

come nearer to the Institution in question, will the *Examiner* pretend that interest is opposed to benevolence, in the operations of Life Assurance? Will he not confess, that the hard dry man of figures, who first devised the plan upon which those operations are carried on, was entitled to the thanks and the gratitude of the community? There is no one act of duty, from the most agreeable, to the most self-denying, which has not self-interest as an ingredient in the motives for its performance. We are not of those who presume to drag religion into every arena of scientific or moral discussion; yet the illustration is so apt, that we cannot refrain from asking—we hope with due reverence—whether the exhibition of the rewards and punishments of another life, is not a direct appeal to this universal instinct?

Having acknowledged that the Odd Fellows profess to have laudable designs, the *Examiner* fails, we think, in his object, unless he shows that this profession is accompanied by evil acts. He does not attempt this: he stops at a second-hand assertion, illustrated by no figures, for we cannot take the mere statement as a calculation, that the dissolution of Odd Fellowship is certain, on arithmetical principles. That, "presuming no change in the contributions and benefits should take place, and assuming the average age at admission to be thirty-one, which is near the truth, and taking the total number of members in the Manchester Unity at 400,000, a donation or gift of no less than £9,135,000 would be required to enable the Order to meet all its liabilities; and that is taking it for granted that the affairs of those Societies are conducted with proper regard to economy, and the funds invested to yield at least three per cent., compound interest." And farther, that "certain parties—the early claimants on the funds of the Order—may derive some pecuniary benefits, but the masses will not; for in the course of time, a sum of nine or ten millions sterling will be required as a gift, beyond all the ordinary contributions, to meet the ultimate obligations of the Order!!!"

Now again we ask where is the immorality in all this, even if it be true? Many a man enters upon speculations which turn out losses. Many a Life Insurer—to continue the comparison with these institutions—has found to his cost, that the office is bankrupt before he derives any advantage from it; but is this a fault, or a misfortune? It may be a very proper subject for reform, but we cannot see that this defect can be any reason for giving up a useful institution, by no means, necessarily associated with the defect. We think, however, that those who are not Odd Fellows, may very properly leave this to those who are; just as lumbermen or flour speculators are left to their own devices, by sharper sighted people who do not choose to risk their money in such occupations.

The *Examiner*, amongst other faults which he imputes to us, complains of our banners and costume. The writer of the present article would perhaps agree with him as to the uselessness of these emblems, but he contends for their perfect innocence; and whatever his opinions may be, he can hardly suppose that either

his own, or the *Examiner's* good sense, or both united, will prevail against a custom common to all associations, all over the world. Fire Companies, National Societies, even Temperance Societies and Sunday Schools, march with banners at the head of their processions; why should our Order alone be reprobated for indulging in so harmless a fancy?

We believe that there are but two other objections to which it is necessary to advert. The first is the secrecy of the order, the other its assumed anti-christian tendency. With regard to the first, we have simply to say that our secrecy is in every respect honorable. We have no oaths to bind the consciences—no terrors to alarm the fears, of our members. They keep the secrets of the Order as they do that of the family or the mercantile firm, because it is honorable to do so, and whenever it becomes dishonorable, they are freed from the obligation. Our promises are not like those of the *Illuminati* or *Carbonari*, sanctioned by impious and horrible rites,—we have no assassins to revenge defection, like the secret tribunals of mediæval Germany; but we appeal to the reason. We tell our neophyte that the object of the association would be destroyed, if the secrets, by the knowledge of which the initiated are distinguished, were open to persons not entitled to their advantages. We tell him that it is his personal interest to preserve these advantages to the proper claimants, and that if he be ready to part with his share, he is nevertheless bound in honor to his brethren not to allow them to suffer by his indiscretion. It would be idle to repeat a thousand cases in every day life, where this same secrecy is necessary: they must occur to every one.

As to the assumed anti-christian tendency of the Society, we need say little. We confess, we do not affect that "very straitest sect," to which, as we gather from his remarks, our censor belongs; still we think we are able to understand and appreciate that separation from the world which he inculcates. While we do not hold his opinions, we think we can comprehend them; but we cannot conceive what they have to do with the matter in question. If the *Examiner* is prepared to segregate himself entirely from all who do not entertain the same religious views, and practice the same ascetic system as himself, there is sufficient room in Canada for him to repeat the experiment, which was tried in the fourth century in the Alexandrian desert; but, till he does so, he must associate in a thousand ways with men who are far removed from the very highest walks of piety. We presume he does not make religious strictness a test for employment in his office, or admission on the list of his subscribers. We know many among his political associates, who are neither pious nor moral; yet he is bound to them because the necessity of the case obliges him to be so—he is "in the world," though, if he would follow the command of his master he must not be "of it," by partaking of its spirit and passions. The Insurance Offices have already served us for a term of comparison, we cannot do better than use them again to complete our defence, and, we would ask the