

the amount of over \$160,000.00? (Great applause.)

What are the reasons for this great prosperity? Is it not due to the fact that our Order has its foundations resting on the solid rock of common sense? And the more the superstructure is examined the more symmetrical, the more beautiful, the more complete it will appear. (Applause) We who are Foresters not only say that the Independent Order of Foresters is better than any of the other kindred institutions, but we claim that we can show wherein ours is better. And we say this not through any desire to disparage the sister societies, for we have no hesitation in saying that the pioneer Orders, such as the Knights of Honor, the A. O. U. W., are grand and noble institutions and are eminently worthy of support; but we say that howsoever excellent these are, the I. O. F. is better. We have no hesitation in saying that the Oddfellows is one of the best institutions of the kind and worthy of all confidence and the hearty support of all who wish their fellow men well, but we say with all its excellencies the I. O. F. is better. (Renewed applause.)

That our Order is better than others is no special credit to us, for we had the advantage of the experience of these other institutions, and we had simply to keep our eyes and ears open, and by the exercise of a little common sense we were enabled to select all that was good in the various systems and incorporate them into the system of the I. O. F. So that whatever there was of good in the A. O. U. W., whatever excellence there was in Oddfellowship, whatever of superiority was to be found in the Royal Arcanum, were all taken and incorporated into the I. O. F. (applause), and then we added to all these excellencies features which were our own, features which were not possessed by any society then in existence, and which have made the Independent Order of Foresters better than all the rest put together. (Great applause.)

Do you ask me in what respect the I. O. F. is better than the A. O. U. W.? That is easily told. We claim in the first place that as our rates of assessments are graded according to age ours is better than the A. O. U. W., whose assessments are not graded but are the same for all its members irrespective of age. For we claim that to make the assessments alike for the old and the young is to discriminate against the young in favor of the old, and is not equitable in any sense.

The benefit in the A. O. U. W. is an insurance of \$2,000. For this benefit the young men in the A. O. U. W. are made to pay a much larger sum than the older members. To illustrate this we direct your attention to the fact that the expectation of life at the age of 21 is, in round numbers, 41 years. If, therefore, 1,000 men of the age of 21 join that Order to-day, and there were an average of 15 assessments a year of \$1.00 each assessment, during their expectation of life, it follows that they would among them pay \$615,000 for the benefits their heirs would receive.

Now take 1,000 men at 50 years of age, their expectation of life, in round numbers, is only 20 years. They would be called upon to pay, therefore, for precisely the same benefits only \$300,000. Thus the 1000 young men pay \$315,000 more than their 1000 older brethren pay for precisely the same amount of benefits, or more than double the price paid by their older brethren.

In the Independent Order of Foresters if we have anything to sell to our members, whether it be a sack of flour or, a benefit of \$1000, we say we see no reason why we should charge the young man of 21 years of age \$4.00 for a sack of flour, and charge only \$2.00 to the older brother. We say that they should both be called on practically to pay the same price, whatever it may be, and that the one should not be compelled to pay more than twice as much as the other, simply because he happened to have been born at a later period in this enlightened 19th century. (Applause). Hence we charge for \$1,000 at age 21 an assessment of 63 cents per month, or \$7.56 a year, or a total payment during his expectation of life of \$309.96, while we charge the brother of 50 years of age \$1.45 a month, or \$17.40 for his \$1,000 benefit, or a total payment during his expectation of life of \$318.00. In this respect, therefore, we are better than the A. O. U. W. and all kindred societies which do not have a graded assessment, in that we treat all our members alike, irrespective of age, each paying for his sack of flour exactly the same sum. (Renewed applause.)

We in the I. O. F. charge our members a fixed rate of monthly assessments, irrespective of the number of deaths taking place in the Order during any given month. And this is one of the bright particular stars of excellence possessed by the I. O. F., and which gives it pre-eminence over all kindred death assessing societies. (Applause.)

What does this system do for us? In the