

is proof of an enlightened community. But are there no living Foresters? "Are there no poor in all this land" whom Foresters have helped? Are there no brothers for whom Foresters have made life pleasanter and brighter? We want tidings of the living live Foresters.

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The S.C.R. is at present in British Columbia instituting a High Court. The boys of Sherwood Forest and Temple Encampment have been hoping that regular attendance every meeting at these assemblies, and occasional jaunts on the street cars to suburbs like Vancouver or St. John, N.B., may keep him busy in his native country for a few months. But they are willing to lend him to Newfoundland if it wants a High Court.

### Much Ado About Nothing.

The readers of THE INDEPENDENT FORESTER may have noticed now and again during the past few months in its editorial columns certain comments respecting the vagaries of Bro. Boynton in *The Michigan Maccabee* relative to the use of the ordinary insurance terms in connection with the work of the Fraternal Benefit Societies.

We have learned from various sources that Bro. Boynton has issued a three-column circular letter in which he lays down the Median and Persian laws which should govern the members of the Fraternal Congress on such matters. As Bro. Boynton has not seen fit to honor us with a copy of his circular letter or "Bull," we are not fully seized of its contents. But we have been assured that Bro. Boynton does two things which somewhat interest us. We understand that he has practically excommunicated the Supreme Court I.O.F. out of the National Fraternal Congress; and secondly, that he calls upon the Supreme Chief Ranger to resign the office of Vice-President of the Congress, and all because the editor of THE INDEPENDENT FORESTER published in the April issue of the journal an article headed, "We do Insurance." We understand Bro. Boynton declares that if this article had been before the members of the Fraternal Congress at the time of the election of a Vice-President, at Baltimore, the S.C.R. "would have been buried out of sight." This declaration may be true, but we do not believe a word of it. For the S.C.R. wrote a paper which was published in the minutes of the proceedings of the tenth annual session of the Congress, and which, therefore, had been in the hands of its members for two years prior to his election as Vice-President, in which he indicated very clearly his estimate of the value of Bro. Boynton's *hair-splitting* regarding the use of the convertible terms, "fraternal insurance" and "fraternal protection." For the opening sentences of that paper are as follows:

"I think the time has come when, as the representatives of the fraternal beneficiary society system of insurance, we should be able to present pretty clearly the merits thereof, and set forth the reasons for the faith that is within us."

"My confidence in the fraternal society system of insurance is strong enough to lead me to the belief that the time is coming when the assurance (*sic*) for the masses will be given by the fraternal beneficiary societies, and the old line companies restricted in their operations to providing assurance for the wealthy classes only."

These extracts certainly prove the Major's implied charge that the S.C.R. and the representatives of the I.O.F. were sailing under false colors, at Baltimore, in respect of the terms "protection" or "insurance," to be absolutely without any foundation in fact.

So far as the S. C. R. is concerned, he has always been and still is of the opinion that the Independent Order of Foresters while furnishing its members with *all the benefits* that might be said to belong in a special sense to the fraternal benefit societies' system has, ever since 1881, been giving to its membership insurance which, has been, is now and shall continue to be, as safe, as sure, as permanent and as good, in every way, as the insurance of any other fraternal benefit society or any old line insurance company.

To our mind nothing can be more irredeemably absurd than to claim that because the editor of the official organ of a fraternal benefit society chooses to call its insurance benefit "*an insurance*" instead of "*a protection*" that thereby such a society ceases to be a fraternal institution, and becomes *ipso facto* an old line insurance company.

As we understand it the cardinal difference between the two is that an old line insurance company furnishes insurance benefits to its policyholders for the purpose of making some profit for its stock or share holders out of the business, while a fraternal benefit society seeks to profit its membership, and them only, by furnishing to them insurance at the lowest possible cost; and one of the most potent factors for cheapening insurance benefits is the "lodge system," rightfully required by the Constitution and Laws of the National Fraternal Congress as one of the essentials for membership therein, and which the Independent Order of Foresters possesses in an eminently perfect form.

It is not necessary for us to say more. We feel, as to any other points that Bro. Boynton may have presented in his circular letter, that the editor of THE INDEPENDENT FORESTER is quite able to do them ample justice.

ORONHYATEKHA,

Toronto, Ont., 1st June, 1899.

S. C. R.