

issued by the Independent Order of Foresters. That is to say that this Order issued two millions more than all the insurance companies put together. The Canada Life paid out the largest amount of benefits, so far as the old-line insurance companies are concerned, during 1897. They paid \$899,000—I am just giving these figures in round numbers—they paid \$899,000 in 1897 in benefits. The Independent Order of Foresters, without taking into account the benefits paid by the Subordinate Courts, but only the benefits paid by the Supreme Court, which is managed by these beautiful young ladies before me to whom I have already referred,

PAID \$992,000 IN 1897,

only a few thousand short of a clear million. That is what we paid in benefits in 1897.

OF THE SUCCESS.

"Now what does this \$992,000 mean? Perhaps we will understand it better if I put it in another way, at least those of you who are not Foresters will be able to understand it better, for we Foresters, who are millionaires, understand these large figures and what they mean. This \$992,000 means that for every day of 1897, exclusive of Sundays and holidays, we distributed to the widows and orphans and to our distressed members over

\$3,200 A DAY.

Every day of the year we were paying to the widows and orphans \$3,200. And yet the Independent Order of Foresters is only a baby! (Cheers.) I expect to see before I go to the happy hunting grounds at least half-a-million members in the Order, distributing millions of dollars every year to the widows and orphans of deceased Foresters."

OUR CRITICS.

The Doctor next turned his attention to the critics of the Order, who, considering the provocation, he treated most temperately. Referring to a statement in an organ of a certain old-line company that the rate of assessment was to be increased, and that "a humble confession" was in order in consequence thereof from the man who put his signature to these words two short years ago: "Those who took part in the reorganization of the Order in 1889 after a most careful study of insurance history and a most exhaustive scrutiny of the experience of societies and companies, concluded that the rates of the I.O.F. would probably cover for all time to come the cost of our insurance," the Supreme Chief Ranger said: "Now, I have to make a humble confession, and I think I ought to do it now in response to the invitation of this paper, and the confession I have to make, ladies and gentlemen, is that after doing business for seventeen years under the new order of things, under the new dispensation, and after an existence of 24 years, the Independent Order of Foresters was never stronger, was never in a better position, was never surer of the future, than it is to-day. (Cheers.) In this, the twenty-fourth year of our existence, we have used

LESS THAN 60 PER CENT.

of our premium income to meet all our liabilities, notwithstanding the fact that we are giving insurance to-day at less than one-half the cost charged by the old-line companies. If, after 24 years, we are enabled to give insurance for less than 50 per

cent. of our premium income, surely we have nothing in our history so far except confirmation of that statement quoted by this paper. The Canada Life in the last year, after being over 50 years in existence, used less than 40 per cent. of its premium income to pay all losses, and as our premium income is in the neighborhood of 50 per cent. of that of the Canada Life, we shall, if we have the same experience after we are 50 years old, be still paying from our present premium rates and carry a substantial sum to our reserve, as we do to-day, month by month, placing thirty, forty, fifty or sixty thousand dollars to our reserve."

The Supreme Chief Ranger concluded with a magnificent peroration, reiterating his thanks and expressing his utmost confidence in the people, feeling, as he put it, that "the I.O.F. had only to be understood to command the sympathy and support of every Christian man who loves his fellow man." Dr. Oronhyatekha resumed his seat amid one more ovation.

Mr. Alexander Fraser, Grand Chief of the Sons of Scotland, ably and thoughtfully endorsed the remarks of the Supreme Chief, and testified to the admiration entertained for him by his own and the other benevolent societies of the Dominion. "He had raised," said Mr. Fraser, "a monument even more lasting than this Temple by his thoughtfulness and ability in laying upon broad foundations the work that we are all so much interested in."

Then the programme was put through to the end, and the vast audience sang "God Save the Queen" with the heartiest possible zest, heightened possibly by the flavor left by the last recitation of that master-entertainer, Mr. J. W. Bengough, illustrative of the good feeling that prevails between ourselves and our neighbors.

Acknowledgments.

The Supreme Secretary acknowledges the receipt of the following contributions towards the funds named.

Court.	No.	Bronze Statue.	Cottings for Consumptives.	Totals.
Wellesley.	3103		3 00	3 00
Laval.	1291			7 40
Fruitland.	3075	3 00		3 00
Imlay.	436	3 10		3 10
Signet.	358	2 00		2 00
Nepigon.	3827		6 00	6 00
Doon.	260		1 00	1 00
Park River.	482		11 07	11 07
Metigoshe.	3083	4 20		4 20
St. Catharine.	729	10 00		10 00
Bay Mills.	1865	2 00		2 00
Collection at Foresters' Island Pk.				21 05

We cannot get to practical applications till we have grasped fundamental facts. We cannot do small duties without the strength inspired by great principles.—*Thoreau*.