

FROM "IN MEMORIAM"

Strong son of God immortal Love
Whom we had loved and worshipped true
By faith and truth we cannot pry
Believing what we cannot pry

SUSPENDED MEMBERS LIABLE.

Important Judgment Handed Out by
Chief Justice Meredith - Case of
Select Knights of Canada Referred
back Again.

Toronto, July 20 - Chief Justice
Meredith has given judgment in the
Select Knights contributory case, in
which the contributors to the society
appealed from an order of the local
master at St Catharines, made in
November, 1898, settling the list of
contributors.

His Lordship upholds the decision of
the master on the point that the by-
laws of the Supreme Legion were not
as contented, unauthorized and inef-
fective

The chief question is as to whether
the members of the society so consti-
tuted, or of its beneficiary department,
are personally liable for payment of
dues which became due on assessments
made

AFTER THEY WERE ADMITTED

as members. I agree with the conten-
tion of the appellants, that the mere
fact of a person being a member of
such society or its beneficiary depart-
ment, raises no implied contract that
he will pay dues or assessments which,
according to the rules of the society,
afterwards became due, and that in the
absence of a contract on his part to do
so, there is no obligation to pay, for
breach of which action against him
will lie. Members of the society at the
date when the new constitution came
into force are liable for payment of
dues which became payable after that
time, while they continued to be mem-
bers, and for assessments made after
the same date so long as they remained
members of the beneficiary department.

A SUSPENDED MEMBER

is none the less a member of a society,
and where there is personal liability
on the part of the members to pay dues
or assessments, that liability continues
notwithstanding the suspension, not
only as to dues and assessments payable
at the time of suspension, but also as
to those which became payable during
the suspension and before, by the opera-
tion of the rules, his default results in
his ceasing to be a member."

His Lordship does not see how a per
capita tax can be charged against the
members by the Grand Legion. A sus-
pended member after his reinstatement
has been refused is not liable for
assessments made after the refusal.

"The report will be set aside, and
there will be a reference back to the
master to re-consider the case of the
alleged contributories, with a direction
to him in doing so to have regard to
the opinions expressed upon the vari-
ous questions with which I have dealt,
and there will be no costs of appeal to
either party, each having succeeded in
part in his contentions."

SHE KILLED HER SISTER

To Get Insurance, and For This Mary
Ansell Was Hanged in England.

London, July 19. - Despite strenuous
efforts to secure a reprieve, including
an appeal to the Queen, Mary Ann
Ansell, who was convicted of murder-
ing her sister, an inmate of an insane
asylum, by sending her poisoned
cake, was hanged today at St. Alban's.
The crime for which Mrs. Ansell was
executed was committed for the pur-
pose of securing the payment of life
insurance money, the murderers hav-
ing obtained a policy upon the life of
her sister, giving a false description.

BRIEF CHAPTER ON LIFE IN-
SURANCE.

As To Standards.

Unquestionably, one of the most ser-
ious of the impediments which have
been encountered in the work of
securing recognition, on the part of
assessment and fraternal organizations
of the operation of the laws which fix
mortality cost in practical life insur-
ance, has been the confusion of ideas
due to failure—not to say inability—to
distinguish between what is necessary
to sound practice and the one concrete
standard of sound practice which has
been incorporated into statutory law.

This one standard has by this acci-
dent of legislation, taken the character
of an arbitrary official criterion, ex-
ceedingly convenient for use, especial-
ly to such as find it easier to be
thought for than to think.

It is by no means alone the poor be-
lighted apostles of assessment and
fraternal insurance—whose hopeless
wanderings in outer darkness are so
amusing to a certain class of writers—
who have fallen into this slough of mis-
conception; for even some of the elect
themselves use words with such care-
lessness, or want of knowledge of their
true meaning, as to suggest the
thoughtfulness of the parrot and the
imitative ability of the monkey.

These are the gentlemen who admit
no distinction in meaning between the
words "sound methods" and "State
standard;" who use the words "suffi-
cient rates" as the synonym of "rates
based on the State standard," and say
"mortality cost" when they mean
"the rate of mortality determined from
the Actuaries' Table."

These people have one criterion of
judgment, when the premium tables of
a life insurance organization fall under
their critical inspection. Are they
the "legal reserve" rates? Do they
conform to the Actuaries' Table and
four per cent. interest? Is the com-
pany compelled by law to accumulate
exactly such a reserve—no more and
no less? Is the institution in accord
with "THE" standard? If, yes; that
is sufficient—there is nothing further
required. If, no;—that too is suffi-
cient! Breath need not be wasted in
discussion. Its one use is for denuncia-
tion.

