

O. P. Stockwell, Attica, N.Y.; S. Sw. Bearer, Bro. G. M. Dickenson, Ontario; S. Sw. Bearer, Bro. P. N. Breton, Montreal; S. Org., Bro. J. C. Morgan, Barrie.

#### THE INSTALLATION.

Col. A. B. Caldwell installed all the officers of the Court.

There was much applause while the various officers were being escorted to their places, and it became a perfect ovation when Dr. Oronhyatekha advanced to the platform, and was greeted with hearty hand-clasp by the venerable Colonel.

The Supreme Chief Ranger, in felicitous words, thanked the members for what they had done for the Order, and for himself personally.

"Lord bless you all, Lord preserve you from peril," said the Supreme Chief, in tones of deepest feeling.

The members once more broke into enthusiastic applause.

Bro. J. Thomson Paterson, the eminent consulting actuary, of New York, addressed the court.

#### SOUND PRINCIPLES.

A careful examination of the data relating to the cost of insurance warrants me in stating that there can be no question as to the soundness of the principles upon which the Foresters are furnishing life insurance. It is true that the rates are much lower than the legal reserve companies, but it must be remembered that the Foresters is an organization which confines its business to furnishing life insurance pure and simple: whereas legal reserves companies combine investment and life insurance, necessitating a double expense for the management and the accumulation of large sums of money for the payment of surrender values, dividends, etc. The rates of the Foresters, independent of expenses, provide a larger sum for the payment of death losses than the rates of legal reserve companies do after deducting expenses. Consequently, it follows that no agent of a legal reserve company can honestly question the security offered by the Foresters for the payment of their claims, on the grounds of insufficiency of rates.

#### THE BLUE RIBBON OF THE ORDER.

Bros. W. H. Hunter and A. H. Backus of Ontario, William Kinghorn of New Brunswick, and John Chambers of Michigan, were invested by the Supreme Chief Ranger with the grand cross of merit.

The Supreme Court was then declared formally adjourned, to meet more than three years hence in Los Angeles, California. But before they separated the brethren, at the call of Bro. Duckworth, gave three rousing cheers for the I.O.F. They sang a verse of "Auld Lang Syne," the deep tones of the splendid organ accompanying the voices of the singers. Then followed the National Anthem, and the American National hymn, and another round of cheers for the Supreme Chief Ranger.

#### OFFICIAL CIRCULAR No. 16.

OFFICE OF THE EXECUTIVE COUNCIL,  
TORONTO, CANADA, Sept., 1898.

To all Courts and Members of the Order, greeting:

Many important changes were made in the Constitution and Laws at the triennial session of The Supreme Court, just closed, to the chief of which your attention is hereby directed, as follows:

1. The Supreme Court has created two new bene-

fits, a choice of which extends to every member now in the Order, or who may hereafter unite with it, namely, (a) an Old Age Disability Benefit, or (b) an Old Age Pension and Burial Benefit, as may be elected by the member who, after his seventieth birthday, shall be adjudged to be totally and permanently disabled by the infirmities of age.

The Old Age Disability Benefit is the payment each year to the member of one-tenth of the amount of the Mortuary Benefit held by him until the whole amount is paid; and if he die before the whole amount is paid, the payment of the balance to his beneficiaries.

The Old Age Pension and Burial Benefit, which is at the option of the member in lieu of the Old Age Disability Benefit, is a stipulated amount, graded according to the amount of Mortuary Benefit held and the age at which the disability is declared, paid to the member each year *as long as he lives*, and \$100 at his death with which to bury him.

2. These additional benefits have made a revision of the rates of Mortuary Assessments necessary, and a new table has been adopted, which will take effect on 1st January, 1899. The increased rates will not affect any present member, nor any member who may be admitted before the last day of this year, so long as continuous good standing is maintained; but members re-rated on re-instatement, and all persons admitted to membership on and after 1st January, 1899, shall pay the increased rates.

3. The Extension of the Order Tax has been substituted for the Capitation Tax and Fee for the Official Organ.

This Tax applies to every Beneficiary member, and must be remitted with the ordinary remittance on 1st December next, and regularly each first day of the month thereafter, as follows: For each Beneficiary member holding \$500 of Mortuary Benefit, 5 cents per month; for each one holding \$1,000, 10 cents; for each one holding \$2,000, 15 cents; for each one holding \$3,000, 20 cents; for each one holding \$4,000, 25 cents; and for each one holding \$5,000 Mortuary Benefit, 30 cents per month. The Extension of the Order Tax and the High Court dues are now payable out of the General Fund of the court, and the Tax must be remitted to The Supreme Court monthly with the Mortuary Report and Assessments, the High Court dues to be remitted as usual to the High Secretary with the Semi-Annual Reports. The Court Dues must, therefore, be sufficient to enable the Court to make these payments out of its General Fund. If a member shall procure the initiation of one new Regular Beneficiary member, the Court shall be relieved from the payment of the Extension of the Order Tax for the procuring member for the balance of the then current year, commencing with the month following the initiation of the new member, and the Court Dues of the member who procures the initiation shall, for the same period, be reduced the amount of the Extension of the Order Tax.

The Supreme Court has fixed the *minimum* or lowest Monthly Court Dues as follows:

For Beneficiary members holding \$500 of Mortuary Benefit, 15 cents; those holding \$1,000, 20 cents; those holding \$2,000, 25 cents; those holding \$3,000, 30 cents; those holding \$4,000, 35 cents; and those holding \$5,000 of Mortuary Benefit, 40 cents each; for Special Members, 25 cents per month; and for Social Members, 10 cents per month. A Court may by By-law increase the Court Dues to such sums as the members may decide upon.