

the care of trained nurses. An Order which has paid, in addition to all the above and within the three months, \$2,000 to brethren who were totally and permanently disabled, and still was able to bring its surplus, on the 1st July instant, to over

TWO HUNDRED AND FOUR THOUSAND
DOLLARS.

With such a record as that which the I. O. F. can proudly boast, no honest man, unless he be

PHENOMENALLY IGNORANT AND STUPID,

would dare to say that it is "a thing which is a poor make-shift for an insurance company, and a miserable apologetic failure for a mutual benefit organization."

Here is the stupid production :

ORONHYATEKHA'S FORESTERS.

"The *Monetary Times*, true to its native interests, or true to its Life Insurance masters, one hardly knows which, it may be both, is after the so-called Beneficiary Foresters. It may be good game for the happy hunter, and his well aimed financial gun may bring him an occasional prairie chicken, but he will find rather poor hunting among the genuine Beneficiary organizations.

We cannot say we have much sympathy with the I. O. of Foresters from the fact that they have left, if they ever had, the genuine principles of Mutual Benefits, and have gone into a kind of mongrel thing, neither one thing nor the other. The monthly assessment plan, with the definite promise of so much insurance, and the Protective Reserve puts it among the Insurance Companies, and its \$8.00 of yearly charges shows the weakness of the plan upon which it is built, especially so as it has already begun to eat away its boasted Reserve. A true Beneficiary Society may cost more, it will often be less. Any one who really understands the subject knows full well that when there is a definite amount of Insurance promised for a certain monthly or yearly premium that the financial basis of the Insurance Companies is usually right, and the utter absurdity of trying to make the amount required by a Beneficiary Society uniformly carry the thousand dollars on an Insurance financial foundation must be apparent.

It is amusing to see how the *Times* walks into the mermaid institution, and the point that penetrates the deepest and cuts the keenest lies in the fact that its argument is all too true to make it very pleasant for the Foresters. There is no mixing those two things that differ any more than oil and water can be amalgamated. They are both good, water for its uses and oil for its, but to mix them only spoils both. So it is with the distinctive principles of mortuary provision. The Life Insurance from its financial and the Beneficiary from its fraternal basis do well when kept each in its own sphere, but when some blundering thickhead undertakes to amalgamate them he is sure to ruin both.

The *Monetary Times* may point its finger and assume to make fun of a purely Mutual Benefit Society, but the latter moves on its way of mercy and goodwill without interruption, and there is no particular harm done. But when he starts after the delicate

hybrid species the facts and figures constitute a perfect mitrailleuse with leaden hailstones scattering death and destruction on every side. It is well to know when one has his defences secured from the fire of the enemy. And one of the safest that we know of is to keep out of the range of his guns. It is certainly amusing to see the insurance long ranger wasting his ammunition and foaming with bluster after the brotherhood societies, while they watch the filibustering from a distant hill top in the clear atmosphere of the day and far, far out of reach of the guns.

So long as a healthy growth and an honest attention to business are preserved cheapness and security are assured, but let an effort be made to calculate a certain sum of insurance upon the basis of money earned by its value in the trade of finance, and there is death both to price and certainty.

The *Monetary Times* must not flatter itself that it has done anything but hunt from its hiding-place a thing which is a poor make-shift for an insurance company, and a miserable apologetic failure for a mutual benefit organization. To be beyond harm's way Dr. Oronhyatekha must burst up his reserve, refuse to promise a definite sum for a certain premium, and return to the honest method of assessing as the death claims demand, and all the lines of figures the pages of the *Times* may hold and the sad prognostications of its false prophets will raise the threatening cry in vain."

Our Surplus \$204,814.86.

Soon after the close of the last Supreme Court the Supreme Chief Ranger stated that he expected to meet the next Supreme Court with at least 25,000 members, and it was said that he was altogether too sanguine. The present indications are that by the next meeting of the Supreme Court the membership will be nearer 30,000 than 25,000, and with a cash surplus in its treasury of over a *quarter of a million of dollars*. Truly, when we remember that the I. O. F. nine short years ago numbered less than 400 members, and that it was burdened with a debt of over \$4,090 instead of having any surplus at all, its course has been indeed steadily "Onward and Upward."

Semi-Annual Report Form No. 12.

Brother J. W. Upper, of Court Seattle, No. 526, has called our attention to a defect in Form No. 12.

In the membership summary on the "endorse page" the words, "deduct those in No. 5" are erroneous and should be stricken out. We trust all Financial Secretaries will note this correction at once on all the Forms No. 12 now in their hands. The correction will appear in the next edition of the Form. Thank you very much Brother Upper for directing attention to the error.