

the greatest pleasure that he blessed the association, its members and their families. Mr. Bruchesi then repeated in English the eloquent remarks he had just delivered in French, after which he discussed the object and aims of the society with the leading members.

The C. M. B. A. deputation retired from the palace delighted with the most cordial reception they had received at the hands of His Grace.—Montreal Gazette.

Record of Fraternal Organizations.

Despite the untoward conditions which prevailed during the past year, fraternal organizations have a record in which those interested may well take pride. The Mutual Underwriter chart of fraternal organizations, which has just been issued, shows the following grand totals: At the beginning of 1896 there were 1 833 394 members belonging to the fraternal organizations reporting to the various insurance departments. At the beginning of 1897 this membership had increased to 2 018 092. The amount of protection written during the year 1896 was \$74 961 915 as against \$517 512 481. The protection in force was \$1 698 393 335 as against \$3 392 016 174. The assets aggregated \$12 078 710 as against \$9 601 974 the year previous. The liabilities were \$3 666 924 as against \$2 170 438. From assessments the magnificent sum of \$39 896 618 was received in 1896 as against \$35 814 732 in 1895. The receipts exclusive of assessments were \$9 278 397 in 1896 and \$2 617 236 in 1895. The total income was \$12 678 120 in 1896 and \$18 851 727 in 1895. For losses \$18 067 676 was paid in 1896 and \$14 575 927 in 1895. The expenses in 1896 were \$2 895 872 and in 1895 they were \$2 699 531. The total disbursements for 1896 were \$10 985 081 and in 1895 they were \$7 338 157.

From the foregoing it will be seen that the orders increased the membership 215 000; they wrote \$57 000 000 more new business than they did the year before and closed 1896 with a net gain of \$39 896 618 protection in force. They increased their assets \$2 471 000 and their liabilities \$1 470 000. Their income increased \$1 917 000 during the year and their claims paid increased \$1 920 000. The increase in expense for handling this additional amount was only \$1 600 000.

From the foregoing it will be seen that fraternalism made its most decided progress during a year of most unpropitious and depressed conditions. Further, these increases have been made in the face of changes going on in the system, which have rendered it necessary to support the same. It is not necessary to need any more than a cursory glance of the various publications of the organizations with their financial statements to see that this is the case. The system of fraternalism is the best.

A LIFE ASSURANCE CASE.

A case in which most interest has been taken in life assurance circles is that of Fleming vs London & Lancashire Life. It has been before the courts for some time, and was recently taken before the Judicial Committee of the Privy Council, where judgment favorable to the company was delivered a fortnight ago. A synopsis of the case and the decision of the Privy Council is given in the London Standard of August 4th. This was an appeal by the company from the decision of the Court of Appeal for Ontario. The action was brought by Jean Fleming, as assignee of two policies of insurance for \$5 000 each (issued in

December, 1894) upon the life of one James Fleming, her son. The assurance was effected by Mr. W. H. White, agent for the company in Toronto. The company declined to recognize the policies, on the ground that they were null and void, in consequence of non-compliance with the terms and conditions endorsed on the policies. The company also alleged at the trial, that the assured had been a victim of consumption when the insurance was placed, and that the policies had been obtained by fraudulent means. The counsel for the plaintiff, to avoid the necessity of the company's counsel putting in evidence to prove this, admitted that "on or about first January, 1895 the assured developed incipient consumption, of which he died," some time in June, 1895 following.

The policies were delivered by the agent to the assured, who gave therefor two promissory notes, which were payable to the agent himself, and which the agent discounted. The usual course of the business was that where notes were taken for premiums, such notes were forwarded to head office, and pending the acceptance of the notes by the head office, the agent gave an interim receipt, followed in due course by an official acceptance receipt, and policy, it being the agent's duty to retain the latter, until the premium had actually been paid in cash. Mr. White did not advise the taking of notes, nor did he remit the cash to the company, but sent his own note for balance due, requesting the company to hold the same, presumably till Fleming's notes were paid, which was complied with. The notes which the Flemings had given White were not paid, nor did White consequently pay the notes he gave the company. The Fleming notes were retired by White as endorser, following their maturity. Some time in June, James Fleming died, and payment of the policies was demanded, but in view of the suspicions surrounding the case, and the non-payment of the premiums, the company refused payment. The case was tried by Chief Justice Meredith, and judgment was given against the company, with costs.

An appeal was taken to the Court of Appeal for Ontario. The court consisting of four judges, divided, the delivering judgment in favor of the London & Lancashire Company, and two against, which is in effect a confirmation of the decision of the Chief Justice. The company then appealed to the Judicial Committee of the Privy Council. The judgment of the committee was delivered by Lord Halsbury, who said: "The company's case is a weak one, and it is not necessary to sustain it, unless the other policies were placed in the hands of White, the company's agent, with the effect of negotiating them, and paying the premiums out of the proceeds, the ends of proof was upon the respondent Fleming, to show that the premiums had been paid, and this she had entirely failed to do. Their Lordships were, therefore, of opinion that the judgment could not be supported, and they would advise Her Majesty to allow the appeal, the respondent to pay the costs."—The Monetary Times.

