

sion and warning against competition for business among the fraternalists. That the danger is no imaginary one we are reminded by the evil plight of the old line "racers" which in the rush for new business have fallen into the clutches of the commission and bonus fakirs, the lightning agents, the rebaters, and the twisters.

The duty before us is well expressed by Bro. C. C. Linthicum, Past Supreme Archivist of the Royal League, in the following words: "Keep down ruinous competition among ourselves, and rely on fraternal feeling to extend the benefits of our system." For our own part we do not believe that this duty is becoming a more onerous or less palatable duty than formerly. On the contrary, as we read the signs of the times, the temper of the lodge-going brother is in these days against all the practices that tend to bring fraternity into disrepute or to render financial institutions unstable.

The schoolmaster has been abroad and the due-paying citizen looks with scant approval upon bargain-counter rates, and views with a kindlier eye the storing up of a substantial surplus to meet the winter days of his beloved Order. The transient insurers, who look only for "temporary insurance"—these premium-paying tramps have deserted the altars of the lodges to take shelter with the rebater who sells them an annual death benefit and stuffs their purchase money back in their pockets. The men who now take fraternal obligations and sign themselves for fraternal benefits look for solidity, stability and permanence.

We do not fear a competition among the orders, for we know that no order in the future can succeed by undermining its co-fraternalists, whether by mean rates or by backbiting, or by any unfair or undignified warfare. Already the best organizers are convinced that it is not business to belittle a sister organization or to hold forth inducements (in the manner of twisters) to make a man drop his certificate in an established society. The spirit of fraternity is strong in the land, and thousands of men find it easy to keep the obligations and maintain the necessary payments in three or four rival but not jealous, competing but not ungenerously competing orders.

What inducements an order shall offer within its gates, whether by prizes, or badges or other tokens of esteem, are matters of internal concern, and the finest organizing geniuses will differ as to the advisability of these methods. Personally, we believe in prizes to the member bringing in other members. To the member brought in, his rights and benefits as a brother are a sufficient and should be the only inducement held out.

It is useless, however, to dictate elaborate rules to control the multitudinous workers in the cause of fraternity. Of the tens of thousands of earnest

men who are spreading the good work no two labor in exactly the same way. The methods of Smith of one order will be distasteful to Brown of another order. Very often the man who makes most converts to the principles of fraternity (and thereby brings happiness to many widows and helpless people) is of a quite aggressive and unpolished type. As well expressed long ago: "Where no oxen are, there the crib is clean. But much increase is by the strength of the ox."

Let us push the work of fraternity at all cost, except at the cost of our fraternity and our stability. Two rules for organizers are sufficient to ensure that our competition should be a fair and not a ruinous competition:

- 1st. Get the cash for the benefits you sell.
- 2nd. Be a man and eat your dinner off your own plate. It is only a wolf that eats his brother.

The National Fraternal Congress.

Honor done to Foresters by the Great Convention of Fraternities—Our S.C.R. unanimously elected President.

The thirteenth annual session of the Fraternal Congress opened on the morning of August 21st, at the Auditorium hotel, Chicago with the meeting of the medical section. The National Fraternal Congress proper met the morning of Aug. 22nd, and was in session for several days and its deliberations were participated in by some of the leading minds in fraternal society insurance in the United States and Canada.

The Congress is composed of delegates from fifty-one of the fraternal benefit organizations of the country, whose combined membership is 2,153,703, and the aggregate of whose insurance in force is \$3,837,493,000. During the past year these concerns paid out to the heirs of decedent members over \$34,000,000.

The objects of the Congress are to unify fraternal benefit society methods, establish reliable statistics, determine safe rates of insurance and reduce the assessment plan of insurance as practiced by fraternal societies to an exact science. One principal feature of the Chicago session was the discussion of the table of rates presented for recommendation at the Baltimore meeting and the continuing of the agitation begun several years ago for the provision by all fraternal bodies of a reserve fund.

The following members of the I.O.F. were present as delegates: The S.C.R., the S.S., the S.T., the S. Phy., the S. Couns., G. A. Harper, A.S.C.R.; A. E. Stevenson, American Agent; Dr. Chas. G. Frowert, Lt.-Col. B. F. Parker, and Bros. J. D. Clark and J. E. H. Myers.

The medical section at its meeting discussed a number of interesting papers, and appointed two important committees whose labors may considerably modify the medical examinations of the future.

On statistics of tuberculosis (to report at the Congress of next year)—Drs. C. A. McCollum, R. E. Moss and J. W. Grosvenor.

On statistics of the height and weight of at least 100,000 applicants for fraternal insurance—Drs. R. E. Moss, T. Millman and C. A. McCollum.