

**Something
like an
Investment.**

The report of Superintendent Vorys on "Fraternal Beneficiary Associations" gives a list of the "net or invested assets" of the Knights of Pythias, amongst which we find, "Lexington Hotel investment, \$231,133," and "Lexington Co., furniture investment, \$44,950," to which are added, "market value of Lexington Hotel investment over cost, \$37,568," and "market value of Lexington Co., furniture investment over cost, \$58,550." Thus out of \$648,969 of assets the sum of \$268,701 is invested in an hotel, and \$103,500 in the furniture of a hotel, making the total of this extraordinary hotel investment, \$372,201! In the statement of certificates appears this item: "Policies or certificates terminated by lapse during the year 4,557, for \$6,586,000!" The attractions however of a plumed cocked hat and semi-military uniform, with occasional displays of a fancy drill in the public streets, and being addressed as "Sir Knight" seems sufficient to draw members in spite of the financial management being so objectionable and dangerous.

**Fire Bucket
Brigadas.**

There is much practical sense in what the "Fireman's Fund Record" says about a bucket brigade for small places. In villages, and some small towns, there is an engine and hose equipments which can only be worked by the men of the brigade, who are liable to be so scattered by their daily employments as to render it difficult to summon and leave rapidly in case of fire. In country places particularly the first five, ten or fifteen minutes are critical, when a timely bucket or two of water does more service than a ton of it later on. The "Record" puts the matter thus:

"For towns of 2,000 or less there is no better fire department than a bucket brigade. The fancy turn-out of red shirt, shiny belt, big hat and big bell is all right for Fourth of July, but for effective work it is better to have on hand one or two hundred coal-oil cans painted blue, with handles made of 1½ by 3-inch lumber, fitted and nailed inside to prevent their use for watering horses, kept filled with water and placed, say, twelve on a shelf, about breast high, at the street and alley corners, where, at the cry of fire, every man can find a bucket of water; and as anyone can shoot a bucket of water straight, a fire that might grow into a conflagration before the machine, the hose-cart and the man who knows how to connect the hose could rig himself in his fire shirt and hat and get there would be put out. This bucket brigade fire department lacks the Fourth of July "hurrah" and style that we Americans so much admire, but what it lacks in show it more than makes up in efficiency."

**United States
"Is" or "Are."**

The dog-days in England are known there in newspaper offices as "the big gooseberry season," because in the height of summer, the notices are numerous of gooseberries of unusual size, these trivialities being inserted in the dearth of better matter. The hot term in the States might be termed the "Is" or "Are" season, for every year the question is discussed in American papers whether it is correct to say, "the United States is," or "the United States are." Precedents for both forms are available. This doubtful situation arises from disregard of the old rule, "A noun of multitude governs a singular verb." Under this rule, in years past, such words, as Parliament, Committee, Delegation, always were followed by a singular verb. Modern fashion has set this rational rule aside, for it is certainly rational to regard a Parliament, or Committee, or Delegation, or any such composite body, as a unit. When we say Parliament are so and so, or the Committee are, we mean the members of Parliament, or of the Committee, and thus ignore the fact that, a Parliament and a Committee is an organized body, having organic unity. The United States constitute, or, if it is preferred, constitutes a nation, and when the phrase is used "the United States is," there is an assertion of national unity, which is obscured by the phrase, "the United States are." As the showman said when the little boy at the peep show asked, which was Wellington and which was Napoleon. "You pays your money and you takes your choice." This is a free continent, especially free from grammatical tyranny, so we can say, the United States is, or are, each according to his fancy. It is too hot to worry over such problems.

**Mortality
Experience
of U. S. and
Canada.**

Following the example of the actual investigation in Great Britain, the results of which appeared in our issues of 28th June and 12th inst., the Actuarial Society of America proposes to institute a similar work in this country and the United States. Accordingly the following proposition has been adopted by the Actuarial Society of America in connection with the undertaking of a specialised mortality investigation:

"It is desired to collect the largest possible volume of mortality experience relating to each class of risks mentioned in the accompanying schedule of classes. For each class it is designed to tabulate, for each age at issue, the number exposed to risk and the number dying in each year of policy duration. The mass of materials thus obtained and published may subsequently be worked up in any desired form or combination, but the results will, in any event, be