who joined ten or more years before at the then age of 54, or who are now joining at that age, when eight or ten years have elapsed. The deficit upon the few elderly members is "snowed under" by the small gains on a large number of new members. But it is there, all the same, and will assert itself in due time, when the rush is over. To illustrate this, let us take the case of a dozen different grand lodges of the A.O. U.W., contrasting the cost of death losses per $1,000 during 1888 in six of them, wherein the membership is almost at a standstill, with six others which nearly doubled their members in the past four years, as follows:—

FIRST TABLE.

Grand Lodges.	Members in 1884	Members in 1888	Death Cost per $1,000.
Kansas	6,288	12,935	$ 5 94
Massachusetts	6,073	14,129	6 10
Ontario	9,000	16,591	6 88
Iowa	2,099	3,688	7 70
Colorado	2,217	4,020	8 03
Minnesota....	2,908	6,042	8 32

SECOND TABLE.

Grand Lodges.	Members in 1884	Members in 1888	Death Cost per $1,000.
Pennsylvania..	14,700	15,346	$12 18
Indiana	2,240	2,541	14 16
Tennessee	1,912	2,316	15 06
Texas	1,895	2,480	15 60
Ohio	3,689	3,618	19 04
Kentucky	1,484	1,475	24 67

The deficits are pretty well "snowed under" in the first six cases by the heavy influx of new members, all of those grand lodges being young. But in the States where the Order was born, and many members are therefore becoming aged, deficits are cropping up heavily, to be met by "Relief Calls," of which eight have already been made, and more are coming. Dr. Oronhyatekha's I. O. F. has now 14,286 members, of whom upwards of 6,000, or nearly one-half, passed in through a favorable medical report within one year past, so that it is no wonder a surplus is just now being made. But who will say that such a proportion of new members to old can be kept up? The proportion is nearly 60 per cent. increase upon the 9,901 old members of a year ago; but allowing for lapses, let us call it 50, and see how much must be done to get as favorable conditions in future, during only the short space of ten years:—

Year.	New Members.	Old Members.
1888	6,000	9,901
1889	7,000	14,286
1890	10,500	21,000
1891	15,750	31,500
1892	23,600	47,250
1893	35,500	70,850
1894	53,000	106,300
1895	79,500	159,000
1896	119,250	238,500
1897	178,800	357,750
1898	268,250	536,550

Something like this must be done to keep up such an infusion of "new blood" over which the Doctor is just now rejoicing. It is easy to see how short-lived must be his triumph, and how certain his paper castle is to blow away when seriously tested by a decreasing membership, on account of his inadequate monthly rates. Dwelling in a tent is very nice while youth and summer lasts, but it takes something more solid than canvas, even if you have a little surplus of it, to keep out the howling winter storm when illness, old age, and decrepitude come on. And this winter time comes to all societies, old line and new line alike, when a large influx of new members ceases. Kansas, Massachusetts, and Ontario Grand Lodges of United Workmen are having their delightful summer just now, as may be seen from the preceding "first table," while the "sere and yellow leaf" is overtaking Pennsylvania and Indiana, and the real "winter of their discontent" is getting a grim hold upon Ohio and Kentucky. Look at the difference between young Ontario, which nearly doubled its membership in the four years, and old Kentucky and Ohio, whose membership decreased under a diet of $19.04 to $24.67 per $1,000 of risk carried. No wonder. But Kentucky and Ohio had their summer ten years ago or more, and the Foresters are evidently having theirs just now.

Though the Supreme Chief Ranger does not appear to be open to learn anything from THE MONETARY TIMES, being too much wedded to his aboriginal forestric plan, the rank and file of the Order are determined to at least commence the work of remodelling the rates. At the recent session of the Ontario High Court, the committee to which the matter was referred reported in favor of refusing all applicants upwards of 50 years of age. After discussion, however, the following more sensible resolution was adopted: "That any person can be initiated to the Order after the age of fifty, up to fifty-five years, only upon agreement to pay additional amounts each year as per actuarial cost of insurance." This is not final, as it must pass the Supreme body before becoming law. The Supreme body assembles in the Temperance Hall, Toronto, on Tuesday next, the 3rd of September. If ratified, the resolution will be one step in the right direction, and probably the most immediately urgent one; but it should be followed at once with another declaring that all present members should pay the same as those now joining at 50 years of age, so soon as they attain that age. And in a very few years at most this should be followed by the final step of requiring all present members, and all new ones, to pay annually increasing rates from the age of 30 and upward. If those of 50 and upwards should pay the actual cost of risk or stay out, so should those who have reached 30. Below that age it is not of so much moment. But the deficit upon the young members, if they pay only the present fixed rates, will be much greater than we have shown it to be on those of 54, after they have attained that age.

