through the January and February meetings, meaning to grasp the reins more firmly when they are accustomed to the saddle. This is a mistake.

It is only the green oarsman who slips the beginning of his stroke; the power is to be thrown on the oar as it touches the water. So, too, with Courts and Lodges. The successful officer must throw his whole weight into the beginning of his term. If the meetings are a little slipshod in January and February, they will be down-at-theheels by April and out-at-the-toes by August.

No meeting goes off well by mere chance. Success and smooth working are due to pre-arrangement and tactful preparation. No work proceeds to a good issue that is not directed by a plan. It is the duty of the Chief Ranger to have seen his officers and have concerted the plan of operations for the year, before he takes his chair at the January meeting.

Just here let us make a suggestion to these presiding officers. If the meeting is at 8 p.m., it is easy for a Chief Ranger to be on hand at 7.50, and at 8 sharp to get into his chair and strike the desk with his gavel. Which brings us to another question.

WAITING FOR A QUORUM.

Fraternal societies are invariably governed by written constitutions and laws, which in proportion to the age and experience of the society and the magnitude of the interests involved tend to become complicated and dear to the intelligence of the "Philadelphia lawyer." There is one thing that invariably you will find enacted in all these constitutions, and that is a statement of the least number sufficient to conduct a meeting. It is a cruel necessity that some number must be fixed on as a quorum. And yet this quorum business has ruined more fraternal lodges than old Hard Times himself.

Let us illustrate. Here at eight o'clock the Chief Ranger, R.S. and F.S. are on hand, but they say they will wait ten or fifteen minutes for Bro. Smith, who has just dropped into a store to order a gallon of coal oil, and for Bro. Keppel, the druggist, who is serving a customer and will be up presently. Before Bro. Smith arrives, Brown, the saddler, who is a very busy man, comes in, and after he has waited some time the Court opens at 8.20. Next meeting the R.S., who has been late for his supper, gives himself ten minutes' grace, during which time a new member, having strolled into the lodge-room and found only the C.R. and two other members, goes away disgusted. Bros-Brown and Keppel, both very busy men, have after last meeting agreed that 8.30 is time enough for them to arrive, and their opinion has circulated with the other brethren. Result, the quorum is ready at 8.35.

By the third meeting the Court is a discouraged ¹

wreck and members are discussing ways and means to make the members attend. When you have a lodge discussing that, it is time to start a new lodge and bury the old. The quorum habit in a lodge is like the opium habit in a man, you have to keep increasing the allowance and the victim gets worso.

Now we must not be understood to advise the doing of fraternal business without a quorum. Nothing is more destructive of the spirit of brotherhood than the game of hole-and-corner. We merely observe, after a close study of that tribe of humanity variously known as lodgemen, joiners and society workers, that if the senior officer present takes the chair at 8 sharp, raps with the gavel and proceeds with the formal work, by the time the business of the evening is reached, the quorum will be there. This is a phenomenon, but it is a fact.

A Word About Financial Secretaries.

New Financial Secretaries are the spoiled children of the Order. They sin on a magnificent scale and with an enviable impunity. By a single act (or omission) of negligence a F.S. will suspend an entire Court of a hundred men. Instead of lynching him, they will straighten the matter out, explain his duties to him and laugh and forgive.

A better way will be to catechize the new F.S. at January's meeting. Make him state to the members what he is going to do, when and how he will collect and remit. A few kind words now may save the carpet in February.

It is necessary that a F.S. should be a fair arithmetician, able to add dollars and cents, to subtract, divide and carry. That is, carry figures, not members. This carrying of members by the F.S. is not legal and not profitable. Besides leading to irregularities, such as no insurance society can afford, it begins with a loss of self-respect by those carried and generally ends in a loss of money by the carrier. The paying members of a Court should see that a new F.S. is not imposed on. If there is really a case of hardship, the Court may donate out of its funds sufficient to pay a distressed member's assessment. But in no case should the burden be assumed by one member.

Insurance Squatters.

It is not often that the Supreme Chief Ranger has to exercise the power given him by the constitution to suspend a Forester from beneficiary membership for false representations in his application. The standard of honor among Foresters and their friends is a high standard.

But that this power exists and is necessary, we are reminded by a recent case in which the I.O.F. figured in the Law Courts of Quebec, and the action

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