

### Mortality Among Fraternalists.

At the Convention of fraternal societies held recently at Denver, a paper was read by Dr. Millard, of Flint, Michigan, on "Mortality and its costs," a topic regarding which these organizations have been too indifferent, much to their own cost and mortality. He reported a death rate at forty years of 13.9 per cent., starting with 100,000 lives at twenty years. As to this table Dr. Millard said:—

"Our table shows at the age of forty that the mortality has increased about 3 per cent. over that of tables that have been standard anywhere in the United States or Canada, except in tropical experience for a long time."

One probable cause of this increase in mortality he attributed to the hustle of the lodge system to enlarge the membership, an evil to which we drew attention in a recent article. It is only too well known to those who have observed the workings of the fraternal orders, or societies, that every now and again there is an epidemic of "hustle" for new members and a rush for membership. In such times which, however, only emphasize the normal life of a lodge, there are strings of proposals for membership which are passed upon in the most perfunctory manner, and the candidates are passed by the lodge doctor just as carelessly, without any pretence of anything more than the most superficial medical examination. Dr. Millard regards another cause of the increased mortality amongst fraternal societies to be the payment by them of about one-third the sum paid by the old line companies to their medical examiners for a similar duty. The weakest points in these societies are their disregard of actuarial principles and considerations in accepting members.

### Australian Gloom and Discontent.

"The Australasian Review" has a gloomy article on the present conditions of New South Wales and Australasia generally. "For a long time past things have not been going well with Australians as a community. Federation has proved so far little short of a national disappointment, and the people have been trying to discover what it was that set them all rejoicing and demonstrating so enthusiastically at the dawn of the new century last year. The work of the Federal Parliament brings no joy to Australians, not even satisfaction. The people are dissatisfied with some of their State Parliaments, because their representatives have failed to redeem their public pledges; they are worried by a new and harassing system of unnecessarily drastic taxation and, to crown all, their hearts are depressed with the troubles arising out of an unexampled drought, and the gloomy forebodings of a future which is

certain to call for the most rigid economy and self-denial." Our fellow colonists are probably suffering from the inevitable depression which follows upon over sanguine anticipations and are experiencing a reaction from the intense enthusiasm they indulged in at the inauguration of The Commonwealth. The unexampled drought has been quite enough to give them "the blues" very badly, when otherwise inclined to be pessimistic. Canadians after Confederation went through a similar experience, indeed, a remnant still consider Federation to have been a disappointment. That "their representatives have failed to redeem public pledges," is not a cause for gloom, but for active work to punish their unfaithfulness. As to "unnecessarily drastic taxation," the people constitute the taxing power, and it is for them to declare their will in this matter, which is certain, sooner or later, to be carried out. We would, therefore, advise our friends, the Australians, to break up their old political parties and re-organize on such lines as will give the reins of power to those who will be more faithful to their trust as representatives of the people, whose interests must be paramount in the legislatures if The Commonwealth is to be solidified and the people contented and prosperous.

### UNITED STATES FOREIGN TRADE, 1901-1902.

The official returns of the imports and exports of the United States for the year ended 30th June last show marked decreases in several classes of exports. These reductions are alleged not to indicate a decline in the general activity of American manufacturing enterprises, but certainly if the downward movement continues there will be ground for anxiety. The following taken from our New York namesake compares the merchandise exports for the last four years according to classes of products:

| Products of—         | 1902.         | 1901.         | 1900.         | 1899.         |
|----------------------|---------------|---------------|---------------|---------------|
|                      | \$            | \$            | \$            | \$            |
| Agriculture .....    | 851,460,312   | 943,811,029   | 835,538,123   | 784,776,142   |
| Manufactures .....   | 469,899,763   | 411,155,966   | 433,851,756   | 338,562,146   |
| Mining .....         | 39,055,999    | 87,985,333    | 37,813,712    | 28,156,174    |
| Forests .....        | 48,183,732    | 64,317,294    | 52,218,112    | 42,126,889    |
| Fisheries .....      | 7,995,786     | 7,683,333     | 6,326,620     | 5,992,099     |
| Miscellaneous .....  | 5,205,269     | 4,319,740     | 4,465,218     | 3,266,872     |
| Total domestic ..... | 1,355,481,961 | 1,490,462,816 | 1,379,763,571 | 1,233,931,222 |
| foreign .....        | 26,217,540    | 27,932,185    | 33,719,511    | 53,462,089    |
| Total all .....      | 1,381,719,401 | 1,518,394,901 | 1,413,483,082 | 1,287,393,311 |

The changes in 1902 compared with those of previous years were as follows:—

|   |                                 |
|---|---------------------------------|
| In 1902 the exports of agricultural products were .....   | \$92,350,708 below 1901         |
| In 1902 the exports of Manufactures were .....            | \$9,364,393 below 1901          |
| In 1902 the total domestic exports of the U.S. were ..... | \$104,980,945 less than in 1901 |
| In 1902 the total exports were .....                      | \$15,281,710 less than in 1900  |
| In 1902 the agricultural exports were .....               | \$15,692,159 in excess of 1900  |
| In 1902 the exports of manufactures were .....            | \$29,588,933 below 1900         |
| In 1901 the agricultural exports were .....               | \$107,952,897 in excess of 1900 |
| In 1901 the exports of manufactures were .....            | \$21,696,690 below 1900         |
| In 1901 the total exports were .....                      | \$89,659,235 more than 1900     |

The exports of iron and steel are stated to have fallen from \$117,319,320 in 1901 to \$98,552,562 in 1902, a decrease of \$18,766,758, which is \$9,502,255 more than the total decrease in that year. The reason