

ST. JOHN, N. B., SATURDAY, JULY 25, 1891.

HOW THEY ALL STAND.

FRATERNAL SOCIETIES WITH REMARKABLE SALARY LISTS.

What the Commissioners of Massachusetts and New Hampshire Have to Say About Them, and the Story Told by Facts and Figures.

The report of the insurance commissioners for Massachusetts and New Hampshire will make interesting reading for those who have become interested in endowment societies. A number of the orders named have lodges in St. John, and the members will now probably know more about the organization than they ever did before, as every organizer claims his particular order to be the largest and most promising in existence. It will be noticed that some of the orders that are looked upon with most favor in St. John, are not by any means the greatest, while the figures in the report will be very instructive to those who are engaged in the great problem of how to multiply 50 by nothing and make 100.

Abstract of the business done by the various short term "fraternal endowment societies," as published by Insurance Commissioners Merrill and Linehan in the Insurance report for States of Massachusetts and New Hampshire, for year ending December, 1890.

Name of Order.	Income.	Salaries and Commissions.	Certificates.	Assets.	Total Disbursements.	Deposit State Treasury.
Mystic Seven.....	\$9,653	\$5,895	\$1,134,000	\$3,714	\$5,920	None
Progressive Benefit.....	135,517	68,463	1,832,950	65,874	69,943	\$19,000
Peoples' 5-year Benefit.....	302,313	71,484	5,079,890	146,911	155,402	95,000
Order of Unity.....	44,755	29,447	2,176,250	12,856	34,297	5,200
Iron Hall.....	1,822,309	71,844	37,969,118	1,558,136	1,132,208	None
Bay State League.....	53,134	28,089	944,400	13,165	39,968	12,145
Order of Royal Ark.....	299,709	89,423	1,421,860	204,393	95,406	4,300
U. S. Two-year Benefit Order.....	12,307	6,209	247,100	5,927	8,380	2,000
Golden Temple.....	12,141	9,544	215,850	600	11,541	None
Fraternal Circle.....	207,940	28,974	1,973,000	119,825	119,825	80,000
N. A. Endowment Associates.....	36,006	24,857	2,851,000	2,582	2,482	None
Industrial Order of America.....	2,968	1,969	285,745	76	2,626	None

Thus it will be seen that the largest items in expense account are salaries, and this is done by those who claim to conduct business on the "fraternal" plan.

There are several others, such as the "Golden Star," "National Endowment," "Silver Cross," "Progressive Age," "Peoples' Three Year Investment," etc., etc., who have paid out all their income in salaries and commissions.

With reference to these societies and some fifty others, which commenced business in 1890, Commissioner Merrill says: The officers of these societies are generally unknown to the public; there is nothing to establish their right to confidence; the companies are nowhere under the slightest official supervision or restriction; the officers use or invest the funds to their own will and pleasure; there is no pretence of fraternal features, the entire scheme being based upon pure personal speculation, gambling upon the chance of

getting in early enough to get out among the first, regardless of the chance which comes to the unfortunate later and larger contingent. It is doubtless if, since the famous South Sea bubble, such a gambling mania has seized an intelligent people as that developed in the spread of these concerns. The experiment is yet young, but already the shore is strewn with wrecks; already the air is burdened with noisy projects promising the impossible, while from other states, asking for changes in the law to permit entrance to deceive the people of Massachusetts, come in battalions the most insane sort of wild-cat affairs, fairly tumbling over each other in the effort to outbid one another in the extravagance and grotesqueness of their promises. There is only one other known business showing as fruitful results from small investment, and that is usually done with a jimmy. When disaster comes, it at least shall not be said that against this madness there had not been entered the earnest plea and protest of the insurance department. A conservative estimate shows that these corporations altogether have already collected more than seven millions of dollars. The bills pending in the legislature would relieve the commonwealth of this entire bastard brood by

declaring their further transactions in Massachusetts unlawful.