It is, probably, too much to ask, that
this latter class of self appointed critics
should prove themselves capable of
learning. Little of practical good
could be imagined to result, even if
they did. But is it too much to hope
that the men who are honestly striving
to fulfil the obligations which rest up-
on them as managers of the assessment
and fraternal insurance organizations
of the country, may be brought to see
that the Actuaries' Table of mortality
is not the standard, but merely a stand-
ard, with its right to standard-hood
resting mainly upon the accident of
legislation?

Tables of mortality are neither ab-
solute records of past deaths nor un-
failing prophecies of future ones. Actual
deaths, and not rates of premium, de-
termine and fix cost. All standards of
mortality are mere approximations and
at most establish relationship or rates
of distribution. An organization is
not solvent, simply because its prem-
ium rates conform to a certain stand-
ard; nor is it insolvent because it fol-
lows some other standard. Finally,
there are laws that underlie the prac-
tice of life insurance, and standards
are creations of those laws, and not
laws the creatures of standards.—The
Guardian.

THE AVERAGE AGE.

The average age of a society and
the bearing of such average age upon
the death rate have been correspond-
ingly misunderstood and misrep-
resented by members of fraternal socie-
ties. The assumption has been that
if one thousand members of varying
ages would average 40 years of age
that then the death rate among such
one thousand members must be the
death rate for the age of forty. The
conclusion at first seems to be entitled
to credence, but upon consideration it
will be found that, under certain con-
ditions, the conclusion is not correct.
Let us see why this is so. One thou-
sand members of 40 years of age
would have a death rate for one year,
according to the actuary's table of
mortality, of 1030; a little over 1 per
cent per annum. Now, if instead of
the one thousand members being all
40 years of age, five hundred of them
were 20 years of age, and five hundred
of them 60 years of age, their average
age would still be 40, but the number
of deaths among the five hundred who
are 20 years of age would be 305, and
the number of deaths among the five
hundred who are 60 years of age
would be 1517, a total of 1822 or
nearly 5 per cent. Attention is called
to the fact that in each case there are
one thousand men, in each case their
average is 40 years, but in the one
thousand men, divided up between
those of 20 and 60 the death rate is
near 2 per cent., whereas in the one
thousand composed of men, all of
whom are 40 years of age, the death
rate is but a fraction over 1 per cent.
It will be seen, therefore, that the
average age of a given number of men
is no indication of what the death rate
may be. The members of a society
are scattered along among all ages,
and the only way that average death
rate can be found is to find the death
rate for each age, add the respective
death rate of all the ages together,
and from the result obtain the average.
The fact of it is that the average age
theory is an exploded theory, and no
member of a fraternal society who is
posted in the principles of fraternal in-
surance will, in the year of grace,
1899, put forward the average age
skeleton, as an argument in favor of
the perpetuation of fraternal societies.
It has absolutely no foundation in
theory or in fact, but is a figment of
the imagination, and has been releg-
ated by all intelligent men to the
limbo of useless and exploded proposi-
tions.—Columbian Herald.

PRESENCE OF MIND.

The presence of mind of an Ameri-
can soldier in moments of danger is
one of his chief characteristics. A
brother of Father de Smet, the noted
Jesuit missionary, who labored among
the Indians of the west about a quarter
of a century ago, was with his regi-
ment on some western campaign.
One day he wandered too far from the
command, and suddenly found himself
surrounded by a band of hostile In-
dians. He was seized and was just
about to be tomahawked, when he re-
membered hearing his brother say one
day that the Indians had a great devo-
tion for the sign of the cross, the sym-
bol of the Catholic faith. Accordingly
he raised his right hand to his fore-
head and in distinct tones repeated the
words: "In the name of the Father
and of the Son and the Holy Ghost."
As De Smet had expected the effect was
magical, and in less than five minutes
he was a free man.

INITIATIONS IN JULY.

Initiations en Juillet.

Table with 2 columns: Br. No. and Locality. Lists various branches and their initiation counts for July.

N. B. The initiations of the last two
branches are charter members.
Les initiations des deux dernières
sont des membres fondateurs.

It is strange that men will talk of
miracles, revelation, inspiration, and
the like, as things past, while love
remains.—Thoreau.