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UNITED STATES OF AMERICA.



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STATISTICS  
OF  
... Fraternal ...  
Beneficiary Societies.

Containing Full Statistics of the Principal Fraternal  
Insurance Societies in the United States.

Year 1899.

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SIXTH EDITION.

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Compiled by

W. A. Northcott,

Head Consul Modern Woodmen of America,  
Greenville, Illinois.

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Egbert, Fidler, & Chambers, Printers,  
Davenport, Iowa,  
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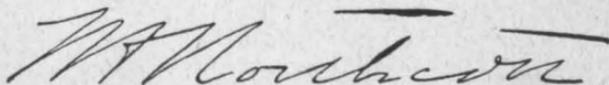
## Introduction to Sixth Edition.

This book is prepared and published annually especially for the benefit of the officers of the fraternal benefit societies in the United States, and the deputies and organizers soliciting for the same. The main object has been to present the statistics of the different societies in such a concise and plain manner as to make them readily accessible for reference. The statistics herein contained were furnished by the Secretary of each society, and are published as given.

Fraternal insurance differs from all other classes of insurance, from the fact that the society is under the direct control of its membership. It is a representative government resting upon the shoulders of its members. Every important measure must be understood and approved by the majority. A fraternal society succeeds best where its membership understands its full workings; knows fully the system upon which it is founded; is acquainted with all the details of its management; knows where every dollar goes, and is thoroughly imbued with its early history, its progress, its mistakes, and its great achievements.

Not only is it necessary that the membership have a full knowledge of its society, but it is also necessary that all facts be so concisely collated and published that the world at large may readily understand the same. Fraternal insurance needs only to be known among men to be appreciated and endorsed; it is a new force in the world's affairs, and only just beginning to receive the consideration which its magnitude commands. The best way to reach the people is by a free use of "printer's ink." Every fact published in regard to fraternal insurance is a potent factor in its development.

Fraternally submitted,



GREENVILLE, ILL., MAY 1ST, 1900.

Recd. Cong. Aug. 28/30

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## AMERICAN BENEFIT SOCIETY.

CHARLES A. LEE, Supreme President, Pawtucket, R. I.  
 NORMAN P. CORMACK, Supreme Secretary, Boston, Mass. ;  
 salary, \$1,000.

JOHN D. H. GAUSS, Supreme Treasurer, Salem, Mass.

Commenced business as an order January 17th, 1893.

Date of first assessment levied, November 1st, 1893.

Issue certificates for \$250, \$500, \$1,000, \$1,500, and \$2,000, at  
 the following rates on \$1,000 :

Age.	Rate.	Age.	Rate.
18 to 20.....	\$.60	46.....	\$1.40
21 to 25.....	.65	47.....	1.60
26 to 30.....	.70	48.....	1.90
31 to 35.....	.75	49.....	2.20
36 to 38.....	.85	50.....	2.50
39 to 41.....	.95	51.....	2.60
42.....	1.00	52.....	2.70
43.....	1.10	53.....	2.85
44.....	1.20	54.....	3.00
45.....	1.30	55.....	3.25

Expense of management provided for by per capita tax of  
 10 cents each month.

Cost of management 1894, \$8,681; 1895, \$4,274; 1896, \$8,322;  
 1897, \$7,616; 1898, \$7,860; 1899, \$9,525.86.

Cost of management per member 1894, \$3.86; 1895, \$1.68;  
 1896, \$1.82; 1897, \$1.44; 1898, \$1.43; 1899, \$1.52.

Deaths per 1,000 beneficiary members in 1893, 1.10; 1894,  
 2.75; 1895, 6.76; 1896, 5.78; 1897, 5.02; 1898, 4.99; 1899, 7.

Average age January 1st, 1897, 38.91 years; January 1st,  
 1898, 40.37 years; January 1st, 1899, 40.51 years; January 1st,  
 1900, 40.91 years.

Number of assessments year 1893, 1; 1894, 4; 1895, 6; 1896,  
 6; 1897, 6; 1898, 6; 1899, 10.

Cost of insurance per \$1,000 in 1893, 30 years, \$1.00; 35  
 years, \$1.00; 40 years, \$ 1.00. In 1894, 30 years, \$4.00; 35  
 years, \$4.00; 40 years, \$ 4.00. In 1895, 30 years, \$6.00; 35  
 years, \$6.00; 40 years, \$ 6.00. In 1896, 30 years, \$6.00; 35  
 years, \$6.00; 40 years, \$ 6.00. In 1897, 30 years, \$6.00; 35  
 years, \$6.00; 40 years, \$ 7.50. In 1898, 30 years, \$6.00; 35  
 years, \$6.00; 40 years, \$ 7.50. In 1899, 30 years, \$8.40; 35  
 years, \$9.00; 40 years, \$10.40.

Death losses paid in 1893, \$1,000; 1894, \$5,500; 1895, \$13,500;  
 1896, \$25,500; 1897, \$31,750; 1898, \$33,250; 1899, \$38,000.

Total amount of insurance in force January 1st, 1894,  
 \$941,500; January 1st, 1895, \$1,876,500; January 1st, 1896,  
 \$2,179,500; January 1st, 1897, \$4,089,500; January 1st, 1898,  
 \$4,753,250; January 1st, 1899, \$5,331,000; January 1st, 1900,  
 \$5,814,500.

Total membership in absolute good standing January 1st, 1894, 909; January 1st, 1895, 1,812; January 1st, 1896, 2,071; January 1st, 1897, 3,801; January 1st, 1898, 4,381; January 1st, 1899, 5,007; January 1st, 1900, 5,512.

Number of subordinate lodges January 1st, 1894, 10; January 1st, 1895, 16; January 1st, 1896, 39; January 1st, 1897, 73; January 1st, 1898, 93; January 1st, 1899, 114; January 1st, 1900, 129.

Jurisdiction.—The northern states.

## AMERICAN FRATERNAL INSURANCE UNION.

H. F. ZIMMERLIN, Supreme President, Buffalo, N. Y.

W. F. BULLOCK, Supreme Secretary, Buffalo, N. Y.; salary, \$1,800.

F. J. HENRY, Supreme Treasurer, Buffalo, N. Y.

Commenced business as an order November 26th, 1895.

Date of first assessment levied, November 1st, 1894 (preliminary to incorporation).

Issue certificates for \$500 to \$5,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$.60	28....	\$.84	38....	\$1.22	48....	\$1.68
19....	.62	29....	.86	39....	1.26	49....	1.76
20....	.64	30....	.88	40....	1.30	50....	1.86
21....	.66	31....	.94	41....	1.34	51....	1.96
22....	.68	32....	.98	42....	1.38	52....	2.06
23....	.72	33....	1.02	43....	1.42	53....	2.16
24....	.74	34....	1.06	44....	1.46	54....	2.26
25....	.76	35....	1.10	45....	1.50	55....	2.36
26....	.78	36....	1.14	46....	1.56		
27....	.82	37....	1.18	47....	1.62		

Expense of management provided for by use of twenty-five per cent of premium income.

Cost of management 1896, \$4,594.57; 1897, \$11,403.96; 1898, \$9,473.01; 1899, \$12,889.66.

Cost of management per member 1896, \$5.04; 1897, \$7.80; 1898, \$5.89; 1899, \$6.34.

Deaths per 1,000 beneficiary members in 1896, 4.90; 1897, 2; 1898, 7.90; 1899, 3.50.

Average age January 1st, 1899, 35.50 years; January 1st, 1900, 34.7.

Number of assessments year 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1896, 30 years, \$10.46; 35 years, \$13.20; 40 years, \$15.60. In 1897, 30 years, \$10.46; 35

years, \$13.20; 40 years, \$15.60. In 1898, 30 years, \$10.46; 35 years, \$13.20; 40 years, \$15.60. In 1899, 30 years, \$10.46; 35 years, \$13.20; 40 years, \$15.60.

\*Losses paid in year 1896, \$5,814.96; 1897, \$4,225.53; 1898, \$10,808.07; 1899, \$10,275.02.

Total amount of insurance in force January 1st, 1897, \$909,000; January 1st, 1898, \$1,405,000; January 1st, 1899, \$1,633,000; January 1st, 1900, \$2,057,000.

Total membership in absolute good standing January 1st, 1895, 165; January 1st, 1896, 592; January 1st, 1897, 910; January 1st, 1898, 1,449; January 1st, 1899, 1,613; January 1st, 1900, 2,033.

Number of subordinate lodges January 1st, 1899, 76; January 1st, 1900, 90.

Jurisdiction.—New York, Pennsylvania, Ohio, Michigan, Virginia, Texas, Georgia, Delaware.

Special Features.—Reserve fund provision, total disability benefit, old age benefit; also, sick and accident benefits for men and women, though entirely separate from life department. Men and women admitted on equal terms.

### AMERICAN INSURANCE UNION.

JOHN J. LENTZ, National President, Columbus, Ohio.

JOHN M. MULFORD, National Secretary, Columbus, Ohio.

T. B. GALLAWAY, National Treasurer, Columbus, Ohio.

Commenced business as an order September 24th, 1894.

Date of first assessment levied, January 1st, 1895.

Issue certificates for \$500, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, at the following rates on \$1,000.

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
15	} ..\$ .60	27....\$ .66	35....\$ .75	43....\$ .94			
to		28.... .67	36.... .77	44.... .98			
21		29.... .68	37.... .79	45.... 1.02			
22....	.61	30.... .69	38.... .81	46.... 1.07			
23....	.62	31.... .70	39.... .83	47.... 1.12			
24....	.63	32.... .71	40.... .85	48.... 1.18			
25....	.64	33.... .72	41.... .88	49 ... 1.25			
26....	.65	34.... .73	42.... .91				

Expense of management provided for by assessment for expense purposes levied in February of each year in lieu of mortality assessments.

Cost of management 1899, \$11,718.27.

Cost of management per member 1899, \$1.92.

Deaths per 1,000 beneficiary members in 1896, 4.2; 1897, 3.7; 1898, 2.5; 1899, 3.9.

\* Includes sick and accident claims.

Average age January 1st, 1895, 37.4 years; January 1st, 1896, 35.87 years; January 1st, 1897, 35.14 years; January 1st, 1898, 35.16 years; January 1st, 1899, 35.33 years; January 1st, 1900, 34.35 years.

Number of assessments year 1895, 6; 1896, 5; 1897, 6; 1898, 7; 1899, 9.

Cost of insurance per \$1,000 in 1895, 30 years, \$5.14; 35 years, \$5.50; 40 years, \$6.10. In 1896, 30 years, \$4.45; 35 years, \$4.75; 40 years, \$5.25. In 1897, 30 years, \$5.14; 35 years, \$5.50; 40 years, \$6.50. In 1898, 30 years, \$5.83; 35 years, \$6.25; 40 years, \$6.95. In 1899, 30 years, \$6.21; 35 years, \$6.75; 40 years, \$7.65.

Death losses paid in 1896, \$5,516; 1897, \$15,700; 1898, \$11,400; 1899, \$26,000.

Total amount of insurance in force January 1st, 1895, \$492,000; January 1st, 1896, \$1,445,000; January 1st, 1897, \$3,220,000; January 1st, 1898, \$3,947,500; January 1st, 1899, \$5,365,000; January 1st, 1900, \$8,335,500.

Total membership in absolute good standing January 1st, 1895, 242; January 1st, 1896, 817; January 1st, 1897, 2,048; January 1st, 1898, 2,639; January 1st, 1899, 3,605; January 1st, 1900, 6,080.

Number of subordinate lodges January 1st, 1896, 22; January 1st, 1897, 32; January 1st, 1898, 49; January 1st, 1899, 66; January 1st, 1900, 106.

Jurisdiction.—Territory north of parallel 36°, 30'.

Special Features.—Rates computed on natural premium basis.

### AMERICAN LEGION OF HONOR.

WILLIAM N. DAVENPORT, Supreme Commander, Boston, Mass.; salary, \$1,000.

ADAM WARNOCK, Supreme Secretary, Boston, Mass.; salary, \$3,000.

GEORGE W. KENDRICK, Supreme Treasurer, Philadelphia, Penn.; salary, \$2,000.

Commenced business as an order December, 18th, 1878.

Date of first assessment levied, September 6th, 1879.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$1.00	26....	\$1.00	34....	\$1.34	42....	\$2.04
19....	1.00	27....	1.00	35....	1.40	43....	2.10
20....	1.00	28....	1.00	36....	1.50	44....	2.16
21....	1.00	29....	1.04	37....	1.62	45....	2.22
22....	1.00	30....	1.10	38....	1.76	46....	2.28
23....	1.00	31....	1.16	39....	1.84	47....	2.34
24....	1.00	32....	1.22	40....	1.92	48....	2.40
25....	1.00	33....	1.28	41....	1.98	49....	2.52

Expense of management provided for by one-third of one assessment each year.

Cost of management 1894, \$58,854.08; 1895, \$71,201.09; 1896, \$49,892; 1897, \$51,815.08; 1898, \$49,603.03; 1899, \$63,000.

Cost of management per member 1894, \$1.00; 1895, \$1.10; 1896, \$1.00; 1898, \$2.32; 1899, \$2.00.

Deaths per 1,000 beneficiary members in 1891, 15.3; 1892, 16; 1893, 16; 1894, 16; 1895, 16; 1896, 16; 1897, 16; 1898, 29; 1899, 34+.

Average age January 1st, 1894, 36 years; January 1st, 1895, 36+ years; January 1st, 1896, 36+ years; January 1st, 1897, 35 years; January 1st, 1898, 35 years; January 1st, 1899, 49 years; January 1st, 1900, 49+ years.

Number of assessments year 1891, 30; 1892, 32; 1893, 36; 1894, 36; 1895, 12; 1896, 12; 1898, 12; 1899, 11.

Cost of insurance per \$1,000 in 1893, 30 years, \$14.96; 35 years, \$18.36; 40 years, \$21.76. In 1894, 30 years, \$14.96; 35 years, \$18.36; 40 years, \$21.76. In 1895, 30 years, \$14.96; 35 years, \$18.36; 40 years, \$21.76. In 1896, 30 years, \$13.40; 35 years, \$16.80; 40 years, \$22.04. In 1898, 30 years, \$13.20; 35 years, \$16.80; 40 years, \$23.04. In 1899, 30 years, \$12.10; 35 years, \$15.40; 40 years, \$21.12.

Death losses paid in 1893, \$3,069,865; 1894, \$2,751,079; 1895, \$2,803,671; 1896, \$2,810,500; 1897, \$1,983,500; 1898, \$1,649,500; 1899, \$1,663,500.

Total amount of insurance in force January 1st, 1894, \$159,473,000; January 1st, 1895, \$142,901,500; January 1st, 1896, \$136,263,000; January 1st, 1897, \$89,888,500; January 1st, 1898, \$51,612,500; January 1st, 1899, \$44,023,500; January 1st, 1900, \$37,000,000.

Total membership in absolute good standing January 1st, 1894, 62,076; January 1st, 1895, 56,060; January 1st, 1896, 53,210; January 1st, 1897, 36,028; January 1st, 1898, 21,315; January 1st, 1899, 19,119; January 1st, 1900, 16,895.

Number of subordinate lodges January 1st, 1894, 1,085; January 1st, 1895, 1,006; January 1st, 1896, 1,079; January 1st, 1897, 1,000; January 1st, 1898, 702; January 1st, 1899, 521; January 1st, 1900, 520.

Jurisdiction.—United States.

Remarks.—Table of rates changed since 1895. In 1897, plan changed to step-rate system. Step-rate system abolished in 1899—not being acceptable to the membership. The order has an emergency fund amounting to \$406,334.31.

## ANCIENT ORDER OF EGYPTIANS.

I. R. JEFFERS, Supreme President, Chicago, Ill.; Atwood Building.

C. A. DAVID, Supreme Secretary, Chicago, Ill.; Champlain Building.

R. W. COON, Supreme Treasurer, Waukegan, Ill.

Commenced business as an order June 15th, 1896.

Date of first assessment levied, June, 1896.

Issue certificates for \$500 to \$5,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.64	28....	\$0.74	38....	\$0.99	47....	\$1.59
19....	.65	29....	.76	39....	1.03	48....	1.70
20....	.66	30....	.77	40....	1.08	49....	1.82
21....	.67	31....	.79	41....	1.13	50....	1.95
22....	.68	32....	.81	42....	1.19	51....	2.10
23....	.69	33....	.83	43....	1.25	52....	2.30
24....	.70	34....	.85	44....	1.33	53....	2.50
25....	.71	35....	.88	45....	1.41	54....	2.70
26....	.72	36....	.91	46....	1.50	55....	2.95
27....	.73	37....	.95				

Expense of management provided for by percentage of assessments collected.

Cost of management 1897, \$1,073.15; 1898, \$1,321.66; 1899, \$3,082.01.

Cost of management per member, 1897, \$6.54; 1898, \$4.33; 1899, \$5.22.

Deaths per 1,000 beneficiary members in 1897, 1; 1898, none; 1899, 1.65.

Average age, January 1st, 1897, 34.1 years; January 1st, 1898, 36.2 years; January 1st, 1900, 34.5 years.

Number of assessments, 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$ 9.24; 35 years, \$10.56; 40 years, \$12.96. In 1898, 30 years, \$ 9.24; 35 years, \$10.56; 40 years, \$12.96. In 1899, 30 years, \$ 9.24; 35 years, \$10.56; 40 years \$12.96.

Death losses paid in 1897, \$200; 1898, no deaths; 1899, \$200.

Total amount of insurance in force, January 1st, 1897, \$103,000; January 1st, 1898, \$202,000; January 1st, 1899, \$297,700; January 1st, 1900, \$339,100.

Total membership in absolute good standing January 1st, 1897, 102; January 1st, 1898, 164; January 1st, 1899, 305; January 1st, 1900, 605.

Number of subordinate lodges, January 1st, 1897, 1; January 1st, 1898, 3; January 1st, 1899, 5; January 1st, 1900, 19.

Jurisdiction.—Northwestern states.

Special Features.—A total cost of insurance charged against each certificate, and unpaid balance deducted from amount of face of certificate at death of member. Annuity benefit certificates issued, payable in 10 annual installments after death; and sick and funeral benefit, paying \$5, \$10, and \$15 per week and \$100, \$150, and \$200 funeral benefit.

### ANCIENT ORDER OF GLEANERS.

JOHN LIVINGSTON, Chief Gleaner, Orleans, Mich.

G. H. SLOCUM, State Secretary, Caro, Mich.; salary, \$500.

J. M. EALY, State Treasurer, Caro, Mich.

Commenced business as an order October 16th, 1894.

Date of first assessment levied, January, 1895.

Issue certificates for \$500, \$750, and \$1,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
Over 17 and under 25..	\$.60	Over 35 and under 40..	\$.99
Over 25 and under 30..	.70	Over 40 and under 45..	1.00
Over 30 and under 35..	.80	Over 45 and under 50..	1.30

Expense of management provided for by semi-annual per capita tax of 50 cents.

Cost of management 1895, \$978.94; 1896, \$2,062.22; 1897, \$3,658; 1898, \$6,010.78; 1899, \$6,913.13.

Cost of management per member 1895, \$ .52; 1896, \$ .63; 1897, \$ .61; 1898, \$ .48; 1899, \$ .49.

Deaths per 1,000 beneficiary members in 1895, 4; 1896, 4; 1897, 4; 1898, 4, 1899, 3.6.

Average age January 1st, 1895, 33 years; January 1st, 1896, 33 years; January 1st, 1897, 33 years, January 1st, 1898, 33 years; January 1st, 1899, 33.33 years; January 1st, 1900, 33.7 years.

Number of assessments year 1895, 5; 1896, 5; 1897, 5; 1898, 4; 1899, 4.

Cost of insurance per \$1,000 in 1895, 30 years, \$4.00; 35 years, \$4.50; 40 years, \$5.00. In 1896, 30 years, \$4.00; 35 years, \$4.50; 40 years, \$5.00. In 1897, 30 years, \$4.00; 35 years, \$4.50; 40 years, \$5.00. In 1898, 30 years, \$3.20; 35 years, \$3.60; 40 years, \$4.00. In 1899, 30 years, \$2.80; 35 years, \$3.20; 40 years, \$3.60.

Death losses paid in 1895, \$1,250; 1896, \$7,500; 1897, \$12,500; 1898, \$18,120; 1899, \$31,630.

Total amount of insurance in force January 1st, 1895, \$904,000; January 1st, 1896, \$2,420,500; January 1st, 1897, \$4,394,000; January 1st, 1898, \$7,038,750; January 1st 1899, \$7,038,750; January 1st, 1900, \$12,254,480.

Total membership in absolute good standing January 1st, 1895, 606; January 1st, 1896, 1,808; January 1st, 1897, 3,131; January 1st, 1898, 5,588; January 1st, 1899, 8,601; January 1st, 1900, 14,354.

Number of subordinate lodges January 1st, 1895, 80; January 1st, 1896, 150; January 1st, 1897, 246; January 1st, 1898, 310; January 1st, 1899, 320; January 1st, 1900, 361.

Jurisdiction.—Michigan and adjoining states.

Special Features.—Accepts only farmers and those engaged in kindred occupations as members. Creates a reserve fund by annual per capita tax. May loan one assessment each year to members in distress.

### ANCIENT ORDER OF THE RED CROSS.

RICHARD CULLINANE, Supreme President, Waverly, Iowa.

A. M. POTTER, Supreme Secretary, Waverly, Iowa.

A. E. JACKSON, Supreme Treasurer, Waverly, Iowa.

Commenced business as an order January 11th, 1899.

Date of first assessment levied, October 1st, 1899.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
16 to 28 years.....	\$.50	46 to 48 years.....	\$.70
29 to 37 years.....	.55	49 to 50 years.....	.85
38 to 41 years.....	.60	51 to 53 years.....	1.30
42 to 45 years.....	.65	54 to 55 years.....	1.50

Expense of management provided for by per capita tax of \$2.00 per year, payable quarterly.

Cost of management per member 1899, \$1.22.

Deaths per 1,000 beneficiary members 1899, 1.

Average age January 1st, 1900, 36.50 years.

Number of assessments year 1899, 2.

Cost of insurance per \$1,000 in 1899, 30 years, \$1.10; 35 years, \$1.10; 40 years, \$1.20.

Death losses paid in 1899, \$1,100.

Total amount of insurance in force January 1st, 1900, \$1,983,000.

Total membership in absolute good standing January 1st, 1900, 2,575.

Number of subordinate lodges January 1st, 1900, 45.

Jurisdiction.—All of the United States, Canada, and Mexico.

Special Features.—Reserve fund created by each member paying 50 cents per each \$1,000 insurance for 10 years, and a policy lien of \$100 per each \$1,000, insurance in addition.

Accident, disability, and old age benefits.

## ANCIENT ORDER OF UNITED WORKMEN.

J. C. BICKFORD, Supreme Master Workman, Manchester, N. H.; salary, \$1,000.

M. W. SACKETT, Supreme Recorder, Meadville, Penn.; salary, \$3,000.

JOHN J. ACKER, Supreme Receiver, Albany, N. Y.; salary \$400.

Commenced business as an order October 27th, 1868.

Date of first assessment levied, 1871.

Ten jurisdictions issue certificates for \$2,000 at uniform rate of \$1.00 per assessment.  
assessment.

Twenty-five of the thirty-five jurisdictions are now on the classified plan, with the following table of rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 24.....	\$.60	40 to 44.....	\$1.01
25 to 29.....	.65	45 to 49.....	1.31
30 to 34.....	.72	50 to 54.....	1.78
35 to 39.....	.83	55 and over.....	1.78

Rate advances as age is attained.

Expense of management varies in different states.

Cost of management 1894, \$561,591.66; 1895, \$588,947.83; 1896, \$626,414.75; 1897, \$653,489.64; 1898, \$618,806.77; 1899, \$777,993.68.

Cost of management per member 1894, \$1.67; 1895, \$1.66; 1896, \$1.69; 1897, \$1.59; 1898, \$1.69; 1899, \$2.07.

Deaths per 1,000 beneficiary members in 1891, 9.72; 1892, 10.19; 1893, 10.11; 1894, 10.43; 1895, 10.48; 1896, 10.52, 1897, 10.86; 1898, 11.32; 1899, 11.36.

Average age January 1st, 1894, 40+ years; January 1st, 1895, 41 years; January 1st, 1896, 41 years; January 1st, 1897, 41+ years; January 1st, 1898, 41+ years; January 1st, 1899, 41+ years; January 1st, 1900, 41+ years.

Number of assessments year 1891, 19; 1892, 20; 1893, 20; 1894, 20; 1895, 20; 1896, 20; 1897, 20; 1898, 12 (classified); 1899, 12 (classified).

Average cost of insurance per \$1,000 in 1893, 30 years, \$10.00; 35 years, \$10.00; 40 years, \$10.00. In 1894, 30 years, \$10.21; 35 years, \$10.21; 40 years, \$10.21. In 1895, 30 years, \$10.21; 35 years, \$10.21; 40 years, \$10.21. In 1896, 30 years, \$10.21; 35 years, \$10.21; 40 years, \$10.21. In 1897, 30 years, \$10.21; 35 years, \$10.21; 40 years, \$10.21. In 1898 (classified), 30 years, \$ 8.64; 35 years, \$ 9.96; 40 years, \$12.12. In 1899 (classified), 30 years, \$ 8.64; 35 years, \$ 9.96; 40 years, \$12.12.

Death losses paid in 1893, \$6,479,175.38; 1894, \$7,116,807.99; 1895, \$7,313,839.41; 1896, \$7,479,767.34; 1897, \$7,761,934.41; 1898, \$7,815,228.11; 1899, \$8,335,573.85.\*

Total amount of insurance in force January 1st, 1894, \$657,550,000; January 1st, 1895, \$682,742,000; January 1st, 1896, \$708,778,000; January 1st, 1897, \$738,198,000; January 1st, 1898, \$695,980,000; January 1st, 1900, \$734,237,000.

Total membership in absolute good standing January 1st, 1894, 328,775; January 1st, 1895, 341,371; January 1st, 1896, 354,389; January 1st, 1897, 369,099; January 1st, 1898, 347,990; January 1st, 1899, 360,096; January 1st, 1900, 375,807.

Number of subordinate lodges January 1st, 1894, 4,831; January 1st, 1895, 4,973; January 1st, 1898, 5,195; January 1st, 1899, 4,993; January 1st, 1900, 5,106.

Jurisdiction.—United States of America.

Remarks.—\*Includes payment made to relief and war relief funds.

### ARTISANS' ORDER MUTUAL PROTECTION.

JOSEPH S. HALL, M. E. Artisan, Philadelphia, Pa.

JOHN A. DUNCAN, M. E. Recorder, Philadelphia, Pa.; salary, \$2,000.

A. R. UNDERDOWN, M. E. Cashier, Philadelphia, Pa.; Commenced business as an order May 1st, 1873.

Issue certificates for \$1,000 and \$2,000, at the following rates on \$1,000:

Between Ages of	Rate.	Between Ages of	Rate.
18 and 30 years.....	\$3.50	40 and 45 years.....	\$4.50
30 and 35 years.....	3.75	45 and 50 years.....	5.25
35 and 40 years.....	4.00		

The above amounts are paid quarterly, and cover sick benefits mentioned below.

No other payments are required and no assessments made; each member makes but four payments a year.

Expense of management provided for by per capita per annum, initiations, certificate and supply fees, and interest of death benefit fund.

Cost of management 1894, \$3,380; 1895, \$4,521.17; 1896, \$3,732.41; 1897, \$5,299.87; 1898, \$5,109.43; 1899, \$5,338.82.

Cost of management per member 1894, \$1.00; 1895, \$1.00; 1896, \$1.00; 1897, \$1.38; 1898, \$1.21; 1899, \$1.16.

Deaths per 1,000 beneficiary members in 1891, 10; 1892, 11; 1893, 5; 1894, 6.5; 1895, 7.47; 1896, 6; 1897, 10; 1898, 9.11; 1899, 10.25.

Average age January 1st, 1894, 37 years; January 1st, 1895, 38 years; January 1st, 1896, 39 years; January 1st, 1897, 39 years; January 1st, 1898, 38 years; January 1st, 1899, 38 years.

Cost of insurance per \$1,000 in 1893, 30 years, \$10.00; 35 years, \$11.00; 40 years, \$13.00. In 1894, 30 years, \$10.00; 35 years, \$11.00; 40 years, \$13.00. In 1895, 30 years, \$10.00; 35 years, \$11.00; 40 years, \$13.00. In 1896, 30 years, \$10.00, 35 years, \$11.00; 40 years, \$13.00. In 1897, 30 years, \$10.00; 35 years, \$11.00; 40 years, \$13.00. In 1898, 30 years, \$10.00; 35 years, \$11.00; 40 years, \$13.00. In 1899, 30 years, \$15.00; 35 years, \$16.00; 40 years, \$18.00.

Death losses paid in 1893, \$15,000; 1894, \$18,000; 1895, \$26,000; 1896, \$20,000; 1897, \$38,000; 1898, \$45,000; 1899, \$52,000.

Total amount of insurance in force January 1st, 1894, \$2,725,000; January 1st, 1895, \$3,093,000; January 1st, 1896, \$3,602,000; January 1st, 1897, \$4,216,000; January 1st, 1898, \$4,545,000; January 1st, 1899, \$4,978,000; January 1st, 1900, \$5,686,000.

Total membership in absolute good standing January 1st, 1894, 2,521; January 1st, 1895, 2,804; January 1st, 1896, 3,212; January 1st, 1897, 3,700; January 1st, 1898, 3,967; January 1st, 1899, 4,310; January 1st, 1900, 4,856.

Number of subordinate lodges January 1st, 1894, 28; January 1st, 1895, 28; January 1st, 1896, 30; January 1st, 1897, 31; January 1st, 1898, 32; January 1st, 1899, 33; January 1st, 1900, 34.

Jurisdiction.—Pennsylvania, New Jersey, and New York.

Special Features.—Sick benefits paid for a limited period and amount regulated by subordinate bodies.

### BANKERS' UNION OF THE WORLD.

E. C. SPINNEY, President, Omaha, Neb.

THOMAS RYAN, Secretary, Omaha, Neb.

N. B. RANDEN, Vice-President, Omaha, Neb.

Commenced business as an order November 10th, 1898.

Date of first assessment levied, a stipulated premium commencing in November, 1898.

Issue certificates for \$200, \$500, \$1,000, and \$2,000.

Age.	M'thly.	Age.	M'thly.	Age.	M'thly.	Age.	M'thly.
18....	\$.66	28....	\$.71	38....	\$.78	47....	\$1.00
19....	.66	29....	.71	39....	.79	48....	1.04
20....	.66	30....	.72	40....	.81	49....	1.09
21....	.67	31....	.72	41....	.82	50....	1.14
22....	.68	32....	.73	42....	.83	51....	1.20
23....	.68	33....	.73	43....	.85	52....	1.26
24....	.69	34....	.74	44....	.87	53....	1.33
25....	.69	35....	.74	45....	.89	54....	1.41
26....	.70	36....	.76	46....	.94	55....	1.50
27....	.70	37....	.77				

Expense of management provided for by a stipulated per cent of premiums paid.

Number of assessments 1898, 1; 1899, 12.

Cost of insurance per \$1,000 in 1899, 30 years, \$8.18; 35 years, \$8.58; 40 years, \$9.23.

Death losses paid in 1898, none; 1899, \$3,156.55.

Total amount of insurance in force January 1st, 1899, \$310,000; January 1st, 1900, \$5,234,400.

Total membership in absolute good standing January 1st, 1899, 334; January 1st, 1900, 5,956.

Number of subordinate lodges January 1st, 1899, 1; January 1st, 1900, 160.

Jurisdiction.—Is now operating in Arkansas, California, Colorado, North Carolina, South Carolina, North Dakota, South Dakota, Florida, Georgia, Iowa, Indiana, Idaho, Indian Territory, Kansas, Kentucky, Louisiana, Minnesota, Montana, Missouri, Mississippi, Michigan, Nevada, Nebraska, Oregon, Oklahoma, Pennsylvania, Tennessee, Texas, Utah, Washington, Wyoming, Virginia, West Virginia.

Special Features.—A stipulated payment of premium each month, graded according to age at entrance, and a payment of amount of face of policy less a stipulated amount contributed to reserve fund for a stipulated number of years, where death occurs before period of expectancy. Also maintains a sick and accident department.

### CATHOLIC BENEVOLENT LEGION.

(Failed to furnish report for year 1899.)

J. C. McGUIRE, Supreme President, Brooklyn, N. Y.

J. D. CARROLL, Supreme Secretary, 40 and 42 Court street, Brooklyn, N. Y.; salary, \$3,000.

J. D. KEILEY, Supreme Treasurer, 19 Whitehall street, New York; salary, \$1,500.

Commenced business as an order October 12th, 1881.

Date of first assessment levied, September 25th, 1882.

Issue certificates for \$500, \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000, at the following rates on \$1,000:

Between Ages of	Rate.	Between Ages of	Rate.
18 and 25 years.....	\$ .32	40 and 41 years.....	\$ .64
25 and 26 years.....	.34	41 and 42 years.....	.66
26 and 27 years.....	.36	42 and 43 years.....	.68
27 and 28 years.....	.38	43 and 44 years.....	.70
28 and 29 years.....	.40	44 and 45 years.....	.72
30 and 31 years.....	.44	46 and 47 years.....	.76
31 and 32 years.....	.46	47 and 48 years.....	.78
32 and 33 years.....	.48	48 and 49 years.....	.80
33 and 34 years.....	.50	49 and 50 years.....	.84
34 and 35 years.....	.52	50 and 51 years.....	.88
35 and 36 years.....	.54	51 and 52 years.....	.94
36 and 37 years.....	.56	52 and 53 years.....	1.00
37 and 38 years.....	.58	53 and 54 years.....	1.06
38 and 39 years.....	.60	54 and 55 years.....	1.12
39 and 40 years.....	.62		

Expense of management provided for by per capita of fifty cents per annum, charter fees, and profit on sale of supplies.

Cost of management 1894, \$26,587.95; 1895, \$28,717.83; 1896, \$32,150.17; 1897, \$34,649.34; 1898, \$34,310.74.

Cost of management per member 1894, 75 cents; 1895, 69 cents; 1896, 71 cents; 1897, 71 cents; 1898, 72 cents.

Deaths per 1,000 beneficiary members in 1891, 12.04; 1892, 13; 1893, 12.99; 1894, 10.88; 1895, 12.74; 1896, 13.25; 1897, 11.72; 1898, 13.

Average age January 1st, 1894, 35 years; January 1st, 1895, 34 years; January 1st, 1896, 34 years; January 1st, 1897, 33 years; January 1st, 1898, 33 years; January 1st, 1899, 33 years.

Number of assessments year 1891, 24; 1892, 26; 1893, 24; 1894, 22; 1895, 24; 1896, 26; 1897, 27; 1898, 29.

Cost of insurance per \$1,000 in 1893, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1894, 30 years, \$ 9.68; 35 years, \$11.88; 40 years, \$14.08. In 1895, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1896, 30 years, \$11.44; 35 years \$14.04; 40 years, \$16.64. In 1897, 30 years, \$11.88; 35 years, \$14.58; 40 years, \$17.28. In 1898, 30 years, \$12.76; 35 years, \$18.90; 40 years, \$25.60.

Death losses paid in 1893, \$782,000; 1894, \$820,500; 1895, \$871,590.62; 1896, \$1,011,287.74; 1897, \$1,081,407.44; 1898, \$1,144,811.77.

Total amount of insurance in force January 1st, 1894, \$60,481,500; January 1st, 1895, \$64,479,000; January 1st, 1896, \$71,279,500; January 1st, 1897, \$75,392,000; January 1st, 1898, \$76,496,750; January 1st, 1899, \$75,537,000.

Total membership in absolute good standing January 1st, 1894, 31,772; January 1st, 1895, 35,115; January 1st, 1896, 41,120; January 1st, 1897, 45,051; January 1st, 1898, 46,998; January 1st, 1899, 47,430.

Number of subordinate lodges January 1st, 1894, 432; January 1st, 1895, 485; January 1st, 1896, 563; January 1st, 1897, 605; January 1st, 1898, 638; January 1st, 1899, 593.

Jurisdiction.—Connecticut, Canada, Delaware, District of Columbia, Georgia, Indiana, Illinois, Kansas, Kentucky, Louisiana, Maryland, Maine, Massachusetts, Michigan, Missouri, New York, New Jersey, North Carolina, New Hampshire, Nevada, Nebraska, Ohio, Pennsylvania, Rhode Island, South Carolina, Virginia, West Virginia, Wisconsin, and Minnesota.

## CATHOLIC KNIGHTS OF AMERICA.

R. J. O'CONNOR, Supreme President, Savannah, Ga.; salary, \$1,000.

J. C. CARROLL, Supreme Secretary, St. Louis, Mo.; salary, \$3,500.

GERALD REITER, Supreme Treasurer, Vincennes, Ind.; salary, \$2,500.

Commenced business as an order May 1st, 1877.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.64	25....	\$ .71	32....	\$. 82	39....	\$. 96
19....	.65	26....	.73	33....	.84	40....	.98
20....	.66	27....	.74	34....	.85	41....	1.01
21....	.67	28....	.75	35....	.87	42....	1.04
22....	.68	29....	.77	36....	.89	43....	1.07
23....	.69	30....	.78	37....	.91	44....	1.10
24....	.70	31....	.80	38....	.94	45....	1.13

Expense of management provided for by annual per capita tax of \$1.00.

Cost of management 1898, \$21,222.28; 1899, \$33,213.70—Includes cost of biennial meeting of Supreme Council.

Cost of management per member 1898, \$1.00.

Deaths per 1,000 beneficiary members in 1898, 14.6; 1899, 16.

Average age January 1st, 1899, 44 years; January 1st, 1900, 44 years.

Number of assessments 1898, 44; 1899, 35.

Cost of insurance per \$1,000 in 1898, 30 years, \$16.50; 35 years, \$17.10; 40 years, \$19.80. In 1899, 30 years, \$27.30; 35 years, \$30.45; 40 years, \$34.30.

Death losses paid in 1897, \$710,208.32; 1898, \$718,375; 1899, \$764,500.

Total amount of insurance in force January 1st, 1898, \$36,803,000; January 1st, 1899, \$36,270,500; January 1st, 1900, \$35,353,500.

Total membership in absolute good standing January 1st, 1898, 22,878; January 1st, 1899, 22,865; January 1st, 1900, 22,647.

Number of subordinate lodges January 1st, 1898, 600; January 1st, 1899, 581; January 1st, 1900, 585.

Jurisdiction.—Every state and territory except Maine, New Hampshire, and Arizona.

Remarks.—Rates changed July 1st, 1899.

## CATHOLIC KNIGHTS AND LADIES OF AMERICA.

CHARLES O'DONNELL, Supreme President, Chicago, Ill.; salary, \$300.

JOHN J. DUFFY, Supreme Secretary, Memphis, Tenn., salary, \$1,500.

MISS MARY E. SHERIDAN, Supreme Treasurer, Louisville, Ky.; salary, \$200.

Commenced business as an order May 26th, 1890.

Date of first assessment levied, May 26th, 1890.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 24.....	\$0.30	45.....	\$0.55
25 to 29.....	.35	46.....	.69
30 to 34.....	.40	47.....	.65
35 to 39.....	.45	48.....	.70
40 to 44.....	.50	49.....	.75

Hazardous occupations additional.

Expense of management provided for by per capita tax.

Cost of management 1898, \$3,240; 1899, \$3,240.

Cost of management per member 1899, \$1.90.

Deaths per 1,000 beneficiary members 1899, 1.

Average age January 1st, 1899, 35.50 years; January 1st, 1900, 38 years.

Number of assessments 1898, 18; 1899, 23.

Cost of insurance per \$1,000 in 1899, 30 years, \$9.20; 35 years, \$10.35; 40 years, \$11.50.

Death losses paid in 1898, \$55,500; 1899, \$93,000.

Total amount of insurance in force January 1st, 1900, \$9,883,000.

Total membership in absolute good standing January 1st, 1899, 5,283; January 1st, 1900, 7,165.

Number of subordinate lodges January 1st, 1899, 137; Jan. 1st, 1900, 177.

Jurisdiction.—United States only.

Special Features.—Five per cent of the widows' and orphans' fund is placed in a reserve fund.

## CHRISTIAN BURDEN BEARERS' ASSOCIATION.

F. BURNS, President, Box 5140 Boston, Mass.; salary, \$100.

C. R. CROSSETT, Supreme Secretary, Manchester, N. H.; salary \$1,000.

H. E. FRYE, Auditor and Clerk, Portsmouth, N. H.; salary, \$1,500.

Commenced business as an order June, 1885; reincorporated, 1898.

Date of first assessment levied, June, 1885, paid in advance.

Issue certificates for \$500 and \$1,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
16 to 25.....	\$0.50	40 to 45.....	\$1.25
25 to 30.....	.60	45 to 50.....	1.50
30 to 35.....	.75	50 to 53.....	1.75
35 to 40.....	1.00	53 to 55.....	2.00

Expense of management provided for by expense assessments and interest on surplus.

Cost of management 1894, \$2,260; 1895, \$2,173; 1896, \$2,010; 1897, \$2,054; 1898, \$2,403; 1899, \$2,176.

Cost of management per member 1894, \$1.36; 1895, \$1.27; 1896, \$1.13; 1897, \$1.12; 1898, \$1.31; 1899, \$1.16.

Deaths per 1,000 beneficiary members in 1891, 6.90; 1892, 6.44; 1893, 8.74; 1894, 9.62; 1895, 9.94; 1896, 6.21; 1897, 10.39; 1898, 12.00; 1899, 10.17.

Average age January 1st, 1894, no record; January 1st, 1895, 43.55 years; January 1st, 1896, 43.51 years; January 1st, 1897, 41.31 years; January 1st, 1898, 44 years; January 1st, 1899, 44.3 years; January 1st, 1900, 44.3 years.

Number of assessments 1891, 12; 1892, 12; 1893, 12; 1894, 12; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1894, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1895, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1896, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1897, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1898, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00. In 1899, 30 years, \$9.00; 35 years, \$12.00; 40 years, \$15.00.

Death losses paid in 1893, \$14,000; 1894, \$15,500; 1895, \$16,500; 1896, \$10,500; 1897, \$18,500; 1898, \$21,500; 1899, \$18,500.

Total amount of insurance in force January 1st, 1896, \$1,667,500; January 1st, 1897, \$1,725,000; January 1st, 1898, \$1,783,500; January 1st, 1899, \$1,787,000; January 1st, 1900, \$1,816,500.

Total membership in absolute good standing January 1st, 1896, 1,709; January 1st, 1897, 1,769; January 1st, 1898, 1,827; January 1st, 1899, 1,834; January 1st, 1900, 1,867.

Number of local branches January 1st, 1900, 52.

Jurisdiction.—United States and Canada.

Local branches organized in 1898, when the Association was reincorporated upon the fraternal plan as a fraternal association.

Special Features.—Surplus January 1st, 1900, \$34,883.45.

## COURT OF HONOR.

A. L. HEREFORD, Supreme Chancellor, Springfield, Ill.; salary, \$1,800.

W. E. ROBINSON, Supreme Recorder, Springfield, Ill.; salary, \$2,000.

B. F. WORKMAN, Supreme Treasurer, Auburn, Ill.; salary, \$600.

Commenced business as an order July 16th, 1895.

Date of first assessment levied, March 1st, 1896.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 24 years.....	\$0.40	43 to 45 years.....	\$0.65
25 to 31 years.....	.45	46 to 47 years.....	.79
32 to 35 years.....	.50	48 years.....	.75
36 to 39 years.....	.55	49 years.....	.89
40 to 42 years.....	.60	50 years.....	.85

Expense of management provided for by per capita, \$1.00 per annum, payable semi-annually in advance.

Cost of management 1895, \$1,560.55; 1896, \$6,246.10; 1897, \$13,418.73; 1898, \$21,820.78; 1899, \$29,824.95.

Cost of management per member 1895, \$ .83; 1896, \$ .51; 1897, \$ .47; 1898, \$ .68; 1899, \$ .71.

Deaths per 1,000 beneficiary members in 1896, 1.25; 1897, 2.21; 1898, 3.98; 1899, 4.76.

Average age January 1st, 1896, 42.65 years; January 1st, 1897, 34.75 years; January 1st, 1898, 35.18 years; January 1st, 1899, 36.81 years; January 1st, 1900, 37.07 years.

Number of assessments year 1896, 6; 1897, 7; 1898, 9; 1899, 10.

Cost of insurance per \$1,000 in 1896, 30 years, \$2.70; 35 years, \$2.70; 40 years, \$3.00. In 1897, 30 years, \$3.15; 35 years, \$3.50; 40 years, \$4.20. In 1898, 30 years, \$4.05; 35 years, \$4.50; 40 years, \$5.40. In 1899, 30 years, \$4.50; 35 years, \$5.00; 40 years, \$6.00.

Death and disability losses paid in 1896, \$21,100; 1897, \$88,314.60; 1898, \$211,383.35; 1899, \$301,850.

Total amount of insurance in force January 1st, 1896, \$3,170,500; January 1st, 1897, \$19,224,500; January 1st, 1898, \$40,891,000; January 1st, 1899, \$51,386,500; January 1st, 1900, \$63,036,500.

Total membership in absolute good standing January 1st, 1896, 1,861; January 1st, 1897, 11,150; January 1st, 1898, 24,217; January 1st, 1899, 31,867; January 1st, 1900, 41,774.

Number of subordinate lodges January 1st, 1896, 44; January 1st, 1897, 235; January 1st, 1898, 569; January 1st, 1899, 831; January 1st, 1900, 911.