Commissioner Linehan, of New Hampshire, says: It is a strange freak of human nature to patronize any absurd scheme which is brought with zeal and bluster to its attention, if it only promises to outstrip all former impostures. It is stranger that the multitude of impostors who are deceiving thousands of our hard-working people in every section of the state with their unreasonable and nefarious devices for extorting from them their meagre earnings should be permitted to escape punishment under laws as vigorous, just, and effective as was the celebrated tramp law, made to eradicate a much less evil. To the charge that no discrimination has been made, and that all have been treated alike this answer is given: with a knowledge of these schemes, derived from a patient study of their by-laws and statements, words are inadequate to express the indignation which any honest man must feel at the heartless character of the whole business, and the demoralizing effect on those who have been induced by delusive promises to join it. The plans of all are bad; there is not the slightest principle of business about their rules, nor of honor about their methods. No boasting is heard from the honest companies who have been doing business, paying out millions annually, and bringing comfort to many homes made desolate by death. To be sure these endowment orders do not call it life insurance, that would render them directly liable to law, but in their efforts to

evade it they have been as successful as the man who tried to evade the dog law by calling his terrier a woodchuck. Their application for a license has been refused. This applies to every organization with an endowment feature, with few exceptions, that has thus far applied for a license. A duty had to be performed, and it has been done. The responsibility rests upon me, and it will be as cheerfully borne as the task was executed.

In conclusion, it can only be repeated with emphasis, that a continuation of the business would be injurious to the best interests of the people and a discredit to the good name of the state, and this opinion will be endorsed by every honest man who is not interested in the scheme.

FISH AS FOOD.

An Unsatisfying Meal not so Good for Intellectual People.

As much good fish as would provide a meal for half-a-dozen families is frequently thrown upon the dust heap at the conclusion of every voyage made by "the men" of the various East Coast fishing villages. The notable wife of a well-known Scottish minister, who had a pulpit in the county of Fife, used on occasion to collect the despised food (good sized codlings and some kinds of flunks), and from such waste was able to confection dishes so palatable as quite to surprise the women who had rejected the fish. The minister himself insisted that his family—by way of setting an example to his parishioners, mostly of the fisher class, who were inclined, as he thought to riotous living—should eat fish only on four days of the week. The excellent man thought his experiment a great success, but his very sensible wife told some of her friends that for the sake of her daughters (fearing their health might become affected), a good sizable beefsteak or a dish of curried rabbits were on two of the fish days secretly served for luncheon; and it was hinted that the minister himself, on the occasion of his frequent visits to Edinburgh, was seen to consume, in one of the famous Princes street restaurants, well-filled helpings from the joint "on cut."

Sir Walter Scott held a pronounced opinion as to the insufficiency of a meal composed of fish only. "Yes," he said, speaking of Mr. Scope, the famous fisher and deer-stalker, about the virtues of a Tweed kettle of salmon, "it is good, excellent indeed, but seldom satisfying; it always seems to me that it is the flour scones that produce 'the fair round belly,' not the salmon; at any rate, in brief time I feel quite ready for my hare soup and my slice of Cheviot mutton." Sir Walter's friend, the Ettrick shepherd, entertained a similar opinion. "It is a pleasure to catch a few trout, but a penance to eat them," said Hogg to Mr. afterwards Dr. Robert Chambers, at one of the celebrated Edinburgh Candlemaker-row festivals, where the shepherd posed as the hero of the banquet.

The opinion of a Tweedside farmer's wife was upon one occasion neatly expressed: "I do wish," she said, "my husband would stop catching these par, it takes all the fat in the house to fry them." The well-known Tibbie Shiels at St. Mary's

Loch entertained a similar view to that of the farmer's wife. "Troot need far ower muckle kitchen, an' I dinna care muckle about frying them; ye sidd tak' them hame wi' ye," said Tibbie 'on one occasion to young Robert Chambers.

