

the church has failed sadly in this very particular.

However, the time is not far distant when Pentecostal times shall come, and all orders, institutions and benefit societies shall blend in one happy, philanthropic assembly, to bless mankind and relieve distress as she did in Apostolic times.

If it is a special pleasure in addressing to-day a band of men united for such noble purposes as this Order has in view, and I cannot help regarding such united orders as so many beautiful rays of sunshine, gleaming out from the Cross of Calvary, to lighten and cheer the sons and daughters of toil, trial and difficulty with kind hands and hearts, helping each other in the weary march of this eventful life. These remarks, of course, are introductory and general. I will now speak more particularly of this Order.

However, before we do so, let us look at facts. It is one of the common visitations of this life for the head of a family to be laid down in sickness, and this generally means a stop to his income, a temporary end to his usefulness; a cloud upon his heart, and distress in his home; a demand upon the energy, the patience and strength of his wife. Now, this noble Order comes to his help. A daily visit is made during his illness; medical attention secured free of charge, and there is handed over five dollars every week; *every want provided for*.

Again, another member of this Order may be busily engaged at his lawful occupation, meet with a painful and serious accident—an injured spine, fractured skull, crushed limbs—resulting in amputation, perhaps completely disabled for life. How acceptable, then, to receive the kind attentions, the specified provision of money to assist him during his remaining life.

Or if we take simply the gradual encroachments of age, defective sight, impaired hearing, the feeble frame, the bent form, leaning on his staff, slowly stepping along in infirmity and weakness, to be then provided for by this Order with an annual income from 100 to 300 dollars to maintain him in declining life. *How welcome such a boon.*

But suppose we take the worst case. Here is a man in the fullness of his manhood, unexpectedly struck down and laid out in his winding sheet, fitted into his coffin, receiving the last farewell kisses of a groaning wife and sobbing children, borne away to the cemetery and grave, leaving behind him a desolated home, a broken hearted widow and perhaps five, six, eight, or even ten children. How acceptable the fifty dollars of funeral money, and how much more acceptable the amount of insurance, as the kind-hearted delegates of this benevolent Order step into that house of sad hearts, and lay in the hand of the worn out and exhausted widow the bank cheque for one, two or three thousand dollars. Oh, surely such help at such a time is the best illustration of my text. Whatsoever things are true, honorable, just, pure, lovely, and of good report; if there be any virtue, if there be any praise, think upon these things.

But I must call attention to the promptitude of this Order in the payment of claims. In most of our best insurance societies the death claim is not met with until the expiration of three months, a very unnecessary and annoying delay; but this Order comes to the rescue of the afflicted family within 30 days or one month from proof of claim and certificate of death.

No doubt you will expect me to give some specific account of the previous record and

usefulness of this noble Order represented here to-day. I have, therefore, drawn out a brief synopsis of its organization, constitution, history and present standing.

#### ORGANIZATION.

In 1874 a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an endorsement or insurance benefit of one thousand dollars to the old system. In June, 1881, the Supreme Court, in session at New York, resolved to change the name of the Order to the United Order of Foresters, against the protest of the Canadian representation. Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and, by a unanimous vote, resolved not to abandon the existing name of the Order, but to take immediate steps to reorganize the Supreme Court. Accordingly, on the 23rd July, 1881, the Supreme Court was incorporated in Canada, with less than 400 paying members.

#### CONSTITUTION.

The principal legislative body is thus known by the title of the Supreme Court of the Independent Order of Foresters; then High Courts, Subordinate Courts and Encampments. It has an Executive Council, composed of seven gentlemen of prominent standing and ability. All its responsible officers having the charge and management of its financial matters are under bonds of security. It has also a Medical Board of three physicians whose duty it is to review all medical examinations in the Order.

#### WHAT ARE THE OBJECTS OF THIS ORDER?

First, to provide financial relief in sickness—free medical attendance and five dollars per week. Second, to provide for all disabled members. Third, to provide annuities for old age. Fourth, to provide for funeral expenses. Fifth, to provide an endowment fund for the widows and orphans of deceased members.

