

of N.Y. State, and the London Masonic, of the Province of Ontario :

TEMPERANCE MUTUAL BENEFIT.				
Year.	New Members.	Total Members.	No. of Deaths.	Costing per \$1 00
1874	563	935	4	\$ 4.27
1875	577	1,389	14	5.70
1876	551	1,549	18	9.03
1877	1,094	2,905	25	10.80
1878	415	1,757	33	19.08
1879	597	1,939	31	567
1880	483	1,445	33	22.58
1881	392	1,329	23	17.30
1882	49	957	20	20.90
1883	146	931	19	20.40

ODDFELLOWS MUTUAL.				
Year.	New Members.	Total Members.	No. of Deaths.	Costing per \$1000
1874	207	1,688	11	\$ 6.51
1875	241	1,902	17	9.21
1876	163	1,673	21	12.53
1877	87	1,393	19	13.64
1878	100	1,248	19	15.27
1879	220	1,097	20	18.23
1880	6	846	23	27.18
1881	3	539	10	18.55
1882	3	419	8	19.09
1883	0	282	13	46.00

UNITED BROTHERN MUTUAL AID.				
Year.	New Members.	Total Members.	No. of Deaths.	Costing per \$1000
1874	1,713	7,083	59	\$ 8.24
1875	3,721	9,900	110	11.11
1876	3,378	12,102	135	11.15
1877	4,035	14,237	243	17.00
1878	4,633	13,626	256	18.51
1879	2,019	12,409	252	20.30
1880	1,967	12,684	308	24.28
1881	1,465	12,059	296	24.54
1882	1,093	10,947	335	30.60
1883	787	9,662	272	28.15

SOUTHERN TIER MASONIC RELIEF ASS'N.				
Years.	Average Members.	No. of Deaths.	Costing per \$1000.	Avg. in periods.
1869-70	742	5	\$ 6.50	\$6.50
1871-74	2,136	24	10.75	1.00
1875	3,311	37	11.25	
1876	3,728	58	15.50	
1877	4,052	58	14.30	13.90
1878	4,273	51	11.90	
1879	4,403	73	16.60	
1880	4,285	60	13.90	15.57
1881	4,065	63	16.25	
1882	3,787	73	19.00	
1883	3,458	68	16.70	17.85

LONDON MASONIC MUTUAL BENEFIT.				
Year.	Average Members.	No. of Deaths.	Costing per \$1000.	By periods.
1872-73	1,740	14	\$ 8.04	\$ 8.04
1874	1,960	16	8.10	
1875	2,250	26	11.50	10.80
1876	1,924	25	12.80	
1877	1,637	21	12.30	
1878	1,603	20	12.40	10.83
1879	1,555	12	7.90	
1880	1,475	27	18.31	
1881	1,446	20	13.80	15.30
1882	1,447	20	13.80	
1883	1,492	26	17.40	17.40

These figures should be carefully examined in order to note the rapid increase of members, so long as the death losses called for less than \$10 or \$12 on each certificate of \$1,000, and then the decline of membership as the cost went up to \$15, or \$20, or \$30.

The Temperance Mutual closed the year 1883, with no less than 13 widows' claims unpaid. It collected, during the year, \$13,336, of which only \$8,982 could be paid to 16 claimants—about \$500 to each. The expenses consumed the other \$4,354. A vigorous and expensive effort seems to have been made to get in new blood, without much result.

The Odd Fellows' Mutual will scarcely make another appearance in public, its large membership of 1802, in 1875, having now dwindled away to 282, in consequence of increasing death losses rendering it impossible to draw in new members. It is the same old story over again: paying too dear for the whistle! The total receipts were \$3,611, of which the widows got only \$3,159—\$269 each.

Our Masonic readers will be interested in the "Southern Tier" and the "London Masonic" statistics. The ties of brotherhood seem to have been more effectual in their case than in others, in preventing, as yet, a stampede of healthy members, but their death losses, nevertheless, continue to grow heavier, and the disaster will be all the more terrible when it does come, the victims being so much the more numerous.

