

vere. He says, respecting the small of only two members per court: "This shows a lamentable weakness of our methods of work. The average membership should increase at a much greater rate than two members per court." He concludes with a table from the *Baker* showing at what an alarming rate assessments are increasing in all the leading assessment societies:

	Deaths per 1,000 mem- bers.	Assess- ment per cent. in- crease.
Region of Honor..	9-30	13-10
Circle.....	6-90	8-50
of Honor.....	11-10	13-90
Ladies of Honor..	5-60	7-03
of Pythias.....	13-02	13-09
canum.....	7-35	8-50
Friends.....	7-74	10-00
e Benefit.....	3-00	5-08
Mutual.....	3-80	11-04
erve Fund, N.Y....	7-70	17-10
Life & Accident..	9-10	11-20
Eagle Association..	5-00	20-20
Reserve, N.Y....	3-01	9-13
ntal Aid.....	10-40	18-40
rief Association..	7-00	15-00
, Pennsylvania..	7-57	12-18

"se," says the editor of the *Advertiser*, "are but a few taken from a long list selected not as showing the most increase in the death ratio, but among the best and most favored of such organizations. With exception, in the case of fifty-seven different life insurance associations, each of which shows a more-or-less rapid increase in death rate."

THE BREAD WE EAT.

According to an English authority as Dr. H. H. Dowd, of London, has said that a loaf is only half a loaf, as it is deficient in nutriment to the extent of 40 per cent. Still it is the ambition and pride of housewives to excel in the whiteness of bread. In a pound of bread made of superfine flour from which a great deal of shorts is said to be eliminated, it is found to be twenty grains less of nutriment than in bread made from flour purified (?) But the cook often goes to fashion in such matters and not to science, and so it comes about that the powder that will assist in producing the best bread or biscuits is the one most likely to be popular notwithstanding the fact that alum, an injurious ingredient, is frequently the agent used to produce such result. The Assistant Chemist at Ottawa has just issued the results of his examinations of baking powders. He finds that in several entirely different compositions bearing the same name, the possible result, he says, of a manufacturer changing his name without giving any intimation by a corresponding change in name. Of four brands 13 were cream of tartar and 5 tartaric acid (with cream of tartar in some cases); 2 cream of tartar and carbonate of ammonia; 4 alum and 3 phosphate powders; 26 alum and 1 bi-sulphate of potash. Eleven of the brands examined were from the United States, and four from London, England. Four of the American samples were cream of tartar and one each cream of tartar and car-

bonate of ammonia, and cream of tartar and tartaric acid; one alum, and two each of phosphate and alum phosphate. The English was an alum powder. Fifty-seven per cent. of the Canadian brands he found to be alum phosphate powders. He regards as the best and safest baking powder:

1. A mixture of good cream of tartar with a proper proportion of bi carbonate of soda, and about 15 to 20 per cent. of pure starch.

2. Carbonate of ammonia, if pure, is a perfectly admissible substitute for the above.

3. Tartaric acid, with the proper proportion of bi-carbonate of soda, and somewhat more starch than is required in the case of cream of tartar, is probably a harmless mixture, and may have good leavening qualities if not too long kept. (He offers this opinion with some hesitation, being uncertain as to the physiological properties of di sodium tartrate.)

4. Superphosphate of lime when practically purified from the sulphate of lime, is probably a harmless substitute for cream of tartar in baking powders.

5. Alum is entirely objectionable as a substitute for cream of tartar, and ought not to be allowed a place in any well appointed bakery.

6. Alum phosphate powders are more objectionable still than the foregoing.

6. Bi-sulphate of potash is objectionable as a substitute for cream of tartar on account of the purgative character of the residue left after its action in baking.

This, it will be seen, does not speak well for Canadian baking powders, more than half of which is found to contain alum phosphate. But the report is practically of no value to the consumer who does not possess the scientific knowledge to enable him, if he would, to discriminate between the good and the bad article. The grocer, is, of course, going to keep the best selling powder. It would have been a guide to the public and at the same time but fair to the makers of powders classed as safest and best, to have given the names of the various brands subjected to analysis. If, after all, white bread, irrespective of wholesomeness, is the great desideratum, the buyer will use the flour and the baking-powder that assist in accomplishing this end. It has been proved that the refining process of the modern roller mill, denudes the flour of one of its most vital components, i.e., potash salts, which are said to lie next the inner bran. The bone and muscle forming flour is not the whitest flour and when a baking-powder is added to make a white and light loaf by reason of the bleaching qualities of the alum contained therein, the result may be something nice to look at but decidedly injurious to health. By all means, give us the names of the manufacturers whose powders are found to contain the objectionable element and then there can be no excuse for the consumer to act ignorantly in making his selection.

