

UNSOUND LIFE INSURANCE.

(From The Independent Forester.) To the Editor of The Mail: Those of your subscribers who have read the letters of Mr. Macdonald, the accomplished attorney of the Confederation Life, will remember how in his first letter he charged me with making statements which were quite contrary to facts, and though challenged to the proof he has failed to submit a title of evidence to support so serious a charge; on the contrary, with the same marked courtesy for the truth, in his letter which appeared in last Saturday's Mail he again charges me with making a false statement concerning the age of the Independent Order of Foresters. In order that there may be no error I reproduce his very words. They are as follows:

Let me first correct a misrepresentation made to the effect of the society. It is not as you have stated that it was just 10 years ago last July that the I.O.F. entered the field as a competitor for public favor. Furthermore, the order was not incorporated until the year 1881, when it can be said to have entered the field as an insurance institution for a period of 11 years.

I should like to be able to persuade myself that Mr. Macdonald made use of the above quoted remarks from sheer ignorance of the subject about which he was writing, but in that case I should have to persuade myself that he does not understand the English language, for it seems to me that no one understanding English and anxious to tell the truth, could write the following words:

"Ten years ago last July the present Executive Council took hold of the affairs of the I.O.F. and entered the field as a competitor for public favor." It was just 10 years ago last July that the I.O.F. entered the field as a competitor for public favor.

As a matter of fact the I.O.F. was introduced into Canada in 1876. The High Court of Ontario was organized in June, 1878, and incorporated September, 1878. In 1881, the control of the Canadian section passed over the present Executive Council, and the assumed charge of the affairs of the order, and among the first steps taken by them was to pay to the Supreme Court, incorporated in July, 1881. At this time there had been paid by the I.O.F. to the Canadian section of the order, besides sick and funeral benefits to the members, the sum of \$10,000, in addition to the expenses of the I.O.F. for the 10th year of its existence, I estimate the amount at \$10,000. The I.O.F. has since that time been in a position to pay its members and to carry out its objects. I might point out other misstatements made by Mr. Macdonald, but I do not wish to be tedious. I am not disposed to waste time on such trifling points.

It is sufficient to meet the liabilities incurred than that for age 49 it must be given a certificate, and when he makes this statement he assumes that I am ignorant of the facts in this case, or that he is in error. Many of the fraternal benefit societies accept of this statement as correct, and it is true, thus leaving us, from age 50 to 64, our limit of age, with old life insurance companies. Under these circumstances the Supreme Court decided in favor of the I.O.F., and the order still gave its insurance amounts charged by the old life companies, there would be in all probability some profit made for the order, and the business would be in a position to pay its members and to carry out its objects. To show how thoroughly unreliable Mr. Macdonald is, I will give you a few facts: The sum of \$10,000, given by the I.O.F. for the 10th year of its existence, is not the total amount of the I.O.F. for the 10th year of its existence, but only a portion of it. The total amount of the I.O.F. for the 10th year of its existence is \$100,000, and the I.O.F. has since that time been in a position to pay its members and to carry out its objects.

The above is without profit, and will secure an insurance only of \$250, payable at death. INDEPENDENT ORDER OF FORESTERS—TABLE NO. 2.

Table with 4 columns: Age, Benefit Secured, Cost per year, Cost in 30 years. Rows show benefits for \$1000, \$2000, and \$3000 at various ages.

These sums include gratification tax. High Court cases as the monthly dues ordinarily paid to subordinate courts. Thus in 20 years the four Foresters would have paid \$2794 to secure: 1. \$2000 of insurance; 2. Free medical attendance for 20 years; 3. \$8 to \$9 per week sick benefit during 12 weeks of any one illness during 20 years; 4. \$50 funeral benefit; 5. The social and fraternal benefits of the order, and in case of total permanent disability the member would be relieved of further payments at 12 months and one-half of the insurance paid at once, and as against this the four policy holders in the Confederation Life pay \$4107 to secure the same benefits. As the sick and funeral benefits in the I.O.F. are optional if a member wanted to carry insurance above the higher cost, I think that those who would cost considerably less than the figure given above. I carry that above the higher cost, and those who study the above table will have no difficulty in deciding that the I.O.F. is not "furnishing insurance at a higher cost" than the Confederation Life at least, and that for Mr. Macdonald to say that the I.O.F. is furnishing insurance at a much higher cost than can be obtained in old life companies was to say the least self-contradictory, especially in view of the fact that he has been all along claiming that the I.O.F. was not sound because it charged too little. The following will show at a glance the relative expenditures on account of management expenses of the I.O.F. and of the Con-

CONFEDERATION LIFE for the last year for which we have returns.

TABLE NO. 3.

Table with 3 columns: I.O.F., Confed. Life, and Total. Rows include Paid for commissions, salaries and other expenses, Paid for death losses, etc.

Thus it will be seen that for a little over one-quarter of the expense of the I.O.F. secured nearly five times the number of new insurances. Every one knows that a large expenditure is necessarily entailed on old life companies in securing new insurances. If the Confederation Life had secured in 1890 over 8000 new insurances, instead of only 1791, the I.O.F. would have been in a position to pay its members and to carry out its objects.

It will also be seen that the I.O.F. paid a much larger sum for insurance and sick and funeral benefits than did the Confederation Life. Indeed, when the cars of the sick, undertaken by the members of the order, and the medical attendance of over a thousand court physicians is taken into consideration, the I.O.F. paid by the Confederation Life into its insurance, the sum of \$10,000, in addition to the expenses of the I.O.F. for the 10th year of its existence, I estimate the amount at \$10,000.

Yours sincerely, OROHYAIEKHA, Supreme Chief, Ranger I.O.F., Toronto, March 28, 1892.

Died in California. Sixteen months ago Frederick Brown, who was a well-known attendant at Turle Hall, Coburn-street, left this city for Los Angeles, for the benefit of his health. This he never recovered, in fact he got worse rather than better. He died on May 13 from phthisis, and his remains were yesterday brought to Toronto for interment. He was a well-known attendant at Turle Hall, Coburn-street, and was a member of the Queen's Own Rifles. His wife, who accompanied him to California, is an invalid.

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Will be placed on the route between Toronto and St. Catharines about June 30th in connection with the steamer Lakeside, making two trips daily. Parties desiring to charter for excursions to St. Catharines or Grimsby should call at the office of J. T. MATHEWS, Manager, Rochester, New York, Boston, Baltimore and All Points East and South.

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JUNE 21, 1892

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