ducers have a considerable advantage over those of all other countries. There may be, it is true, a partial explanation in the fact that the Canadian coal shows a better average quality than that of the United States, but the main causes of the difference in cost are the lower wages paid in the United States and the more efficient machinery employed there in mining. Only seven countries, the United Kingdom, Germany, Belgium, the United States, Japan, New South Wales and Natal have an excess production of coal for export. But both Canada and British India export as well as import coal, which trade is essential from their immense territories and the nature of the distribution of their coal deposits.

In the matter of consumption, as calculated from the production less the exports, and on the basis of the last returns of population, the figures are curious. They work out per head of population thus: United Kingdom, 3.82 tons; Russia, 0.09 (in 1894); Sweden, 0.46; German Empire, 1.51; Belgium, 2.65; France, 0.98; Spain, 0.19; Italy, 0.13; Austria-Hungary, 0.35; Japan, 0.07; United States, 2.37; British India, 0.01; Canada, 1.26; New South Wales, 1.11; Victoria, 0.62; New Zealand, 1.13; Cape Colony, 0.16, and Natal, 0.21. Here we naturally find the consumption per head largest where steam traction and steam machinery are mostly in use. But the figures are not absolutely indicative of the comparative industrial aspects, for in France there is a large consumption of wood, turf, etc., and in both the United States and Canada not only is wood largely employed for industrial purposes, but water power is also extensively used.

THE COST OF LIFE INSURANCE.

In the last number of the Independent Forester, a journal published monthly in the interest of the I.O.F., in this city, it is stated that during 1897 no less than 7,658 members allowed their certificates to lapse. That number is more than the entire number of new members obtained by the Order in the whole of Canada the previous year. The new certificates issued in Canada, in 1896, numbered 7,120. And during 1897, though 10,107 new members were obtained in Canada, the increase of members was only 6,762. The 7,658 acknowledged to have forfeited their membership belong not to Canada alone, but were from the whole membership, home and foreign. The foreign element in that Order is now getting to be the dominant one. The Blue-book shows 57,680 home certificates in force, as against 67,005 foreign ones. And of the new members for 1897 there came from abroad 20,030, and from Canadian territory only 10,107. But while these 10,107 were nominally for insurance of $10,937,500, there were lapses and deaths to call off $3,790,500, so that the increase in Canada was only $7,147,000 of supposed insurance, against an enormous increased foreign liability of $18,572,000.

With the foreign business increasing at such a rate, and so much good money being expended in pushing for it, no wonder that lapses increase at home, and that so many thousands of old members are throwing up their certificates as being worthless. The new Blue-book abstract, just to hand from Ottawa, gives the amount thus forfeited in Canada during 1897 as $3,405,000. This sum added to the $3,692,546 thrown up the previous year, makes a total of $7,097,546 discarded in two short years, apart from the $791,854 terminated by death. In other words, the lapses of the two years, on Canadian business alone, amount to almost the entire gains of 1897 upon that business, considered by itself. And little wonder that it should be so, if the members take the trouble to look up the NINETY-FIVE SECTIONS of their constitution and by-laws, to find out what chance there is of getting a return for their money.

Lapses in life insurance involve a serious cost to all companies and associations, because they mean the withdrawal of the healthiest and best members. Sickly people, and old people, and otherwise uninsurable people, hold on as long as they can. And when their own means of paying run out, their friends come to their aid, or they pledge their certificates to keep the payments up. They are there "to the death," and the death is not far off in many cases. Sometimes it is the death of the society that is not far off, when the lapses get large and the sickly, the intemperate, and the old people thus get hived together. They then hug a society rapidly to its end, as was shown in the cases of the Canadian Mutual Aid, the Canadian Relief Society, the Mutual Relief Society of N.S., the Massachusetts Mutual Benefit, the Provincial Provident, and hundreds of others less known in this country.

It is said that Nero fiddled while Rome burned. Just so, the Forester plays with its readers when it informs them that "it does not cost the Order anything when a member allows himself to be suspended; all that has been paid in is so much gain."

Verily, whom the gods destroy they first make mad. Just such teaching as the above is what the I.O.F. is built upon, from the foundation stone upward. Dr. Oronhyatekha has strenuously taught two absurdities, viz., that death losses do not necessarily increase with the increased age of a society's members, and that the gains from lapses will pay a large share of the death losses, even if they should increase in some years to a small extent. Some hard-headed statistics on this subject are given in the Government reports of companies doing business in Canada. We will quote the figures, which show the income from the full level premiums collected by eight regular companies, and the losses they have met with the past two years. Some of them are still doing new business, but most of them are only attending to the receiving of renewal premiums and payment of claims in this country, while going on with new business in England:—

Company.	Years.	Premiums.	Become claims.	Deficiency.
Commercial Union..........	1896	$15,562	$12,761	
"	1897	16,018	23,428	$4,607
Edinburgh Life	1896	6,729	15,879	
"	1897	6,013	8,511	11,648
Life Association, Scotland ..	1896	39,793	89,240	
"	1897	34,814	62,405	77,038
North British and Mercantile	1896	32,856	91,762	
"	1897	33,985	45,100	70,021
Reliance Mutual	1896	6,123	4,048	
"	1897	6,313	14,284	5,896
Royal Insurance Company ..	1896	20,071	43,535	
"	1897	16,654	53,436	60,246
Scottish Amicable	1896	5,349	4,867	
"	1897	5,160	15,130	9,488
Scottish Provident	1896	1,903	4,096	
"	1897	1,765	2,919	3,347
Totals for two years		$249,108	$491,401	$242,293

The amount of life insurance now in force on the books of those eight companies in Canada is $4,997,518; the claims in two years called for $491,401.

The cost for two years was therefore very nearly $100 per $1,000 of insurance carried, and per year nearly $50 per $1,000. Look again at the footings and it will be seen that the premiums received ($249,108), were but a trifle more than one-half of the $491,401 of claims, and no account taken of the necessary expenses in conducting the business. Therefore, for every $1,000 of risk now being carried by those eight companies, taken as a whole, the cost is about $50 a year, and the income from premiums is almost $25 a year. How long would they be able to stand