

The Independent Forester

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LONDON, MAY, 1890.

Our Anniversary.

The next anniversary of the Order will occur on the 17th June. In commemoration of this day the whole Order will be called upon to assemble on the first Sunday after the 17th, viz.: 22nd June, in some place of worship, to return thanks to the Supreme Ruler of the Universe for the manifold mercies vouchsafed to us as an Order. We hope every Court will make due preparation for such services. The official proclamation calling upon the whole Order to observe the day will appear in the next FORESTER. Meantime this early intimation is given to the Courts so that they may have everything ready for the 22nd June next.

Spread of the Order.

We learn that the Supreme Chief Ranger has made complete arrangements for the vigorous prosecution of the work of the Order in the new States of Washington and Oregon, as well as in British Columbia. Deputies are already at work in these jurisdictions, and the members may look for the planting of new Courts all along the Pacific Coast until there shall be a Court in every available locality thereof.

The Canada Life.

The reports and proceedings of the last annual meeting of that most excellent Insurance Company the Canada Life, have just been published in the public press. They afford considerable food for reflection and furnish most unanswerable arguments in favor of the I. O. F. system. It will be remembered how the *Monetary Times* and other like publications have time and again declared that with the I. O. F. and kindred fraternal Orders it was a question of a few years only—9 or 10 years—when the rates collected would prove

TOTALLY INADEQUATE.

But here is an Insurance Company which is 43 years old and whose reports show these encouraging facts. We are told that the assets of the Company are now \$10,480,471, of which \$744,513 or nearly \$100,000 a month have been added during a period of 8 months of its 43rd year of existence, and that, too, in the face of an expense and dividend on stock account for eight months only of the enormous sum of

\$187,699 80.

The eminent President of the Company in moving the adoption of the Report of the directors is reported to have said:

"The death claims during the eight months amounted to \$321,106 86, and were again largely under the amount anticipated by our calculations, and it may be added that they were, as they have generally been before, even less than the receipts from interest in the same time."

Surely this, from the President of a company which is 43 years old, is as complete an answer to the oft repeated declarations that as soon as a Society gets to be 15 or 20 years old, when heart disease, cancer and other like diseases begin to figure largely in its Mortality tables, or "when the hand of time has been moved forward 20 years" and those who joined our Order at 50 years of age will be claiming their benefits in brigades of 500, more or less, at a time, the rates of the Foresters will prove to be totally inadequate. Time and again we have pointed out that no calculation can be of any value which does not take the element of lapses fully into account.

But here in this Report of the Canada Life we have laid before us the

ACTUAL FIGURES OF EXPERIENCE

These figures as given to us by the Presi-