

connection it should be pointed out, as The Post Magazine takes occasion to remark, that the basis of the eighth valuation is at least as stringent as that of its predecessors and that the financial improvement shown is therefore a real one and not due to any relaxation in this respect.

The number of members in those lodges which are completely solvent is 434,952, *i.e.*, about 58 per cent. of the whole, as against 306,151, or 54 per cent., at the previous valuation. The number of members in lodges showing a deficiency is 312,355, *i.e.*, about 42 per cent. of the whole, as against 336,014, or 46 per cent. previously. Lest, however, mistaken ideas as to the solvency of these deficiency lodges should be entertained, it is pointed out that the average proportion of assets to liabilities in such lodges is 91.5 per cent. British weakness in this case would be accounted notable strength on this side of the Atlantic. And steady improvement in this regard has been shown over the last four valuations, the proportions shown by the three preceding ones being:—in 1890, 86.6 per cent.; in 1895, 87.2 per cent.; in 1900, 89.7 per cent. The Post Magazine points out that the improvement is even greater than these figures indicate, for it is to be noted that whilst the total number of deficiency lodges has fallen, since 1890, from 2,004 to 1,658, the number of lodges in very serious deficiency—say with less than 80 per cent. of assets to liabilities—has declined in the same period from 562 to 176.

Contrast such a state of affairs with that of any assessment-based society in America. The Spectator's tabulation of forty leading orders, shows assets of less than \$65,000,000 available for over \$5,500,000 of membership's certificates. In other words these orders have in hand but a fraction over one per cent. of the "benefits" they have undertaken to pay at some future date.

It is not necessary to go to the critics of assessmentism for proofs of its waning strength. The report of the committee on statistics at the National Fraternal Congress held this month at Boston gives food for thought to members everywhere. Take the matter of mortality saving—that reputed strong card with the fraternalists. According to the report the number of lives under observation during 1908 was 3,163,788, and the number of deaths among them, 29,026. Of this number of lives 2,553,424 were under 50 years of age at the close of 1908, and among this number the deaths were 15,836. The expected number of deaths based on the National Fraternal Congress table of mortality for the entire number of lives under observation would be 28,919, making the actual 100.37 per cent. of the expected. For the first time since the National Fraternal Congress began its investigation of the question of mortality, the actual number of deaths has exceeded the expected. The excess as yet may be very slight, only 107 in a total of 29,026, but as the orders grow older, the adverse showing is bound to become more pronounced. Among the members under 50 years of age, the actual deaths were 91.25 per cent. of the expected, while among those 50 years of age and upward the actual was 113.17 per cent.

The foregoing affords striking proof that the process of "adverse selection" goes steadily on in all fraternal orders after they pass the "first flush of their youth."

From Western Fields.

A BANK'S CAREFUL CROP ESTIMATE.

West's Grain Likely to Have Value of About \$160,000,000 to Farmer—Hearty Greeting to Lord Strathcona—Progress of British Columbia.

Among the various August estimates of the West's crops that of the Canadian Bank of Commerce always attracts special interest. The figures are carefully compiled under the supervision of Mr. John Aird, superintendent of the Central Western branches of the bank. The reports of nearly 400 special correspondents are closely considered, and form the basis of the completed estimate—reasonable percentages for further depreciation and damage being allowed.

For the three prairie provinces the bank's estimate this year is as follows, dealing with the three principal grain crops.

	Bushels.	Farm value.
Wheat, at 88c	113,979,336	\$100,301,815
Oats, at 30c	157,537,750	47,261,325
Barley, at 40c	24,324,648	9,729,859
Total	295,841,734	\$157,292,999

Returns from flax seed should bring the total up to about \$160,000,000, as compared with about \$115,000,000 in 1908, if the returns of the three provincial governments be accepted. The Dominion Government report estimated 105,000,000 bushels of Western wheat for last year, or over 7,000,000 more than the provincial departments of agriculture showed in their tabulations.

New wheat samples, ground and made into flour in the Ogilvie laboratories, are pronounced as of notably excellent quality.

Oh, Where are the Reapers?

Just now the West's one great concern is the obtaining of sufficient harvest help. Thus far, rather less than 13,000 men from Eastern Canada have gone on the four excursions, divided as follows:—Maritime Provinces, 2,600; Ontario (first excursion), 4,000; Quebec and North Ontario, 3,000; second excursion from Toronto, 3,000. This makes a total of 12,600, or scarcely more than half the 25,000 called for by the Western farmers.

Officials of the Canadian Pacific state that every one of the 12,600 men sent West so far has been snapped up immediately he reached his destination, at wages averaging \$2 a day and all found. Advances received by the Canadian Pacific are to the effect that the demand for men is very keen, and every effort is being made to secure as many men as possible, while several excursions were cancelled last year, owing to the lack of demand for men.

An additional harvesters' excursion from the Maritime Provinces will be run on September 8th. The next regular excursion leaves Toronto on the 27th, and another will leave on September 7th. The finally final excursion will be run from Toronto on September 10.

Winnipeg's Noted Guests.

At mid-week Winnipeg gave her hearty greetings to Lord Strathcona. Mayor Evans presented the civic address of welcome, contained in a solid silver casket of rich design. This presentation and Lord Strathcona's reply were followed by the reading of