

Supreme Lodge Knights of Pythias, August 29th, A. D., 1898, is hereby prohibited on and after the first day of January, 1899, and the officers and members of the Uniform Rank will govern themselves accordingly.

VI. The Major-General takes great pleasure in publishing the opinion of the Supreme Representatives of Minnesota as expressed in their report to the Grand Lodge of Minnesota, concerning the new ritual. They say:

"Your representatives are pleased to bear to you the information that the Supreme Lodge has now adopted a ritual for the use of the Uniform Rank, and its publication and promulgation will doubtless follow within a few months. The conception of the ritual is noble and patriotic; its action smooth and easy; its time brief; and it is said to be a vast improvement over the one formerly in use."

Secure your new rituals as quickly as possible and memorize them, and go to recruiting for your Companies, and then confer the Rank properly under the ritual and the Rank will grow.

By command of Major-General Carnahan.

GEO. W. POWELL,

Adjutant-General.

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PREVIOUS COST AND FUTURE SECURITY.

We are always glad to say a word to encourage the Endowment Rank, because we believe its plan of conducting a life insurance business is a legitimate one—one that will bear the test of time. It is honestly, economically and safely managed.

We know that the growth of the Endowment Rank has been retarded in the years that are past because of the competition of fraternal insurance orders which offered insurance at what seemed to be a much cheaper rate. But as the years run on it is being discovered that this apparent cheapness in the earlier years must be made up by an increased cost in the later years, and when these later years arrive, the cost of the "cheap" insurance will have become so great as

to make the cost of the Endowment Rank very cheap in comparison.

It is not every one who insures his life, either in an insurance company or in a fraternity, who takes the trouble to ascertain what it is that makes the actual cost of insurance. Even the fraternal societies which offer life insurance have not considered it—at least not until late years. None of them have intended to deceive their members: none have held out inducements which they believed to be untrue. But the facts presented, although they believed them to be proof of the continuing low cost under their plan, really prove that the cost will in coming years be much higher than it is at present. When these societies begin business, all their membership is grouped in the lower years, and all of them are fresh from the hands of the medical examiner. In consequence of this the death rates are very low. In a society having a proper maximum age of admission this rate ought not to exceed five in a thousand—and may even run as low as four in a thousand. But as the society increases in age, the members will pass beyond the benefits of the medical selection, and will also pass into the higher and more costly years. For these reasons the death rate will go up to 15 or 20 per 1000, or even higher.

The influence of this higher rate is to put a bar on the admission of members at the younger ages, to add to the rate of lapsation in the same years, and thus adding to the death rate per 1000, because of the fact that a greater percentage of the members have passed into the higher years.

There are two ways to meet this inevitable law of nature. The law cannot be abrogated, because nature's laws are immutable. The death ratios will be uniformly the same, in accordance with age, no matter what the plan will be; but the problem is to require each one to pay that proportion of his insurance which will make it equitable as compared to what others pay. One of the plans is to require a member to pay a certain stipulated sum for current cost of insur-



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