of the experience of generations that the expectancy of the one is 25 years and of the other 38 years—fifty per cent. greater.

The A.O.U.W. is not the only assessment society which has to meet unduly increasing assessments with increasing age. That is what naturally occurs under that system, because it provides no certainty of his wife's winning the face of the certificate, after a man has paid and paid and paid, unless he speedily become a claim himself. The following gives the increase of death claims for ten years past in several societies apart from working expenses:—

			Net cost
	Year.	Members.	per \$1,000.
American Legion of Honor	. 1884	57,005	\$ 9 30
41 41 41	.1893	60,076	16 00
Catholic Benevolent Legion	.1884	4,306	5 62
	.1893	31,772	13 62
Chosen Friends, Indianapolis	. 1884	22,737	7 95
16 14 44	. 1893	34,892	16 99
Knights of Honor, St. Louis	.1884	128,607	11 10
	.1893	123,354	17 15
Knight Templars, Cincinnati	.1884	4,560	8 48
" " "	1893	4,403	16 00
Northwestern Masonic Aid	.1884	25,572	6 13
" " " " " " " " " " " " " " " " " " " "	1893	45.773	13 36
Oddfellows' Mutual Relief	1884	4.075	11 70
" " " " " " " " " " " " " " " " " " " "	1893	1,820	28 30
Royal Templars of Temperance	.1884	15,113	7 00
" " "	. 1893	12,957	19 86
Southern Tier Masonic, Elmira	. 1884	3.397	18 00
44 44 44		927	30 00
			00

Some of these societies have brought in a very large amount of "new blood" during the ten years, and yet the assessments increase. In others the membership has decreased, owing to the heavy calls. These are now unable to get in much more new blood, if any, and the final catastrophe seems imminent, after the fashion of the Iron Hall, the London Masonic and the Canadian Relief, all of unpleasant memory. The receiver of the latter society has got a decision at Osgoode Hall that settles the question as to every member who recently let his certificate lapse being still liable for unpaid calls. The Judge held that there was a way of retiring, by a written notice, and that as no such notice had been given, all such members must pay the demands of the receiver until all claims are liquidated. "All is not gold that glitters."

A CHAPTER ON SUGARS.

No one will be surprised to hear that domestic refined sugars have again gone a notch lower. The quotations which Toronto jobbers now offer to the trade are as follows: Redpath Paris lump, $5\frac{1}{4}$ c.; extra granulated, $3\frac{7}{4}$ c.; very bright, $3\frac{1}{8}$ c.; bright yellow, 3 0 to 3.40c.; medium bright yellow, $3\frac{1}{4}$ to 3.30c.; yellow, $3\frac{1}{6}$ c. per lb. This reduction, in face of the already low prices at which domestic sugars have been selling, might have excited comment were it not for the fact that everyone knows that the product of German refiners has been gradually displacing domestic sugars, in spite of the low prices at which the latter have been offering.

But the Canadian refiners are made of stern stuff, and are not willing to stand idly by and see their product driven from the market. They have sought to meet the Germans with their own weapons, viz., low prices. As a result the trade never bought sugars so cheaply as to-day. The German refiners have the advantage of a bonus upon exports amounting to 21½c. per 100 pounds, which goes a long way in reducing the protection (64c. per 100 pounds) afforded Canadian manufacturers by the tariff. And although there may be some difference of opinion as to the advisability of a protective tariff for Canada, there can be but little question that to remove protection from those industries in which other countries are offering a bonus upon exports, is to but bring about the annihilation of the home manufacture of these goods.

There is a surplus of granulated sugar in Germany at present When the German government began to assist the sugar refining industry, the natural consequence was a plethora of refineries arising on every hand. When the talk arose of free sugar in the United States, additional encouragement to refine sugar was given to the Germans, and still more factories were built; and the capacity of the German refineries is now several times greater than the needs of the home market. Prices of granulated sugar in Germany have sunk to a hitherto unheard-

of level, and in order to relieve, if possible, the home market, the large refiners have been ferreting out every possible source of outlet. In consequence scarcely a vessel arrives in New York from Hamburg that does not carry several hundred bags of granulated sugars shipped upon Canadian account.

