

ANSWER.

(1). All persons employed on sailing vessels anywhere, whether as officers or sailors are barred from full beneficiary membership in our Order, and are entitled only to "sick benefits" and "medical attendance" as per Section 137 of Constitution.

(2). Officers and other employes on board of a steamer are in the "extra hazardous class."

(3). Kansas is in the prohibited territory and a permit is necessary for residence therein.

ORONHYATEKHA,
S. C. R.

Portland, N.B., May 10, 1887.

DEAR SIR & BRO.,—Noticing in the April FORESTER that sea captains are not eligible as beneficiary members. I wish to know if captains who are already members are not classed as beneficiary members. There are four or five captains in our Court, and are beneficiary members.

Fraternally yours, in L., B. and C.,
JAMES A. KIRKPATRICK,
Court Loyalist, No. 121.

ANSWER.

If admitted before the constitution was amended at Kingston in August, 1884, sea captains are eligible. But all admitted after that date can not be full beneficiary members but "special members" only.

ORONHYATEKHA,
S. C. R.

COMPARATIVE COST IN SOCIETIES.

In the April FORESTER we referred to the table of the comparative cost of Endowment in the various Societies published by our friend N. S. Boynton, the Supreme Secretary of the Maccabees. The following is a part of Bro. Boynton's reply to our article.

"We are only too glad as a member of the I. O. F. and an honest Maccabee (not negro) to make a correction. As the K. O. T. M. uses the above comparative table to show the cost of life benefits furnished by the various fraternal beneficiary organizations, hereafter, the table will show that the I. O. F. paid in 1886 two disability claims of \$500 each and one of \$1,000.

"Now, as to the surplus which the I. O. F. is accumulating in the shape of a reserve fund, we cannot see how the payment of the additional assessments necessary to create it can be deducted from the cost of insurance.

"The writer is a member of the I. O. F. and pays a monthly assessment of \$1.22 on each \$1,000 benefit. He holds a certificate for \$2,000 in that excellent society and hence pays \$2.44 monthly into the endowment fund, making the annual cost on endowment account alone \$29.28. The writer also holds a certificate for \$3,000 under the Supreme Tent, K. O. T. M. His rate of assessment is \$1.75. Last year he paid ten assessments, making a total of \$17.50, nearly one half less than in the I. O. F.

"Now, we will say that his \$2,000 insurance in the I. O. F., pure and simple, less the reserve, cost in round numbers \$14.00. Hence, if we should die this year we would have paid more than 100 per cent above the cost of insurance for a reserve which we did not live to participate in.

"Hence we cannot see how this can be deducted from the actual cost to the present membership, or to those who have deceased prior to this, or who will die before an epidemic or a combination of circumstances arises, requiring a draw on the accumulated surplus. Should the low rate of mortality under the present good management of the I. O. F. continue for twenty-five or thirty years to come, nearly one half of the present membership would have passed beyond the river of life after having paid over 100 per cent more for what their beneficiaries receive than they would have had to pay if there had been no surplus or reserve fund. In other words they would have paid more than double what it would have cost them in any other beneficiary organization with the same death rate.

"We do not want the Doctor to understand that we are particularly hostile to a reserve fund even for a beneficiary society. We are not prepared to oppose it, neither are we prepared to advocate it. We can assure him that we will stay in the I. O. F. so long as we can manage to get money enough to pay our assess-

ments, for the reason that it is much cheaper than ordinary life insurance even though it is double that of the K. O. T. M. Still we cannot consent to change our comparative table so as to show that the cost of \$1,000 in the I. O. F. at the age of 30 years is only \$4.61 and at the age of 40 \$5.89, when the facts are that the members who have died up to the present time have paid over double that amount at each assessment for the benefits paid their widows and orphans. We think the Doctor will agree with us on this point."

In the first place we desire to say that the expression "honest negro" was not ours. We used the old expression "honest injun," and by some mysterious process known only to the intelligent compositor, was changed to the form it reached our brother.

