

LODGE INSURANCE SAFE.

We give an item herewith, taken from the "California Insurance Review," in regard to the general principle of lodge insurance and its safety. The extract given will probably be new to many who have not given other than a superficial examination to the question:

"Of late there has seemed to be especial activity in the war of words between the old line companies and the fraternities, and many statements, on both sides radical and unwise have resulted. This controversy has made public one grand mistake that is worthy of correction and attention, and which arises out of the unwise policy of fraternal organisations permitting the use and abuse of their name for business purposes. One fraternity hears about the demise of some insurance organisation, that has been using the name 'Masonic,' or 'Odd Fellows,' and immediately insurance men point to it as another evidence of the failure of 'fraternal insurance.' The truth is, however, that such organisations are in no wise 'fraternal'—they are generally pure private ventures, for private gain—and are organised for the large salaries they provide for the so-called 'officers,' who elect themselves for the salaries and the divide.

In fact, careful investigation will show that the number of failing fraternal organisations which were true fraternities carried on upon the lodge plan has been exceedingly small. The published lists of such failures are largely made of concerns as above, or which 'died in the morning,' or never did business at all. On the other hand, the number of successful fraternities which have 'become of age' is each year becoming greater.

Take for instance the Endowment Rank, Knights of Pythias, which has passed its twenty-first year, and is carrying over a hundred millions of insurance, pays every claim promptly, and has laid by nearly half a million of dollars. This great organisation is everywhere recognised as one of the best of the fraternities and its management is as young in spirit and as progressive as that of any order. In fact, the great strength of this Society has been its able and conservative man-

agement and their strict adherence to proper business principles. The Knights of Pythias surely have a right to be proud of their insurance branch."

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"VERY WIDE FROM THE MARK."

To the Editor:—

In the April issue of the "True Knight" the correspondent of New Denver Lodge, No. 22, takes to task the members of the Judiciary Committee for their action in shuffling out of something after two hours' wrestling.

I do not for one moment imagine the brother meant any wrong in making this statement, but I must confess I think the brother very unfortunate in the use of his words. No one who has an intimate acquaintance with the writer can truthfully accuse him of shuffling out of any duty or task assigned to him, at any time or any place. As a member of the Judiciary Committee to whom was referred the resolution, I must take issue with the brother and assure him that he is very wide from the mark. In order to make this plain, I reproduce that portion of his correspondence touching on the matter mentioned:

"This lodge has sent an important resolution to the Grand Lodge for the amendment of the Statutes affecting the holder of a transfer card. The same proposition came before the Kamloops meeting of the Grand Lodge last year, at the instance of Bro. Nelson, our representative, but, after two hours' wrestling, the Committee shuffled out of it. The point involved is this: A brother desires to become identified with the lodge in the town in which he is residing, though a member of another lodge in some other place. He secures a transfer card and deposits in the lodge in question. The latter takes action similar to that upon an application for membership, which, for example, results favorably to the applicant. He then finds that, should he be taken ill, he is entitled merely to the minimum provision therefor until he has been a member of the lodge for the space of six months. That is the proviso in force in the Ry-laws of No. 22. The brother so affected say, has been a member of the Order for years, but the moment he takes out his transfer card

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