

FRATERNAL SOCIETY STATISTICS.

The table we present in this issue of statistics, culled from official reports of the principal Fraternal Societies, gives the figures for 1901 as well as 1902, which enables comparisons to be made of considerable interest to all associated with these organizations, as well as to those who study the movements of these bodies. It is mere folly to ignore the importance of friendly societies, because their methods are faulty. They are powerful in numbers, because they cater to a felt want, the want which gave rise to kindred societies in early times, and that is felt more under modern social conditions than when communities were smaller and neighbourliness generally felt and shown. That such societies should be exploited for the private gains of ambitious and not over scrupulous men is deplorable, and demands legislative action to protect the members from the wrongs to which they, all unconsciously, are liable from fraudulent or incompetent management.

On looking down the column showing the ratio of expenses to amount paid by members, we find that 8 of the Orders reduced this ratio last year, and 8 increased it. The range of this ratio from 2 per cent. to 24.42 per cent. can only arise from an arbitrary system being adopted by each Society for classifying expenses, as it is not reasonable to suppose that one Society can be managed for \$2 per head, when another finds \$24.42 necessary for this purpose. The number of societies in which the "Ratio of Ceased to New Members" was more in 1902 than 1901, was 18, and the same number had the reverse experience. Such results expose one of the weak spots in Fraternal Societies; they are in a continual state of flux. This year the lapses are excessive; next year the new members come in like a flood, and so they go on, being continually depleted and swollen. This unsteadiness involves heavy expenses, as the work involved in replacing members who have ceased their connection costs large sums in advertising, in literature, in public displays, sometimes of the circus order, to draw attention to the Society. Evidence of this is shown in the enormous amounts spent in "advertising and printing." One Order last year spent \$49,015 in these outlays, being an increase over 1901 of \$19,439; another spent \$9,381, the year's increase being \$2,245; a third increased these expenses by \$1,643; a fourth, by \$1,884. The cost of "Conventions, or Supreme Council Expenses" is excessive, one Society having spent \$88,817 last year in this direction, and others very large sums. The "Governing Bodies" seem an expensive part of the machinery, this body in one Order cost \$118,475 last year. The columns showing payments of commissions, salaries, etc., to agents, officers, governing bodies, are enormous; they are so large as to be wholly irreconcilable with the common and popular plea that the Fraternal Society is conducted not for the benefit of

officials, but solely from motives of brotherhood. When we find, then, one such Order spent last year \$368,122 in commissions and salaries, which amounted to \$1.80 per head of membership, and another spent \$3.33 per head, we may be pardoned having doubts as to the reality of the "Fraternal" character of such organizations. As a contrast to these, we find another very large society spending only 47 cents per head; another, only 53 cents per head, and another prospering under an expenditure of 33 cents per head for commissions and salaries, which suggests that those societies that spent \$1.80 and \$3.33, and so on, per head, are very extravagantly managed; they are paying far too dearly for their whistle, and the brotherhood element in them is being subordinated to less honourable influences. The legal expenses also are so large as to confirm this conviction. One of the largest friendly societies in the world settles all disputes by each Court having an "Arbitration Committee," hence its legal expenses are a mere bagatelle for managing the affairs of nearly a million members.

THE JULY BANK STATEMENT.

July is not usually a month in which the banks' business shows any movement of much significance, or the shadow of coming events. The financial waters are as placid through the greater part of July as those on the verge of the Lachine Rapids, which give no sign of the approaching turmoil. Towards the end of July the situation, however, changes; the approaching harvest begins to have its effect on the circulation, which, though usually diminished at the end of the month as compared with the end of June, would be materially decreased were it not for the beginning of harvest preparations. What the prospects of the harvest are, and how the banks are situated in regard to the coming demand for money to assist in moving the crops, are questions of great moment to all business interests, without any exception. There are a few who imagine that *their* business is a thing apart, a world to itself; they have no desire to know of any movements outside their own business, or to learn their nature and significance. If, however, such persons were to be really put in the position they imagine themselves to be in, if their interests were suddenly detached from associations with the general affairs of the financial world, their business would be ruined.

The harvest prospects generally are bright, the yield throughout Manitoba and the Northwest will probably be less than last year, but the price will be higher, and the proceeds probably will exceed those from the crops of 1902. In regard to this, Mr. D. R. Wilkie, a director, and the General Manager of the Imperial Bank, reports from the observations made in a recent trip to the Northwest, that every