I shall now notice briefly its progress and present standing:

Since that small beginning in 1881, with less than 400 paying members, this noble Order has had a most encouraging and progressive career for the past six years, numerically and financially. Commencing with less than 400 members, it has steadily increased, year after year, until it has reached and now numbers nearly 7000 members. This means an increase averaging over 1,000 members each year. As an Order, you are certainly to be congratulated on your numerical progress. But your financial advancement is something remarkable, and reflects the highest credit on all of your financial officers. At the end of 1882, the bank credit of this Order was only about \$8,000.00. Since then, by its increasing revenues, it has reached the princely amount of a reserve fund of \$60,000.00, after the honest payment of all its cash obligations and claims. Such progress deserves hearty congratulation, and in addition the record of its beneficial aid rendered during these years, in endowments to the widows and orphans of deceased members, amounts to the handsome sum of \$108,112.00. I cannot but exclaim, what an amount of splendid service for suffering humanity has been accomplished by this excellent Order—the Independent Order of Foresters. \$108,112.00 expended—not in public games, not in horse racing, not in boat regattas or

in gambling speculations, but spent in relieving hearts in the agonies of later bereavement and distress; spent in making the homes of the widow and the orphan glad with timely help and assistance. I might say, with an ancient king: "Almost, thou persuadest me to be a Forester."

Now, if such is the past record of good accomplished, what a great future lies before this Order. With your reserve fund of \$60,000.00 which God has placed in your hands, who can properly calculate the extent of relief yet to be accomplished, the distress which will yet be relieved? If that \$60,000.00 were placed in the hands of the distiller, what would be the result? Intoxication, poverty, crime, ruin and death. Again, if that \$60,000.00 were intrusted to the hands of the Ferian brotherhood, how quickly we should hear the sound of conspiracy, dynamite explosions, ruined buildings and murdered citizens. I thank God that He has placed this financial power of the money already expended and yet to be spent, amounting in all to \$168,112.00, in the hands of men banded together to bless the suffering heart with comfort and relief.

But just here let me add in respectful deference to this Order, much as you have already done to assuage the grief and sorrow of our suffering fellow-creatures, never let it be forgotten that our best acts of kindness and mercy are under the inspection of Almighty God who seeth not as man seeth, our motives of action are before His eye and I sincerely trust, that your motives, gentlemen of this Order, are approvable in the sight of the great "I am." How very solemn are the words of the great Apostle, "And if I bestow all my goods to feed the poor, and if I give my body to be burned, and have not charity, or love, it profiteth me nothing." Oh, how important it is to know and be assured that what we do for our afflicted fellow-men is really done from a heart in love with God and in love to our neighbor, and that this may be the case with you my friends it is more important still that you be the real children of God yourselves, by repentance toward him and a trusting faith in Jesus Christ. The noblest and best Forester in the world is the man who has his heart on God, his faith in Christ, his soul washed in the blood of the Son of God and the eye of his hope fixed on Heaven, to such at the great day of rewards will be spoken these thrilling words of commendation, "I was hungry and ye fed me, naked and ye clothed me, thirsty and ye gave me drink, sick and ye visited me, a stranger and ye took me in."

This is to be followed by the most glorious, the best, the highest, the most dignified, invitation in all the universe, "Come ye blessed of my father, etc."

I cannot close without expressing my own admiration at the manner in which you humbly recognize the blessed God as the source of your past prosperity, as your last report is wound up with these significant words, "Never in the history of our Order have we had so much reason for congratulation and thankfulness to the Supreme Ruler of the Universe for the great measure of success He has given to our labor for humanity." This gentleman is especially to be commended. You do not take the glory of what has been accomplished by your Order in the past, but humbly and rightfully give the glory to that kind and merciful God who is the source and author of all goodness and from whom cometh every mercy and blessing. May God continue to shine upon your work, guide you through life, and lastly bring you all into His own palace of brightness, honor and immortality. Amen.