

with smiles. You add not bitterness to the groans of the widow, but you try to console and comfort. You slake not your thirst in a brother's blood, but your passion is to be a source of life and helpfulness to every brother. You do not people the dark realm with noble spirits, but your ambition is to people both earth and heaven with all that is noblest and best in man. Not war—save war against what is ignoble and dishonorable—but peace and good will to men is the noble sentiment which actuates you. For the multiplying of such characters, we bid you God speed, and we pray that Pythianism may have such men in her Castle halls, and send them out into business, to the workshop and society, there in such places to manifest an honor as pure and as beautiful as a filiv.

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A SHEET-ANCHOR AND DEFENCE.

At no period in the history of the world has the question of co-operation, in all its phases, commanded such universal attention; and while in this country it has entered only a few special fields of endeavor, as compared with its operations in Europe, yet in those where it has sown the seed it has made phenomenal growth. In England where co-operation and profit-sharing had its birth, and where it has grown to such wonderful proportions, it has boldly and successfully entered into every line of commerce and demonstrated its feasibility—it has gone farther; it has grasped the reins of government in great municipalities and shown to the world what the people can accomplish when hand joins hand for mutual advancement.

The particular phase of co-operation which seems especially to have commanded the attention and confidence of the people of this country has been that which is better known by the name of "fraternal insurance," as distinctive from that class of life insurance which is carried on by the "old-line" companies. During the last quarter of the present century the growth of these fraternal insurance societies has been simply wonderful, spreading as they have from ocean to ocean, counting the aggregate member-

ship by millions, and their beneficence by the hundreds of millions of dollars. In connection with one of these, peculiar in its character and history, "The Monitor" desires to say a word here, believing that the lessons taught by the story and experience of this splendid and substantial organization may be a guide to those who come after, and good counsel for some already in existence—the institution to which we particularly refer is the Endowment Rank of the Order of Knights of Pythias.

The Order of Knights of Pythias, as originally organized, had no insurance department—it was thirteen years old when it concluded to provide an additional rank or degree, based on the insurance of the lives of those who entered it—thus the Knights of Pythias differed from all other organizations, in that it had an already organized community from which to draw, thus enabling it at once to obtain well selected risks. The Endowment Rank was started as a purely voluntary proposition, organized for the furnishing to Pythians indemnity at cost. Early in its history, perceiving the value, importance and responsibilities of this department, the Supreme Lodge of that Order removed the one-man-power system by which it had heretofore been directed and placed it under the direction of a "Board of Control," which has managed its affairs ever since, and brought it to the high plane which it occupies to-day. This Board has been its sheet-anchor and defence, its strength and mainstay, and the direct cause of the phenomenal success of this branch of Pythian Knighthood. And right here is the point to which "The Monitor" would call attention. When this Board of Control was placed at the head of the Endowment Rank, it went at its work courageously—it made no delay—there was no "to-morrow" with it—it had a duty to perform, and it did it—it found the rates faulty—it re-rated every one—it established true co-operation and started in with a determination first to make its department sound. Then it established rules and regulations—and now comes the secret of all the success which has come to the Endowment Rank of Knights of Pythias—free from sentiment, influence, favor or affection, it enforced its own rules—no harsh or

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