

ing companies is only 27 per cent., taking all the companies doing business in Canada together, and we find that the lapses last year were about 60 per cent. of the number of new insurers. Assuming that the amount of each policy was \$1,900, the average of the lapsed in the above "five leading companies," and that the 12,000 lapsed policies represented by the above percentage only paid one year's premium, we have a net gain to the companies of over half a million.

True, the lapses in the I.O.F. are not quite one half as many as in the stock companies, but, when the large membership is considered, their contribution to revenue is considerable; and this was carefully estimated when the low rates of the I.O.F. were adopted.

The Independent Order of Foresters is giving safe insurance and valuable fraternal benefits at a total cost that is less than one half the stock companies,' because:

1. It carefully selects its risks.
2. The large additions to its membership, that last year were more than 50 per cent. of all that were insured for the first time by all the stock companies doing business in Canada, keep down the death rate.
3. Its management expenses are less than one-fourth that of stock companies.
4. It does not pay fat dividends to stock-holders, nor princely salaries to presidents, managers, actuaries, cashiers, secretaries, inspectors, solicitors, agents, etc.
5. It does not collect premiums to create a reserve fund that is never likely to be drawn on. Stock companies that have been building up a reserve fund for forty years still find their annual premium more than sufficient to meet all claims—and in some cases interest on investments nearly sufficient to pay all losses; for example, Canada Life.
6. It gives its members the full benefit of the profit from lapses.
7. Its fraternal nature secures valuable benefits to its members, and gives everyone a personal interest in securing additional members.

In conclusion, it must be gratifying to every member of the Order to know that the only charge brought against us, is that our rates are *too low*, that we are not taking enough out of the pockets of our members. The insinuation that our members do not know the position, and stand in urgent need of enlightenment at the hands of interested and less successful rivals, is an impertinence that the thousands of intelligent judges, members of parliament, clergymen, lawyers, doctors, manufacturers, merchants, teachers, government officials, farmers, mechanics, railway employees, etc., that compose the I.O.F., do not think worth while to resent.

"Worse Than An Infidel."

The mind can hardly imagine anything worse than the above verdict pronounced by Holy Writ upon the faithless individual who fails to provide "for his own, and specially those of his own house." To the mind of the great Apostle Paul such a neglect was "a denial of the faith," and placed him guilty of it, on a lower moral and social plane than the infidel who did not acknowledge any God, hoped for no future, in life lived

for self—and when death came, died as the "brutes that perish." Clearly the teaching of the New Testament is, that "providing for one's own" is a part of religion. No man can claim to be religious, who neglects to make provision for those dependent on him. It is not enough to provide for the day's need, forgetting the days that are to follow. The day's duty implies some forethought for the morrow, and no one who is fully discharging the duties of the present, will fail to consider the possibilities of the future. Every true man, will recognize his triple obligation; first, to the family of which he is the head, and for whose members he is the bread-winner. It does not meet all the requirements of the case to say, that he is a good provider from day to-day. The day may come, when sickness may unfit for work, death may come and remove him for ever from the house and the scene of his labors. Does he not owe it to his family in view of these possibilities to make provision for the day when he may no longer be able to provide for them. No excuse can be offered for the man who at death leaves his family penniless, and on the charity of the world, especially when it is known that by the payment of a small sum monthly he could secure \$1,000, \$2,000 or \$3,000 insurance. The cost is so low and the monthly payments distribute it so evenly and in such small amounts over the year, that any man who really deserves it, can have the safe insurance that the I. O. F. affords. Further, good citizenship requires that no one leave those dependent upon him pensioners on the bounty of the community. There is a double unkindness in such an act—unkind to those thrown on the charity of the world; they instinctively shrink from asking for that help that their necessities compel them to seek—unkind to society to be asked to assume a burden that should never have existed, did he whose duty it was, not only to provide for the present, but in a measure also for the future, do his part. It is an injustice to the community, for the individual whose right it was to provide, and whose opportunities made ample provision possible, to neglect his duty and opportunity, and throw the burden upon others, who have their own obligations to meet.

Again, the failure of a man to do his duty by his family indicates a disregard for the highest of all laws—the law of God—and an indifference to the teaching of the word that says, "*If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.*"

Elsewhere in this issue we publish the particulars of a remarkable cure that fairly outweighs the celebrated case of John Marshall, of Hamilton, which created such a sensation throughout the country. The particulars of this case are vouched for by the Albany Evening Journal, recognized as the leading newspaper of the New York State capital, and one of the leading papers of the United States. There is, therefore, no room to doubt that the particulars of the case are accurately and carefully set forth, in every respect true, and must therefore prove of the deepest interest to our readers. We therefore commend the article to their careful perusal.

"So dark and yet so light!" as the man said when he looked at his new ton of coal.