—well, the banker's arrangements are subject to various influences.

Everything comes back to the productiveness of the soil and the speed with which it is being exploited; and here, in truth, you are on solid ground. Through the same gates which, in a given period last year, 850 carloads of settlers' effects were passed, this year 1,450 carloads went. Except in the oldest settled districts, such as the Portage and Carberry Plains, new land is being broken up, and more cattle are being raised. The older farmers are building better houses and bigger barns, and are wearing better clothes. The telephone—sure sign of risen standard of convenience—is spreading over localities where, a few years since, it was regarded as a strange, impossible luxury.

Basically, then, the West is better than it has ever been. It will not produce bumper crops unfailingly, over its entire area. But it is as good as the best of any similar large territory. There will be the checks, setbacks, fluctuations, from which no estate is exempt, and which over-speculation in valuations will always, sooner or later, produce. But, broadly and specifically, the West is a proposition to stand by.

ANCIENT ORDER OF UNITED WORKMEN.

There can be no possible doubt that John Jordan Upchurch, the gentleman who organized the Ancient Order of United Workmen at Meadville, Pa., in 1868, was a well-meaning, benevolent person. But he had rather crude ideas as to the cost of providing his fellow-men with stable and permanent insurance upon their lives. He was firmly convinced that $7 per $1,000 was all that was needed from each member of a large body of men to give them insurance; and that if more should ever be needed, it would come along, upon being called for by the proper officers. In the meantime the most of the money could usefully remain in the pockets of the members, providing household comforts, until wanted.

For nearly forty years a great and beneficial work has been accomplished by the association in the cases of many thousands of families who have, more or less suddenly, been deprived of the help of their chief bread-winner. It has relieved distress, and taken the edge off abrupt disaster.

On the other hand, it has become very clear now that neither the late Mr. Upchurch, nor his successors, builded wisely. The result is that many thousands of families have been, are being, and will be deprived for many years to come of the protection which would have been theirs if the society had been founded upon an enduring instead of an evanescent basis. And this condition of things exists, also, in connection with all fraternal societies which have been attempting to furnish life insurance on the assessment system. That system, in the very nature of things, cannot provide durable life insurance, even though, for a time, it accumulates a considerable surplus fund. Sooner or later, by the sifting out of the younger and healthier lives, the death claims will become too heavy for any possible amount of funds that can be collected by means of assessments.

It is not necessary to travel far from the Province of Ontario, nor to go back more than five years on the record, to see how rapidly the Ancient Order of United Workmen is succumbing to the inevitable. The following table shows what is happening in its ranks in Ontario, Michigan, New York, and Massachusetts. These figures give the results at the close of each of the years mentioned:—

Ontario Grand Lodge.

Year.	Death Claims.	Members.	Insurance.
1902	$671,450	$45,404	$72,200,500
1903	742,800	46,125	72,388,500
1904	868,079	44,140	69,471,500
1905	882,842	39,117	62,529,000
1906	861,589	37,457	59,886,100
Decrease in 5 years		7,947	$12,314,400

Michigan Grand Lodge.

Year.	Death Claims.	Members.	Insurance.
1902	$528,000	22,969	$37,636,000
1903	568,000	22,588	36,694,000
1904	503,000	17,175	28,084,291
1905	386,000	13,486	19,872,573
1906	465,887	2,868	3,541,388
Decrease in 5 years		20,101	$34,094,612

New York Grand Lodge.

Year.	Death Claims.	Members.	Insurance.
1902	$1,120,000	32,744	$55,774,000
1903	1,029,000	24,844	43,214,000
1904	981,792	21,198	33,603,605
1905	864,888	19,533	30,256,890
1906	707,689	5,249	7,034,359
Decrease in 5 years		27,495	$48,739,641

Massachusetts Grand Lodge.

Year.	Death Claims.	Members.	Insurance.
1902	$635,333	33,448	$65,172,000
1903	660,167	32,411	62,567,000
1904	737,000	29,661	57,526,000
1905	768,000	29,618	56,397,000
1906	680,000	30,138	56,667,000
Decrease during 5 years		3,310	$8,505,000

Unhappily, from the foregoing records, it is very plain that in the two great States of New York and Michigan the Ancient Order has reached almost the point of total disappearance; and that, in Ontario and Massachusetts, the down-hill grade is becoming somewhat steep. In all four jurisdictions, the "new blood," so necessary in keeping the death losses down to a workable point, has ceased almost to flow in, as will be seen from the following comparison between 1900 and 1906:—

New Certificates Issued.

	1900.	1906.
Ontario Grand Lodge	$4,822,000	$866,000
Michigan Grand Lodge	2,846,000	45,000
New York Grand Lodge	4,912,000	118,000
Massachusetts Grand Lodge	8,045,000	1,904,000
Totals	$20,625,000	$2,933,000

Financially, the New York Workmen seem to be in the worst possible shape. They have assets, in Buffalo, of $476,972, but have liabilities of $654,130. Boston looks better with $292,166 and only $54,000 unpaid. Detroit claims to have $226,950 assets and $143,227 of liabilities. The Ontario brethren have a better show, with assets to May 1st, 1907, of $1,052,089, and liabilities of $198,853. But, notwithstanding this, new members are coming in but slowly, and the total membership in Ontario is decreasing alarmingly. The past four months, from January 1st to May 1st, have scored a decrease of total members covering all the new, and 1,460 of the previous total, reducing the latter from 37,457 as on January 1st to 35,997 on May 1st. And, while the last monthly call brought in $92,117 with which to pay death claims, the outgo in cheques to the claimants was $101,014. This means a pull on the reserve funds of nearly $10,000 a month, if things continue on these lines.

The delayed, unpaid, and reported claims call for $198,853, so that it would take a double assessment at $92,117 to come within easy distance of covering them. And, though the certificates in force have decreased from 46,125 in 1903 to 35,997 at present, not so the death losses. These were $671,450 in 1902, and in 1906 $861,589—an increase of $190,139, with fewer members by 10,128 to stand the strain. The death losses per $1,000 were $8.30 net, in 1902, and in 1906 had grown up to $12.10—a rise of nearly 50 per cent. At Buffalo, the increase of this item was from $17.60 to $30, and in Detroit from $12 to $31.80. These latter figures—of $30 to $32—appear to have been the breaking point in nearly all the fraternal societies which have disappeared