

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.
(40) United Friends, Order of, Poughkeepsie, N.Y., 1881.	1884	7,668	\$11 74	1891	21,129	\$17 40
	1885	9,433	12 76	1892	20,914	18 90
	1886	11,932	12 05	1893	20,726	17 50
	1887	17,542	12 10	1894	17,328	17 35
	1888	21,500	14 00	1895	16,563	18 13
	1889	22,503	14 70	1896	13,264	21 20
	1890	22,342	16 60	1897	10,491	22 60

The following is a summary of the membership, and of the net cost of insurance, in the fifteen Grand Lodges embraced in this article, of the Ancient Order of United Workmen. The growth of the membership was rapid previously to 1884, and nearly doubled in the next nine years to 1893. Since that time it has almost ceased to grow, except in Massachusetts and Ontario. In the States of Illinois, Michigan, Missouri, New York, Ohio, Pennsylvania, Tennessee, Texas and Wisconsin, there has been a serious falling off during the past four years. Consequently the death losses per \$1,000, in the case of several of them, have more than doubled in net cost, as the figures will show:—

ANCIENT ORDER UNITED WORKMEN.

GRAND LODGES	Membership Dec. 31st.			Net Cost per \$1,000.		
	1884.	1893.	1897.	1884.	1893.	1897.
California	16,655	17,316	20,141	\$ 8 48	\$16 02	\$17 97
Colorado	2,217	5,430	8,693	3 62	5 25	10 21
Illinois	15,392	19,508	15,769	5 51	14 76	14 64
Indiana	2,240	5,088	6,814	11 89	10 75	12 50
Kentucky	1,484	2 500	2,854	15 73	14 66	22 41
Massachusetts	6,073	37,442	51,364	4 59	6 56	7 11
Michigan	8,310	22,288	20,535	5 13	8 44	9 50
Missouri	13,408	25,064	21,065	7 91	10 43	15 60
New York.....	19,674	30,942	26,143	8 37	15 10	17 88
Ohio	3,689	4,939	4,921	14 52	17 59	20 93
Ontario	9,000	27,922	33,001	7 84	7 40	7 60
Pennsylvania..	14,700	16,854	13,676	7 57	14 42	17 10
Tennessee	1,912	20,004	1,704	17 45	19 75	20 26
Texas.....	1,895	3,976	3,459	8 10	16 32	11 54
Wisconsin....	4,834	7,300	6,692	7 37	11 89	15 40
[Totals....	117,478	228,563	236,831	\$ 8 94	\$12 62	\$14 71

The rapid increase of membership in Ontario has produced what might be called a steadiness in the death-rate. It is the steadiness seen in the water just above a cataract. It is impossible that such a growth can be maintained, and the earlier the rush in, the more suddenly and heavily old age will strike, when increasing assessments will cause a stampede of the best lives. See the figures opposite Illinois, Michigan, Missouri, New York and Pennsylvania, for proof of this.

The other societies, besides the A.O.U.W., are about one-half business societies, and the others fraternals. The following is a table of eleven of the fraternals, made up in the same manner as the foregoing one, showing membership and death-cost in 1884, 1893 and 1897:—

ELEVEN FRATERNAL ELECTIONS.

NAME OF ASSOCIATION.	Membership Dec. 31st.			Net Cost per \$1,000.		
	1884.	1893.	1897.	1884.	1893.	1897.
American Legion ..	57,005	60,076	21,315	\$ 9 30	\$16 00	\$28 00
Cath. Ben. Legion..	4,306	31,772	46,998	5 62	13 63	10 40
Chosen Friends....	22,737	35,892	24,433	7 95	16 99	17 61
Knights of Honor..	128,607	123,354	89,679	11 10	17 15	23 00
Pythias....	16,489	32,922	51,715	13 20	14 08	10 20
Maccabees	2,127	53,222	138,663	4 00	5 70	4 00
Knights Templar ..	4,560	4,403	7,847	8 48	16 00	10 85
Royal Templars ...	15,113	12,967	12,435	7 00	19 86	22 80
Arcanum.....	53,811	148,426	195,105	7 34	9 05	9 43
Southern Tier	3,397	927	1,494	18 00	30 00	18 00
United Friends	7,668	20,726	10,491	7 74	13 50	18 60
	315,820	524,677	600,175	\$ 9 07	\$15 63	\$15 72