Jurisdiction.—Illinois (except Chicago), Indiana, Iowa, Missouri (except St. Louis), Ohio, Michigan, Wisconsin, Minnesota, Nebraska, Kansas, North Dakota, South Dakota, Montana, Idaho, Utah, Colorado, Wyoming, Washington, Oregon, California, New York, and Pennsylvania.

Special Features.—Men and women admitted. Pays permanent disability indemnity, the result of accident. Annual examination by State Insurance Department, and this report is based on that examination.

### FRATERNAL AID ASSOCIATION.

LEWIS A. RYDER, M. D., General President, North Topeka, Kas.; salary, \$850.

M. D. GREENLEE, General Secretary, Lawrence, Kas.; salary, \$1,500.

C. O. ANDERSON, General Treasurer, Arcadia, Kas.; salary, \$300.

Commenced business as an order October 14th, 1890.

Date of first assessment levied, April 1st, 1891.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 26 years.....	\$.045	46 years.....	\$1.00
27 to 31 years.....	.50	47 years.....	1.15
32 to 37 years.....	.55	48 years.....	1.40
38 to 40 years.....	.60	49 years.....	1.65
41 to 43 years.....	.65	50 years.....	2.00
44 to 45 years.....	.75		

Expense of management provided for by setting aside fifteen per cent of all benefit funds collected and certificate fees.

Cost of management 1894, \$8,861.43; 1895, \$17,146.63; 1896, \$15,881.74; 1897, \$22,849.84; 1898, \$28,070.47; 1899, †\$40,013.88.

Cost of management per member 1894, \$1.83; 1895, \$2.65; 1896, \$1.82; 1897, \$1.71; 1898, \$1.36; 1899, \$1.69.

Deaths per 1,000 beneficiary members in 1891, 5; 1892, 2.86; 1893, 2.43; 1894, 2.27; 1895, 3.85; 1896, 4.47; 1897, 4.29; 1898, 2.74; 1899, 5.35.

Average age January 1st, 1899, 37 years; January 1st, 1900, 35 years.

Number of assessments year 1891, 6; 1892, 2; 1893, 10; 1894, 8; 1895, 11; 1896, 11; 1897, 9; 1898, 10; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.00; 35 years, \$5.50; 40 years, \$6.00. In 1894, 30 years, \$4.00; 35 years, \$6.05; 40 years, \$6.60. In 1896, 30 years, \$5.50; 35

†Includes expense of district conventions, biennial session of general council, and revision of printed matter occasioned by amended laws

years, \$4.40; 40 years, \$4.80. In 1895, 30 years, \$5.50; 35 years, \$6.05; 40 years, \$6.60. In 1897, 30 years, \$4.50; 35 years, \$4.95; 40 years, \$5.40. In 1898, 30 years, \$4.25; 35 years, \$4.73, 40 years, \$5.10. \*In 1899, 30 years, \$5.10; 35 years, \$5.61; 40 years, \$6.12.

Death losses paid in 1893, \$28,459; 1894, \$28,277.09; 1895, \$51,800; 1896, \$73,000; 1897, \$93,500; 1898, \$132,500; 1899, \$198,356.17.

Total amount of insurance in force January 1st, 1894, \$6,224,000; January 1st, 1895, \$8,689,000; January 1st, 1896, \$11,368,200; January 1st, 1897, \$14,597,000; January 1st, 1898, \$21,502,500; January 1st, 1899, \$31,219,000; January 1st, 1900, \$35,973,500.

Total membership in absolute good standing January 1st, 1894, 3,156; January 1st, 1895, 4,826; January 1st, 1896, 6,518; January 1st, 1897, 8,721; January 1st, 1898, 13,357; January 1st, 1899, 20,559; January 1st, 1900, 24,260.

Number of subordinate lodges January 1st, 1894, 115; January 1st, 1895, 162; January 1st, 1896, 240; January 1st, 1897, 308; January 1st, 1898, 376; January 1st, 1899, 456; January 1st, 1900, 486.

Jurisdiction.—Excludes all southern states and cities of 200,000 population.

Special Features.—Excludes all hazardous risks. Pays one-tenth in case of total or permanent disability and balance in equal installments. Admits both men and women. An emergency fund created by annual assessment of 25 cents on each \$1,000 in force, and setting aside each monthly assessment not required for the benefit fund.

## FRATERNAL ARMY OF AMERICA.

JAMES B. ABRAMS, Supreme Commander, Taylorville, Ill.; salary, \$1,200.

FRED H. BLY, Supreme Adjutant, Taylorville, Ill.; salary, \$1,200.

FRED W. ANDERSON, Supreme Quartermaster, Taylorville, Ill.; salary \$200.

Commenced business as an order March 29th, 1898.

Date of first assessment levied, November 1st, 1898.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 25 years.....	\$1.30	39 to 42 years.....	\$1.60
26 to 28 years.....	1.35	43 to 45 years.....	1.70
29 to 31 years.....	1.40	46 to 48 years.....	1.80
32 to 34 years.....	1.45	49 to 50 years.....	1.90
35 to 38 years.....	1.50		

\*Assessment rates include 15 per cent additional for general fund.

Expense of management provided for by per capita \$1.00, and certificate fee 50 cents.

Cost of management 1898, \$3,958.23; 1899, \$5,447.59.

Cost of management per member 1898, \$1.95; 1899, \$1.28.

Deaths per 1,000 beneficiary members 1898, .98; 1899, 2.33.

Average age January 1st, 1899, 35.7 years; January 1st, 1900, 34.9 years.

Number of assessments 1898, 1; 1899, 6.

Cost of insurance per \$1,000 in 1898, 30 years, \$1.50; 35 years, \$1.60; 40 years, \$1.70. In 1899, 30 years, \$3.00; 35 years, \$3.60; 40 years, \$4.20.

Death losses paid in 1898, \$1,250; 1899, \$14,250.

Total amount of insurance in force January 1st, 1899, \$2,583,000; January 1st, 1900, \$5,935,000.

Total membership in absolute good standing January 1st, 1899, 2,021; January 1st, 1900, 4,269.

Number of subordinate lodges January 1st, 1899, 49; January 1st, 1900, 87.

Jurisdiction.—Illinois, except the city of Chicago; Missouri, except the city of St. Louis; Kansas, Nebraska, Colorado, Iowa, North and South Dakota, Montana, Minnesota, Wisconsin, Michigan, Indiana, Ohio, West Virginia, California, Washington, Oregon, Wyoming, Utah, and Idaho.

Special Features.—Reserve fund and disability benefits.

### FRATERNAL BROTHERHOOD OF THE WORLD.

J. W. WRIGHT, Grand President, Tipton, Iowa.

J. E. WILLIAMS, Grand Secretary, Tipton, Iowa.

P. R. PINE, Grand Treasurer, Tipton, Iowa.

Commenced business as an order June 23d, 1897.

Date of first assessment levied, June 1st, 1898.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 28 years.....	\$0.45	41 to 43 years.....	\$0.60
29 to 33 years.....	.50	44 to 45 years.....	.60
34 to 37 years.....	.50	46 to 48 years.....	.65
38 to 40 years.....	.55	49 to 50 years.....	.80

Expense of management provided for by per capita tax of \$2.00 annually from each member, collected quarterly.

Cost of management 1898, \$5,191.81; 1899, \$5,451.98.

Cost of management per member 1898, \$2.00; 1899, \$1.38.

Deaths per 1,000 beneficiary members 1898, 2; 1899, 2.

Average age January 1st, 1899, 31.7 years; January 1st, 1900, 33.28 years.

Number of assessments 1898, 5; 1899, 7.

Cost of insurance per \$1,000 in 1898, 30 years, \$2.50; 35 years, \$2.50; 40 years, \$3.00. In 1899, 30 years, \$3.50; 35 years, \$3.50; 40 years, \$4.20.

Death losses paid in 1898, \$4,482.87; 1899, \$12,698.13.

Total amount of insurance in force January 1st, 1898, \$1,492,000; January 1st, 1899, \$3,150,000; January 1st, 1900, \$5,530,000.

Total membership in absolute good standing January 1st, 1898, 1,014; January 1st, 1899, 2,290; January 1st, 1900, 3,986.

Number of subordinate lodges January 1st, 1899, 91; January 1st, 1900, 151.

Jurisdiction.—Iowa, Nebraska, South Dakota, and Minnesota.

Special Features.—Admits both men and women. Reserve fund. Pays for loss of hands, feet, or eyes, by accident or disease, and pays one-tenth of certificate if physically disabled on arriving at age of 70.

### FRATERNAL CENSER.

E. S. GEISER, President, Dayton, Ohio; salary \$600.

R. P. NICHOLS, Secretary, Dayton, Ohio; salary, \$600.

WILBER HEATHMAN, Treasurer, Dayton, Ohio; salary, \$50.

Commenced business as an order November 1st, 1895.

Date of first assessment levied, November 1st, 1895.

Issue certificates for \$500, \$1,000, \$1,500, \$2,000, and \$3,000, at the following rates *per annum* on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
20....	\$7.20	30....	\$ 9.60	40....	\$12.00	50....	\$19.20
25....	\$8.40	35....	10.80	45....	14.40	55....	36.00

Expense of management provided for by 15 per cent of each assessment.

Cost of management 1899, \$7,288.21.

Cost of management per member 1899, \$6.41.

Deaths per 1,000 beneficiary members in 1896, none; 1897, none; 1898 none, 1899, 6.3.

Average age January 1st, 1899, 35.6 years; January 1st, 1900, 35.3 years.

Number of assessments in 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1899, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00.

Death losses paid in 1899, \$3,100.

Total amount of insurance in force January 1st, 1899, \$336,500; January 1st, 1900, \$1,241,500.

Total membership in absolute good standing January 1st, 1899, 240; January 1st, 1900, 1,137.

Special Features.—One assessment each month. Admits both men and women. Twenty per cent of each assessment placed in a reserve fund until \$30.00 on each \$1,000 has been paid, and if death occurs prior the sum unpaid is deducted from the payment of benefit certificate.

### FRATERNAL CRYSTAL LIGHT.

BENJAMIN RICH, Supreme President, Springfield, Ill.

J. A. HOYLAND, Supreme Recorder, Springfield, Ill.; salary, \$600.

J. K. PAYTON, Supreme Banker, Springfield, Ill.

Commenced business as an order May 3d, 1898.

Date of first assessment levied, November, 1st, 1898.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$.40	32....	\$.54	39....	\$.74	45....	\$.88
26....	.42	33....	.56	40....	.77	46....	.90
27....	.44	34....	.59	41....	.80	47....	.92
28....	.46	35....	.62	42....	.82	48....	.94
29....	.48	36....	.65	43....	.84	49....	.96
30....	.50	37....	.68	44....	.86	50....	.98
31....	.52	38....	.71				

Expense of management provided for by \$1.00 certificate fee, \$1.00 per year per capita tax, and sale of supplies.

Cost of management 1898, \$821.04; 1899, \$1,769.79.

Cost of management per member 1899, \$1.80.

Deaths per 1,000 beneficiary members 1898, 1; 1899, 3.

Average age January 1st, 1899, 35.33 years; January 1st, 1900, 34.25 years.

Number of assessments 1898, 1; 1899, 3.

Cost of insurance per \$1,000 in 1898, 30 years, \$ .50; 35 years, \$ .62; 40 years, \$ .77. In 1899, 30 years, \$1.50; 35 years, \$1.86; 40 years, \$2.31.

Death losses paid in 1898, \$446.67; 1899, \$1,389.75.

Total amount of insurance in force January 1st, 1899, \$874,000; January 1st, 1900, \$1,375,000.

Total membership in absolute good standing January 1st, 1899, 741; January 1st, 1900, 1,221.

Number of subordinate lodges January 1st, 1899, 8; January 1st, 1900, 19.

Jurisdiction.—Illinois, Kentucky, Indiana, Ohio, Michigan, Wisconsin, Minnesota, North Dakota, South Dakota,

Nebraska, Iowa, Missouri, Kansas, Colorado, Montana, Idaho, Utah, Washington, Oregon, California (cities having a population of more than 200,000 excluded).

Special Features.—Ten per cent of all money collected from members for the purpose of replenishing the beneficiary fund deducted from the sum total and held intact by the subordinate lodge, to be known as a "Reserve Fund."

### FRATERNAL LEGION.

(Failed to furnish report for year 1899.)

GEORGE M. BALLARD, Supreme Commander, Newark, N. J.; salary, \$100.

M. J. BLOCK, Supreme Adjutant, 514, Equitable Building, Baltimore, Md.; salary, \$900.

C. H. THOMAS, Supreme Treasurer, Baltimore, Md.; salary, \$200.

Commenced business as an order October 1st, 1881.

Date of first assessment levied, May 27th, 1883.

Issue certificates for \$250, \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
21 and 22....	\$1.00	31 and 32....	\$1.22	41 and 42....	\$1.66
22 and 23....	1.02	32 and 33....	1.26	42 and 43....	1.74
23 and 24....	1.04	33 and 34....	1.30	43 and 44....	1.82
24 and 25....	1.06	34 and 35....	1.34	44 and 45....	1.90
25 and 26....	1.08	35 and 36....	1.38	45 and 46....	2.06
26 and 27....	1.10	36 and 37....	1.42	46 and 47....	2.22
27 and 28....	1.12	37 and 38....	1.46	47 and 48....	2.38
28 and 29....	1.14	38 and 39....	1.50	48 and 49....	2.54
29 and 30....	1.16	39 and 40....	1.54	49 and 50....	2.70
30 and 31....	1.18	40 and 41....	1.58		

Expense of management provided for by devoting not to exceed ten per cent of assessments to general fund and reserve fund of fifteen per cent.

Cost of management 1894, \$4,631.11; 1895, \$5,171.41; 1896, \$3,620; 1897, \$4,813.50; 1898, \$4,750.

Cost of management per member 1894, \$1.39; 1895, \$2.10; 1896, \$1.46; 1897, \$2.01; 1898, \$2.10.

Deaths per 1,000 beneficiary members in 1891, 10.5; 1892, 10.2; 1893, 10; 1894, 11.3; 1895, 10.9; 1896, 16.7; 1897, 16.8; 1898, 15.6.

Average age January 1st, 1894, 38.5 years; January 1st, 1895, 37.8 years; January 1st, 1896, 37 years; January 1st, 1897, 38 years; January 1st, 1898, 40 years; January 1st, 1899, 41 years.

Number of assessments year 1891, 23; 1892, 25; 1893 28; 1894, 22; 1895, 24; 1896, 30; 1897, 26; 1898, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$11.22; 35 years, \$15.02; 40 years, \$17.82. In 1894, 30 years, \$ 9.68; 35 years, \$11.88; 40 years, \$14.04. In 1895, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.46. In 1896, 30 years, \$ 8.10; 35 years, \$ 9.60; 40 years, \$11.40. In 1897, 30 years, \$10.40; 35 years, \$13.60; 40 years, \$16.40. In 1898, 30 years, \$14.16; 35 years, \$16.56; 40 years, \$18.96.

Losses paid in year 1893, \$63,258.88; 1894, \$46,900; 1895, \$45,666.67; 1896, \$47,033; 1897, \$42,150; 1898, \$27,500.

Total amount of insurance in force January 1st, 1894, \$3,895,500 January 1st, 1895, \$3,692,000; January 1st, 1896, \$3,439,000; January 1st, 1897, \$2,984,500; January 1st, 1898, \$2,384,500; January 1st, 1899, \$3,079,500.

Total membership in absolute good standing January 1st, 1894, 2,657; January 1st, 1895, 2,585; January 1st, 1896, 2,455; January 1st, 1897, 2,194; January 1st, 1898, 2,100; January 1st, 1899, 2,360.

Number of subordinate lodges January 1st, 1894, 53; January 1st, 1895, 52; January 1st, 1896, 54; January 1st, 1897, 53; January 1st, 1898, 53; January 1st, 1899, 50.

Jurisdiction.—New York, New Jersey, Pennsylvania, Maryland, Virginia, North Carolina, Ohio, Indiana, Tennessee, and Missouri.

Remarks.—New table of rates took effect March 1st, 1898.

## FRATERNAL UNION OF AMERICA.

F. F. ROOSE, Supreme President, Omaha, Neb.; salary, \$2,500.

JOHN L. HANDLEY, Supreme Secretary, Denver, Col.; salary, \$2,500.

S. S. BATY, Supreme Treasurer, Denver, Col.; salary, \$1,000.

Commenced business as an order September 1st, 1896.

Date of first assessment levied, September, 1896.

Issue certificates for \$600, \$1,200, and \$2,400, at the following rates on \$1,200:

Age.	\$1,200	Age.	\$1,200	Age.	\$1,200	Age.	\$1,200
18....	\$0.50	27....	\$0.55	36....	\$0.70	45....	\$0.90
19....	.50	28....	.55	37....	.70	46....	.95
20....	.50	29....	.55	38....	.70	47....	1.00
21....	.50	30....	.60	39....	.75	48....	1.10
22....	.50	31....	.60	40....	.75	49....	1.20
23....	.50	32....	.60	41....	.75	50....	1.30
24....	.50	33....	.65	42....	.80	51....	1.40
25....	.50	34....	.65	43....	.80	52....	1.50
26....	.50	35....	.65	44....	.85		

Expense of management provided for by per capita tax.

Cost of management 1897, \$7,178.76; 1898, \$11,970.46; 1899, \$23,895.

Cost of management per member 1897, \$1.03; 1898, \$1.49; 1899, \$1.83.

Deaths per 1,000 beneficiary members in 1897, 3; 1898, 4.7; 1899, 5.44.

Average age January 1st, 1898, 35.74 years; January 1st, 1899, 35.50 years; January 1st, 1900, 35.45 years.

Number of assessments year 1897, 12; 1898, 12; 1899, 12;

Cost of insurance per \$1,000 in 1897, 30 years, \$6.00; 35 years, \$6.50; 40 years, \$7.50. In 1898, 30 years, \$6.00; 35 years, \$6.50; 40 years, \$7.50. In 1899, 30 years, \$6.00; 35 years, \$6.50; 40 years, \$7.50.

Death losses paid in 1897, \$22,074.75; 1898, \$43,060.88; 1899, \$70,517.

Total amount of insurance in force January 1st, 1897, \$3,600,900; January 1st, 1898, \$7,309,800; January 1st, 1899, \$10,836,600; January 1st, 1900, \$18,341,400.

Total membership in absolute good standing January 1st, 1897, 1,846; January 1st, 1898, 5,011; January 1st, 1899, 8,014; January 1st, 1900, \*12,017.

Number of subordinate lodges January 1st, 1898, 175; January 1st, 1899, 300; January 1st, 1900, 390.

Jurisdiction.—United States, except Mississippi, Louisiana, two-thirds of Arkansas, and the unhealthy districts of the southern states.

Special Features.—Death, accident, total disability, and old age benefits. Reserve or maturity fund. Admits men and women on equal terms.

### GOLDEN STAR FRATERNITY.

OSLA WIENER, Supreme Moderator, Newark, N. J.; salary, \$150.

G. W. SIMPSON, Supreme Secretary, Newark, N. J.; salary, \$650.

N. W. CHANDLER, Supreme Treasurer, Newark, N. J.; salary, \$100.

Commenced business as an order, 1881.

Date of first assessment levied, 1883.

Issue certificates for \$250, \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
15 to 24 years.....	\$0.60	35 to 40 years.....	\$1.20
24 to 30 years.....	.80	40 to 45 years.....	1.40
30 to 35 years.....	1.00	45 to 50 years.....	1.60

\* Includes between 200 and 300 social members.

Expense of management provided for by sale of supplies and per capita tax or general fund assessments.

Cost of management 1894, \$1,624.10; 1895, \$2,198.69; 1896, \$2,082.46; 1897, \$2,316.79; 1898, \$1,933.81; 1899, \$2,010.78.

Cost of management per member 1894, \$ .85; 1895, \$1.05; 1896, \$1.00; 1897, \$1.10; 1898, \$ .92; 1899, \$ .99.

Deaths per 1,000 beneficiary members 1894, 10; 1895, 9.20; 1896, 9; 1897, 11 1-5; 1898, 12; 1899, 11.

Average age January 1st, 1899, 40 years; January 1st, 1900, 40.9 years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12; 1895, 9; 1896, 9, 1897, 10; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1894, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1895, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1896, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1897, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1898, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80. In 1899, 30 years, \$12.00; 35 years, \$14.40; 40 years, \$16.80.

Death losses paid in 1894, \$24,993.77; 1895, \$19,775.00; 1896, \$21,350; 1897, \$23,315; 1898, \$25,837.61; 1899, \$26,500.

Total amount of insurance in force January 1st, 1894, \$2,274,000; January 1st, 1895, \$2,507,500; January 1st, 1896, \$2,610,500; January 1st, 1897, \$2,486,500; January 1st, 1898, \$2,498,500; January 1st, 1899, \$2,491,500; January 1st, 1900, \$2,485,000.

Total membership in absolute good standing January 1st, 1895, 1,911; January 1st, 1896, 2,078; January 1st, 1897, 2,088; January 1st, 1898, 2,097; January 1st, 1899, 2,085; January 1st, 1900, 2,138.

Number of subordinate lodges January 1st, 1894, 24; January 1st, 1895, 24; January 1st, 1896, 24; January 1st, 1897, 24; January 1st, 1898, 24; January 1st, 1899, 24; January 1st, 1900, 25.

Jurisdiction.—New Jersey, New York, and Connecticut.

### HOME CIRCLE.

F. O. BARNES, Supreme Leader, Chelsea, Mass.; salary, \$500.

JULIUS M. SWAIN, Supreme Secretary, 120 Tremont street, Boston, Mass.; salary, \$2,500.

JOHN H. BUTLER, Supreme Treasurer, Boston, Mass.; salary, \$500.

Commenced business as an order October 2d, 1879.

Date of first assessment levied, January 1st, 1881.

Issue certificates for \$500 to \$3,500, at the following rates on \$1,000:

Bet. Ages of	Rate.	Bet. Ages of	Rate.	Bet. Ages of	Rate.
18 and 25....	\$.72	33 and 34....	\$1.08	42 and 43....	\$1.52
25 and 26....	.76	34 and 35....	1.12	43 and 44....	1.60
26 and 27....	.80	35 and 36....	1.16	44 and 45....	1.68
27 and 28....	.84	36 and 37....	1.20	45 and 46....	1.76
28 and 29....	.88	37 and 38....	1.24	46 and 47....	1.84
29 and 30....	.92	38 and 39....	1.28	47 and 48....	1.92
30 and 31....	.96	39 and 40....	1.32	48 and 49....	2.00
31 and 32....	1.00	40 and 41....	1.36	49 and 50....	2.08
32 and 33....	1.04	41 and 42....	1.44		

Expense of management provided for by one assessment upon the membership, same amount and collected same as benefit fund assessment.

Cost of management 1894, \$11,656.13; 1895, \$14,617; 1896, \$14,004; 1897, \$14,641; 1898, \$13,953; 1899, \$13,913.

Cost of management per member 1894, \$1.62; 1895, \$2.00; 1896, \$2.00; 1897, \$2.23; 1898, \$2.25; 1899, \$2.31.

Deaths per 1,000 beneficiary members in 1891, 7; 1892, 8.5; 1893, 8.5; 1894, 9.7; 1895, 9.9; 1896, 12; 1897, 9.9; 1898, 10.5; 1899, 13.7.

Average age January 1st, 1894, 36 years; January 1st, 1895, 40 2-3 years; January 1st, 1896, 40.5 years; January 1st, 1897, 41 years; January 1st, 1898, 42 years; January 1st, 1899, 42.5 years; January 1st, 1900, 43 years.

Number of assessments year 1891, 16; 1892, 17; 1893, 18; 1894, 19; 1895, 18; 1896, 15 old rate and 3 new rate; 1897, 11; 1898, 11; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$8.64; 35 years, \$10.44; 40 years, \$12.24. In 1894, 30 years, \$9.12; 35 years, \$11.02; 40 years, \$12.92. In 1895, 30 years, \$ 8.64; 35 years, \$10.44; 40 years, \$12.24. In 1896, 30 years, \$10.08; 35 years, \$12.18; 40 years, \$12.28. In 1897, 30 years, \$10.56; 35 years, \$12.76; 40 years, \$14.96. In 1898, 30 years, \$10.56; 35 years, \$12.76; 40 years, \$14.96. In 1899, 30 years, \$11.52; 35 years, \$13.92; 40 years, \$16.32.

Death losses paid in 1893, \$144,500; 1894, \$156,000; 1895, \$155,000; 1896, \$169,500; 1897, \$153,695; 1898, \$125,569; 1899, \$158,248.36.

Total amount of insurance in force January 1st, 1894, \$14,837,000; January 1st 1895, \$15,138,000; January 1st, 1896, \$14,841,500; January 1st, 1897, \$13,210,000; January 1st, 1898, \$12,203,000; January 1st, 1899, \$11,786,000; January 1st, 1900, \$10,030,500.

Total membership in absolute good standing January 1st, 1894, 6,766; January 1st 1895, 7,183; January 1st, 1896, 7,212; January 1st, 1897, 6,795; January 1st, 1898, 6,293; January 1st, 1899, 6,217; January 1st, 1900, 5,816.

Number of subordinate lodges January 1st, 1894, 178; January 1st, 1895, 182; January 1st, 1896, 193; January 1st, 1897, 200; January 1st, 1898, 200; January 1st, 1899, 216; January 1st, 1900, 218.

Jurisdiction.—United States and Canada, except Texas, Louisiana, Mississippi, Arkansas, Alabama, Florida, South Carolina, Tennessee, and Kentucky.

Special Features.—EQUALIZING SECURITY FUND.—Accumulated from five sources: First, ten per cent of assessments; Second, a five per cent post mortem deduction; Third, first assessments of new members; Fourth, one-half the contribution of lapsed members, and Fifth, interest on the fund.

JOINT LIFE PLAN.—By which two members can protect a joint interest in the lives of children, parents, grandparents, or grand-children, at a considerable reduction from the cost of separate benefits.

### HOME FORUM BENEFIT ORDER.

(Remarks: Failed to furnish report for year 1899. Figures for 1899 taken from report to Insurance Commissioner of Illinois.—EDITOR.)

DR. P. L. MCKINNIE, Grand President, Evanston, Ill.; salary, \$3,500.

FRANK CLENDENIN, Grand Secretary, 56 Fifth Avenue, Chicago, Ill.; salary, \$3,000.

S. J. CASWELL, Grand Treasurer, Rockford, Ill.; salary, \$500.

Commenced business as an order January 1st, 1893.

Date of first assessment levied, March 1st, 1893.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 22 years.....	\$0.50	40 to 41 years.....	\$0.85
23 to 27 years.....	.55	42 to 43 years.....	.90
28 to 31 years.....	.60	44 to 45 years.....	1.00
32 to 34 years.....	.65	46 years.....	1.05
35 to 37 years.....	.75	47 years.....	1.10
38 to 39 years.....	.80	48 years.....	1.15

Above new rates effective July 1st, 1900.

Expense of management provided for by annual dues of \$1.50, payable semi-annually, 75 cents.

Cost of management 1894, \$6,766.73; 1895, \$12,851.48; 1896, \$16,577.04; 1897, \$22,168.74; 1898, \$23,149.64; 1899, \$50,893.71.

Cost of management per member 1894, \$ .66; 1895, \$ .54; 1896, \$ .59; 1897, \$ .52; 1898, \$ .48; 1899, \$1.18.

Deaths per 1,000 beneficiary members in 1893, 2.7; 1894, 2.56; 1895, 3.50; 1896, 4; 1897, 5.2; 1898, 6; 1899, 7.

Average age January 1st, 1894, 33.66 years; January 1st, 1895, 33.33 years; January 1st, 1896, 34.2 years; January 1st, 1897, 35.1 years; January 1st, 1898, 37.4 years; January 1st, 1899, 38 years; January 1st, 1900, 38.14 years.

Number of assessments year 1893, 7; 1894, 7; 1895, 10; 1896, 12; 1897, 12; 1898, 13; 1899, 14.

Cost of insurance per \$1,000 in 1893, 30 years, \$3.00; 35 years, \$3.00; 40 years, \$3.50. In 1894, 30 years, \$3.00; 35 years, \$3.00; 40 years, \$3.50. In 1895, 30 years, \$4.50; 35 years, \$4.50; 40 years, \$5.00. In 1896, 30 years, \$5.40; 35 years, \$5.40; 40 years, \$6.00. In 1897, 30 years, \$5.40; 35 years, \$5.40; 40 years, \$6.00. In 1898, 30 years, \$7.35; 35 years, \$7.35; 40 years, \$8.00. In 1899, 30 years, \$6.65; 35 years, \$7.70; 40 years, \$9.45.

Death losses paid in 1893, \$12,000; 1894, \$22,000; 1895, \$105,719.08; 1896, \$209,225.18; 1897, \$328,608.38; 1898, \$402,343.18; 1899, \$471,127.36; disability, \$4,597.15.

Total amount of insurance in force January 1st, 1894; \$5,100,000; January 1st, 1895, \$11,645,500; January 1st, 1896, \$36,616,325; January 1st, 1897, \$50,770,325; January 1st, 1898, \$65,278,225; January 1st, 1899, \$74,398,225; January 1st, 1900, \$54,667,225.

Total membership in absolute good standing January 1st, 1894, 3,346; January 1st, 1895, 10,196; January 1st, 1896, 23,424; January 1st, 1897, 32,526; January 1st, 1898, 42,903; January 1st, 1899, 48,812; January 1st, 1900, 36,420.

Number of subordinate lodges January 1st, 1894, 102; January 1st, 1895, 400; January 1st, 1896, 750; January 1st, 1897, 1,135; January 1st, 1898, 1,581; January 1st, 1899, 1,800; January 1st, 1900, 1,790.

Jurisdiction.—United States.

Special Features.—Any member who loses a foot, or hand, by accident, shall be entitled to one-fourth of the amount named in the certificate in cash and the balance at death. One-half of amount named in certificate for loss of both hands, both feet, or one hand and one foot. Ladies admitted as members, subject to the same conditions as male members.

## HOME FRATERNAL LEAGUE.

J. W. BRADSHAW, Supreme President, Rockford, Ill.

S. B. BRADFORD, Supreme Secretary, Rockford, Ill.; salary, \$1,200.

CHARLES E. HERRICK, Supreme Banker, Rockford, Ill.

Commenced business as an order August 22d, 1899.

Date of first assessment levied, January 1st, 1900.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 20 years.....	\$0.35	40 to 42 years.....	\$0.80
20 to 24 years.....	.40	42 to 44 years.....	.85
24 to 28 years.....	.45	44 to 46 years.....	.90
28 to 32 years.....	.55	46 to 48 years.....	.95
32 to 36 years.....	.65	48 to 50 years.....	1.00
36 to 40 years.....	.75		

Expense of management provided for by supreme dues of \$2.00 per year, payable quarterly in advance.

Cost of management 1899, \$1,312.81.

Cost of management per member 1899, \$1.29.

Deaths per 1,000 beneficiary members 1899, none.

Average age January 1st, 1900, 42 years.

Number of assessments year 1899, none.

Death losses paid in 1899, none.

Total amount of insurance in force January 1st, 1900, \$1,414,000.

Total membership in absolute good standing January 1st, 1900, 1,016.

Number of subordinate lodges January 1st, 1900, 16.

Jurisdiction.—Illinois.

Special Features.—Both sexes admitted on equal terms.

Pays one-fourth of certificate for loss of hand or foot; one-half for loss of both feet or both hands, or one hand and one foot, by accident. Pays 10 per cent of certificate annually to members 70 years of age, or older, for total or partial disability. One hundred dollars advanced immediately on death, for burial expenses. All hazardous risks excluded.

### HOME GUARDIAN OF AMERICA.

D. L. MILLER, Supreme Commander, Sterling Ill.

CHARLES WHITMER, Supreme Secretary, Sterling, Ill.

LUCIEN WHEATLEY, Supreme Treasurer, Charleston, Ill.

Commenced business as an order August 24th, 1898.

Date of first assessment levied, September, 1898; assessments monthly.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 20....	\$0.50	32 to 34....	\$0.68	46 to 48....	\$1.20
20 to 22....	.52	34 to 36....	.72	48 to 50....	1.35
22 to 24....	.54	36 to 38....	.76	50 to 52....	1.50
24 to 26....	.56	38 to 40....	.82	52 to 54....	1.75
26 to 28....	.58	40 to 42....	.90	54 to 56....	2.00
28 to 30....	.60	42 to 44....	1.00	56 to 58....	2.50
30 to 32....	.64	44 to 46....	1.10		

Expense of management provided for by supreme dues \$1.00 per year, payable semi-annually in advance, certificate fee of \$1.00, and 12 per cent of mortuary collections.

Cost of management 1899, \$2,050.54.

Cost of management per member 1899, \$1.74.

Deaths per 1,000 beneficiary members 1899, 3.

Average age January 1st, 1900, 34.93 years.

Number of assessments year 1899, 12.

Cost of insurance per \$1,000 in 1899, 30 years, \$7.68; 35 years, \$8.64; 40 years, \$9.84.

Death losses paid in 1899, \$1,000.

Total amount of insurance in force January 1st, 1900, \$810,000.

Total membership in absolute good standing January 1st, 1900, 740.

Number of subordinate lodges January 1st, 1900, 27.

Jurisdiction.—United States and Canada.

Special Features.—Admits both sexes. \$25, \$50, \$75, and \$100 paid for a broken arm or leg. One-tenth of certificate paid for six months total disability. One-tenth of certificate paid annually in case of total disability. One-fourth of the certificate paid for loss of foot, hand, or eye. One-half the certificate paid for loss of both feet, hands, or eyes. Advance payment of one hundred dollars for funeral benefit, if needed. One-tenth of the certificate paid annually after reaching the age of 70.

### HOME GUARDS OF AMERICA.

G. J. EBLEN, M. D., Supreme Counselor, Van Wert, Ohio; salary, \$2,500.

J. W. EVANS, Supreme Secretary, Van Wert, Ohio; salary, \$2,500.

JAMES B. SMITH, Supreme Treasurer, Van Wert, Ohio; salary, \$300.

Commenced business as an order February 9th, 1899.

Date of first assessment levied, March, 1899.

Issue certificates for \$500 to \$3,000, at the following rates on \$1,000:

Bet. Ages of	Mon. P'm'ts.	Bet. Ages of	Mon. P'm'ts.	Bet. Ages of	Mon. P'm'ts.
18 and 23....	\$1.00	32 and 35....	\$1.00	44 and 46....	\$1.00
23 and 26....	1.00	35 and 38....	1.00	46 and 48....	1.00
26 and 29....	1.00	38 and 41....	1.00	48 and 50....	1.00
29 and 32....	1.00	41 and 44....	1.00		

Expense of management provided for by 20 per cent of monthly payments.

Cost of management not given for first year.

Deaths per 1,000 beneficiary members 1899, 0.66

Average age January 1st, 1900, 33 years.

Number of assessments year 1899, 10 (since March 1st.)

Cost of insurance per \$1,000 in 1899, 30 years, \$7.00; 35 years, \$8.00; 40 years, \$8.57.

Death losses paid in 1899, \$1,020.

Total amount of insurance in force January 1st, 1900, \$2,041,650.

Total membership in absolute good standing January 1st, 1900, 1,491.

Number of subordinate lodges January 1st, 1900, 28.

Jurisdiction.—All healthy districts in United States.

Special Features.—Regular monthly payments. Reserve fund equal in amount to one-tenth of monthly payments. Accident benefit for broken arm or leg, or loss of hand, foot, or eye. Total disability benefit.

### IOWA LEGION OF HONOR.

CHARLES R. CLARK, Grand President, Montezuma, Iowa; salary, \$600.

J. H. HELM, Grand Secretary, Cedar Rapids, Iowa; salary, \$1,200.

JOHN HELSINGER, Grand Treasurer, Sabula, Iowa; salary, \$150.

Commenced business as an order March 19th, 1879.

Date of first assessment levied, March 10th, 1880.

Issue certificates for \$1,000 and \$2,000, at the following rates on \$1,000:

Age of Joining.	Rate.	Age of Joining.	Rate.	Age of Joining.	Rate.
18 to 20....	\$0.50	31 to 33....	\$0.75	41 to 42....	\$0.95
21 to 23....	.60	34 to 36....	.80	43 to 44....	1.00
24 to 27....	.65	37 to 38....	.85	45.....	1.05
28 to 30....	.70	39 to 40....	.90		

Expense of management provided for by per capita, \$1.75 per annum.

Cost of management 1894, \$7,854.35; 1895, \$13,982.85; 1896, \$8,487.08; 1897, \$11,010.38; 1898, \$5,214.17; 1899, \$11,946.

Cost of management per member 1894, \$1.26; 1895, \$2.20; 1896, \$1.34; 1897, \$1.85; 1898, 90 cents; 1899, \$2.00.

Deaths per 1,000 beneficiary members in 1893, 8.50; 1894, 7.25; 1895, 8.95; 1896, 8.95; 1897, 10.8; 1898, 10.7; 1899, 11.3.

Average age January 1st, 1894, 38 years; January 1st, 1895, 38 years; January 1st, 1896, 38 years; January 1st, 1897, 39.50 years; January 1st, 1898, 39.50 years, January 1st, 1899, 48.8 years; January 1st, 1900, 48.17 years.

Number of assessments year 1891, 18; 1892, 19; 1893, 17; 1894, 15; 1895, 17; 1896, 19; 1897, 13; 1898, 14, at graded rates; 1899, 14.

Cost of insurance per \$1,000 in 1893, 30 years, \$8.50; 35 years, \$ 8.50; 40 years, \$ 8.50. In 1894, 30 years, \$7.50; 35 years, \$ 7.50; 40 years, \$ 7.50. In 1895, 30 years, \$8.50; 35 years, \$ 8.50; 40 years, \$ 8.50. In 1896, 30 years, \$9.50; 35 years, \$ 9.50; 40 years, \$ 9.50. In 1897, 30 years, \$9.10; 35 years, \$10.40; 40 years, \$11.70. In 1898, 30 years, \$9.80; 35 years, \$11.20; 40 years, \$12.60. In 1899, 30 years, \$9.80; 35 years, \$11.20; 40 years, \$12.60.

Death losses paid in 1893, \$105,500; 1894, \$91,000; 1895, \$113,000; 1896, \$115,097; 1897, \$132,000; 1898, \$134,000; 1899, \$128,629.05.

Total amount of insurance in force January 1st, 1894, \$12,353,000; January 1st, 1895, \$12,409,000; January 1st, 1896, \$12,482,000; January 1st, 1897, \$12,286,000; January 1st, 1898, \$11,413,000; January 1st, 1899, \$10,765,000; January 1st, 1900, \$10,854,000.

Total membership in absolute good standing January 1st, 1894, 6,210; January 1st, 1895, 6,350; January 1st, 1896, 6,386; January 1st, 1897, 6,316; January 1st, 1898, 5,886; January 1st, 1899, 5,629; January 1st, 1900, 5,990.

Number of subordinate lodges January 1st, 1894, 187; January 1st, 1895, 191; January 1st, 1896, 194; January 1st, 1897, 200; January 1st, 1898, 198; January 1st, 1899, 188; January 1st, 1900, 182.

Jurisdiction.—State of Iowa.

Remarks.—Prior to 1897 assessment rates were 50 cents on \$1,000, and \$1.00 on \$2,000.

### INDEPENDENT ORDER OF THE RED CROSS.

JAMES EAKEN, Supreme Commander, Cleveland, Ohio.

HENRY A. MENTAL, Supreme Recorder, Cleveland, Ohio; salary, \$300.

H. WINNEFELD, Supreme Treasurer, Akron, Ohio.

Commenced business as an order June 10th, 1897.

Date of first assessment levied, July 1st, 1897.

Issue certificates for \$250, \$500, \$1,000, and \$2,000, at the following monthly rates on \$1,000:

Age.	Rate.	Age.	Rate.
16 to 25 years.....	\$0.60	40 to 45 years.....	\$1.00
25 to 30 years.....	.70	45 to 48 years.....	1.20
30 to 35 years.....	.80	48 to 51 years.....	1.40
35 to 40 years.....	.90		

Expense of management provided for by per capita of \$1.00, and 10 per cent of beneficiary fund for extending the order.

Cost of management 1897, \$1,059.78; 1898, \$1,392.42; 1899, \$1,092.91.

Cost of management per member 1897, \$1.75; 1898, \$2.19; 1899, \$1.43.

Deaths per 1,000 beneficiary members in 1897, 2; 1898, 4; 1899, 4.

Average age January 1st, 1898, 35 years; January 1st, 1899, 36 years; January 1st, 1900, 36.75 years.

Number of assessments year 1897, 6; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1898, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1899, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00.

Death losses paid in 1897, \$2,500; 1898, \$3,500; 1899, \$3,466.95.

Total amount of insurance in force January 1st, 1898, \$617,000; January 1st, 1899, \$613,000; January 1st, 1900, \$701,500.

Total membership in absolute good standing January 1st, 1898, 607; January 1st, 1899, 634; January 1st, 1900, 765.

Number of subordinate lodges January 1st, 1898, 10; January 1st, 1899, 12; January 1st, 1900, 16.

Jurisdiction.—Ohio.

Special Features.—One-half certificate for total disability, and balance at death.

## INDEPENDENT ORDER OF FORESTERS.

DR. ORONHYTEKHA, Supreme Chief Ranger, Toronto, Canada; salary, \$10,000.

JOHN A. MCGILLIVRAY, Supreme Secretary, Toronto, Canada; salary, \$6,000.

H. A. COLLINS, Supreme Treasurer, Toronto, Canada; salary, \$2,000.

Commenced business as an order June 1st, 1874.

Date of first assessment levied, October 1st, 1875.

Issue certificates for \$500, \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000, at the following rates on \$1,000:

Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.
18...	\$0.76	\$ 9.12	31...	\$1.18	\$14.16	43...	\$1.92	\$23.04
19...	.78	9.36	32...	1.22	14.64	44...	2.00	24.00
20...	.80	9.60	33...	1.26	15.12	45...	2.08	24.96
21...	.82	9.84	34...	1.32	15.84	46...	2.18	26.16
22...	.84	10.08	35...	1.38	16.56	47...	2.32	27.84
23...	.86	10.32	36...	1.44	17.28	48...	2.50	30.00
24...	.90	10.80	37...	1.50	18.00	49...	2.70	32.40
25...	.94	11.28	38...	1.56	18.72	50...	2.90	34.80
26...	.98	11.76	39...	1.62	19.44	51...	3.10	37.20
27...	1.02	12.24	40...	1.68	20.16	52...	3.30	39.60
28...	1.06	12.72	41...	1.76	21.12	53...	3.60	43.20
29...	1.10	13.20	42...	1.84	22.08	54...	3.90	46.80
30...	1.14	13.68						

Expense of management provided for by per capita of 25 cents per annum, and 5 per cent of assessments.

\*Cost of management 1894, \$133,156.92; 1895, \$206,283; 1896, \$181,755; 1897, \$203,359; 1898, †\$258,136.09; 1899, \$326,990.07 (this includes all departments of the order's operations.)

Cost of management per member 1894, \$2.13; 1895, \$2.57; 1896, \$1.89; 1897, \$1.63; 1898, \$1.79; 1899, \$2.16.

Deaths per 1,000 beneficiary members in 1891, 6.40; 1892, 6.25; 1893, 5.45; 1894, 5.39; 1895, 5.67; 1896, 5.50; 1897, 5.56; 1898, 5.7; 1899, 6.30.

Average age January 1st, 1894, 35 years; January 1st, 1895, 34.80 years; January 1st, 1896, 35.35 years; January 1st, 1897, 35.49 years; January 1st, 1898, 35.40 years; January 1st, 1899, 35.85 years; January 1st, 1900, 35.90 years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$10.56. In 1894, 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$10.56. In 1895, 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$10.56. In 1896, 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$12.72. In 1897 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$12.72. In 1898, 30 years, \$ 8.64; 35 years, \$ 9.36; 40 years, \$10.80. In 1899, 30 years, \$13.68; 35 years, \$16.56; 40 years, \$20.16.

Death losses paid in 1893, \$392,185; 1894, \$511,162.30; 1895, \$685,000; 1896, \$820,942; 1897, \$992,215; 1898, \$984,428.42; 1899, \$1,182,901.71 (other claims, \$247,468.84).

Total amount of insurance in force January 1st, 1894, \$67,781,000; January 1st, 1895, \$86,506,500; January 1st, 1896, \$108,027,500; January 1st, 1897, \$128,791,000; January 1st, 1898, \$154,510,000; January 1st, 1899, \$178,311,500; January 1st, 1900, \$194,792,500.

\* Includes expenses of mortuary and sick funeral departments.

† Includes cost Supreme Court session.

Total membership in absolute good standing January 1st, 1894, 54,484; January 1st, 1895, 70,055; January 1st, 1896, 86,521; January 1st, 1897, 102,838; January 1st, 1898, 124,685; January 1st, 1899, 143,436; January 1st, 1900, 161,459.

Number of subordinate lodges January 1st, 1894, 1,503; January 1st, 1895, 1,875; January 1st, 1896, 2,400; January 1st, 1897, 2,555; January 1st, 1898, 2,985; January 1st, 1899, 3,300; January 1st, 1900, 3,687.

Jurisdiction.—United States, Canada, Great Britain, France, Egypt, Bengal, and Australia.

Special Features.—Reserve fund; total and permanent disability benefits; cessation of assessments after 70th year of age.

Remarks.—Total and permanent disability year 1893, \$47,850; expectation of life, \$2,100; old age, \$3,600.