Upon one occasion, when some friends were praising fish to Douglas Jerrold as the finest possible food for intellectual people, "Yes," said the wit, "I have been a guest within these few weeks at thirteen whitebait dinners, and see here" (showing a packet of M.S.) "that has just been rejected by a friendly editor, who says it is not up to my mark. What do you say to that?"

Old David Cowie, at one time a well-known Banffshire fisherman, on being asked if any man of his neighborhood had ever brought up a son to be a minister—"Man," replied David, "there's no one o' the fisher-laddies here about that would mak' a decent precceptor, far less a minister."—Temple Bar.

Japs Less Docile Than Chinese.

Whether Sir Edwin Arnold has not given us a just idea of the Japanese people, or whether the American atmosphere has demoralized the guileless sons who have come from "the flowery kingdom" to the western coast, it may be too soon to determine. But the experience of a vine grower, of Napa, Cal., who employed nearly two score Japanese in his orchard, has brought with it the conviction that in industry, sobriety and discipline they cannot compete with the Chinese. This man says that his workmen got drunk en masse one day and refused to work. He discharged them and hired substitutes in their places, but they returned armed with knives and took possession of his house. From this intrenched position they were only ousted by a body of police.

A Novel Scarecrow.

Some of the farmers of the Eifel, the district that lies between the frontier of Belgium and the Rhine, adopt a novel plan for scaring the birds from the wheat. A number of poles are set up in the cornfields, and a wire is connected from one to another, just like the telegraph posts that you see alongside the railway. From the top of each pole there hangs a bell which is connected with the wire. Now, in the valley a brook runs along with a current strong enough to turn a small water-wheel, to which the wire is fastened. As the wheel goes round it jerks the wire, and so the bells in the different fields are set a-tinkling. The bells thus rung so mysteriously frighten the birds from the grain, and even excite the wonder of men and women until they discover the secret. This simple contrivance is found to serve its purpose very well.

THE EMPRESS EUGENIE IN 1855.

Her Visit to the London Opera House and Her Enthusiastic Reception There.

The festivities that attended the recent visit of the emperor and empress of Germany to England, were of a splendor and magnificence unparalleled in the history of court functions in London since Louis Napoleon and the Empress Eugenie were the honored guests of Queen Victoria in the spring of 1855. Curiously enough, the round of entertainments was almost identically the same, and thirty-six years of progress in art, science, political economy, and all the graver and weightier matters that guide and influence mankind seem to have made no appreciable change in the honors, dignities, and ceremonials that mark the interchange of civilities between great monarchs. The same royal reception, with its military as well as its civil display; the same state banquet, when George IV.'s great punch bowl, in which two men can be seated comfortably, made its rare appearance; the same mountains of silver and gold plate; the triumphal procession through the city of London to the residence of the lord mayor, with its loyal cheers and more or less loyal speeches, all have been substantially the same on the occasion of the Kaiser's visit as they were when the French emperor and empress, who since then have been dethroned and exiled by the father and grandfather of England's present guest, were feted and honored by her queen. Only the men and women who have taken part in those royal ceremonies are different. Probably not a score of those who were present in 1855, with the exception of Queen Victoria herself, have any recollection of the earlier visit, or can recall the great factor in the success of those foreign guests, which has been lacking on the present occasion, and that was the personal beauty and magnetism of the young French empress.

The most interesting of all the ceremonials was that when, in company with the queen and Prince Albert, Louis Napoleon and Eugenie made their state visit to the opera. Then, as now, six boxes in the centre of the grand tier of Her Majesty's theatre were thrown into one for the accommodation of the royal party and their suite. The queen had held a drawing room in the afternoon, and the peeresses and diplomatic corps were in full court dress, orders blazing on scarlet uniforms, diamonds glittering on snowy bosoms, and the whole scene one flutter and sparkle of rank, wealth and beauty. Signora Piccolomini was singing in *La Traviata*, and the second act was nearly over, when a peal of drums and flourish of trumpets from without announced the arrival of the royal cortege. The curtains of the royal box parted and preceded by a brilliant escort of officers and noblemen, who walked backward before them and then parted and lined

either side of the box the queen and the emperor entered.

