								_
Mutual Benefit Life Association, New York, 1883.	1884 1885 1886 1887 1888 1889 1890 1891	2,359 3,563 5,412 5,866 6,162 3,764 3,272 4,319	5 2 9 8 7 79 10 80 13 4' 13 20 19 60 22 40	4 (47) 9 Peninsular Masoni Aid Association, 7 Caro, Mich., 1884.	1888 1889 1890 1891	347 666 1,028 1,886 1,675 1,742 1,899 2,234	6 84 11 90 6 50 7 22 9 58 8 68 14 01 9 90	002881
Mutual Relief Society, Rochester, N. Y., 1879.	1884 1885 1886 1887 1888 1889 1890 1891	12,366 12,990 13,524 12,481 11,281 10,960 9,195 5,850	12 62 13 38 14 00 15 39 16 50 21 80 22 80 26 07	(48) People's M. Benefi Association, Westerville, O., 1877.	1888 1889 1890 1891	3,799 3,860 4,205 4,688 4,810 5,392 5,401 5,422	15 70 14 60 17 20 17 80 18 00 17 90 14 50	
(37) Mutual Reserve Fund Life Association, New York, 1881.	1 1884 1885 1886 1887 1888 1889 1890 1891	20,779 31,288 37,953 42,625 47,693 53,215 58,515 64,679	7 10 8 10 13 00 18 70 13 61 13 59 15 44 15 43	Right Arm Masonic Mut. Relief, W. Harwich, Mass., 1881.	1884 1885 1886 1887 1888 1889 1890 1891	340 347 343 332 324 308 276 265	6 80 6 90 18 50 16 10 35 64 38 20 18 80	
National Benefit Society, New York, 1882.	1884 1885 1886 1887 1888 1889 1890 1891	686 1,644 2,291 2,769 2,771 981 879 968	8 00 5 57 12 00 11 00 21 70 18 00 19 50 26 70	(50) Royal Arcanum, Supreme Council, Boston, Mass., 1877.	$\begin{pmatrix} 1884 \\ 1885 \\ 1886 \\ 1887 \\ 1888 \\ 1889 \\ 1890 \\ 1891 \end{pmatrix}$	53,811 60,957 70,823 79,176 86,935 97,967 111,366 124,766	11 34 11 34 11 88 12 50 12 50 12 09 12 98 13 02	
(39) New England Relief Association, Milford, Mass., 1870.	1884 1885 1886 1887 1888 1889 1890 1891	428 426 422 420 408 380 364 353	16 20 8 72 12 00 14 00 24 00 31 20 22 00 18 00	(51) Southern Tier Masonic Relief, Elmira, N.Y., 1868.	1884 1885 1886 1887 1888 1889 1890 1891	3,397 3,325 2,714 2,291 2,519 4,087 2,387 1,651	22 00 22 30 26 80 28 80 27 20 19 00 22 60 29 70	
(40) New York State Mutual Benefit Associat'n, Syracuse, N.Y., 1881.	1884 1885 1886 1887 1888 1889 1890 1891	2,639 2,533 2,520 2,695 2,899 3,100 3,207 3,308	7 00 13 50 12 00 13 00 13 70 12 60 17 50 12 50	(52) Sagamore Mutual Benefit Association, Lynn, Mass., 1883.	1884 1885 1886 1887 1888 1889 1890 1891	1,055 1,050 1,000 957 880 774 695 530	13 40 15 40 19 60 17 00 21 80 21 60 23 50	
(41) N. W. Endowment & Legacy Association, Red Wing, Minn., 1879.	1885 1886 1887 1888 1889 1890 1891	2,349 2,507 2,560 2,287 2,636 2,394 2,136	15 10 14 80 14 00 16 00 12 20 20 40 14 00	(53) United Fellowship, Supreme Court, Boston, 1881.	1884 1985 1886 1887 1888 1889 1890 1891	1,554 1,511 1,433 1,630 1,748 1,555 1,219 1,046	17 00 15 10 17 10 20 30 19 40 16 50 24 90 21 60	
N. W. Masonic Aid Association, Chicago, Ill., 1874.	(1884 1885 1886 1887 1888 1889 1890 1891	25,572 32,329 37,020 41,243 47,041 53,040 54,977 58,290	10 13 11 05 11 40 11 93 12 40 11 99 13 44 14 00	(54) United Friends, Order of, Poughkeepsie, 1881.	1884 1885 1886 1887 1888 1889 1890 1891	7,668 9,433 11,932 17,542 21,500 22,503 22,343 21,129	11 74 12 76 12 05 12 10 14 00 14 70 16 60 17 40	
(43) N. W. Travelling Men's Association, Chicago, Ill., 1875.	1884 1885 1886 1887 1888 1889 1890 1891	3,402 3,562 3,822 3,909 3,879 3,787 3,690 3,587	12 00 12 00 10 20 10 00 12 40 14 30 14 50 11 50	(55) Woman's Mutual Insurance Company, New York, 1883.	1889 1890 1891	2,321 1,820 1,645 1,506 1,605 1,503 1,037	7 00 6 40 9 50 9 50 9 40 10 50 11 10 15 10	
(44) Oddfellows' Mutual Benefit, Lowell, Mass., 1883.	1884 1885 1886 1887 1888 1889 1890 1891	788 799 753 741 719 502 478 36 6	13 00 24 60 15 90 13 40 25 00 28 20 37 10 23 00	(56) Wes. N. Y. Masonic Relief Association, Rochester, N. Y., 1871.	1884 1885 1886 1887 1888 1889 1890 1891	972 854 738 673 713 503 403 304	27 00 29 10 26 60 25 20 29 00 33 00 39 00 52 20	
(45) Oddfellows' M. Relief Association, Springfield, Mass., 1876.	1888 1889 1890 1891	4,075 3,911 3,818 3,684 2,453 2,364 2,252 2,126	15 70 15 50 18 70 16 00 16 00 18 90 23 80 24 10	The number of members six societies on 31s A year previously ther An increase in 1891 of But, singular to s than this was made alone—the Royal A	ay, a g	reater income the social, the N	29,495 crease cieties Iutual	1 6 6 6 6 6
(46) Oddfellows' M. Relief Association, Worcester, Mass., 1877.	1884 1885 1886 1887 1888 1889 1890	1,316 1,315 1,315 1,313 1,294 1,275 1,249	14 90	Reserve, the Maccabe Pythias. Their unit 603. The other fift fore, taken as a wl enough new members in their total numb	ted inc y-two s nole, fa s to pre	rease wa ocieties, iled to g vent a dec	there- get in	

