N. Y. State Relief Ass'n, Albany, 1880.	1884	1,654	13 00
	1885	1,640	16 00
	1886	1,415	18 00
	1887	1,936	18 00
Oddfellows' Mutual Ben., Charlestown, Mass., 1881.	1884	505	13 80
	1885	539	27 20
	1886	538	18 90
	1887	562	18 60
Oddfellows' Mutual Benefit, Lowell, Mass., 1883.	1884	788	13 00
	1885	779	24 60
	1886	753	15 90
	1887	741	13 40
Oddfellows' Mutual Relief, Worcester, Mass., 1879.	1884	1,316	15 80
	1885	1,315	12 50
	1886	1,315	19 50
	1887	1,313	19 50
Owego Mut. Ben , Owego, N.Y., 1881.	1884	1,479	9 00
	1885	3,205	18 00
	1886	1,968	30 00
	1887	1,138	43 80
Phœnix Mut. Aid, Cincinnati, O., 1882.	1884	545	14 50
	1885	679	20 00
	1886	701	30 20
	1887	574	30 20
Salem Mut. Benefit Salem, Mass., 1882.	1884	980	13 20
	1885	989	12 50
	1886	1,006	15 00
	1887	1,025	15 00
Security M.Benefit, New York, N.Y., 1882.	1884	647	9 87
	1885	815	10 84
	1886	1,830	12 20
	1887	2,634	16 00
Southern Tier, Masonic, Elmira, N.Y., 1868.	1884	3,397	22 00
	1885	3,325	22 30
	1886	2,714	26 80
	1887	2,291	28 80
Union Masonic R., Newton, Mass., 1879.	1884	1,036	11 70
	1885	1,015	16 60
	1886	677	14 20
	1887	630	17 20
Warren Fraternal, Lynn, Mass., 1882.	1884	800	18 60
	1885	1,083	18 80
	1886	1,005	22 30
	1887	829	26 00
WesternMasonic R, Rochester, N.Y. 1871.	1884	972	27 00
	1885	854	29 10
	1886	738	26 60
	1887	673	25 20

Footing up the results as to the cost per $1,000 of insurance carried, it will be seen that if John Smith held a certificate of $1,000 in each of say thirty societies, or $30,000 of insurance in all, the cost the first year would have been $346.32, and the last year $610.22, as follows:—

In 1884....	$346.32 or	$11.54 per	$1,000
In 1885....	491.30 or	16.38 "	"
In 1886....	595.00 or	19.83 "	"
In 1887....	610.22 or	20.34 "	"

Take off the $4, and $7.54 and $16.34 will be the net death-loss assessments in 1884 and 1887 respectively. This shows a growth of more than double in three years' time. Such, it must be noted, is the average of thirty societies, including some of the largest and most vigorously advertised, such for instance as the Chosen Friends, with 32,925 members, the Knights of Pythias, with 17,073 members, and the Mutual Reserve Fund, of N. Y., with 42,925 members. The mortality rate of the last named society has more than trebled in the three years, notwithstanding the addition of 21,846 new members to its list. Such an influx of fresh lives should have been almost sufficient to prevent any increase, according to the theory. Little wonder that its increase of membership the past year has only been 4,672, as compared with an increase of 10,509 in 1885, in which year the assessments were low. Double assessments, such as have become so common of late, cut in two ways: first, in causing many old members to take alarm and drop out, and secondly, in deterring thoughtful people from rushing in. Membership in a society which has to double or treble its assessments in so short a space of time will not generally be deemed very desirable, or worth paying an entrance fee for. The Friends and the Knights had each a high assessment in 1884, but that for 1887 is still higher, and hence neither of them has been able to secure many new members during the three years. The number of the Knights of Pythias is less now than it was two years ago, and the mortality amongst them about double that of younger societies competing with them for "fresh blood." Without the new recruits an assessment concern must very soon disintegrate, under the increasing load of aged or infirm members.

RECENT LEGAL DECISIONS.

Re Central Bank v. Yorke.—Yorke was a Government contractor. In order to furnish security to the Government he deposited with the Central Bank his promissory note and obtained therefor a deposit receipt, which he left with the Government. The bank went into liquidation, and soon afterward Yorke was notified that he must replace the deposit receipt by other security. Yorke took an assignment of the receipt and notified the bank. The bank threatened Yorke with action on the note, whereupon he filed a petition asking leave to set off the deposit receipt against the note. The Chancellor held that he might do so, as the maker of a note to the bank was a mere debtor and not a contributory. Also that a debtor who is also a shareholder, and so a contributory, is not a contributory as to the debt which arises out of an independent transaction. Held also, that a man can buy up debts for the purpose of setting them off against a liability of his own to the bank, provided he is not a contributory, but since all shareholders are contributories they cannot acquire debts for purposes of set-off.