The German granulated beet sugar—at least that sent to our markets—does not compare in quality to the extra standard grades of Canadian granulated. But this is an age of cheap commodities. Price, not quality, is the consideration uppermost in the consumer's mind when making a purchase, and the merchant himself is not loath to buy goods "at a bargain" when he has the opportunity. But two can play at the game of making cheap goods, and one of the refineries has very recently placed an "off granulated" sugar upon the market. It sells as low as the German article, and those jobbers who handle this grade quote it at 3\overline{g}\$ cents per pound. This sugar stands a good test, rising so high as 96, it is said; and the one difference between it and sugars of the first grade lies in appearance. When placed side by side, the comparison is very disadvantageous to the latest arrival upon the sugar market.

There are those in the trade who predict trouble in the future be cause of the manufacture of this low grade article. But the whole blame must rest with the retail trade and the public. The call has been for cheap sugar, and they have it now both as regards price and quality. The company who refine this sugar consider that they have done all in their power to prevent a confusion of grades by plainly marking the nature of the contents of each barrel. But some confusion must nevertheless inevitably arise. In respect to package, this second grade domestic granulated sugar is superior to the German article, as it is put up only in the best Canadian barrels, while the German sugar arrives either in bags or large unwieldy barrels which poorly stand so long a voyage.

RUSHING THE SEASON.

Premature shipments by the wholesale trade mean premature displays by the retail trade. Thus it is that while the ground is covered with snow and the sun struggles in vain to enter through the frosted windows, we find the merchant offering prints, ginghams, muslins and other fabrics for summer wear to his customers. "And why not?" he asks. "These goods must be purchased some time; why not show them early in the year? If I don't have them on my shelves a competitor will, and he may steal trade that would otherwise be mine."

Hot-house fruit is never so luscious as fruit grown in season. Strawberries in February do not tempt us as do the berries of July and August. In the winter our taste is for winter fruit; in the summer that which was so appetizing a few months previous has lost its charms. Taste is not the only sense which receives gratification in different ways at different seasons of the year. And if you will pause for a moment you will acknowledge just a shade of disappointment at the indifferent ways in which your first display of last summer's fabrics were received. The goods were turned over in a half unconscious way, and excited but little comment. Later in the year, when spring had actually arrived, the patterns were voted old, and people wanted to know why you had nothing new to show them.

February and March are slow months for the dry goods trade. Quietude is necessarily attendant upon the reaction which follows the holidays. Having pretty well drained the pockets of his customers, not even by a display of new and beautiful goods can the merchant hope to again fill his tills. To show summer goods is not to sell them, but serves only as a reminder of approaching spring. Better is it to devote all the energy of the house to clearing off the balance of the winter stock, and making preparations for an active trade when spring arrives.

IMPROVEMENT AT LAST.

As old as our trade with Barbadoes is the question of flour packages. Wood is not a superfluous commodity in this West Indian island, and the barrels received by way of import are treasured and used again in the export trade. The American millers ship their flour in strong, durable barrels, just what the merchants of Bridgetown want; the barrels used by the Canadian millers failed to meet the requirements of the trade, and Canadian flour, in consequence, was at a discount compared with the product of the United States. However, continued complaints of shipping agents appear to have at last borne fruit, and the Canadian Commercial Agent at Barbadoes, in his last report to the Minister of Trade and Commerce, writes: "I am pleased to report that there is some better feeling being exhibited towards flour of Canadian manufacture. Although, owing to the depression already referred to, importations have not been large, I am informed that the parcels which have come through have given much satisfaction. Not only have the keeping qualities of the flour been greatly improved, but there has also been some improvement made in the packages in which the same is placed, the white oak and flat-hooped barrels giving place to those of red oak