

certain groups of towns and villages with other groups. Thus:

	Rate.
Town of Petrolia	26 mills.
“ Goderich	25 “
“ Seaforth	25 “
“ Mount Forest	29 “
“ Prescott	25 “
“ Essex	28½ “
“ Fort William	27 “
“ Rat Portage	26 “
“ Amherstburg	27 “
Village of Port Colborne	15 “
Town of Thornbury	20 “
Village of Markdale	16 “
“ Glencoe	20 “
Town of Newbury	16 “
Village of Lucan	4½ “
Town of North Toronto.....	17½ “
Village of Clifford	13½ “

It is the custom of this provincial officer, in fact we presume it to be a part of his duty, according to instruction from his superiors, to report upon the condition of the book-keeping in each county or town office he visits. Specimens of his observations in this particular have been given above. And while it seems to give him satisfaction to report a clean and well-kept set of books, and to speak his mind when he finds a good man underpaid, he does not hesitate to score a slovenly or ignorant man. Here, for instance, is a township treasurer mentioned on page 27 in this wise: “Treasurer receives a salary of \$55 and has been in office eighteen years. His books and accounts are poorly kept.” (A case evidently of poor pay—poor preaching.) Again, the Auditor says of a village treasurer, page 26: “The books of 1904 were not written up at the date of my visit, which omission is clearly wrong.”

Some municipalities have the advantage of possessing a resident who will keep their books or accounts well and truly without pay. Assuredly there are many who are well served for small pay. There is the village of Garden Island, near Kingston, whose treasurer “keeps his books without a fault. He does not appear,” Mr. Laing adds, “to get any salary, however.” Of a treasurer in Clifford—\$130,000 assessment—who gets \$20 a year, the Provincial Auditor says: “For a municipality in such an excellent position as this one, three times the present amount would be little enough, as he is a careful man and does his work well.” And in the adjoining village of Elora, which is assessed at \$300,000, the treasurer acts as clerk also, receiving for the dual office \$75 per annum, which, comments the report, “is much too little.” Residents of these places may possibly be disposed to say, if such small salaries for important posts are commented on: “Well, if these men are satisfied to do this work for the pay we give them, why should we pay them more?” To which we reply, that it is by no means certain that they are satisfied, though they may not care to grumble aloud. And in any case, it is unfair to compensate capable service at rates which a business man knows are too low.



Mr. G. P. Reid, general manager of the Standard Bank, has tendered his resignation, and his place will be filled by Mr. G. P. Schofield. The directors, in view of Mr. Reid's long and faithful services, have made him a liberal retiring allowance.

DROPPING DOWNWARD.

Continuing the analysis of the yearly chart of fraternal societies operating in the United States and Canada, taken from the New York Spectator, we proceed to give particulars concerning some assessment concerns other than the Ancient Order of United Workmen. Our first article dealt mainly with this body, but many other fraternal bodies are having a very similar experience. We give a few of them.

The Catholic Benevolent Legion, of Brooklyn, N.Y., had \$65,608,000 on its books four years ago, but on December 31st, 1904, only \$31,332,250. The yearly new business of this body, from being \$2,179,000 was last year only \$272,000.

The Catholic Knights of America have dropped from the handsome total of \$53,143,000, to \$25,051,080, the new being now only \$285,500 instead of \$2,243,500 in the former year.

The Court of Honor, of Illinois, instead of \$16,369,000, as in 1900, last year captured only \$8,647,500 of new certificates.

The Royal Society of Good Fellows, of Boston, had \$16,859,500 in force five years since, and now shows only \$7,503,000.

The Home Circle, of Boston, had \$9,360,000 to \$63,063,100, show a drop in the total number assessments having gone up from \$12.30 per member three years ago to \$22.20 last year. Only \$165,000 of new business came in.

The Knights of Honor, of St. Louis, Mo., had \$105,136,500 to assess in 1900, but now can exhibit only \$82,334,000—a drop-out of \$22,802,500, though about \$14,000,000 of new was written during the four years. And the assessments very naturally grew from \$28.10 to \$33.30 through the younger and healthier members retiring.

The Knights of Pythias, despite a remarkable intake of new members the past four years totaling \$63,063,100, show a drop in the total under assessment from \$116,363,500 in 1900 to \$109,787,000 in 1904.

The Modern Workmen of America, in 1900, issued new certificates for \$226,295,000, and last year for only \$80,902,000, while the total is also decreasing, though the order's assessments only cost \$5.60 per \$1,000—a very favorable rate.

Coming nearer home, we find from the Spectator's “Pocket Register” that the Independent Order of Foresters issued new certificates during the past four years for no less than \$102,215,500, but nearly the whole of that immense amount went off the books without much delay. This is shown by the fact that during the same four years the total on the books grew from \$206,564,500 to \$242,896,000. Therefore, only \$36,331,500 of the \$102,215,500 now remains to be assessed, despite the alleged “surplus” which Dr. Oronhyatekha is so fond of calling attention to on public platforms.

The whole outlook is a very blue one for the people who still imagine that fraternal assessment societies can succeed in furnishing anything more than merely temporary, or what the regular companies call “short term” insurance. The worst feature of the operations of the assessment bodies is that so many millions of people are deceived by those fraternal societies until it is too late for them to get insurance that insures.

A gentleman, writing in the last number of the weekly Workman, expresses his gratitude, as an old man, that the increased rates now adopted for Ontario.