### IMPROVED ORDER OF HEPTASOPHS.

M. G. COHEN, Supreme Archon, Pittsburg Penn.; salary, \$3,000.

S. H. TATTERSALL, Supreme Secretary, Baltimore, Md.; salary \$3,200.

C. H. RAMSEY, Supreme Treasurer, Boston, Mass.; salary, \$1,200.

Commenced business as an order August 28th, 1878.

Date of first assessment levied, June 6th, 1879.

Issue certificates for \$1,000 to \$5,000, at the following rates on \$1,000:

Age at Last Birthday.	Rate.	Age at Last Birthday.	Rate.	Age at Last Birthday.	Rate.
21 years....	\$0.50	31 years....	\$0.66	41 years....	\$0.91
22 years....	.51	32 years....	.68	42 years....	.94
23 years....	.52	33 years....	.70	43 years....	.98
24 years....	.53	34 years....	.72	44 years....	1.02
25 years....	.54	35 years....	.74	45 years....	1.06
26 years....	.56	36 years....	.76	46 years....	1.11
27 years....	.58	37 years....	.79	47 years....	1.16
28 years....	.60	38 years....	.82	48 years....	1.21
29 years....	.62	39 years....	.85	49 years....	1.27
30 years....	.64	40 years....	.88		

Expense of management provided for by special assessments, same as mortuary, not more than three in two years.

Cost of management 1894, \$28,661; 1895, \$42,486; 1896, \$36,519; 1897, \$52,594; 1898, \$59,567.49; 1899, \$79,632.50.

Cost of management per member 1894, \$1.46; 1895, \$1.68; 1896, \$1.26; 1897, \$1.37; 1898, \$1.36; 1899, \$1.51.

Deaths per 1,000 beneficiary members in 1891, 8; 1892, 8; 1893, 7.10; 1894, 8; 1895, 8; 1896, 8; 1897, 8; 1898, 9; 1899, 8.

Average age January 1st, 1894, 37.4 years; January 1st, 1895, 38.1 years; January 1st, 1896, 38 years; January 1st, 1897, 38 years; January 1st, 1898, 38 years; January 1st, 1899, 38.76 years; January 1st, 1900, 38.86 years.

Number of assessments year 1891, 9; 1892, 10; 1893, 9; 1894, 10; 1895, 10; 1896, 11; 1897, 11; 1898, 11; 1899, 11.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.76; 35 years, \$6.60; 40 years, \$7.92. In 1894, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68. In 1895, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68. In 1896, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68. In 1897, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68. In 1898, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68. In 1899, 30 years, \$7.04; 35 years, \$8.14; 40 years, \$9.68.

Death losses paid in 1893, \$179,000; 1894, \$285,000; 1895, \$359,000; 1896, \$479,000; 1897, \$583,400; 1898, \$694,725; 1899, \$758,459.32.

Total amount of insurance in force January 1st, 1894, \$30,224,000; January 1st, 1895, \$36,799,000; January 1st, 1896, \$47,021,000; January 1st, 1897, \$58,389,000; January 1st, 1898, \$68,643,000; January 1st, 1899, \$76,697,000; January 1st, 1900, \$89,384,000.

Total membership in absolute good standing January 1st, 1894, 15,069; January 1st, 1895, 19,563; January 1st, 1896, 25,325; January 1st, 1897, 31,921; January 1st, 1898, 38,256; January 1st, 1899, 43,707; January 1st, 1900, 52,830.

Number of subordinate lodges January 1st, 1894, 233; January 1st, 1895, 276; January 1st, 1896, 340; January 1st, 1897, 408; January 1st, 1898, 478; January 1st, 1899, 555; January 1st, 1900, 670.

Jurisdiction.—Maryland, Virginia, West Virginia, North Carolina, Delaware, New Jersey, New York, Pennsylvania, Ohio, Indiana, Kansas, Illinois, Wisconsin, North Dakota, Nebraska, Colorado, Connecticut, Massachusetts, New Hampshire, Missouri, District of Columbia, Rhode Island, and parts of Tennessee, Kentucky, Alabama, and Georgia.

### IMPERIAL MYSTIC LEGION.

HENRY C. AKIN, Supreme Regent, Omaha, Neb.; salary, \$300.

E. H. PACKARD, Supreme Secretary, Omaha, Neb.; salary, \$1,200.

E. W. COOK, M. D., Supreme Treasurer, Omaha, Neb.; salary, \$300.

Commenced business as an order December 1st, 1896.

Date of first assessment levied, December, 1896.

Issue certificates for \$1,200 and \$600, single, \$1,300 and \$650, combined, at the following rates on \$1,200:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.45	28....	\$0.60	38....	\$0.75	48....	\$1.05
19....	.50	29....	.60	39....	.75	49....	1.10
20....	.50	30....	.65	40....	.75	50....	1.15
21....	.55	31....	.65	41....	.80	51....	1.30
22....	.55	32....	.65	42....	.80	52....	1.40
23....	.55	33....	.70	43....	.80	53....	1.55
24....	.55	34....	.70	44....	.85	54....	1.65
25....	.55	35....	.70	45....	.90	55....	1.75
26....	.55	36....	.70	46....	.95		
27....	.60	37....	.75	47....	1.00		

Expense of management provided for by per capita tax and sale of supplies.

Deaths, actual, 1897, 1; 1898, 4; 1899, 5.

Average age January 1st, 1898, 37.88 years; January 1st, 1899, 36.72 years; January 1st, 1900, 36 years.

Number of assessments year 1897, 12; 1898, 4 on Seniors, 12 on Juniors; 1899, 5 on Seniors, 12 on Juniors.

Cost of insurance per \$1,200, in 1897, Junior—30 years, \$7.80; 35 years, \$8.40; 40 years, \$9.00. In 1898, 30 years, \$7.80; 35 years, \$8.40; 40 years, \$9.00. In 1898, Senior—30 years, \$2.60; 35 years, \$2.80; 40 years, \$3.00. In 1899, Senior—30 years, \$3.25; 35 years, \$3.50; 40 years, \$3.75; Junior—30 years, \$7.80; 35 years, \$8.40; 40 years, \$9.00.

Death losses paid in 1897, \$678.68; 1898, \$2,667.73; 1899, \$2,544.50, disability, \$833.04.

Total amount of insurance in force January 1st, 1898, \$1,008,600; January 1st, 1899, \$1,184,250; January 1st, 1900, \$2,014,800.

Total beneficiary membership in absolute good standing January 1st, 1898, 674; January 1st, 1899, 1,025; January 1st, 1900, 2,024.

Number of subordinate lodges January 1st, 1898, 25; January 1st, 1899, 40; January 1st, 1900, 51.

Jurisdiction.—United States.

Special Features.—Equalized method of creating reserve; Juniors (or new members) paying 12 assessments first year, thereafter only as required for death and other claims: accident and disability benefits in one certificate; combined certificates taking two persons of one family in one certificate.

## KNIGHTS AND LADIES OF SECURITY.

W. B. KIRKPATRICK, President, Topeka, Kas.; salary, 50 cents each certificate issued.

J. M. WALLACE, Secretary, Topeka, Kas.; salary, 50 cents each certificate issued.

W. M. FORBES, Treasurer, Topeka, Kas.; salary, \$600.

Commenced business as an order February 22d, 1892.

Date of first assessment levied, July, 1892.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 25.....	\$0.45	40 to 45.....	\$0.85	52 to 53.....	\$1.40
25 to 30.....	.55	45 to 50.....	1.00	53 to 54.....	1.50
30 to 35.....	.65	50 to 51.....	1.20	54 to 55.....	1.60
35 to 40.....	.75	51 to 52.....	1.30		

Expense of management provided for by per capita of \$1.60; certificate fee \$1.00; medical director 50 cents.

Cost of management 1894, \$10,000; 1895, \$17,533.28; 1896,\* \$28,695.20; 1897, \$23,759.05; 1898, \$23,440.52; 1899, \$48,278.95.

Cost of management per member 1894, \$1.65; 1895, \$1.63; 1896, \$1.90; 1897, \$1.28+; 1898, \$1.20; 1899, \$2.00.

Deaths per 1,000 beneficiary members in 1892, 4; 1893, 4; 1894, 2.75; 1895, 4; 1896, 5; 1897, 5+; 1898, 7; 1899, 6.

Average age January 1st, 1894, 37 years; January 1st, 1895, 37 years; January 1st, 1896, 37 years; January 1st, 1897, 40 years, January 1st, 1898, 41 years; January 1st, 1899, 40 years; January 1st, 1900, 40 years.

Number of assessments year 1892, 3; 1893, 5; 1894, 9; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000, in 1894, 30 years, \$2.50; 35 years, \$2.50; 40 years, \$ 2.50. In 1895, 30 years, \$2.50; 35 years, \$2.50; 40 years, \$ 2.50. In 1896, 30 years, \$7.80; 35 years, \$9.00; 40 years, \$10.20. In 1897, 30 years, \$7.80; 35 years, \$9.00; 40 years, \$10.20. In 1898, 30 years, \$7.80; 35 years, \$9.00; 40 years, \$12.00. In 1899, 30 years \$7.80; 35 years, \$9.00; 40 years, \$10.20.

Death losses paid in 1893, \$2,871.88; 1894, \$21,687.90; 1895, \$82,000; 1896, \$133,670.13; 1897, \$168,966.50; 1898, \$223,587.09; 1899, \$234,556.91.

Total amount of insurance in force January 1st, 1894, \$1,882,000; January 1st, 1895, \$10,695,500; January 1st, 1896, \$18,617,000; January 1st, 1897, \$24,908,500; January 1st, 1898, \$29,294,500; January 1st, 1899, \$31,739,500; January 1st, 1900, \$38,223,000.

\* Includes holding National Council.

Total membership in absolute good standing January 1st, 1894, 1,264; January 1st, 1895, 6,044; January 1st, 1896, 10,700; January 1st, 1897, 15,096; January 1st, 1898, 18,427; January 1st, 1899, 20,488; January 1st, 1900, 26,624.

Number of subordinate lodges January 1st, 1894, 56; January 1st, 1895, 206; January 1st, 1896, 336; January 1st, 1897, 491; January 1st, 1898, 579; January 1st, 1899, 492; January 1st, 1900, 567.

Jurisdiction.—United States north of 36° 30', and Canada.  
Special Features.—Reserve fund.

### KNIGHTS OF COLUMBUS.

EDWARD L. HEARN, Supreme Knight, 10 Eames street, South Framingham, Mass.; salary, \$1,500.

DANIEL COLWELL, Secretary, 23 Church street, New Haven, Conn.; salary, \$2,500.

J. H. DRURY, Treasurer, 76 Asylum street, Providence, R. I.; salary, \$1,000.

Commenced business as an order March 29th, 1882.

Date of first assessment levied, April, 1885.

Issue certificates for \$1,000, at the following rates:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 years....	\$0.54	28 years....	\$0.80	37 years....	\$1.04
19 years....	.56	29 years....	.83	38 years....	1.06
20 years....	.59	30 years....	.85	39 years....	1.09
21 years....	.62	31 years....	.88	40 years....	1.12
22 years....	.64	32 years....	.91	41 years....	1.14
23 years....	.67	33 years....	.93	42 years....	1.17
24 years....	.70	34 years....	.96	43 years....	1.20
25 years....	.72	35 years....	.99	44 years....	1.22
26 years....	.75	36 years....	1.01	45 years....	1.25
27 years....	.77				

Expense of management provided for by pro rata assessment.

Cost of management 1898, \$32,231.35; 1899, \$45,315.79.

Cost of management per member 1898, 77 cents; 1899, 80 cents.

Deaths per 1,000 beneficiary members in 1898, 7; 1899, 7.10.

Average age January 1st, 1899, 33.4 years; January 1st, 1900, 34.8 years.

Number of assessments year 1891, 13; 1892, 13; 1893, 13; 1894, 13; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$11.05; 35 years, \$12.87; 40 years, \$14.56. In 1894, 30 years, \$11.05; 35 years, \$12.87; 40 years, \$14.56. In 1895, 30 years, \$10.20; 35 years \$11.88; 40 years, \$13.44. In 1896, 30 years, \$10.20; 35

years, \$11.88; 40 years, \$13.44. In 1897, 30 years, \$10.20; 35 years, \$11.88; 40 years, \$13.44. In 1898, 30 years, \$10.20; 35 years \$11.88; 40 years, \$13.44. In 1899, 30 years, \$10.20; 35 years, \$11.88; 40 years, \$13.44.

Death losses paid in 1898, \$140,000; 1899, \$180,000.

Total amount of insurance in force January 1st, 1898, \$17,736,000; January 1st, 1899, \$22,305,000; January 1st, 1900, \$26,635,000.

Total membership in absolute good standing January 1st, 1898, 17,546; January 1st 1899, 22,005; January 1st, 1900, 26,336.

Number of subordinate lodges January 1st, 1898, 294; January 1st, 1899, 381; January 1st, 1900, 461.

Jurisdiction.—All New England states, New York, New Jersey, Pennsylvania, Delaware, Ohio, Illinois, Michigan, Kentucky, Virginia, District of Columbia, and Province of Quebec.

Remarks.—30,455 associate members January 1st, 1900.

### KNIGHTS OF FATHER MATHEW.

DANIEL H. TRACY, President, St. Louis, Mo.; salary, \$100.

THOMAS S. BOWDERN, Secretary, St. Louis, Mo.; salary, \$1,320.

FRANK P. FURLONG, Treasurer, St. Louis, Mo.; salary, \$300.

Commenced business as an order July 18th, 1881.

Date of first assessment levied, August 1st, 1881.

Issue certificates for \$2,000, \$1,000, \$500, and \$100, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
16 to 30....	\$0.50	30 to 40....	\$0.65	40 to 50....	\$0.80

Expense of management provided for by annual tax of \$1.50 a year, initiation fees, and sale of supplies.

Cost of management 1895, \$4,231.77; 1896, \$4,205.61; 1897, \$4,638.45; 1898, \$4,519.21; 1899, \$5,164.62.

Cost of management per member 1895, \$1.73; 1896, \$1.61; 1897, \$1.39; 1898, \$1.30; 1899, \$1.55.

Deaths per 1,000 beneficiary members in 1896, 9.42; 1897, 10.11; 1898, 7.08; 1899, 8.71.

Average age January 1st, 1894, 33 years; January 1st, 1895, 33 years; January 1st, 1896, 34 years; January 1st, 1897, 34 years; January 1st, 1898, 35 years; January 1st, 1899, 36 years; January 1st, 1900, 36 years.

Number of assessments year 1891, 10; 1892, 16; 1893, 13; 1894, 15; 1895, 15; 1896, 19; 1897, 19; 1898, 17; 1899, 21.

Cost of insurance per 1,000 in 1893, 30 years, \$ 6.50; 35 years, \$ 8.45; 40 years, \$10.40. In 1894, 30 years, \$ 7.50; 35 years, \$ 9.75; 40 years, \$12.00. In 1895 30 years, \$ 7.50; 35 years, \$ 9.75; 40 years, \$12.00. In 1896, 30 years, \$ 9.50; 35 years, \$12.35; 40 years, \$15.20. In 1897, 30 years, \$ 9.50; 35 years, \$12.35; 40 years, \$15.20. In 1898, 30 years, \$ 8.50; 35 years, \$11.05; 40 years, \$13.60. In 1899, 30 years, \$10.50; 35 years, \$13.65; 40 years, \$16.80.

Death losses paid in 1893, \$38,756.05; 1894, 39,132.16; 1895, \$32,650.00; 1896, \$51,000; 1897, \$45,100; 1898, \$36,100; 1899, \$48,100.

Total amount of insurance in force January 1st, 1894, \$4,184,100; January 1st, 1895, \$4,692,500; January 1st, 1896, \$4,516,700; January 1st, 1897, \$4,263,800; January 1st, 1898, \$4,263,800; January 1st, 1899, \$4,202,200; January 1st, 1900, \$3,983,300.

Total membership in absolute good standing January 1st, 1894, 2,447; January 1st, 1895, 2,447; January 1st, 1896, 2,604; January 1st, 1897, 3,328; January 1st, 1898, 3,480; January 1st, 1899, 3,579; January 1st, 1900, 3,328.

Number of subordinate lodges January 1st, 1894, 49; January 1st, 1895, 50; January 1st, 1896, 50; January 1st, 1897, 50; January 1st, 1898, 53; January 1st, 1899, 55; January 1st, 1900, 54.

Jurisdiction.—Missouri, Illinois, and Kansas.

Special Features.—Total abstinence.

## KNIGHTS OF HONOR.

J. P. SHANNON, Supreme Dictator, Elberton, Ga.; salary, \$4,000.

B. F. NELSON, Supreme Recorder, St. Louis, Mo.; salary, \$4,200.

JOSEPH W. BRANCH, Supreme Treasurer, St. Louis, Mo.; salary, \$3,600.

Commenced business as an order June 30th, 1873.

Date of first assessment levied, September, 5th, 1874.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Bet. Ages of	Rate.	Bet. Ages of	Rate.	Bet. Ages of	Rate.
18 and 21....	\$0.60	34 and 35....	\$1.10	48 and 49....	\$1.90
21 and 22....	.65	35 and 36....	1.15	49 and 50....	2.00
22 and 23....	.65	36 and 37....	1.20	50 and 51....	2.15
23 and 24....	.70	37 and 38....	1.25	51 and 52....	2.30
24 and 25....	.70	38 and 39....	1.30	52 and 53....	2.45
25 and 26....	.75	39 and 40....	1.35	53 and 54....	2.60
26 and 27....	.75	40 and 41....	1.40	54 and 55....	2.75
27 and 28....	.80	41 and 42....	1.45	55 and 56....	2.95
28 and 29....	.80	42 and 43....	1.50	56 and 57....	3.15
29 and 30....	.85	43 and 44....	1.55	57 and 58....	3.35
30 and 31....	.90	44 and 45....	1.60	58 and 59....	3.50
31 and 32....	.95	45 and 46....	1.65	59 and 60....	3.70
32 and 33....	1.00	46 and 47....	1.75	60 and over..	4.00
33 and 34....	1.05	47 and 48....	1.80		

Expense of management provided for by expense assessment of \$1.00 on each member.

Cost of management 1894, \$81,987.79; 1895, \$80,279.81; 1896, \$106,944.88; 1897, \$110,293.88; 1898, \$86,709.62; 1899, \$97,119.87.

Cost of management per member 1894, \$ .67; 1895, \$ .69; 1896, \$ .96; 1897, \$1.09; 1898, \$ .96; 1899, \$1.30.

Deaths per 1,000 beneficiary members in 1891, 14.7; 1892, 16.3; 1893, 15.67; 1894, 16.4; 1895, 16.6; 1896, 17.6; 1897, 17.08; 1898, 21.7; 1899, 22.09.

Average age January 1st, 1894, 46.5 years; January 1st, 1895, 47.2 years; January 1st, 1896, 47.9 years; January 1st, 1897, 48.5 years; January 1st, 1898, 47 years; January 1st, 1899, 47.8 years; January 1st, 1900, 49 years.

Number of assessments year 1891, 30; 1892, 32; 1893, 32; 1894, 32; 1895, 35; 1896, 40; 1897, 42; 1898, 13; 1899, 13.

Cost of insurance per \$1,000 in 1893, 30 years, \$13.44; 35 years, \$16.64; 40 years, \$20.16. In 1894, 30 years, \$13.44; 35 years, \$16.64; 40 years, \$20.16. In 1895, 30 years, \$13.43; 35 years, \$15.75; 40 years, \$18.03. In 1896, 30 years, \$14.44; 35 years, \$16.74; 40 years, \$20.44. In 1897, 30 years, \$14.76; 35 years, \$17.76; 40 years, \$22.32. In 1898, 30 years, \$ 8.06; 35 years, \$ 9.62; 40 years, \$12.09. In 1899, 30 years, \$11.70; 35 years, \$14.95; 40 years, \$18.20.

Death losses paid in 1893, \$4,017,486; 1894, \$3,845,116.65; 1895, \$3,944,233.33; 1896, \$4,155,004.47; 1897, \$3,918,263.80; 1898, \$3,901,285.82; 1899, \$3,515,033.08.

Total amount of insurance in force January 1st, 1894, \$256,257,000; January 1st, 1895, \$225,422,500; January 1st, 1896, \$215,258,500; January 1st, 1897, \$178,027,000; January 1st, 1898, \$161,414,000; January 1st, 1899, \$146,703,000; January 1st, 1900, \$118,469,000.

Total membership in absolute good standing January 1st, 1894, 123,354; January 1st, 1895, 121,085; January 1st, 1896,

116,512; January 1st, 1897, 96,633; January 1st, 1898, 90,335; January 1st, 1899, 82,256; January 1st, 1900, 66,863.

Number of subordinate lodges January 1st, 1894, 2,575; January 1st, 1895, 2,580; January 1st, 1896, 2,575; January 1st, 1897, 2,525; January 1st, 1898, 2,414; January 1st, 1899, 2,277; January 1st, 1900, 2,074.

Jurisdiction.—United States.

## KNIGHTS AND LADIES OF THE GOLDEN STAR.

JOHN L. ARMITAGE, Supreme President, Newark, N. J.; salary, \$500.

REV. S. P. LACEY, Supreme Secretary, 9 Bank street, Newark, N. J.; salary, \$2,000.

GEORGE W. DOWNS, Supreme Treasurer, Madison, N. J.; salary, \$500.

Commenced business as an order January 1st, 1884.

Date of first assessment levied, January 1st, 1885.

Issue certificates for \$50, \$100, \$150, \$200, \$500, \$1,000, \$1,500, and \$2,000; \$50 and \$200, inclusive, are funeral benefit classes, and pay fixed monthly rates; \$500 and \$2,000, inclusive, are general classes, and pay assessments as per the necessities of benefit fund.

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
16 to 28.	\$0.40	34.....	\$0.52	40.....	\$0.64	46.....	\$0.76
29.....	.42	35.....	.54	41.....	.66	47.....	.78
30.....	.44	36.....	.56	42.....	.68	48.....	.80
31.....	.46	37.....	.58	43.....	.70	49.....	.84
32.....	.48	38.....	.60	44.....	.72	50.....	.88
33.....	.50	39.....	.62	45.....	.74		

Expense of management provided for by per capita, 25 cents quarterly.

Cost of management 1894, \$6,134.78; 1895, \$7,858.42; 1896, \$3,458.34; 1897, \$3,000; 1898, \$4,590; 1899, \$9,618.13; (including all supplies and official organ.)

Cost of management per member 1894, \$1.00; 1895, \$1.00; 1896, 60 cents; 1897, 60 cents; 1898, 86 cents; 1899, \$1.78, (including all supplies and official organ.)

Deaths per 1,000 beneficiary members in 1891, 9; 1892, 10; 1893, 12; 1894, 13; 1895, 13; 1896, 11.36; 1898, 14.6; 1899, 15.45.

Average age January 1st, 1894, 41 years; January 1st, 1895, 40 years; January 1st, 1896, 44 years; January 1st, 1897, 52 years; January 1st, 1898, 40 years; January 1st, 1899, 44 years; January 1st, 1900, 40 years.

Number of assessments year 1891, 21; 1892, 23; 1893, 24; 1894, 24; 1895, 25; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1894, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1895, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1896, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1897, 30 years, \$10.56; 35 years, \$12.96; 40 years, \$15.36. In 1898, 30 years, \$10.56; 35 years, \$16.80; 40 years, \$19.20. In 1899, 30 years, \$15.84;\* 35 years, \$19.44;\* 40 years, \$23.04.\*

Death losses paid in 1893, \$80,332.32; 1894, \$78,179.59; 1895, \$79,800; 1896, \$84,840.76; 1897, \$60,827.66; 1898, \$74,639.59; 1899, \$68,563.09.

Total amount of insurance in force January 1st, 1894, \$5,793,000; January 1st, 1895, \$5,649,000; January 1st, 1896, \$5,666,850; January 1st, 1897, \$4,624,750; January 1st, 1898, \$4,297,500; January 1st, 1899, \$4,053,650; January 1st, 1900, \$4,125,250.

Total membership in absolute good standing January 1st, 1894, 5,661; January 1st, 1895, 5,921; January 1st, 1896, 6,169; January 1st, 1897, 5,265; January 1st, 1898, 5,304; January 1st, 1899, 5,312; January 1st, 1900, 5,488.

Number of subordinate lodges January 1st, 1894, 63; January 1st, 1895, 71; January 1st, 1896, 75; January 1st, 1897, 67; January 1st, 1898, 70; January 1st, 1899; 68; January 1st, 1900, 72.

Jurisdiction.—New York and New Jersey.

Special Features.—Total disability, one-half face of certificate.

## KNIGHTS AND LADIES OF HONOR.

L. B. LOCKARD, Supreme Protector, Bradford, Penn.; salary, \$2,500.

C. W. HARVEY, Supreme Secretary, Indianapolis, Ind.; salary, \$2,500.

GEORGE A. BYRD, Supreme Treasurer, Indianapolis, Ind.; salary, \$2,500.

Commenced business as an order September 6th, 1877.

Date of first assessment levied, January 4th, 1878.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

\*One-third returned at death.

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.75	29....	\$0.97	40....	\$1.27	51....	\$2.13
19....	.77	30....	.99	41....	1.33	52....	2.25
20....	.79	31....	1.01	42....	1.39	53....	2.37
21....	.81	32....	1.03	43....	1.45	54....	2.51
22....	.83	33....	1.05	44....	1.51	55....	2.67
23....	.85	34....	1.07	45....	1.57	56....	2.85
24....	.87	35....	1.09	46....	1.65	57....	3.05
25....	.89	36....	1.11	47....	1.73	58....	3.27
26....	.91	37....	1.15	48....	1.83	59....	3.51
27....	.93	38....	1.19	49....	1.93	60 and over	
28....	.95	39....	1.23	50....	2.03	....	3.77

Expense of management provided for by per capita tax fixed at each session of the Supreme Lodge.

Cost of management 1894, \$41,303.23; 1895, \$46,156.71; 1896, \$54,675.62; 1897, \$46,454.38; 1898, \$59,712.68; 1899, \$58,421.84.

Cost of management per member 1894, 51 cents; 1895, 55 cents; 1896, 67 cents; 1897, 63 cents; 1898, 72 cents, 1899, 87 cents.

Deaths per 1,000 beneficiary members in 1891, 12.98; 1892, 12.65; 1893, 12.89; 1894, 11.6; 1895, 13.2; 1896, 14.09; 1897, 14; 1898, 14.68; 1899, 14.61.

Average age January 1st, 1896, 42 years; January 1st, 1897, 42 years; January 1st, 1898, 43 years; January 1st, 1899, 44.4 years; January 1st, 1900, 46.6 years.

Number of assessments year 1891, 29; 1892, 29; 1893, 28; 1894, 29; 1895, 30; 1896, 17 (new rate); 1897, 15; 1898, 17; 1899, 20 (at old rate).

Cost of insurance per \$1,000 in 1893, 30 years, \$11.20; 35 years, \$12.60; 40 years, \$14.00. In 1894, 30 years, \$11.60; 35 years, \$13.05; 40 years, \$14.50. In 1895, 30 years, \$12.00; 35 years, \$13.50; 40 years, \$15.00. In 1896, 30 years, \$13.60; 35 years, \$15.30; 40 years, \$17.00. In 1897, 30 years, \$12.00; 35 years, \$13.50; 40 years, \$15.00. In 1898, 30 years, \$13.60; 35 years, \$15.30; 40 years, \$17.00. In 1899, 30 years, \$ 9.24; 35 years, \$10.06; 40 years, \$11.65.

Death losses paid in 1893, \$957,000; 1894, \$1,089,123.80; 1895, \$1,219,000; 1896, \$1,330,400.01; 1897, \$1,191,590; 1898, \$1,191,688.03; 1899, \$1,272,750.

Total amount of insurance in force January 1st, 1894, \$82,159,000; January 1st, 1895, \$88,480,000; January 1st, 1896, \$91,753,000; January 1st, 1897, \$84,481,500; January 1st, 1898, \$78,000,000; January 1st, 1899, \$75,708,000; January 1st, 1900, \$61,660,000.

Total membership in absolute good standing January 1st, 1894, 75,155; January 1st, 1895, 80,763; January 1st, 1896, 83,005; January 1st, 1897, 76,634; January 1st, 1898, 72,879; January 1st, 1899, 64,301; January 1st, 1900, 52,000.

Number of subordinate lodges January 1st, 1894, 1,165; January 1st, 1895, 1,193; January 1st, 1896, 1,210; January 1st, 1897, 1,215; January 1st, 1898, 1,165; January 1st, 1899, 1,164; January 1st, 1900, 1,050.

Jurisdiction.—United States except Louisiana, Florida, and counties of Chicot and Desha in state of Arkansas.

Remarks.—*Annual cost per \$1,000. Actual experience:* 30 to 34 years, 1895, \$7.83; 1896, \$8.23; 1897, \$8.94; 1898, \$9.36; 1899, \$9.24; 35 to 39 years, 1895, \$9.50; 1896, \$11.48; 1897, \$10.28; 1898, \$10.73; 1899, \$10.06; 40 to 44 years, 1895, \$11.44; 1896, \$10.25; 1897, \$10.14; 1898, \$10.36; 1899, \$11.65.

Table of rates changed January 1st, 1900.

### KNIGHTS OF THE LOYAL GUARD.

EDWIN O. WOOD, Supreme Commander-in-Chief, Flint, Mich.

F. H. RANKIN, JR., Supreme Recorder-General, Flint, Mich.

B. F. COTHARIN, Supreme Paymaster-General, Flint, Mich. Commenced business as an order February 21st, 1895.

Date of first assessment levied, November, 1895.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age of Applicant.	Rate.
Over 18 years and under 25 years.....	\$0.75
Over 25 years and under 30 years.....	.85
Over 30 years and under 35 years.....	1.00
Over 35 years and under 40 years.....	1.25
Over 40 years and under 45 years.....	1.50
Over 45 years and under 48 years.....	1.75
Over 48 years and under 51 years.....	2.00
Over 51 years and under 55 years.....	2.50

Expense of management provided for by per capita tax.

Deaths per 1,000 beneficiary members in 1896, 3; 1897, 4; 1898, 4.31; 1899, 4.36.

Average age January 1st, 1899, 33 years; January 1st, 1900, 33 years.

Number of assessments year 1896, 5; 1897, 6; 1898, 6; 1899, 7.

Cost of insurance per \$1,000 in 1896, 30 years, \$5.00; 35 years, \$6.25; 40 years, \$ 7.50. In 1897, 30 years, \$6.00; 35 years, \$7.50; 40 years, \$ 9.00. In 1898, 30 years, \$6.00; 35 years, \$7.50; 40 years, \$ 9.00. In 1899, 30 years, \$7.00; 35 years, \$8.75; 40 years, \$10.50.

Death losses paid in 1899, \$33,000.

Total amount of insurance in force January 1st, 1900, \$7,508,500.

Total membership in absolute good standing January 1st, 1897, 4,127; January 1st, 1898, 4,636; January 1st, 1899, 5,043; January 1st, 1900, 5,976.

Number of subordinate lodges January 1st, 1900, 146.

Jurisdiction.—United States of America.

Special Features.—Reserve fund.

## KNIGHTS OF MACCABEES.

(Michigan).

N. S. BOYNTON, Great Commander, Port Huron, Mich.; salary, \$1,500.

THOMAS WATSON, Great Record Keeper, Port Huron, Mich.; salary, \$3,000.

R. J. WHALEY, Great Finance Keeper, Flint, Mich.; salary, \$500.

Commenced business as an order June 11th, 1881.

Date of first assessment levied, October 21st, 1881.

Issue certificates for \$1,000 and \$2,000, at the following rates on \$1,000:

Age.	Rate.
Over 18 years and under 25 years.....	\$0.75
Over 25 years and under 30 years.....	.85
Over 30 years and under 35 years.....	1.00
Over 35 years and under 40 years.....	1.25
Over 40 years and under 45 years.....	1.50
Over 45 years and under 48 years.....	1.75
Over 48 years and under 51 years.....	2.00

Expense of management provided for by semi-annual per capita (50 cents in advance), charter fees new tents, and certificate fees.

Cost of management 1894, \$71,726.53; 1895, \$72,715.58; 1896, \$81,619.23; 1897, \$81,241.04; 1898, \$85,024.60; 1899, \$73,795.66.

Cost of management per member 1894, \$1.37; 1895, \$1.16; 1896, 74 cents; 1897, 66 cents; 1898, 75 cents; 1899, 83 cents.

Deaths per 1,000 beneficiary members in 1891, 5.90; 1892, 5; 1893, 5.40; 1894, 5.70; 1895, 5.39; 1896, 5.93; 1897, 5.88; 1898, 5.85; 1899, 6.09.

Average age January 1st, 1894, 34 years; January 1st, 1895, 35 years; January 1st, 1896, 35 years; January 1st, 1897, 36 years; January 1st, 1898, 37 years; January 1st, 1899, 37 years; January 1st, 1900, 37 years.

Number of assessments year 1891, 5; 1892, 5; 1893, 5; 1894, 5; 1895, 5; 1896, 6; 1897, 6; 1898, 6; 1899, 6.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.00; 35 years, \$6.25; 40 years, \$ 7.50. In 1894, 30 years, \$5.00; 35 years, \$6.25; 40 years, \$ 7.50. In 1895, 30 years, \$5.00; 35

years, \$6.25; 40 years, \$ 7.50. In 1896, 30 years, \$6.00; 35 years, \$7.50; 40 years, \$ 9.00. In 1897, 30 years, \$6.00; 35 years, \$7.50; 40 years, \$ 9.00. In 1898, 30 years, \$7.00; 35 years, \$8.50; 40 years, \$10.00. In 1899, 30 years, \$6.00; 35 years, \$7.50; 40 years, \$ 9.00.

Death losses paid in 1893, \$378,650; 1894, \$437,181.09; 1895, \$465,330; 1896, \$546,755; 1897, \$562,687.66; 1898, \$563,134; 1899, \$683,002.80.

Total amount of insurance in force January 1st, 1894, \$77,040,000; January 1st, 1895, \$84,640,000; January 1st, 1896, \$82,620,000; January 1st, 1897, \$86,821,000; January 1st, 1898, \$92,500,000; January 1st, 1899, \$97,500,000; January 1st, 1900, \$108,000,000.

Total membership in absolute good standing January 1st, 1894, 54,088; January 1st, 1895, 60,949; January 1st, 1896, 62,766; January 1st, 1897, 65,604; January 1st, 1898, 70,779; January 1st, 1899, 75,261; January 1st, 1900, 85,556.

Number of subordinate lodges January 1st, 1894, 852; January 1st, 1895, 901; January 1st, 1896, 911; January 1st, 1897, 909; January 1st, 1898, 908; January 1st, 1899, 911; January 1st 1900, 922.

Jurisdiction.—State of Michigan.

Special Features.—Total and permanent and old age disability benefits.

## KNIGHTS OF MACCABEES.

(World.)

D. P. MARKEY, Supreme Commander, Port Huron, Mich.; salary \$6,000.

GEORGE J. SIEGEL, Supreme Record Keeper, Port Huron, Mich.; salary, \$5,000.

C. D. THOMPSON, Supreme Finance Keeper, Port Huron, Mich.; salary, \$1,500.

Commenced business as an order September 1st, 1883.

Date of first assessment levied, September 1st, 1883.

Issue certificates for \$500, \$1,000, \$1,500, \$2,000, \$2,500, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 25....	\$0.60	35 to 40....	\$0.90	45 to 48....	\$1.20
26 to 30....	.70	40 to 45....	1.00	48 to 51....	1.40
30 to 35....	.80				

Expense of management provided for by certificate and membership fees, percentage of assessment not to exceed twelve per cent of whole amount.

Cost of management 1894, \$114,875.18; 1895, \$161,465.10; 1896, \$150,886.58; 1897, \$205,184.79; 1898, \$214,025.24; 1899, \$269,416.03.

Cost of management per member 1894, \$1.73; 1895, \$1.80; 1896, \$1.36; 1897, \$1.59; 1898, \$1.41; 1899, \$1.49.

Deaths per 1,000 beneficiary members in 1891, 5.4; 1892, 6.3; 1893, 6.84; 1894, 6.05; 1895, 5.78; 1896, 5.66; 1897, 6; 1898, 6; 1899, 7.

Average age January 1st, 1894, 35 years; January 1st, 1895, 35.66 years; January 1st, 1896, 36 years; January 1st, 1897, 35.75 years; January 1st, 1898, 35.80 years; January 1st, 1899, 36 years; January 1st, 1900, 36.25 years.

Number of assessments year 1891, 12; 1892, 13; 1893, 13; 1894, 13; 1895, 13; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$6.50; 35 years, \$ 4.80; 40 years, \$ 9.75. In 1894, 30 years, \$6.50; 35 years, \$ 7.80; 40 years, \$ 9.75. In 1895, 30 years, \$6.50; 35 years, \$ 7.80; 40 years, \$ 9.75. In 1896, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1897, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1898, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00. In 1899, 30 years, \$9.60; 35 years, \$10.80; 40 years, \$12.00.

Death losses paid in 1893, \$502,933; 1894, \$674,794.81; 1895, \$817,072.12; 1896, \$986,963; 1897, \$1,135,337.58; 1898, \$1,271,451.63; 1899, \$1,701,500.

Total amount of insurance in force January 1st, 1894, \$90,847,000; January 1st, 1895, \$115,366,000; January 1st, 1896, \$143,300,000; January 1st, 1897, \$162,710,500; January 1st, 1898, \$181,000,000; January 1st, 1899, \$200,000,000; January 1st, 1900, \$244,956,500.

Total membership in absolute good standing January 1st, 1894, 56,469; January 1st, 1895, 76,620; January 1st, 1896, 101,869; January 1st, 1897, 118,767; January 1st, 1898, 133,663; January 1st, 1899, 162,252; January 1st, 1900, 197,132.

Number of subordinate lodges January 1st, 1894, 1,230; January 1st, 1895, 1,757; January 1st, 1896, 2,357; January 1st, 1897, 2,756; January 1st, 1898, 3,034; January 1st, 1899, 3,500; January 1st, 1900, 3,740.

Jurisdiction.—United States and Canada.

Remarks.—Cost of insurance includes permanent and old age disability benefits. Twelve per cent applied to expense of management.

### KNIGHTS OF PYTHIAS (ENDOWMENT RANK.)

J. A. HINSEY, President, Chicago, Ill.; salary, \$3,000.

H. B. STOLTE, Secretary, Chicago, Ill.; salary, \$3,500.

Commenced business as an order November 1st, 1877.

Date of first assessment levied, January 31st, 1878.

Issue certificates for \$500 to \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
21....	\$0.70	29....	\$0.80	37....	\$1.00	44....	\$1.30
22....	.70	30....	.80	38....	1.05	45....	1.35
23....	.70	31....	.85	39....	1.10	46....	1.40
24....	.70	32....	.90	40....	1.10	47....	1.45
25....	.75	33....	.90	41....	1.15	48....	1.50
26....	.75	34....	.95	42....	1.20	49....	1.55
27....	.80	35....	.95	43....	1.25	50....	1.60
28....	.80	36....	1.00				

Expense of management provided for by payment of 50 cents per each \$1,000 carried by each member, in monthly installments of 5 cents per \$1,000.

Cost of management 1894, \$57,391.37; 1895, \$82,142.83; 1896, \$78,736.65; 1897, \$80,804.47; 1898, \$88,742.58; 1899, \$98,773.18.

Cost of management per member 1894, \$1.65+; 1895, \$1.99; 1896, \$1.79; 1897, \$1.73; 1898, \$1.66; 1899, \$1.63.

Deaths per 1,000 beneficiary members in 1891, 14.41; 1892, 13.90; 1893, 12.76; 1894, 12.06; 1895, 11.01; 1896, 10.95; 1897, 10.98; 1898, 10.52; 1899, 10.77.

Average age January 1st, 1894, 41.7 years; January 1st, 1895, 41.26 years; January 1st, 1896, 41.27 years; January 1st, 1897, 40.72 years; January 1st, 1898, 40.51 years; January 1st, 1899, 41.12 years; January 1st, 1900, 41.80 years.

Number of assessments year 1891, 12; 1892, 13; 1893, 12; 1894, 12; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 9.60; 35 years, \$11.40; 40 years, \$13.20. In 1894, 30 years, \$10.20; 35 years, \$12.00; 40 years, \$13.80. In 1895, 30 years, \$10.20; 35 years, \$12.00; 40 years, \$13.80. In 1896, 30 years, \$10.20; 35 years, \$12.00; 40 years, \$13.80. In 1897, 30 years, \$10.20; 35 years, \$12.00; 40 years, \$13.80. In 1898, 30 years, \$10.20; 35 years, \$12.00; 40 years, \$13.80. In 1899, 30 years, \$ 9.60; 35 years, \$11.40; 40 years, \$13.20.

Death losses paid in 1893, \$802,900; 1894, \$809,560; 1895, \$856,571; 1896, \$973,438; 1897, \$1,108,000; 1898, \$1,151,059.15; 1899, \$1,245,500.

Total amount of insurance in force January 1st, 1894, \$70,759,000; January 1st, 1895, \$76,270,000; January 1st, 1896, \$82,256,000; January 1st, 1897, \$90,557,500; January 1st, 1898, \$96,994,000; January 1st, 1899, \$100,527,500; January 1st, 1900, \$108,389,500.

Total membership in absolute good standing January 1st, 1894, 32,922; January 1st, 1895, 36,371; January 1st, 1896, 40,988; January 1st, 1897, 46,833; January 1st, 1898, 51,715; January 1st, 1899, 54,771; January 1st, 1900, 60,522.

Number of subordinate lodges January 1st, 1894, 1,698; January 1st, 1895, 2,112; January 1st, 1896, 2,607; January 1st, 1897, 3,100; January 1st, 1898, 3,500; January 1st, 1899, 3,604; January 1st, 1900, 3,805.

Jurisdiction.—All states and territories, Canada, and Hawaiian Islands.

Remarks.—Medical examinations, \$21,320, included in cost of management year 1895.

### KNIGHTS OF ST. JOHN AND MALTA.

RICHARD B. TREACY, Supreme President, New York, N. Y.; salary, \$300.

FRANCIS HOUGHTALING, Supreme Secretary, New York, N. Y.; salary, \$1,500.

JACOB BROSCART, Supreme Treasurer, New York, N. Y.; salary, \$150.

Commenced business as an order March 13th, 1883.

Date of first assessment levied, May 12th, 1883.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
21....	\$.34	29....	\$.45	36....	\$.58	43....	\$.79
22....	.35	30....	.46	37....	.60	44....	.82
23....	.36	31....	.48	38....	.62	45....	.86
24....	.37	32....	.50	39....	.64	46....	.90
25....	.39	33....	.52	40....	.69	47....	.94
26....	.40	34....	.54	41....	.72	48....	.99
27....	.41	35....	.56	42....	.75	49....	1.04
28....	.43						

Expense of management provided for by per capita tax of 40 cents semi-annually.

Cost of management 1894, \$3,809.31; 1895, \$4,752.48; 1896, \$4,293.36; 1897, \$3,833; 1898, \$3,876.19; 1899, \$4,737.90.

Cost of management per member 1894, 84 cents; 1895, 87 cents; 1896, 81 cents; 1897, 87 cents; 1898, 87 cents; 1899, \$1.12.

Deaths per 1,000 beneficiary members in 1891, 5; 1892, 7.8; 1893, 9; 1894, 7.58; 1895, 11.3; 1896, 6.88; 1897, 14.22; 1898, 9.62; 1899, 8.60.

Average age January 1st, 1894, 34.8 years; January 1st, 1895, 35.75 years; January 1st, 1896, 36.07 years; January 1st, 1897, 36.58 years; January 1st, 1898, 37.68 years; January 1st, 1899, 38.26 years; January 1st, 1900, 38.61 years.

Number of assessments year 1891, 11; 1892, 14; 1893, 21; 1894, 15; 1895, 16; 1896, 20; 1897, 20; 1898, 20; 1899, 21.

Cost of insurance per \$1,000 in 1893, 30 years, \$9.24; 35 years, \$11.76; 40 years, \$13.44. In 1894, 30 years, \$6.60; 35

years, \$ 8.40; 40 years, \$ 9.60. In 1895, 30 years, \$7.04; 35 years, \$ 8.96; 40 years, \$10.24. In 1896, 30 years, \$8.80; 35 years, \$11.20; 40 years, \$12.80. In 1897, 30 years, \$9.20; 35 years, \$11.20; 40 years, \$13.80. In 1898, 30 years, \$9.20; 35 years, \$11.20; 40 years, \$13.80. In 1899, 30 years, \$9.66; 35 years, \$11.76; 40 years, \$14.49.

Death losses paid in 1893, \$41,746; 1894, \$32,000; 1895, \$44,000; 1896, \$43,000; 1897, \$51,000; 1898, \$50,666.67; 1899, \$48,133.33.

Total amount of insurance in force January 1st, 1894, \$3,926,000; January 1st, 1895, \$4,383,000; January 1st, 1896, \$4,912,000; January 1st, 1897, \$4,799,000; January 1st, 1898, \$4,818,000; January 1st, 1899, \$4,760,500; January 1st, 1900, \$4,970,500.

Total membership in absolute good standing January 1st, 1894, 3,320; January 1st, 1895, 3,526; January 1st, 1896, 3,885; January 1st, 1897, 3,773; January 1st, 1898, 3,788; January 1st, 1899, 3,744; January 1st, 1900, 3,951.

Number of subordinate lodges January 1st, 1894, 76; January 1st, 1895, 87; January 1st, 1896, 98; January 1st, 1897, 96; January 1st, 1898, 89; January 1st, 1899, 78; January 1st, 1900, 76.