The most striking thing in the above table is the disappearance of nearly half the membership of four of the societies, viz.: the American Legion of Honor, the Chosen Friends, the Knights of Honor and the United Friends. Since 1893, these have lost 82,671 members, besides enough more to equal all the new ones taken on. And though the others have made some increase, yet the new entrants are in all cases seriously falling off. The Royal

Arcanum, for instance, in 1893 received 15,577 new members and in 1896 obtained 22,081, but in 1897, only 12,898. At its session just closed this body changed the assessment for \$3,000 so that at age 81 it goes up from \$24.48 to \$80.20, and at age 54 from \$68.00 to \$84.00. The rate remains the same at each payment, but instead of seventeen in the year, there are now to be twenty-one calls. It is thought this increase will save the society from collapse for at least five years to come, if it is loyally paid by the members. But the Royal Arcanum is now over twenty years old, and some who are paying on age 54 are now aged 74. The natural death-cost at that age is \$261.00 for \$3,000 for one year, as against the above \$84.00. Hence there is a loss of \$177.00 on every member of that age, and five years later the year's shortage upon the same man (then aged 79), will be \$311.19. Young and healthy men will not go into a society doing such an unprofitable business as this.

We now give the record of the same ten business associations as last year, for years 1884, 1893 and 1897:—

TEN BUSINESS ASSESSMENT SOCIETIES.

NAME OF SOCIETY.	Membership December 31st.			Net cost per \$1,000.		
	1884	1893.	1897.	1884.	1893.	1897.
Bay State Ben. Ass'n..	5,413	16,387	Gone	\$7 43	\$11 73	Gone
Covenant Mutual	17,380	45,014	44,491	6 50	10 25	\$15 69
Equitable Aid Union..	15,613	31,194	Gone	9 00	16 30	Gone
Masons' Life	1,500	7,333	7,847	2 00	11 20	10 85
Maine Benefit Ass'n ..	1,503	6,064	6,052	4 60	10 50	14 67
Mass. Benefit Life....	9,966	35,064	Gone	8 80	14 30	Gone
Mutual Reserve Fund	20,779	82,716	111,908	3 10	12 09	12 80
National Union	5,901	43,559	46,602	3 60	7 45	8 80
N. W. Masonic Aid ..	25,572	45,773	34,717	6 13	12 36	16 50
National Prov. Union	562	6,254	3,972	6 31	13 60	15 40
	104,189	319,348	255,589	\$5 75	\$11 98	\$13 53

These business associations show a lower death-rate than the fraternal societies show in the preceding table. The chief reason for this is the younger membership. But the upward run from \$5.75 in 1884 to \$11.98 in 1893, and to \$13.53 now, shows that they are traveling to the same place. Three very large ones have gone there during the past two years alone. Three other large ones—the Covenant, the Mutual Reserve, and the Northwestern—have lately nearly doubled their assessment calls. The Mutual Reserve Fund Life has now only 111,908 members instead of the 118,449 who trusted it in 1896—a serious drop, in addition to all the new members put on at great expense. The Northwestern had 58,290 members in 1891, and now has only 34,717. How long any of the remaining seven in the table will be able to hold their heads above the incoming tidal wave, it is hard to say. No one should put any trust in any one of them, unless he is himself actually under medical treatment, with little prospect of recovery, or above seventy years of age.

LOAN CORPORATIONS, ONTARIO

The latest, and we were about to say the biggest, of the Blue Books issued by the Ontario Government, comes to us in the shape of a 640 page pamphlet, under the title, "Loan Corporations' Statements." This volume contains statements for the year 1897 made by building societies, loan companies, loaning land companies and trusts companies, for the calendar year ended with December last. That the return is bulky may be accounted for from the fact that the blank form of return insisted upon by the Ontario authorities covers six pages of the pamphlet. When something like a hundred companies fill in this return, and their figures are all published, the result must assuredly be bulk; whether value is proportioned to bulk in this case we can hardly pronounce on short notice—the book only came yesterday. We have reason to think that the Registrar of Loan Corporations, Mr. J. Howard Hunter, who is responsible for this compilation, desired to frame a return that would embrace all needful particulars about the regular mortgage loan companies, and at the same time exact from certain