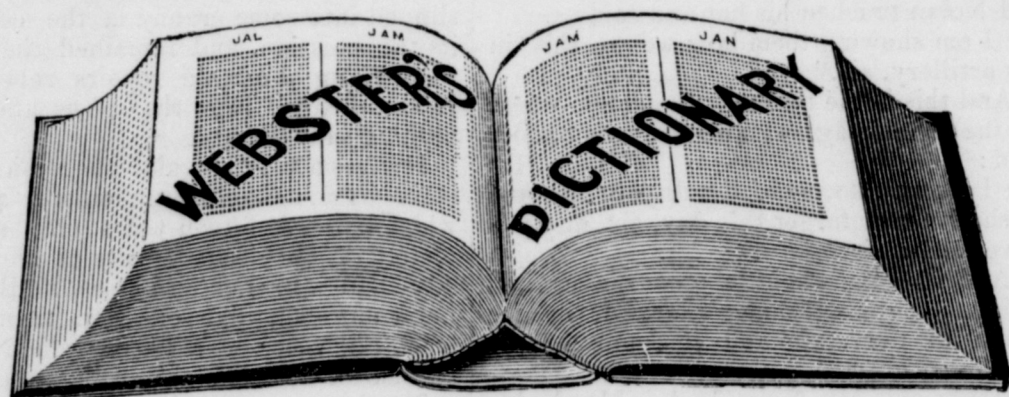
Louis Napoleon was then at the zenith of his power, but his cold, hard face wore its usual expression of relentless determination, with nothing in it to awaken a spark of popular enthusiasm. Queen Victoria was sumptuously attired in a rich, heavy fabric of cloth of gold, with a dazzling coronet of precious stones on her head and the blue ribbon of the Garter across her breast. She was younger at that time and happier, but the look of dignity and power which have come with declining years was absent. Moreover, she was tired and much flushed after the labors of the day, and lacked, in a marked degree, the indescribable something which the French call *l'air de race*, a defect that was accentuated by her heavy, tasteless robes.

After responding to the deafening cheers, which seemed to shake the vast building to its foundations, there was a momentary hush, followed by another and wilder burst of enthusiasm as Prince Albert, looking soldierly and distinguished in his field marshal's uniform, led forward the fair young empress. Like a snowflake on a July day; like the fairy-like mist that hangs over Niagara; like all that is purest and freshest and loveliest in nature was the impression that she produced upon that vast concourse of tired, heated humanity. She was clad entirely in white, of the fleeciest, gauziest, mistiest description, and with a very simple parure of emeralds and diamonds glistening in her blonde hair, looping up her transparent sleeves and shining on her lovely neck. She was as completely a vision of delight as eye ever rested on, and her effect upon that vast audience was electrical. They waved, they screamed, they stood upon the seats in the excitement of their delight and admiration. The British throats that had hoarsely proclaimed their loyal devotion to the sovereign increased a thousand fold their resounding volume in the genuine admiration of manly hearts for a woman's grace and beauty. Only those who witnessed it could form an idea of the enormous interest created in that glittering pageant by Eugenie's beauty, *chic* and remarkable attractiveness.

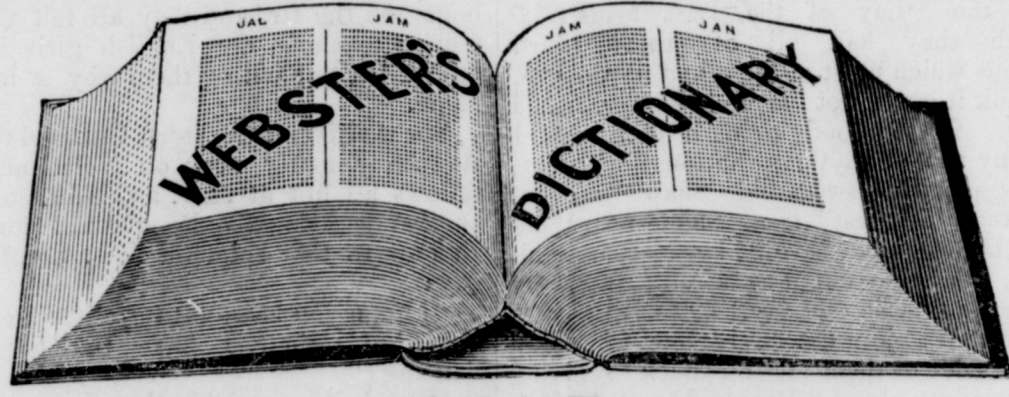
What Adam Wore.

