

What Others are Saying of the I.O.F.

HIGH AND LOW UNDER ITS BANNER.—Most offices make a demonstration in order to advertise themselves when they succeed in insuring some prominent citizen. We have learnt that the Independent Order of Foresters is following the first part of the programme, for we learn they are drawing into the fold many leading public men, although they are not making much fuss about the achievement. For example, we learn that a little time ago Sir Wilfrid Laurier, the Premier of Canada, was duly initiated a Beneficiary member. This looks well for the Order, because such an estate financier and citizen as Sir Wilfrid Laurier would surely not publicly connect himself with any institution that was not progressive and sound. Surely, too, more humble citizens will consider a society which is good enough for the Prime Minister of Canada good enough for them. We have not as yet the figures as at the end of 1897, but according to official documents we are able to say what the membership and surplus were as late as last October, a couple of months ago. In 1890 the members numbered 17,026 and the surplus \$188,139; in January, 1896, the membership consisted of 46,521, with a surplus of \$1,560,372; whilst in September last the membership had increased to 118,557, and the funds in October last stood at \$2,406,211. This is certainly a striking development. Reports tend to show that a large and steadily increasing business is being transacted by the British Branch, whose headquarters are at 24 Charing Cross, London.—*The British Underwriter*, February, 1898.

Imitation is the Sincerest Flattery.

The Sun Life's "Perfect Protection Policy"

"For professional and business men" the Sun Life Assurance Society have issued a new policy which is to be known as the "Perfect Protection" Policy. Under its provisions, if, before reaching the age of sixty, the assured becomes through mental or bodily illness incapable of carrying on his work for two months or more, a proportionate amount of the next premium payable will be remitted; but the Society insists that notice of the total incapacity shall be given within two months of its commencement. Again, if, previous to attaining the stated age, the assured becomes totally permanently incapacitated from work, the liability for the payment of future premiums will cease on the directors being satisfied on the point. Still further, if the assured should lose "by physical separation" two limbs (hands or feet), or the "complete and irrecoverable loss of sight of both eyes," the Society will pay one-half the sum assured, and the liability for further premiums will lapse. The ordinary privileges of the Sun policies are extended to those referred to, but the rates are rather higher than for the ordinary policies, being fixed at (age 35) £2 19s. 6d., as against £2 16s. 8d.; and at (age 45) £4 1s. 7d., as against £3 17s. 8d. The scheme is certain to attract some attention because of its novelty to many, but most of our readers will remember that, some fifteen months ago, we described the policies of the *Independent Order of Foresters*, which give all and more of the benefits secured under this last policy of the "Sun," and those without increased rates. The scheme is a decided advance in ordinary life insurance, but we fail to see the necessity for

an increased rate for it, or why it should not have been made complete; at present there seems to be a lot of red-tape around it, which will doubtless be removed as practice proves it justifiable.—*Local Government Journal*, February 12th, 1898.

A Great Society.

The record of the Independent Order of Foresters is one which may well challenge the admiration of the insurance public. During 1897 it received 37,162 applications and wrote 33,169 certificates. It closed the year with a total membership of 124,635; surplus funds of \$2,558,832.78 and a death rate of 5.56 in each 1,000 members.

The Independent Order of Foresters maintains a deposit of \$100,000 with the Canadian Government, \$100,000 in Great Britain and Ireland, and \$50,000 in the United States. The balance of its assets is deposited in sound monetary institutions, or invested in first mortgages upon improved real estate and municipal bonds.

Dr. Oronhyatekha is its Supreme Chief Ranger. Indeed, to his vigorous direction and intelligent effort is the great success of the Foresters due. An untiring worker and a forceful exponent of co-operation, he has indelibly impressed his strong personality on the system throughout all its confines.—*Mutual Underwriter*.

The Archbishop of Canterbury Advocates Thrift and Life Assurance.

The open advocacy of Life Assurance by any prominent citizen is always helpful to the active agent and superintendent, and hence we need not apologise for publishing the attached extract from a speech delivered by the Archbishop of Canterbury on last Friday, 7th inst. He presided over the 79th annual meeting of the Lambeth (London) Savings Bank. His Grace said they had from a large population got together 3,544 depositors with £89,000 in deposit; but what was this number to the whole population? Thrift was a real Christian duty, and was so laid down by St. Paul when he said, "But if any provide not for his own, and especially for those of his own house, he hath denied the faith and is worse than an infidel." Was it possible to find anything stronger in the New Testament than that? It was a little uncommon to press the matter on the grounds of Christian duty, and he could not remember ever hearing a sermon on the subject; while when he had made public reference to it himself, he had always received letters asking where the text was to be found supporting it. People thought that one only went to the New Testament to receive religious instruction. But religious instruction taught every duty of life, and they could not live a religious life if they neglected those things which, as the Apostle declared, made the difference between the Christian and the infidel.

Each one of us is bound to make the little circle in which he lives better and happier. Each one of us is bound to see that out of that small circle the widest good may flow. Each one of us may have fixed in his mind the thought that out of a single household may flow the influences that shall stimulate the whole commonwealth and the whole civilized world.—*Dean Stanley*.