

well as Supreme Medical Boards of all societies. A look in their death lists reveals the astonishing fact that hasty consumption is ravaging the United States as a scourge. In two years past, as organized, our esteemed Supreme Physician, Dr. Thos. Millman, has continuously been warning us all to look out for consumptives, and for that reason I have assumed, in all the cases I could, to take the statements myself of charter and other applicants, and give them all good "cross examinations" as to their family histories, and if any of the applicants themselves show the least predisposition (by colds or coughs) to weak lungs, I lay them aside. I select the most conscientious court examiners, who exercise great caution, but Dr. Millman often interrogates them as to that distressed malady. I hope all courts and brethren will throw in their mites, as the benevolent work is in safe hands.

In L. B. and C.,

A. B. CALDWELL, P.S.C.R.

What Others are Saying of the I.O.F.

(From the Shareholder, Montreal, March 11th.)

Independent Order of Foresters.

The Act incorporating the Supreme Court of the Independent Order of Foresters was amended at the session of the Dominion Parliament held in 1896, and provision was made among other matters for the deposit with the Government required from insurance companies licensed to do business in Canada under the Insurance Act, and also for the issue of a license. Under the amending Act referred to, annual statements were required to be furnished, and the Society was placed under Government supervision similar to that exercised over other licensed insurance companies. This involved certain changes which have been carried out. From the report of the Supreme Chief Ranger, Dr. Oronhyatekha, the year just closed has been the banner year of the Society, as during that term 30,137 new members were admitted, covering insurance amounting to \$35,224,500, making the total membership at the close of the year 124,685, holding \$154,510,000 of insurance. This insurance is held in Canada, Great Britain and the United States; that held in Canada amounting to \$68,750,000, that in Great Britain to \$4,630,000, and that in the United States to \$81,130,000. The net gain for the year was 21,847 members and \$25,819,000 in the amount of insurance carried. The total premiums received during the year were \$1,462,237 mortuary and \$154,981 sick and funeral, of which \$667,353 and \$114,878 were from members in Canada, £52,866 and \$267 from Great Britain and Ireland, and \$742,017 and \$39,835 from United States members; and the benefits paid were \$863,147 mortuary and \$129,077 sick and funeral. After paying benefits and appropriation towards management expenses there remained a balance at the credit of premium account amounting to \$525,977 in the mortuary department and one of \$18,154 in the sick and funeral department, making in all \$544,132, which, with the exception of \$783, was carried to surplus. The assets of the Society are shown at \$2,680,424 and the liabilities at \$28,325, making a surplus of \$2,632,099. The death rate for the year was 5.56, and the average age of the members on 31st December last was 35.40, compared with 35.49 on 31st December, 1896. The Supreme Chief Ranger, in his annual

statements for the past year, enters fully into the figures of the Society's operations, and to these we refer for fuller information in regard to an institution which has apparently taken a strong hold upon the people of this country, as well as in the United States.

(From the Spectator, N. Y., March 3rd.)

Independent Order of Foresters.

In the words of President Oronhyatekha, of the above Order, 1897 was a record-breaker. The new applications accepted and placed numbered 30,137 for \$35,224,500. The net gain in insurance in force was 21,847 certificates for \$25,819,000, the total amount now outstanding being represented by 124,685 certificates for \$154,510,000. The record-breaking is shown in the fact that the new business and the gain in insurance in force were both much greater than in the preceding year. The surplus funds of the Order now amount to \$2,558,833, an increase of \$543,348 for the year. Mortuary premiums received in 1897 amounted to \$1,462,238, and \$863,148 was paid to members. The expenses of management amounted to \$171,220, being at the rate of only \$5.68 per member, and showing a reduction from \$6.81 per member in 1896. This indicates a satisfactory condition of affairs. The I.O.F. operates in Canada, the United States, and in the British Isles, the increase in its business being proportionately distributed. It owns a splendid office building in Toronto valued at \$233,063, and also has \$1,611,763 in real estate and mortgage loans. Supreme Chief Ranger Oronhyatekha is guiding the affairs of the Order with great ability, and looks to still greater progress.

(From The National Underwriter, Philadelphia, March, 1898.)

Independent Order of Foresters.

No fraternity is making more remarkable progress than the Independent Order of Foresters, which is a monument to the enterprise and conspicuous ability of Dr. Oronhyatekha, its Chief. The monthly publication of the Order for February is at hand and exhibits a story of wonderful gains. The membership stood on January 1 last at no less than 124,685, and on February 1 the surplus fund had mounted to no less than \$2,611,155. This Order is the only American fraternity that rivals in any sense the great British friendly societies, the Manchester Unity of Old Fellows and the Foresters. Moreover, the American Order has itself a large membership in Britain. Alone among American Orders is the Independent Order of Foresters comparable to the great British prototypes in resources.

The surplus of the Order increased \$52,372 during January, and at this rate will amount up to near \$3,500,000 by January 1, 1899. This means more than \$5,000,000 by the close of the century.

The Independent Order of Foresters does not supply merely current cost insurance. It offers policies which provide for a fund above current cost to be used in holding the price level. From this and the large accumulations of the Order have been made.

The wealth of a man is the number of things that he loves and blesses and that he is loved and blessed by.—Carlyle.