Regina v. Budway.—Under the Lord's Day Act it is not lawful for any "merchant, tradesman, artificer, mechanic, workman, laborer, or other person whatsoever" to do or exercise his ordinary calling. The defendant, a servant of Chas. Brown, livery stable keeper, Toronto, was convicted for driving a party of strangers in a cab through the city on a Sunday. The Court of Queen's Bench quashed the conviction, on the ground that the Act certainly does not apply to the servant, even if it does to the owner.

Regina v. Caton.—The town of M. passed a by-law which provided that, "No transient trader or other person occupying a place of business in the town of M. for a temporary period less than one year, and whose name has not been duly entered on the assessment roll for the current year, shall * * * offer goods, wares, and merchandise for sale * * * within the limits of the town of M., without or until he shall have first duly obtained a license for that purpose." Under this by-law the defendant was convicted. Held, on motion to quash conviction, that the town had power under 42 Vic, c. 31, s. 22, to pass such a by-law.

American Security Co. v. Neeley.—Neeley sold property in Toronto to one Abbott, who paid him by a draft payable to his own order, and after his name in the draft was the word "Secretary." Neeley cashed the draft, receiving the value of it from the bank on which it was drawn. Abbott, who was secretary of the Supreme Council of Royal Templars of Temperance, had absconded from the United States and brought the draft to Toronto. The American Surety Co. paid their guarantee of Abbott's faithfulness to the Templars, whose property the draft was, and brought action against Neeley to recover the amount of it, on the ground that the word "Secretary" on the face of the draft was sufficient to warn Neeley that Abbott had not acquired it personally, and therefore this intimation was enough to put him on inquiry. The Court of Queen's Bench held that this designation, "Secretary," was nothing more than a personal one, and could not charge Neeley with knowledge or means of knowledge that Abbott, although he had the right to endorse, could only do it in favor of some certain person, and so put him on inquiry.

MONTREAL GRAIN SHIPMENTS.

The question may well be asked, as it is by a Montreal paper recently, "What has become of all the grain?" when one compares receipts and shipments of breadstuffs at Montreal this season thus far with those of former years. Well, it may be that speculation in Chicago, which has the effect of keeping prices of grain above export values, retains much that would otherwise move eastward. But a more potent reason for the short supply of grain by the St. Lawrence route this season is the cheaper freights *via* New York. All the grain arrived at Montreal up to July 4th this year amounted to only 3,390,000 bushels, compared with 7,000,000 busheis last year to same date, 7,277,000 in 1886, and 5,665,000 bushels in 1885. The quantities of different grains are 1,937,080 bushels wheat, 335,477 bushels peas, 314,803 bushels oats, 56,219 bushels barley, no rye, and 750,069 bushels corn—all less in quantity than last year except corn. Flour and meal, too, are in smaller compass. The shipments from Montreal from the 1st of January to the 4th of July last were as in the following comparative table, taken from the *Gazette's* official statement:

	Total Shipments.		
Grain and Flour.	1888.	1887.	1886.
Wheat, bush	3,597,440	3,579,833	1,768,186
Corn "	433,475	2,413,568	938,226
Peas, "	1,226,156	962,408	1,098,558
Oats, "	389,897	1,392,217	680,278
Barley, "	5,471	5,588	20,143
Rye, "	104,986	15,925	31,229
Flour, brls......	290,980	220,102	243,618
Oat and cornmeal brls	21,480	31,026	47,724

Shipments of merchandise other than grain make a somewhat better showing for the period stated:

	Total Shipments.		
	1888.	1887.	1886.
Ashes, brls......	1,609	1,873	2,367
Butter, pkgs....	23,772	16,979	24,221
Cheese, "	310,406	343,536	288,024
Pork, brls	5,899	4,355	8,644
Lard, "	7,332	6,907	8,555
Beef, brls. & tcs..	801	216	880
Dressed hogs ..	3,353	3,476	1,253
Tallow, brls	173	27	1,191
Petroleum, brls..	540	3,461	3,713
Leather, rolls ..	1,803	5,183	3,671
Hams and bacon, pkgs..........	27,131	41,846	39,789

SUGAR.

There are some rather exciting features in the sugar market. The New York market is very firm and advancing daily; the statistical position is unusually strong, showing an increase in stocks of principal countries at 1st June equal to 37 per cent. as compared with same date 1887. On the other hand, of course, it is to be remembered that the beet crop is turning out better than was expected, and also that the American market has been