

The Chronicle

Insurance & Finance.

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ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY

VOL. XXIII. No. 36 MONTREAL, FRIDAY, SEPTEMBER 4, 1903.

SINGLE COPY - - - 10c.
ANNUAL SUBSCRIPTION - \$2.00

Is it possible? Dame Rumour is busy with a story that, two life assurance policies have been recently arranged to be issued in this city, at a reduction of 15 to 20 per cent. below the company's standard rates, and, in addition, a rebate on the first year's premium of 45 per cent. has been allowed. The report is narrated with such details as to give it an appearance of being truthful; if it is fiction, there is some one gifted with an imagination which might be better utilized for writing romances for the magazines, than inventing tales discrediting some insurance company.

Statistical Guesses. Professor Marshall, the English economist, says an English contemporary, estimates that the British working classes spend every year not less than "\$500,000,000 for things that do nothing to make them either happier or nobler." The president of the British Association, in a recent address before the economic section, confirmed these estimates; and avowed his belief that sum named above was wasted in food alone.

Such statistics are only guesses at the best, and somewhat wild ones. Supposing the average waste of food by the "British working classes" is about 10 per cent., their food bill each year must amount to \$5,000,000,000, to yield a waste of \$500,000,000. The working class population of the United Kingdom amounts to about 20,000,000, or 4 to 5 million families, which would give an average food bill of \$1,000 yearly, of the "British working classes." If the number of families is estimated at 10 millions, their average food bill must be \$500 per year, on the basis of their total waste being \$500,000,000, or 10 per cent. of the consumption. That food to a prodigious extent is wasted by all classes, is well known, but, that British workmen are in a position to waste 500 millions of dollars worth yearly, is not known; it is a Baron Munchausen-like guess.

Behind the Scenes of a Friendly Society.

A suit instituted against the "Order of Ben Hur," an Indiana friendly society, has revealed facts that give a peep behind the scenes, showing an "Order" in the course of manufacture. A widow named "Royse, of Indianapolis, is suing the above society, to recover \$8,000, which she claims was owing to her late husband for work in organizing it. The society is stated to have voted \$42,562 to its organizers! No wonder there are so many of these fraternal societies in existence, and so many have collapsed, when there are such rich pickings to be enjoyed out of the work of organizing them. The men who secure such enormous fees, or salaries, may be fully relied upon to get all they can out of the Order, when it is in operation.

New Zealand Banks.

The last issue of the New Zealand "Trade Review" gives the following figures relative to the banks of that flourishing Colony, the sterling being converted into currency:

	Deposits.	Loans.	Excess of deposits.
	\$	\$	\$
Bank of New Zealand	40,729,400	22,785,700	17,943,700
Union bank	12,812,900	7,935,700	4,877,200
Bank of N. S. Wales.	13,803,700	12,429,700	1,374,000
Bank of Australasia.	7,968,200	11,988,300	4,020,100
National bank	13,418,700	10,912,100	2,506,600
Totals	\$88,732,900	\$66,051,500	\$22,681,400

These returns indicate that a different condition prevails in New Zealand to that of Canada. Here the deposits are not as large as the loans, whereas in New Zealand the deposits exceed the loans by \$22,681,000, an excess of 25 per cent. Taking the circulation of the banks into account, the New Zealand banks have \$30,187,000 more funds than the local market requires, the excess being utilized in London, England.