

ance, and to also require him to pay an additional sum for a reserve fund. The other plan requires a member to pay the actual cost for members of his age, the rate advancing as he advances in years.

The best theory is the "level rate" plan, which requires the payment of a certain fixed sum, each year, which sum is to include payment for the reserve, and should not be dependent upon current death losses at all. This is virtually the plan of the old line life insurance, excepting that in fraternal insurance much of the current cost may be limited, because of the fact that a great deal of the cost of management and propagation is avoided.

The Endowment Rank has one of the best—possibly the very best—systems that is known. The reserve is not extravagantly large, but it is large enough for all purposes, and the expenses of the management and extension are cut down to the very lowest notch. The current mortality loss is the same in all societies having the same duration of experience. No plan of insurance can change the rate per thousand of death. But plans have much to do with maintaining a proper distribution of the membership among the several ages and thus keeping the average mortality (which governs the average cost) at a reasonable ratio.

The plan of the Endowment Rank is such as will, according to the lessons of experience, accomplish this end. While the cost may be something in excess of the cost in some other societies, it must be remembered that this is the very reason why the cost will not increase in coming years. Those societies which charge less will find that they will have to make up for present cheapness by added cost in after years, or else go to the wall—and most of them will go to the wall. Security and permanence is as much to be desired as cheapness, and cheapness at the expense of future security is dear in the end.

SPRIG OF MYRTLE.

:o:

DEATH.

DOUGLAS—On Friday, Dec. 16th, 1898, at Vancouver, B.C., Miss Jane, wife of Bro. James Douglas, aged 24 years, 4 months.

We desire to join with the entire membership in expressing our deep sorrow and sympathy towards our Brother James Douglas, of Primrose Lodge, No. 20, Kamloops, in the irreparable loss he has just sustained by the death of his beloved wife. Mrs. Douglas was ill but a short time, her death being caused by blood poisoning. For our sorrowing brother and bereaved family we ask the divine consolation of the Supreme Ruler of the Universe, and may he be their guide and help through all their troubles.

:o:

A CHRISTMAS STORY.

"Well, Jim, to-morrow is Christmas and what are we going to do to celebrate it?"

This remark was made in a shack or cabin a trifle better than that which the average miner usually occupies, situated a few miles along the trail from one of the prosperous mining camps in the Kootenay district of British Columbia.

"Well, I suppose we'll put in the time somehow if the boys come down from the Surenoga.

Why, we'll most likely have a pretty hot time, not the kind of time perhaps our mothers would approve of; and when a fellow comes to think of it, the good old times we used to have when at home, why it even makes a fellow feel a slight feeling of homesickness."

"You, remember, Jim how we used to invite the neighbors and how the old folks used to enjoy seeing us have a good time. You remember Nellie Brown, what a shy little creature she used to be? In my last letter from home they say she was engaged to be married to Jack DeWitt; he used to be a rather wild sort of fellow, you know. I never said anything to Bill about it, as I am rather afraid he would be somewhat broke up over it. He used to think a lot of Nell and I thought at one time it would be a sure match; it's apt to make him reckless if he hears of it."

"I'm afraid it won't do Bill any good to mix with that gang from the Surenough—very good sort of fellows if they would only let whiskey alone; and Bill, he's getting a trifle too fond of it too."

"I suppose he'll bring back a few bottles from town when he comes. He ought to be back in an hour: it's now half past nine: look out, Jim, and see how the weather is. It looked as though we were going to have another snow storm a short time ago, and it will be somewhat tough traveling if he waits too long."

"What say you if we have a game of cards to pass away the time till he comes?"

While this conversation was going on, Bill, who had gone to the nearest camp to fetch what mail there might be, also to bring back a few supplies, as the boys from the Surenough said they would be around, and of course anything in the way of Scotch or rye would be most appreciated by them. He had gone to the post-office first, which, of course, was in the rear of the principle general store of the camp. Around the old box stove were several groups of men in miners' garb.

Splicer's post office and store being the usual place for a round-up, when not at the O. K. hotel, it was also a place where most of the men

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