

ing or object, and its evasion should not be permitted. The \$355,000 thus borrowed is probably hidden away under some of the "deposits" headings, or under "liabilities not elsewhere included." But these are not ordinary deposits but plainly secured loans and they should be so termed. A sharp circular from the Treasury Department to some of the offending banks would probably rouse them to show their hands.

NATURAL FOOD PRODUCTS OF THE NORTH-WEST.

The subject of the preservation, utilization and increase of the natural food products of the North-West is attracting some attention. Senator Schultz, in a letter to the superintendent-general of Indian affairs, furnishes some interesting information on the subject. Among these natural food products he is no doubt right, since the extinction of buffalo, in placing fish first. In the muskrat region, near Hudson's Bay, fish has at all times furnished the chief food of the Indians, and was caught by the squaws while their husbands, who look on fishing as beneath their dignity, spent their time in the too often unproductive chase; for in this part of the country game was always scarce. The supply of fish, in some parts of the country, Schultz tells us, is diminishing, from causes some of which are preventible, and others which are not. Among them is increase of population, which will go on; drought which man cannot prevent but may lessen by the planting of trees; the depredations of the pike, which is hard to exterminate. Wild rice is placed second in importance among the natural food products. David Thompson, while acting as astronomer to the old North-West country, used to describe wild rice whenever he and his men were forced to rely on it, as "weak food." But then it must be remembered that his men were in the habit of eating seven pounds each of fish per day, when they could get it; and it is not surprising if they soon got ill on wild rice. Others had had a different experience with *folle avoine*. Wild rice certainly has its uses. The white and gray rabbit are placed third in the list; and just now, when the buffalo has disappeared, they are found very serviceable to the Indians, in many places. But there is danger of their being exterminated, and that fatal process is said to be actually going on, in some places.

Dr. Schultz thinks that the preservation and increase of these gifts of nature "may serve in the solution of one of the problems of the Indian question which now presents itself." He thinks it better to feed our Indians on these natural products than with the rations served out to them, of which the cost has been, since 1871, more than two millions and a quarter (\$2,334,940.26). A parliamentary committee, appointed at his suggestion, examined this subject, but they did not suggest any mode of bringing about the change. Many of the treaty Indians, it seems, are in the neighborhood of well-stocked streams, and Dr. Schultz thinks there is little danger of their starving while surrounded by sturgeon, cat-fish, golden eye, pike, white fish, red and grey sucking carp, tullabees and trout; and none

at all where wild rice and rabbits abound. This is reassuring. The industry of the Indians ought to supply these articles of food. An Indian family has been known to gather 2,500 pounds of wild rice in a single season. Archbishop Tache says he is not aware that it exists in any other part of the country besides the Rainy River District, though, we believe, that in this restriction, he is mistaken. But it can, it seems, be easily cultivated, in any gentle flowing water, two or three feet deep, if the bottom be muddy. It is a kind of food that suits Indians. The wild rabbit thrives when moved from one place to another; but as it is apt to peel the bark from trees, it would not be a desirable companion in a settled country. A single squaw has been known to snare eighty in one night.

Those treaty Indians, who have been placed near good fishing grounds have been able to live on what the treaty secured to them; but other Indians have had to be supplied with extra assistance. This is a valuable hint and should be acted upon. The Indians, on both sides of the line, who have pursued large game with Winchester rifles have been found dangerous to the peace of the neighborhoods where they are. The fisheries of the North-West, if they are to be preserved, must be under some sort of protection; and all experience shows that it is hard to protect anything against the hunger and thoughtlessness of the Indian. But, at any rate, fish breeding is possible, and should be undertaken.

ORDER OF IRON HALL.

