

To see all six of these societies pine away and die within the short space of three years and not a single outgoing member get a dollar of salvage would cause a sensation of some magnitude. A good many friends of fraternal insurance would sit up and take notice. They would say, "How are the mighty fallen!" And some of them would, no doubt, ponder upon, and try to study out, the real cause of such instability, or such wholesale robbery of the innocent, by whichever name it were thought proper to call it.

But wait a minute. The \$24,789,153 is only a part of the record, and the smallest part. Look at the millions of new certificates issued during the same three years, and all swallowed up in the landslide. The new insurance consists of 63,861 certificates, issued during 1908, 1909 and 1910 for \$50,092,837 of insurance. This, again, is nearly equal to the whole amount on the books of the following well-known Canadian associations, viz.: The Catholic Mutual Benefit (\$28,320,500) and the Canadian Order of Home Circles (\$26,786,839). Thus no less than eight societies, with all that is now left of the new insurance they have written during the past three years, might have closed their doors and destroyed their books without seriously exceeding in importance what has taken place in the ranks of the internationally sustained Canadian society whose legislative body is to assemble in this city next month.

A Quarter Million Rally.

Looking down over the precipice toward which the whole body of the I.O.F. appeared to be rushing headlong, like a herd of wild buffaloes, the officers at the Temple headquarters some time ago issued a clarion call for a "quarter million" effort on the part of the remaining members. That meant, in other words, a rally towards running up the membership from the 236,509, at which it stood at the close of 1910, to 250,000 by the 2nd of May, 1911—the date of the Supreme Court meeting. This would seem to require, as we have said, only 13,491 new entrants on the face of it. But the terminations of the same four months have to be taken into account, and covered with an equal number of new members in addition. The number terminated during 1910 was 23,242; so that, at the same rate for the four months of 1911, no less than 7,745 more than the 13,491 would be needed, or a total influx of 21,236 new members would have to be accomplished. Appearances thus far indicate that about half the number will be rounded up by the end of the four months. But, of course, that will be deemed something to be thankful for by the chosen legislators or

representatives who will assemble from the High Courts of the different provinces, states and countries.

Where They Will Come From.

Representatives of Central Ontario will number 13, of Western Ontario 13, and Eastern Ontario 9, making 35 from this province. From the other provinces 16 will be admitted, making a total of 51 from Canada as compared with 99 from outside. Of the latter number, New York sends 17, New Jersey, Illinois and Michigan 32, and from other states and countries there will be 58 more entitled to come. The total I.O.F. parliament for the year 1911 will, therefore, consist of about 160 legislators, and, no doubt, they will take a great many matters into their serious consideration during the two or three weeks that they will spend in our goodly city of Toronto.

Figures from the Blue Books.

The figures at the foot of this page, taken from the Ottawa Blue Books, will show how much of the total business, in its up-rising and down-going, comes from Canada and how much from outside places.

Lessons from the Figures Below.

A striking evidence of the lapse of the younger members and persistence of the older and less desirable is afforded by comparing the death losses of 1909 with those of 1903. With about the same "amount in force" as six years previously, the deaths show an increase of nearly sixty per cent. The income also shows an increase, but of only about half that rate. This points to a time in the early future when there will be found a balance between the income and outgo. This is something that might be deemed favorable in the case of almost any other business; but in the old age of a life insurance association it points to the need of a very large accumulation of well-invested funds to meet the heavy drain thereon which is sure to come, as everybody now pretty well understands. Thus far, the I.O.F. has, by the increase in the rates upon its old members in 1908, ran its accumulation up by \$10.27 per member in 1908, and again by \$10.34 in 1909. But in 1910 the increase was only \$5.17, as will be seen by the last column in the table given at the beginning of this article. On December 31st, 1907, 1908, 1909 and 1910, the assets per \$1,000 were \$39.46, \$47.73, \$60.07, and then \$65.24. Invested at 4 per cent. interest per annum, the \$65 produces only the small contribution of \$3 per annum for each member, or otherwise, it reduces the amount of the insurance carried from \$1,000 to \$65 less than that sum, viz., \$935.

Business originated.	Income for year.	New members.	Total members.	Amount in force.	Death losses.
Canada, 1896	\$ 647,032	7,120	50,913	\$ 61,603,000	\$ 438,020
Elsewhere	679,481	17,004	51,925	67,188,000	272,488
Totals	\$1,326,513	24,124	102,838	\$128,791,000	\$ 710,508
Canada, 1900	\$ 946,979	8,936	71,429	\$ 81,671,000	\$ 648,976
Elsewhere	1,471,970	22,911	106,215	124,893,500	731,218
Totals	\$2,418,949	31,847	177,644	\$206,564,500	\$1,380,194
Canada, 1903	\$1,116,661	10,869	83,791	\$ 91,146,000	\$ 662,053
Elsewhere	1,905,691	25,447	135,701	146,978,000	991,130
Totals	\$3,022,352	36,313	219,492	\$238,124,000	\$1,653,183
Canada, 1907	\$1,358,854	13,019	102,946	\$102,374,776	\$1,076,560
Elsewhere	2,207,061	19,720	154,321	162,585,366	1,411,204
Totals	\$3,565,915	32,739	257,267	\$264,960,142	\$2,487,764
Canada, 1909	\$1,638,144	7,151	94,267	\$ 89,837,217	\$1,082,039
Elsewhere	2,432,640	11,365	138,763	149,404,628	1,431,840
Totals	\$4,070,784	18,516	233,030	\$239,241,845	\$2,513,870