Dr. Oronhyatekha tries to cover his retreat by dwelling upon the cost of management of old line companies, as if the "cost of risk" or the American Experience Table had anything to do with that. In doing so he leaves out his medical examiner's fees, while including theirs. He also ignores the fact that such companies are building substantial institutions, calculated to endure to the end. He might as well compare the cost of running the business of the Montreal Bank with that of conducting a wigwam or council house, or of a wealthy farmer with that of a day laborer, or of a well-built house with that of a canvas tent. The two things are entirely different. The argument is as "lamentably weak" as High Secretary Dunn, of the Michigan High Court, recently said the I.O.F. "methods of work" were. He says, respecting the small increase of only two members per court last year: "This shows a lamentable weakness in our methods of work. The average membership should increase at a much greater rate than two members per court."

We conclude with a table from the *Boston Advertiser* showing at what an alarming rate assessments are increasing in all the leading assessment societies:

Names of Societies.	Deaths per 1,000 members. 1884.	1888.	Approximate per cent. increase.
Amer. Legion of Honor..	9·30	13·10	40
Home Circle............	6·90	8·50	20
Knights of Honor........	11·10	13 90	22
Kts. and Ladies of Honor..	5 60	7·03	20
Knights of Pythias.......	13·02	13·09	6
Royal Arcanum..........	7·35	8·50	15
United Friends	7·74	10·00	29
Bay State Benefit........	3·00	5·08	93
Chelsea Mutual..........	3·80	11·04	209
Eq. Reserve Fund, N.Y...	7·70	17·10	122
Hartford Life & Accident..	9·10	11·20	23
Golden Eagle Association..	5·00	20·20	304
Mutual Reserve, N.Y.... ..	3·01	9·13	195
N. E. Mutual Aid.........	10·40	18·40	80
N. E. Relief Association..	7·00	15·00	114
A.O.U W., Pennsylvania..	7·57	12·18	62

"These," says the editor of the *Advertiser*, "are but a few taken from a long list at hand, selected not as showing the most striking increase in the death ratio, but they are among the best and most favorably known of such organizations. With but one exception, in the case of fifty-seven assessment life insurance associations, each organization shows a more-or-less rapid increasing death rate."

THE BREAD WE EAT.

So eminent an English authority as Dr. Richardson, of London, has said that a white loaf is only half a loaf, as it is deficient in nutriment to the extent of 40 per cent. Still it is the ambition and pride of most housewives to excel in the whiteness of their bread. In a pound of bread made from superfine flour from which a great proportion of shorts is said to be eliminated there is found to be twenty grains less of potash salts than in bread made from flour not so purified (?) But the cook often panders to fashion in such matters and not to health, and so it comes about that the baking powder that will assist in producing the whitest bread or biscuits is the one that is likely to be popular notwithstanding the fact that alum, an injurious ingredient, is frequently the agent used to produce such result. The Assistant Dominion Analyst at Ottawa has just issued the result of his examinations of baking powders. He finds that in several instances entirely different compositions bear the same name, the possible result, he thinks, of a manufacturer changing his formula without giving any intimation by making a corresponding change in name. Of fifty four brands 13 were cream of tartar powders; 5 tartaric acid (with cream of tartar in some cases); 2 cream of tartar with carbonate of ammonia; 4 alum powders; 3 phosphate powders; 26 alum phosphate powders, and one bi-sulphate of potash. Eleven of the brands examined were imported powders from the United States. One was from London, England. Four of the American samples were cream of tartar powders; one each cream of tartar and car-