

Londonderry Co. 35,217 tons.
 New Glasgow Co. 27,551 "
 Pictou Charcoal Iron Co. 4,059 "

Total 66,837 "

The Inspector's generalization on the subject of gold mining on page 30 is extremely brief, comprised indeed in half a dozen lines. But we observe that he recurs to the subject in his letter of transmittal where he urges mapping of the districts. Comparing the result, 14,030 ounces for nine months, with 21,080 ounces for twelve months of 1892, he says: "This would indicate another falling off in the gold yield. The business offers little of interest to be reported on during the past year." A less depressing view is taken, however, by the deputy inspector, Mr. Maddin, whose detailed reports upon some thirty mines are worth reading closely. While regretting that "in this county [Halifax county, presumably] gold-mining is not so actively prosecuted as hitherto, . . . there are tangible signs of improvement in the industry." He offers a practical suggestion that should not escape notice. Commenting upon the "labor, time and money expended in prospecting and working Nova Scotia gold fields, the extent of which cannot be seen anywhere, nor the result of their labors shown," he adds, "In my opinion this is a serious misfortune, as, if accurate surveys, plans and records of such work were filed in some place available to the mining capitalist, it would eventually save a large amount of loss and be a source of information that would be profitable hereafter." This points to a defect in the system of the Department of Mines which it would be to the credit of the Honorable Commissioner of Public Works and Mines to have rectified at the very earliest moment.

Thirty years ago, from whatever cause arising, the activity of gold mining in the province appears to have been not only greater, but the results more encouraging than at any time since. In 1862, when less than a fourth of the stuff was crushed, and when labor was much cheaper, 1 oz. 2 dwts. 11 grs. gold was obtained from a ton of stuff. In 1863 and 1864, when the largest force of men was employed, 14,001 ounces and 20,022 ounces respectively were extracted, at the rate of 16 dwts. 11 grs. and 18 dwts. 16 grs. per ton. And in 1865, during which year 24,433 tons was crushed, a result of 1 oz., 0 dwts. 20 grs. to the ton was obtained, a rate of yield which has never since been reached. In the last ten years, too, the cost of labor has been at its highest, for the earnings of the hands employed has reached an average of \$2.50 per working day as against \$1.69 in the ten years 1862 to 1871.

FRIENDLY SOCIETIES IN ONTARIO

The third division of Dr. Hunter's report in his capacity of Inspector of Insurance and Registrar of Friendly Societies for Ontario, furnishes some information which we venture to think will be novel to a great many of our readers. One hundred and thirty pages of Division C are taken up with particulars about "Friendly Societies: Being societies registered by the Province of Ontario for the transaction of

insurance therein." These societies reporting to government are sixty-one in number, and the list includes such unpretending organizations as the Widows' and Orphans' Fund of the Bank of British North America, and the Army and Navy Veterans of Toronto, with their modest figures, as well as the Ancient Order of United Workmen, with its hundreds of thousands annual income, and the still more extensive Supreme Court of the Independent Order Foresters.

It is a natural and not an improper impulse that leads men in the same occupation, and the same trade guild, to band themselves together for benevolent purposes. There is something unselfish and noble in the desire to provide sick benefits and funeral arrangements for one's brother man whose only means are his daily wages. And we can but admire the modest simplicity with which the St. Lawrence Foundry employees pay in their contributions, or the Hamilton Police husband their donations for the mutual benefit of unfortunate members. Somewhat different is it, however, when we find among the assets of the Knights of Pythias, of Ontario, \$9,441 out of a total asset of \$17,944 represented by "Furniture and Paraphernalia," which we take to mean lodge-room decorations, uniforms, and the like; or, in the case of the Sons of Scotland Benevolent Society, \$4,767 gone for expenses of management where the total receipts were \$16,021—almost 30 per cent. paid out for running the machine. Why should such expenses be necessary when the Catholic Mutual Benefit Association conducts its affairs at an expense of only 4½ per cent. of its receipts?

It is just a little startling to discover that the amount of money received by the sixty-one friendly societies in this list during 1892 was six millions and a half of dollars (\$6,568,334), which is a larger sum than the total receipts of the Canadian regular life assurance companies. And that the total disbursed for expenses of management was almost half a million (\$493,232). It is proper to notice, however, that in the case of three of the largest organizations the figures for the parent concerns in the United States are given, which include American and Canadian contributions:—

	Receipts.	Expenses.
Royal Arcanum, Supreme Council	\$3,533,487	\$77,756
Knights Macabees	380,982	57,425
Catholic Order Foresters	212,754	32,284
	\$4,127,223	\$167,465

These sums deducted leaves the Ontario receipts of fifty-eight societies \$2,441,111, and their expenses \$325,818, equal to 13½ per cent. for management.

Many of these societies are organized with an honest intention of giving friendly benefits to unfortunate members. But there may be honest ignorance in the administration of such. In others, we fear, the aim of those who have the management is to draw good salaries, whether the sick and funeral benefits be secured to members or not. In either case government supervision is desirable. Especially is it required where venal or dishonest persons have control of the funds. And,

where well-intentioned people with little knowledge of book-keeping and finance, or with no knowledge of actuarial requirements are the managers, it is scarcely less useful. We have seen the voluminous blanks provided by the Ontario Insurance Department for the returns of such companies, ten pages quarto each, requiring particulars as to life assurance certificates, funeral benefits, sick benefits, cash receipts and expenditure, assets and liabilities. And it appears to us that the exaction of such information must have a good effect in arousing the managers and members of friendly societies to the responsibilities they assume when they agree to pay certain sums in case of sickness, death or burial. The less serious among them may thereby be led to reflect upon the gravity of contracts which are often lightly entered into, sometimes with no other motive than that a lot of people may "have a good time."

INSURANCE IN THE I. O. FORESTERS.

In November last Mr. Wm. McCabe, actuary, of Toronto, issued through the columns of this journal a challenge to Dr. Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters, to submit the question of the adequacy of the life insurance plans of the Order to any five competent gentlemen named for decision. And if any of these gentlemen should pronounce them safe and sufficient for their purpose, Mr. McCabe offered to pay the whole cost of the submission. When nearly three months has elapsed, the Doctor writes, on February 24th, to Toronto dailies, saying that he "has just found time to consider" Mr. McCabe's last letter, and that he accepts that gentleman's challenge, with, however, certain provisos which render the so-called acceptance no acceptance of the challenge at all. He now wants the president of the National Fraternal Congress to be one of the referees, and he wants to see the figures of the North American Life, etc., etc.

If the Supreme Chief were really sincere in desiring to accept Mr. McCabe's challenge, without attaching any conditions, he could have said so in half-a-dozen lines, instead of taking up a column and a-half of the daily papers. The comparison of expenses he makes is entirely fallacious. Doubtless the sum of \$139,714.62 named by him as the capitation tax of his Order for a term of years, has been sufficient to cover his remuneration, and the head office expenses; but if he added to that all the other expenses, such as formation of lodges, dues, etc., it would be found to foot up much in excess of that he gives. However, this has nothing to do with the point at issue, which is, how the Order is to pay its endowments at maturity. It is a shrewd attempt on his part to throw dust in the eyes of his admirers and the large number of those connected with the Order. The Supreme Chief states in his letter that the Order can issue policies from \$500 to \$5,000. Now, the Order is, as we understand, specially limited, by charter, to issuing policies not exceeding \$3,000. His reference to being authorized to make as