

Let the Record Speak.

A YEAR'S REMARKABLE GROWTH.

The INDEPENDENT ORDER OF FORESTERS appeals to the confidence and support of the public on its merits. "A fair field and no favors," are its simple and reasonable demands. It disparages no sister organizations, scrupulously avoids a policy that would build up at the expense of pulling others down. It has no controversy with the Old Line stock companies. Many prominent Foresters are agents and policy-holders of the Stock companies. At the beginning of the year attention is invited to the record of the Order for the past year. For the 12 months ending 31st December, 1891 *Two hundred and ninety new Courts* were organized, nearly an average of one for each legal day in the year. The increase in membership is equally remarkable, being 7,201. During the month of December the best results in the history of the Order were attained, 34 new Courts having been organized. When it is remembered that the past year was one of unusual business depression, these figures indicate how strong the confidence of the public is in the I.O.F. and its management.

To give some idea of the benefits conferred, the following figures are furnished:—For the 12 months mentioned the sum of \$51,635.44 were paid as benefits to sick members. \$3,600 were paid as funeral benefits, and the handsome sum of \$210,000 were paid to widows and orphans of Foresters gone to join the great majority. Notwithstanding these heavy disbursements, the amount added to the permanent reserve during the year has been \$124,830.98, it having risen from \$283,967.20 at the beginning of the year to \$408,798.18 at its close.

What is also as noteworthy as the facts cited, is the knowledge that there is *not a single claim unsettled, nor one dollar in dispute.* With such a record, the INDEPENDENT ORDER OF FORESTERS can well claim public confidence, and the marked success of the Order, which has been the feature of the year in fraternal insurance, can be easily understood.

That New Leaf.

There has been a great turning of "new leaves" at the beginning of this year of grace. There has been a good deal of contemplation of the "turned leaf." This is good; it indicates some dissatisfaction with the old leaf, a silent admission that the page that has just been written is not quite as good a record as it might have been, and that there is present the desire and hope for better things in the future. So let it be. But good things do not necessarily follow good resolutions, and turning over new leaves does not assure a new aim and a clean record. What we want is not more resolutions for the future, but more resolute living in the present. The man who is busy with resolutions for the morrow, to the neglect of the duty of to-day, is not going to work hard at them when to-morrow comes. To-morrow is not his, and may never be. If one would

do good, he must be doing it in the ever present now. The duty that lies nearest one may suffer in comparison with one more remote; it may be quite prosaic and commonplace, all the same its claim to immediate attention is imperative, and he who neglects it, does so to his hurt, and the weakening of his moral sensibility and power.

To resolve for a whole year is to do too much. It is given us to live day by day. To live each moment aright, and to fill out each hour with well doing, will ensure a wisely-lived and well-spent year.

That will be the way, too, to keep the "new leaf" in position—when one is writing out the page, there is little danger of its flopping back, or drifting away. Alas, those marred leaves that were left the sport of every passing breeze, how soon the soiled, blurred surface tells of cruel carelessness and neglect. It is so with many a life—fair and full of promise and possibilities at the beginning, it becomes, through lack of aim and purpose, not only wasted, but positively hurtful, where it should have helped and blessed. Why should not every Forester make the present year the best and brightest in his history? None of us will have better opportunities than those that are now pleading with us to take them and turn them to the best account. To use these aright will qualify us to improve greater ones, should Providence send them our way. Faithfulness in that which is least, is the means to be competent for that which is greatest—

"Honor and fame from no condition rise,
Act well your part, there all the credit lies."

The "new leaf" means the letting go of some old dispositions and habits that we and others will be better without. It also means the acquiring of graces and virtues, for the exercise of which the world is sorely in need.

As we write out life's story, let it not be forgotten that the page will only be fair and beautiful as we live in imitation of Him who alone of all the sons of men delighted to do the Father's will, and whose life's story is told in one great word, "*He went about doing good.*" With Him as our "copy," the "new leaf" of 1892 will bear a record that will prove the earnestness of our "good resolutions."

Unsound Life Insurance.

The *Toronto Mail*, for reasons easily accounted for, in its issue of January 4th, had a veiled attack upon the I.O.F. The Supreme Chief Ranger promptly replied, with the view of drawing the fire of the *Mail*, and in its issue of the 8th the *Mail* developed its attack in the following article:

"On Monday last we drew attention to the fact that many of our benefit societies promise too much for the premiums charged by them, and we instanced the case of a society (but without naming it) which in consideration of an annual payment of \$2.64 undertook to pay \$1,000 to the heirs of a man aged 30, in addition to making certain payments to him in case of disability or old age. We contrasted this with the much larger amount charged by a life office carrying on business upon a sound basis, and pointed out that as it is well known that our life assurance companies make only moderate profits, it was clear that the benefit society promised too much and that ultimately there would be a great loss. The average premium charged for a life aged 30 by 63 British offices is £2 9s. 5d. per £100—this is equal to \$24.70 per \$100, almost three times as much as in the case quoted—and that, too, without any benefits for disability or old age. Practically