

of the S.C.R. was judicially sustained. It appears from the record that the suspended brother had, prior to his examination, been treated for a disorder of the liver, and that one of his sisters had died of consumption. These are matters about which the medical examination asks direct questions, but the applicant withheld the required information and answered falsely. Upon the true state of the case being reported to headquarters, the S.C.R. suspended this insurance squatter and the courts upheld his decision.

For the benefit, however, of those who have never much considered the matter, let us examine why a strict medical examination is necessary and for whose benefit it is held. To begin with, an insurance society like the I.O.F. is not composed at random of the general public. If it were so composed, the low rates of the Order would have to be replaced by vastly higher rates. But the Order accepts as members only healthy men and women, and it is a matter of both self-interest and duty for these men and women to see that no unhealthy interlopers are smuggled in, to increase the cost of insurance or impair the soundness of the institution. It is a beneficent feature of the Constitution and Laws of our Order which enables the S.C.R. to suspend such interlopers instead of, as otherwise would be the case, bringing costly actions in the courts to cancel their certificates. It is fairer also to the family of the man to reject his beneficiary membership when living than to wait until his decease and contest a death claim.

To the layman who has never made insurance a matter of study, the medical examination paper seems an amazingly long document. