

urers for they wove the stuff for garments and they made them. The stonemason had a free hand and free fancy as a sculptor, his fantastic work adorns and disfigures old churches. Gardening was universally practiced, by handicrafts men, or farming on a small scale. The complete divorcement of the modern workman from the soil is not one of the advantages of modern life.

To be a "Jack of all trades" was common, as communities were too small to find work for those of only one trade. As towns grew there was an exodus of the more skilful from the country to where better opportunities existed and wages were higher. But, before leaving his native village the artisan had to secure a permit from the lord of the manor, as he also had before his daughter was allowed to be married. These were "good old times" indeed!

How wages were raised, how feudal fetters were broken, how labour won freedom partly by the enormous destruction of life by pestilences, which made the supply of labour unequal to the demand, and partly by the towns casting off, ignoring and in some cases violently rebelling against ancient aristocratic privileges is a long, a romantic, and most instructive story. One feature in it stirs the blood with pride in the men who represented labour in the darker ages of English history, time and time again they resented efforts to repress their aspirations for freedom and time and time again they let the kings and nobles of England know that, though engaged in humble toil, they were not, nor ever would be, slaves, nor oppressed by any autocratic, arbitrary power.

Were those whose annual festival is "Labour Day" to "read, mark, learn and inwardly digest" the story of labour's evolution to present day conditions they would feel profoundly thankful for the privileges and opportunities which labour now enjoys.

Were these who celebrate Labour Day well informed in regard to the struggles of their class to achieve social, political and economic independence they would scorn to restrain any fellow workman's liberty and would recognize how essential is capital to the establishment and maintenance of industries.

To this higher stage labour will be raised as education spreads, as self-respect deepens and moral influences strengthen.

THE FRATERNAL ORDERS DEATH RATE.

The average death rate in a fraternal order must necessarily increase every year, unless the new members introduced are young enough and numerous enough to offset the natural effect of advancing age on the earlier membership. "The Spectator" has published a table showing the death rate in 30 of these societies per 1,000 mean certificates in force 1885 to 1904.

Taking these statistics as a basis we get the fol-

lowing data showing how the death rate has advanced in 15 of the Orders, each of which we designate by a number and give their respective death rates, in 1885, 1890, 1895 and 1903:

ORDER.	1885.	1890.	1895.	1903.
No. 1.....	12.9	10.5	10.3	8.5
2.....	18.7	15.1	12.7	10.6
3.....	20.4	13.2	14.1	11.4
4.....	16.9	10.0	9.4	6.1
5.....	31.7	17.6	14.6	11.7
6.....	5.1	5.1	5.2	2.2
7.....	13.0	9.3	8.4	8.0
8.....	10.5	9.2	9.0	7.5
9.....	26.9	14.8
10.....	6.7	5.5	6.0	4.5
11.....	17.2	9.3	9.1	..
12.....	11.2	6.2	4.8	..
13.....	26.9	14.8	9.9	..
14.....	15.2	9.7	10.1	..
15.....	24.1	11.6	8.3	..

Those fifteen fraternal societies have increased their death rate on the average from 7.8 per 1,000 in 1885 to 17.1 per 1,000 in 1903, the steady expansion being shown by the increase in each of the terms of years, 1885 to 1890, 1890 to 1895, and 1895 to 1903.

Taking the 10 year period 1894 to 1903 we find the increase in the death rate of 30 societies to have risen in 10 years from an average of 8.5 per 1,000 to 13.0 per 1,000.

It is manifest from these statistics that 30 of the principal fraternal Orders operating in the United States are drifting into a difficult position, indeed an impossible position to be maintained. Already the disintegrating process caused by members realizing the insecurity of these societies is lowering their numerical strength and by the withdrawal of the younger members is hastening the disaster which, sooner or later, is certain to overwhelm many of the fraternal Orders.

GOVERNMENT LIFE INSURANCE IN NEW ZEALAND.

The Insurance Commissioner of New Zealand is not the examiner of companies as here and in the United States, he is the manager of a national life insurance department.

His report for last year gives the income of the business as follows:

New premiums.....	\$ 112,750
Renewal premiums.....	1,433,445
Purchase money for annuities.....	66,360
Interest.....	790,980
Fees.....	45
Total income 1904.....	\$2,403,580

The expense ratio is given as 18.8 per cent. The total assets are valued at \$18,807,500. The total business in force is 43,873 policies assuring \$51,207,800. The lapses were 948 for \$1,010,300, and surrenders 399 for \$536,090.

Although supported by all the prestige and influence of the Government the business of the New Zealand insurance department does not seem to be flourishing.