

To appreciate the full significance of these results, it must be kept in view that the Order is transacting an enormous new business—the amount of last year exceeded that of the ordinary branch of the *Prudential*; and that the premiums received are exceedingly low, averaging in 1897 only £1. 1s. 7d. per cent. on the mean amount of assurances in force. To carry on such a business under such conditions at an outlay equivalent to only 16 per cent. of these premiums is a phenomenal performance."

### The "Counsellor's" Opinion of the Order.

We clip the following extracts from the very thoughtful and readable account given of our last Triennial Session of the Supreme Court in the September issue of an able contemporary:—

"We are especially surprised at the large number of members of Parliament in Canada, and members of Legislatures from the different States of the Union taking part in the discussion of the subjects brought before The Supreme Court, and it is needless to say that their experience in legislative work enabled them to render valuable service to the Order."

"The Supreme Chief Ranger, Dr. Oronhyatekha, presided over the deliberations of the Court in his own masterly and inimitable style. He has, in our opinion, no superior and few equals, in his ability to unravel the tangles which invariably are more or less numerous in assemblies such as the one under consideration. Knowing the character and ability of Supreme Chief Ranger, Dr. Oronhyatekha, we were not surprised that his suggestions and counsel carried great weight in the Supreme Court. To him, above all other men, is due the credit for having made the Independent Order of Foresters what it is—one of the largest and best fraternal orders on the continent of America."

"As a matter of fact the new rates adopted by the Foresters, while making ample provision for the payment of claims, are nearly a third less than the participating rates charged by legal reserve companies, being more than 43 per cent. less at some ages, and when the advantages over ordinary life insurance given by the Foresters in the way of total disability, old age benefits and annuities, are taken into consideration, the Foresters should have no trouble in convincing practical business men that it is greatly to their own interest to become members."

"The Independent Order of Foresters was admitted to do business in the State of New York in 1892, and instead of giving an explanation in detail of how it is possible for the Foresters to furnish insurance, total disability claims, old-age benefits, etc., at about one-third less than legal reserve life insurance companies charge for life insurance payable at death only, we herewith submit a table, compiled from the official reports of the State of New York, showing total amount expended in the payment of death losses and expenses; the average expense to each \$1,000 mean insurance in force by seven legal reserve companies named in the preceding table, and by the Independent Order of Foresters, for the six years ending Dec. 31, 1897:—

### Death Claims and Expenses, 1892-1897.

Name of Company.	Total paid in death claims, 1892-1897.	Total miscellaneous expenses, 1892-1897.	Expenses to each \$1,000 mean insurance in force, 1892-1897.
Connecticut General.....	\$ 658,959	\$ 695,683	\$10.53
Equitable Ins. ...	265,050	518,187	13.23
Home Life .....	3,216,703	3,429,298	14.41
Phoenix .....	4,132,314	3,184,351	14.55
Travellers' .....	3,977,794	4,998,517	10.10
Union Central ...	3,516,310	5,450,391	11.65
United States....	3,810,844	2,818,083	11.65
Totals .....	\$19,577,974	\$21,094,510	\$12.30
Foresters .....	\$3,410,110	\$1,095,250	\$1.87

—Insurance Counsellor.

### The New Rates Make Friends.

The *National Underwriter* cannot speak in too strong terms in approval of the action of the Independent Order of Foresters, at the meeting of its Supreme Court in Toronto the other day, in adopting a new scale of monthly calls higher than former rates. This fraternity has already furnished a good example for other fraternities on this continent by charging hitherto a monthly assessment sufficient, in addition to paying current mortuary losses, to accumulate a reserve of nearly \$3,000,000.—*National Underwriter*.

### The Selection of Court Officers.

This is the season of the year when Court Officers are in the sear and yellow leaf of their term of office, and members who have the welfare of the Court at heart begin to think seriously of the coming year. By this time the wide-awake member will have studied out to his own satisfaction the proper incumbents of the several chairs. But to those who have had less experience in the workings of Courts and Lodges a few words as to the characters and qualities they should seek will not be out of place.

#### THE CHIEF RANGER.

The presiding officer of a Court should be, in the first place, enthusiastic. His leisure should willingly be spent on the increase of the Court. By visiting the brethren, by attending the meetings of other Courts and spreading the fame of his own, he may easily keep the attendance at high water mark.

When in the chair itself his duties are more difficult and require a fine combination of tact and snap. It is the foolish opinion of some, especially the "sea-lawyers" who occasionally find their way into fraternal orders, that the duties of a presiding officer are simply those of the speaker of an