As to the subject matter of the Comparative Cost the Bro. truly says the "Accidental Cost" of his insurance in the I. O. F. is only \$14.00 a year for \$2,000 as against \$17.50 in the Maccabees, but for good and prudent reasons the I. O. F. collects not only the "Accidental Cost" from each member, but the "actual cost of risk" as laid down by Actuaries. The result of such a policy is to save a handsome reserve for the surviving members, which in the years to come will serve to keep down the cost of insurance, while in assessment Societies the cost will be increasing. The brother states that if "he should die this year he would have paid more than 100 per cent above the (accidental) cost of insurance for a reserve which we did not live to participate in." True, but what business has the good brother to die this year. Did he not contract with us, by implication at any rate, that he would not die till he had reached "his expectation of life." The brother has been a member of our Order for say 3 years, at a cost for insurance of \$29.28 per year or a total of \$87.84, and if he died this year we would have to pay \$2,000. We call that cheap insurance, anything cheaper than that is in our opinion too cheap. Then we have only 4 or 5 deaths in a thousand a year. So that our system will benefit the vast majority of our members by actually reducing instead of increasing the cost to the surviving members.

Bro. Boynton continues as follows:

"While on the subject of a surplus or reserve fund, the *Bee Hive* might say, with the light it has before it, that it is opposed to large accumulations in a purely beneficial society. It might be wise to have a certain amount in reserve to provide against frequent and irregular assessments under certain contingencies, but we believe that \$5,000 on each 1,000 members would be ample to cover any contingency, which might arise with a scattered membership. We believe that to roll up a greater amount is outside of the objects and purposes of a purely beneficial assessment association."

The position of the *Bee Hive* is precisely like that of ourselves. We have in six years, besides paying all claims, accumulated a reserve of \$67,693.03, and much of this has been received from what may be termed our transient membership, members who join our Order and remain a year or so and then drop out. We do not believe in too large accumulations, and we believe our constitution asks for too large a sum, and the Supreme Chief Ranger will, at the approaching meeting of the Supreme Court propose an amendment, so as to enable the Executive to remit, say the assessment for December next on all members of five years' standing or more, this will make a nice Christmas Box and will be a realization of the dream of the founders of our Order.

In conclusion Bro. Boynton, who is a good member of Court Desmond, I. O. F., will accept our assurance that we did not intend to intimate that he was anything else than a white man, one who has, by his good common sense in largely copying the laws of the I. O. F., made the Maccabees second only to the I. O. F. and of which we are proud to be a member. If now the good brother will take the other step and collect the monthly rates, then we would not give the turn of a penny between the I. O. F. and K. O. T. M.

SILVER WEDDING BELLS.

With the compliments of the author to Mr. and Mrs. E. S. Cummer, London, Ont.

Silver Wedding Bells, to-night!
Over all the vanished years,—
With what measure of delight,—
With what sorrow, with what tears,
From the fast
Receding past,
Comes a vision of the way
—Leading onward and above—
Since that other "Wedding Day"
With its mystic hope and love.

Then, the skies were bright and clear,—
Life in roseate colors drest,—
All the future seem'd so near,
With its wealth and well earned rest;
Not a cloud
Dit then enshroud
Any home or promised cheer;
Gifts and favors, every one,
Everything that heart held dear
Seem'd so easy to be won.

But in all the years since then
Mingled joy and pain have blent
Sorrow oft returned again;
Weary hours, in watching spent.
Brought to grief
But slight relief:
Trusted friends did trust betray;
Blighted hopes—an ill-timed throng—
Made life bitter. All the way
Right seem'd feebler far than Wrong.

Now—this place of vantage gained—
What a vision of surprise!
Hindrances, that gall'd and chained,
All were blessings in disguise;
And the losses,
And the crosses,
And the weary hours of pain
—By the Grace of God, above,—
Are transmitted into gain
In th' alembic of His love.

Not our way but His is best,
All things done by Him are right;
All His pathways lead to rest:
All His nights to clearer light.
Far away
A glorious Day
Breaks upon the Hills of God;
Who as Maker, Saviour, Friend,
Makes the way, in weakness trod,
In "Eternal Life" to end.

L. A. MORRISON.
Toronto, May 2nd, 1887.

A ROYAL WELCOME.

The brethren of Hamilton have arranged a most admirable programme for the entertainment of the High Court of Ontario at its approaching meeting on Monday, 15th Aug. The High Court will be called to order for organization and appointment of Committees at 2 p.m. At 4 p.m. the brethren will adjourn and proceed to the bay where they will take steamer out through the bay into the lake. The excursion party will return to "the beach" at 7 o'clock, and at 8 o'clock a banquet in honor of the High Court will be served at the Ocean House. At 10 o'clock the steamer will leave the beach and return with the party to the city. For ourselves, the brethren could not have arranged a more agreeable programme, and we are sure, every representative who attends the Tenth Annual Session of the High Court of Ontario will receive a royal welcome which our brethren of Hamilton know so well how to give.