Sir John Ferne, an antiquary of two centuries ago, deduced the use of furs in heraldry from the coats of skins which the Creator made for Adam and Eve after the transgression; and Morgan, an armorist of the same period, went so far as to assign to Adam two coats—one as borne in Eden and the other as borne after the fall. The first was a plain red shield, heraldically described as gules, bearing as an "escutcheon of pretence" the arms of Eve—a shield of white, or argent, "she being an heiress." The second coat of Adam was "paly tranche, divided every way and tintured of every color."

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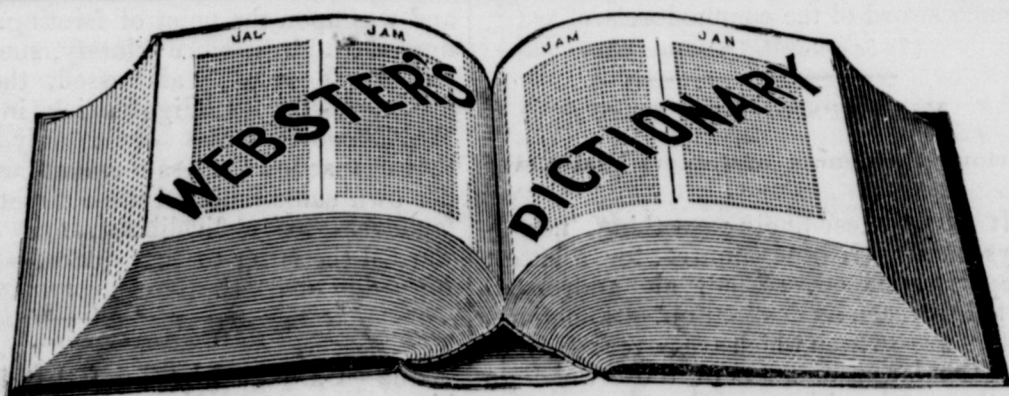


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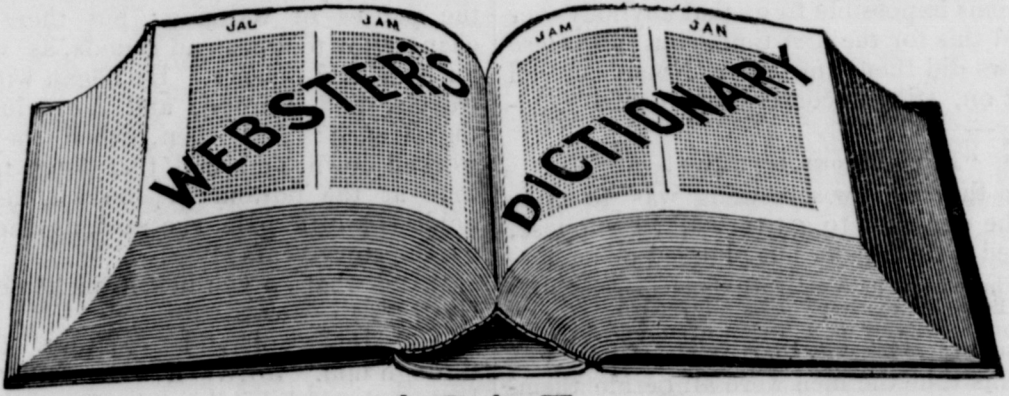


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