

ary members in Canada is now about 2,500, of whom 1373 carry the full rates of benefits and 1050 the half rate, and that the average membership of each local council is about 22. Each assessment called for, it appears, produces about \$2,800 and the whole amount of benefits secured by certificates reaches \$3,824,000. We are also told, that the average age of the members in the Dominion is 40.6, and that the average age at death of the 31 members who have died since Oct., 1884, was 43.5 years. The deaths were last year at the rate of 12 per 1,000 members, making an average cost to each member of \$12 per \$1,000 for assessments alone, to which of course has to be added the admission fee, the annual dues, and all the other expenses; so that the Canadian members do not seem to have obtained any very cheap insurance as yet.

Turning to the results in the beneficiary department of the Order in the United States where it has had a longer existence, we find a very much more serious state of things even than in Canada, if we may judge by call No. 104, which we find in the August issue of the "International Royal Templar." This call is to meet ten deaths which are recorded as having happened between June 14th and July 14th. The average age of the ten members is 44.5 each and all of them except two have been less than 7 years in the Order. The diseases of which they died tell a fearful story of amateur workmanship in the medical department.

The following gives the names and addresses, the ages and the causes of death. We have never seen a larger ratio of heart disease and consumption in any consecutive ten names in connection with any life insurance company. In this respect the record is most remarkable and points to grave difficulties for the Royal Templars if they are about to respond to all the assessment which may be made in future upon people of whose condition these ten deaths furnish an index:—

NAME AND ADDRESS.	AGE.	CAUSE OF DEATH.
F. A. Dunne, Chicago	30	Heart disease.
S. Jenkins, Portageville	32	Phthisis.
E. Whitcomb, Flushing	61	Rupt. Blood Vessel.
L. A. Glass, Detroit	44	Dilatation of Heart.
M. E. Musgrave, Hannibal	24	Consumption.
S. E. Whiting, Buffalo	29	Pulmonary Tuberculosis
M. Harrigan, Buffalo	56	Heart disease.
N. W. Phelps, Lockport	63	Bright's disease.
M. Keenan, Buffalo	51	Phthisis Pulmonalis.
A. G. Brawner, Frankfort	35	Cancer.

Call No. 105 is for 14 deaths of persons whose ages average 50, consumption and cancer being the chief causes combined with advancing age.

A new degree is being formed among the Royal Templars of the United States and Canada, called the Knight Templars of Temperance, with a separated benefit, so that each old member may add \$500, or \$1,000, or \$2,000 to his temporary insurance, even though he is 60 years of age. If under 20, he pays \$1.50 at each death, and if 60 pays \$4.60 at each death, for each \$1,000 of certificate he holds. Now, instead of \$4.60, the 60-year-old person should pay at least \$8 or \$9 to each \$1.50 paid by the young person to make the assessment approximately fair, unless the rate is to increase with age. The actual cost of each \$1,000 of insurance, at 20 and 60 has been proved by experience to be \$7.80 and \$26.70. The lost figures let it be observed, are nearly four times greater than the \$7.80. But when these two members become, respectively, 30 and 70 years of age the cost has become \$8.42 and \$61.98; and at 35 and 75 years will have grown to \$9 and \$95.

But the Knights Templar propose to throw all past experience to the winds and continue

to collect, upon each six assessments, for instance, \$9 from the young member and \$27.60 from the old member. The difference between the \$95 and the \$27.60 is \$67.40. Some one must pay this and it must fall upon the young man to pay, because the old men will soon afterward die and cannot then be assessed. And the difficulty increases every year the old member lives. At ages 40 and 80 the experience table gives \$9.80 and \$145 as the proper figures respectively, instead of the \$9.00 and \$27.60 only, which the Knight Templars, and most other assessment societies, would still continue to collect by each half dozen assessments.

