

ants' agents, Crane & Co., that in consideration of receiving all Levy & Co.'s business they, Crane & Co., would date all policies from the hour of application. The company sued was the Merchants', of Newark, and the verdict gave the plaintiffs judgment for \$1,485.60.

#### INSURANCE AT LLOYD'S—WHAT IT COVERS.

It is well for our importing merchants and others to be informed as to the real scope of the liability of Lloyd's in respect of certain risks which we understand have lately been placed with them. It was stated by the *London Review* of April 6th that :

"In view of the increasing number of policies effected at Lloyd's covering risks not connected with marine insurance, the committee of Lloyd's desire to call attention to the fact that the deposits and guarantees lodged with them by underwriting members as security for their individual liabilities contracted at Lloyd's, are applicable only to settlement of claims arising upon policies which relate to the following subject matters of insurance—viz., vessels of any description (including barges and dredges), cargoes and freights and other interests which may be legally insured in, by, or in relation to vessels, cargoes and freights; goods, wares, merchandise, and property of whatever description insured for any transit by land or water, or both, and whether or not including warehouse risks or similar risks in addition or as incidental to such transit."

#### THE UNITED BRETHREN MUTUAL AID.

The United Brethren Mutual Aid, of Lebanon, Penn., is the oldest assessment society in existence, having issued its twenty-first annual statement. The society was started on as crude a plan as that of the Ancient Order United Workmen, i.e., the payment of one dollar at every assessment, and an assessment as often as needed to meet claims, without any regard to the age of the member, so long as he was not under 15 or over 60 at entry. This free-and-easy, but most inequitable plan was abandoned, however, some eight or ten years ago, and a graded scale established for all new members. The change seems to have been made too late, however, for though its days have thereby been prolonged, the decrease of business in force continues year by year, till there is now very little left of the once flourishing structure. And as the insurance in force decreases the expenses show a relative increase, so that instead of \$4 per \$1,000 of insurance being sufficient, more than double that sum is now consumed annually in running expenses. The following table gives the record of the society from December 31, 1874, to December 31, 1891, inclusive :

Years to Dec.	Certificates in Force.	Death Claims.	Rate per \$1,000.
1874.....	\$ 6,373,000	\$ 75,000	\$11 80
1875.....	9,600,000	134,600	14 10
1876.....	13,457,000	167,000	12 10
1877.....	18,079,500	302,102	16 70
1878.....	21,241,500	399,168	18 90

1879.....	19,958,000	461,014	23 20
1880.....	18,755,000	473,205	25 20
1881.....	18,119,250	510,947	28 20
1882.....	16,589,250	484,190	29 20
1883.....	14,446,000	498,700	34 70
1884.....	11,702,000	423,183	36 16
1885.....	10,816,000	441,300	40 70
1886.....	10,636,000	428,460	40 30
1887.....	10,375,000	444,890	42 85
1888.....	9,413,500	419,588	44 57
1889.....	7,741,000	376,104	48 60
1890.....	6,258,000	349,888	55 90
1891.....	5,295,000	262,580	59 62

From \$21,241,500, the highest amount on the list, down to \$5,295,000, the lowest, is a loss of sixteen millions of insurance. But that does not wholly describe the loss to those who depended on this society for giving cheap insurance—say at \$6 or \$10 per \$1,000.

Since 1878 the new certificates issued have amounted to no less than .....	\$22,479,500
Which added to the lapse of .....	15,946,500
Shows a total of .....	\$38,426,000
Less the death losses paid .....	5,873,000

Total disappearance.....\$32,553,000 which is equal to the collapse of a pretty large assessment society. Or the figures may be arranged as follows with similar effect :—

Certificates Dec. 31, 1878 .....	\$21,241,500
Issued since .....	22,479,500
Total amount .....	\$43,721,000
Deaths account for .....	5,873,000
Disappeared from the books .....	\$37,848,000
All except .....	5,295,000

