

The session was opened with an address by Acting Mayor Samuel Eccles. Hon. J. G. Johnson, of Peabody, Kan., responded on behalf of the delegates. A gavel, ornamented with gold, was presented to President J. E. Shepard by Maj. N. S. Boynton, of Port Huron, Mich., for the delegates.

REPORT OF THE PRESIDENT.

Members of the National Fraternal Congress :

LADIES AND GENTLEMEN,—At the opening of this, the twelfth annual session of this body, we may well congratulate ourselves upon the favorable auspices under which we meet.

It is manifest on every hand that in no preceding year of our life has there gone out from us so much practical benevolence to stricken and dependent families as in the year now so near its close. Never has there gone greater and more abundant blessings to orphan child or widowed mother, and never did it go out more freely or more in consonance with a true fraternal spirit. We have failed in no direction to make good all demands made upon us in the name of Fraternity, even when circumstances created a demand that came as suddenly as it was urgent.

So far as has come to my knowledge, the past year has been one of prosperity to the Orders in general. None have come to grief and few have failed to make a substantial gain. It is unnecessary to make allusion to statistics of condition, as the report of the Secretary-Treasurer of the Congress and that of the Committee on Statistics will give us full and definite information as regards the finances of this body and the conditions of the several Orders in detail.

The various papers which have been prepared by members of this body and will be read to you will demand attention and discussion, and on every hand the indications are that this is to be emphatically a working session.

It must be, for it will be a session fraught with consequences of greatest interest to the millions in whose cause we have assembled and whose safety we would conserve. In no preceding session has our action been so carefully watched and so thoroughly scrutinized as it will be in this one. On the one hand our friends, in their dependence, turn to us for aid and direction; on the other hand our opposers hope to find us without convictions, or, that having them, we shall lack the courage that makes conviction effective. We should not disappoint the one, or give the other reason for selfish gratulation.

We have reason to expect most favorable results from this session, because this fact is firmly established that so far in our experience each session has been a greater success than any that has gone before. It has been so because each year we have brought to our deliberations a stronger desire for greater knowledge, a more resolute determination to ascertain the truth and to live up to it. It has been easier to accomplish results, because each year we have had greater toleration for the views of others, and last, but not least, we, year by year, are coming nearer to a common agreement that the best good of all must have first consideration rather than the welfare of the individual society.

Without further preface, I crave your patience while I bring to your attention, as briefly as I may, some of the more important matters that will come before you for action. Greatest of all in importance is a finding of the best and most practical remedial measure that shall counteract the evil tendencies

coming from our failure to adequately provide for the certain and inexorable demands of the future. Argument is not demanded, as once it was, to establish the fact of the necessity of such requirement. All of the older orders by experience, and many of the newer ones by observation, I hope all, have become convinced of the necessity of affirmative action. In fact, it would seem as if all basis for adverse argument was destroyed by the action of several Orders in this body, whose membership is more than half of all the membership of the Orders here represented, and who in some one of many varying directions have sought safety either by change in rate, providing for a reserve, or reduction on account of certificate, etc.

For some years this Congress has been considering this matter, and at its session at Port Huron put itself unmistakably on record by adopting the following resolutions:—

“Resolved, That the incoming President of this Congress be requested to appoint a Special Committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan, and the step-rate plan, with such modifications by applying to a proper extent the principles of a reserve or emergency fund.”

“Said Committee shall, so far as possible, secure and present to this Congress a comprehensive statement of the remedial changes which have been, or shall in the ensuing year be, adopted by any Fraternal Order, the object herein sought being the securing of such knowledge as shall be of value to this Congress in arriving at definite, safe and sound conclusions.”

It further emphasized its convictions by re-enacting the resolution unanimously adopted at Louisville, as follows:—

“Whereas, at the last session of the Congress a resolution was unanimously adopted in which it was declared to be the imperative duty of the several Orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by adjustment of rates so that contribution shall be equitably proportioned to the hazard at risk;

“Resolved, That this Congress hereby re-affirms its declaration of one year ago.”

It may fairly be concluded, from the past action of this Congress, that the main issue that will come before us to-day is not “Are remedial measures required?” but is, in fact, confined to the endeavor to ascertain what remedial measures can best be applied to existing conditions to produce the best results. Remembering the votes of this Congress at Toronto, Louisville and Port Huron, it would be an affront to your intelligence to advance an argument, or even to assume that an argument is needed, to establish the existence of present and prospective dangerous tendencies. As first in importance, and as entitled to right of way, I would call your attention to the

REPORT OF COMMITTEE ON RATES.

Your Special Committee on Rates will present what, in the judgment of its members, is best adapted to meet our common requirements.

It is not my purpose to forestall any portion of the report, but I may properly urge upon this Congress its most careful consideration, and that we bring to this duty unbiased and unprejudiced minds, regardless of what we or others may have attempted or accomplished. The Committee will tell you, or if it does not tell you it is none the less the fact, that