Jurisdiction.—New York, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, Louisiana, Texas, Arkansas, and Canada.

Special Features.—Reserve fund.

### LADIES' CATHOLIC BENEVOLENT ASSOCIATION.

Mrs. E. B. McGOWAN, Supreme President, 1364 Michigan street, Buffalo, N. Y.; salary, \$2,000.

Mrs J. A. ROYER, Supreme Recorder, 415 West Eleventh street, Erie, Penn.: salary, \$2,500.

Mrs. M. E. COSTELLO, Supreme Treasurer, 42 Court street, Buffalo, N. Y.; salary, \$1,000.

Commenced business as an order April 9th, 1890.

Date of first assessment levied, May 16th, 1890.

Issue certificates for \$500 and \$1,000, at the following rates on \$1,000:

Age.	Rate.
From 18 to 24 years, inclusive.....	\$0.50
From 25 to 29 years, inclusive.....	.55
From 30 to 34 years, inclusive.....	.60
From 35 to 39 years, inclusive.....	.70
From 40 to 44 years, inclusive.....	.80
From 45 to 49 years, inclusive.....	.90

Expense of management provided for by per capita tax of 50 cents per annum.

Cost of management 1894, \$1,797; 1895, \$14,952; 1896, \$4,506; 1897, \$22,687; 1898, \$21,369.78; 1899, \$38,509.48; including cost of Supreme Council convention (\$17,229.65).

Cost of management per member 1894, 15 cents; 1895, 87 cents; 1896, 18 cents; 1897, 64 cents; 1898, 50 cents; 1899, 75 cents.

Deaths per 1,000 beneficiary members in 1891, 6.35; 1892, 7.13; 1893, 7.13; 1894, 6.38; 1895, 6.46; 1896, 5.37; 1897, 5.73; 1898, 6; 1899, 6.46.

Average age January 1st, 1894, 34.9 years; January 1st, 1895, 35.4 years; January 1st, 1896, 35.2 years; January 1st, 1897, 34.82 years; January 1st, 1898, 35.2 years; January 1st, 1899, 35.6 years; January 1st, 1900, 35.3 years.

Number of assessments year 1891, 12; 1892, 17; 1893, 13; 1894, 11; 1895, 12; 1896, 10; 1897, 12; 1898, 11; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$7.15; 35 years, \$9.10; 40 years, \$10.40. In 1894, 30 years, \$6.05; 35 years, \$7.70; 40 years, \$ 8.80. In 1895, 30 years, \$6.60; 35 years, \$8.40; 40 years, \$ 9.60. In 1896, 30 years, \$5.50; 35 years, \$7.00; 40 years, \$ 8.00. In 1897, 30 years, \$6.60; 35 years, \$8.40; 40 years, \$ 9.60. In 1898, 30 years, \$6.60; 35 years, \$7.70; 40 years, \$ 8.80. In 1899, 30 years, \$7.20; 35 years, \$8.40; 40 years, \$ 9.60.

Death losses paid in 1893, \$58,000; 1894, \$61,000; 1895, \$100,500; 1896, \$105,500; 1897, \$179,500; 1898, \$210,500; 1899, \$297,500.

Total amount of insurance in force January 1st, 1894, \$10,657,000; January 1st, 1895, \$13,625,000; January 1st, 1896, \$20,652,000; January 1st, 1897, \$24,842,000; January 1st, 1898, \$30,142,000; January 1st, 1899, \$38,472,000; January 1st, 1900, \$43,883,000.

Total membership in absolute good standing January 1st, 1894, 8,986; January 1st, 1895, 11,830; January 1st, 1896, 17,008; January 1st, 1897, 25,034; January 1st, 1898, 33,209; January 1st, 1899, 42,435; January 1st, 1900, 51,027.

Number of subordinate lodges January 1st, 1894, 129; January 1st, 1895, 169; January 1st, 1896, 217; January 1st, 1897, 322; January 1st, 1898, 402; January 1st, 1899, 488; January 1st, 1900, 539.

Jurisdiction.—United States.

Special Features.—Not an auxiliary society. Composed of and managed entirely by women.

## LADIES OF MACCABEES.

(Michigan).

FRANCES E. BURNS, Great Commander, St. Louis, Mich.; salary, \$1,200.

EMMA E. BOWER, Great Record Keeper, Ann Arbor, Mich.; salary, \$1,500.

SUSIE S. GRAVES, Great Finance Keeper, Port Huron, Mich.; salary \$800.

Commenced business as an order August, 1890.

Issue certificates for \$500 and \$1,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
16 to 25.....	\$0.80	40 to 45.....	\$1.50
25 to 30.....	.90	45 to 48.....	1.70
30 to 35.....	1.00	48 to 50.....	2.00
35 to 40.....	1.30		

Expense of management provided for by per capita tax of 50 cents per year levied on social and endowment members; certificate fee of one dollar, and sale of supplies.

Cost of management 1894, \$18,416.86; 1895, \$25,041.75; 1896, \$28,609.42; 1897, \$24,381.36; 1898, \$26,104.07; 1899, \$37,683.58.

Cost of management per member 1894, 85 cents; 1895, 93 cents; 1896, 80 cents; 1897, 78 cents; 1898, 65 cents, 1899, 65 cents.

Deaths per 1,000 beneficiary members in 1894, 4.1; 1895, 6.1; 1896, 4.4; 1897, 4.3; 1898, 5.8; 1899, 5.1.

Average age January 1st, 1894, 32.75 years; January 1st 1895, 33 years; January 1st, 1896, 37 years; January 1st, 1897, 36 years; January 1st, 1898, 35 years; January 1st, 1899, 37 years; January 1st, 1900, 35 years.

Number of assessments year 1894, 5; 1895, 6; 1896, 5; 1897, 5; 1898, 6; 1899, 5.

Cost of insurance per \$1,000 in 1894, 30 years, \$5.00; 35 years, \$6.50; 40 years, \$7.50. In 1895, 30 years, \$6.00; 35 years, \$7.80; 40 years, \$9.00. In 1896, 30 years, \$5.00; 35 years, \$6.50; 40 years, \$7.50. In 1897, 30 years, \$5.00; 35 years, \$6.50; 40 years, \$7.50. In 1898, 30 years, \$6.00; 35 years, \$7.80; 40 years, \$9.00. In 1899, 30 years, \$5.00; 35 years, \$6.50; 40 years, \$7.50.

Death losses paid in 1893, \$43,000; 1894, \$71,200; 1895, \$112,750; 1896, \$119,650; 1897, \$135,475; 1898, \$168,850; 1899, \$164,875.

Total amount of insurance in force January 1st, 1894, \$15,096,512; January 1st, 1895, \$19,507,412; January 1st,

1896, \$18,314,360; January 1st, 1897, \$21,737,500; January 1st, 1898, \$24,134,000; January 1st, 1899, \$27,305,500; January 1st, 1900, \$33,229,500.

Total membership in absolute good standing January 1st, 1894, 16,614; January 1st, 1895, 21,484; January 1st, 1896, 20,170; January 1st, 1897, 23,615; January 1st, 1898, 26,380; January 1st, 1899, 30,058; January 1st, 1900, 49,512.

Number of subordinate lodges January 1st, 1894, 438; January 1st, 1895, 572; January 1st, 1896, 628; January 1st, 1897, 680; January 1st, 1898, 727; January 1st, 1899, 753; January 1st, 1900, 767.

Jurisdiction.—Michigan.

## LADIES OF MACCABEES.

(World).

LILLIAN M. HOLLISTER, President, Detroit, Mich.; salary, \$3,500.

BINA M. WEST, Secretary, Port Huron, Mich.; salary, \$3,500.

A. LOUISE MYERS, Treasurer, Port Huron, Mich.; salary, \$1,000.

Commenced business as an order October 1st, 1892.

Date of first assessment levied, October 1st, 1893.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Between Ages of	Rate.	Between Ages of	Rate.
18 and 25.....	\$0.80	40 and 45.....	\$1.50
25 and 30.....	.90	45 and 48.....	1.70
30 and 35.....	1.00	48 and 50.....	1.90
35 and 40.....	1.30		

Expense of management provided for by per capita tax of \$1.00 per year on social members, and 50 cents per year on life benefit members; also 12 per cent of all assessments collected.

Cost of management 1894, \$10,885.92; 1895, \$18,269.14, 1896, \$30,987.46; 1897, \$40,303.97; 1898, \$41,661.16; 1899, \$90,543.80.

Cost of management per member 1894, \$1.99; 1895, \$1.87; 1896, \$1.82; 1897, \$1.67; 1898, \$1.56; 1899, \$1.56.

Deaths per 1,000 beneficiary members in 1894, 3.6; 1895, 5.61; 1896, 5.60; 1897, 5.74; 1898, 4.82; 1899, 6.9.

Average age January 1st, 1896, 33 years; January 1st, 1897, 34 years; January 1st, 1898, 34 years; January 1st, 1899, 34 years; January 1st, 1900, 35 years.

Number of assessments year 1893, 3; 1894, 4; 1895, 7; 1896, 7; 1897, 7; 1898, 7; 1899, 8.

Cost of insurance per \$1,000 in 1893, 30 years, \$2.70; 35 years, \$ 3.00; 40 years, \$ 3.90. In 1894, 30 years, \$3.60; 35 years, \$ 4.00; 40 years, \$ 5.20. In 1895, 30 years, \$6.30; 35 years, \$ 7.00; 40 years, \$ 9.10. In 1896, 30 years, \$6.30; 35 years, \$ 7.00; 40 years, \$ 9.10. In 1897, 30 years, \$6.30; 35 years, \$ 7.00; 40 years \$ 9.10. In 1898, 30 years, \$6.30; 35 years, \$ 7.00; 40 years, \$ 9.10. In 1899, 30 years, \$8.00; 35 years, \$10.40; 40 years, \$12.00.

Death losses paid in 1893, \$3,000; 1894, \$13,000; 1895, \$42,500; 1896, \$71,500; 1897, \$117,150; 1898, \$152,700; 1899, \$294,983.60.

Total amount of insurance in force January 1st, 1895, \$5,356,000; January 1st, 1896, \$8,822,500; January 1st, 1897, \$15,084,000; January 1st, 1898, \$20,898,000; January 1st, 1899, \$32,329,500; January 1st, 1900, \$55,397,000.

Total membership in absolute good standing January 1st, 1894, 2,429; January 1st, 1895, 5,450; January 1st, 1896, 9,765; January 1st, 1897, 17,037; January 1st, 1898, 24,049; January 1st, 1899, 42,826; January 1st, 1900, 56,267.

Number of subordinate lodges January 1st, 1894, 89; January 1st, 1895, 199; January 1st, 1896, 328; January 1st, 1897, 534; January 1st, 1898, 672; January 1st, 1899, 1,129; January 1st, 1900, 1,647.

Jurisdiction.—United States and Canada.

Remarks.—Social members January 1st, 1900, 17,597.

## LEGION OF THE RED CROSS.

SAMUEL H. HUFF, Supreme Commander, Philadelphia, Penn.; salary, expenses.

J. B. TREIBLER, JR., Supreme Recorder, 1417 Hollins street, Baltimore, Md.; salary, \$1,500.

J. H. LIVINGSTON, Supreme Treasurer, Baltimore, Md.; salary, \$300.

Commenced business as an order September 19th, 1885.

Date of first assessment levied, March, 1887.

Issue certificates for \$250, \$500, \$750, \$1,000, \$1,250, \$1,500, and \$1,750, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 25, inclusive....	\$0.80	36 to 40, inclusive....	\$1.10
26 to 30, inclusive....	.90	41 to 45, inclusive....	1.20
31 to 35, inclusive....	1.00	46 to 49, inclusive....	1.50

Expense of management provided for by ten per cent of assessments.

Cost of management 1894, \$3,302.26; 1895, \$3,846.50; 1896, \$4,889.67; 1897, \$4,367.51; 1898, \$6,012.31; 1899, \$5,646.27.

Cost of management per member 1894, 95 cents; 1895, 92 cents; 1896, \$1.22; 1897, \$1.09; 1898, \$1.47; 1899, \$1.30.

Deaths per 1,000 beneficiary members in 1891, 10.73; 1892, 10.54; 1893, 6.32; 1894, 10.92; 1895, 8.89; 1896, 10.49; 1897, 8.52; 1898, 10.14; 1899, 10.05.

Average age January 1st, 1894, 36.87 years; January 1st, 1895, 37.44 years; January 1st, 1896, 40.14 years; January 1st, 1897, 40.58 years; January 1st, 1898, 41.42 years; January 1st, 1899, 41.77 years; January 1st, 1900, 41.68 years.

Number of assessments year 1891, 15; 1892, 22; 1893, 12; 1894, 23; 1895, 17; 1896, 19, 1897, 20; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 6.00; 35 years, \$ 6.00; 40 years, \$ 6.00. In 1894, 30 years, \$11.50; 35 years, \$11.50; 40 years, \$11.50. In 1895, 30 years, \$ 8.50; 35 years, \$ 8.50; 40 years, \$ 8.50. In 1896, 30 years, \$ 9.50; 35 years, \$ 9.50; 40 years, \$ 9.50. \*In 1897, 30 years, \$10.00; 35 years, \$10.00; 40 years, \$10.00. In 1898, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$13.20. In 1899, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$13.20.

Death losses paid in 1893, \$14,000; 1894, \$35,000; 1895, \$28,000; 1896, \$36,000; 1897, \$35,000; 1898, \$38,000; 1899, \$46,975.

Total amount of insurance in force January 1st, 1894, \$2,863,000; January 1st, 1895, \$3,542,000; January 1st, 1896, \$3,650,000; January 1st, 1897, \$3,972,000; January 1st, 1898, \$4,008,750; January 1st, 1899, \$4,070,000; January 1st, 1900, \$4,233,500.

Total membership in absolute good standing January 1st, 1894, 2,863; January 1st, 1895, 3,542; January 1st 1896, 3,650; January 1st, 1897, 3,972; January 1st, 1898, 4,012; January 1st, 1899, 4,070; January 1st, 1900, 4,344.

Number of subordinate lodges January 1st, 1894, 39; January 1st, 1895, 51; January 1st, 1896, 52; January 1st, 1897, 54; January 1st, 1898, 53; January 1st, 1899, 58; January 1st, 1900, 59.

Jurisdiction.—United States, except Florida, Georgia, Alabama, South Carolina, Mississippi, Arkansas, Louisiana, and all that portion of Kentucky and Tennessee lying west of the Tennessee river.

Special Features.—Assessments graded to age at entry.

Three classes, payable on monthly calls. Two and one-half per cent deducted for emergency fund, ten per cent for operating expenses. Accepts both men and women.

\* Old rate 50 cents per assessment.

## LOYAL MYSTIC LEGION OF AMERICA.

JAMES B. HEARTWELL, Supreme Worthy Counselor, Highgrove, Cal.; salary, \$300.

G. O. CHURCHILL, Supreme Worthy Secretary, Hastings, Neb.; salary, \$1,800.

GEORGE A. WIGTON, Supreme Worthy Treasurer, Hastings, Neb.; salary, \$600.

Commenced business as an order March 1st, 1893.

Date of first assessment levied, February 1st, 1894.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 23....	\$.040	43 to 44....	\$1.00	51.....	\$1.60
24 to 27....	.50	45 to 46....	1.10	52.....	1.70
28 to 31....	.60	47.....	1.20	53.....	1.80
32 to 35....	.70	48.....	1.30	54.....	1.90
36 to 39....	.80	49.....	1.40	55.....	2.00
40 to 42....	.90	50.....	1.50		

This table was only recently adopted, and does not apply to old business.

Expense of management provided for by per capita tax of \$2.00 per annum.

Cost of management 1895, \$2,792; 1896, \$5,095; 1897, \$6,614; 1898, \$5,870; 1899, \$6,303.

\*Cost of management per member 1895, \$4.59; 1896, \$3.66; 1897, \$2.33; 1898, \$1.52; 1899, \$1.45.

Deaths per 1,000 beneficiary members 1893, none; 1894, 1.03; 1895, 1.63; 1896, 0.72; 1897, 2.47; 1898, 3.62; 1899, 3.92.

Average age January 1st, 1894, 38.714 years; January 1st, 1895, 38.639 years; January 1st, 1896, 38.239 years; January 1st, 1897, 38.541 years; January 1st, 1898, 38.638 years; January 1st, 1899, 39.541 years; January 1st, 1900, 40.148 years.

Number of assessments 1894, 3; 1895, 2; 1896, 1; 1897, 7; 1898, 10; 1899, 9.

†Total cost of insurance per \$1,000 in 1895, 30 years, \$3.94; 35 years, \$3.94; 40 years, \$4.04. In 1896, 30 years, \$2.90; 35 years, \$2.90; 40 years, \$2.95. In 1897, 30 years, \$4.70; 35 years, \$4.70; 40 years, \$5.25. In 1898, 30 years, \$5.53; 35 years, \$5.53; 40 years, \$6.03. In 1899, 30 years, \$5.07; 35 years, \$5.07; 40 years, \$5.52.

Death losses paid in 1893, none; 1894, \$650.35; 1895, \$735.70; 1896, \$568.55; 1897, \$11,000; 1898, \$25,000; 1899, \$23,500.

Total amount of insurance in force January 1st, 1894, \$398,000; January 1st, 1895, \$777,000; January 1st, 1896, \$1,

\* Calculations based upon mean number and amount in force during the year.

† Includes cost of management per \$1,000.

057,000; January 1st, 1897, \$3,095,000; January 1st, 1898, \$5,419,000; January 1st, 1899, \$5,903,000; January 1st, 1900, \$6,350,000.

Total membership in absolute good standing January 1st, 1894, 234; January 1st, 1895, 491; January 1st, 1896, 725; January 1st, 1897, 2,054; January 1st, 1898, 3,606; January 1st, 1899, 4,119; January 1st, 1900, 4,560.

Number of subordinate lodges January 1st, 1894, 3; January 1st, 1895, 12; January 1st, 1896, 19; January 1st, 1897, 50; January 1st, 1898, 110; January 1st, 1899, 133; January 1st, 1900, 146.

Jurisdiction.—United States and Canada.

Special Features.—Reserve fund. Admits males and females. Pays claims for total and permanent disability; also one-tenth of amount of certificate each year after claimant attains the age of 70 years, provided he has been in the order not less than 20 years.

### LOYAL SONS OF AMERICA.

S. B. GARVER, President, Farmer City, Ill.

H. P. AVERETT, Secretary, Farmer City, Ill.

G. M. KINCAID, Treasurer, Farmer City, Ill.

Commenced business as an order June 30th, 1898.

Date of first assessment levied, April 1st, 1899.

Issue certificates for \$500 to \$3,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 25 years.....	\$0.35	41 to 42 years.....	\$0.50
26 to 30 years.....	.40	43 to 44 years.....	.55
31 to 34 years.....	.45	45 to 46 years.....	.60
35 to 38 years.....	.45	47 to 48 years.....	1.00
39 to 40 years.....	.50	49 to 50 years.....	1.20

Expense of management provided for by per capita of \$1.00 per annum per member.

Cost of management 1899, \$349.32.

Cost of management per member 1899, 40 cents.

Deaths per 1,000 beneficiary members 1899, 2.9.

Average age January 1st, 1900, 31.8+ years.

Number of assessments year 1899, 3.

Cost of insurance per \$1,000 in 1899, 30 years, \$1.20; 35 years, \$1.35; 40 years, \$1.50.

Death losses paid in 1899, \$1,470.85.

Total amount of insurance in force January 1st, 1900, \$1,399,000.

Total membership in absolute good standing January 1st, 1900, 874.

Number of subordinate lodges January 1st, 1900, 21.

Jurisdiction.—Illinois.

Special Features.—Sick benefit policy paying \$4.00 per week, payable only through supreme colony.

### MODERN AMERICAN FRATERNAL ORDER.

W. B. WRIGHT, Supreme President, Effingham, Ill.

GEORGE M. LECRONE, Supreme Secretary, Effingham, Ill.; salary, \$900.

H. B. WERNING, Supreme Treasurer, Effingham, Ill.

Commenced business as an order February, 1897.

Date of first assessment levied, February 25th, 1897.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 20 years.....	\$0.70	36 to 38 years.....	\$1.00
21 to 23 years.....	.75	39 to 41 years.....	1.10
24 to 26 years.....	.80	42 to 44 years.....	1.20
27 to 29 years.....	.85	45 to 46 years.....	1.30
30 to 32 years.....	.90	47 to 48 years.....	1.40
33 to 35 years.....	.95	49 to 50 years.....	1.50

Expense of management provided for by certificate fee of \$1.00, and 10 per cent of the monthly payments.

Cost of management 1897, \$2,310.37; 1898, \$3,170.50; 1899, \$3,260.90.

Cost of management per member 1897, \$2.02; 1898, \$1.82; 1899, \$1.35.

Deaths per 1,000 beneficiary members 1897, 2; 1898, 4; 1899, 6.

Average age January 1st, 1898, 35.5 years; January 1st, 1899, 35+ years; January 1st, 1900, 35+ years.

\*Number of assessments year 1897, 10; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$10.80; 35 years, \$11.40; 40 years, \$13.20. In 1898, 30 years, \$10.80; 35 years, \$11.40; 40 years, \$13.20. In 1899, 30 years, \$10.80; 35 years, \$11.40; 40 years, \$13.20.

Death losses paid in 1897, \$1,783; 1898, \$9,971; 1899, \$22,483.

Total amount of insurance in force January 1st, 1898, \$1,444,558; January 1st, 1899, \$2,400,214; January 1st, 1900, \$3,080,043.

Total membership in absolute good standing January 1st, 1898, 1,004; January 1st, 1899, 1,717; January 1st, 1900, 2,419.

\* Fixed monthly payments

Number of subordinate lodges January 1st, 1898, 53; January 1st 1899, 66; January 1st, 1900, 120.

Jurisdiction.—United States.

Special Features.—One payment each month with reserve fund feature. No per capita tax. Pays for loss of hand, foot, or eyesight.

### MODERN BROTHERHOOD OF AMERICA.

T. B. HANLEY, Supreme President, Tipton, Iowa.

A. C. ELLIOTT, Supreme Secretary, Tipton, Iowa.

Commenced business as an order April 5th, 1897.

Date of first assessment levied, November 18th, 1897.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 28.....	\$.045	42 to 45.....	\$.060
29 to 37.....	.50	46 to 48.....	.65
38 to 41.....	.55	49 to 50.....	.80

An applicant who has passed the age of 45 cannot secure a certificate for more than \$2,000.

Expense of management provided for by per capita of \$2.00 per year, payable quarterly in advance.

Cost of management 1897, \$6,099.47; 1898, \*\$16,643.05; 1899, \*\$29,066.72.

Cost of management per member 1897, \$1.44; 1898, \$1.47; 1899, \$1.67.

Deaths per 1,000 beneficiary members in 1897, .47; 1898, 1.6; 1899, 2.86.

Average age January 1st, 1898, 36.55 years; January 1st, 1899, 37.58 years; January 1st, 1900, 37.29 years.

Number of assessments year 1897, 1; 1898, 5; 1899, 7.

Cost of insurance per \$1,000 in 1897, 30 years; \$ .50; 35 years, \$ .50; 40 years, \$ .55. In 1898, 30 years, \$2.50; 35 years, \$2.50; 40 years, \$2.75. In 1899, 30 years, \$3.50; 35 years, \$3.50; 40 years, \$3.85.

Death losses paid in 1897, \$2,550; 1898, \$27,400; 1899, \$73,602.40.

Total amount of insurance in force January 1st, 1898, \$6,682,500; January 1st, 1899, \$15,891,500; January 1st, 1900, \$25,297,500.

Total membership in absolute good standing January 1st, 1898, 4,237; January 1st, 1899, 9,853; January 1st, 1900, 16,098.

Number of subordinate lodges January 1st, 1898, 195; January 1st, 1899, 430; January 1st, 1900, 634.

\* Includes supplies purchased for re-sale.

**Jurisdiction.**—All territory in United States north of the 38th parallel east of Mississippi river, except Cook county in Illinois, St. Louis county in Missouri, Milwaukee in Wisconsin, Detroit in Michigan, and includes all territory west of Mississippi river except Arkansas and Louisiana.

**Special Features.**—Excludes hazardous occupations; selected territory; representative form of government; reserve fund for the purpose of meeting assessments in excess of 12 in any one year; also furnish protection in case of broken arm, broken leg, loss of arm, leg, or eye; pays old-age benefit; accepts both men and women.

### MODERN ORDER OF PRAETORIANS.

THOMAS D. MILLER, Supreme President, Dallas, Texas.

C. B. GARDNER, Supreme Vice-President, Dallas, Texas; salary, \$900.

WILLIAM G. BROWN, Supreme Secretary, Dallas, Texas; salary, \$900.

Commenced business as an order January 1st, 1899.

Date of first assessment levied, January 1st, 1899.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 20....	\$.45	37 to 38....	\$0.97	48.....	\$1.59
21 to 22....	.55	39 to 40....	1.03	49.....	1.71
23 to 24....	.64	41 to 42....	1.13	50.....	1.85
25 to 26....	.70	43.....	1.21	51.....	2.00
27 to 28....	.75	44.....	1.28	52.....	2.18
29 to 30....	.79	45.....	1.34	53.....	2.44
31 to 32....	.83	46.....	1.42	54.....	2.70
33 to 34....	.87	47.....	1.50	55.....	3.00
35 to 36....	.92				

Expense of management provided for by per capita and certificate fees.

Cost of management 1899, \$3,000.

Cost of management per member 1899, \$3.33.

Deaths per 1,000 beneficiary members 1899, 1.11.

Average age January 1st, 1900, 35.4 years.

Number of assessments year 1899, 12.

Cost of insurance per \$1,000 in 1899, 30 years, \$9.48; 35 years, \$11.04; 40 years, \$12.36.

Death losses paid in 1899, \$1,200.

Total amount of insurance in force January 1st, 1900, \$1,203,500.

Total membership in absolute good standing January 1st, 1900, 900.

Number of subordinate lodges January 1st, 1900, 80.

Jurisdiction.—United States, except cities of 200,000, and some unhealthy states and portions of states.

Special Features.—Accident, disability, old age, and death benefits. Regular monthly payments. Scaling certificates first three years for reserve.

### MODERN WOODMEN OF AMERICA.

WILLIAM A. NORTHCOTT, Head Consul, Greenville, Ill.; salary, \$5,000.

CHARLES W. HAWES, Head Clerk, Rock Island, Ill.; salary, \$4,500.

FRANK R. CROCKER, Head Banker, Chariton, Iowa; salary, \$3,600.

Commenced business as an order January 5th, 1883.

Date of first assessment levied, July 1st, 1884.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000 at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 28 years.....	\$0.40	40 to 41 years.....	\$0.50
29 to 33 years.....	.45	42 to 43 years.....	.55
34 to 37 years.....	.45	44 to 45 years.....	.55
38 to 39 years.....	.50		

An applicant who has passed age forty-one cannot secure a certificate for more than \$2,000.

Expense of management provided for by per capita of \$1.00 per year, payable semi-annually in advance.

Cost of management 1894, \$69,464.17; 1895, \$133,524.52; 1896, \$153,891.48; 1897, \$193,188.15; 1898, \$165,241.61; 1899, \*\$307,516.72.

Cost of management per member 1894, 66 cents; 1895, 95.86 cents; 1896, 61 cents; 1897, 55 cents; 1898, 56 cents; 1899, 77 cents.

Deaths per 1,000 beneficiary members in 1891, 5.31; 1892, 5.15; 1893, 5.11; 1894, 5.08; 1895, 5.05; 1896, 4.60; 1897, 4.35; 1898, 4.32; 1899, 4.91.

Average age January 1st, 1894, 37.53 years; January 1st, 1895, 36.99 years; January 1st, 1896, 36.96 years; January 1st, 1897, 36.76 years; January 1st, 1898, 36.46 years; January 1st, 1889, 36.50 years; January 1st, 1900, 36.13 years.

Number of assessments year 1891, 11; 1892, 11; 1893, 11; 1894, 11; 1895, 11; 1896, 11; 1897, 10; 1898, 10; 1899, 10.

Cost of insurance per \$1,000 in 1893, 30 years, \$4.95; 35 years, \$4.95; 40 years, \$5.50. In 1894, 30 years, \$4.95; 35 years, \$4.95; 40 years, \$5.50. In 1895, 30 years, \$4.95; 35

\* Less supplies purchased for re-sale, Head Office building expense, library, Head and State Camp expense.

years, \$4.95; 40 years, \$5.50. In 1896, 30 years, \$4.95; 35 years, \$4.95; 40 years, \$5.50. In 1897, 30 years, \$4.50; 35 years, \$4.50; 40 years, \$5.00. In 1898, 30 years, \$4.50; 35 years, \$4.50; 40 years, \$5.00. In 1899, 30 years, \$4.50; 35 years, \$4.50; 40 years, \$5.00.

Death losses paid in 1893, \$906,200; 1894, \$1,104,500; 1895, \$1,408,466.62; 1896, \$1,815,830; 1897, \$1,905,250; 1898, \$2,407,600; 1899, \$3,610,000.

Total amount of insurance in force January 1st, 1894, \$184,133,500; January 1st, 1895, \$236,713,500; January 1st, 1896, \$319,911,500; January 1st, 1897, \$406,684,000; January 1st 1898, \$497,074,500; January 1st, 1899, \$617,066,000; January 1st, 1900, \$786,811,000.

Total beneficiary membership in absolute good standing January 1st, 1894, 88,223; January 1st, 1895, 114,945; January 1st, 1896, 158,781; January 1st, 1897, 205,536; January 1st, 1898, 259,584; January 1st, 1899, 326,488; January 1st, 1900, 428,361.

Number of local camps January 1st, 1894, 2,121; January 1st, 1895, 2,650; January 1st, 1896, 3,448; January 1st, 1897, 4,450; January 1st, 1898, 5,170; January 1st, 1899, 5,989; January 1st, 1900, 7,405.

Jurisdiction.—Illinois, Iowa, Kansas, Nebraska, Missouri, North Dakota, South Dakota, Minnesota, Wisconsin, Michigan, Indiana, Ohio, West Virginia, Pennsylvania, Wyoming, Montana, Idaho, Washington, Oregon, California, Colorado, Oklahoma, Indian Territory, Maryland, Delaware, New Jersey, New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine, except the following cities: Chicago, Milwaukee, Detroit, St. Louis, Cincinnati, Cleveland, Philadelphia, Pittsburg, San Francisco, Baltimore, Jersey City, Buffalo, Greater New York, and Boston.

Special Features.—Excludes hazardous occupations. Selected territory. Representative form of government.

### MUTUAL PROTECTIVE LEAGUE.

THOMAS M. JETT, Supreme President, Hillsboro, Ill.; salary, \$100.

E. E. BURSON, Supreme Vice-President, Litchfield, Ill.; salary, \$600.

J. R. PAISLEY, Supreme Secretary, Litchfield, Ill.; salary, \$600.

H. G. WAGGONER, Supreme Treasurer, Waggoner, Ill.; salary, percentage.

Commenced business as an order April 15th, 1897.

Date of first assessment levied, October 1st, 1897.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000.

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 24 years.....	\$0.40	44 to 46 years.....	\$0.65
25 to 33 years.....	.45	47 years.....	.70
34 to 38 years.....	.50	48 years.....	.75
39 to 41 years.....	.55	49 years.....	.80
42 to 43 years.....	.60	50 years.....	.85

Expense of management provided for by per capita of \$1.00 annually.

Cost of management 1898, \$4,497.74; 1899, \$8,779.61.

Cost of management per member 1898, \$1.03; 1899, \$1.09.

Deaths per 1,000 beneficiary members in 1898, 1.1; 1899, 2.81.

Average age January 1st, 1898, 35 years; January 1st, 1899, 35.63 years; January 1st, 1900, 36 years.

Number of assessments year 1897, 1; 1898, 3; 1899, 8.

Cost of insurance per \$1,000, in 1897, 30 years, \$ .45; 35 years, \$ .50; 40 years, \$ .55. In 1898, 30 years, \$1.35; 35 years, \$1.50; 40 years, \$1.65. In 1899, 30 years, \$3.60; 35 years, \$4.00; 40 years, \$4.40.

Death losses paid in 1897, \$1,000; 1898, \$7,875; 1899, \$25,550.

Total amount of insurance in force January 1st, 1898, \$2,315,500; January 1st, 1899, \$6,690,000; January 1st, 1900, \$11,872,500.

Total membership in absolute good standing January 1st, 1898, 1,572; January 1st, 1899, 4,349; January 1st, 1900, 7,817.

Number of subordinate lodges January 1st, 1898, 48; January 1st, 1899, 132; January 1st, 1900, 218.

Jurisdiction.—Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Montana, Nebraska, Kansas, Oklahoma, Texas, Wyoming, Utah, Colorado, New Mexico, Oregon, Washington, California, Arizona, Nevada; except cities of over 200,000 population.

Special Features.—Admits men and women; pays permanent disability resulting from accident or old age; reserve fund.

### MYSTIC WORKERS OF THE WORLD.

G. W. HOWE, Supreme Master, Morrison, Ill.; salary, \$300.

EDMUND JACKSON, Supreme Secretary, Fulton, Ill.; commission.

A. F. SCHOCK, Supreme Banker, Ottawa, Ill.

Commenced business as an order February 24th, 1896.

Date of first assessment levied, September 1st, 1896.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 20 years.....	\$0.35	40 to 42 years.....	\$0.80
20 to 24 years.....	.40	42 to 44 years.....	.85
24 to 28 years.....	.45	44 to 46 years.....	.90
28 to 32 years.....	.55	46 to 48 years.....	.95
32 to 36 years.....	.65	48 to 51 years.....	1.00
36 to 40 years.....	.75		

Expense of management provided for by annual dues of \$2.00, payable quarterly.

Cost of management 1898, \$1,550; 1899, \$13,030.57.

Cost of management per member 1896, \$1.96; 1897, \$1.64; 1898, \$1.38; 1899, \$1.31.

Deaths per 1,000 beneficiary members in 1896, 3.60; 1897, 2.27; 1898, 3.25; 1899, 2.61.

Average age January 1st, 1897, 31.60 years; January 1st, 1898, 33.24 years; January 1st, 1899, 34.42 years; January 1st, 1900, 34.41 years.

Number of assessments year 1896, 5; 1897, 4; 1898, 5; 1899, 7.

Cost of insurance per \$1,000 in 1896, 30 years, \$2.75; 35 years, \$3.25; 40 years, \$4.00. In 1897, 30 years, \$2.20; 35 years, \$2.60; 40 years, \$3.20. In 1898, 30 years, \$2.75; 35 years, \$3.25; 40 years, \$4.00. In 1899, 30 years, \$3.85; 35 years, \$4.50; 40 years, \$5.60.

Death losses paid in 1896, \$2,816.08; 1897, \$7,000; 1898, \$18,600; 1899, \$40,000.

Disability claims paid in 1899, \$5,950.

Total amount of insurance in force January 1st, 1897, \$1,883,000; January 1st, 1898, \$4,075,000; January 1st, 1899, \$8,526,000; January 1st, 1900, \$16,086,950.

Total benefit membership in absolute good standing January 1st, 1897, 1,210; January 1st, 1898, 2,545; January 1st, 1899, 5,620; January 1st, 1900, 9,947.

Number of subordinate lodges January 1st, 1897, 50; January 1st, 1898, 81; January 1st, 1899, 137; January 1st, 1900, 231.

Jurisdiction.—States north of 38° north latitude, excluding all cities of 200,000 and over.

Special Features.—Pays for broken limb one-tenth of face of certificate; for loss of hand or foot one-fourth; for loss of both hands, feet, or eyes one-half, and for total disability one-twentieth every six months.

## NATIONAL PROVIDENT UNION.

JAMES YOUNIE, President, 230 Twelfth street, Brooklyn, N. Y.; salary, \$300.

HENRY L. CARR, Secretary, 856 Lafayette avenue, Brooklyn, N. Y.; salary, \$1,200.

H. D. W. DYE, Secretary of the Treasury, 18 Stirling Place, Brooklyn, N. Y.; salary, \$300.

Commenced business as an order January 1st, 1883.

Date of first assessment levied, ———, 1883.

Issue certificates for \$500 to \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18.....	\$0.50	28.....	\$0.60	37.....	\$0.80	46.....	\$1.25
19.....	.51	29.....	.62	38.....	.85	47.....	1.30
20.....	.52	30.....	.64	39.....	.90	48.....	1.35
21.....	.53	31.....	.66	40.....	.95	49.....	1.45
22.....	.54	32.....	.68	41.....	1.00	50.....	1.55
23.....	.55	33.....	.70	42.....	1.05	51.....	1.65
24.....	.56	34.....	.72	43.....	1.10	52.....	1.75
25.....	.57	35.....	.74	44.....	1.15	53.....	1.85
26.....	.58	36.....	.76	45.....	1.25	54.....	2.00
27.....	.59						

Expense of management provided for by expense tax call, same provisions as regular call.

Cost of management 1894, \$6,134.21; 1895, \$6,019.48; 1896, \$6,623.37; 1897, \$12,511.45; 1898, \$8,555.44; 1899, \$6,899.07.

Cost of management per member 1894, \$1.02; 1895, 99 cents; 1896, \$1.14; 1897, \$2.23; 1898, \$2.58; 1899, \$2.10.

Deaths per 1,000 beneficiary members in 1891, 10.90; 1892, 12.50; 1893, 13.60; 1894, 9.33; 1895, 11.12; 1896, 15.50; 1897, 15.17; 1898, 12.5; 1899, 14.

Average age January 1st, 1894, 39.75 years; January 1st, 1895, 39.66 years; January 1st, 1896, 39.25 years; January 1st, 1897, 39.81 years; January 1st, 1898, 32 years; January 1st, 1899, 40 years; January 1st, 1900, 36 years.

Number of assessments year 1891, 21; 1892, 23; 1893, 25; 1894, 24; 1895, 23; 1896, 25; 1897, 27; 1898, 20; 1899, 20.

Cost of insurance per \$1,000 in 1893, 30 years, \$11.25; 35 years, \$13.75; 40 years, \$16.25. In 1894, 30 years, \$10.80; 35 years, \$13.20; 40 years, \$15.60. In 1895, 30 years, \$10.35; 35 years, \$12.65; 40 years, \$14.95. In 1896, 30 years, \$11.25; 35 years, \$13.75; 40 years, \$16.25. In 1897, 30 years, \$17.77; 35 years, \$20.45; 40 years, \$23.95. In 1898, 30 years, \$12.80; 35 years, \$14.80; 40 years, \$19.00. In 1899, 30 years, \$12.80; 35 years, \$14.80; 40 years, \$19.00.

Death losses paid in 1893, \$170,000; 1894, \$150,000; 1895, \$139,000; 1896, \$146,817.50; 1897, \$163,850; 1898, \$106,000; 1899, \$108,200.

Total amount of insurance in force January 1st, 1893, \$12,375,000; January 1st, 1895, \$11,631,000; January 1st, 1896, \$11,376,000; January 1st, 1897, \$10,904,000; January 1st, 1898, \$7,461,500; January 1st, 1899, \$5,821,000; January 1st, 1900, \$5,731,000.

Total membership in absolute good standing January 1st, 1894, 6,254; January 1st, 1895, 5,900; January 1st, 1896, 6,021; January 1st, 1897, 5,912; January 1st, 1898, 3,152; January 1st, 1899, 3,303; January 1st, 1900, 3,275.

Number of subordinate lodges January 1st, 1894, 87; January 1st, 1895, 89; January 1st, 1896, 89; January 1st, 1897, 83; January 1st, 1898, 79; January 1st, 1899, 70; January 1st, 1900, 70.

Jurisdiction.—New York, New Jersey, Pennsylvania, Connecticut, Delaware, Illinois, Kentucky, and South Carolina.  
Special Features.—Education in American citizenship.

### NATIONAL RESERVE ASSOCIATION.

F. W. SEARS, Supreme President, Baird building, Kansas City, Mo.; salary, \$2,000.

A. G. LIGHTNER, Supreme Secretary, Baird building, Kansas City, Mo.; salary, \$1,000.

B. F. BURD, Supreme Treasurer, Kansas City Mo.; salary, \$300.

Commenced business as an order May 8th, 1891.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
16 to 24 years.....	\$0.45	47 years.....	\$0.30
25 to 31 years.....	.50	48 years.....	.95
32 to 36 years.....	.55	49 years.....	1.00
37 to 38 years.....	.60	50 years.....	1.10
39 to 40 years.....	.65	51 years.....	1.20
41 to 42 years.....	.70	52 years.....	1.30
43 to 44 years.....	.75	53 years.....	1.40
45 years.....	.80	54 years.....	1.50
46 years.....	.85	55 years.....	1.60

Expense of management provided for by twenty per cent of assessments.

Cost of management 1894, \$4,468.12; 1895, \$7,479.39; 1896, \$8,297.72; 1897, \$7,843.27; 1898, \$7,529.33; 1899, \$7,235.45.

Cost of management per member 1894, \$1.34; 1895, \$1.51; 1896, \$1.91; 1897, \$2.42; 1898, \$2.29; 1899, \$2.01.

Deaths per 1,000 beneficiary members in 1891 none; 1892, none; 1893, 2.21; 1894, 2.10; 1895, 2.44; 1896, 3.69; 1897, 6.69; 1898, 7.60; 1899, 6.89.

Average age January 1st, 1894, 32 years; January 1st, 1895, 36 years; January 1st, 1896, 36 years; January 1st, 1897, 35 years; January 1st, 1898, 36 years; January 1st, 1899, 36 years; January 1st, 1900, 36+ years.

Number of assessments year 1891, none; 1892, 6; 1893, 11; 1894, 12; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 4.40; 35 years, \$ 4.95; 40 years, \$ 5.72. In 1894, 30 years, \$ 4.80; 35 years, \$ 5.40; 40 years, \$ 6.24. In 1895, 30 years, \$ 6.00; 35 years, \$ 6.75; 40 years, \$ 7.50. In 1896, 30 years, \$12.00; 35 years, \$13.20; 40 years, \$15.60. In 1897, 30 years, \$ 6.00; 35 years, \$ 6.60; 40 years, \$ 7.80. In 1898, 30 years, \$ 6.00; 35 years, \$ 6.60; 40 years, \$ 7.80. In 1899, 30 years, \$ 6.00; 35 years, \$ 6.60; 40 years, \$ 7.80.

Death losses paid in 1893, \$4,500; 1894, \$9,000; 1895, \$15,500; 1896, \$18,500; 1897, \$19,500; 1898, \$30,000; 1899, \$35,994.

Total amount of insurance in force January 1st, 1894, \$3,114,000; January 1st, 1895, \$4,673,000; January 1st, 1896, \$5,895,500; January 1st, 1897, \$4,474,500; January 1st, 1898, \$4,202,000; January 1st, 1899, \$3,492,000; January 1st, 1900, \$3,989,000.

Total membership in absolute good standing January 1st, 1894, 2,251; January 1st, 1895, 3,324; January 1st, 1896, 4,937; January 1st, 1897, 4,336; January 1st, 1898, 3,241; January 1st, 1899, 3,279; January 1st, 1900, 3,596.

Number of subordinate lodges January 1st, 1894, 69; January 1st, 1895, 87; January 1st, 1896, 102; January 1st, 1897, 97; January 1st, 1898, 67; January 1st, 1899, 73; January 1st, 1900, 76.

Jurisdiction.—Virginia, Kentucky, Missouri, Okalahoma Territory, Indian Territory, New Mexico, Arizona, and California, and all territory lying north of same in the United States except Alaska.

Special Features.—Emergency fund; require each member to pay one assessment per month for his life expectancy (based upon his age at entry), whether living or dead. If death occurs before life expectancy is reached, the balance due is paid out of proceeds of certificate. Plan copyrighted. Pays one-half of certificate for permanent total disability. Pays ten per cent per year of certificate for eight years for physical disability on account of old age, after 70 years of age is reached. Pays beneficiary of members an annuity if desired.

## NATIONAL UNION.

H. H. CABANISS, Senate President, Atlanta, Ga.; salary, \$2,000.

J. W. MYERS, Senate Secretary, National Union building, Toledo, Ohio; salary, \$4,500.

C. O. EVARTS, Senate Treasurer, Cleveland, Ohio; salary, \$3,000.

Commenced business as an order May 14th, 1881.

Date of first assessment levied, August 28th, 1882.

Issue certificates for \$1,000 to \$5,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
20....	\$0.40	32....	\$0.64	44....	\$0.96	55....	\$1.50
21....	.42	33....	.66	45....	1.00	56....	1.58
22....	.44	34....	.68	46....	1.04	57....	1.68
23....	.46	35....	.70	47....	1.08	58....	1.78
24....	.48	36....	.72	48....	1.12	59....	1.88
25....	.50	37....	.74	49....	1.16	60....	2.00
26....	.52	38....	.76	50....	1.20	61....	2.12
27....	.54	39....	.78	51....	1.26	62....	2.26
28....	.56	40....	.80	52....	1.32	63....	2.40
29....	.58	41....	.84	53....	1.38	64....	2.60
30....	.60	42....	.88	54....	1.44	65....	2.80
31....	.62	43....	.92				

Expense of management provided for by per capita of \$1.00 per annum.

Cost of management 1894, \$51,366.75; 1895, \$55,768.06; 1896, \$51,677.97; 1897, \$55,292.02; 1898, \$62,560.99; 1899, \$53,828.77.

Cost of management per member 1894, \$1.14; 1895, \$1.26; 1896, \$1.10; 1897, \$1.19; 1898, \$1.33; 1899, \$1.07.

