

reasons for some compromise, or for doing as little as possible consistent with the removal of any actual difficulty as to location of the line at any point where adventurers are to be found; but it is hard to believe that the latter would prove satisfactory.

THE A. O. U. WORKMEN.

The Ancient Order of United Workmen is one of the fraternal societies which has attracted many members, and whose assessments upon its members have proved a great help to many widows in the past. There is danger, however, of disappointment in the future to those who may rely upon the Order for life assurance.

The Canadian branch of the Ancient Order of United Workmen now numbers 15,618 members; therefore the amount of life insurance at risk is \$31,236,000, each death calling for \$2,000. In August of last year only two deaths occurred, calling for \$4,000, but in August of this year eleven claims were paid, of \$22,000 in all—a startling increase. And in July only \$10,000 was needed in 1887 against \$20,000 in 1888. The two months combined took only \$14,000 last year, compared with \$44,000 this year. That is, more than three times as much, though the membership has grown during the year ending with August last by only 1,861, or from 13,810 members to 15,171. No one can suppose that 1,861 new members, recently examined by the doctor and found to be sound, would make such an addition to the death calls. Of the number who died and thus occasioned the call of August 1st, only one member had joined the Order within the year. He was 35 years of age, and two others were aged 36 and 37 respectively; but the other seven averaged 48 years, one of them being 55. The average age of the ten was 44 years, which is very high for a society not yet ten years old.

During the first eight months of this year the assessments numbered twelve, as against nine for the corresponding months of last year. This is an increase of thirty-three and a third per cent. in the assessments over the same eight months of the previous year. And the increase in the death losses of July and August from \$14,000 to \$44,000 must be somewhat stunning to the "\$7.00 per \$1,000" people. If the mortality keeps on increasing in such a manner as this, it will compel the managers of the Order to ask, where is it going to land us? And if we go back another month, we find that June deaths in 1887 cost \$16,000 and this year \$24,000. Putting the three months of June, July, and August together, it is seen that \$66,000 was called for in those three months of this year, against only \$30,000 in the corresponding quarter of last year. This is an increase of over one hundred per cent. Should anything like this mortality continue, the Ontario membership will become pensioners on the Relief Fund before many moons, pretty much as Ohio and Kentucky have been. The increase of members of late has not kept up, even numerically, with what it has been previously. And if assessments are to continue 25 per cent.

greater it will be difficult to increase the membership in future. It is only fair to add that September and October have turned out better than July and August. This year's payments have been but \$20,000 for those two months against \$40,000 last year. Putting the five months of this year together, the deaths took a round sum of \$86,000 against \$70,000 for the corresponding months of last year—an increase of about twenty-five per cent. in the amount.

This journal has been maligned and misrepresented in the A.O.U.W. organs as if it were opposed to the "principles of fraternity," &c., but our readers will bear witness that not a word against the principles of fraternity has ever appeared in these pages. We have sought only to give correct information as to the position and prospects of the so-called insurance departments of such orders. It is true that we have warned the public against putting confidence in their ability to furnish real or permanent life insurance on the assessment basis. This cannot be done, no matter what the name or the temporary success of the order that attempts it. While people can get something valuable for almost nothing there will be plenty of takers; but when they are asked to give heavily, with no certainty of getting anything back, few will care to continue. Even the principles of fraternity will not, as experience teaches us, induce people to contribute long to a scheme which is not equitable and which unduly burdens the young and willing members.

The Ontario lodges are now paying a special extra assessment, apart from the above, entitled "Relief Call No. 8." This money goes to the Supreme or parent lodge in the United States, on account of its allotted mortality being now in excess of what it is obliged to collect from its own individual members. This lodge must make twenty-four assessments on its own members, and after Jan. 1, 1889, it must make thirty-six. For any excess over that number, in any year, relief calls are allowed to be made on the members in other grand lodge jurisdictions. As amended in 1877, the following are the assessments that each grand lodge must collect from its own members, in a year after the 1st of January next, before it can call for relief from other lodges, viz. :—

Kansas.....	18
Iowa & Ontario.....	19
Michigan & Massachusetts.....	20
Oregon, Wisconsin, & Illinois....	21
Minnesota.....	22
Maryland, N.Y., & Pennsylvania. 23	
Nevada, Colorado.....	23
California.....	24
Nebraska & Missouri.....	25
Georgia.....	32
Indiana.....	34
Texas & Tennessee.....	35
Supreme Jurisdiction.....	36
Ohio.....	37
Kentucky.....	42

Exactly what will happen when all the lodges have exceeded the above allotted calls, and there are no more new grand lodges to get relief from, has not yet been determined.

That such a time is coming may be seen from the experience of ten carefully-conducted old-line insurance companies in

Canada, whose full premium receipts are now unequal to their death losses, though ten years ago they were quite sufficient for them. We give the premiums and death losses of three years, 1876-7-8, compared with those of the past three years:

Names of Companies.	1876-7-8.		1885-6-7.	
	Premiums.	Deaths.	Premiums.	Deaths.
Edinburgh.....	\$ 69,269	\$ 40,394	\$ 42,013	\$ 16,176
Life Ass. Scot.	365,301	18,440	194,760	211,026
North British	65,509	33,916	62,524	113,871
Queen.....	33,927	23 129	24,197	36,204
Reliance.....	79 332	20,906	36,213	28,708
Royal.....	87,349	94,805	6:707	49,156
Scot. Amicable.....	65,081	51,665	25,404	39,174
Scot. Provident.....	14,339	973	12,471	31,04
Scot. Provincial.....	118,919	110,273	63,860	98,809
Star.....	54,144	18,008	58,351	36,840
Totals.....	\$973,070	\$380,539	\$561,934	\$700,468

In the case of these companies the premiums were more than the death claims during the first period by \$392,531, but the balance in the later period is the other way by the sum of \$118,564. Most of these companies have ceased taking on new business in Canada, for one reason or another, but they are all sound companies. Their members are growing old, but their widows have something more solid to depend upon than a mere promise to pass round the hat after the decease of the policy-holders.

BETTER BUTTER.

The importance to Canada of dairying is emphasised in a series of letters to the press now in course of publication by Mr. W. H. Lynch, of Danville, Que. The production of better butter by the farmers and dairymen of the Dominion is the goal to which his efforts tend, and no observant person will deny that the object is a worthy one. Re-classifying our exports, as given in the Trade and Navigation returns for 1887, the writer mentioned gives the following list, including under agriculture (the Field) animals and their products, furs excepted, which he classified separately:—

The field.....	\$41,000,000
The forest.....	20,000,000
Fisheries.....	7,000,000
Mines.....	4,000,000
Manufactures.....	3,000,000
Furs.....	2,000,000
Miscellaneous.....	1,000,000

Total\$78,000,000

Mr. Lynch makes a point when he states that "forest products belong only to the new phase of the country, and must wane with its development, while the field is the present backbone and the future promise of the country; and our highest prosperity in the future will be contingent upon its best and continuous expansion and improvement, which are both possible.

"Now, an analysis of the exports of our most important and valuable agricultural resources will show there is one special branch of the industry which overtops the other branches, even as agriculture itself stands higher than our other resources. We exported in 1887 in round million dollars:—

Cheese and butter.....	\$ 8,000,000
Horned cattle.....	6,000,000
Barley.....	5,000,000
Wheat.....	4,000,000
Peas.....	2,000,000
Flour.....	2,000,000
Horses.....	2,000,000
Eggs.....(nearly)	2,000,000
Sundries.....	10,000,000

Total.....\$41,000,000