

the largest of the Orders, said: "I regard this society and kindred ones as amongst the strongest bulwarks of social order, and most effective of moral influences." To use the forms of such organizations for carrying on "Cheap Jack" life assurance is a scandal.

Our esteemed contemporary, "The Review," has repeated its protest against the assertion that there are societies in England on the assessment plan. "The Review" says:—

"The distinguishing feature of the fraternal and assessment organizations of the United States is the colossal lying which attends their efforts, on one point more especially, and that is the statement that associations of a similar character have existed in England for a hundred years or so. We may as well once more denounce this statement as an unmitigated and absolutely unqualified falsehood. We have no associations in this country, except those imported from the U.S.A. The assessment of fraternal system, as practised in the United States, is an absolute fraud upon the very class which most needs its benefits, namely, those who survive and fall into ill-health and probably die."

The official return of the yields of the **Ontario** Ontario crops for this year is as follows:  
**Crops.** Fall wheat, 16,017,029 bushels, or 17.4 per acre; spring wheat, 5,498,751 bushels, or 15.4 per acre; barley, 16,761,076 bushels, or 26.3 per acre; oats, 78,334,490 bushels, or 32.5 per acre; rye, 2,547,313 bushels, or 16.1 per acre; peas, 10,088,173 bushels, or 16.7 per acre; buck-wheat, 1,757,071 bushels, or 19.9 per acre; beans, 824,122 bushels, or 15.4 per acre; potatoes, 18,116,637 bushels, or 118 per acre; corn for husking (in the ear), 24,838,105 bushels, or 77 per acre; corn for silo and fodder (green), 2,359,514 tons, or 11.92 tons per acre; hay and clover, 4,632,317 tons, or 1.81 tons per acre. The aggregate value of above cereals and roots will run near to 100 millions of dollars. Ontario has taken the principal honours of the Horticultural Department of the Buffalo Exhibition, 20 gold medals, 32 silver, 38 bronze and 80 honourable mentions are awarded to Ontario. Some of the notable victories won were gold medals for honey, wines, general excellence of all the fruit shown; two for cold storage apples of 1900, taken out on August 17, 1901, 97 per cent. sound; also silver medal for installation of exhibit, a similar medal being awarded to California. It is notable that Florida, California, Delaware, and other famous fruit growing States are far below Ontario in the list of honours, of which our British friends will please take note.

An explanation would be acceptable **A Blue Book** of this mystery in regard to official **Mystery.** documents issued by the Dominion Government. It is found that New York Journals receive some Blue Books much earlier than they are received by those of Canada, unless the contents of Blue Books are sent on to New York prior to publication. Whichever is the case, it is very mysterious why a foreign newspaper should have official information furnished from a Government Department in Canada in advance of publication to the Canadian Press.

**AN EMINENT ACTUARY'S CHALLENGE.**

**THE ALLEGED EXISTENCE AND LONGEVITY OF BRITISH ASSESSMENT SOCIETIES.**

Certain promoters of American life assurance assessment societies have persisted in asserting that friendly societies of a similar character had been in existence in Great Britain for centuries. No particulars were given; how could they be, unless invented? In issue of October 25th THE CHRONICLE gave this statement a categorical denial, supporting the contradiction by the emphatic testimony of a London contemporary. In spite of this exposure the falsehood is still on its feet running a free course in the Western States, where so-called friendly societies that do life assurance business on an assessment basis seem to spring up as rapidly as mushrooms after rain—and are as transient.

Our denial has drawn the attention of Mr. David Parks Fackler, an eminent Consulting Actuary, New York, who, in order to bring the above question to an issue, throws down his gauntlet to those who assert that there are friendly assessment societies in England having a record of centuries. Mr. Fackler's challenge reads as follows:—

THE INSURANCE AND FINANCE CHRONICLE,

Dear Sir,—Your editorial of October 25th, mentioning the persistent mis-statements that friendly societies similar to American assessment societies have prospered in Great Britain for centuries, leads me to believe that it may be worth while to nail this falsehood again, as was done nearly twenty years ago; so, if you think proper, you may publish the following:

As many so-called assessment societies have since 1895 changed so much as to be hardly distinguishable from regular companies, it is difficult to say what constitutes an assessment company to-day, but if any person endorsed as responsible by the highest officer of any leading fraternal society or assessment company shall inform me by registered letter that he is prepared to prove that friendly societies, essentially similar to assessment societies, as conducted in America prior to 1895, have existed in Great Britain for over one hundred years prosperously and successfully, and will put up one hundred dollars to guarantee the production of satisfactory proof within three months, I will place one thousand dollars in the hands of an impartial and competent referee—to be the Hon. W. Fitzgerald, Superintendent of Insurance, Ottawa, if he will accept the position)—to be paid to the first man who shall produce satisfactory proof, provided he shall have deposited \$100 with said referee, to be retained by him as his compensation for acting as referee; the \$1,000 to be returned to me in case the \$100 shall not be paid to the referee within ten days after my deposit has been made, or in case satisfactory proof shall not be produced as aforesaid within three months after my deposit shall have been made—this offer on my part to hold good for three months from this time, so that if within that period anyone shall announce that he is prepared to take it up he will have three months longer, or possibly six months in all from this time, within which to present his proof.—Yours very truly,

DAVID PARKS FACKLER.

This affair illustrates the danger of "a little learning," and the wisdom of drinking deep at the Pierian