

enter. I trust our members *generally* will see *speedily* the great value of the department, and give it their hearty support.

Yours, etc.,

W. W. OGDEN, M.D.

BELLEVILLE, FEB. 10th, 1885.

*J. W. Carter, Esq.*

DEAR SIR,—I consider the Beneficiary Department of great importance to the Order, and would strongly urge its continuance and that every member qualified should become a member of it. I consider it a cheap and safe Insurance scheme, and think that it should be a source of strength of the Order. The form I think could not be simplified with advantage to the insured. The success in my opinion of the scheme depends in the care exercised in admitting members. In my opinion the assessments will have to be raised or an annual fee of one dollar collected to pay expenses, to help to form a reserve fund. I think also you will have to pay your Secretary or whoever you appoint in each Lodge, a certain percentage, it would then be his interest to push the scheme ; as it is now, no one takes that interest in it that should be taken. It is also a question too whether it would not be advisable for the fee paid to the Dr. to be paid by the applicant ; if that was done, with the annual fee of one dollar, it is possible you could get on without increasing the assessments. I simply throw out these few suggestions, trusting they will be of service. Wishing you a prosperous session and that the order will go on and prosper.

Believe me, yours fraternally,

R. TRACY, M. D.

PORT HOPE, FEB. 9th, 1885.

*John W. Carter, Esq. :*

DEAR SIR AND BRO.—Your letter to hand this morning, and in answer will say, that I consider the Mutual Insurance Scheme connected with our order a good one ; that it is cheap and safe, and that it will strengthen the bond that binds us together. I have no suggestion to make as to the form of application. The improvement in working the department that I would suggest is, that you employ a special agent to effect the insurances. The agent of the Odd-Fellow's Insurance Co. informed me that until he took up the work specially, very few insured, but that now it is a great success. As a rule I think our members do not insure because they do not give the matter sufficient consideration, and that all they want is to have the advantages of the scheme explained to them. Bro. White, who is one of our delegates, is also an Odd-Fellow, and perhaps may give you some information of that insurance. With kind regard, I am,

Fraternally yours,

J. W. CLEMESHA, M.D.