Deaths per 1,000 beneficiary members in 1891, 6.60; 1892, 6.90; 1893, 7.80; 1894, 7.61; 1895, 8.20; 1896, 8.70; 1897, 7.88; 1898, 8.52; 1899, 9.47.

Average age January 1st, 1894, 39.30 years; January 1st, 1895, 39.87 years; January 1st, 1896, 40.48 years; January 1st, 1897, 40.90 years; January 1st, 1898, 41.11 years; January 1st, 1899, 42.06 years; January 1st, 1900, 41.71 years.

Number of assessments year 1891, 14; 1892, 15; 1893, 18; 1894, 18; 1895, 19; 1896, 20; 1897, 10; 1898, 9; 1899, 10.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.40; 35 years, \$6.30; 40 years, \$7.20. In 1894, 30 years, \$5.40; 35 years, \$6.30; 40 years, \$7.20. In 1895, 30 years, \$5.70; 35 years, \$6.65; 40 years, \$7.60. In 1896, 30 years, \$6.00; 35 years, \$7.00; 40 years, \$8.00. In 1897, 30 years, \$6.00; 35 years, \$7.00; 40 years, \$8.00. In 1898, 30 years, \$5.40; 35 years, \$7.00; 40 years, \$8.00. In 1899, 30 years, \$6.00; 35 years, \$7.00; 40 years, \$8.00.

Death losses paid in 1893, \$1,006,000; 1894, \$1,154,000; 1895, \$1,240,000; 1896, \$1,290,500; 1897, \$1,239,470; 1898, \$1,153,000; 1899, \$1,393,900.

Total amount of insurance in force January 1st, 1894, \$125,011,000; January 1st, 1895, \$136,726,000; January 1st, 1896, \$138,579,000; January 1st, 1897, \$137,214,000; January 1st, 1898, \$133,236,000; January 1st, 1899, \$131,199,000; January 1st, 1900, \$138,980,000.

Total membership in absolute good standing January 1st, 1894, 43,559; January 1st, 1895, 44,707; January 1st, 1896, 46,206; January 1st, 1897, 46,782; January 1st, 1898, 46,602; January 1st, 1899, 47,002; January 1st, 1900, 53,040.

Number of subordinate lodges January 1st, 1894, 655; January 1st, 1895, 686; January 1st, 1896, 730; January 1st, 1897, 750; January 1st, 1898, 760; January 1st, 1899, 800; January 1st, 1900, 800.

Jurisdiction.—United States.

Special Features.—Step rate plan, requires payment on attained age each year.

### NEW ENGLAND ORDER OF PROTECTION.

L. W. SHAW, Supreme Warden, Boston, Mass.; salary, \$1,200.

D. M. FRYE, Supreme Secretary 43 Milk street, Boston, Mass.; salary, \$1,800.

JOHN P. SANBORN, Supreme Treasurer, Newport, R. I.; salary, \$1,200.

Commenced business as an order November 12th, 1887.

Date of first assessment levied, May 1st, 1888.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Between Ages of	Rate.	Between Ages of	Rate.
18 and 25.....	\$0.30	45 and 46.....	\$0.55
25 and 30.....	.35	46 and 47.....	.69
30 and 35.....	.40	47 and 48.....	.65
35 and 40.....	.45	48 and 49.....	.70
40 and 45.....	.50	49 and 50.....	.75

Expense of management provided for by per capita tax of \$1.00 annually.

Cost of management 1894, \$24,289.30; 1895, \$14,196.39; 1896, \$15,470.56; 1897, \$17,972.00; 1898, \$21,462.69; 1899, \$20,583.18.

Cost of management per member 1894, \$1.65; 1895, 78 cents; 1896, 76 cents; 1897, 77 cents; 1898, 83 cents; 1899, 74 cents.

Deaths per 1,000 beneficiary members in 1891, 6.49; 1892, 6.19; 1893, 5.88; 1894, 7.02; 1895, 6.46; 1896, 8; 1897, 7.17; 1898, 7.23; 1899, 8.09.

Average age January 1st, 1897, 40.05 years; January 1st, 1898, 40.19 years; January 1st, 1899, 40 years; January 1st, 1900, 40+ years.

Number of assessments year 1891, 13; 1892, 12; 1893, 13; 1894, 15; 1895, 14; 1896, 18; 1897, 16; 1898, 17; 1899, 19.

Cost of insurance per \$1,000 in 1893, 30 years, \$4.55; 35 years, \$5.20; 40 years, \$5.85. In 1894, 30 years, \$5.25; 35 years, \$6.00; 40 years, \$6.75. In 1895, 30 years, \$4.90; 35 years, \$5.60; 40 years, \$6.30. In 1896, 30 years, \$6.30; 35 years, \$7.20; 40 years, \$8.10. In 1897, 30 years, \$5.60; 35 years, \$6.40; 40 years, \$7.20. In 1898, 30 years, \$6.80; 35 years, \$7.65; 40 years, \$8.50. In 1899, 30 years, \$7.60; 35 years, \$8.55; 40 years, \$9.50.

Death losses paid in 1893, \$152,000; 1894, \$192,000; 1895, \$224,000; 1896, \$307,000; 1897, \$294,000; 1898, \$336,254.10; 1899, \$367,600.

Total amount of insurance in force January 1st, 1894, \$25,808,000; January 1st, 1895, \$29,811,000; January 1st, 1896, \$34,129,000; January 1st, 1897, \$37,812,000; January 1st, 1898, \$40,476,000; January 1st, 1899, \$44,223,000; January 1st, 1900, \$46,977,000.

Total membership in absolute good standing January 1st, 1894, 13,652; January 1st, 1895, 15,768; January 1st, 1896, 18,093; January 1st, 1897, 20,189; January 1st, 1898, 21,950; January 1st, 1899, 25,654; January 1st, 1900, 27,784.

Number of subordinate lodges January 1st, 1894, 211; January 1st, 1895, 231; January 1st, 1896, 251; January 1st, 1897, 260; January 1st, 1898, 267; January 1st, 1899, 291; January 1st, 1900, 305.

Jurisdiction.—New England States.

### NEW ERA ASSOCIATION.

CYRUS E. PERKINS, President, Grand Rapids, Mich.

A. M. WEBSTER, General Secretary, Grand Rapids, Mich.

CHARLES D. SHARROW, General Manager, Grand Rapids, Mich.

Commenced business as an order October 20th, 1897.

Date of first assessment levied, October 20th, 1897.

Issue certificates for \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.
18 to 28 years.....	\$0.40	48 years.....	\$0.80
29 to 33 years.....	.45	49 years.....	.85
34 to 38 years.....	.50	50 years.....	.90
39 to 41 years.....	.55	51 years.....	.95
42 to 44 years.....	.60	52 years.....	1.00
45 years.....	.65	53 years.....	1.05
46 years.....	.70	54 years.....	1.15
47 years.....	.75	55 years.....	1.25

Expense of management provided for by 15 per cent of assessments.

Cost of management 1897, \$99.73; 1898, \$1,101.13; 1899, \$2,729.86.

Cost of management per member 1897, \$ .30; 1898, \$1.06; 1899, \$1.38.

Deaths per 1,000 beneficiary members 1897, none; 1898, 3; 1899, 2.45.

Average age January 1st, 1898, 41 years; January 1st, 1899, 40 years; January 1st, 1900, 39 years.

Number of assessments year 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$6.60. In 1898, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$6.60. In 1899, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$6.60.

Death losses paid in 1898, \$3,000; 1899, \$12,000.

Total amount of insurance in force January 1st, 1898, \$621,000; January 1st, 1899, \$1,766,000; January 1st, 1900, \$3,184,000.

Total membership in absolute good standing January 1st, 1898, 353; January 1st, 1899, 1,036; January 1st, 1900, 2,027.

Number of subordinate lodges January 1st, 1898, 6; January 1st, 1899, 25; January 1st, 1900, 80.

Jurisdiction.—All territory in North America north of 37° north latitude, with the exception of such parts of large cities as shall be deemed unhealthy after careful investigation by the Cabinet.

Special Features.—Government based upon that of the United States, counter-checked by the initiative referendum and imperative mandate. Equalizing fund established in early years to prevent "double headers" in later ones. No lodge expense.

#### ORDER OF CHOSEN FRIENDS.

H. H. MORSE, Supreme Councillor, New York, N. Y.; salary, \$3,000.

T. B. LINN, Supreme Recorder, Indianapolis, Ind.; salary, \$2,500.

WILLIAM B. WILSON, Supreme Treasurer, Newark, N. J.; salary, \$2,000.

Commenced business as an order May 28th, 1879.

Date of first assessment levied, January 29th, 1880.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$1.00	28....	\$1.25	37....	\$1.65	46....	\$2.20
19....	1.00	29....	1.25	38....	1.70	47....	2.30
20....	1.05	30....	1.30	39....	1.75	48....	2.40
21....	1.05	31....	1.35	40....	1.80	49....	2.50
22....	1.10	32....	1.40	41....	1.85	50....	2.65
23....	1.10	33....	1.45	42....	1.90	51....	3.00
24....	1.15	34....	1.50	43....	1.95	52....	3.20
25....	1.15	35....	1.55	44....	2.00	53....	3.40
26....	1.20	36....	1.60	45....	2.10	54....	3.60
27....	1.20						

Expense of management provided for by an assessment for that purpose.

Cost of management 1894, \$56,681; 1895, \$85,041.48; 1896, \$62,097.10; 1897, \$73,050.98; 1898, \$29,971.99; 1899, \$39,910.77.

Cost of management per member 1894, \$1.50; 1895, \$2.50; 1896, \$2.23; 1897, \$2.83; 1898, \$1.22; 1899, \$1.86.

Deaths per 1,000 beneficiary members in 1891, 12.54; 1892, 13.59; 1893, 13.95; 1894, 12.75; 1895, 14.87; 1896, 17.23; 1897, 16.42; 1898, 18.54; 1899, 20.36.

Average age January 1st, 1894, 35.14 years; January 1st, 1895, 34.81 years; January 1st, 1896, 36.69 years; January 1st, 1897, 34 years; January 1st, 1898, 32.04 years; January 1st, 1899, 34.5 years; January 1st, 1900, 38.75 years.

Number of assessments year 1891, 13; 1892, 14; 1893, 14; 1894, 16; 1895, 17; 1896, 16; 1897, 16; 1898, 16; 1899, 16.

Cost of insurance per \$1,000 in 1893, 30 years, \$11.20; 35 years, \$12.60; 40 years, \$14.00. In 1894, 30 years, \$12.80; 35 years, \$14.40; 40 years, \$16.00. In 1895, 30 years, \$13.60; 35 years, \$15.30; 40 years, \$17.00. In 1896, 30 years, \$12.80; 35 years, \$14.40; 40 years, \$16.00. In 1897, 30 years, \$12.80; 35 years, \$14.40; 40 years, \$16.00. In 1898, 30 years, \$12.80; 35 years, \$14.40; 40 years, \$16.00. In 1899, 30 years, \$12.80; 35 years, \$14.40; 40 years, \$16.00.

Death losses paid in 1893, \$934,480; 1894, \$948,150; 1895, \$965,100; 1896, \$900,575; 1897, \$848,467.75; 1898, \$723,776.23; 1899, \$722,121.53.

Total amount of insurance in force January 1st, 1894, \$53,103,000; January 1st, 1895, \$57,005,000; January 1st, 1896, \$45,504,000; January 1st, 1897, \$39,947,500; January 1st, 1898, \$36,905,000; January 1st, 1899, \$33,833,500; January 1st, 1900, \$31,477,909.

Total membership in absolute good standing January 1st, 1894, 35,892; January 1st, 1895, 37,779; January 1st, 1896, 29,571; January 1st, 1897, 26,133; January 1st, 1898, 24,433; January 1st, 1899, 21,982; January 1st, 1900, 20,797.

Number of subordinate lodges January 1st, 1894, 710; January 1st, 1895, 738; January 1st, 1896, 664; January 1st, 1897, 617; January 1st, 1898, 586; January 1st, 1899, 556; January 1st, 1900, 531.

Jurisdiction.—All of the United States except states of Louisiana, Mississippi, Arkansas, Alabama, Florida, and that portion of Tennessee lying west of Tennessee river; also that portion of southeastern Georgia bordering on the Atlantic.

Special Features.—Equalization plan. Pays disability and old age benefits.

### ORDER OF COLUMBUS,

H. W. B. REID, Supreme Commander, Baltimore Md.

H. C. KILMER, Supreme Secretary, Baltimore, Md.

E. H. BUCKINGHAM, Supreme Treasurer, Baltimore, Md.

Commenced business as an order February 10th, 1897.

Date of first assessment levied, March 10th, 1897.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
20....	\$0.35	29....	\$0.50	38....	\$0.68	47....	\$1.00
21....	.36	30....	.52	39....	.71	48....	1.05
22....	.37	31....	.54	40....	.74	49....	1.10
23....	.38	32....	.56	41....	.77	50....	1.16
24....	.40	33....	.58	42....	.80	51....	1.22
25....	.42	34....	.60	43....	.84	52....	1.29
26....	.44	35....	.62	44....	.88	53....	1.36
27....	.46	36....	.64	45....	.92	54....	1.43
28....	.48	37....	.66	46....	.96	55....	1.50

Expense of management provided for by assessments, per capita tax, entrance fees, etc.

Cost of management 1898, \$4,245.05; 1899, \$14,198.58.

Cost of management per member 1899, \$6.42.

Deaths per 1,000 beneficiary members 1898, 3; 1899, 3.

Average age January 1st, 1899, 36 years; January 1st, 1900, 36 years.

Number of assessments year 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$6.24; 35 years, \$7.44; 40 years, \$8.88. In 1899, 30 years, \$6.24; 35 years, \$7.44; 40 years, \$8.88.

Losses paid in year 1898, \$4,555; 1899, \$15,570.

Total amount of insurance in force January 1st, 1899, \$1,504,500; January 1st, 1900, \$4,089,000.

Total membership in absolute good standing January 1st, 1898, 387; January 1st, 1899, 1,115; January 1st, 1900, 3,307.

Number of subordinate lodges January 1st, 1899, 55; January 1st, 1900, 172.

Jurisdiction.—Maryland, Virginia, West Virginia, Pennsylvania, North Carolina, Georgia, Tennessee, Mississippi, Alabama, Louisiana, Arkansas, Texas, Montana, Indiana, Florida, and South Carolina.

## ORDER OF GOLDEN CROSS.

F. I. DAY, Supreme Commander, Lewiston, Maine; salary, \$2,500.

W. R. COOPER, Supreme Keeper of Records, Knoxville, Tenn.; salary, \$1,800.

J. D. SWAIN, Supreme Treasurer, Nashua, N. H.; salary, \$1,800.

Commenced business as an order July 4th, 1876.

Date of first assessment levied, \_\_\_\_\_, 1877.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000.

Age.	Rate.	Age.	Rate.	Age.	Rate.
16 to 25....	\$0.50	36.....	\$0.63	46.....	\$0.83
26.....	.51	37.....	.64	47.....	.85
27.....	.52	38.....	.66	48.....	.88
28.....	.53	39.....	.68	49.....	.91
29.....	.54	40.....	.70	50.....	1.00
30.....	.56	41.....	.72	51.....	1.30
31.....	.57	42.....	.74	52.....	1.35
32.....	.58	43.....	.76	53.....	1.40
33.....	.59	44.....	.78	54.....	1.45
34.....	.60	45.....	.81	55.....	1.50
35.....	.62				

Expense of management provided for by per capita of 80 cents per annum and expense assessment. (No per capita tax from Grand Lodges.)

Cost of management 1894, \$23,903.18; 1895, \$40,659.52; 1896, \$43,740.79; 1897, \$46,765.37; 1898, \$37,639.29; 1899, \$46,184.20.

Cost of management per member 1894, 96 cents; 1895, \$1.54; 1896, \$1.45; 1897, \$1.12; 1898, \$1.17; 1899, \$1.43.

Deaths per 1,000 beneficiary members in 1891, 11.10; 1892, 11.50; 1893, 11.87; 1894, 12.16; 1895, 9.73; 1896, 10.21; 1897, 11.12; 1898, 8.86; 1899, 11.67.

Average age January 1st, 1896, 41.99 years; January 1st, 1897, 41.99 years; January 1st, 1899, 42.75 years; January 1st, 1900, 42.63 years.

Number of assessments year 1891, junior, 14 senior, 36; 1892, junior, 14, senior, 38; 1893, junior, 15, senior, 20, 1894, expense 1, benefit, 15; 1895, expense, 1, benefit, 15; 1896, expense 1, benefit, 15; 1897, expense, 1, benefit, 16; 1898, 18; 1899, 19.

Cost of insurance per \$1,000 in 1893, 30 years, junior, \$7.50; senior, \$10.00; 35 years, junior, \$9.30; senior, \$12.40; 40 years, junior, \$10.50, senior, \$14.00. In 1894, 30 years, \$ 8.96; 35 years, \$ 9.92; 40 years, \$11.20. In 1895, 30 years, \$ 8.40; 35 years, \$ 9.30; 40 years, \$10.50. In 1896, 30 years,

\$ 8.40; 35 years, \$ 9.30; 40 years, \$10.50. In 1897, 30 years, \$ 8.40; 35 years, \$ 9.30; 40 years, \$10.50. In 1898, 30 years, \$10.08; 35 years, \$11.16; 40 years, \$12.60. In 1899, 30 years, \$10.64; 35 years, \$11.78; 40 years, \$13.30.

Death losses paid in 1893, \$343,263.41; 1894, \$411,492; 1895, \$412,750; 1896, \$445,500; 1897, \$494,150; 1898, \$529,178.07; 1899, \$580,711.54.

Total amount of insurance in force January 1st, 1894, \$31,901,000; January 1st, 1895, \$34,957,000; January 1st, 1896, \$38,078,000; January 1st, 1897, \$43,415,000; January 1st, 1898, \$43,481,500; January 1st, 1899, \$42,431,500; January 1st, 1900, \$41,352,000.

Total membership in absolute good standing January 1st, 1894, 22,187; January 1st, 1895, 24,836; January 1st, 1896, 27,646; January 1st, 1897, 32,531; January 1st, 1898, 32,983; January 1st, 1899, 32,255; January 1st, 1900, 32,180.

Number of subordinate lodges January 1st, 1894, 407; January 1st, 1895, 455; January 1st, 1896, 503; January 1st, 1897, 568; January 1st, 1898, 595; January 1st, 1899, 608; January 1st, 1900, 606.

Jurisdiction.—Tennessee, Vermont, Pennsylvania, Alabama, Maine, Rhode Island, Kentucky, Texas, Massachusetts, New York, Indiana, Colorado, New Hampshire, New Jersey, North Carolina, California, Connecticut, District of Columbia, Georgia, Washington, Michigan, Illinois, South Carolina.

Remarks.—Senior class abolished in 1893.

### ORDER OF THE IROQUOIS.

W. A. RICE, Supreme Secretary, Buffalo, N. Y.

Commenced business as an order February 16th, 1898.

Certificates are graded according to age from \$500 at age 55 to \$2,000 at age 20. All pay same monthly assessment of \$1.25, which makes up the mortuary, emergency, and expense funds.

Expense of management provided for by 25 cents per \$1,000 insurance in force.

Cost of management 1898, \$5,086.57; 1899, \$6,765.42.

Cost of management per member 1899, 71 cents.

Deaths per 1,000 beneficiary members 1898, 1; 1899, 4.50.

Average age January 1st, 1898, 39 years; January 1st, 1899, 39 years; January 1st, 1900, 39 years.

Number of assessments year 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$8.57; 35 years, \$9.23; 40 years, \$10.00. In 1899, 30 years, \$8.57; 35 years, \$9.23; 40 years, \$10.00.

Death losses paid in 1898, \$1,200; 1899, \$8,000.

Total amount of insurance in force January 1st, 1899, \$1,501,150; January 1st, 1900, \$1,751,125.

Total membership in absolute good standing January 1st, 1899, 850; January 1st, 1900, 1,059.

Number of subordinate lodges January 1st, 1899, 30; January 1st, 1900, 37.

Jurisdiction.—New York, Pennsylvania, Ohio, New Jersey, Connecticut, District of Columbia, Rhode Island, and Kentucky.

Special Features.—Monthly level assessment. Emergency fund. Preferred risks.

### ORDER OF MUTUAL PROTECTION.

E. W. BRINKMAN, Supreme President, Brooklyn, N. Y.; salary, \$100.

G. DEL VECCHIO, Supreme Secretary, Chicago, Ill.; salary, \$1,500.

G. F. SCHMALSTEIG, Supreme Treasurer, Chicago, Ill.; salary, \$500.

Commenced business as an order November 1st, 1878.

Date of first assessment levied, ———, 1879.

Issue certificates for \$375, \$750, \$1,125, \$1,500, and \$1,875, which increase in value monthly to the extent of assessments paid until they are worth \$500, \$1,000, \$1,500, \$2,000, and \$2,500, respectively, at the following rates on \$750:

Age	Rate.	Age.	Rate.
18 to 24 years, inclusive.	\$.65	43 years.....	\$1.00
25 to 29 years, inclusive.	.70	44 years.....	1.05
30 to 33 years, inclusive.	.70	45 years.....	1.15
34 years.....	.75	46 years.....	1.25
35 years.....	.75	47 years.....	1.40
36 years.....	.80	48 years.....	1.55
37 years.....	.80	49 years.....	1.75
38 years.....	.85	50 years.....	2.00
39 years.....	.85	51 years.....	2.25
40 years.....	.90	52 years.....	2.50
41 years.....	.90	53 years.....	2.75
42 years.....	.95	54 years.....	3.15

Expense of management provided for by per capita of 10 cents per month and ten per cent gross assessments.

Cost of management 1894, \$6,101.85; 1895, \$6,349.94; 1896, \$15,212.15; 1897, \$10,250; 1898, \$9,250.75; 1899, \*\$10,725.06.

Cost of management per member 1894, \$1.71; 1895, \$1.64; 1896, \$3.53; 1897, \$2.23; 1898, \$2.05; 1899, \$2.09.

\* Less supplies and real estate.

Deaths per 1,000 beneficiary members in 1891, 10; 1892, 8; 1893, 10; 1894, 9.552; 1895, 10.903; 1896, 8.78; 1897, 9.82; 1898, 12.44; 1899, 8.70.

Average age January 1st, 1894, 39 years; January 1st, 1895, 40 years; January 1st, 1896, 39.50 years; January 1st, 1897, 39.26 years; January 1st, 1899, 40.72 years; January 1st, 1900, 37.26 years.

Number of assessments year 1891, 19; 1892, 24; 1893, 25; 1894, 25; 1895, 27; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$10.00; 35 years, \$11.25; 40 years, \$12.50. In 1894, 30 years, \$10.00; 35 years, \$11.25; 40 years, \$12.50. In 1895, 30 years, \$11.60; 35 years, \$13.05; 40 years, \$14.50. In 1896, 30 years, \$ 5.76; 35 years, \$ 7.68; 40 years, \$ 9.44. In 1897, 30 years, \$ 7.80; 35 years, \$ 8.40; 40 years, \$10.20. In 1898, 30 years, \$ 7.80; 35 years, \$ 8.40; 40 years, \$10.20. In 1899, 30 years, \$ 8.40; 35 years, \$ 9.00; 40 years, \$10.80.

Death losses paid in 1893, \$56,000; 1894, \$55,982.25; 1895, \$69,475; 1896, \$67,082.80; 1897, \$54,929.55; 1898, \$63,796.27; 1899, \$57,950.30.

Total amount of insurance in force January 1st, 1894, \$5,709,000; January 1st, 1895, \$5,789,000; January 1st, 1896, \$5,827,000; January 1st, 1897, \$5,691,000; January 1st, 1898, \$5,768,000; January 1st, 1899, \$4,585,500; January 1st, 1900, \$5,957,500.

Total membership in absolute good standing January 1st, 1894, 3,442; January 1st, 1895, 3,664; January 1st, 1896, 3,870; January 1st, 1897, 4,303; January 1st, 1898, 4,589; January 1st, 1899, 4,498; January 1st, 1900, 5,117.

Number of subordinate lodges January 1st, 1894, 70; January 1st, 1895, 67; January 1st, 1896, 67; January 1st, 1897, 79; January 1st, 1898, 90; January 1st, 1899, 86; January 1st, 1900, 86.

Jurisdiction.—United States, except southern portion.

Special Features.—Issues a certificate worth \$750 on the \$1,000 and increases in value to extent of assessments paid until \$250 has been paid, applying to all members, regardless of date of admission. Certificates cover total permanent disability caused by accident or old age after 70 years of age. Assessments are decreased 50 per cent after attaining 70 years and paying 50 per cent of certificate in assessments. Men and women admitted on equal terms. Membership divided into four classes: Preferred, ordinary, hazardous, and extra hazardous; country districts being "preferred" class.

## ORDER OF PILGRIM FATHERS.

J. SCOLLY TAFT, Supreme Governor, Keene, N. H.; salary, \$1,200.

JAMES E. SHEPARD, Supreme Secretary, Lawrence, Mass.; salary, \$2,500.

A. V. BUGBEE, Supreme Treasurer, Lawrence, Mass.; salary, \$1,200.

Commenced business as an order March 15th, 1879.

Date of first assessment levied, March 19th, 1880.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$.50	26....	\$.50	34....	\$.60	42....	\$.73
19....	.50	27....	.53	35....	.53	43....	.75
20....	.50	28....	.53	36....	.63	44....	.78
21....	.50	29....	.55	37....	.65	45....	.80
22....	.50	30....	.55	38....	.65	46....	.83
23....	.50	31....	.58	39....	.68	47....	.85
24....	.50	32....	.58	40....	.68	48....	.88
25....	.50	33....	.60	41....	.70	49....	.90

Expense of management provided for by per capita tax of 75 cents per annum.

Cost of management 1894, \$15,306; 1895, \$17,097; 1896, \$18,674.18; 1897, \$17,649.58; 1898, \$20,370; 1899, \$20,951.50.

Cost of management per member 1894, 86 cents; 1895, 84 cents; 1896, 87 cents; 1897, 76+ cents; 1898, 80 cents; 1899, 87 cents.

Deaths per 1,000 beneficiary members in 1891, 8.4; 1892, 8.6; 1893, 9; 1894, 8.5; 1895, 9.3; 1896, 9.9; 1897, 9.7; 1898, 10; 1899, 11+.

Average age January 1st, 1894, 41+ years; January 1st, 1895, 41+ years; January 1st, 1896, 41+ years; January 1st, 1897, 41+ years; January 1st, 1898, 41+ years; January 1st, 1899, 42.33 years; January 1st, 1900, 42+ years.

Number of assessments year 1891, 12; 1892, 14; 1893, 14; 1894, 14; 1895, 14; 1896, 15; 1897, 15; 1898, 15; 1899, 20.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 7.70; 35 years, \$ 8.75; 40 years, \$ 9.45. In 1894, 30 years, \$ 7.70; 35 years, \$ 8.75; 40 years, \$ 9.45. In 1895, 30 years, \$ 7.70; 35 years, \$ 8.75; 40 years, \$ 9.45. In 1896, 30 years, \$ 8.25; 35 years, \$ 9.37; 40 years, \$10.12. In 1897, 30 years, \$ 8.25; 35 years, \$ 9.37; 40 years, \$10.12. In 1898, 30 years, \$ 8.25; 35 years, \$ 9.38; 40 years, \$10.12. In 1899, 30 years, \$11.00; 35 years, \$12.50; 40 years, \$13.50.

Death losses paid in 1893, \$262,000; 1894, 276,000; 1895, \$307,000; 1896, 368,000; 1897, \$352,000; 1898, \$381,576.86; 1899, \$488,250.

Total amount of insurance in force January 1st, 1894, \$28,787,000; January 1st, 1895, \$30,725,000; January 1st, 1896, \$33,435,000; January 1st, 1897, \$35,064,000; January 1st, 1898, \$36,996,500; January 1st, 1899, \$38,272,500; January 1st, 1900, \$36,893,500.

Total membership in absolute good standing January 1st, 1894, 16,948; January 1st, 1895, 18,338; January 1st, 1896, 20,190; January 1st, 1897, 21,463; January 1st, 1898, 23,012; January 1st, 1899, 24,164; January 1st, 1900, 23,839.

Number of subordinate lodges January 1st, 1894, 151; January 1st, 1895, 161; January 1st, 1896, 180; January 1st, 1897, 192; January 1st, 1898, 210; January 1st, 1899, 209; January 1st, 1900, 222.

Jurisdiction.—New England States.

Special Features.—Men and women at equal rates.

### ORDER OF SCOTTISH CLANS.

W. H. STEEN, Royal Chief, Braidwood, Ill.

PETER KERR, Royal Secretary, 134 Summer street, Boston, Mass.; salary, \$1,800.

JOHN HILL, Royal Treasurer, St. Louis, Mo.

Commenced business as an order November 30th, 1878.

Issue certificates for \$2,000, \$1,000, \$500, and \$250, at the following rates on \$1,000:

Age Next Birthday: Years.	Rate.
18 and under 25.....	\$0.80
25 and under 30.....	.90
30 and under 35.....	1.00
35 and under 38.....	1.10
38 and under 40.....	1.20
40 and under 42.....	1.30
42 and under 44.....	1.40
Under 45 .....	1.50
Under 46 .....	1.60
Under 47 .....	1.70
Under 48 .....	1.80
Under 49 .....	1.90
Present age limit 50 at entry.....	2.00

Expense of management provided for by per capita tax of \$1.20 per member on entire membership.

Cost of management 1895, \$6,619; 1896, \$4,858; 1897, \$7,807; 1898, \$5,980; 1899, \$8,167.

Cost of management per member 1899, \$1.59.

Deaths per 1,000 beneficiary members 1891, 12; 1892, 13; 1893, 13; 1894, 14; 1895, 12; 1896, 9; 1897, 9; 1898, 9; 1899, 9.

Number of assessments year 1895, 12; 1896, 12; 1897, 9; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1895, 30 years, \$12.00; 35 years, \$13.20; 40 years, \$15.60. In 1896, 30 years, \$12.00; 35 years, \$13.20; 40 years, \$15.60. In 1897, 30 years, \$ 9.00; 35 years, \$ 9.90; 40 years, \$11.70. In 1898, 30 years, \$12.00; 35 years, \$13.20; 40 years, \$15.60. In 1899, 30 years, \$12.00; 35 years, \$13.20; 40 years, \$15.60.

Death losses paid in 1893, \$71,500; 1894, \$71,800; 1895, \$39,500; 1896, \$39,600; 1897, \$39,750; 1898, \$49,000; 1899, \$59,500.

Total amount of insurance in force January 1st, 1900, \$1,428,000.

Total membership in absolute good standing January 1st, 1895, 3,632; January 1st, 1896, 3,227; January 1st, 1897, 3,936; January 1st, 1898, 4,335; January 1st, 1899, 4,901; January 1st, 1900, 5,330.

Number of subordinate lodges January 1st, 1898, 97; January 1st, 1899, 101; January 1st, 1900, 104.

Jurisdiction.—United States and Canada.

### ORDER OF SHIELD OF HONOR.

EDWIN H. NASON, Supreme Master, Philadelphia, Penn.

W. T. HENRY, Supreme Secretary, 205 East Fayette street, Baltimore, Md.; salary, \$1,500.

J. W. MEEKS, Supreme Treasurer, Baltimore, Md.; salary, \$600.

Commenced business as an order November 1st, 1885.

Date of first assessment levied, November 1st, 1885.

Issue certificates for \$250, \$500, and \$1,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.64	26....	\$0.75	34....	\$0.98	42....	\$1.30
19....	.65	27....	.77	35....	1.02	43....	1.34
20....	.66	28....	.79	36....	1.06	44....	1.38
21....	.67	29....	.81	37....	1.10	45....	1.42
22....	.68	30....	.84	38....	1.14	46....	1.46
23....	.69	31....	.87	39....	1.18	47....	1.50
24....	.71	32....	.90	40....	1.22	48....	1.54
25....	.73	33....	.94	41....	1.26	49....	1.58

Expense of management provided for by per capita tax levied on grand and subordinate lodges, and from revenue derived from institution and benefit certificates.

Cost of management 1894, \$6,515.39; 1895, \$6,587.63; 1896, \$7,352.45; 1897, \$7,841.63; 1898, \$7,488.93; 1899, \$7,489.42.

Cost of management per member 1894, 63 cents; 1895, 65 cents; 1896, 75 cents; 1897, 80 cents; 1898, 80 cents; 1899, 78 cents.

Deaths per 1,000 beneficiary members in 1891, 8; 1892, 7.25; 1893, 8.5; 1894, 9.5; 1895, 9; 1896, 10; 1897, 10.6; 1898, 11.5; 1899, 10.

Average age January 1st, 1896, 37 years; January 1st, 1897, 37 years; January 1st, 1898, 37 years; January 1st, 1899, 37 years; January 1st, 1900, 40.41 years.

Number of assessments year 1891, 32; 1892, 32; 1893, 40; 1894, 47; 1895, 40; 1896, 53; 1897, 53; 1898, 48; 1899, 50.

Cost of insurance per \$1,000 in 1893, 30 years, \$10.00; 35 years, \$10.00; 40 years, \$10.00. In 1894, 30 years, \$11.75; 35 years, \$11.75; 40 years, \$11.75. In 1895, 30 years, \$10.00; 35 years, \$10.00; 40 years, \$10.00. In 1896, 30 years, \$13.25; 35 years, \$13.25; 40 years, \$13.25. In 1897, 30 years, \$13.25; 35 years, \$18.55; 40 years, \$21.20. In 1898, 30 years, \$12.25; 35 years, \$16.80; 40 years, \$19.20. In 1899, 30 years, \$10.08; 35 years, \$12.24; 40 years, \$14.64.

Death losses paid in 1893, \$85,000; 1894, \$104,000; 1895, \$102,000; 1896, \$130,000; 1897, \$106,000; 1898, \$110,000; 1899, \$114,500, total disability, \$1,500.

Total amount of insurance in force January 1st, 1894, \$10,230,000; January 1st, 1895, \$10,401,000; January 1st, 1896, \$10,319,000; January 1st, 1897, \$9,737,000; January 1st, 1898, \$9,593,750; January 1st, 1899, \$9,442,750; January 1st, 1900, \$9,381,500.

Total membership in absolute good standing January 1st, 1894, 10,230; January 1st, 1895, 10,401; January 1st, 1896, 10,319; January 1st, 1897, 9,737; January 1st, 1898, 9,569; January 1st, 1899, 9,588; January 1st, 1900, 9,590.

Number of subordinate lodges January 1st, 1894, 107; January 1st, 1895, 108; January 1st, 1896, 107; January 1st, 1897, 106; January 1st, 1898, 108; January 1st, 1899, 108; January 1st, 1900, 109.

Jurisdiction.—Maryland, Pennsylvania, Delaware, New Jersey, New York, District of Columbia, West Virginia, Virginia, Ohio, and Missouri.

Remarks.—The order was instituted May 11th, 1875, but the Supreme Lodge assumed control of the death benefits on November 1st, 1885. Table of rates changed in 1896

The new rates as above went into effect September 1st, 1899, since then one assessment levied per month.

### PIONEER RESERVE ASSOCIATION.

CHRISTIAN F. KOCH, President, Bloomington, Ill.

J. W. TAVENNER, Secretary, Bloomington, Ill.

C. J. MOYER, Treasurer, Bloomington, Ill.

Commenced business as an order September, 8th, 1898.

Date of first assessment levied, January 2d, 1900.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 24 years.....	\$0.50	42 to 43 years.....	\$0.65
25 to 33 years.....	.55	44 to 45 years.....	.65
34 to 37 years.....	.55	46 to 47 years.....	.70
38 to 39 years.....	.60	48 to 49 years.....	.80
40 to 41 years.....	.60	50 years.....	1.00

Expense of management provided for by per capita tax of \$1.50 per year per member.

Cost of management 1899, \$1,625.28.

Cost of management per member 1899, 78 cents.

Deaths per 1,000 beneficiary members 1899, 2.38.

Average age January 1st, 1900, 37.51 years.

Number of assessments year 1899, 8.

Cost of insurance per \$1,000 in 1899, 30 years, \$4.40; 35 years, \$4.40; 40 years, \$4.80.

Death losses paid in 1899, \$2,100.

Total amount of insurance in force January 1st, 1899, \$622,000; January 1st, 1900, \$1,900,000.

Total membership in absolute good standing January 1st, 1899, 756; January 1st, 1900, 1,762.

Number of subordinate lodges January 1st, 1899, 16; January 1st, 1900, 73.

Jurisdiction.—United States, where the death rate is not above the average.

Special Features.—Self-controlling reserve fund to provide assessments in excess of twelve in any one year.

### PROTECTED HOME CIRCLE.

P. D. STRATTON, President, Sharon, Penn.; salary, \$3,000.

W. S. PALMER, Secretary, Sharon, Penn.; salary, \$3,000.

ALEX. MCDOWELL, Treasurer, Sharon, Penn.; salary, \$500.

Commenced business as an order August 7th, 1886.

Date of first assessment levied, November 1st, 1886.

Issue certificates for \$500 to \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.60	27....	\$0.70	35....	\$0.86
19....	.61	28....	.72	36....	.88
20....	.62	29....	.74	37....	.90
21....	.63	30....	.76	38....	.93
22....	.64	31....	.78	39....	.96
23....	.65	32....	.80	40....	1.00
24....	.66	33....	.82	41....	1.10
25....	.67	34....	.84	42....	1.20
26....	.68			43....	\$1.50
				44....	1.40
				45....	1.50
				46....	1.60
				47....	1.70
				48....	1.80
				49....	1.90
				50....	2.00

Expense of management provided for by per capita of \$1.00 per annum, sale of supplies, interest, rent, etc.

Cost of management 1894, \$21,974.67; 1895, \$29,406.19; 1896, \$33,091.60; 1897, \$47,539.71; 1898, \$42,544.21; 1899, \$58,516.56.

Cost of management per member 1894, \$2.08; 1895, \$1.85; 1896, \$1.69; 1897, \$2.19; 1898, \$2.75; 1899, \$1.94.

Deaths per 1,000 beneficiary members in 1891, 5.6; 1892, 5.4; 1893, 7; 1894, 5; 1895, 6; 1896, 6.53; 1897, 5.96; 1898, 6.8; 1899, 6.62.

Average age January 1st, 1894, 37 years; January 1st, 1895, 37.5 years; January 1st, 1896, 36.5 years; January 1st, 1897, 37.2 years; January 1st, 1898, 37.52 years; January 1st, 1899, 38.56 years; January 1st, 1900, 38.08 years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12; 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$ 7.20; 35 years, \$ 8.40; 40 years, \$ 9.60. In 1894, 30 years, \$ 7.20; 35 years, \$ 8.40; 40 years, \$ 9.60. In 1895, 30 years, \$ 7.20; 35 years, \$ 8.40; 40 years, \$ 9.60. In 1896, 30 years, \$ 7.20; 35 years, \$ 8.40; 40 years, \$ 9.60. In 1897, 30 years, \$ 7.20; 35 years, \$ 8.40; 40 years, \$ 9.60. In 1898, 30 years, \$ 9.12; 35 years, \$10.32; 40 years, \$12.00. In 1899, 30 years, \$ 9.12; 35 years, \$10.32; 40 years, \$12.00.

The amounts above are the rates on all members joining previous to July 15th, 1897. The following are the rates on all who have become members since July 15th, 1897: 30 years, \$9.12; 35 years, \$10.32; 40 years, \$12.00.

Death losses paid in 1893, \$77,500; 1894, \$67,500; 1895, \$108,500; 1896, \$145,321.87; 1897, \$157,500; 1898, \$199,500; 1899, \$213,500.

Total amount of insurance in force January 1st, 1894, \$10,785,500; January 1st, 1895, \$14,523,000; January 1st, 1896, \$18,612,500; January 1st, 1897, \$23,833,500; January 1st, 1898, \$26,867,500; January 1st, 1899, \$28,206,500; January 1st, 1900, \$32,425,000.

Total membership in absolute good standing January 1st, 1894, 8,856; January 1st, 1895, 12,201; January 1st, 1896, 15,936; January 1st, 1897, 19,589; January 1st, 1898, 23,652; January 1st, 1899, 25,085; January 1st, 1900, 30,068.

Number of subordinate lodges January 1st, 1894, 135; January 1st 1895, 188; January 1st, 1896, 241; January 1st, 1897, 284; January 1st, 1898, 325; January 1st, 1899, 346; January 1st, 1900, 352.

Jurisdiction.—All north of 35° north latitude.

Special Features.—Twenty-five per cent of all monthly payments is placed in reserve fund. Persons who preserve

their standing and faithfully pay all dues and monthly payments for five years may, at any time thereafter, if they so desire, take paid up certificates for the amount which their respective portions of the reserve fund will warrant, and thereafter, by simply keeping up their dues in the order, shall be entitled to the amount of said certificate at death.

### PRUDENT PATRICIANS OF POMPEII.

HON. WILLIAM S. LINTON, Premier (President), Washington, D. C.

DAVID SWINTON, Pronotary (Secretary), Saginaw, Mich.

HENRY H. MCKEE, Purser (Treasurer), Washington, D. C.

Commenced business as an order September, 1st, 1897.

Date of first assessment levied, September, 1897.

Issue certificates as follows:

Plenary Plan —					
Immediate.....	\$500	\$1,000	\$2,000	.....	.....
Periodic Plan —					
Annuity.....	\$625	\$1,250	\$2,500	\$3,750	\$5,000
18 and under 20...	\$0.25	\$0.50	\$....	\$....	\$....
20 and under 25...	.30	.60	1.20	....	....
25 and under 30...	.35	.70	1.40	2.10	2.80
30 and under 35...	.40	.80	1.60	2.40	3.20
35 and under 40...	.45	.90	1.80	2.70	3.60
40 and under 45...	.50	1.00	2.00	3.00	4.00
45 and under 48...	.75	1.50	3.00	....	....
48 and under 50...	1.00	2.00	4.00	....	....

Deaths per 1,000 beneficiary members 1897, 3; 1898, 1; 1899, 2.

Average age January 1st, 1899, 32 years; January 1st, 1900, 32 years.

Number of assessments year 1897, 4; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$8.40; 35 years, \$9.60; 40 years, \$10.80. In 1899, 30 years, \$8.40; 35 years, \$9.60; 40 years, \$10.80.

Death losses paid in 1897, \$300; 1898, \$1,000; 1899, \$5,125.

Total amount of insurance in force January 1st, 1898, \$429,775; January 1st, 1899, \$1,076,875; January 1st, 1900, \$2,559,600.

Total membership in absolute good standing January 1st, 1898, 390; January 1st, 1899, 1,083; January 1st, 1900, 3,053.

Number of subordinate lodges January 1st, 1898, 14; January 1st, 1899, 42; January 1st, 1900, 72.

Jurisdiction.—United States.

## ROYAL, ARCANUM.

W. HOLT APGAR, Supreme Regent, Trenton, N. J.; salary, \$4,500.

W. O. ROBSON, Supreme Secretary, 407 Shawmut avenue. Boston, Mass.; salary, \$6,000.

E. A. SKINNER, Supreme Treasurer, Westfield, N. Y.; salary, \$4,000.

Commenced business as an order June 23d, 1877.

Date of first assessment levied, February 2d, 1878.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000 (August 1st, 1899):

Age at Adm.	Mon. Ann.		Age at Adm.	Mon. Ann.		Age at Adm.	Mon. Ann.	
	Mon.	Ann.		Mon.	Ann.		Mon.	Ann.
21..	\$0.59	\$7.08	33..	\$0.92	\$11.04	44..	\$1.44	\$17.28
22..	.61	7.32	34..	.95	11.40	45..	1.51	18.12
23..	.64	7.68	35..	.98	11.76	46..	1.58	18.96
24..	.66	7.92	36..	1.02	12.24	47..	1.65	19.80
25..	.68	8.16	37..	1.06	12.72	48..	1.73	20.76
26..	.70	8.40	38..	1.09	13.08	49..	1.81	21.72
27..	.73	8.76	39..	1.15	13.80	50..	1.90	22.80
28..	.75	9.00	40..	1.20	14.40	51..	2.00	24.00
29..	.78	9.36	41..	1.26	15.12	52..	2.10	25.20
30..	.81	9.75	42..	1.32	15.84	53..	2.22	26.64
31..	.84	10.08	43..	1.38	16.56	54..	2.34	28.08
32..	.88	10.56						

Expense of management provided for by per capita of 30 cents per year from members under Grand Council, 40 cents per year from members under Supreme Council, benefit certificate fee of \$2.00, and sales of supplies.

Cost of management 1894, \$89,395.70; 1895, \$104,126.53; 1896, \$115,136.77; 1897, \$122,429.81; 1898, \$133,541.32; 1899, \$149,625.04.

Cost of management per member 1894, 58 cents; 1895, 59 cents; 1896, 56 cents; 1897, 62 cents; 1898, 69 cents; 1899, 78 cents.

Deaths per 1,000 beneficiary members in 1891, 9.02; 1892, 8.80; 1893, 9.11; 1894, 8.74; 1895, 9.19; 1896, 9.45; 1897, 9.43; 1898, 9.87; 1899, 11.02.

Average age January 1st, 1894, 39.99 years; January 1st, 1895, 40.229 years; January 1st, 1896, 40.32 years; January 1st, 1897, 40.41 years; January 1st, 1898, 40.96 years; January 1st, 1899, 41+ years; January 1st, 1900, 42.13 years.

