

THE I. O. F. AFTER NEW MEMBERS.

The I.O.F. has started out on its annual fall campaign for new members, and we are favored with a bundle of literature discussing the strategy to be employed. From a circular issued by the Provincial High Chief Ranger for Quebec we gather that "the summer has past and all responsible heads of families are asking themselves if they have sufficient insurance and sick benefits to protect them from the severe winter weather which will soon be upon us." Upon that, we would remark that overcoats and a well-filled coal-bin appear to us as likely to be more efficient protection against the physical hazard of the winter weather than an insurance policy, which, however useful in its own sphere, has never to our knowledge been a success either as an article of clothing or a combustible.

In these last three months of the year, things are going to be made to hum. There is a competition in progress for the securing of new members, with a first prize of no less than fifteen dollars and a whole series of other prizes upon the like magnificent scale. "If your Court's funds are low," exhorts the H. C. R., "get busy and hold a tombola or euchre as some Courts have successfully done and raised from fifty to two hundred dollars."

ADEQUATE RATES AND EXTRA ASSESSMENTS.

From these frivolities (in the sacred cause of L. B. & C.), we turn to the booklet in which are officially set forth the I. O. F.'s good points. On the front page we read:—"The Order charges adequate rates and maintains adequate reserves based on the Order's own experience and 4 per cent." Good! A considerable number of years in its history elapsed before the I. O. F. was able to make that statement. But reading further, we find that "the I. O. F. Consolidated Act also provides that the Society may and shall from time to time require its members to pay such premiums or assessments as will provide, with the accumulated funds of the Society applicable to the mortuary benefit certificates or policies of such members, for the payment in full of all obligations matured or to mature under such mortuary benefit certificates or policies, whether heretofore issued or hereafter to be issued, without deduction or abatement." That is to say, the Society has the power to raise further the rates paid by its members, if it is found to be necessary. The Society's present rates are apparently adequate on its own experience and 4 per cent interest. But, in fact, the new member of the I. O. F. gets no guarantee on joining that his insurance rates will not be raised at any time if it is found necessary.

"PURE PROTECTION"—OF A SORT.

Then again we read:—"The underlying principle of the insurance system of the Society is pure

protection for the member and his family." Oh, lovely sentiment! But how this pure protection theory works is this. A member gets out of work, and cannot pay his premiums; no matter how long he has belonged to the Society—three months, three years or thirty, he cannot borrow on his policy the premiums to tide him over the period of difficulty, he cannot get a surrender value for it; if he can't pay his premiums, well, the policy simply lapses, and the protection of his family can go hang for all the I. O. F. cares. In the face of the fact that its policies have no surrender value and consequently not even a restricted borrowing privilege for purposes of paying premiums only, the I. O. F. has the gall to talk the sloppy nonsense that its policies are "for the protection of the home and home interests," and actually boasts that they cannot be "bought, sold or pledged." What a cheerful look-out for the new member! He may pay his premiums promptly for 10 years, then have a spell of bad luck, and be unable to pay them for a time. Under those circumstances, were he insured in an old-line company he could borrow on his policy and continue to keep his protection in force. Not so with the I. O. F.; if the member can't pay his premiums promptly, out he goes and his "pure protection" goes too.

A WONDERFUL RECORD.

Under these circumstances it can hardly be considered matter for surprise that the I. O. F. finds getting new members an expensive business. The Order's expenses last year were \$483,029, and of this amount \$135,327 was paid in salaries to organisers and \$90,869 as organisation expenses. The result of these expenditures was a total new membership of 18,429, so that each new member cost the I. O. F. over \$12 to secure. Moreover, this figure does not represent by any means the total expenditure on getting in new members since the subsidiary courts spend quite a lot of money in payments to their officials and in making remittances to the Supreme Court free of charge to the latter. While the 18,000 new members were being laboriously got in, some 40,000 lapsed. So that the net result of spending \$226,000 on organisation last year plus an unknown amount by the subsidiary courts, was a net loss in membership of nearly 22,000. Wonderful!

AN APPRECIATION.

The Insurance Record, of London, England, in reprinting an article which recently appeared in THE CHRONICLE on the subject of Municipal Fire Insurance, says that at a time when public bodies as well as individuals are urged to do all things possible in order to save money, it is not improbable that municipal fire insurance, which on the whole finds but small favor in the United Kingdom, may appeal to some short-sighted authorities as a means of effecting economies. The excellent article reprinted, if brought to their notice should do much to correct these impressions and bring them to a right way of thinking.