The probing which the affairs of that society have received, while it made known that improper and dangerous practices existed among the directors in handling the company's funds, has gone far towards a radical cure of such practices as far as regards this particular company. But now comes another most unwelcome revelation of a similar kind in connection with the investigation of the New York

Life Insur Press des of that co admitted made on that the c appear ab tentent's were bou ward, nar other of t enquired i and anothe urer's men be pleade extent of necessity of these fun the treasu that syndi is no excu order to k spirit.

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