Number of assessments year 1891, 15; 1892, 15; 1893, 15; 1894, 16; 1895, 15; 1896, 16; 1897, 17; 1898, 15, old rates, 5 new rates; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$6.90; 35 years, \$ 8.40; 40 years, \$10.30. In 1894, 30 years, \$7.36; 35 years, \$ 8.96; 40 years, \$10.99. In 1895, 30 years, \$6.90; 35

years, \$ 8.40; 40 years, \$10.30. In 1896, 30 years, \$7.36; 35 years, \$ 8.96; 40 years, \$10.99. In 1897, 30 years, \$7.82; 35 years, \$ 9.52; 40 years, \$11.67. In 1898, 30 years, \$8.67; 35 years, \$10.50; 40 years, \$12.86. In 1899, 30 years, \$9.72; 35 years, \$11.76; 40 years, \$14.40.

Death losses paid in 1893, \$3,770,750; 1894, \$3,959,599.98; 1895, \$4,197,446.12; 1896, \$5,002,674.18; 1897, \$5,210,822.80; 1898, \$5,279,242.94; 1899, \$6,083,451.87.

Total amount of insurance in force January 1st, 1894, \$432,748,500; January 1st, 1895, \$463,063,500; January 1st, 1896, \$503,452,500; January 1st, 1897, \$547,161,000; January 1st, 1898, \$558,366,000; January 1st, 1899, \$537,819,000; January 1st, 1900, \$539,920,500.

Total membership in absolute good standing January 1st, 1894, 118,224; January 1st, 1895, 159,307; January 1st, 1896, 174,060; January 1st, 1897, 190,261; January 1st, 1898, 195,105; January 1st, 1899, 189,184; January 1st, 1900, 193,868.

Number of subordinate lodges January 1st, 1894, 1,543; January 1st, 1895, 1,588; January 1st, 1896, 1,675; January 1st, 1897, 1,728; January 1st, 1898, 1,761; January 1st, 1899, 1,752; January 1st, 1900, 1,760.

Jurisdiction.—United States, except Texas, Alabama, Mississippi, Florida, South Carolina, and counties in Georgia bordering on the Atlantic.

## ROYAL CIRCLE.

JOSEPH TRUTTER, Supreme President, Springfield, Ill.; salary, \$1,800.

JAMES WALSH, Supreme Secretary, Springfield Ill.; salary, \$1,800.

A. F. DEICKEN, Supreme Treasurer, Springfield, Ill.; salary, \$1,200.

Commenced business as an order November 7th, 1896.

Date of first assessment levied, January 1st, 1897.

Issue certificates for \$500, \$1,000, \$1,500, \$2,000, \$2,500, and \$3,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
18 to 21 years.....	\$0.45	41 to 42 years.....	\$0.85
22 to 24 years.....	.50	43 to 44 years.....	.90
25 to 27 years.....	.55	45 years.....	.95
28 to 30 years.....	.60	46 years.....	1.00
31 to 33 years.....	.65	47 years.....	1.05
34 to 36 years.....	.70	48 years.....	1.10
37 to 38 years.....	.75	49 years.....	1.20
39 to 40 years.....	.80	50 years.....	1.35

Expense of management provided for by per capita of \$1.50 per year, payable semi-annually, 75 cents.

Cost of management 1896, \$4,529.71; 1897, \$4,047.71; 1898, \$15,399.11; 1899, \$34,396.99.

Cost of management per member 1897, \$1.50; 1898, \$1.50; 1899, \$2.79.

Deaths per 1,000 beneficiary members in 1897, 2.18; 1898, 2.38; 1899, 3.37.

Average age January 1st, 1897, 38 years; January 1st, 1898, 37 years; January 1st, 1899, 37 years; January 1st, 1900, 35.9 years.

Number of assessments year 1897, 7; 1898, 9; 1899, 11.

Cost of insurance per \$1,000 in 1897, 30 years, \$3.15; 35 years, \$3.15; 40 years, \$3.50. In 1898, 30 years, \$4.30; 35 years, \$4.55; 40 years, \$5.25. In 1899, 30 years, \$5.50; 35 years, \$6.05; 40 years, \$7.15.

Death losses paid in 1897, \$6,100; 1898, \$17,460; 1899, \$52,700.

Total amount of insurance in force January 1st, 1897, \$706,000; January 1st, 1898, \$4,896,500; January 1st, 1899, \$8,868,000; January 1st, 1900, \$13,800,250.

Total membership in absolute good standing January 1st, 1897, 701; January 1st, 1898, 3,199; January 1st, 1899, 5,867; January 1st, 1900, 9,167.

Number of subordinate lodges January 1st, 1897, 7; January 1st, 1898, 85; January 1st, 1899, 194; January 1st, 1900, 289.

Jurisdiction.—Arkansas, California, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, Nebraska, New Jersey, Oklahoma Territory, Pennsylvania, and West Virginia.

Special Features.—Excludes all hazardous risks. Pays one-fourth the amount of certificate for loss of hand or foot by accident; one-half for permanent total disability; one-tenth the amount of certificate annually, provided the member is disabled by reason of old age, and has reached the age of seventy years. One hundred dollars advanced immediately on death, for burial expenses.

### ROYAL HIGHLANDERS.

W. E. SHARP, M. I. Protector, Aurora, Neb.; salary, \$1,500.

F. J. SHARP, Chief Secretary, Aurora, Neb.; salary, \$1,500.

A. E. SIEKMAN, Chief Treasurer, Aurora, Neb.; salary, \$750.

Commenced business as an order January 1st, 1896.

Date of first assessment levied, August, 1896.

Issue certificates for \$500, \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 25....	\$0.40	36 to 39....	\$0.70	47 to 48....	\$1.10
26 to 28....	.45	40 to 42....	.80	49 to 50....	1.25
29 to 31....	.50	43 to 44....	.90	51 to 52....	1.50
32 to 35....	.60	45 to 46....	1.00	52 to 53....	1.60

Expense of management provided for by \$1.00 per capita, and when necessary may appropriate not to exceed 12 per cent of monthly payments.

Cost of management 1899, \*\$15,806.40.

Deaths per 1,000 beneficiary members in 1897, 1.2; 1898, 1; 1899, 4.98.

Average age January 1st, 1898, 31.85 years; January 1st, 1899, 33.7 years; January 1st, 1900, 34.5 years.

Number of assessments year 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$6.00; 35 years, \$7.20; 40 years, \$9.60. In 1898, 30 years, \$6.00; 35 years, \$7.20; 40 years, \$9.60. In 1899, 30 years, \$6.00; 35 years, \$7.20; 40 years, \$9.60.

Death losses paid in 1897, \$2,904; 1898, \$2,500; 1899, \$25,433.36.

Total amount of insurance in force January 1st, 1899, \$7,774,000; January 1st, 1900, \$12,070,500.

Total membership in absolute good standing January 1st, 1899, 4,128; January 1st, 1900, benefit, 6,706.

Number of subordinate lodges January 1st, 1899, 150; January 1st, 1900, 184.

\*The cost of management includes disbursements during the year for the paraphernalia department, which is not an expense but should figure as a profit. Receipts from sales of this department were \$2,408.72, besides all the supplies on hand at present.

Jurisdiction.—United States north of Mason and Dixon's line.

Special Features.—Collects 12 payments each year at the rates above mentioned for the purpose of assisting in creating an emergency fund. In case death occurs during the first year of membership only one-third of the face of the certificate is paid; between the first and second year one-half of the face of the certificate is paid; between the second and third year two-thirds of the face of the certificate is paid, and after the third year the full face of the certificate is paid. The saving to the society under this plan being transferred to the emergency fund to assist in paying permanent disability benefits, old age benefits after 70 years, and to keep the rate of monthly payments down as the cost of insurance increases.

## ROYAL LEAGUE.

CHARLES E. BONNELL, Supreme Archon, Chicago, Ill.; salary, \$900.

CHARLES E. PIPER, Supreme Scribe, 1603 Masonic Temple, Chicago, Ill.; salary, \$4,000.

HOLMES HOGE, Supreme Treasurer, Chicago, Ill.; salary, \$900.

Commenced business as an order November 11th, 1883.

Date of first assessment levied, September 1st, 1884.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
21....	\$0.68	29....	\$0.80	37....	\$1.03	44....	\$1.48
22....	.69	30....	.82	38....	1.08	45....	1.57
23....	.71	31....	.84	39....	1.13	46....	1.67
24....	.72	32....	.86	40....	1.18	47....	1.78
25....	.74	33....	.89	41....	1.25	48....	1.90
26....	.75	34....	.92	42....	1.32	49....	2.02
27....	.76	35....	.95	43....	1.38	50....	2.17
28....	.78	36....	.99				

Expense of management provided for by per capita tax of 40 cents per annum and 4 per cent of mortuary assessments.

Cost of management 1894, \$5,270.80; 1895, \$5,333.32; 1896, \$6,329.97; 1897, \$6,591.73; 1898, \$15,669.47; 1899, \$18,010.48.

Cost of management per member 1894, 48 cents; 1895, 37 cents; 1896, 38 cents; 1897, 39 cents; 1898, 95 cents; 1899, 99 cents.

Deaths per 1,000 beneficiary members in 1891, 4; 1892, 5; 1893, 5.80; 1894, 4.5; 1895, 6.2; 1896, 5.6; 1897, 6.05; 1898, 5.47; 1899, 5.67.

Average age January 1st, 1894, 34+ years; January 1st, 1895, 34+ years; January 1st, 1896, 34 years; January 1st, 1897, 34+ years; January 1st, 1898, 35 years; January 1st, 1899, 35.25 years; January 1st, 1900, 35+ years.

Number of assessments year 1891, 10; 1892, 10; 1893, 11; 1894, 9; 1895, 12; 1896, 12; 1897, 9; 1898, 7; 1899, 7.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.11; 35 years, \$6.16; 40 years, \$7.53. In 1894, 30 years, \$4.19; 35 years, \$5.04; 40 years, \$6.17. In 1895, 30 years, \$5.58; 35 years, \$6.72; 40 years, \$8.22. In 1896, 30 years, \$5.58; 35 years, \$6.72; 40 years, \$8.22. In 1897, 30 years, \$5.28; 35 years, \$6.21; 40 years, \$7.68. In 1898, 30 years, \$5.74; 35 years, \$6.65; 40 years, \$8.26. In 1899, 30 years, \$5.74; 35 years, \$6.65; 40 years, \$8.26.

Death losses paid in 1893, \$174,500; 1894, \$173,750; 1895, \$291,850; 1896, \$269,175; 1897, \$307,875; 1898, \$274,875; 1899, \$275,450.

Total amount of insurance in force January 1st, 1894, \$33,586,000; January 1st, 1895, \$39,798,000; January 1st, 1896, \$48,136,000; January 1st, 1897, \$54,862,000; January 1st, 1898, \$48,605,000; January 1st, 1899, \$48,882,000; January 1st, 1900, \$50,737,000.

Total membership in absolute good standing January 1st, 1894, 9,745; January 1st, 1895, 11,610; January 1st, 1896, 14,320; January 1st, 1897, 16,739; January 1st, 1898, 15,207; January 1st, 1899, 16,485; January 1st, 1900, 18,444, includes 205 social members.

Number of subordinate lodges January 1st, 1894, 104; January 1st, 1895, 113; January 1st, 1896, 127; January 1st, 1897, 141; January 1st, 1898, 151; January 1st, 1899, 163; January 1st, 1900, 171.

Jurisdiction.—States of Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, and all states and territories west of the Mississippi river and north of the thirty-sixth parallel.

Special Features.—Pay permanent disability claims \$12.50 per month per \$1,000 of protection carried. Amount of payments deducted from face of certificate at death.

Amount paid disability claims 1899, \$16,200.

## ROYAL NEIGHBORS OF AMERICA.

MRS. E. D. WATT, Supreme Oracle, Omaha, Neb.; salary, \$1,200.

MISS MYRTLE E. DADE, Beneficiary Recorder, Rock Island, Ill.; salary, \$1,200.

MRS. FLORENCE BROWN, Supreme Receiver, Council Bluffs, Iowa; salary, \$600.

Commenced business as a beneficiary order March 21st, 1895.

Date of first assessment levied, October 1st, 1895.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
17 to 23.....	\$0.40	37 to 41.....	\$0.65
24 to 30.....	.50	42 to 45.....	.75
31 to 36.....	.55		

Expense of management provided for by Recorder's fee of \$1.00 on each certificate issued. A provision of law that not to exceed 20 per cent of the amount received from assessments may be appropriated to pay the expenses of this department has not been availed of by the committee, the Recorder's fee thus far meeting the expense.

Cost of management 1896, \$3,612.68; 1897, \$4,846.37; 1898, \$6,108.42; 1899, \$12,366.83.

Cost of management per member 1896, 89+ cents; 1897, 51 cents; 1898, 37 cents; 1899, 38 cents.

Deaths per 1,000 beneficiary members in 1895, 2+; 1896, 3+; 1897, 3+; 1898, 5; 1899, 4.

Average age January 1st, 1897, 35.44 years; January 1st, 1898, 35.46 years; January 1st, 1899, 35.27 years; January 1st, 1900, 34.65 years.

Number of assessments year 1895, 4; 1896, 7; 1897, 7; 1898, 9; 1899, 8.

Cost of insurance per \$1,000 in 1895, 30 years, \$2.00; 35 years, \$2.20; 40 years, \$2.60. In 1896, 30 years, \$3.50; 35 years, \$3.85; 40 years, \$4.55. In 1897, 30 years, \$3.50; 35 years, \$3.85; 40 years, \$4.55. In 1898, 30 years, \$4.50; 35 years, \$4.95; 40 years, \$5.85. In 1899, 30 years, \$4.00; 35 years, \$4.40; 40 years, \$5.20.

Death losses paid in 1895, \$636.35; 1896, \$14,432.01; 1897, \$32,500; 1898, \$70,250; 1899, \$128,266.85.

Total amount of insurance in force January 1st, 1896, \$1,829,000; January 1st, 1897, \$5,552,000; January 1st, 1898, \$11,624,500; January 1st, 1899, \$20,787,000; January 1st, 1900, \$40,419,500.

Total membership in absolute good standing January 1st, 1896, 1,921; January 1st, 1897, 5,752; January 1st, 1898, 12,120; January 1st, 1899, 20,511; January 1st, 1900, 38,232.

Number of subordinate lodges January 1st, 1896, 232; January 1st, 1897, 489; January 1st, 1898, 795; January 1st, 1899, 1,249; January 1st, 1900, 1,901.

Jurisdiction.—Illinois, Iowa, Kansas, Nebraska, Missouri, North Dakota, South Dakota, Minnesota, Wisconsin, Michigan, Indiana, Ohio, West Virginia, Pennsylvania, Wyoming, Montana, Idaho, Washington, Oregon, California, Colorado, Oklahoma, Indian Territory, Maryland, Delaware, New Jersey, New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.

Remarks.—Affording insurance to members of the Modern Woodmen of America and their lady relatives. To give assistance to and aid in the extension of the Modern Woodmen of America.

### ROYAL, TEMPLARS OF TEMPERANCE.

FRANK D. MUSE, Supreme President, Buffalo, N. Y.; salary, \$1,500.

E. B. REW, Supreme Secretary, 43 Niagara street, Buffalo, N. Y.; salary, \$1,800.

MERCHANTS' BANK, Supreme Treasurer, Buffalo, N. Y.; salary, \$500.

Commenced business as an order February 16th, 1870.

Date of first assessment levied, March 1st, 1878.

Issue certificates for \$250 to \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 20.....	\$0.72	31.....	\$0.83	41.....	\$1.02
21.....	.73	32.....	.84	42.....	1.05
22.....	.74	33.....	.85	43.....	1.08
23.....	.75	34.....	.87	44.....	1.12
24.....	.76	35.....	.89	45.....	1.17
25.....	.77	36.....	.91	46.....	1.24
26.....	.78	37.....	.93	47.....	1.30
27.....	.79	38.....	.95	48.....	1.37
28.....	.80	39.....	.97	49.....	1.45
29.....	.81	40.....	1.00	50.....	1.53
30.....	.82				

Expense of management provided for by semi-annual general fund assessments of 25 cents per \$1,000.

Cost of management 1894, \$15,938.93; 1895, \$18,046.38; 1896, \$23,549.58; 1897, \$19,523.95; 1898, \$25,953.39; 1899, \$24,489.86.

Cost of management per member 1894, \$1.29; 1895, \$1.37+; 1896, \$1.89+; 1897, \$1.57+; 1898, \$1.69; 1899, \$2.00.

Deaths per 1,000 beneficiary members in 1891, 14.5; 1892, 15; 1893, 16.09; 1894, 15.10; 1895, 16.06; 1896, 16.46; 1897, 16.31; 1898, 16.51; 1899, 16.

Average age January 1st, 1894, 47 $\frac{1}{8}$  years; January 1st, 1895, 47.50 years; January 1st, 1896, 47.5 years; January 1st, 1897, 46.7 years; January 1st, 1898, 45.14 years; January 1st, 1899, 45.10+ years; January 1st, 1900, 45 years.

Number of assessments year 1891, 23; 1892, 25; 1893, 26; 1894, 26; 1895, 29; 1896, 12; 1897, 12; 1898, 12; 1899, 15.

Cost of insurance per \$1,000 in 1893, 30 years, \$15.60; 35 years, \$17.42; 40 years, \$19.50. In 1894, 30 years, \$14.40; 35 years, \$16.10; 40 years, \$18.27. In 1895, 30 years, \$14.00; 35 years, \$15.70; 40 years, \$16.70. In 1896, 30 years, \$13.75; 35 years, \$15.20; 40 years, \$16.10. In 1897, 30 years, \$13.50; 35 years, \$14.75; 40 years, \$15.90. In 1898, 30 years, \$15.50; 35 years, \$17.40; 40 years, \$19.40. In 1899, 30 years, \$16.30; 35 years, \$18.50; 40 years, \$20.30.

Death losses paid in 1893, \$314,928; 1894, \$317,636.25; 1895, \$309,205; 1896, \$306,519.44; 1897, \$332,463.54; 1898, \$334,432; 1899, \$230,000.

Total amount of insurance in force January 1st, 1894, \$16,729,400; January 1st, 1895, \$16,763,400; January 1st, 1896, \$15,036,600; January 1st, 1897, \$14,579,400; January 1st, 1898, \$14,613,400; January 1st, 1899, \$15,079,650; January 1st, 1900, \$14,506,150.

Total membership in absolute good standing January 1st, 1894, 12,243; January 1st, 1895, 12,275; January 1st, 1896, 12,481; January 1st, 1897, 12,401; January 1st, 1898, 12,435; January 1st, 1899, 12,751; January 1st, 1900, 12,214.

Number of subordinate lodges January 1st, 1894, 497; January 1st, 1895, 510; January 1st, 1896, 441; January 1st, 1897, 435; January 1st, 1898, 447; January 1st, 1899, 520; January 1st, 1900, 442.

Jurisdiction.—New York, Pennsylvania, Illinois, Michigan, Ohio, Kentucky, Missouri, Wisconsin, New Hampshire, New Jersey, Maine, Maryland, District of Columbia, Virginia, Minnesota, California, Georgia, South Carolina, Montana, Indiana, Florida, Texas, Iowa, Tennessee, Connecticut, Rhode Island, Massachusetts, Delaware, and Oklahoma.

Special Features.—In case of total and permanent disability one-half amount of certificate is advanced during life, and the remainder payable at death.

### SELECT KNIGHTS OF AMERICA.

(Failed to furnish report for year 1899.)

J. J. DIEDERICH, President, Chicago, Ill.

FRED. THUMAN, Secretary, 800 Main street, Quincy, Ill.; salary, \$400.

ALEX. MCLEAN, Treasurer, Macomb, Ill.; salary, \$50.

Commenced business as an order July 22d, 1881.

Date of first assessment levied, May 1st, 1882.

Issue certificates for \$500, \$1,000, and \$1,500, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 25....	\$0.50	30 to 35....	\$0.80	40 to 45....	\$1.00
25 to 30....	.70	35 to 40....	.90	45 to 50....	1.20

Expense of management provided for by annual per capita tax of \$1.50, fee of 50 cents for beneficiary certificates, and profit on supplies.

Cost of management 1894, \$2,561; 1895, \$1,805.65; 1896, \$1,583.90; 1897, \$1,424; 1898, \$1,536.50.

Cost of management per member 1894, \$1.50; 1895, \$1.50; 1896, \$1.50; 1897, \$1.50; 1898, \$2.19.

Deaths per 1,000 beneficiary members in 1891, 7; 1892, 2; 1893, 1; 1894, 8; 1895, 8; 1896, 4; 1897, 12; 1898, 6.

Average age January 1st, 1898, 39 years; January 1st, 1899, 31.5 years.

Number of assessments year 1891, 7; 1892, 2; 1893, 1; 1894, 8; 1895, 8; 1896, 10; 1897, 17; 1898, 11.

Cost of insurance per \$1,000 in 1897, 30 years, \$11.90; 35 years, \$15.30; 40 years, \$17.00. In 1898, 30 years, \$ 7.70; 35 years, \$ 8.80; 40 years, \$11.00.

Death losses paid in 1893, \$1,047; 1894, \$3,579; 1895, \$5,456.80; 1896, \$7,205; 1897, \$9,800; 1898, \$5,500.

Total amount of insurance in force January 1st, 1897, \$650,000; January 1st, 1898, \$616,000; January 1st, 1899, \$682,500.

Total membership in absolute good standing January 1st, 1897, 764; January 1st, 1898, 706; January 1st, 1899, 701.

Number of subordinate lodges January 1st, 1897, 45; January 1st, 1898, 42; January 1st, 1899, 32.

Jurisdiction.—Illinois, Iowa, Minnesota, and Wisconsin.

Remarks.—The Select Knights are semi-military; has about 400 non-beneficiary members; was originally a branch of the Ancient Order of United Workmen, and was called the Select Knights of the Ancient Order of United Workmen.

## SONS AND DAUGHTERS OF PROTECTION.

E. R. SPENCER, President, Lincoln, Neb.

O. C. BELL, Supreme Secretary, Lincoln, Neb.; salary, \$900.

HENRY H. BARTH, Supreme Treasurer, Lincoln, Neb.

Commenced business as an order June 6th, 1896.

Date of first assessment levied, July 1st, 1896.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
18....	\$0.68	28....	\$0.78	37....	\$0.90	46....	\$1.20
19....	.68	29....	.78	38....	.92	47....	1.24
20....	.70	30....	.80	39....	.96	48....	1.28
21....	.70	31....	.80	40....	.98	49....	1.34
22....	.72	32....	.82	41....	1.02	50....	1.42
23....	.72	33....	.82	42....	1.04	51....	1.46
24....	.74	34....	.84	43....	1.08	52....	1.56
25....	.74	35....	.86	44....	1.12	53....	1.66
26....	.76	36....	.88	45....	1.16	54....	1.76
27....	.76						

Expense of management provided for by \$1.00 per year per capita tax.

Cost of management 1897, \$860; 1898, \$4,088; 1899, \$5,427.

Cost of management per member 1897, \$1.20; 1898, 80 cents; 1899, 49 cents.

Deaths per 1,000 beneficiary members in 1897, 2.1; 1898, 3.7; 1899, 3.5.

Average age January 1st, 1897, 39 years; January 1st, 1898, 37.3 years; January 1st, 1899, 35.7 years; January 1st, 1900, 34.5 years.

Number of assessments year 1896, 1; 1897, 6; 1898, 6; 1899, 6.

Cost of insurance per \$1,000 in 1897, 30 years, \$4.80; 35 years, \$5.16; 40 years, \$5.88. In 1898, 30 years, \$4.80; 35 years, \$5.16; 40 years, \$5.88. In 1899, 30 years, \$4.80; 35 years, \$5.16; 40 years, \$5.88.

Death losses paid in 1897, \$1,500; 1898, \$3,000; 1899, \$7,000.

Total amount of insurance in force January 1st, 1896, \$274,000; January 1st, 1897, \$824,500; January 1st, 1898, \$1,244,500; January 1st, 1899, \$1,825,000; January 1st, 1900, \$2,992,500.

Total membership in absolute good standing January 1st, 1897, 270; January 1st, 1898, 750; January 1st, 1899, 1,552; January 1st, 1900, 2,564.

Number of subordinate lodges January 1st, 1897, 6; January 1st, 1898, 20; January 1st, 1899, 63; January 1st, 1900, 79.

Jurisdiction.—The territory lying north of 36° and 3' north latitude, and the Dominion of Canada.

Special Features.—Old age and total and permanent disability, one-half of certificate payable to insured; also admit ladies on same basis as men; a part of each assessment placed in reserve fund.

### THE FRATERNAL HOME.

WILLIAM W. ANDERSON, Supreme President, Hamilton, Mo.

THOMAS W. HINES, Supreme Secretary, Hamilton, Mo.; salary, \$600.

HIRAM TILLEY, Supreme Treasurer, Hamilton, Mo.

Commenced business as an order July 11th, 1899.

Date of first assessment levied, November 1st, 1899.

Issue certificates for \$500, \$1,000, and \$2,000, at the following rates on \$1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate.
15 to 21 years.....	\$0.35	47 years.....	.90
22 to 25 years.....	.40	48 years.....	1.00
26 to 29 years.....	.40	49 years.....	1.10
30 to 33 years.....	.45	50 years.....	1.15
34 to 37 years.....	.55	51 years.....	1.30
38 to 40 years.....	.60	52 years.....	1.50
41 to 43 years.....	.65	53 years.....	1.60
44 to 45 years.....	.75	54 years.....	1.75
46 years.....	.80	55 years.....	1.85

Expense of management provided for by per capita tax of 15 cents per month, certificate fees, and profit on sale of supplies.

Cost of management 1899, \$2,569.48.

Cost of management per member 1899, \$3.05.

Deaths per 1,000 beneficiary members in 1899, 1 only, or .84.

Average age January 1st, 1900, 38.6 years.

Number of assessments year 1899, 1.

Cost of insurance per \$1,000 in 1899, 30 years, \$2.05; 35 years, \$2.10; 40 years, \$2.10.

Death losses paid in 1899, \$1,000.

Total amount of insurance in force January 1st, 1900, \$1,026,000.

Total membership in absolute good standing January 1st, 1900, 840.

Number of subordinate lodges January 1st, 1900, 27.

Jurisdiction.—United States.

Special Features.—Incontestable certificates from date of issue. Limited number of assessments to 12 per annum. Safely invested reserve fund. Admits both men and women. Death, accident, and old age benefits.

### THE FRATERNAL TRIBUNES.

K. M. WHITMAN, Supreme Tribune, Aledo, Ill.

WILLIAM McMANUS, Supreme Secretary, Rock Island, Ill.; salary, \$900.

A. WELD, Supreme Treasurer, Rock Island Ill.

Commenced business as an order June 23d, 1897.

Date of first regular assessment, June 1st, 1897.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Age.	If Paid Monthly.	If Paid Quarterly.	If Paid Semi- Annually.	If Paid Annually.
18.....	\$0.60	\$1.78	\$3.49	\$ 6.70
19.....	.62	1.84	3.61	6.92
20.....	.64	1.90	3.73	7.11
21.....	.66	1.96	3.84	7.37
22.....	.68	2.02	3.96	7.62
23.....	.70	2.08	4.07	7.81
24.....	.72	2.14	4.19	8.04
25.....	.74	2.20	4.31	8.26
26.....	.76	2.26	4.42	8.48
27.....	.78	2.32	4.54	8.70
28.....	.80	2.38	4.66	8.93
29.....	.82	2.44	4.77	9.15
30.....	.84	2.50	4.89	9.38
31.....	.86	2.55	5.01	9.60
32.....	.88	2.61	5.12	9.82
33.....	.90	2.67	5.24	10.04
34.....	.92	2.73	5.35	10.27
35.....	.94	2.79	5.47	10.49
36.....	.97	2.88	5.65	10.83
37.....	1.00	2.97	5.82	11.16
38.....	1.03	3.06	6.00	11.49
39.....	1.06	3.15	6.17	11.83
40.....	1.09	3.24	6.34	12.16
41.....	1.12	3.33	6.52	12.50
42.....	1.15	3.42	6.69	12.83
43.....	1.18	3.50	6.87	13.17
44.....	1.21	3.59	7.04	13.41
45.....	1.24	3.68	7.22	13.84
46.....	1.29	3.83	7.51	14.40
47.....	1.34	3.98	7.80	14.95
48.....	1.39	4.13	8.09	15.51
49.....	1.44	4.28	8.38	16.01
50.....	1.50	4.45	8.73	16.74
51.....	1.60	4.75	9.31	17.86

Expense of management provided for by twenty per cent of assessments.

Cost of management 1898, \$7,333.76; 1899, \$9,283.25.

Cost of management per member 1898, \$2.42; 1899, \$2.41.

Deaths per 1,000 beneficiary members in 1897, 4.28; 1898, 2.97; 1899, 3.

Average age January 1st, 1898, 34.48 years; January 1st, 1899, 34.86 years; January 1st, 1900, 36.20 years.

Number of assessments year 1897, 7; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1897, 30 years, \$ 5.81; 35 years, \$ 6.58; 40 years, \$ 7.63. In 1898, 30 years, \$10.08; 35 years, \$11.28; 40 years, \$13.08. In 1899, 30 years, \$ 9.38; 35 years, \$10.49; 40 years, \$12.16.

Death losses paid in 1897, \$4,060.41; 1898, \$15,399.73; 1899, \$16,000.

Total amount of insurance in force January 1st, 1898, \$2,728,100; January 1st, 1899, \$3,658,700; January 1st, 1900, \$3,917,000.

Total membership in absolute good standing January 1st, 1898, 2,518; January 1st, 1899, 3,540; January 1st, 1900, 3,845.

Number of subordinate lodges January 1st, 1897, 1; January 1st, 1898, 37; January 1st, 1899, 62; January 1st, 1900, 82.

Jurisdiction.—Illinois. (Also admitted to Missouri, Nebraska, Colorado, and Iowa).

Special Features.—Emergency fund. Twelve assessments are collected each year, regardless of death rate.

### THE PATHFINDER.

NOAH R. STEINER, Supreme President, Akron, Ohio; salary, \$1,200.

GEORGE C. BERRY, Supreme Secretary, Akron, Ohio; salary, \$1,200.

Commenced business as an order, June 27th, 1898.

Issue certificates from \$500 to \$2,400, according to the following table:

Age at Entrance.	Amount.	Monthly Payment.	Age at Entrance.	Amount.	Monthly Payment.
18-19-20....	\$2,400	\$1.40	43-44.....	\$1,400	\$1.40
21-22-23....	2,300	1.40	45-46.....	1,300	1.40
24-25-26....	2,200	1.40	47.....	1,200	1.40
27-28-29....	2,100	1.40	48.....	1,100	1.40
30-31-32....	2,000	1.40	49.....	1,000	1.40
33-34.....	1,900	1.40	50.....	900	1.40
35-36.....	1,800	1.40	51.....	800	1.40
37-38.....	1,700	1.40	52.....	700	1.40
39-40.....	1,600	1.40	53.....	600	1.40
41-42.....	1,500	1.40	54.....	500	1.40

Expense of management provided for by 20 per cent of regular monthly payments.

Cost of management not given on account of being a new order.

Cost of management per member not given on account of being a new order.

Deaths per 1,000 beneficiary members in 1898, none; 1899, 1.40.

Average age January 1st, 1899, 34 years; January 1st, 1900, 34 years.

Number of assessments year 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$8.40; 35 years, \$9.33; 40 years, \$10.50. In 1899, 30 years, \$8.40; 35 years, \$9.33; 40 years, \$10.50.

Death losses paid in 1899, \$5,300.

Total amount of insurance in force January 1st, 1899, \$2,198,000; January 1st, 1900, \$6,809,000.

Total membership in absolute good standing January 1st, 1899, 2,068; January 1st, 1900, 5,923.

Number of subordinate lodges January 1st, 1899, 8; January 1st, 1900, 114.

Jurisdiction.—United States and Canada.

Special Features.—Admits both men and women. Ten per cent of all monthly payments placed in reserve fund. Excludes all hazardous risks. Pays for accidental loss of eye or limb, and old age benefits. No per capita tax or other extras for beneficial members. Issues paid-up certificate after two years for amount contributed to reserve fund. Members are insured for face of certificate from date of issue; no deductions. Rates do not advance with age. Certificates never reduced.

### THE STAR OF JUPITER.

CLARENCE B. GRAY, Supreme President, McCook, Neb.; salary, \$600.

H. W. COLE, Supreme Secretary, McCook, Neb.; salary, \$1,200.

Commenced business as an order (reorganized), November, 1897.

Date of first assessment levied, 1898.

Issue certificates for \$100 to \$3,000, at the following rates on \$1,000:

Between Ages of	Rate.	Between Ages of	Rate.
18 and 19 years.....	\$.50	36 and 37 years.....	\$.72
19 and 20 years.....	.52	37 and 38 years.....	.74
20 and 21 years.....	.53	38 and 39 years.....	.76
21 and 22 years.....	.54	39 and 40 years.....	.79
22 and 23 years.....	.55	40 and 41 years.....	.80
23 and 24 years.....	.56	41 and 42 years.....	.82
24 and 25 years.....	.57	42 and 43 years.....	.85
25 and 26 years.....	.58	43 and 44 years.....	.88
26 and 27 years.....	.59	44 and 45 years.....	.90
27 and 28 years.....	.60	45 and 46 years.....	.95
28 and 29 years.....	.61	46 and 47 years.....	1.09
29 and 30 years.....	.62	47 and 48 years.....	1.10
30 and 31 years.....	.63	48 and 49 years.....	1.20
31 and 32 years.....	.65	49 and 50 years.....	1.30
32 and 33 years.....	.67	50 and 51 years.....	1.40
33 and 34 years.....	.68	51 and 52 years.....	1.50
34 and 35 years.....	.69	52 and 53 years.....	1.60
35 and 36 years.....	.71	53 and 54 years.....	1.70

Expense of management provided for by per capita tax and expense deduction.

Cost of management 1899, \$3,964.42.

Cost of management per member 1899, \$1.30.

Deaths per 1,000 beneficiary members in 1899, 4.70.

Average age January 1st, 1900, 36 years.  
 Number of assessments year 1899, 9.  
 Cost of insurance per \$1,000 in 1899, 30 years, \$5.58; 35 years, \$6.21; 40 years, \$7.11.  
 Death losses paid in 1899, \$20,762.34.  
 Total amount of insurance in force January 1st, 1900, \$4,068,400.  
 Total membership in absolute good standing January 1st, 1900, 3,021.

Number of subordinate lodges January 1st, 1900, 92.

Jurisdiction.—Western and Northern states. Prohibited territory is such cities as the Board of Directors deem not for the best interests of the order.

Special Features.—Reserve fund created by 15 per cent of all assessments (this provision taking effect January 1st, 1900); also each certificate is charged with \$100 per each \$1,000, and credited with 15 per cent of all assessments for reserve fund; also with mortuary deduction clause for reserve in case of parties who die within one year (one-half), two years (one-third), and three years (one-fourth). Pay total and partial disability (the latter by accident only).

### THE UNION LIFE GUARDS.

C. H. REYNOLDS, President, Alpena, Mich.

JOHN BARRATT, Supreme Secretary, Alpena, Mich.

W. A. PRINCE, Supreme Treasurer, Alpena, Mich.

Commenced business as an order March 16th, 1897.

Date of first assessment levied, August 1st, 1897.

Issue certificates for \$500, \$1,000, \$1,500, and \$2,000, at the following rates on \$1,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 25 years..	\$.50	46 years....	\$1.10	51 years....	\$1.60
25 to 30 years..	.60	47 years....	1.20	52 years....	1.70
30 to 35 years..	.70	48 years....	1.30	53 years....	1.80
35 to 40 years..	.80	49 years....	1.40	54 years....	1.90
40 to 45 years..	1.00	50 years....	1.50	55 years....	2.00

Expense of management provided for by per capita.

Cost of management 1898, \$1,262.73; 1899, \$1,316.78.

Cost of management per member 1898, 56 cents; 1899, 58 cents.

Deaths per 1,000 beneficiary members in 1898, 5; 1899, 6.

Average age January 1st, 1899, 34.50 years; January 1st, 1900, 34.65 years.

Number of assessments year 1898, 5; 1899, 6.

Cost of insurance per \$1,000 in 1898, 30 years, \$3.00; 35 years, \$3.50; 40 years, \$4.00. In 1899, 30 years \$3.60; 35 years, \$4.20; 40 years, \$4.80.

Death losses paid in 1898, \$3,512.85; 1899, \$7,520.35.

Total amount of insurance in force January 1st, 1899, \$1,563,000; January 1st, 1900, \$1,967,000.

Total membership in absolute good standing January 1st, 1899, 1,084; January 1st, 1900, 1,514.

Number of subordinate lodges January 1st, 1899, 41; January 1st, 1900, 49.

Jurisdiction.—Michigan.

Special Features.—Lien system on hazardous risks and age of entry over forty-five.

### TRIBE OF BEN HUR.

D. W. GERARD, Supreme Chief, Crawfordsville, Ind.; salary, \$1,800.

F. L. SNYDER, Supreme Scribe, Crawfordsville, Ind.; salary, \$3,000.

S. E. VORIS, Supreme Treasurer, Crawfordsville, Ind.; salary, \$180.

Commenced business as an order March 1st, 1894.

Date of first assessment levied, April —, 1894.

Issue certificates for \$500 to \$2,000, at the monthly payment of \$1.00, as per table of rates given below:

Age.	Amt.	Mon. Pay.	Age.	Amt.	Mon. Pay.
18 to 23....	\$2,000....	\$1.00	44 to 46....	\$1,200....	\$1.00
23 to 26....	1,900....	1.00	46 to 48....	1,100....	1.00
26 to 29....	1,800....	1.00	48 to 50....	1,000....	1.00
29 to 32....	1,700....	1.00	50 to 51....	900....	1.00
32 to 35....	1,600....	1.00	51 to 52....	800....	1.00
35 to 38....	1,500....	1.00	52 to 53....	700....	1.00
38 to 41....	1,400....	1.00	53 to 54....	600....	1.00
41 to 44....	1,300....	1.00	54 to 55....	500....	1.00

Expense of management provided for by per capita of \$1.50 per annum and five per cent of monthly payments.

Cost of management 1895, \$8,083.68; 1896, \$13,122.69; 1897, \$20,348.26; 1898, \$21,261.92; 1899, \$44,766.41.

Cost of management per member 1895, \$2.30; 1896, \$1.49; 1897, \$1.48; 1898, \$1.17; 1899, \$1.71.

Deaths per 1,000 beneficiary members in 1895, 2; 1896, 2.7; 1897, 3.35; 1898, 5; 1899, 4.91.

Average age January 1st, 1895, 36.4 years; January 1st, 1896, 36.8 years; January 1st, 1897, 36.6 years; January 1st, 1898, 36.5 years; January 1st, 1899, 36.7 years; January 1st, 1900, 36.2 years.

Number of assessments year 1895, 12; 1896, 12; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1895, 30 years, \$ 5.20; 35 years, \$ 5.70; 40 years, \$ 6.65. In 1896, 30 years, \$ 5.20; 35 years, \$ 5.70; 40 years, \$ 6.65. In 1897, 30 years, \$ 7.06; 35 years, \$ 8.00; 40 years, \$ 9.23. In 1898, 30 years, \$12.00; 35 years, \$12.00; 40 years, \$12.00. In 1899, 30 years, \$12.00; 35 years, \$12.00; 40 years, \$12.00.

Death losses paid in 1895, \$12,750; 1896, \$36,500; 1897, \$74,700; 1898, \$119,200; 1899, \$165,125.

Total amount of insurance in force January 1st, 1895, \$1,425,750; January 1st, 1896, \$6,530,100; January 1st, 1897, \$15,193,950; January 1st, 1898, \$21,370,350; January 1st, 1899, \$26,314,400; January 1st, 1900, \$35,759,800.

Total membership in absolute good standing January 1st, 1895, 759; January 1st, 1896, 3,521; January 1st, 1897, 8,801; January 1st, 1898, 13,695; January 1st, 1899, 18,021; January 1st, 1900, 26,048.

Number of subordinate lodges January 1st, 1895, 35; January 1st, 1896, 114; January 1st, 1897, 306; January 1st, 1898, 452; January 1st, 1899, 461; January 1st, 1900, 541.

Jurisdiction.—Indiana, Ohio, Illinois, Nebraska, Michigan, New York, Iowa, Pennsylvania, Kentucky, Missouri, Kansas, Virginia, West Virginia, New Jersey, Washington, District of Columbia, Oregon, Colorado, California.

## UNION FRATERNAL LEAGUE.

JOHN C. BARTHELMES, President, Brookline, Mass.; salary, \$300.

JAMES F. REYNOLDS, Supreme Secretary, Boston, Mass.; salary, \$1,200.

P. KIRK, Treasurer, Summerville, Mass.; salary, \$300.

Commenced business as an order January 1st, 1893.

Date of first assessment levied, April, 1893.

Issue certificates for \$250, \$500, \$750, \$1,000, at the following rates on \$1,000:

Age Between	Rate.	Age Between	Rate.	Age Between.	Rate.
17 to 20....	\$.60	31 to 32....	\$.88	43 to 44....	\$1.40
20 to 21....	.62	32 to 33....	.90	44 to 45....	1.45
21 to 22....	.64	33 to 34....	.93	45 to 46....	1.52
22 to 23....	.66	34 to 35....	.96	46 to 47....	1.59
23 to 24....	.69	35 to 36....	1.00	47 to 48....	1.66
24 to 25....	.72	36 to 37....	1.05	48 to 49....	1.73
25 to 26....	.74	37 to 38....	1.10	49 to 50....	1.80
26 to 27....	.76	38 to 39....	1.15	50 to 51....	1.92
27 to 28....	.78	39 to 40....	1.20	51 to 52....	2.04
28 to 29....	.81	40 to 41....	1.25	52 to 53....	2.16
29 to 30....	.84	41 to 42....	1.30	53 to 54....	2.28
30 to 31....	.86	42 to 43....	1.35	54 to 55....	2.40

Expense of management provided for by per capita tax.

Cost of management 1894, \$3,867.52; 1895, \$4,092.91; 1896, \$6,885.44; 1897, \$7,610.01; 1898, \$6,905.08; 1899, \$7,781.46.

Cost of management per member 1894, \$4.07; 1895, \$3.25; 1896, \$3.95; 1897, \$4.17; 1898, \$4.14; 1899, \$3.50.

Deaths per 1,000 beneficiary members in 1894, 1; 1895, 2; 1896, 4; 1897, 4; 1898, 5; 1899, about 5.

Average age January 1st, 1895, 36 years; January 1st, 1896, 42 years; January 1st, 1897, 35 years; January 1st, 1898, 35 years; January 1st, 1899, 34 years; January 1st, 1900, 32 years.

Number of assessments year 1893, 2; 1894, 1; 1895, 3; 1896, 4; 1897, 8; 1898, 6; 1899, 8.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.48; 35 years, \$6.38; 40 years, \$ 7.56. In 1894, 30 years, \$6.86; 35 years, \$9.26; 40 years, \$10.92. In 1895, 30 years, \$6.86; 35 years, \$9.26; 40 years, \$10.92. In 1896, 30 years, \$6.86; 35 years, \$9.26; 40 years, \$10.92. In 1897, 30 years, \$5.66; 35 years, \$6.72; 40 years, \$ 8.22. In 1898, 30 years, \$4.32; 35 years, \$5.04; 40 years, \$ 6.24. In 1899, 30 years, \$5.76; 35 years, \$6.72; 40 years, \$ 8.32.

Death losses paid in 1894, \$717.03; 1895, \$1,180.42; 1896, \$4,010.73; 1897, \$5,506.46; 1898, \$3,010.68; 1899, \$4,350.59—disability, \$3,845.50. Total, 8,196.09.

Total amount of insurance in force January 1st, 1894, \$361,000; January 1st, 1895, \$634,000; January 1st, 1896, \$679,450; January 1st, 1897, \$977,250; January 1st, 1898, \$1,037,250; January 1st, 1899, \$1,091,500; January 1st, 1900; \$1,280,000.

Total membership in absolute good standing January 1st, 1894, 252; January 1st, 1895, 458; January 1st, 1896, 719; January 1st, 1897, 1,032; January 1st, 1898, 1,151; January 1st, 1899, 1,201; January 1st, 1900, 1,545.

Number of subordinate lodges January 1st, 1894, 8; January 1st, 1895, 13; January 1st, 1896, 26; January 1st, 1897, 34; January 1st, 1898, 48; January 1st, 1899, 53; January 1st, 1900, 58.

Jurisdiction.—The United States and Canada.

Special Features.—Death, permanent and partial disability, sick and accident benefits. Pays benefit for first week's sickness and accident. Admits women on equal terms with men, between the ages of 17 and 55 years. Only selected risks accepted. Hazardous occupations undesirable, and speculative risks excluded.

## UNITED MODERNS.

EDWIN M. JOHNSON, Supreme Chancellor, Denver, Col.

ERASTUS W. SMITH, Supreme Recorder, Denver, Col.

E. S. IRISH, Supreme Financier, Denver, Col.

Commenced business as an order April 3d, 1897.

Assessments on monthly payment plan, one collected each month.

Issue certificates for \$1,000 to \$10,000, at the following rates on \$1,000:

Age at Entry.	Monthly.	Age at Entry.	Monthly.
18 to 26.....	\$1.00	41.....	\$1.55
27.....	1.03	42.....	1.60
28.....	1.05	43.....	1.65
29.....	1.08	44.....	1.70
30.....	1.10	45.....	1.75
31.....	1.13	46.....	1.85
32.....	1.15	47.....	1.95
33.....	1.17	48.....	2.05
34.....	1.21	49.....	2.17
35.....	1.25	50.....	2.30
36.....	1.30	51.....	2.46
37.....	1.35	52.....	2.64
38.....	1.40	53.....	2.82
39.....	1.45	54.....	3.03
40.....	1.50	55.....	3.25

Expense of management is provided for out of the general fund, which is made up by setting aside \$3.00 each year on each \$1,000 insurance in force.

