ASSESSMENT LIFE INSURANCE.

That life insurance, as carried on by fraternal societies upon the assessment system, is now proving a delusion and a disappointment to many thousands of persons, was illustrated in these columns recently in an article, entitled "Ancient Order of United Workmen." It was therein shown that within the four jurisdictions nearest to Toronto—Ontario, Michigan, New York, and Massachusetts—the decrease of members in the past four years was very alarming. The following figures show the contrast between 1902 and 1906 as to members remaining on the books:—

Jurisdiction.	Members in 1902.	Members in 1906.
Ontario	45,404	37,457
Michigan	22,969	2,868
New York	32,744	5,249
Massachusetts	33,448	30,138
Totals	134,565	75,712

The 134,565 members held on December 31st, 1902, $230,782,000 of insurance, while the 75,712 left on the books on December 31st, 1906, represented only $126,-996,000. But Michigan and New York, combined, make a worse showing, having dropped from $93,410,000 to $10,575,000—a decrease of $82,835,000. That is almost equal to the failure of eight assessment societies, each carrying $10,000,000 of insurance. Every single one of the 45,596 brethren who formerly held the $82,835,000 of certificates, except in the case of the few who died, went out without a dollar of surrender value, no matter whether they had contributed for one year or for twenty.

There are a great many operating assessment societies which are carrying certificates for less than ten millions of dollars, so that the decrease in Michigan and New York, during the four years as shown above, is the same, in effect, as if eight of such societies were to have closed their doors.

Now comes the news from Detroit that the Grand Lodge of Michigan has voted to surrender its charter because, though the rates were increased three times by the central organization at Meadville, Pa., and special help extended, the death claims came along faster than the receipts. Some of the older members, it is thought, if they choose to pay the enormous price, will have their certificates carried by the Supreme Lodge. It is only a matter of time when New York, Maine, Illinois, Texas and other State Grand Lodges must be compelled to take the same course. Then, with all the uninsurable and old United Workmen thrown upon its hands, the Supreme Lodge will be compelled to make another relief call.

Very few young or healthy members will respond, and the whole Ancient Order is likely to pass into the hands of a receiver, and be closed up. Its troubles have come thick and fast during the past ten years. It had to increase its rates in 1898, but that only lasted till 1903, and in 1906 a third increase was necessary. On December 31st, 1905, the Supreme Lodge had $507,-987,906 of certificates in force, but the 1906 increased assessment reduced it in the one year to $406,296,366, notwithstanding the "new blood," of which very little came in. One-fifth gone in one year!

Both the Ontario and the Massachusetts branches of the Order operate under separate charters, independent of the Supreme Lodge. Therefore, they will not be directly affected by the failures in Michigan, New York or elsewhere; nor, on the other hand, will they have any title to relief from the parent body. If their healthy members drop out, and new members cease to come, and death claims exceed the income, as appears likely to be their monthly experience pretty frequently, they will have to make larger and larger calls upon their own remaining members for the needful dollars, after their little reserve fund now in hand is seen to be inadequate.

Last month the death claims in Canada took out $127,437.32, while the receipts from the month's assessment were only $90,142.15, thus producing a shortage of $37,295.17. At the same time the delayed claims now amount to $158,916.56, so that the estimated assessment income for June of $90,000 bids fair to add $68,916.56 to the $37,295.17. Therefore, a total of $100,211.73 seems needed to produce a clean slate. The total funds on hand have dropped, during the past two months, from $1,060,766.98 to $1,014,283.43.

The great decrease of new members now entering nearly all the assessment societies is worthy of notice. It has a significance of which all present members should take heed. A few instances are given, in alphabetical order, of well-known and apparently well-established societies, other than the four mentioned above, whose issue of new certificates per year has experienced a decided decline in the past few years. In most cases, the figures in the first column are those of 1902, or of some other past year not far back.

Name and Address.	Formerly.	During 1906.
Ahwas Israel, New York	$ 3,193,000	$ 1,008,000
Am. Ben. Society, Boston	1,009,500	663,000
Amaranth Order, Detroit	619,000	252,000
Am. Fraternal Helpers, Boston	981,000	21,000
A.O.U.W., Des Moines, Ind	501,000	2,452,000
" Peoria, Ill.	4,567,000	720,000
" Augusta, Maine	1,911,000	62,000
" Grand I., Neb.	9,088,000	3,014,000
" Campden, N.J.	515,000	174,000
" Dallas, Texas	2,444,000	868,000
Ben Hur Tribe, Crawfordsville	21,546,450	17,717,800
Brotherhood of Am., Des Moines, Iowa	2,472,500	1,797,500
Capitol Life Assn., Springfield, Ill.	1,620,000	49,310
Cath. Ben. Legion, Brooklyn, N.Y.	1,142,000	353,250
Cath. Knights of Ohio, Cleveland, Ohio	1,267,500	431,000
Cath. Mut. Benefit, Hornellsville, N.Y.	6,654,000	2,261,000
Cath. Foresters, Chicago, Ill.	13,832,000	10,611,500
Cath. Relief Assn., Auburn, N.Y.	917,500	704,000
Cath. Women's Legion, New York	2,118,500	400,000
Columbian Knights, Chicago, Ill.	4,181,500	1,554,000
Court of Honor, Springfield, Ill.	15,869,000	8,740,500
Foresters, I.O., Toronto, Ont.	36,271,500	29,000,250
Fraternal Aid, Lawrence, Kas.	8,634,000	4,245,000
Fraternal Bankers, Cedar Rapids, Ia.	3,283,600	1,860,000
Fraternal Life Ins. Assn., Hastings, Neb.	1,176,000	220,500
Fraternal Reserve Assn., Peoria, Ill.	2,264,000	439,500
Fraternal Union of Am., Denver, Col.	11,184,000	8,109,000
Gleaners, A.O., Cairo, Mich.	7,384,000	5,505,500
Grand Fraternity, Philadelphia, Pa.	7,975,324	4,148,750
Highland Nobles, Waterloo, Iowa.	4,172,000	2,975,000
Ideal Reserve Life, Detroit, Mich.	980,000	273,200
International Congress, Dowagiac, Mich.	1,060,000	16,000
Iowa Legion of Honor, Cedar Rapids, Ia.	928,000	247,500
Knights of Maccabees, Port Huron, Mich.	90,716,500	16,466,000
Knights of Modern Maccabees, Port Huron, Mich.	21,117,500	9,056,500
Knights of St. John and Malta, New York City	194,750	85,500
Ladies' Cath. Ben. Assn., Erie, Pa.	10,373,000	4,010,000
Ladies' Cath. Ben. Assn. of Maccabees, Port Huron, Mich.	95,967,000	9,506,500
Ladies' Cath. Ben. Assn. of Modern Maccabees, Ann Arbor, Mich.	9,629,000	2,869,750
Legion of Honor, St. Louis, Mo.	524,000	132,000
Loyal Americans, Springfield, Ill.	30,697,500	2,985,000
Loyal Mystic Legion, Hastings, Neb.	2,416,500	371,500
Modern Samaritans, Duluth, Minn.	2,469,500	1,092,500
Mystic Toilers, Des Moines, Iowa	3,698,000	337,000
National Frat. League, Green Bay, Wis.	2,360,000	686,000
National Prov. Union, Brooklyn, N.Y.	1,141,500	291,250
National Union, Toledo, Ohio	16,668,000	7,429,000
New Era Association, Grand Rapids, Mich.	2,760,500	714,000
North Am. Union, Chicago, Ill.	4,273,000	1,256,500
Pathfinder, Cleveland, Ohio	8,345,400	2,335,650