The gullibility of the human race is most remarkable. At Orillia, a charming village situated on Lake Couchiching, not many miles due north from Toronto, and the scene of Sangster's "Sonnets written in the Woods," there has existed for some years past, "Orillia Branch, No. 149, of the Order of Iron Hall." Mr. J. H. Wylie is the P. C. J., and Geo. W. Reeve is the V. J., and the branch was intended to meet once a month. Seven dollars is the entrance fee, and then, for a payment of \$2.50 every time somebody in authority at some place—not mentioned in the prospectus before us—makes an assessment, the sum is promised of \$25 a week when sick for twenty weeks, and \$1,000 at the end of seven years, of which \$500 may be had at any time on account, if total disability occurs, and nothing has been drawn for sickness. In case of death the heirs get all assessments back, less benefits received, or may continue paying and draw the \$1,000 at the seven years' end.

Such in brief is the scheme, and a careful glance at its features will suggest two prominent points. First, the stark uncertainty as to how much cash any member might be called upon to pay in upon the assessments; and second, the agony of the thought, as he comes near the close of the seven years, that he must pay up promptly every call, however frequently levied, even to the last dollar he is worth, on top of the \$1,500 or \$2,000 previously paid in, or else lose all that has already gone into the relentless "Iron Hall."

We have heard of rats and foxes becoming

so suspicious of traps that it was impossible to snare them by any contrivance they could see or smell, or feel, before the final snap. And in a very early age of the world a certain wise man discovered there was no use in a fowler setting his nets in the sight of any bird. But after noticing that over 20,000 certificates of membership have been taken in this Order-of-Iron-Hall sell, we must believe there is an immense number of our race, even in this enlightened age and country, who are more easily deceived than even the silliest birds.

The circular before us states that \$600,000 has been paid to its sick members by 76 assessments, collected in six years, "or about one a month." If 20,000 certificates were issued in six years the average in force would be perhaps 5,000 or 6,000, so that if \$600,000 has been paid to them, they must be a sickly lot, for that would be about \$100 each all round. If one out of five had been ill, then the illness of each must have lasted the full twenty weeks, for it would take that many weeks' illness of 1,200 persons to absorb \$600,000.

Furthermore, if those who have been six years in the Iron Hall have paid only seventy assessments of \$2.50 each, then they have paid in only \$190, and those of them who have not been ill or become disabled, expect to get \$1,000 after another year's assessments. Unless somebody is to be badly victimized for his benefit, we do not see where his \$1,000 is to come from, since his 76 assessments have all been paid out in sick benefits—of which Magnus McGinness of Orillia got \$60.00, Mr. Daniel Spry of Barrie \$50.00, and Mr. James Bailey of Port Carling \$15.00.

We make the following quotation from the circular before us, as a sample of the kind of reasoning which is found to pass current for demonstration with some people:—

"In the Ancient Order of United Workmen, the certificate holder pays in \$90.00, and lives in the order, an average life of eight years. The legal heirs receive for the \$90.00, \$2,000. In the American Legion of Honor, the certificate holder pays in \$135.00, and lives in the order an average life of three and one half years. The legal heirs receive for the \$135.00, \$3,500.00. Do all the members of mortuary orders die? Don't you think if one great order can pay \$2,000 for \$90.00 on an average life of eight years, and another \$3,500 for \$135.00 on an average life of three and one-half years, Iron Hall can pay \$1,000 in seven years, if the member pays not less than \$210.00?"

Of course it can, if it be able to inspire confidence enough to get forty members who will come in and go out for every one member who gets \$1,000, each of them leaving not less than \$20 to \$30 in the Hall. But United Workmen do not any more, nowadays, get \$2,000 insurance during eight years for \$90. Even in Ontario, where the members are so fresh from the examiners' hands, the cost is 50 per cent. greater and in the parent body about three times as much, and is getting heavier as the members grow older. As nothing is made from interest, it is clear that a full \$2,000 will have to be paid in by all, if all are to leave \$2,000 at death. Therefore if some die early, paying only \$90 for \$2,000, those who survive must pay that loss of \$1,910 in addition to making up their own \$2,000 each.