

tions that the funds appear to be well invested, and as far as current terms and deferred risks (as set forth in the fifth schedule to the Board of Trade) are concerned, they are more than ample to meet all liabilities. We think, nay, we feel sure, that this important Order has a great future before it, and we, therefore, have no hesitation in strongly recommending it to the careful consideration of readers of *The Civil Service Gazette*, and, further, to obtain full information from the chief office of the Order, or from the London office whose address we have given.

(*The Commercial World*, July 1st, 1899.)

At the 31st December, 1897, this Canadian fraternal Order had 3,890 British Contracts in force, assuring £967,900, the annual premiums payable thereon being £12,104. This is a fairly large business, although not what we had been led to expect by the grandiloquent utterances from time to time of those officially associated with the Order. Nevertheless, the purely British business ought to be sufficiently extensive to secure for the Order a fair measure of attention in the columns of the contemporary press, such as it certainly has not received in the past. The publication, after acceptance by the Board of Trade, of the valuation of the assets and liabilities of the Order, as at 31st December, 1897, affords the requisite opportunity for making good past shortcomings in this respect, and we are glad to find the press rising to the occasion.

The actuary responsible for the calculations is Mr. C. H. F. Rea, who has performed his task with a conscientious regard for the dignity of his profession which is beyond praise. The subject is a very delicate one, but it is no use professing blindness when the affliction is not present, and, therefore, we do not hesitate to state that sheltering themselves behind the plea of taking their instructions from the directors, several consultants have appended their names to valuations, the conclusions in which were, to put it mildly, totally inadequate in so far as they exposed the true state of affairs. In not one, but half a score of places in this valuation made by Mr. Rea we have evidence too plain to be overlooked, unless wilfully, that the actuary has had a free hand, and that his aim throughout has been to expose everything in connection with the inner workings of the Order to the full light of day.

(*The Broad Arrow: The Naval and Military Gazette*.)

This well-known Order, to which we have previously had occasion to refer and commend, has recently issued the report of Mr. C. H. F. Rea, the eminent actuary, who has just completed an examination and valuation of the financial position of the Order. Shortly, it may be said that the report is in every way satisfactory, and fully confirms the good opinion we formed of its prospects and management, as well as of the financial security it ensures its members. Conducted on rigid lines of economy, and worked on the sure principles of trusteeship, its success was to our mind ensured, and it is gratifying to find how much this has proved to be so. The actuary reports: "The funds appear to be well invested, and as far as current term and deferred risks are concerned, they are more than ample to meet all liabilities."

"Having regard to these several advantageous features in your Society, and especially in considering the remarkable economy in management engendered under your special fraternal principles, I am of opinion that the members could enjoy assurance at a level premium (without any Assessment Clause) on exceptionally favorable terms."

These words afford strong endorsement in favor of the Order, but not more so than is warranted by the facts.

## In and About the Temple.

### The Boudoir of My Lady Nicotine.

#### Where the Forestry Tobacco Parliament Meets.

There was a time when the vending of tobacco was no' an esteemed profession in Canada, and the vendor kept his shop in a one-storey edifice that looked like an ill-used packing box stood on end. In that time the stock-in-trade consisted mainly of black-strap and hard plug, with corn-cobs and clays; while, for the luxurious-minded there might be a few briar-roots and packages of cut plug, and even boxes of cigars. The cigars had no Plimsoll mark, and you didn't know their proper draught; but men's lungs were stronger in those days. Nowadays the tobacco merchant is a sumptuous personage, who must needs have over his head the finest building in the city. Accordingly we find in the Temple Building itself a cigar store, where you can go in and buy the cheapest, and (if you haven't any more money than an editor), *admire* the most ornate lines of tobaccos, cigars, gold-mounted briar-roots and hand-made corn-cobs that ever the taste of man collected and displayed.

There was a time when the smoking of tobacco was a discouraged enchantment in this land of a clear atmosphere; when the smoker sat in a sawdust-carpeted and chromo-pictured room, and expectorated not wisely but too well. That the old order of things has passed, we may learn from the following enthusiastic description that has been made of the Temple Café smoking parlor:

"Two large rooms in the basement, immediately below the red room of the restaurant, are given over to the smokers, and they are complete in every detail.

The smoking parlor and reading room is a very handsome apartment, and is in itself worthy of special remark. The handsome ceilings, the beautifully decorated walls, the sombre metal work, the polished floor and the general appearance of the room are what might be expected of a room in the Temple Building. But the furniture which has been installed there makes the place particularly attractive. In the centre of the room is a large quarter-oak table, in itself a work of art. On one side is a large lounge filled with the best quality of