

fail to yield sufficient funds to pay losses, the other grand lodges shall contribute enough to make up the deficit. Of course the burden falls upon the younger organizations, whose death rate is yet comparatively light. The grand lodge of Ontario, younger than most of those in the States, has regularly had to contribute for several years to the deficit reported by the older ones to the supreme lodge. The total amount called for in 1891 for the benefit of these old lodges with their big death losses was nearly \$414,000, and the share of the Ontario lodge was \$40,000. Very naturally the brethren are getting anxious about this equalization feature which is really the strong feature of the order, however hard on the fellows who do the "equalizing."

At the session of the Ontario grand lodge a few days ago at Ottawa, a lively discussion took place on a proposition to secede from the supreme lodge and go it alone, and a strong feeling in that direction was developed, though no definite action was taken. The relief call this year (for 1891) is, however, considerably less than last year, according to the *Monetary Times*, or 65 cents per member, making \$15,000 for the Ontario lodge. In addition to this, however, a call is made of \$1 per member payable in July next for an advance relief fund, which for the Ontario is \$25,000, so that during the year 1892 this grand lodge will pay the same as last year, or \$40,000. As showing how the burden of mortality grows, it is stated that while the 1890 shortage in Ohio was \$53,838, in 1891 it was \$86,895, some of the other States also calling for a large increase, among them Kentucky, which received in 1891 \$40,985 against \$22,445 in 1890. These facts simply prove that the logic of the mortality tables is inexorable, and that every year added to the average age of the membership calls for additional money to pay losses, until a point is reached where the cost becomes a burden which few can or will bear, and then comes dissolution, followed by desolation. Intelligent members of the A.O.U.W. are beginning to ask themselves what will become of the regulation limiting the annual calls to 24, at one dollar each, when the grand lodges have all reached, as they soon will, this maximum?

ONTARIO INSURANCE ACT AMENDMENTS.

There is now pending in the Parliament of Ontario a comprehensive and lengthy bill amendatory of the Insurance Act of that Province, introduced by Mr. Gibson of Hamilton. Its provisions more clearly define the character and status of all insurance organizations and assessment endowment associations, and is especially full as regards fraternal or "friendly societies." The provisions of the bill aim at their better control by the Inspector of Insurance, and to this end establishes a system of registry under three heads. The first applies to organizations licensed under the Insurance Act of Canada or the Ontario Insurance Acts, and is called "The Insurance License Register." The second applies to the friendly societies, and is called the "Friendly Societies Register." The third applies to agents, sub-agents, brokers and all persons soliciting business for insurance of any kind, and is called "The Insurance Agents' Register."

A registry officer is to be appointed by the Lieutenant-Governor in Council, who may be the Inspector of Insurance, and the registers are to be opened on July 1, 1892, the operative provisions of the Act going into force on December 31, 1892. The authority to determine what organizations are entitled to register in "The Insurance License Register" is vested in the Inspector of Insurance, and of those in the "Friendly Societies Register" by the Registrar of Friendly Societies, and it is provided that such first Registrar appointed shall be the Inspector of Insurance. A foreign friendly society incorporated and operated elsewhere than in Ontario, and having therein a duly authorized agent with power of attorney to receive process, etc., and which was prior to March 11, 1890, in *bona fide* operation in Ontario, and having at the date of application for registry an actual membership of 500 persons, residents of Ontario, may be registered, if it be shown that if incorporated in Ontario it would be a provident society, within the Act, authorized to make contracts of insurance. The power to cancel or suspend a certificate of registry is conferred upon the Registrar, and fees fixed as a charge for reinstatement where such takes place. Duly incorporated Ontario trades unions, authorized in the act of incorporation to have a benefit fund for the relief of their own members exclusively, are entitled to registry as friendly societies. The Registrar is required to have published in February and July of each year in the *Ontario Gazette* a list of all the corporations which stand registered on these respective dates.

In the Agents' Register, it is provided that all names of persons entitled to solicit insurance or act as agents in any manner, the chief agent or chief managing officer of a corporation alone excepted, shall be entered, upon payment of a registry fee of \$2; and a list of the names so registered shall be published in the *Ontario Gazette* in February and July of each year. Every applicant for registry as an insurance agent shall produce, to the satisfaction of the Registrar, a recommendation from the manager of a Canadian, or the chief agent of a foreign, organization legally authorized to transact business in Ontario; but having once registered, the agent may transfer his services to another corporation without renewal of certificate until its expiration in due course.

The penalty provided against corporations and agents for violation of the provisions of the act is a fine of not less than \$20 nor more than \$200, and in case of agents a cancellation of the right to registry for three years. In case of conviction a second time, offenders are subject to imprisonment for not less than three nor more than twelve months. The schedule of fees provided designates that Ontario corporations and those acting under the Ontario authority shall pay from \$2 to \$5 for initial registry and from \$5 to \$25 for certificate of registry, according to the number of members. Corporations deriving their authority from a Dominion Act must pay an initial registry fee of \$5 and \$100 for certificate of registry. Trades unions pay \$2 for initial entry and \$5 for certificate. Additional fees are provided for change of name or of attorney, extension of time for making application, revival of registry after suspension, etc.