14 90 19 88

this 30,000 was achieved by the fifty-two societies which are now unable to keep their ranks replenished. The increase in membership for the whole seven years has been 280,121, or about 54 per cent. But, notwithstanding this liberal infusion of new blood, the assessments have increased in a most unpleasant manner. The following shows the cost in 1884 and now :-

\$1,000 in all 56 societies. \$694 79 \$1,077 21 \$1,000 in each, singly 12 40 19 23 Omitting expenses 8 40 15 28 Increase in seven years, \$6.83.

We will now take a dozen of the largest societies-most of which are still making some increase of their membership-and show how poorly they are succeeding in preventing the increase of age from increasing their death calls. We give the death calls only, separate from expenses :-

No. in Table.	Memb	ership,	Cost per \$1,000.		
I GIJI C.	1864.	1891.	1881.	1891.	
3	15,391	20.439	8 5 51	\$10 70	
5	19,674	31,228	8 37	12 26	
8	14,700	15,862	7 57	12 39	
10	57.005	61,355	9 30	15 30	
15	4,306	26,967	5 62	13 20	
16	22,737	37,958	7 95	12 50	
19	17,380	35.042	6 50	10 36	
23	128,607	132,499	11 10	15 50	
24	16,489	27,269	13 20	14 40	
37	20,779	64,679	3 10	11 48	
50	53,811	124,766	7 34	9 02	
54	7,668	21,129	7 74	13 40	
	378,547	599,193	\$7 77	\$12 54	

From \$7.77 to \$12.54 in seven years. Nearly doubled. And in the twelve apparently most successful associations. So successful in getting in new blood as to have increased in the seven years, in membership, from 378,547 to 599,193. But in every single case, whether the membership has remained nearly stationary or grown amazingly, as in Nos. 15, 50 and 54, the death rate has increased heavily. It has in no case become lighter, or even stood nearly the same.

Having looked at a dozen of the best, let us now take a glance at a dozen of those which seem to be in the grip of dissolution -those whose membership is now on the decrease :

No. in Table.	Mem	bership.	Oost per \$1,000.		
	1884.	1891.	1884.	1891.	
6	3,689	4.062	\$14 52	\$22 56	
11	702	606	11 30	18 40	
21	7,498	3,394	10 14	18 26	
28	890	300	11 40	44 00	
30	2,576	1.488	10 90	16 40	
36	12,366	5,850	8 62	22 07	
38	686	968	4 00	22 70	
45	4,075	2,126	11 70	20 10	
49	340	265	2 80	14 80	
52	1.055	530	9 40	19 50	
55	2,321	776	3 00	11 10	
56	972	304	23 00	48 00	
	37,170	20,669	\$ 10 02	\$2 3 15	

From \$10 to \$23 in seven years is a heavy rise of cost in a short time. Little wonder the membership in such societies grows less at every assessment levy, and that very few persons, and these mostly old people, can be induced to enter, and that several of these very societies are already in the hands of receivers, with large lists of unpaid death claims to be enforced against those who were in membership at the suspension, and possessed of means. Nos. 21, 31, 36, 38 and 56, and a few more, if we may judge from present indications, are not likely to make any further appearance, having about 18 60 1884 to 1885 the increase was 48,680, and of run their course. Their years of life have