Cost of management 1898, \$2,165.21; 1899, \$4,089.20.

Cost of management per member 1898, \$1.55; 1899, \$1.96.

Deaths per 1,000 beneficiary members in 1898, 3.57; 1899, 4.07.

Average age January 1st, 1899, 34.41 years; January 1st, 1900, 35.04 years.

Number of assessments year 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1898, 30 years, \$13.20; 35 years, \$15.00; 40 years, \$18.00. In 1899, 30 years, \$13.20; 35 years, \$15.00; 40 years, \$18.00.

Death losses paid in 1898, \$4,000; 1899, \$10,350.

Total amount of insurance in force January 1st, 1899, \$1,685,000; January 1st, 1900, \$2,655,250.

Total membership in absolute good standing January 1st, 1899, 1,409; January 1st, 1900, 2,078.

Number of subordinate lodges January 1st, 1899, 55; January 1st, 1900, 79.

Jurisdiction.—Colorado, California, Arizona, Arkansas, New Mexico, Nebraska, Iowa, Ohio, Virginia, Wyoming, Montana, Idaho, Washington, Texas, West Virginia, and Oklahoma.

Special Features.—Reserve fund; admits men and women on equal terms; pays accident and old age benefits.

### WESTERN CATHOLIC UNION.

THOMAS J. MANNING, Supreme President, Quincy, Ill.; salary, \$200.

JOHN SCHAUF, Supreme Financial Secretary, Quincy, Ill.; salary, \$800.

H. A. OENNING, Supreme Treasurer, Quincy, Ill.; salary, \$100.

Commenced business as an order December, 1877.

Date of first assessment levied, February 1st, 1879.

Issue certificates for \$2,000, \$1,000, and \$500, at the following rates on \$1,000:

Age.	Per Month.	Age.	Per Month.
18 to 25.....	\$.70	35 to 40.....	\$1.00
25 to 30.....	.80	40 to 45.....	1.20
30 to 35.....	.90		

Expense of management provided for by semi-annual dues, charters, and supplies.

Cost of management 1894, \$1,547.05; 1895, \$1,193.83; 1896, \$1,907.36; 1897, \$1,786.63; 1898, \$2,398.69; 1899, \$3,242.01.

Cost of management per member 1894, 73 cents; 1895, 75 cents; 1896, 67 cents; 1897, 57 2-3 cents; 1898, 70 cents; 1899, 78 3-5 cents.

Deaths per 1,000 beneficiary members in 1894, 9.5; 1895, 10.4; 1896, 11.4; 1897, 12.05; 1898, 13; 1899, 5.33.

Average age January 1st, 1898, 39¼ years; January 1st, 1899, 38 years; January 1st, 1900, 38 years.

Number of assessments year 1894, 12 double; 1895, 12 double; 1896, 12 double; 1897, 12 double; 1898, 12 double; 1899, 12 double.

Cost of insurance per \$1,000 in 1894, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40. In 1895, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40. In 1896, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40. In 1897, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40. In 1898, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40. In 1899, 30 years, \$10.80; 35 years, \$12.00; 40 years, \$14.40.

Death losses paid in 1893, \$46,000; 1894, \$46,000; 1895, \$44,000; 1896, \$48,000; 1897, \$50,000; 1898, \$48,000; 1899, \$40,000.

Total amount of insurance in force January 1st, 1894, \$4,202,000; January 1st, 1895, \$4,126,000; January 1st, 1896, \$4,488,000; January 1st, 1897, \$5,138,000; January 1st, 1898, \$5,378,000; January 1st, 1899, \$5,662,500; January 1st, 1900, \$6,433,500.

Total membership in absolute good standing January 1st, 1894, 2,122; January 1st, 1895, 2,105; January 1st, 1896, 2,383; January 1st, 1897, 2,850; January 1st, 1898, 3,119; January 1st, 1899, 3,392; January 1st, 1900, 4,122.

Number of subordinate lodges January 1st, 1894, 40; January 1st, 1895, 41; January 1st, 1896, 45; January 1st, 1897, 47; January 1st, 1898, 48; January 1st, 1899, 52; January 1st, 1900, 58.

Jurisdiction.—Illinois and Missouri.

Special Features.—Reserve fund collected in twenty monthly payments, amounting to \$1.25 for \$500, \$2.50 for \$1,000, and \$5.00 for \$2,000 members, which amounts are loaned out. When the excess of monthly payments reaches over \$1,000 \$200 of it is placed in reserve, and the other \$800 is placed in surplus mortuary or emergency fund.

### WOODMEN OF THE WORLD.

J. C. ROOT, Sovereign Commander, Omaha, Neb.; salary, \$7,500.

JOHN T. YATES, Sovereign Clerk, No. 211 Sheeley block, Omaha, Neb.; salary, \$3,600.

F. F. ROOSE, Sovereign Banker, Omaha, Neb.; salary, \$1,500.

Commenced business as an order January 1st, 1891.

Date of first assessment levied, September 1st, 1891.

Issue certificates for \$500, \$1,000, \$1,500, \$2,000, \$2,500, and \$3,000, at the following rates on \$1,000:

Ages.	Rate.	Emerg. Fund.	Total.
18 to 25.....	\$ .50	\$ .05	\$ .55
26 to 29.....	.55	.05	.60
30 to 33.....	.60	.05	.65
34 to 37.....	.70	.05	.75
38 to 40.....	.75	.10	.85
41 to 42.....	.80	.10	.90
43 to 45.....	.90	.10	1.00
46.....	.95	.15	1.10
47.....	1.00	.15	1.15
48.....	1.10	.20	1.30
49.....	1.40	.20	1.60
50.....	1.80	.25	2.05
51.....	2.10	.25	2.35
52.....	2.50	.25	2.75

Expense of management provided for by 15 cents per month Sovereign Camp dues.

Cost of management 1894, \$34,635.97; 1895, \$41,535.71; 1896, \$79,328.65; 1897, \$112,413.82; 1898, \$108,450.12; 1899, \$181,210.51.

Cost of management per member 1894, \$1.21½; 1895, \$1.26; 1896, \$1.26; 1897, \$1.25; 1898, \$1.22; 1899, \$1.39.

Deaths per 1,000 beneficiary members in 1891, 3.30; 1892, 4.30; 1893, 5.80; 1894, 4.98; 1895, 5.48; 1896, 5.07; 1897, 6; 1898, 7; 1899, 7.2.

Average age January 1st, 1894, 38.21 years; January 1st, 1895, 36.87 years; January 1st, 1896, 36.42 years; January 1st, 1897, 35.99 years; January 1st, 1898, 36.09 years; January 1st, 1899, 36.3 years; January 1st, 1900, 36.8 years.

Number of assessments year 1891, 7; 1892, 9; 1893, 14; 1894, 13; 1895, 14; 1896, 12; 1897, 14; 1898, 13; 1899, 14.

Cost of insurance per \$1,000 in 1893, 30 years, \$6.30; 35 years, \$7.00; 40 years, \$8.40. In 1894, 30 years, \$5.85; 35 years, \$6.50; 40 years, \$7.80. In 1895, 30 years, \$6.30; 35 years, \$7.00; 40 years, \$8.40. In 1896, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$7.20. In 1897, 30 years, \$5.34; 35 years, \$7.00; 40 years, \$8.40. In 1898, 30 years, \$5.30; 35 years, \$6.06; 40 years, \$6.93. In 1899, 30 years, \$6.30; 35 years, \$7.00; 40 years, \$8.40.

Death losses paid in 1893, \$219,200; 1894, \$215,400; 1895, \$330,950; 1896, \$500,863.13; 1897, \$781,157.80; 1898, \$901,191.69; 1899, \$1,286,628.52.

Total amount of insurance in force January 1st, 1894, \$30,780,200; January 1st, 1895, \$41,612,200; January 1st, 1896, \$65,693,200; January 1st, 1897, \$95,798,500; January 1st, 1898, \$126,222,100; January 1st, 1899, \$159,922,600; January 1st, 1900, \$199,067,300.

Total membership in absolute good standing January 1st, 1894, 14,057; January 1st, 1895, 20,272; January 1st, 1896, 33,027; January 1st, 1897, 50,110; January 1st, 1898, 67,661; January 1st, 1899, 88,481; January 1st, 1900, 113,473.

Number of subordinate lodges January 1st, 1894, 658; January 1st, 1895, 739; January 1st, 1896, 1,015; January 1st, 1897, 1,603; January 1st, 1898, 2,008; January 1st, 1899, 2,352; January 1st, 1900, 3,261.

Special Features.—One-hundred-dollar monument furnished for deceased members. Emergency fund of two assessments and surplus from general fund dues.

Statement does not include the Pacific jurisdiction of this order.

Remarks.—Table of rates effective January 1st, 1900.

### PACIFIC JURISDICTION, WOODMEN OF THE WORLD.

F. A. FALKENBERG, Head Consul, McPhee Building, Denver, Col.; salary, \$3,600.

I. I. BOAK, Head Clerk, Denver, Col.; salary, \$2,500.

C. V. COOPER, Head Banker, Portland, Ore.; salary, \$1,200. Commenced business as an order June 28th, 1890.

Date of first assessment levied, October —, 1890.

Issue certificates for \$1,000, \$2,000, and \$3,000, at the following rates on \$1,000:

Ages Inclusive.	Rate.	Ages Inclusive.	Rate.
18 to 29 years.....	\$ .40	45 years.....	\$ .90
30 to 33 years.....	.45	46 years.....	1.05
34 to 37 years.....	.50	47 years.....	1.30
38 to 40 years.....	.60	48 years.....	1.60
41 to 43 years.....	.65	49 years.....	2.00
44 years.....	.75		

Expense of management provided for by per capita tax of 15 cents per month.

Cost of management 1894, \$10,163; 1895, \$22,340; 1897, \$34,359.24; 1898, \$45,161.24; 1899, \*\$41,589.13.

Cost of management per member 1896, \$1.44; 1897, \$1.32; 1898, \$1.17; 1899, \$ .98½.

Deaths per 1,000 beneficiary members in 1897, 5.34; 1898, 5.29; 1899, 5.40.

Average age January 1st, 1894, 33 years; January 1st, 1895, 33 years; January 1st, 1896, 33 years; January 1st, 1897, 33 years; January 1st, 1898, 33.50 years; January 1st, 1899, 36.5 years; January 1st, 1900, 35.8 years.

Number of assessments year 1891, 14; 1892, 14; 1893, 13; 1894, 14; 1895, 10; 1896, 10; 1897, 12; 1898, 12; 1899, 12.

Cost of insurance per \$1,000 in 1893, 30 years, \$5.85; 35 years, \$6.50; 40 years, \$7.80. In 1894, 30 years, \$6.30; 35 years, \$7.00; 40 years, \$8.40. In 1895, 30 years, \$4.50; 35 years, \$5.00; 40 years, \$6.00. In 1896, 30 years, \$4.50; 35 years, \$5.00; 40 years, \$6.00. In 1897, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$7.20. In 1898, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$7.20. In 1899, 30 years, \$5.40; 35 years, \$6.00; 40 years, \$7.20†.

Death losses paid in 1894, \$101,900; 1895, \$103,500; 1896, \$178,000; 1897, \$289,200; 1898, \$365,200; 1899, \$454,633.33.

Total amount of insurance in force January 1st, 1894, \$19,950,000; January 1st, 1895, \$33,600,000; January 1st, 1896, \$47,250,000; January 1st, 1898, \$63,323,400; January 1st, 1899, \$80,673,600; January 1st, 1900, \$96,616,800.

Total membership in absolute good standing January 1st, 1894, 5,500; January 1st, 1895, 9,500; January 1st, 1896, 16,000; January 1st, 1897, 22,253; January 1st, 1898, 30,150; January 1st, 1899, 38,416; January 1st, 1900, 46,008.

Number of subordinate lodges January 1st, 1898, 413; January 1st, 1899, 496; January 1st, 1900, 550.

\* Above figures are exclusive of cost of "Official Organ," and "Organizing expenses."

† Regular assessments levied during year — not including constitutional contributions to reserve, amounting at 30 years to 60 cents per year; at 35, to 75 cents; at 40, to 90 cents per year.

Jurisdiction.—California, Colorado, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming.

Special Features.—Erects monuments on graves of deceased members at a cost of \$100, paid from benefit fund. Equalization fund.

### YOEMEN OF AMERICA.

WILLIAM A. COLLEDGE, Supreme President, Aurora, Ill.

C. M. COATS, Supreme Secretary, Aurora, Ill.; salary, \$800.

Commenced business as an order June 28th, 1898.

Date of first assessment levied, July 1st, 1898.

Issue certificates for \$500 to \$5,000, at the following rates on \$1,000:

#### PREFERRED LIFE AND DISABILITY CERTIFICATE.

Age.	Regular Mo. Prem.	Deferred Mo. Prem.	Mo. Cost in case of Death.	Age.	Regular Mo. Prem.	Deferred Mo. Prem.	Mo. Cost in case of Death.
18....	\$.58	\$.19	\$.77	35....	\$.87	\$.28	\$1.15
19....	.59	.19	.78	36....	.89	.29	1.18
20....	.60	.20	.80	37....	.92	.31	1.23
21....	.61	.21	.82	38....	.99	.32	1.31
22....	.63	.21	.84	39....	1.02	.34	1.38
23....	.64	.22	.86	40....	1.10	.36	1.46
24....	.66	.22	.88	41....	1.19	.39	1.58
25....	.68	.22	.90	42....	1.28	.42	1.70
26....	.69	.23	.92	43....	1.44	.48	1.92
27....	.71	.23	.94	44....	1.53	.51	2.04
28....	.72	.24	.96	45....	1.62	.54	2.16
29....	.74	.24	.98	46....	1.71	.57	2.28
30....	.75	.25	1.00	47....	1.80	.60	2.40
31....	.78	.25	1.03	48....	1.88	.64	2.52
32....	.80	.26	1.06	49....	1.98	.66	2.64
33....	.82	.27	1.09	50....	2.07	.69	2.76
34....	.84	.28	1.12				

One-half the value of certificate paid in cash for loss, by disease or accident, of one hand at or above the wrist, or one foot at or above the ankle.

Full value of the certificate paid in cash for loss of both hands at or above the wrist; both feet at or above the ankles, or both eyes.

## LIFE ANNUITY CERTIFICATE.

Age.	Regular Mo. Prem.	Deferred Mo. Prem.	Mo. Cost in case Death.	Age.	Regular Mo. Prem.	Deferred Mo. Prem.	Mo. Cost in case Death.
18....	\$ .40	\$ .13	\$ .53	40....	\$ .65	\$ .22	\$ .87
19....	.41	.13	.54	41....	.67	.23	.90
20....	.42	.14	.56	42....	.69	.23	.92
21....	.43	.14	.57	43....	.71	.23	.94
22....	.44	.14	.58	44....	.73	.24	.97
23....	.45	.15	.60	45....	.75	.25	1.00
24....	.46	.15	.61	46....	.78	.26	1.04
25....	.47	.16	.63	47....	.82	.27	1.09
26....	.47	.16	.63	48....	.87	.29	1.16
27....	.48	.16	.64	49....	.93	.31	1.24
28....	.48	.16	.64	50....	1.00	.33	1.33
29....	.49	.16	.65	51....	1.10	.36	1.46
30....	.50	.16	.66	52....	1.20	.40	1.60
31....	.51	.17	.68	53....	1.35	.45	1.80
32....	.52	.17	.69	54....	1.55	.51	2.06
33....	.53	.17	.70	55....	1.75	.58	2.33
34....	.54	.18	.72	56....	2.00	.66	2.66
35....	.55	.18	.73	57....	2.25	.75	3.00
36....	.57	.19	.76	58....	2.50	.83	3.33
37....	.59	.19	.78	59....	2.75	.91	3.66
38....	.61	.20	.81	60....	3.00	1.00	4.00
39....	.63	.21	.84				

One half the value of the certificate for partial disability.

Full value of the certificate for total disability.

Payable in annuities of 10 per cent annually.

Ten per cent of the value of certificate immediate relief at death.

Ten per cent of the certificate annually to live on in old age.

Expense of management provided for by deducting 25 cents per month per \$1,000 from monthly payments. No per capita tax.

Cost of management 1899, \$4,232.38.

Cost of management per member 1899, \$4.94.

Deaths per 1,000 beneficiary members 1899, 1.16.

Average age January 1st, 1899, 36 years; January 1st, 1900, 35.71 years.

Number of monthly payments 1898, 6; 1899, 12.

Cost of insurance per \$1,000 in 1899, 30 years, \$6.00; 35 years, \$6.60; 40 years, \$7.80.

Annuity losses paid in 1899, \$117.27.

Total amount of insurance in force January 1st, 1899, \$516,300; January 1st, 1900, \$1,184,600.

Total membership in absolute good standing January 1st, 1899, 503; January 1st, 1900, 863.

Number of subordinate lodges January 1st, 1899, 5; January 1st, 1900, 12.

Jurisdiction.—The United States (excepting the states of Louisiana, Mississippi, Georgia, Alabama, and Florida).

Special Features.—Payments cease at age 70. Member receives 10 per cent of certificate annually after 70. Disability benefits paid. Issue two kinds of policies; one payable in lump sum at death, and one payable in annuities of 10 per cent annually. In case of death the unpaid portion of cost is deducted from policy. Reserve fund accumulated from deductions from policies and all receipts from monthly payments not used to pay death losses.

Table No. 1.

## DATE OF ORGANIZATION AND AGE OF SOCIETIES.

Name of Society.	Date Organized.	Age Jan 1, 1900.	
		Years.	Months.
Ancient Order of United Workmen.....	Oct. 27, 1868	31	3
Royal Templars of Temperance.....	Feb. 16, 1870	29	10
Artisans' Order of Mutual Protection.....	May 1, 1873	26	8
Knights of Honor.....	June 30, 1873	26	7
Independent Order of Foresters.....	June 1, 1874	25	6
Order of Golden Cross.....	July 4, 1876	23	6
Catholic Knights of America.....	May 1, 1877	22	8
Royal Arcanum.....	June 23, 1877	22	6
Knights and Ladies of Honor.....	Sept. 6, 1877	22	3
Knights of Pythias (Endowment).....	Nov. 1, 1877	22	2
Western Catholic Union.....	Dec. — 1877	22	1
Improved Order of Heptasophs.....	Aug. 28, 1878	21	4
Order of Mutual Protection.....	Nov. 1, 1878	21	2
Order of Scottish Clans.....	Nov. 30, 1878	21	1
American Legion of Honor.....	Dec. 18, 1878	21	—
Iowa Legion of Honor.....	Mar. 19, 1879	20	9
Order of Pilgrim Fathers.....	Mar. 25, 1879	20	9
Order of Chosen Friends.....	May 28, 1879	20	7
Home Circle.....	Oct. 2, 1879	20	2
National Union.....	May 14, 1881	18	7
Fraternal Legion.....	May 27, 1881	18	7
Knights of Maccabees (Michigan).....	June 11, 1881	18	6
Knights of Father Mathew.....	July 11, 1881	18	5
Select Knights of America.....	July 22, 1881	18	5
Catholic Benevolent Legion.....	Oct. 12, 1881	18	2
Golden Star Fraternity.....	— 1881	18	—
Knights of Columbus.....	Mar. 29, 1882	17	9
Modern Woodmen of America.....	Jan. 5, 1883	17	—
National Provident Union.....	Jan. — 1883	17	—
Knights of St. John and Malta.....	Mar. 13, 1883	16	9
Knights of Maccabees (World).....	Sept. 1, 1883	16	3
Royal League.....	Nov. 11, 1883	16	2
Knights and Ladies of Golden Star.....	Jan. 1, 1884	16	—
Christian Burden Bearers' Association.....	June — 1885	14	7
Legion of the Red Cross.....	Sept. 19, 1885	14	3
Order of Shield of Honor.....	Nov. 1, 1885	14	2
Protected Home Circle.....	Aug. 7, 1886	13	4
New England Order of Protection.....	Nov. 12, 1887	12	2
Ladies of Maccabees (Michigan).....	Aug. — 1890	10	5
Ladies Catholic Benevolent Association.....	Apr. 9, 1890	9	8
Catholic Knights and Ladies of America.....	May 26, 1890	9	7
Woodmen of the World (Pacific Jur.).....	June 28, 1890	9	6
Fraternal Aid Association.....	Oct. 14, 1890	9	2
Woodmen of the World.....	Jan. 1, 1891	9	—
National Reserve Association.....	May 8, 1891	8	8
Knights and Ladies of Security.....	Feb. 2, 1892	7	10
Ladies of Maccabees (World).....	Oct. 1, 1892	7	3
Home Forum Benefit Order.....	Jan. 1, 1893	7	—
Union Fraternal League.....	Jan. 1, 1893	7	—
American Benefit Society.....	Jan. 17, 1893	7	—
Loyal Mystic Legion of America.....	Mar. 1, 1893	6	10
Tribe of Ben Hur.....	Mar. 1, 1894	5	10
American Insurance Union.....	Sept. 24, 1894	5	3
Ancient Order of Gleaners.....	Oct. 16, 1894	5	2
Knights of the Loyal Guard.....	Feb. 21, 1895	4	10
Royal Neighbors of America.....	Mar. 21, 1895	4	9
Court of Honor.....	July 16, 1895	4	5
Fraternal Censer.....	Nov. 1, 1895	4	2
American Fraternal Insurance Union.....	Nov. 26, 1895	4	1
Royal Highlanders.....	Jan. 1, 1896	4	—
Mystic Workers of the World.....	Feb. 24, 1896	3	10
Sons and Daughters of Protection.....	June 6, 1896	3	7
Ancient Order of Egyptians.....	June 15, 1896	3	6
Fraternal Union of America.....	Sept. 1, 1896	3	4
Royal Circle.....	Nov. 7, 1896	3	2
Imperial Mystic Legion.....	Dec. 1, 1896	3	1
Modern American Fraternal Order.....	Feb. — 1897	2	11
Order of Columbus.....	Feb. 10, 1897	2	11

Table No. 1.—Continued.

## DATE OF ORGANIZATION AND AGE OF SOCIETIES.

Name of Society.	Date Organized.	Age Jan. 1, 1900	
		Years.	Months.
Union Life Guards.....	Mar. 16, 1897	2	10
Modern Brotherhood of America.....	Apr. 5, 1897	2	9
Mutual Protective League.....	Apr. 15, 1897	2	9
United Moderns.....	Apr. 23, 1897	2	8
Independent Order of the Red Cross.....	June 10, 1897	2	7
Fraternal Brotherhood of the World.....	June 23, 1897	2	6
The Fraternal Tribunes.....	June 23, 1897	2	6
Prudent Patricians of Pompeii.....	Sept. 1, 1897	2	4
New Era Association.....	Oct. 20, 1897	2	2
The Star of Jupiter.....	Nov. —, 1897	2	2
Order of the Iroquois.....	Feb. 16, 1898	1	11
Fraternal Army of America.....	Mar. 29, 1898	1	10
Fraternal Crystal Light.....	May 3, 1898	1	7
The Pathfinder.....	June 27, 1898	1	6
Loyal Sons of America.....	June 30, 1898	1	6
Yoemen of America.....	July 28, 1898	1	6
Home Guardian of America.....	Aug. 24, 1898	1	4
Pioneer Reserve Association.....	Sept. 8, 1898	1	4
Bankers Union of the World.....	Nov. 10, 1898	1	2
Modern Order of Praetorians.....	Jan. 1, 1899	1	—
Ancient Order of the Red Cross.....	Jan. 11, 1899	1	—
Home Guards of America.....	Feb. 9, 1899	—	11
The Fraternal Home.....	July 11, 1899	—	5
Home Fraternal League.....	Aug. 22, 1899	—	4

Table No. 2.

## MEMBERS IN GOOD STANDING JANUARY 1ST, 1900.

Name of Society.	Member-ship.	Number Lodges.
Modern Woodmen of America.....	428,361	7,405
Ancient Order of United Workmen.....	375,807	5,106
Knights of Maccabees (World).....	197,132	3,740
Royal Arcanum.....	198,868	1,760
Independent Order of Foresters.....	161,459	3,687
Woodmen of the World.....	113,473	3,261
Knights of Maccabees (Michigan).....	85,556	922
Knights of Honor.....	66,863	2,074
Knights of Pythias (Endowment).....	60,522	3,805
Ladies of Maccabees (World).....	56,267	1,647
National Union.....	53,040	800
Improved Order of Heptasophs.....	52,830	670
Knights and Ladies of Honor.....	52,000	1,050
Ladies' Catholic Benevolent Association.....	51,027	539
Ladies of Maccabees (Michigan).....	49,512	767
*Catholic Benevolent Legion.....	47,430	593
Woodmen of the World (Pacific Jurisdic.).....	46,008	550
Court of Honor.....	41,774	911
Royal Neighbors of America.....	38,232	1,901
Home Forum Benefit Order.....	36,420	1,790
Order of the Golden Cross.....	32,180	606
Protected Home Circle.....	30,068	352
New England Order of Protection.....	27,784	305
Knights and Ladies of Security.....	26,624	567
Knights of Columbus.....	26,336	461
Tribe of Ben Hur.....	26,048	541
Fraternal Aid Association.....	24,260	486
Order of Pilgrim Fathers.....	23,830	222
Catholic Knights of America.....	22,647	585
Order of Chosen Friends.....	20,797	531
Royal League.....	18,444	171

Table No. 2.—Continued.

## MEMBERS IN GOOD STANDING JANUARY 1ST, 1900.

Name of Society.	Member- ship.	Number Lodges.
American Legion of Honor.....	16,895	520
Modern Brotherhood of America.....	16,098	634
Ancient Order of Gleaners.....	14,354	361
Royal Templars of Temperance.....	12,214	442
Fraternal Union of America.....	12,017	390
Mystic Workers of the World.....	9,947	231
Order Shield of Honor.....	9,590	109
Royal Circle.....	9,167	289
Mutual Protective League.....	7,817	218
Catholic Knights and Ladies of America.....	7,165	177
Royal Highlanders.....	6,706	184
American Insurance Union.....	6,080	106
Iowa Legion of Honor.....	5,990	182
Knights of the Loyal Guard.....	5,976	146
Bankers' Union of the World.....	5,956	160
The Pathfinder.....	5,923	114
Home Circle.....	5,816	218
American Benefit Society.....	5,512	129
Knights and Ladies of the Golden Star.....	5,488	72
Order of Scottish Clans.....	5,330	104
Order of Mutual Protection.....	5,117	86
Artisans Order of Mutual Protection.....	4,856	34
Loyal Mystic Legion of America.....	4,560	146
Legion of the Red Cross.....	4,344	59
Fraternal Army of America.....	4,269	87
Western Catholic Union.....	4,122	58
Fraternal Brotherhood of the World.....	3,986	151
Knights of St. John and Malta.....	3,951	76
The Fraternal Tribunes.....	3,845	32
National Reserve Association.....	3,596	76
Knights of Father Mathew.....	3,328	54
Order of Columbus.....	3,307	172
National Provident Union.....	3,275	70
Prudent Patricians of Pompeii.....	3,053	72
The Star of Jupiter.....	3,021	92
Ancient Order of the Red Cross.....	2,575	45
Sons and Daughters of Protection.....	2,564	79
Modern American Fraternal Order.....	2,419	120
*Fraternal Legion.....	2,360	50
Golden Star Fraternity.....	2,138	25
United Moderns.....	2,078	79
American Fraternal Insurance Union.....	2,033	90
New Era Association.....	2,027	80
Imperial Mystic Legion.....	2,024	51
Christian Burden Bearers' Association.....	1,867	52
Pioneer Reserve Association.....	1,762	73
Union Fraternal League.....	1,545	58
Union Life Guards.....	1,514	49
Home Guards of America.....	1,491	28
Fraternal Crystal Light.....	1,221	19
Fraternal Center.....	1,137	..
Order of Iroquois.....	1,059	37
Home Fraternal League.....	1,016	16
Modern Order of Praetorians.....	900	80
Loyal Sons of America.....	874	21
Yeomen of America.....	863	12
The Fraternal Home.....	840	27
Independent Order of the Red Cross.....	765	16
Home Guardian of America.....	740	27
*Select Knights of America.....	701	32
Ancient Order of Egyptians.....	605	19
	2,764,383	55,221

\* January 1st, 1899.

Table No. 3.  
INCREASE DURING YEAR 1899.

Name of Society.	Increase Member- ship.	Increase Lodges.	Increase Member- ship.	Increase Lodges.
Modern Woodmen of America.....	101,873	1,416	.....	.....
Knights of Maccabees (World) .....	34,880	240	.....	.....
Woodmen of the World.....	24,992	909	.....	.....
Ladies of Maccabees (Michigan)....	19,454	14	.....	.....
Independent Order of Foresters....	18,023	387	.....	.....
Royal Neighbors of America.....	17,721	652	.....	.....
Ancient Order of United Workmen	15,711	113	.....	.....
Ladies of Maccabees (World).....	13,441	518	.....	.....
Knights of Maccabees (Michigan)...	10,295	11	.....	.....
Court of Honor.....	9,907	80	.....	.....
Improved Order of Heptasophs.....	9,123	115	.....	.....
Ladies Catholic Benevolent Assn....	8,592	51	.....	.....
Tribe of Ben Hur.....	8,027	80	.....	.....
Woodmen of the World (Pacific Jur.)	7,592	54	.....	.....
Modern Brotherhood of America.....	6,245	204	.....	.....
Knights and Ladies of Security.....	6,136	75	.....	.....
National Union.....	6,038	.....	.....	.....
Knights of Pythias.....	5,781	201	.....	.....
Ancient Order of Gleaners.....	5,753	41	.....	.....
Bankers Union of the World.....	5,622	159	.....	.....
Fraternal Union of America.....	5,003	90	.....	.....
Protected Home Circle.....	4,983	6	.....	.....
Royal Arcanum.....	4,684	8	.....	.....
Mystic Workers of the World.....	4,327	94	.....	.....
Knights of Columbus.....	4,281	80	.....	.....
The Pathfinder.....	3,855	106	.....	.....
Fraternal Aid Association.....	3,701	20	.....	.....
Mutual Protective League.....	3,468	86	.....	.....
Royal Circle.....	3,300	95	.....	.....
Royal Highlanders.....	2,578	34	.....	.....
American Insurance Union.....	2,475	40	.....	.....
Fraternal Army of America.....	2,248	38	.....	.....
Order of Columbus.....	2,192	117	.....	.....
New England Order of Protection...	2,130	14	.....	.....
Prudent Patricians of Pompeii.....	1,970	30	.....	.....
Royal League.....	1,959	8	.....	.....
Catholic Knights and Ladies of Am.	1,882	40	.....	.....
Fraternal Brotherhood of the World	1,696	60	.....	.....
Sons and Daughters of Protection...	1,012	16	.....	.....
Pioneer Reserve Association.....	1,006	57	.....	.....
Imperial Mystic Legion.....	999	11	.....	.....
Knights of the Loyal Guard.....	993	.....	.....	.....
New Era Association.....	991	55	.....	.....
Fraternal Censer.....	897	.....	.....	.....
Western Catholic Union.....	730	6	.....	.....
Modern American Fraternal Order	702	54	.....	.....
United Moderns.....	669	24	.....	.....
Order of Mutual Protection.....	619	.....	.....	.....
Artisans' Order of Mutual Protection	546	.....	.....	.....
American Benefit Society.....	505	15	.....	.....
Fraternal Crystal Light.....	480	11	.....	.....
Loyal Mystic Legion of America.....	441	13	.....	.....
The Union Life Guards.....	430	8	.....	.....
Order of Scottish Clans.....	429	3	.....	.....
American Fraternal Ins. Union.....	420	14	.....	.....
Iowa Legion of Honor.....	361	.....	.....	.....
Yoemen of America.....	360	7	.....	.....
Union Fraternal League.....	344	5	.....	.....
National Reserve Association.....	317	5	.....	.....
Fraternal Tribunes.....	305	20	.....	.....
Ancient Order of Egyptians.....	300	14	.....	.....
Legion of the Red Cross.....	274	1	.....	.....
Order of the Iroquois.....	209	7	.....	.....
Knights of St. John and Malta.....	207	.....	.....	.....
Knights and Ladies of Golden Star	176	4	.....	.....
Independent Order of the Red Cross	131	4	.....	.....
The Golden Star Fraternity.....	43	1	.....	.....
Christian Burden Bearers' Assn....	33	.....	.....	.....

Table No. 3 Continued.

## INCREASE DURING YEAR 1899.

Name of Society.	Increase Member- ship.	Increase Lodges.	Decrease Member- ship.	Decrease Lodges.
Order of Shield of Honor.....	2	1	....	....
National Provident Union.....	....	....	28	....
Order of the Golden Cross.....	....	....	75	2
Catholic Knights of America.....	....	4	218	....
Knights of Father Mathew.....	....	....	251	1
Order of Pilgrim Fathers.....	....	13	325	....
Home Circle.....	....	2	401	....
Royal Templars of Temperance ...	....	....	537	78
Order of Chosen Friends.....	....	....	1,185	25
Knights and Ladies of Honor.....	....	....	12,301	114
Home Forum Benefit Order.....	....	....	12,392	10
Knights of Honor.....	....	....	15,393	....
Totals.....	406,769	6,642	43,106	230
Net Increase.....	363,668	6,412		

Table No. 4.

## INSURANCE IN FORCE—LOSSES PAID IN 1899.

Name of Society.	Total Insur- ance in force Jan. 1st, 1900.	Death Losses Paid 1899.
Modern Woodmen of America.....	\$ 786,811,000	\$ 3,610,000.00
Ancient Order of United Workmen .....	734,237,000	8,335,573.85
Royal Arcanum.....	539,920,500	6,183,451.87
Knights of Maccabees (World).....	244,956,500	1,701,500.00
Woodmen of the World.....	199,067,300	1,286,628.52
Independent Order of Foresters.....	194,792,500	1,182,901.71
National Union.....	138,980,000	1,393,900.00
Knights of Honor.....	118,469,000	3,515,033.08
Knights of Pythias.....	108,389,500	1,245,500.00
Knights of Maccabees (Michigan).....	108,000,000	683,002.80
Woodmen of the World (Pacific Jurisdic.).....	96,616,800	454,633.33
Improved Order of Heptasophs.....	89,384,000	758,459.32
*Catholic Benevolent Legion.....	75,537,000	1,144,811.77
Court of Honor.....	63,036,500	301,850.00
Knights and Ladies of Honor.....	61,660,000	1,272,750.00
Ladies of Maccabees (World).....	55,397,000	294,983.60
Home Forum Benefit Order.....	54,667,225	471,127.36
Royal League.....	50,737,000	275,450.00
New England Order of Protection.....	46,977,000	367,600.00
Ladies' Catholic Benevolent Association .....	43,883,000	297,500.00
Order of Golden Cross.....	41,352,000	580,711.54
Royal Neighbors of America.....	40,419,500	128,266.85
Knights and Ladies of Security.....	38,223,000	284,556.91
Order of Pilgrim Fathers.....	36,893,500	488,250.00
Fraternal Aid Association.....	35,973,500	190,356.17
Tribe of Ben Hur.....	35,759,800	165,125.00
Catholic Knights of America.....	35,353,500	764,500.00
Ladies of Maccabees (Michigan).....	33,229,500	164,750.00
Protected Home Circle.....	32,425,000	213,500.00
Order of Chosen Friends.....	31,477,090	722,121.53
Knights of Columbus.....	26,635,000	180,000.00
Modern Brotherhood of America.....	25,297,500	79,602.40
Fraternal Union of America.....	18,341,400	70,517.00
Mystic Workers of the World.....	16,806,950	40,000.00
Royal Templars of Temperance.....	14,506,150	230,000.00
Royal Circle.....	13,800,250	52,700.00
Ancient Order of Gleaners.....	12,254,480	31,630.00
Royal Highlanders.....	12,070,500	25,433.36

\* January 1st, 1899.

Table No. 4.—Continued.

## INSURANCE IN FORCE—LOSSES PAID IN 1899.

Name of Society.	Total Insurance in force Jan. 1st, 1900.	Death Losses paid 1899.
Mutual Protective League .....	\$ 11,872,500	\$ 25,530.00
Iowa Legion of Honor.....	10,854,000	128,629.05
Home Circle.....	10,030,500	158,248.66
Catholic Knights and Ladies of America.....	9,883,000	93,000.00
Order of Shield of Honor.....	9,381,500	114,500.00
American Insurance Union.....	8,335,500	26,000.00
Knights of the Loyal Guard.....	7,508,500	33,000.00
The Pathfinder.....	6,809,000	5,300.00
Western Catholic Union.....	6,433,500	40,000.00
Loyal Mystic Legion of America.....	6,350,000	23,500.00
Order of Mutual Protection.....	5,937,500	57,950.30
Fraternal Army of America.....	5,935,000	14,250.00
American Benefit Society.....	5,814,500	38,000.00
National Provident Union.....	5,731,000	108,200.00
Artisans' Order of Mutual Protection.....	5,686,000	52,000.00
Fraternal Brotherhood of the World.....	5,530,000	12,698.13
Bankers' Union of the World.....	5,234,400	3,136.55
Knights of St. John and Malta.....	4,970,500	48,133.33
Legion of the Red Cross.....	4,233,500	46,975.00
Knights and Ladies of the Golden Star.....	4,125,250	68,363.09
Order of Columbus.....	4,089,000	15,570.00
The Star of Jupiter.....	4,068,400	20,762.34
National Reserve Association.....	3,989,000	35,994.00
Knights of Father Mathew.....	3,983,300	48,100.00
The Fraternal Tribunes.....	3,917,000	16,000.00
New Era Association.....	3,181,000	12,000.00
Modern American Fraternal Order.....	3,080,045	22,483.00
*Fraternal Legion.....	3,079,500	27,500.00
Sons and Daughters of Protection.....	2,992,500	7,000.00
United Moderns.....	2,655,250	10,350.00
Prudent Patricians of Pompeii.....	2,559,600	5,125.00
Golden Star Fraternity.....	2,485,000	26,500.00
American Fraternal Insurance Union.....	2,057,000	10,275.00
Home Guards of America.....	2,041,650	1,020.00
Imperial Mystic Legion.....	2,014,800	2,544.30
Ancient Order of the Red Cross.....	1,983,100	1,100.00
The Union Life Guards.....	1,967,000	7,520.35
Pioneer Reserve Association.....	1,900,000	2,100.00
Christian Burden Bearers' Association.....	1,816,500	18,500.00
Order of the Iroquois.....	1,751,125	8,000.00
Order of Scottish Clans.....	1,428,000	59,500.00
Home Fraternal League.....	1,414,000	.....
Loyal Sons of America.....	1,399,000	1,470.85
Fraternal Crystal Light.....	1,375,000	1,389.75
Union Fraternal League.....	1,280,000	4,350.59
Fraternal Censer.....	1,241,500	3,100.00
Modern Order of Praetorians.....	1,203,500	1,200.00
Yoemen of America.....	1,184,600	117.27
The Fraternal Home.....	1,026,000	1,000.00
Home Guardian of America.....	810,000	1,000.00
Independent Order of the Red Cross.....	701,500	3,466.95
*Select Knights of America.....	682,500	5,500.00
Ancient Order of Egyptians.....	339,100	200.00
Total.....	\$4,431,272,965	\$40,516,872.68

\* January 1st, 1899.

Table No. 5.  
COST OF INSURANCE 1899.

Name of Society.	No. Assessments 1899.	Cost per \$1,000, 1899.		
		30 years.	35 years.	40 years.
Ancient Order of Red Cross.....	2	\$ 1 10	\$ 1 10	\$ 1 20
Loyal Sons of America.....	3	1 20	1 35	1 50
Fraternal Crystal Light.....	3	1 50	1 86	2 31
The Fraternal Home.....	1	2 05	2 10	2 10
Ancient Order of Gleaners.....	4	2 80	3 20	3 60
Modern Brotherhood of America ..	7	3 50	3 50	3 85
Fraternal Brotherhood of the World	7	3 50	3 50	4 20
Fraternal Army of America.....	6	3 00	3 60	4 20
Mutual Protective League.....	8	3 60	4 00	4 40
The Union Life Guards.....	6	3 60	4 20	4 80
Pioneer Reserve Association.....	8	4 40	4 40	4 80
Royal Neighbors of America.....	8	4 00	4 40	5 20
Mystic Workers of the World.....	7	3 85	4 50	5 60
Modern Woodmen of America.....	10	4 50	4 50	5 00
Court of Honor.....	10	4 50	5 00	6 00
Loyal Mystic Legion of America....	9	5 07	5 07	5 52
Sons and Daughters of Protection..	6	4 80	5 16	5 85
Fraternal Aid Association.....	12	5 10	5 61	6 12
New Era Association.....	12	5 40	6 00	6 60
Woodmen of the World(Pacific Jur.)	12	5 40	6 00	7 20
Royal Circle.....	11	5 50	6 05	7 15
Star of Jupiter.....	9	5 58	6 21	7 11
Ladies of Maccabees (Michigan)....	5	5 00	6 50	7 50
Fraternal Union of America.....	12	6 00	6 50	7 50
Yoemen of America.....	12	6 00	6 60	7 80
National Reserve Association.....	12	6 00	6 60	7 80
Royal League.....	7	5 74	6 65	8 26
Union Fraternal League.....	8	5 76	6 72	8 32
American Insurance Union.....	9	6 21	6 75	7 65
National Union.....	10	6 00	7 00	8 00
Woodmen of the World.....	14	6 30	7 00	8 40
Royal Highlanders.....	12	6 00	7 20	9 60
Order of Columbus.....	12	6 24	7 44	8 88
Knights of Maccabees (Michigan)..	6	6 00	7 50	9 00
Home Forum Benefit Order.....	14	6 65	7 70	9 45
Home Guards of America.....	10	7 00	8 00	8 57
Improved Order of Heptasophs....	11	7 04	8 14	9 68
Ladies Catholic Benevolent Assn....	12	7 20	8 40	9 60
Imperial Mystic Legion.....	12	7 80	8 40	9 00
New England Order of Protection..	19	7 60	8 50	9 50
Bankers Union of the World.....	12	8 18	8 58	9 23
Home Guardian of America.....	12	7 68	8 64	9 84
Knights of the Loyal Guard.....	7	7 00	8 75	10 50
*Select Knights of America.....	11	7 70	8 80	11 00
Knights and Ladies of Security....	12	7 80	9 00	10 20
American Benefit Society.....	10	8 40	9 00	10 40
Order of Mutual Protection.....	12	8 40	9 00	10 80
Order of the Iroquois.....	12	8 57	9 23	10 00
The Pathfinder.....	12	8 40	9 33	10 50
Prudent Patricians of Pompeii....	12	8 40	9 60	10 80
Ancient Order of United Workmen	12	8 64	9 96	12 12
Knights and Ladies of Honor.....	20	9 24	10 06	11 65
Protected Home Circle.....	12	9 12	10 32	12 00
Catholic Knights and Ladies of Am.	23	9 20	10 35	11 50
Ladies of Maccabees (World).....	8	8 00	10 40	12 00
The Fraternal Tribunes.....	12	9 38	10 49	12 16
Ancient Order of Egyptians.....	12	9 24	10 56	12 96
Knights of Maccabees (World).....	12	9 60	10 80	12 00
Fraternal Censer.....	12	9 60	10 80	12 00
Independent Order of Red Cross....	12	9 60	10 80	12 00
Modern Order of Prætorians.....	12	9 48	11 04	12 36
Iowa Legion of Honor.....	14	9 80	11 20	12 60
Knights of Pythias (Endowment) ..	12	9 60	11 40	13 20
Modern American Fraternal Order.	12	10 80	11 40	13 20
Knights of St. John and Malta.....	21	9 66	11 76	14 49
Royal Arcanum.....	12	9 72	11 76	14 40
Order of Golden Cross.....	19	10 64	11 78	13 30

Table No. 5.—Continued.  
COST OF INSURANCE 1899.

Name of Society.	No. Assessments 1899.	Cost per \$1,000, 1899.		
		30 years.	35 years.	40 years.
Knights of Columbus.....	12	\$ 10 20	\$ 11 88	\$ 13 44
Legion of the Red Cross.....	12	10 80	12 00	13 20
Christian Burden Bearers' Assn.....	12	9 00	12 00	15 00
Tribe of Ben Hur.....	5	12 00	12 00	12 00
Western Catholic Union.....	24	10 80	12 00	14 40
Order of Shield of Honor.....	50	10 08	12 24	14 64
Order of Pilgrim Fathers.....	20	11 00	12 50	13 50
American Fraternal Ins. Union.....	12	10 46	13 20	15 60
Order of Scottish Clans.....	12	12 00	13 20	15 60
Knights of Father Mathew.....	21	10 50	13 65	16 80
Home Circle.....	12	11 52	13 92	16 32
Order of Chosen Friends.....	16	12 80	14 40	16 00
Golden Star Fraternity.....	12	12 00	14 41	16 80
National Provident Union.....	20	12 80	14 80	19 00
Knights of Honor.....	13	11 70	14 95	18 20
United Moderns.....	12	13 20	15 00	18 00
Artisans' Order of Mutual Protection.....	..	15 00	16 00	18 00
*Fraternal Legion.....	12	14 16	16 56	18 96
Independent Order of Foresters.....	12	13 68	16 56	20 16
Royal Templars of Temperance.....	15	16 30	18 50	20 30
*Catholic Benevolent Legion.....	29	12 76	18 90	25 60
Knights and Ladies of Golden Star.....	12	15 84	19 44	23 04
Catholic Knights of America.....	35	27 30	30 45	34 30

Table No. 6.  
AVERAGE AGE—1899.

