

correct some fault, and secure a good and worthy man for membership in the I.O.F.

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There is not one of our 100,000 members but can each day make some life more hopeful, manfuller, happier. Let us then be up and doing.

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One cent from each member in the Order pays \$1,000 benefit certificate. The member does not attach a cent of value to it. To many a widow the \$1,000 is a fortune, and the difference between poverty and independence.

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Work on the "Temple" is progressing satisfactorily. The roof is on. Windows are being put in. The heating appliances will soon be in position, and the interior work will be pushed as rapidly as will be consistent with first-class workmanship.

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All necessary care should be taken in preparing the reports for head office. Time and worry can be saved by having things done right and at the right time. As the volume of business increases, the need of thoroughness and accuracy becomes more imperative.

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We hope courts will remember, in the happy Christmas season, the brother in adversity, through sickness or lack of employment, and the families from whom the breadwinner has been taken. It is both a privilege and duty to demonstrate that fraternity is more than a name.

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For October last year the applications were 1,573. For the same month this year there are 1,879, a very substantial gain. All the more gratifying when we remember the keen Presidential contest that was waged in the United States, and which interfered very materially with all kinds of business.

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Personal influence can double the membership of the I.O.F. in three months. Our members know they have a good thing in the Benefits of the Order. They know some of their friends who are not carrying any protection. All that is needed is to set their duty and opportunity plainly before them.

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We call attention again to the prize-list offered by the Executive Council. We republish the list in this issue. There is a chance for everyone. Some of the prizes are sufficiently valuable to excite keen competition. It will serve the Executive right to oblige

them to furnish about 10,000 "two million honor badges."

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The best Christmas-box that a man can give his family is a Benefit Certificate in our Order. There is ample room for choice; \$500 will suit the humblest purse, while \$5,000 is about the right figure for those of ampler means. Anyone can afford the smaller amount. All who can should take a larger sum.

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The best time to join the Order is just now. Before the holidays is better than after the holidays, as to-day is better than tomorrow, as to-day is yours, while to-morrow you may never see. Again, there is a general depletion of the purse after the holiday time. December should see 3,000 applications handed in.

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One of the gratifying features of our history is that lapses are becoming less frequent. True, they are still too numerous, but not as numerous relatively as they were. A man may go without his dinner, but he should not endanger the heritage of his family by allowing himself to become suspended for the non-payment of his assessment.

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The winter campaign is in full swing. From nearly every jurisdiction we hear of good work being done. The meetings of the subordinate courts are being well attended. The membership of old courts is being increased. The courts being organized average over one per day. The surplus is increasing at the rate of \$1,400 per legal day. All of which looks like prosperity.

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Not in one, but several ways, is a brother repaid for his outlay in the I.O.F. First, he has the fraternal and social benefits of the Court. Second, he has the assurance that the larger proportion of every dollar he pays goes to the deserving beneficiaries of departed brethren. Third, he knows that, when he will be taken from his loved ones, the benefit he has secured for them will be promptly and fully paid.

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It has been said before, it will be said again, and it can't be repeated too often, or with too much emphasis, that the man who has anyone dependent on him and hasn't secured a competency should insure, and at once; and the man who only has his insurance to leave to his family may think of going to bed without his supper, but he must not think of allowing his assessment to remain unpaid, or his certificate to lapse.