Again, Mr. Geo. D. Eldridge, lately of Washington, now an officer of the Mutual Reserve Fund Life Association, writes thus:

"Is there any reason for us to suppose that we can say we are able to furnish life insurance, as life insurance, any cheaper than the experience from (old line) standard tables indicates that pure life insurance can be furnished? *I see no reason for expecting that anything of the kind will occur.* I see no reason for expecting that (as far as pure life insurance is concerned, and for those who have been in the companies 10 years or more), we (assessment companies) can do any better than the experience of the old-line companies shows can be done; and that is what I am getting at. It has been held out by certain parties that we can furnish life insurance cheaper, and this assumption has been based upon the computations and calculations which have been made upon *recently selected* lives. Therefore, if I was going to answer this question, I would answer it that our experience shows that the premium rates for pure life insurance, based upon the compilations of mortality statistics of insurance companies, are practically the pure rates upon which *we* can furnish life insurance."

Here is food for reflection for members of assessment societies. Here is the opinion of careful students of the laws of mortality. The secret is out. Unless the great mass of assessment societies get out from the breakers into the deep waters of the standard mortality tables, *the vengeance of the law of average* will overwhelm them.

Messrs. Fouse and Eldridge are in advance of their fellow-laborers. Many of the latter will only be convinced when it is too late.

A sign of the times was the admission of President Harper, of the Mutual Reserve Fund Life, when he stated at the 1893 Assessment Convention that "it was only within the last sixty or ninety days that I called a meeting of my board *to increase the rates;* but before I could get my notices out, the mortality ran down to such an extent that it was not necessary to make the change."

In the following table (column 2) we give the actual death rate of 22 assessment insurance companies reporting to the bureau above referred to. We add the corresponding experience of the 30 American life offices, also that of the Mutual Life of New York. It will be seen at a glance that while the assessment rate of mortality is lower in the early years of the policy, yet after the 6th year it rapidly increases beyond the old-line rate, and in the 16th policy year it is as high as the old-line rate is in the 26th year.

DEATH RATE PER 1,000.

Policy Year.	22 Assessment Companies. (Actual Exp.)	30 American Old-time Co's. (Meech.)	Mutual Life Experience. (1874.)
1st	2.28	6.29	4.98
2nd	5.85	8.10	6.49
3rd	7.82	9.21	7.61
4th	8.95	10.00	8.55
5th	9.50	10.91	9.28
6th	10.75	11.36	10.08
7th	11.23	11.68	10.35
8th	12.57	12.25	11.07
9th	13.64	11.96	10.02
10th	15.63	12.31	11.51
11th	18.24	12.73	12.20
12th	17.87	13.36	14.19
13th	18.62	14.91	13.60
14th	19.94	14.06	10.50
15th	21.18	14.64	12.23
16th	30.56	14.79	14.44
.....	..	....	....
.....	..	....	....
26th	..	30.78	30.16

(No conclusions can be drawn from the rate (2.28) for the first policy year in assessment companies.)

Looking these facts in the face, the Executive Committee of the Assessment Underwriters say:

"It is evident at a glance that the advantage gained during the first six policy years is lost during the succeeding seven policy years."—*Life Echoes.*

THE INEXORABLE FACTS OF HEREDITY.

"I have drank whiskey every day for thirty-five years," remarked a gentleman of sixty, rather proudly, "and I don't see but I have as good a constitution as the average man of my age; I never was drunk in my life." He was telling the truth, but to learn the whole truth you would have to study his children. The oldest, a young lady, had perfect health; the second, a young man, was of remarkably nervous and excitable temperament, as different from his phlegmatic father as possible; the third, a young lady of seventeen, was epileptic and always had very poor health. Did the father's whiskey-drinking have anything to do with these facts? The instance may be duplicated in almost every community. Think over the families of your acquaintance in which the father has long been a moderate drinker, and observe the facts as to the health of the children. The superintendent of a hospital for children at Berne, Switzerland, has found by careful observation, that only forty-five per cent. of those whose parents used intoxicating liquors habitually had good constitutions, while eighty-two per cent. of the children of temperate parents had sound bodies. Of the children of inebriates, only six per cent. were healthy. Can any man "drink and take the consequences," or must his children take the consequences?—*The Quarterly Journal of Inebriety.*

CANADIAN HOMES AND THEIR SURROUNDINGS.