Name of Society.	Average Age, January 1st, 1900.
*Select Knights of America.....	31.5
Loyal Sons of America.....	31.8
Prudent Patricians of Pompeii.....	32.
Union Fraternal League.....	32.
Home Guards of America.....	33.
Knights of the Loyal Guard.....	33.
*Catholic Benevolent Legion.....	33.
Fraternal Brotherhood of the World.....	33.28
Ancient Order of Gleaners.....	33.7
The Pathfinder.....	34.
Fraternal Crystal Light.....	34.25
American Insurance Union.....	34.35
Mystic Workers of the World.....	34.41
Royal Highlanders.....	34.5
Sons and Daughters of Protection.....	34.5
Ancient Order of Egyptians.....	34.5
Royal Neighbors of America.....	34.65
*The Union Life Guards.....	34.65
American Fraternal Insurance Union.....	34.7
Knights of Columbus.....	34.8
Fraternal Army of America.....	34.9
Home Guardian of America.....	34.93
Ladies of Maccabees (World).....	35.
Fraternal Aid Association.....	35.
Ladies of Maccabees (Michigan).....	35.
Modern American Fraternal Order.....	35.
Royal League.....	35.
United Moderns.....	35.03
Ladies Catholic Benevolent Association.....	35.3

\* Year 1898.

Table No. 6.—Continued.

## AVERAGE AGE—1899.

Name of Society.	Average Age January 1st, 1900.
Fraternal Censer.....	35.3
Modern Order of Praetorians.....	35.4
Fraternal Union of America.....	35.45
Yoeman of America.....	35.71
Woodmen of the World (Pacific Jur.).....	35.8
Independent Order of Foresters.....	35.9
Royal Circle.....	35.9
Imperial Mystic Legion.....	36.
Knights of Father Mathew.....	36.
The Star of Jupiter.....	36.
Order of Columbus.....	36.
National Provident Union.....	36.
Mutual Protective League.....	36.
National Reserve Association.....	36.13
Modern Woodmen of American.....	36.2
Tribe of Ben Hur.....	36.2
The Fraternal Tribunes.....	36.25
Knights of Maccabees (World).....	36.5
Ancient Order of the Red Cross.....	36.75
Independent Order of the Red Cross.....	36.8
Woodmen of the World.....	37.
Knights of Maccabees (Michigan).....	37.26
Order of Mutual Protection.....	37.29
Modern Brotherhood of America.....	37.07
Court of Honor.....	37.51
Pioneer Reserve Association.....	38.
Catholic Knights and Ladies of America.....	38.
Western Catholic Union.....	38.14
Home Forum Benefit Order.....	38.6
The Fraternal Home.....	38.61
Knights of St. John and Malta.....	38.75
Order of Chosen Friends.....	38.08
Protected Home Circle.....	38.86
Improved Order of Heptasophs.....	39.
New Era Association.....	39.
Order of the Ifoquois.....	40.
Knights and Ladies of the Golden Star.....	40.
New England Order of Protection.....	40.
Knights and Ladies of Security.....	40.15
Loyal Mystic Legion of America.....	40.41
Order of Shield of Honor.....	40.9
Golden Star Fraternity.....	40.91
American Benefit Society.....	41.
*Fraternal Legion.....	41.
*Ancient Order of United Workmen.....	41.68
Legion of the Red Cross.....	41.71
National Union.....	41.8
Knights of Pythias (Endowment).....	42.
Home Fraternal League.....	42.
Order of Pilgrim Fathers.....	42.13
Royal Arcanum.....	42.63
Order of Golden Cross.....	43.
Home Circle.....	44.
Catholic Knights of America.....	44.3
Christian Burden Bearers' Association.....	45.
Royal Templars of Temperance.....	46.6
Knights and Ladies of Honor.....	48.17
Iowa Legion of Honor.....	

\* January 1st, 1899.

Table No. 7.  
MANAGEMENT EXPENSE, YEAR 1899.

<i>Name of Society.</i>	<i>Per Member.</i>	<i>Total.</i>
Royal Neighbors of America.....	\$ .38	\$ 12,366.83
Loyal Sons of America.....	.40	349.32
Ancient Order of Gleaners.....	.49	6,913.13
Sons and Daughters of Protection.....	.49	5,427.00
The Union Life Guards.....	.58	1,316.78
Ladies of Maccabees (Michigan).....	.65	37,683.58
Court of Honor.....	.71	29,824.95
Order of the Iroquois.....	.71	6,765.42
*Catholic Benevolent Legion.....	.72	34,310.74
New England Order of Protection.....	.74	20,583.18
Ladies' Catholic Benevolent Association.....	.75	38,509.48
Modern Woodmen of America.....	.77	307,516.72
Royal Arcanum.....	.78	149,625.04
Pioneer Reserve Association.....	.78	1,625.28
Order of Shield of Honor.....	.78	7,489.42
Western Catholic Union.....	.78 3-5	3,242.01
Knights of Columbus.....	.80	45,315.79
Knights of Maccabees (Michigan).....	.83	73,795.66
Knights and Ladies of Honor.....	.87	58,421.84
Order Pilgrim Fathers.....	.87	20,951.50
Woodmen of the World (Pacific Jurisdiction).....	.985	41,589.13
Golden Star Fraternity.....	.99	2,010.78
Royal League.....	.99	18,010.48
National Union.....	1.07	53,828.77
Mutual Protective League.....	1.09	8,779.61
Knights of St. John and Malta.....	1.12	4,787.90
Artisans' Order Mutual Protection.....	1.16	5,388.82
Christian Burden Bearers' Association.....	1.16	2,176.00
Home Forum Benefit Order.....	1.18	50,893.71
Ancient Order of the Red Cross.....	1.22	.....
Fraternal Army of America.....	1.28	5,447.59
Home Fraternal League.....	1.29	1,312.81
Legion of the Red Cross.....	1.30	5,646.27
Knights of Honor.....	1.30	97,119.87
The Star of Jupiter.....	1.30	3,964.42
Mystic Workers of the World.....	1.31	13,030.57
Modern American Fraternal Order.....	1.35	3,260.90
Fraternal Brotherhood of the World.....	1.38	5,451.98
New Era Association.....	1.38	2,729.86
Woodmen of the World.....	1.39	181,210.51
Order of the Golden Cross.....	1.43	46,184.20
Independent Order of the Red Cross.....	1.43	1,092.91
Loyal Mystic Legion of America.....	1.45	6,303.00
Knights of Maccabees (World).....	1.49	269,416.03
Improved Order Heptasophs.....	1.51	79,632.50
American Benefit Society.....	1.52	9,525.86
Knights of Father Mathew.....	1.55	5,164.62
Ladies of Maccabees (World).....	1.56	90,543.80
Order of Scottish Clans.....	1.59	8,167.00
Knights of Pythias (Endowment).....	1.63	98,773.18
Modern Brotherhood of America.....	1.67	29,066.72
Fraternal Aid Association.....	1.69	40,013.88
Tribe of Ben Hur.....	1.71	44,766.41
Home Guardian of America.....	1.74	2,050.54
Knights and Ladies of the Golden Star.....	1.78	9,618.13
Fraternal Crystal Light.....	1.80	1,769.79
Fraternal Union of America.....	1.83	23,895.00
Order of Chosen Friends.....	1.86	39,910.77
Catholic Knights and Ladies of America.....	1.90	3,240.00
American Insurance Union.....	1.92	11,718.27
Protected Home Circle.....	1.94	58,516.56
United Moderns.....	1.96	4,089.20
Iowa Legion of Honor.....	2.00	11,946.00
Royal Templars of Temperance.....	2.00	24,489.86
Knights and Ladies of Security.....	2.00	48,278.95
National Reserve Association.....	2.01	7,235.45
Ancient Order of United Workmen.....	2.07	777,993.68
Order Mutual Protection.....	2.09	10,725.06

Table No. 7.—Continued.

## MANAGEMENT EXPENSE, YEAR 1899.

Name of Society.	Per Member.	Total.
*Fraternal Legion.....	\$2.10	\$ 4,750.00
National Provident Union.....	2.10	6,899.07
Independent Order of Foresters.....	2.16	326,990.07
*Select Knights of America.....	2.19	1,536.50
Home Circle.....	2.31	13,913.00
The Fraternal Tribunes.....	2.41	9,283.25
Royal Circle.....	2.79	84,396.99
The Fraternal Home.....	3.05	2,569.48
Modern Order of Praetorians.....	3.33	3,000.00
Union Fraternal League.....	3.50	7,781.46
Yoemen of America.....	4.94	4,232.38
Ancient Order of Egyptians.....	5.22	3,082.01
American Fraternal Insurance Union.....	6.34	12,899.66
Fraternal Censer.....	6.41	7,288.21
Order of Columbus.....	6.42	14,198.58

\* Year 1898.

Table No. 8.

## SALARIES PER ANNUM—1899.

Name of Society.	President.	Secretary.	Treasurer.
Independent Order of Foresters.....	\$10,000	\$6,000	\$2,500
Modern Woodmen of America.....	5,000	4,500	3,600
Woodmen of the World.....	7,500	3,600	1,500
Knights of Maccabees (World).....	6,000	5,000	1,500
Knights of Honor.....	4,000	4,200	3,600
Royal Arcanum.....	4,500	6,000	400
National Union.....	2,000	4,500	3,000
Ladies of Maccabees (World).....	3,500	3,500	1,000
Improved Order Heptasophs.....	3,000	3,200	1,200
Order of Chosen Friends.....	3,000	2,500	2,000
Knights and Ladies of Honor.....	2,500	2,500	2,500
Woodmen of the World (Pacific Jur.).....	3,600	2,500	1,200
Home Forum Benefit Order.....	3,500	3,000	500
Catholic Knights of America.....	1,000	3,500	2,500
Knights of Pythias (Endowment).....	3,000	3,500	
Protected Home Circle.....	3,000	3,000	500
American Legion of Honor.....	1,000	3,000	2,000
Fraternal Union of America.....	2,500	2,500	1,000
Royal League.....	900	4,000	900
Ladies Catholic Benevolent Association.....	2,000	2,500	1,000
Home Guards of America.....	2,500	2,500	300
Order of Golden Cross.....	2,500	1,800	1,800
Knights of Columbus.....	1,500	2,500	1,000
Knights of Maccabees (Michigan).....	1,500	3,000	500
Tribe of Ben Hur.....	1,800	3,000	180
Order Pilgrim Fathers.....	1,200	2,500	1,200
Royal Circle.....	1,800	1,800	1,200
*Catholic Benevolent Legion.....		3,000	1,500
Court of Honor.....	1,800	2,000	600
Ancient Order of United Workmen.....	1,000	3,000	400
Royal Neighbors of America.....	1,200	1,200	600
New England Order of Protection.....	1,200	1,800	1,200
Royal Templars of Temperance.....	1,500	1,800	500
Royal Highlanders.....	1,500	1,500	750
Ladies of Maccabees (Michigan).....	1,200	1,500	800
Home Circle.....	500	2,500	500
National Reserve Association.....	2,000	1,000	300

Table No. 8. — Continued.

## SALARIES PER ANNUM — 1899.

Name of Society.	President.	Secretary.	Treasurer.
Knights and Ladies of the Golden Star.....	\$ 500	\$2,000	\$ 500
Loyal Mystic Legion of America.....	300	1,800	600
Fraternal Army of America.....	1,200	1,200	200
Christian Burden Bearers' Association.....	100	1,000	1,500
Fraternal Aid Association.....	850	1,500	300
The Pathfinder.....	1,200	1,200	
Order of Mutual Protection.....	100	1,500	500
Order of Shield of Honor.....		1,500	600
Artisans' Order of Mutual Protection.....		2,000	
Catholic Knights and Ladies of America.....	300	1,500	200
Iowa Legion of Honor.....	600	1,200	150
Knights of St. John and Malta.....	300	1,500	150
Union Fraternal League.....	300	1,200	300
Legion of the Red Cross.....		1,500	300
Modern Order of Praetorians.....		900	900
National Provident Union.....	300	1,200	300
Order of Scottish Clans.....		1,800	
American Fraternal Insurance Union.....		1,800	
Imperial Mystic Legion.....	300	1,200	300
The Star of Jupiter.....	600	1,200	
Knights of Father Mathew.....	100	1,320	300
Mutual Protective League.....	100	600	600
Fraternal Censer.....	600	600	50
Home Fraternal League.....		1,200	
*Fraternal Legion.....	100	900	200
Western Catholic Union.....	200	800	100
American Benefit Society.....		1,000	
Golden Star Fraternity.....	150	650	100
Modern American Fraternal Order.....		900	
Sons and Daughters of Protection.....		900	
The Fraternal Tribunes.....		900	
Yoemen of America.....		800	
Fraternal Crystal Light.....		600	
Knights and Ladies of Security.....		600	
Ancient Order of Gleaners.....		500	
*Select Knights of America.....		400	50
Mystic Workers of the World.....	300	com.	
Independent Order of the Red Cross.....		300	

\* Year 1898.

Table No. 9.

## RATE OF MORTALITY PER 1,000 — 1899.

Name of Society.	Mortality per 1,000, 1899.
Home Guards of America.....	.66
The Fraternal Home.....	.84
Ancient Order of the Red Cross.....	1.
Modern Order of Praetorians.....	1.11
Yoemen of America.....	1.16
The Pathfinder.....	1.4
Fraternal Brotherhood of the World.....	2.
Prudent Patricians of Pompell.....	2.
Home Circle.....	2.31
Fraternal Army of America.....	2.33
Pioneer Reserve Association.....	2.38
New Era Association.....	2.45
Mystic Workers of the World.....	2.61
Mutual Protective League.....	2.81
Modern Brotherhood of America.....	2.86
Loyal Sons of America.....	2.9
Fraternal Crystal Light.....	3.
The Fraternal Tribunes.....	3.

Table No. 9. — Continued.

## RATE OF MORTALITY PER 1,000 — 1899.

<i>Name of Society.</i>	<i>Mortality per 1,000, 1899.</i>
Order of Columbus.....	3.
Home Guardian of America.....	3.
Royal Circle.....	3.37
Sons and Daughters of Protection.....	3.5
American Fraternal Insurance Union.....	3.5
Ancient Order of Gleaners.....	3.6
American Insurance Union.....	3.9
Loyal Mystic Legion of America.....	3.92
Independent Order of the Red Cross.....	4.
Royal Neighbors of America.....	4.
United Moderns.....	4.07
Knights of the Loyal Guard.....	4.36
Order of the Iroquois.....	4.59
The Star of Jupiter.....	4.7
Court of Honor.....	4.76
Modern Woodmen of America.....	4.91
Tribe of Ben Hur.....	4.91
Royal Highlanders.....	4.98
Union Fraternal League.....	5.
Ladies of Maccabees (Michigan).....	5.1
Western Catholic Union.....	5.33
Fraternal Aid Association.....	5.35
Woodmen of the World (Pacific Jurisdiction).....	5.4
Royal League.....	5.67
*Select Knights of America.....	6.
Knights and Ladies of Security.....	6.
Modern American Fraternal Order.....	6.
The Union Life Guards.....	6.
Knights of Maccabees (Michigan).....	6.09
Independent Order of Foresters.....	6.3
Fraternal Censer.....	6.3
Ladies Catholic Benevolent Association.....	6.46
Protected Home Circle.....	6.62
National Reserve Association.....	6.89
Ladies of Maccabees (World).....	6.9
American Benefit Society.....	7.
Home Forum Benefit Order.....	7.
Knights of Maccabees (World).....	7.
Knights of Columbus.....	7.1
Woodmen of the World.....	7.2
Improved Order Heptasophs.....	8.
New England Order of Protection.....	8.09
Knights of St. John and Malta.....	8.6
Order of Mutual Protection.....	8.7
Knights of Father Mathew.....	8.71
Order of Scottish Clans.....	9.
National Union.....	9.47
Order of Shield of Honor.....	10.
Legion of the Red Cross.....	10.05
Christian Burden Bearers' Association.....	10.17
Artisans' Order of Mutual Protection.....	10.25
Knights of Pythias (Endowment).....	10.77
Golden Star Fraternity.....	11.
Order of Pilgrim Fathers.....	11.
Royal Arcanum.....	11.02
Iowa Legion of Honor.....	11.3
Ancient Order of United Workmen.....	11.36
Order of Golden Cross.....	11.67
*Catholic Benevolent Legion.....	13.
Home Circle.....	13.7
National Provident Union.....	14.
Knights and Ladies of Honor.....	14.61
Fraternal Legion.....	15.6
Royal Templars of Temperance.....	16.
Catholic Knights of America.....	16.
Knights and Ladies of the Golden Star.....	16.45
Order of Chosen Friends.....	20.36
Knights of Honor.....	22.09



Table No. 11.

SHOWING COST OF \$1,000 INSURANCE, AT AGE 35,  
PER ANNUM, IN TWENTY OF THE LARGEST  
SOCIETIES—6 YEARS, 1894-1899,  
INCLUSIVE.

Name of Society.	1894.	1895.	1896.	1897.	1898.	1899.
Royal Neighbors of America.....	\$....	\$2.20	\$3.85	\$3.85	\$4.95	\$4.40
Modern Woodmen of America.....	4.95	4.95	4.95	4.50	4.50	4.50
Court of Honor.....	.....	2.70	3.50	4.50	5.00	5.00
Woodmen of the World (Pacific Jurisdiction).....	7.00	5.00	5.00	6.00	6.00	6.00
Ladies of Maccabees (Michigan).....	6.50	7.80	6.50	6.50	7.80	6.50
National Union.....	6.30	6.65	7.00	7.00	7.00	7.00
Woodmen of the World.....	6.50	7.00	6.00	7.00	6.06	7.00
Knights of Maccabees (Michigan).....	6.25	6.25	7.50	7.50	8.50	7.50
Home Forum Benefit Order.....	3.00	4.50	5.40	5.40	7.35	7.70
Improved Order Heptasophs.....	8.14	8.14	8.14	8.14	8.14	8.14
Ladies' Catholic Benevolent Association.....	7.70	8.40	7.00	8.40	7.70	8.40
Ancient Order of United Workmen.....	10.21	10.21	10.21	10.21	11.32	9.96
Protected Home Circle.....	8.40	8.40	8.40	8.40	10.32	10.32
Ladies of Maccabees (World).....	4.00	7.00	7.00	7.00	7.00	10.40
Knights of Maccabees (World).....	7.80	7.80	10.80	10.80	10.80	10.80
Knights of Pythias (Endowment Rank).....	12.00	12.00	12.00	12.00	12.00	11.40
Royal Arcanum.....	8.96	8.40	8.96	9.52	10.50	11.76
Order of Golden Cross.....	9.92	9.30	9.30	9.30	11.16	11.78
Knights of Honor.....	16.64	15.75	16.74	17.76	9.62	14.95
Independent Order of Foresters.....	9.36	9.36	9.36	9.36	9.36	16.56

Table No. 12.

SHOWING MORTALITY PER \$1,000 YEARLY, IN  
TWENTY OF THE LARGEST SOCIETIES,  
SIX YEARS, 1894-1899, INCLUSIVE.

Name of Society.	1894.	1895.	1896.	1897.	1898.	1899.
Royal Neighbors of America.....	.....	2.	3.	3.	5.	4.
Court of Honor.....	.....	.....	1.25	2.21	3.98	4.76
Modern Woodmen of America.....	5.08	5.05	4.60	4.35	4.32	4.91
Ladies of Maccabees (Michigan).....	4.1	6.1	4.4	4.3	5.8	5.1
Woodmen of the World (Pacific Jurisdiction).....	.....	.....	.....	5.34	5.29	5.40
Knights of Maccabees (Michigan).....	5.70	5.39	5.93	5.88	5.85	6.09
Independent Order of Foresters.....	5.39	5.67	5.50	5.56	5.7	6.30
Ladies' Catholic Benevolent Association.....	6.38	6.46	5.37	5.73	6.	6.46
Protected Home Circle.....	5.	6.	6.53	5.96	6.8	6.62
Ladies of Maccabees (World).....	3.6	5.61	5.60	5.74	4.82	6.9
Home Forum Benefit Order.....	2.56	3.50	4.	5.2	6.	7.
Knights of Maccabees (World).....	6.05	5.78	5.66	6.	6.	7.
Woodmen of the World.....	4.98	5.48	5.07	6.	7.	7.2
Improved Order Heptasophs.....	8.	8.	8.	8.	9.	8.
National Union.....	7.61	8.20	8.70	7.88	8.52	9.47
Knights of Pythias (Endowment).....	12.06	11.01	10.95	10.98	10.52	10.77
Royal Arcanum.....	8.74	9.19	9.45	9.43	9.87	11.02
Ancient Order of United Workmen.....	10.43	10.48	10.52	10.86	11.32	11.36
Order of Golden Cross.....	12.16	9.73	10.21	11.12	8.86	11.67
Knights of Honor.....	16.4	16.6	17.6	17.08	21.7	22.09

Table No. 13.

SHOWING AVERAGE AGE OF MEMBERSHIP IN  
 TWENTY OF THE LARGEST SOCIETIES,  
 SIX YEARS, 1895-1899, INCLUSIVE.

Name of Society.	Jan.	Jan.	Jan.	Jan.	Jan.	Jan.
	1, 1895.	1, 1896.	1, 1897.	1, 1898.	1, 1899.	1, 1900.
Royal Neighbors of America .....	.....	.....	35.44	35.46	35.27	34.65
Ladies of Maccabees (World).....	.....	33.	34.	34.	34.	35.
Ladies of Maccabees (Michigan).....	33.	37.	36.	35.	37.	35.
Ladies' Catholic Benevolent Association.....	35.4	35.2	34.82	35.2	35.6	35.3
Woodmen of the World (Pacific Jurisdiction).....	33.	33.	33.	33.50	36.5	35.8
Independent Order of Foresters.....	34.8	35.35	35.49	35.46	35.85	35.9
Modern Woodmen of America.....	36.99	36.96	36.76	36.46	36.50	36.13
Knights of Maccabees (World).....	35.66	36.	35.75	35.80	36.	36.25
Woodmen of the World.....	36.87	36.42	35.99	36.09	36.3	36.8
Knights of Maccabees (Michigan).....	35.	35.	36.	37.	37.	37.
Court of Honor.....	.....	42.65	34.75	35.18	36.81	37.07
Protected Home Circle.....	37.5	36.5	37.2	37.53	38.56	38.08
Home Forum Benefit Order.....	33.33	34.2	35.1	37.4	38.	38.14
Improved Order Heptasophs.....	38.1	38.	38.	38.	38.76	38.86
Ancient Order of United Workmen.....	41.	41.	41.	41.	41.	41.
National Union.....	39.87	40.48	40.90	41.11	42.06	41.71
Knights of Pythias (Endowment).....	41.26	41.27	40.72	40.51	41.12	41.80
Royal Arcanum.....	40.22	40.32	40.41	40.96	41.	42.13
Order of Golden Cross.....	.....	41.99	41.99	.....	42.75	42.63
Knights of Honor.....	47.2	47.9	48.5	47.	47.8	49.

Table No. 14.

## ACTUARIES' TABLE OF MORTALITY.

From "The Three Systems of Life Insurance," by Mervin Tabor, late  
Actuary of the Insurance Department of Illinois.

<i>Age.</i>	<i>Number living.</i>	<i>Deaths each year.</i>	<i>Per cent of deaths to the living.</i>	<i>Expectation of life.</i>
10	100,000	676	.006760	48.36
11	99,324	674	.006786	47.68
12	98,650	672	.006812	47.01
13	97,978	671	.006848	46.33
14	97,307	671	.006896	45.64
15	96,636	671	.006944	44.96
16	95,965	672	.007003	44.27
17	95,293	673	.007062	43.58
18	94,620	675	.007134	42.88
19	93,945	677	.007206	42.19
20	93,268	680	.007291	41.49
21	92,588	683	.007377	40.79
22	91,905	686	.007464	40.09
23	91,219	690	.007564	39.39
24	90,529	694	.007666	38.68
25	89,835	698	.007770	37.98
26	89,137	703	.007887	37.27
27	88,434	708	.008006	36.56
28	87,726	714	.008139	35.86
29	87,012	720	.008275	35.15
30	86,292	727	.008425	34.43
31	85,565	734	.008578	33.72
32	84,831	742	.008747	33.01
33	84,089	750	.008919	32.30
34	83,339	758	.009095	31.58
35	82,581	767	.009288	30.87
36	81,814	776	.009485	30.15
37	81,038	785	.009687	29.44
38	80,253	795	.009906	28.72
39	79,458	805	.010131	28.00
40	78,653	815	.010362	27.28
41	77,838	826	.010612	26.56
42	77,012	839	.010894	25.84
43	76,173	857	.011251	25.12
44	75,316	881	.011697	24.40
45	74,435	909	.012212	23.69
46	73,526	944	.012839	22.97
47	72,582	981	.013517	22.27
48	71,601	1,021	.014260	21.56
49	70,580	1,063	.015061	20.87
50	69,517	1,108	.015939	20.18
51	68,409	1,156	.016898	19.50
52	67,253	1,207	.017947	18.82
53	66,046	1,261	.019093	18.16
54	64,785	1,316	.020313	17.50

## ACTUARIES' TABLE OF MORTALITY.—CONTINUED.

<i>Age.</i>	<i>Number Living.</i>	<i>Deaths Each Year.</i>	<i>Per Cent of Deaths to the Living.</i>	<i>Expectation of Life.</i>
55	63,469	1,375	.021664	16.86
56	62,094	1,436	.023126	16.22
57	60,658	1,497	.024679	15.59
58	59,161	1,561	.026386	14.97
59	57,600	1,627	.028247	14.37
60	55,973	1,698	.030336	13.77
61	54,275	1,770	.032612	13.18
62	52,505	1,844	.035120	12.61
63	50,661	1,916	.037840	12.05
64	48,744	1,990	.040826	11.51
65	46,754	2,061	.044082	10.97
66	44,693	2,128	.047614	10.46
67	42,565	2,191	.051474	9.96
68	40,374	2,246	.055630	9.47
69	38,128	2,291	.060087	9.00
70	35,837	2,327	.064933	8.54
71	33,510	2,351	.070158	8.10
72	31,159	2,362	.075805	7.67
73	28,797	2,358	.081884	7.26
74	26,439	2,339	.088468	6.86
75	24,100	2,303	.095560	6.48
76	21,797	2,249	.103179	6.11
77	19,548	2,179	.111469	5.76
78	17,369	2,092	.120444	5.42
79	15,277	1,987	.130065	5.09
80	13,290	1,866	.140406	4.78
81	11,424	1,730	.151436	4.48
82	9,694	1,582	.163194	4.18
83	8,112	1,427	.175912	3.90
84	6,685	1,268	.189678	3.63
85	5,417	1,111	.205095	3.36
86	4,306	958	.222480	3.10
87	3,348	811	.242234	2.84
88	2,537	673	.265274	2.59
89	1,864	545	.292382	2.35
90	1,319	427	.323730	2.11
91	892	322	.360987	1.89
92	570	231	.405263	1.67
93	339	155	.457227	1.47
94	184	95	.516304	1.28
95	89	52	.584270	1.12
96	37	24	.648640	.99
97	13	9	.692308	.89
98	4	3	.750000	.75
99	1	1	1.000000	.50

## Record of Benefit Certificates.

<i>Year.</i>	<i>In Force Beginning of Year.</i>	<i>Adopted During the Year.</i>	<i>Net Gain.</i>	<i>Discontinued by Death.</i>	<i>In Force at Close of Year.</i>
1883.....	.....	562	562	.....	562
1884.....	562	788	710	2	1,272
1885.....	1,272	3,694	3,297	6	4,569
1886.....	4,569	4,706	3,730	22	8,299
1887.....	8,299	8,139	6,987	40	15,286
1888.....	15,286	11,943	9,694	85	24,980
1889.....	24,980	17,950	14,564	100	39,547
1890.....	39,547	12,354	3,147	216	42,694
1891.....	42,694	14,348	9,391	286	52,085
1892.....	52,085	25,139	20,559	329	72,644
1893.....	72,644	24,385	15,579	451	88,223
1894.....	88,223	36,584	26,722	527	114,945
1895.....	114,945	52,005	43,836	704	158,781
1896.....	158,781	62,852	47,755	870	206,536
1897.....	206,536	64,690	53,048	1,033	259,584
1898.....	259,584	85,788	66,904	1,309	326,488
1899.....	326,488	125,633	101,873	1,892	428,361
Grand Totals.....	.. . . .	551,010	428,361	7,872	. . . . .



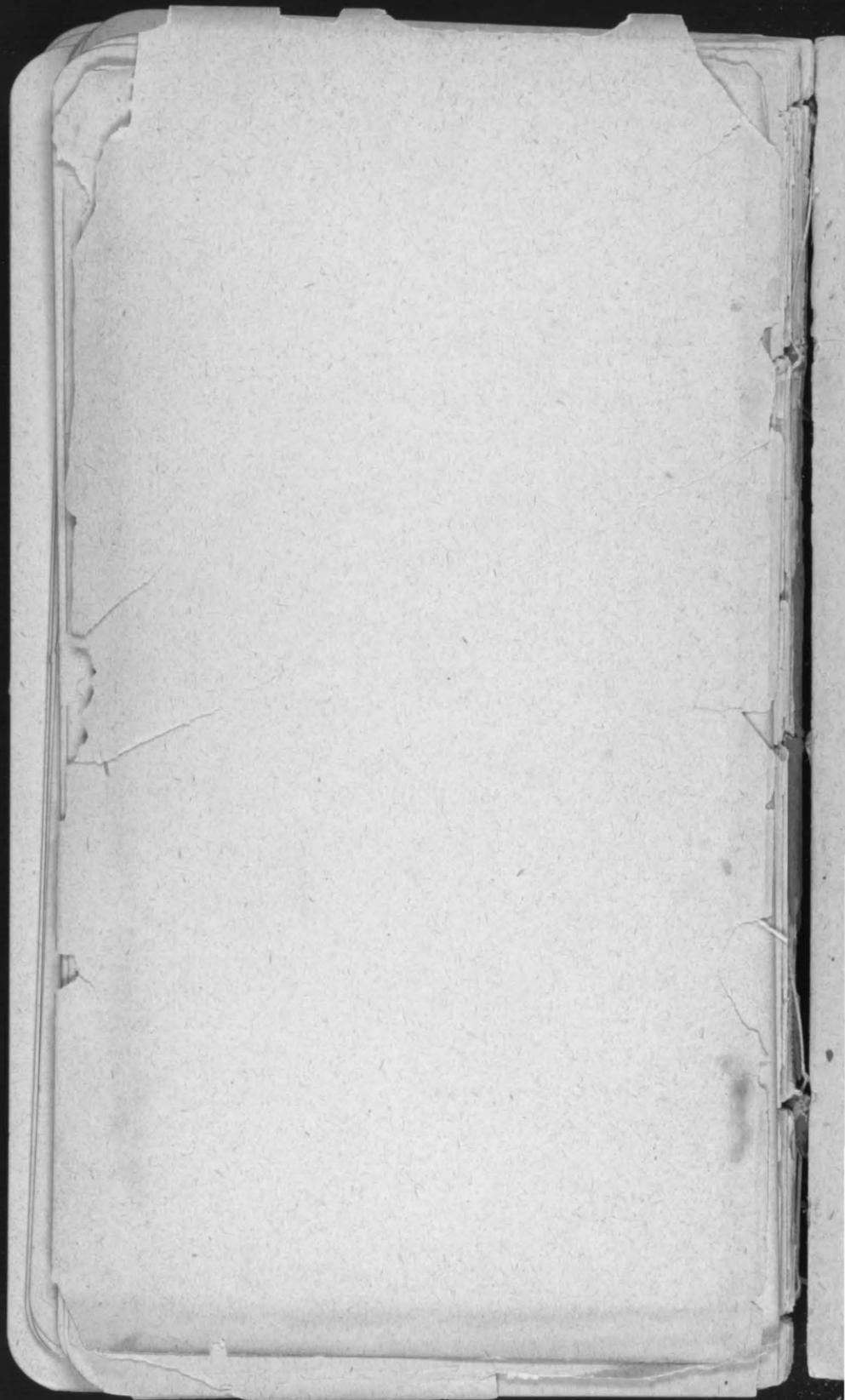
APPENDIX.

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Modern Woodmen of America Statistics.

YEAR 1899.

MEMBERSHIP S



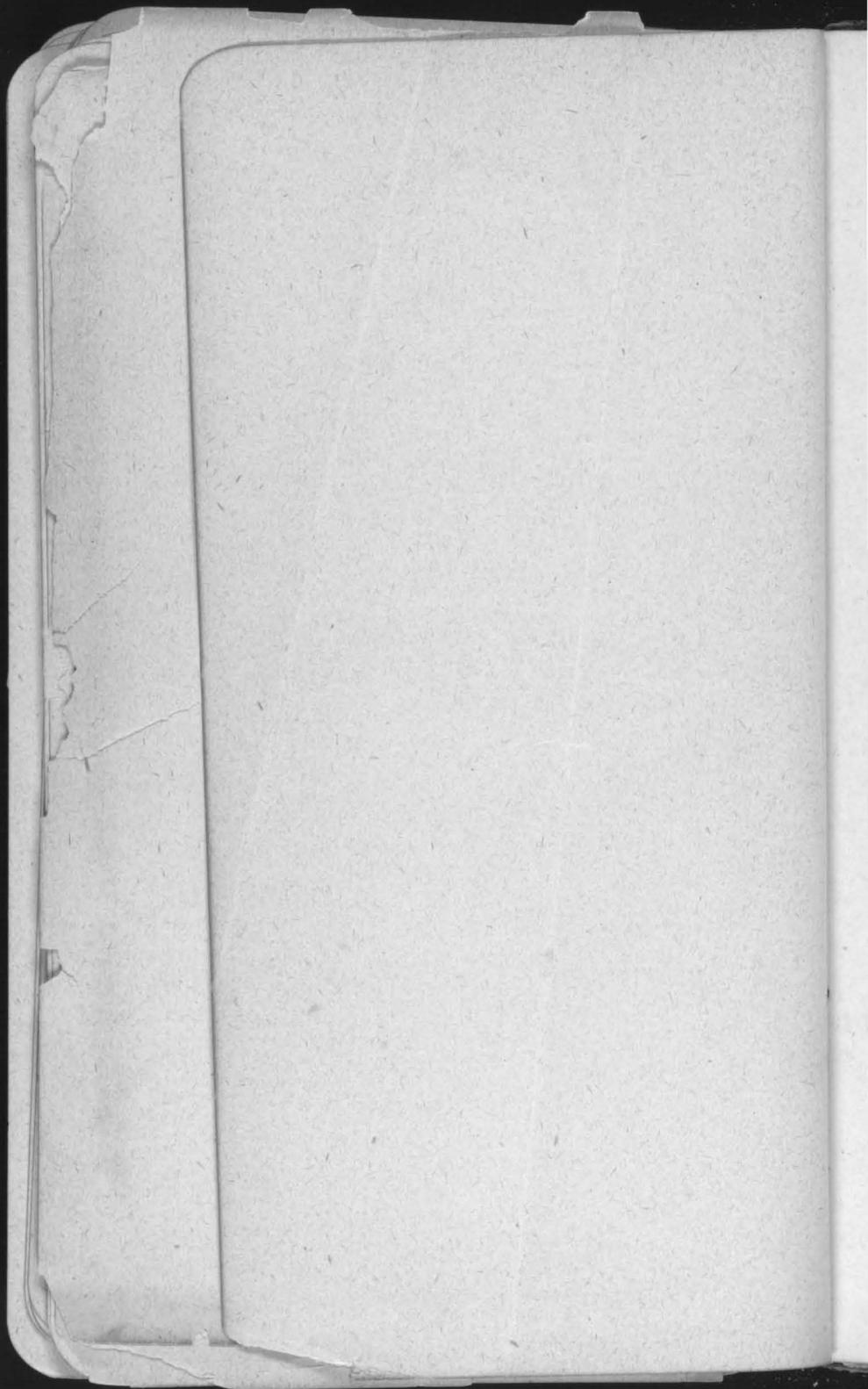
MEMBERSHIP STATEMENT FOR THE MONTH ENDING DECEMBER 31, 1899.

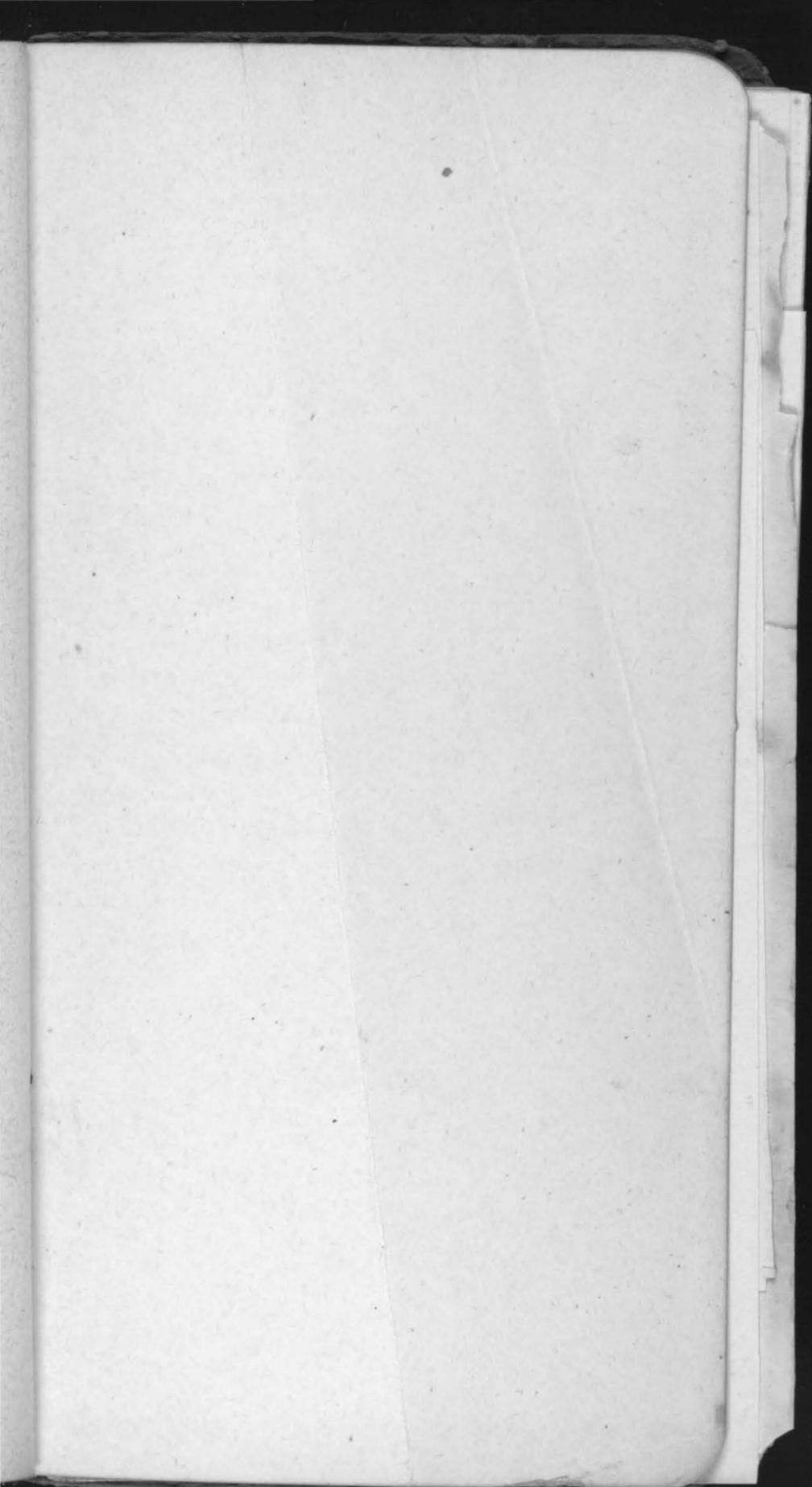
	In Good Standing Nov. 30, 1899.		Deduct Deaths.		Add Reinstated.		In Absolute Good Standing.		Gain for Month.		Add Social or Frat. Members.	No. of Camps.	Cfs. Issd. in Dec. 1899. New Camps.		Old Camps.	Total.
	No.	Am't.	No.	Am't.	No.	Am't.	No.	Am't.	No.	Am't.						
Illinois	102,411	\$204,688,000	51	\$105,000	1,287	\$ 2,224,000	103,647	\$206,807,000	1,236	\$2,119,000	2,248	1,369	289	1,990	2,279	
Iowa	55,055	101,477,000	24	47,000	894	1,476,000	55,925	102,906,000	870	1,429,000	3,493	901	179	1,431	1,610	
Wisconsin	38,786	66,425,500	16	25,500	543	844,000	39,313	67,244,000	527	818,500	1,448	668	82	687	769	
Kansas	43,778	81,933,000	18	38,000	553	916,500	44,313	82,811,500	535	878,500	2,398	727	34	984	1,018	
Nebraska	35,550	67,616,000	15	31,000	413	688,000	35,948	65,308,000	398	657,000	1,311	561	.....	806	806	
Minnesota	33,996	58,310,000	13	26,000	636	938,500	34,619	59,222,500	623	912,500	2,420	575	146	724	970	
Michigan	20,913	34,083,000	7	14,000	661	939,000	21,567	35,008,000	654	925,000	904	370	201	585	736	
South Dakota	9,191	17,179,000	3	7,000	68	110,500	9,256	17,282,500	65	103,500	956	215	12	265	277	
North Dakota	6,953	12,849,500	4	9,000	62	105,500	7,011	12,946,000	58	96,500	782	168	15	216	231	
Missouri	38,274	66,784,500	13	21,000	893	1,411,000	39,154	68,174,500	880	1,390,000	1,981	758	141	1,192	1,333	
Indiana	12,493	20,922,500	5	10,000	362	549,500	12,850	21,462,000	357	539,500	714	323	78	480	558	
Ohio	9,108	15,286,500	7	10,000	308	440,000	9,409	15,716,500	301	430,000	512	221	87	319	406	
West Virginia	1,143	2,251,000	..	.....	88	146,000	1,231	2,397,000	88	146,000	27	41	89	63	152	
Pennsylvania	2,837	5,207,000	2	6,000	167	314,000	3,002	5,515,000	165	308,000	78	117	93	162	255	
Wyoming	673	1,174,000	..	.....	14	28,000	687	1,202,000	14	28,000	81	27	.....	22	22	
Montana	1,744	3,801,500	..	.....	123	254,000	1,867	4,055,500	123	254,000	162	46	24	103	127	
Idaho	771	1,398,500	..	.....	119	218,000	890	1,616,500	119	218,000	78	42	83	46	129	
Washington	3,018	5,808,000	5	9,000	161	285,000	3,174	6,084,000	156	276,000	144	94	93	150	243	
Oregon	1,298	2,505,500	..	.....	52	73,000	1,350	2,578,500	52	73,000	52	30	18	85	103	
California	382	736,000	..	.....	120	226,000	502	962,000	120	226,000	40	23	116	148	264	
Colorado	221	475,000	..	.....	63	120,000	284	595,000	63	120,000	18	10	58	129	187	
Oklahoma	1,289	2,155,500	1	2,000	248	380,500	1,536	2,534,000	247	378,500	101	75	109	225	424	
Indian Territory	277	509,500	1	2,000	84	147,000	360	654,500	83	145,000	16	22	78	46	124	
Maryland	30	38,500	..	.....	26	38,000	56	76,500	26	38,000	1	3	26	14	40	
New Jersey	88	135,000	..	.....	14	26,000	14	26,000	14	26,000	3	1	14	19	33	
Connecticut	56	86,000	..	.....	38	71,500	126	206,500	38	71,500	1	6	25	12	37	
Vermont	64	86,000	..	.....	47	78,000	103	164,000	47	78,000	2	4	.....	36	36	
Maine	26	45,000	..	.....	17	27,000	81	113,000	17	27,000	9	4	17	18	35	
.....	.....	.....	..	.....	60	102,500	86	147,500	60	102,500	5	4	53	43	96	
Totals	420,425	\$773,996,500	185	\$362,500	8,121	\$13,177,000	428,361	\$786,811,000	7,936	\$12,814,500	19,985	7,405	2,250	11,050	13,300	

Total, beneficiary and social, in good standing December 30, 1899.....448,346  
 Certificates outstanding, adoptions not reported ..... 12,500

In December '99 { Camps chartered ..... 161  
 { Certificates written ..... 13,300

Grand Total.....460,846





JUN 26 1900

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JUN 28 1900





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Wooden Women of America Membership Exhibit by States, by Classes, and by Ages, March 31st, 1900.

Table with columns for Age (18-81) and Grand Totals (No. and Amount). Rows list states: ILLINOIS, IOWA, WISCONSIN, KANSAS, NEBRASKA, MINNESOTA, MICHIGAN, SO. DAKOTA, NO. DAKOTA, MISSOURI, INDIANA, OHIO, W. VIRGINIA, PENN., WYOMING, MONTANA, IDAHO, WASHINGTON, OREGON, CALIFORNIA, COLORADO, OKLAHOMA, IN. TERRITORY, MARYLAND, DELAWARE, NEW JERSEY, CONNECTICUT, RHODE ISL., VERMONT, MAINE, and Recapitulation.

