

about five years the comparative death-rate among girls begins to increase. This has been attributed to the fact that boys of this age are more in the open air. The mortality in both sexes diminishes from this time until the twelfth year, when it attains its lowest point. It then steadily rises, being larger in each successive year. Between the twelfth and sixteenth years the death-rate among girls increases more rapidly than among boys; but after the sixteenth year, for several years, the rate of increase is more rapid on the male side."

### What Worry Did !

A PHYSICIAN'S TESTIMONY—Said Dr. Johnson at Cooper's Mills: "I consider that the fraternal part of this Order is worth as much as the insurance. It is just the place for young men. There are advantages to be gained in acquaintance with other men, and in coming before the public. It enlarges a man's views and broadens his field of action. We are apt to say that membership does not help us in this life. Let me tell you an accident which came under my notice. Two men were injured and lay side by side in the hospital. So far as the knowledge of the physicians could determine, their chances of recovery were equal. The same care and skill was bestowed upon each. Financially, they were both in straitened circumstances. The life of one was insured. The family of the other was destitute. The man who was insured recovered his health, the other died. Worrying over the condition of his loved ones swept away the latter's chance of recovery."

### An Appeal for Destitute Children.

"For thirty years Dr. Barnado's Homes have now been engaged in their philanthropic labors, and their rescues average up to close upon 1,000 children for every year of their existence. In *Night and Day* for February, just to hand, Dr. Barnado makes an urgent plea to his world-wide circle of helpers to celebrate the thirtieth year of the work by relieving the funds once and for all of the liability which has been incurred for the erection of the numerous buildings (schools, dormitories, workshops, etc.) necessary for the success of the Institutions. The annual income, he explains, is adequate to the demands of the situation if only it could be relieved from the heavy toll levied upon it for the reduction of this serious burden. It is to be hoped that his proposed Reserve or Foundation Fund for this purpose, as a special and extra contribution, will be raised before the end of the year. The task should not be difficult when spread over the array of 80,000 donors, to say nothing of the British tax-payers far and beyond these, who have been benefited by these Homes doing so much of the work of the State. That there is still ample need for the work of the Homes, this issue of *Night and Day* abundantly testifies. Nearly 5,000 children, admitted solely on grounds of destitution or of moral peril, are now under

the care of the Institution. Last year they dealt with 11,861 separate cases of child misery, of whom 2,501, representing the absolutely destitute and homeless residuum after investigation, were at once admitted. The illustrations from photographs are exceptionally striking in this issue, and if the camera cannot lie they will plead the cause of the Homes most effectually, the very first engraving in the magazine represents a boy of ten or twelve, who was 'caught' by the artist at the Annual Supper for Waifs and Strays, held in January last. The little fellow is clad simply and solely in a much-patched pair of man's trousers, the pockets being utilized as armholes. On the whole, this is an exceptionally interesting issue of the magazine which, above all others, displays the romance of charity as well as its most sordid realities. A copy will be sent to any one who applies for it to Dr. Barnado, 18 to 26, Stepney Causeway, London, E."

### Worth Repeating.

A few years ago few societies agreed with us as to the desirability of a Reserve Fund—now, few differ from us.

#### RESERVE FUND. (Oregon Frater.)

The question of a Reserve Fund has occupied the attention of the ablest men of nearly all the leading orders. At first, the old A.O. U.W. idea, that "the members carried their reserve in their pockets," appeared to prevail, but experience has taught most of those seeking for the best plan that the pocket theory is about exploded, and that the only safe and reliable assurance that fraternal beneficial orders have of their perpetuity, lies in the provision of a fund for the protection of the order in case of emergency.

After reading and listening to the arguments of fraters, for and against it, we have come to the conclusion that all fraternal orders must, sooner or later, provide a fund for the relief of the order from an overplus of deaths, or in case of an emergency of any kind that may require the expenditure of money, over and above the ordinary requirements. It is not sufficient that the death rate in some localities is lighter than in other sections, for in the end it must even up all the same, and in assessment orders the jurisdictions that have a light assessment must be taxed to assist the overburdened sections. Take a single lodge that has no reserve or general fund and what is the result in its management? Are the members willing to respond to extra assessments every little while to continue the lodge and meet its financial requirements? Not much! If a general fund is impossible the lodge will very soon succumb, or else consolidate. But the lodge with a full treasury never surrenders its charter or lacks membership. And so with an order with a reserve fund; it will be sought after and will not need to seek for members. It is human nature to want protection, and no protection is so substantial to a frater as the knowledge that his order has a large Reserve Fund.