

adherence to this modern Solon. In the very remarkable paper which he read to the Congress at Baltimore—a production which seems like some bright rainbow arching the mountains of song, for it begins and ends with snatches of dear old Methodist hymns—Bro. Major Boynton tells us :

"All systems of life protection, if honestly managed, are in the interest of the public, but each should have its own distinguishing flag, and the line of demarkation should be so plain that the common people would be able to tell the one from the other. If the fraternal beneficiary system is honestly, economically and energetically managed, and who can say it has not been in so far as the Orders represented in this Congress are concerned, it is unassailable." (p. 262 of the *Report of Proceedings*.)

From the above quotation simple-minded men like ourselves might infer 1st, that the general science is "Life Protection"; 2nd, that the systems thereof are (a) The Fraternal beneficiary system of Life Protection. (b) Other systems of life protection (including old line life protection.)

But while it is evidently permissible to include old line insurance among the systems of life protection, Bro. Major Boynton tells us :

"We might as consistently talk about our President as a king, of our flag as a Russian ensign, of our citizens as subjects, as to call protection, 'insurance.'" (p. 263.)

All of which goes to prove that the good Major does not understand the significance of some words in his own mother tongue. For by no possible authority could any one call the American flag "a Russian ensign." When, however, anyone speaks of "Old Glory," every citizen of the United States at least, understands the expression to mean the American flag. In other words, these expressions are convertible terms, just as insurance, or more properly, "assurance" and "protection" are convertible terms; while the words American flag and Russian ensign are not yet in any sense convertible terms. When American imperialism expands a little more, it is just possible that "Old Glory" may become an ensign for the Russians as well. One cannot talk of the President of the United States as a king, simply because he is not a king; nor can an American citizen be called a subject because he is not a subject, but one can call "protection" "insurance" because insurance is protection, and "protection" in the sense in which Major Boynton uses the word is insurance. That Bro. Boynton's able and learned address had due effect on some of the members of the Fraternal Congress, is shown by the observation of an irreverent brother who heard Major Boynton, who, on his return home, reported : "The thing was made clear. We must no longer call a beet 'a beet,' we must call it a 'carrot.'"

Note, however, that even in the very paper in which the Major gave to the world his new science

of "Protection," he, himself, could not continuously discuss "insurance" or "protection" without availing himself of the words and phrases that have grown with the science of insurance. He speaks of "death losses" (p. 253); "average rate of mortality and hence cost," (p. 255). "Acknowledged or recognized mortality tables," (p. 253). "Loading the rates," (p. 265), and uses the expression, "I fail to see the necessity of a reserve fund founded on average expectation of life and the mortality tables," (p. 255)—all words and phrases that infant mankind learns to babble in the very nursery of the good old science of life insurance

HOW THE CONGRESS REGARDS THE FAD.

It is interesting to observe in the proceedings of the National Fraternal Congress how little effect the thunder of the Major has had on the phraseology of the representatives in attendance.

We find one of the principal committees, composed of those well-known standard-bearers of Fraternity, Bros. John Haskell Butler, John J. Acker and M. W. Sackett using the phrases "fraternal insurance" (p. 40) and "other systems of life insurance" (p. 41) with as much audacious freedom as the INDEPENDENT FORESTER itself.

We find the President of the Congress himself (Bro. Jas. E. Shepard) in his able and carefully considered report using phrases like these—

"All at an expense of management so small as to be insignificant when compared with the expense of management of any other kind of insurance on human lives, etc.," (p. 55).

"Is it any wonder considering our volume of business revivalling any other insurance business, etc." (p. 55).

We find the Committee of Jurisprudence availing itself of such well known and convenient expressions in the law of insurance as "Warranty" (p. 123) "false statement violated the policy" (p. 124), "materiality" (p. 125) "the contract with the society" (p. 126), "contract" (pp. 132, 134).

We find the Medical Section of the Congress repeatedly availing themselves of insurance phrases. Indeed Dr. Craig in his paper says "Fraternal orders, such as they were, furnished the first insurance," etc., (p. 181). In fact on nearly every page of the proceedings of the Medical Section, we find, as we should expect to find in the proceedings of scientific men, the free use of the recognized terms of the science of insurance with which they dealt.

THE OTHER MACCABEES AT THE CONGRESS.

It is with profound regret that we observe the lack of discipline that was manifested by the other Maccabees who attended this same Fraternal Congress where our would-be Joseph Smith propounded his revelations on "protection."

We find Dr. Moss availing himself of the standard insurance word "risk" (pp. 147, 162),—a lapse