

Surplus of Two Million Dollars.

"All this has entailed very heavy expenditures. But not withstanding this, and the fact that over \$4,000,000 have been paid in benefits to the members of the Order and to the widows and orphans of deceased Foresters, there was a surplus on the 1st of December, 1896, of \$2,001,690 remaining from the small monthly contributions paid by the members, and the little band of 369 had increased on the 1st of November last to 100,015. He explained that any member of the Order was entitled practically to free medical attendance by the court physicians, who, as a rule, were the ablest men in their profession. As some indication of the manner in which these gentlemen performed their work in connection with the Independent Order of Foresters, he pointed out that in 1880, the year before the Order came under its present management, the death-rate among the membership was 10.03.

Phenomenally Low Rate.

"In 1891 it had been reduced to 5.40, and since then the mortality rate was as follows: In 1892, 6.25; in 1893, 5.47; in 1894, 5.47; in 1895, 5.67. The rate for the first ten months of 1896 was equivalent to an annual rate of 5.30.

"He said the I.O.F. gave sick benefits during twenty-four weeks of any one illness, being at the rate of \$3 per week for the first two weeks, \$5 per week for the next ten weeks, and \$3 per week for the last twelve weeks. The Order also paid a funeral benefit of \$50 on the death of a member enrolled in the sick and burial benefit department. But the chief benefit of the Order was its insurance benefits, which were from \$500 to \$5,000.

"The Chief then read a letter received that day from some anonymous writer, asking a number of questions. One was to explain why it was that, notwithstanding the immense influx of new members during the last few years, there was still an increase in the death-rate in the I.O.F. The Doctor

observed that he had already answered that question, to the effect that the death-rate had not increased, but had, contrary to all predictions, been decreasing since 1891.

Comparative Statements Show the Superiority of the I.O.F.

"In regard to the alleged fast increase in the expenditures of the I.O.F., he said it was true that years ago the management expenses were only a few thousands a year, while for 1895 they had risen to \$193,000, with which 25,700 new members had been secured during that year. He said the only proper comparison to make was with some old-line insurance company, and he would take one of the best-managed Canadian companies, viz., the North American Life, as the company with which to compare the I.O.F. expenses. This company commenced business in 1881, the year in which the I.O.F. was reorganized, and, therefore, the two were fairly comparable. In 1895 this company expended for management expenses about \$16,000, and they secured 2,200 new members, who carried \$3,000,000 of insurance. During the same year the I.O.F. expenditures for management expenses were \$193,000, and we secured 25,700 new members, carrying \$31,000,000 of insurance. That is to say, the I.O.F., with an expenditure of \$193,000, as against \$150,000 to \$160,000, secured about ten times as many members, carrying about ten times as much insurance, as did its wide awake competitor."

From the statistics thus given by the Supreme Chief Ranger we can form some idea of the vastness of the operations of the I.O.F.

Vast Domain of the I.O.F.

The Supreme Court, over which Dr. Orsonhyatekha presides, has at the present time jurisdiction in 39 provinces, states, territories, and countries, embracing Canada, from Prince Edward Island to British



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