Is it not possible, with comparatively little effort or expense, to make our homes and their surroundings more beautiful and attractive, not only in summer, but all the year round? It must be admitted we have in Canada a good deal to learn in this respect. Our cities and larger towns are now doing fairly well, and in many cases developing a love of natural beauty. . . . Many of our towns, too, are awakening to the fact that beauty, as well as utility, has something to do with their prosperity. . . . The municipal mind has begun to grasp the idea that it is quite as cheap in the end, and immensly more pleasing, to have streets laid out with grassy boulevards and avenues of elms or maples or chestnuts, as to have broader thoroughfares left year after year in a bare and untidy condition.

Whilst there are many beautiful and happy homes in Canada, and they are rapidly increasing, what does candor compel one to say of too many of them, especially our village and farm dwellings, even in wealthy and long-settled districts? Take our average village first. Here and there you will find pretty houses and lawns, but they are something like oases in the desert, whilst the "ninety and nine" look as if they had been pitched together in blissful ignorance of any such art as architecture, and left without a tree, or shrub, or flower, to hide their naked deformity.

In many parts of Ontario, there has been great improvement in our farm residences and surroundings of late years, and not unfrequently you now find enterprising farmers who, estimating aright the dignity of their calling and one of the chief charms of life, have erected handsome houses on a well-kept knoll or lawn. But how many good houses do you still see standing bare and solitary, without a bit of green sward or other ornamentation around them, and what a vast amount still remain, in whole or in part, of the old, patched-up pioneers, with a weather-beaten, decrepid fence in front, and not unfrequently between the back door and the barn a sort of slough of despond, across which you can only pass by a little Blondinism on a six-inch plank or a ragged piece of scantling?

This condition of things is behind the age in which we live, at least wherever improvement is practicable. In some cases this may not be so. Where a farmer or villager can only improve his home by neglecting his work or running into debt, his duty is to bear with things as they are until he can better them. But for any Canadian who is comfortably off, to go on from year to year adding dollar to dollar—salting dollars down, so to speak—whilst his home is not comfortable, cheerful, happy, and in some respects, even beautiful, I can scarcely imagine any greater folly! Such a one misapprehends the true objects of life and labor, is unjust to himself and family, and he need not be surprised if he finds his sons wandering off to spend their evenings elsewhere, and even rushing into the glare and glitter of large cities and becoming lost to him forever.

The day has already come in Canada when the man whose front yard consists of a dilapidated tree or luxuriant weeds, including his lordship the thistle, is considered a shiftless and undesirable neighbor. On the other hand, the citizen whose dwelling, however humble, is kept neat and trim, and beautified by even a few tastefully placed trees, shrubs, vines and flowers, is regarded somewhat as a public benefactor, for his place is not only a source of pleasure to himself and family, but he adds to the attactiveness of his town or neighborhood; and every lover of nature—and who is not?—enjoys the scene as well as himself.—*Hon. James Young, in Canadian Magazine.*

THE BITER BITTEN.

The Germans are not noted for their humor, but the reply of their Foreign Office to American protests against the prohibition of imports of American cattle is rather neat. It is that the "empire as such" has done nothing to offend the most delicate American sensibility, but that the separate states, purely as sanitary measures, over which they have entire control, have seen fit to keep out American cattle. The humor of this, which may, after all, be unconscious, lies in its being addressed to a country which has advanced the same excuse for much graver offences. When Rudini was thundering away about the slaughtered Italians in New Orleans, and the government of China was calling for reparation for the massacred Chinese in Oregon, our answer was that the States were alone responsible and that the federal government could do nothing. If men can be killed on that theory, certainly Texas steers can be excluded. It is not often that a diplomatic chalice is so speedily commended to the lips of those who first offered it.—*N.Y. Post.*

—Mrs. Browne—"Shall we go to the whispering forests or the murmuring sands, Henry?" Mr. Browne—"I don't care, so long as we get away from the muttering creditors."

—Guelph claims to have put up over $150,000 worth of new buildings this year. This includes $37,000 for the new Opera House and $30,000 for St. Joseph's Hospital. The rest are mostly private dwellings.

—Head of the Firm—"Did you get an order from that buyer you were with yesterday?" Trainmaker—"No, sir." Head of the Firm—"But you were opening wine with him all day." Trainmaker—"I know it. But when we got through he couldn't write."

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