

disintegrating process will continue with accelerating speed as the death losses grow in volume, and as the needful assessments multiply. A remnant may be saved, but how much better to have started on a correct basis.

In reading the following tables, it is to be taken into account that \$4 is added to the net "cost per \$1,000" of each society, to represent the average expenses. Some spend more and some less, but by using this fixed figure for the expenses in all the years, the increase in the mortality rate is indicated by the difference between the former year's figures and those of 1903:

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, San Francisco, California, 1877.	1890	17,544	\$16 34	1897	20,141	\$21 97
	1891	18,135	17 95	1898	19,670	22 20
	1892	17,499	18 45	1899	20,731	23 00
	1893	17,316	20 02	1900	21,977	21 47
	1894	16,614	19 14	1901	21,509	20 00
	1895	16,050	20 40	1902	21,855	20 00
	1896	16,342	23 26			
(2) A.O.U.W., Grand Lodge, Paris, Ill., 1875.	1890	20,293	\$15 55	1897	15,769	\$18 64
	1891	20,439	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	17,330	18 62	1902	18,461	22 00
	1896	17,426	19 42	1903	14,638	24 40
(3) A.O.U.W., Grand Lodge, Detroit, Michigan, 1877.	1890	17,625	\$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	22,288	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
	1896	22,815	14 09	1903	22,588	17 60
(4) A.O.U.W., Grand Lodge, Boston, Massachusetts, 1879.	1890	20,510	\$ 9 03	1897	51,364	\$11 11
	1891	26,406	9 40	1898	52,523	11 38
	1892	32,318	10 00	1899	57,294	11 87
	1893	37,442	10 56	1900	59,033	12 80
	1894	41,005	11 29	1901	34,071	13 50
	1895	45,021	11 00	1902	33,448	14 40
	1896	48,932	10 80	1903	32,411	14 50
(5) A.O.U.W., Grand Lodge, St. Louis, Missouri, 1876.	1890	23,107	\$14 28	1897	21,065	\$19 60
	1891	24,754	14 09	1898	20,634	19 50
	1892	25,528	16 57	1899	21,316	20 00
	1893	25,064	14 93	1900	22,730	19 70
	1894	24,018	15 94	1901	22,892	23 40
	1895	24,450	15 80	1902	22,651	21 40
	1896	23,934	17 02	1903	19,970	22 50
(6) A.O.U.W., Grand Lodge, Pittsburg, Penn., 1869.	1890	15,920	\$15 60	1897	13,676	\$21 10
	1891	15,862	16 92	1898	14,368	23 10
	1892	16,844	16 77	1899	15,454	23 50
	1893	16,854	18 42	1900	15,659	23 70
	1894	16,697	19 14	1901	16,338	23 80
	1895	14,049	20 80	1902	16,355	23 80
	1896	13,339	20 86	1903	13,216	29 70
(7) 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	31,158	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
	1896	26,192	21 64	1903	24,847	26 00
(8) A.O.U.W., Grand Lodge, Toronto, Ontario, 1879.	1890	22,679	\$10 30	1897	33,001	\$11 60
	1891	25,266	9 90	1898	35,180	12 30
	1892	26,653	11 50	1899	38,041	12 40
	1893	27,922	11 40	1900	40,969	12 50
	1894	27,561	11 60	1901	43,890	12 90
	1895	28,331	12 87	1902	45,404	13 30
	1896	29,909	12 07	1903	46,125	14 26
(9) 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
	1896	3,294	18 00	1903	5,146	20 50
(10) 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	7,333	16 18	1899	8,386	17 50
	1893	7,300	15 89	1900	8,888	16 20
	1894	6,890	17 24	1901	8,574	18 80
	1895	6,423	17 50	1902	9,349	19 30
	1896	5,772	19 58	1903	6,912	18 20

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) 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
	1896	36,028	23 00	1903	4,049	62 00
(12) 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	41,120	16 74	1902	36,555	22 00
	1896	45,051	17 30	1903	35,935	22 60
(13) 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 57
(14) 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
(15) 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
(16) 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
	1896	102,838	9 48	1903	219,192	11 80
(17) 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
	1896	32,506	13 70	1903	19,709	26 00
(18) Heptasophs, Improved Order, Baltimore, Md., 1878.	1892	11,914	\$12 60	1898	43,707	\$13 40
	1893	15,069	10 90	1899	52,830	12 50
	1894	19,563	12 00	1900	55,102	15 10
	1895	25,325	12 20	1901	50,304	16 00
	1896	31,921	12 50	1902	53,000	14 70
	1897	38,257	12 48	1903	57,731	14 90
(19) Home Circle, Supreme Council, Boston, Mass., 1879.	1890	5,956	\$13 00	1897	6,293	\$16 00
	1891	6,238	11 00	1898	6,217	15 00
	1892	6,531	12 60	1899	5,816	17 00
	1893	6,777	14 00	1900	5,577	18 70
	1894	7,183	14 50	1901	5,462	17 20
	1895	7,212	14 50	1902	5,341	17 30
	1896	6,795	16 80	1903	5,200	20 00

(Remainder Next Week).

THE MOLSONS BANK.

The record of a prosperous year was placed before the shareholders of the Molsons Bank on the 17th instant, on the occasion of the annual meeting. It was shown that the net profits, which were greater than last year, amounted to about 15¼ per cent. on the capital, which result enabled the payment of nine per cent. dividend, the contribution of \$10,000 to Officers' Pension Fund, and the addition of \$150,000 to Reserve, after which there remained \$37,077 to the credit of Profit and Loss. The reserve fund now equals the capital, \$3,000,000 being the amount of each, and it is the opinion of some shareholders, and seems to be admitted by the president himself, that the time has arrived—the bank being within a year of half a century in age—when ten per cent. dividend may be looked forward to as a regular thing. "We have never passed a dividend," said the vice-president, "but have given a large return to shareholders ever since 1855."

In the address of Mr. Macpherson, the president, the general growth of the country and the prospect of a good market for Canada's enlarged and enlarging cereal product was remarked upon. And a continued demand for further banking facilities was to be expected. Still it was to be borne in mind