

among them being insurance and medical attendance, at the lowest possible cost consistent with safety and permanence.

I do not deny that charitable works abound wherever a Court of the I. O. F. exists, and many a husband and father who has been rendered incapable, through illness or misfortune, to provide even the necessaries of life for those near and dear to him, has, with his family, enjoyed "free groceries," "free fuel," "free rent," aye, and "free raiment," at the hands of his brother Foresters, but of these we make no boast. They only make us proud of our noble Order, which evokes so much that is good in humanity.

What we do boast of is, that the I. O. F. has, during the past, been able to give to its members the blessings of insurance at less than one-half the cost at which it is furnished by old line insurance companies. It is true, that men like W. C. Macdonald, the eminent actuary of the Confederation Life, declare that the insurance given by the I. O. F. is not genuine, but spurious. The widows and orphans, however, who have been paid by the Independent Order of Foresters during the past twelve years over one million five hundred and ten thousand dollars, cannot be made to believe that the insurance furnished by the I. O. F. is spurious. No one will deny that the securing of free medical attendance for all our membership is a prudent thing to do, so far as the Order is concerned, and I have no doubt but that this system contributes very materially to keeping our rate of mortality away below the estimates of actuaries. Last year being the eighteenth year of our existence, our mortality was only 5.92 in 1,000. I take it that few, outside of Dr. MacKinnon, would deny that the bringing of the blessings of insurance, and the inestimable benefits of "free medical attendance"—especially if that medical attendance be, as it is in the I. O. F., the best in the country—within the reach of the thousands of workmen in our ranks, is both legitimate and honourable, so far at least as the Order is concerned, even though our membership be not made up of the "real poor" of the land. *En passant* I may observe that we Foresters believe that no one who is sober, industrious and healthy, as are the members of our Order, can be "real poor" in this grand country of ours. As to whether the acceptance of the

office of Court Physician in our Order, at a nominal salary, be "a disgrace to the business sense of our profession" is a matter, I think, which may fairly be left to the judgment of our fifteen hundred Court Physicians who are most interested therein.

Let us, in conclusion, more particularly examine the statements in the doctor's letter. He declares, among other things :

1. That the Independent Order of Foresters is a "wealthy corporation." Granted. It has to-day over \$710,502.90 of trust funds in its treasury. Its monthly income exceeds \$50,000, while its average disbursements are only about \$35,000 per month.
2. That the Order is "increasing in membership." Quite true. We had 2,805 applications for membership during the short month of June last, of whom 2,538 were accepted by our Medical Board, thus pushing our total membership up to over 50,000.
3. That the membership of the I. O. F. is not composed of the "real poor of our country." True again. In the ranks of the I. O. F. are clergymen, lawyers, physicians, judges, professors of colleges, merchants, farmers, sturdy and honest workmen, members of Parliament or Congress, senators and other public men, in fact the very cream of the population.
4. That medical men are paid for their services only a "paltry dollar a year for each member by this "wealthy corporation." Granted. "Yet in every city, town and village in the Province there are medical men willing to take such appointments." Why is this? Perhaps the next paragraph will throw some light on the subject.
5. The competition of the Court Physicians "ruins practice." There is no doubt that it plays sad havoc with the practice of some physicians because our Court Physicians, as a rule, are among the best and most successful practitioners of the country, and their brethren in the Order do not forget to tell this to others.
6. "Do J. A. McGillivray, Q.C., and W. Wedderburn, Q.C., give free legal advice to their brethren in the Order?" Let me answer this by another question, viz., Does the cook of the King of the Cannibal Islands serve up missionaries free? One question is as germane to the subject proper under discussion as the other.
7. Foresters and other lodge men "are willing