—A Chicago despatch states that the shipments from that city last week, of dead freight of all kinds, by the regular pool lines, amounted to only 36,122 tons; for the corresponding week last year the shipments of flour, grain, and provisions alone by the seven pool lines, amounted to 62,410 tons. "The competition for the small amount of business that is going forward is so strong as to compel them to cut the rates and to violate their pooling agreements." The following statement shows the amount of dead freight shipped by the pool line from Chicago to through and local points in the east for the week ending Oct. 2, 1886, and also the percentage carried by each road:

Roads.	Tonnage.	Per Cent.
Chicago and Grand Trunk....	4,019	11.1
Michigan Central	6,033	16.7
Lake Shore	7,564	21.0
Fort Wayne.....	4,157	11.5
Pan Handle.....	6,717	18.6
Baltimore and Ohio.....	1,780	4.9
Nickel Plate.....	3,256	9.0
Big Four, (Kankakee).....	2,596	7.2
Total	36,122	100.0

—Evidence of the more intimate commercial relations between these eastern provinces of the Dominion and the Pacific Slope is found in the result of a recent visit paid to British Columbia by Mr. W. C. Matthews, the manager, in this city, of Messrs. Dun, Wiman & Co's. Mercantile Agency. Information and statistics concerning traders in that distant province had hitherto been gathered by the San Francisco or Portland, Oregon branches of the Agency. But it is now found necessary to have this territory under Canadian supervision. Accordingly, as a result of Mr. Matthews' recent visit, Mr. W. E. Slater, formerly of London and recently of the Winnipeg branch, has gone to Victoria, B.C., to take charge of the business of Dun, Wiman & Co. there. We learn from one of the dailies that he was dined and wined before leaving by the members of the 90th Battalion at Winnipeg, with whom he is a decided favorite.

—We learn from an interesting table, forming part of Delacamp & Co's. Yokohama circular of 10th September, that out of 217,346 packages Japan [tea shipped from the Japanese Empire to this continent via San Francisco, American overland route up to 11th September, no less than 16,217 were for Canada. The quantity for New York was 66,505 packages, for St. Louis, St. Paul, Chicago and Detroit, 90,441 packages, and for San Francisco, 43,696. But this is entirely apart from the cargoes ex sailing ships from Hiogo and Yokohama to Portland and Port Moody, and via the C.P.R. Cargoes by such vessels are not included in the list, say Messrs. Delacamp, because particulars of packages are not obtainable.

—Referring to the business of the port for the week ended October 3rd, the *St. John Globe* says that affairs along the wharves has been very brisk, owing to the fact that the deckload law came into operation at midnight on Thursday. There is no perceptible change in Atlantic freights. Coastwise freights are reported higher, with an upward tendency. "One schooner is reported chartered at \$3 for New York. There is no change in seamen's wages since last week. Vessels in port to-day, uncleared, number five ships, of 6,808 tons; fifteen barques, of 11,969 tons; two barquentines, of 933 tons; nine brigantines, of 2,924 tons, and 54 schooners."

—Our Montreal correspondent's letter of Wednesday evening last reports a good fall distributing movement in progress in nearly all lines of merchandise. Orders though not large as a rule, are coming in freely, making a respectable aggregate, and there is a general expression of confidence in the soundness of the trade situation. "Dry goods paper maturing on the 4th inst., was better provided for than anticipated in most cases, and in other lines of business remittances may be said to be satisfactory. Failures among traders have been remarkably few of late in this district."

—Mr. Goldwin Smith, in the *Week*, says: "I told you that the stories of wholesale evictions in Ireland, and of the ejection of thousands of Irish families from their homes by exterminating landlords, were a tissue of Fenian falsehoods. The number of holdings in Ireland is 565,242. The number of evictions during the first six months of the present year, was 2,007, or about seven in every two thousand of the entire number of holdings. This, I apprehend, when all proper deductions of freehold and tenant-right holdings are made, does not equal the rate of foreclosures by the loan societies of Toronto."

—It is satisfactory to learn that a much better condition of business affairs prevails in Nova Scotia, New Brunswick and Prince Edward Island. The Halifax and Windsor Cotton factories, the Starr Skate and Shovel Works, sugar refineries and other industries are, we are told, in full operation, with good prospects ahead.

Correspondence.

INDIA WHEAT AND THE PRICE OF SILVER.

To the Editor of the *Monetary Times*:

SIR,—Will you please explain why India cannot compete in exports with the United States as well when silver is high as when low. Yours truly,

SUBSCRIBER.

DUTTON, Oct. 5th, 1886.

[The theory to which our correspondent refers is that the Indian farmer pays about the same rate of nominal wages whatever may be the price of silver; but if silver be dear and more difficult to obtain, the cost of raising a bushel of wheat is really enhanced, and his power of competition is decreased.]

—It is said that the lady who wrote "In the Gloaming," made \$3,000 out of it. Some newspaper man who not only wrote in the gloaming, but until three o'clock next morning, don't make five dollars out of it.—*Norristown Herald*.