

Grippe prevalent last winter, and which materially increased for a time the death rate in all societies and Insurance Companies, no one but an editor of a journal like the *Monetary Times* "who is paid

TO MAKE A FOOL OF HIMSELF"

would attribute the temporary increased mortality in the I. O. F. during last January, February and March as evidence that the "frost is blighting the hopes of the Foresters with chill winter yet to come." Why, bless the old fossil, the Foresters never enjoyed better spring weather, nor were the prospects of a glorious summer for the I. O. F. ever brighter than they are to-day. Just look at the following tables:

I. O. F. TABLE NO. I.

	Applicants Passed.	Applicants Rejected.	Total.
January.....	488	27	515
February.....	878	51	929
March.....	853	61	914
April.....	1043	71	1114
May.....	905	79	984
June.....	702	54	756
	4869	343	5212

A total of 5,212 applicants in six months, of whom 4,869 were accepted and 343 rejected. The great majority of the above accepted applicants are under 30 years of age.

The following is the number of new insurers during a whole year of some of the best Canadian Insurance Companies as per last report of the Dominion Insurance Superintendent:

OLD LINERS. TABLE NO. .

Canada Life.....	1690
Confederation.....	1417
Citizens'.....	493
North American Life.....	1556
Ontario Mutual.....	1795
The Sun Life.....	1769

What better evidence could be given of the solid prosperity of the I. O. F. than the record shown above, taken in conjunction with the fact that the surplus of the Order has grown from \$168,879.35, the figures given by the *Monetary Times* as our surplus for the 1st April last, to the large sum of \$204,814.86 by the 1st July, instant, or an increase of \$35,935.51 within three months, the *Monetary Times*' statement that we are trenching upon our short-lived (*sic*) Reserve Fund to the contrary notwithstanding.

The figures given by the *Monetary Times* could be true only in case where a society

made no medical selection of its membership, and no lapses occurred among its members, and where there was no "influx of new blood" in the society, and if its funds were earning no interest, then its experience would probably accord with the tables of the *Monetary Times*. But the I. O. F. selection of membership

HAS NO SUPERIOR.

Lapses do occur among its membership. There is a tremendous influx of new blood. Its funds are earning a good interest, and yet the *Monetary Times* pretends to show "the sure and certain failure" of the I. O. F. by a standard which is applicable only when all the four factors indicated above are absent.

It is true that owing to *La Grippe* our surplus did not increase as was naturally to be expected in the months of February, March, and April of this year; but this drain on our funds was not one in the ordinary course of events. It was an extraordinary one; one that affected all societies and life insurance companies: I am not sure but that it affected the I. O. F. the least of any. For instance, the A. O. U. W. last year called for only 13 assessments, and but for *La Grippe* would probably have called for only 12. This year it has been compelled in consequence of the epidemic to call for double assessments for March, April and June. The whole of the death losses of the I. O. F. were promptly paid without calling for a single extra assessment. The "I told you so" of *The Monetary Times* has been altogether premature, and the I. O. F. instead of appearing with a diminished Reserve Fund presents as already stated, the magnificent sum of

\$204,814.86

as its reserve on the 1st July instant, and as up to date of writing, 17th July, only one death in the Order has been reported, the prospects are that we shall have over \$200,000.00 in the Reserve Fund by the end of July. There is, therefore, not the first sign "of an early frost blighting" the hopes of the Foresters, "with chill winter yet to come," but rather "the winter of our discontent" when *La Grippe* sorely afflicted us, "is made glorious summer" by the perpetual sunlight of booming prosperity which is upon us.

Yours sincerely,

ORONHYATEKHA, S.C.R.

Office of the Supreme Court,

I. O. F.

Toronto, 17th July, 1890.