Total disappearance.....\$32,553,000 entailing a very heavy loss to most of the holders, for there is not a dollar of salvage in the shape of surrender value, or cash dividend, to relieve the individual hardship. The assessment plan takes all it can get, and beguiles the certificate holder with the idea that he is getting his insurance at cost price, and keeping the reserve in his pocket, while most of the time he is paying double what it would by that time be costing him, reserve and all, in any well-conducted regular company. And then, after he has paid double and perhaps treble what he expected to have paid, and has been pretty thoroughly cleaned out, it casts him off with nothing to show for all his sacrifices. Yes, something to show, but it is in the shape of increased age, and possibly no chance of being accepted in any other society on that account, even if he had the means to pay for admission.

The following table shows the decreasing applications for admission to the U. B. Mutual Aid, since its summertime prosperity of 1878, from year to year down to December, 1891 :—

Year.	Amount.
1878.....	\$4,633,000
1879.....	3,093,000
1880.....	2,974,500
1881.....	1,180,000
1882.....	1,432,500
1883.....	960,500
1884.....	911,000
1885.....	764,000
1886.....	1,715,500
1887.....	1,652,000
1888.....	1,181,000
1889.....	1,007,000
1890.....	984,000
1891.....	701,000

~ If, after a careful perusal of these facts and figures, any of our readers can be persuaded into helping to start a new society on the assessment plan, or into joining an

old one and staking the welfare of a family upon the chance of the society being alive at his death, we do not envy the degree of common sense he displays. Any of these organizations are good enough, perhaps, if a man is pretty sure to be one of the first members to die; but most members live and pay for years and are finally forced out by high assessments, and get nothing returned. Look again at the U. B. Mutual Aid's record, as above given, for the past 18 years, showing six millions paid for deceased members, and nearly forty millions of withdrawals and disappointments. The proportion is about six to one. It is only a matter of time as to all assessment societies travelling in the same downward path as the United Brethren Mutual Aid. Some will travel slower and some faster, but the system on which they operate can have no other end than an unbearable increase in the assessments as old age comes on.

#### THE POST OFFICE DEPARTMENT.

Canadians, especially those who live in cities, have not been very boastful of the post office department of their Government of late. It "sticks in their crop" that they have to pay two cents to get a letter delivered to wife or daughter half a mile away, while a business letter to a customer 2,000 miles away is carried for three cents. And they think it a backward step to increase rates of postage, of whatever sort, especially when the United States reduce theirs. Nor are they ardent admirers of that curious institution the dead letter office. But in reading the statistics of the department, and in recollecting, as they do so, the vast extent of their country and the difficulties under which much of the mail carriage is done, the irritation gives way to pride at such an exhibit as that made in the report for the fiscal year ended with June, 1891, just made public.

Few statements can be more significant of the stride made by Canada within twenty years than to contrast the \$837,406, which was the total cost of post office administration in 1871, before the acquisition of the Great West, and the \$4,020,800 which it costs now that the country extends from Atlantic to Pacific, and carries mails on both oceans. The expenditure in an intermediate year, 1881, amounted to little more than half that of 1891, being \$2,332,398. The revenue has always, we believe, been inadequate, but improvement in this respect is shown of late years. For instance, the gap between the department's expenditure and revenue in 1888 was \$782,258; that of 1891 was only \$645,852. A comparison of three periods is made below, and we think the increases in twenty years very remarkable :

Fiscal Year.	Revenue.	Expenditure.
June, 1871.....	\$ 765,059	\$ 837,406
" 1881.....	1,767,162	2,332,398
" 1891.....	3,374,887	4,020,739

The annual mail travel on Canadian mail routes is over twenty-seven millions of miles (27,152,543 in 1891, as compared with 26,498,497 miles in 1890). This means nearly ninety thousand miles per day. The increase in territory over which mail routes are established is naturally greatest in the far West. Thus we find British Columbia