Do Your Share.

What makes our benefit certificates valuable? Whether a member prizes little or much the spirit of fraternity and good fellowship, which we believe is our foundation of success, he wants the face value of his benefit certificate continually assured to his beneficiary.

This demands life, growth, prosperity. No sensible man expects to reap where he has not sown; no thoughtful man will for a moment anticipate that the value of his benefit certificate will be maintained unless either he does his share of the work to sustain the Order, or some friend does it for him. When this transparent fact is understood, a sense of pride will lead many to contribute in some way who now hold themselves aloof from all participation in work.—Our Home.

WHY LATIN IS USED.

A Druggist Gives Some Reasons Why Prescriptions Cannot Well be Written in English.

"I don't see," said the man who was leaning against the drug store counter, "why a doctor can't write his prescriptions in English, instead of Latin. Suppose my system absolutely requires whiskey; that my health and future usefulness to society depend upon it. Well, I go to my doctor and get a prescription. It calls for spiritus frumenti. Now, that ain't what I want. I want whiskey. Why can't he come out flatfooted and say so? But I suppose he thinks that would be giving the game away. I suppose he would rather I'd take his wisdom with a grain of chloride of sodium than with a grain of salt. Isn't that it?"

The druggist smiled, and said: "You've got the same idea most people have. You think, I suppose, that the doctor writes his prescription in Latin so it can't be read so easily—so the laymen can't steal his trade and learn what he is giving him. But that's all wrong. In the first place, Latin is a more exact and concise language than English, and, being a dead language does not change, as all living languages do.

"Then, again, since a very large part of all the drugs in use are botanical, they have in the pharmacopoeia the same names that they have in botany—the scientific names. Two thirds of such drugs haven't any English names, and so couldn't be written in English.

"But suppose a doctor did write a prescription in English for an uneducated patient. The patient reads it, and he remembers it, and he tries to get it filled from memory. The second time. Suppose, for instance, it called for a little ammonia and he got it mixed with a quantity of potassium. He could safely take ten grains of the stuff, but the grain of the second could kill him as dead as a mackerel. That's an exaggerated case, but it is not so far from the truth. I don't know how the Latin is a professional shorthand, and the patient. His scribbles in Latin he can't read, and consequently doesn't try to remember.

"Now for another reason. Latin is a language that is used by scientific men the world over, and no other language is. You can get a Latin prescription filled in any country on the face of the earth, where there is a drug store. What good would an English prescription be in St. Petersburg?"

"Got any good tooth powder?" asked the man leaning against the counter.

Freethinking and Suicide.

Dr. Dumontpallier, of the French Academy of Medicine. Education is mainly to blame for it. We have no longer any religious belief, we educate our children to be-

come freethinkers and, as a result, they are tired of life before they know what life really is. Nothing remains then to this life. They have no hope, no fear, and they fancy that only through suicide can they obtain relief from their petty troubles. In those countries where religion has not yet been replaced by infidelity suicides are practically unknown. There are places where there are not three suicides in ten years, and the reason is because all who live there have an object in living.

THE BELLS OF SHANDON.

Inserted by request.

With deep affection
And recollection
I often think of
The bells of Shandon
Whose sound is so sweet and would
Be the days of childhood
For a world my cradle
Their magic spells.

On the 1st order
Where I was born
And the grove border
Sweet work of thee
With thy bell of Shandon
That sound so grand on
The pleasant water
Of the River Lee

I've heard bells tolling
Full many a time in
The old abbey
Where the bell-tower
While at a distance
It has a sound so sweet and so true
But all their music
Is like naught like thee

From my dwelling
I can hear the sound
Of thy bell tolling
In the old abbey
Made the bells of Shandon
Sound so grand on
The pleasant water
Of the River Lee

I've heard bells tolling
In Adria's Mile
The thunder tolling
From the Vatican
And symbols of our
So much important
In the gorgeous turrets
Of Notre Dame

But the sounds were sweeter
Than the dome of Peter
King over the Tiber.
The bells tolling
On the bells of Shandon
Sound so grand on
The pleasant water
Of the River Lee

The bells of Shandon
Whose sound is so sweet and would
Be the days of childhood
For a world my cradle
Their magic spells
And I will
Call to my friends
From the old abbey
Of the River Lee

So the bells tolling
Full many a time in
The old abbey
Where the bell-tower
While at a distance
It has a sound so sweet and so true
But all their music
Is like naught like thee

Entered by request.

Grand Chancellor MacCabe

The following is a copy of the address delivered by Grand Chancellor MacCabe at the annual meeting of the Grand Lodge of the Province of Ontario, held at Toronto, on the 14th inst. The address was delivered in a most eloquent and impressive manner, and was well received by the audience. The Grand Chancellor, in his address, reviewed the progress of the Order during the past year, and expressed his confidence in the future of the same. He also alluded to the various reforms which had been adopted, and to the improved condition of the Order in all respects. He concluded his address with a most inspiring and patriotic address, in which he exhorted the members of the Order to be true to their principles, and to maintain the high character of the Order in all their dealings with the world.