

FRATERNAL SOCIETIES.

We give below a few items culled from the official reports of the leading Fraternal Societies for the year 1901, which will, no doubt, be of interest to a great many of our readers and furnish some of them with food for reflection.

NAME.	Organized or Commenced Business.	Number of Certificates in Force, 31st Dec., 1901.	Number of Certificates Issued in 1901.	Number Ceased to be in Force, 1901.	Ratio of Ceased to New.	Amount Paid by Members in 1901.	Amount Paid for Death Losses, Claims, etc., in 1901.	Total Expenses, 1901.	Ratio of Expenses to Amount Paid by Members.
		No.	No.	No.	per cent.	\$	\$	\$	per cent.
American Legion of Honor.....	1878	7,063	34	4,131	1,215.	855,618	847,000	45,357	5.30
Ancient O. U. W. (New York).....	1874	31,302	3,420	2,559	74.8	1,037,311	997,799	59,586	5.74
Catholic Benev. Legion.....	1881	38,286	2,051	5,749	280.	1,355,336	1,520,323	30,609	2.26
Catholic Mut. Ben. Association.....	1879	56,684	7,201	1,933	26.8	1,039,835	1,022,999	27,489	2.61
Catholic Order Foresters.....	1883	94,902	8,751	1,180	13.8	868,028	708,650	88,498	10.20
Improved Order Heptasoph.....	1878	50,304	4,522	9,300	206.1	1,226,158	1,981,848	95,503	7.79
Independent Order Foresters.....	1881	192,086	28,826	14,384	49.9	2,855,308	1,739,151	642,763	22.51
Knights of Honor.....	1873	55,773	2,854	7,013	245.7	3,309,596	3,227,089	94,201	2.85
Knights and Ladies of Honor.....	1877	57,075	14,825	24,311	164.	1,315,810	1,175,275	90,477	6.88
Knights of Pythias.....	1877	240,299	56,787	20,320	35.8	2,999,037	2,178,124	372,900	12.43
Knights of the Maccabees.....	1883	77,233	16,003	4,116	25.7	708,834	429,297	150,995	21.30
Ladies do.....	1892	77,233	125,374	41,532	33.1	6,198,054	5,145,955	682,432	11.01
Modern Woodmen.....	1883	621,700	8,843	5,049	57.1	1,795,316	1,674,750	117,601	6.55
National Union.....	1881	61,946	8,843	9,997	32.2	7,038,842	6,595,117	192,301	2.73
Royal Arcanum.....	1877	231,132	31,055	25,019	51.9	2,178,288	1,789,672	315,319	14.48
Woodmen of the World.....	1891	153,017	48,199						

SOME OF THE ITEMS OF EXPENSES.

NAME.	Commissions Salaries, etc. paid to or allowed Agents, M'grs, &c.	Salaries, &c. of Officers.	Salaries, &c. of Office Employees	Rent.	Advertising and Printing but not Supplies.	Gov'ning Bodies.	Legal Expenses.	Official Publication.	Conventions or Supreme Council Expenses.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
American Legion of Honor.....	1,275	6,817	7,441	....	2,883	7,403	5,252	3,024	3,660
Ancient O. U. W. (N.Y.).....	6,859	5,296	4,574	840	8,071	....	....	....	....
Catholic Benev. Legion.....	2,207	5,700	7,331	900	3,164	....	....	....	....
Catholic Mut. Ben. Assoc.....	1,985	3,728	620	420	4,151	....	3,093	8,963	....
Catholic Order Foresters.....	11,572	6,352	....	2,280	3,410	808	1,119	12,821	10,895
Improved Order Heptasoph.....	22,448	22,294	5,014	1,591	4,275	378	2,634	13,032	7,206
Independent Order Foresters.....	277,507	28,500	78,217	14,640	29,576	....	15,532	59,245	14,927
Knights of Honor.....	14,054	11,815	13,073	2,400	2,475	19,557	4,896	2,500	1,359
Knights and Ladies of Honor.....	40,527	15,389	9,688	1,765	327	....	4,020	7,550	....
Knights of Pythias.....	65,491	10,871	17,683	4,245	7,136	2,447	6,990	558	....
Knights of the Maccabees.....	81,264	30,033	26,429	....	15,168	16,700	5,729	24,647	102,506
Ladies do.....	34,584	9,665	13,456	1,120	4,964	25,815	14,538	10,454	....
Modern Woodmen.....	145,961	35,729	97,177	185	32,209	138,860	19,760	82,392	....
National Union.....	56,010	14,225	11,640	1,932	6,165	8,131	1,266	6,759	4,570
Royal Arcanum.....	72,873	32,132	38,640	....	13,751	....	4,757	3,979	....
Woodmen of the World.....	86,189	12,600	36,874	3,058	27,742	35,498	10,449	27,342	....

The above table is such an exhibit of the business and condition of 16 of the leading Fraternal Societies established on this continent as cannot fail to be of great interest to their members and all interested in insurance. It is evident from the large number of certificates issued last year that these organizations have a firm grip on the confidence of a large section of the community. In five cases, however, we find the number of certificates which ceased to be in force were much in excess of those issued. There is in all these societies an ebb and flow of membership caused by circumstances wholly apart from their merits. A local public celebration usually increases the membership, and as often causes a stampede from one society to another. It is remarkable how the expense ratio varies, thus in one society the percentage to receipts is only 2.26, while in another

it is 22.51. Such discrepancies prove a lack of some standard system. It should be remembered that the subordinate courts or lodges pay their own expenses, and send their receipts to the Supreme Court or Lodge net. The societies are very liberal patrons of the printers. One society spent last year \$59,245 over its official publication, and \$29,576 over other "advertising and printing, but not supplies." Where the money came from for "supplies" is not stated. Another society paid out \$82,392 for its official publication, and \$32,209 for advertising and printing. In one case the printing bill was about \$3 a head for all the new members. If the new members were good lives and permanent this would not be costly, but when the society is like a cullender or a sieve, through which members rush out as fast as they go in, the expense over getting them has been largely wasted.