—A dividend of four per cent. and a bonus of one per cent. for the current half-year are announced by the Molsons Bank.

PROSPECTUS AND CONSTITUTION—A DIFFERENCE.

One of the Toronto Lodges of the Sons of England Benevolent Society has entered a vigorous protest against the further distribution of an official circular published by authority of the Supreme Executive Council of the Order, on the ground that it is calculated to "deceive the public and mislead intending candidates." According to the resolution of Lodge Richmond, which is published in the *Anglo-Saxon*, a monthly periodical devoted to the interests of the society, the gravamen of the complaint as to the prospectus is stated in the following words: "that all references to the maintenance of British connection is suppressed, the restrictions upon membership are concealed, and the secret work of the society and the system of payment of dues are falsely described."

The prospectus, which appears as an advertisement in the columns of the *Anglo-Saxon*, professes to have been specially prepared to answer enquiries as to the "aims, objects, and benefits of the Order," and is signed by John W. Carter, Grand Secretary. Having obtained a copy of the constitution of the society for comparison with the prospectus, we learn from the cover that the Order was established in 1874 and incorporated in 1875. With the national aspirations as objects of the Order, its secret work, and the restrictions alleged to be put on membership, we have no particular concern; but it is important to know whether it is a fact that the governing body of this society officially misrepresents the financial system adopted, thereby misleading, as alleged, intending candidates.

Now the prospectus claims that the Sons of England Society offers peculiar advantages, and asserts that "whatever benefits you receive are not charity but right," further declaring that "all that is required of you is a small initiation fee and prompt payment of your dues." Are these statements exact? Is the financial system of the Order really based upon "not charity but right" and "prompt payment of dues"? To understand the facts we naturally turn to the clauses of the constitution relating to payments as affecting the rights of the members concerned.

On page 44 we find clause 91, which says, "Members shall not be entitled to receive benefits from the Order who are more than six months in arrears," which certainly implies that for the intervening period the member will enjoy his privileges as to benefits though he does not pay his prescribed contribution into the common fund. The benefits of the Order are therefore obtainable on credit, and not on condition, as the official prospectus represents, of "prompt payment of dues." If a member may enjoy his benefits for all but six months while leaving his dues unpaid, it becomes of interest to know whether the amount of his arrears is lost to the society for the time being, or if some one else "foots his little bill." From clause 90 we learn that every lodge is bound to pay dues to the Grand Lodge for every member not over six months in arrears, under penalty of all—even the non-delinquent—members

suffering deprivation of benefits. Thus we read—"Lodges neglecting to pay the usual Funeral Levies within one month after quarter night shall forfeit their claims to the Funeral Benefit Fund." True, these privileges are open to all alike; but if the managers consider six months' credit "prompt payment," insurance actuaries are not likely to agree with them.

It would be interesting to learn how long such a strange interpretation of the system of the society has been permitted; but we gather from what is before us that the misleading prospectus has been circulated and also advertised in the official organ of the society for at least eighteen months. The necessity for a strict government inspection of mutual benefit societies, by officers of either the Dominion or the Province, is plainly manifested by this exposure in the case of an association which states upon the cover of its constitution the fact that it is "incorporated." Would it not be well for the Attorney-General to look into the matter, and ascertain how many other societies claiming to be chartered under the laws of Ontario may be in the habit of similarly guilting their financial system in order to attract new members?

Since the above was in type a letter signed "Equal Rights," which appeared in the *Globe* of a recent date, has come under our notice. The writer, who discusses the small prospect that exists of attracting to Ontario any of the 47,000 French-Canadian domestics said to be employed in New England, or others of their class, in view of race and religious prejudices that interfere with their chances of honorable settlement in life in this province, incidentally makes an astounding disclosure by quoting from the annual official report of the Sons of England Society for 1889 a statement of the Grand Secretary that a member had been expelled from the Order last year "for marrying a Roman Catholic wife." If this member was enrolled in the Beneficiary (or Insurance) Department of the Society, which professes to insure in the sum of \$500 or \$1,000, all his claims were swept away by the application of the following clause of the constitution, which will be found on page 62:

"153. Should a member of this Department be suspended or expelled from his Lodge for any cause, or withdraw from membership in it, he shall cease to be a member of this Department; and, in case of his death, his representatives shall not be entitled to any benefit from the funds of this Department."

Is it possible that an incorporated society can legally repudiate its obligations in so summary a fashion? Would this society not be under an obligation to return to such member the fees he had paid in?

—A Nova Scotia judge has now given an order for certiorari to bring before the courts the provincial license law of 1886, with a view of finally settling whether the provision of the Act requiring the consent of a certain proportion of the ratepayers before application could made was a restriction upon the traffic not authorized under the B. N. A. Act. It is intended to carry the case to the Privy Council for final settlement.