care of manure." Enough, surely, to gladden the heart of the Commissioner.

A hint is given by M. Dallaire which deserves to be emphasized in these days when educators in Ontario are running after the "ologies" and seeking to make every child an Admirable Crichton in accomplishments and a professional man to boot. It would seem that disdain of a plain education and contempt of plain people such as farmers, mechanics and producers has spread to Quebec, too. We quote from pages 185 and 186 of the report: "I would like to see those who are charged with school-teaching, in the rural parts especially, better informed on the agricultural programme and their teaching impregnated in a measure with agricultural knowledge. . . . Contrary to what is generally witnessed, the schoolmaster and the schoolmistress should therefore be well imbued with the importance of agriculture in a province like ours. I have the proof that they too often take little pride in seeing their pupils become good farmers; on the contrary, they seem rather to despise the calling which has not the glitter of the other professions. . . The teachers of the elementary schools should be greater admirers of agriculture and better acquainted with its secrets. Then and then only shall we see a generation taking pride in the products of our soil."

Reference must be made to the Model Farm of the Province, at Compton, the principal of which, Mr. John M. Lemoyne, reports twelve pupils in November, 1897, who have weekly instruction in theoretical farming, butter-making, etc., from a lecturer. The creamery in connection with this school uses 7,000 pounds milk per day.

There are seven technical schools in Quebec, Montreal, Sherbrooke, St. Hyacinthe, Three Rivers, Levis and Sorel, established by the Council of Arts and Manufactures. These have more than a thousand pupils, with an average attendance of six hundred. Drawing, modelling, plumbing and shoemaking are taught.

THE MUTUAL RESERVE FUND LIFE.

We hear from Montreal of widespread dissatisfaction thereabout with the Mutual Reserve Fund Life Association in connection with their altered rates of premium. Not long ago, Judge Girouard of that city sued the company for specific breach of contract, and his statement of debt and costs in the Superior Court, Montreal, was for payment of admission fee, calls and annual dues from July, 1888, to February, 1898, and it amounted to **$1,400.60.** He sued for half this sum, or say **$700.60,** with **$53.10** costs and **$15.15** balance of deposit in company's hands, making **$768.55** in all. This case, we understand, has been compromised.

At the present time a well-known advocate of Montreal, and late Dean of the Law Faculty of McGill University, Mr. N. W. Trenholme, is suing the Mutual Reserve for a return of all the premiums he has paid it for some years. His ground is similar to that of Judge Girouard, that the conditions of his contract with the company are not being fulfilled, and he is confident of carrying his case. Mr. Geoffrion, Q.C., who is acting for the Mutual Reserve, proposes to call the president of the company as a witness.

New York advices say that internal troubles now harass the Mutual Reserve. There is friction between Mr. Burnham, the president, and Mr. J. D. Wells, one of the vice-presidents, and the latter is said to be trying to oust the former.

The failure of the Bay State Beneficiary Association and the Massachusetts Benefit Association, both prominent concerns also operating on the assessment plan, have had a sympathetic effect on the Mutual Reserve Fund Life, because one of its vice-presidents, Mr. George D. Eldridge, was consulting actuary of the Bay State Beneficiary and on friendly terms with the Massachusetts Benefit. Again, the Connecticut Insurance Department has been giving the Mutual Reserve especial attention of late, and has put several specific queries to its management.

The unpaid loss claims of this company are heavy; they are said to be greater in proportion than those of the three great old line life companies, and the item of **$225,000** New York State loss claims unpaid, shown in the Dec. 31, 1897, statement, was a larger figure than the similar item in the exhibits of those three.

A NEW MORTALITY TABLE.

It is interesting to hear of a new mortality table, from which annual premiums and annuity rates may be calculated. The table is the result of the combined experience of two long established concerns. The Canada Life Assurance Company is the oldest and largest company in Canada, and the Mutual Life has for half a century been the largest company in the United States, so that a mortality table founded on the experience of these two companies is of special value at the present time, when so many people are observing the failure of assessment companies. Not having room to-day for extracts from the figures of this table, which we find in Life Echoes, we shall quote a paragraph which refers to it:

"At the present day a great deal of emphasis is being laid upon premiums, and a great deal of attention is directed towards ascertaining the lowest net premium that a company can safely adopt. It would appear that not enough emphasis is being laid upon what reserves are necessary to carry out contracts based on these net premiums. Unless the proper reserve is held, the whole basis upon which the net premiums were founded falls to the ground, for the net premiums formed from any table will only be adequate on the assumption that the proper resulting reserves are held from year to year, and if these reserves are not held, then the net premiums originally found will not be sufficient."

It is evident from the statistics here given that considerably higher reserves are required on the basis of mortality and interest made use of in the present calculations than by the Government standard. For instance, at age 35, the Government requires a reserve of $124.90 at the end of ten years, on a Life Policy of $1,000, whereas this new basis would require a reserve of $135.37. At the end of 25 years the corresponding figures are $375.59 and $400.41. We are taught by this table that there will have to be a great strengthening of the reserves of societies and assessment companies, or the people of Canada during the early years of the next century will witness such a collapse in insurance of that class as will bring sorrow and disaster to many a home.

INSURANCE THAT INDEMNIFIES.

The business man who wishes to tread in safe paths and avoid set-backs needs to be on the look out for humbugs. Those who offer him short-cuts to success and wealth are often very plausible. Cheap modes of doing this and that in the prosecution of his business are often suggested. There are insurance fakirs as well as other Cheap Johns. A subscriber in Brantford, for example, asked us not long since about the standing of several so-called English fire insurance companies represented by an American youth, which offered to do underwriting at very low rates. It was underground insurance, of course, and the concerns had no satisfactory standing. But for his enquiry this merchant might have been victimized. On this subject "American Investments" has some suggestions which are to the point. Says that journal:

"How few, very few men pay any attention to the examination of the quality of fire insurance that is offered them. Some of the most conservative and carefully conducted business firms place their entire reliance upon agents who are to represent the companies, both in the placing of insurance and sometimes in