It should not be over-looked that, in the column "cost per \$1,000," in the above tables, expenses are not included. In some cases, such as the Temperance Mutual, the expenses would add one-half to the figures for 1883, giving about \$30 instead of \$20.40 as the real cost per \$1,000. If we add only ten per cent. for expenses of all kinds, we have the following as the cost to each living member of the five societies, for each \$1,000 paid to the widows and orphans in 1883:

Southern Tier Masonic Relief	\$18.37
London Masonic Mutual Benefit	19.04
Temperance Mutual Benefit	22.44
United Brethren Mutual Aid	30.96
Oddfellows' Mutual, of Montrose	50.69
Average of the five	\$28.30

Turning now to the rates for ordinary life insurance, we find that companies, on the average, charge about the following figures, without profits:

At the ages of 20 to 33	\$13 to \$18.00
" " 33 to 35	About 19.00
" " 36 to 38	23.00
" " 39 to 45	24 to 31.00
" " 46 to 56	32 to 50.00
Average at ages, from 20 to 56	\$28.20

This shows clearly enough the folly of looking to assessment societies for cheap insurance. The rates charged in the regular societies are guaranteed to remain stationary, while the cost in the five societies, in 1883, as above shown, cannot be guaranteed not to become double in another five years. Indeed no guarantee can be had that all the healthy members will not cease to pay assessments next year, and thus bring the whole machinery to a sudden stand-still.

We say to every man of sense, or of conscience, who is connected with an assessment life association of any sort, separate yourself at once and forever from the delusion, however confident your next neighbor may be of its success. Wash your hands from the guilt of enticing innocent people, by your example, into dependence upon such a rope of sand, for the support of their families in the hour of need, thus causing them to neglect reliable insurance until too late to procure it.

### THE BUTTER INDUSTRY.

The present and prospective position of the Ontario butter industry is far from being reassuring, to the political economist, the wholesale dealer, the country storekeeper or the farmer. The loss of wealth to the country occurring annually, through the ignorance and carelessness displayed in the manufacture of this article is very serious; while the individual financial losses that overtake the merchants who handle it, form an oft-told tale. The present position of the market is easily given. Country storekeepers throughout the province are paying to the farmers from fourteen to sixteen cents per pound, the price being determined in great measure by the amount of competition in town or village. This price is being paid in the hope that eventually exporters may be willing to purchase it, at or about cost price. Meanwhile Canadian importers are getting their orders filled in New York and Chicago at lower prices than those current in Ontario, and at the same time our butter is accumulating rapidly, without apparent outlet, and the quality deteriorating.

This is an unhappy state of affairs, and to improve it heroic treatment is necessary.

Radical improvement must be made in the manufacture; a different system of purchasing from the producer must be adopted, and the product must be shipped to its ultimate market while fresh and fragrant.

The Ontario government's original scheme of establishing creameries in different sections was an excellent one, but unfortunately it got strangled, the only result being one creamery in operation at the Model Farm, Guelph. It is hinted that the chief member of the creamery commission had more interest in the cheese industry, than in the one we are discussing. If this be so, the limited result may be understood. But the matter is too important for any such narrow and unpatriotic course of action to be permanently permitted. Let our rural friends agitate the matter again, and insist that the original scheme in its entirety, or something equally comprehensive, be carried out. Of course this scheme ought to be undertaken only for the purpose of setting the creameries agoing. It would be absurd to suppose that the people could not make their own butter, in creameries as well as out of them. And when the Government had shown the way, in this new form of the industry, its duty would be to retire and leave the business to be dealt with by private capital, organized under joint stock companies charters.

Granted, that government creameries are established and their success demonstrated, how quickly would our farmers organize joint-stock creameries. This done, the quality of our butter would cease to be a reproach. But the most sanguine could not expect all this in one season, or in several seasons, and even when this system came into free operation, in richer or advanced districts, there must always be considerable portions of our territories in which butter would still be made on the farm. Regarding the purchase of this farmer's-made butter a word of advice is now tendered.

The present course of procedure is as follows: Mrs. A and Mrs. B bring each to the storekeeper a pail of butter of different qualities, which is weighed, and a ticket granted to each lady for so many pounds at the same price, which ticket passes current at the grocery or millinery counter. This is surely wrong, indefensibly wrong, and sets at naught the first principles of business. Let the storekeeper buy the butter on its merits, for cash, the high price realized by the careful and skilful maker will be an incentive to further exertion, the low price would prove salutary to the careless dairyman, and improvement would result. It is only fair to state that a few storekeepers have adopted this independent style of action, and the result has proved profitable to them and beneficial to their clients.

Some nine or ten years ago, before the substitutes or imitations of butter, had either reached their present state of perfection, or been so freely accepted by consumers as now, there might have been some show of reason for the country dealer holding on to his butter for the expected advance in the fall, or, if not then in the winter, though that expected advance often failed to appear. But to-day matters are greatly changed. Science has made vast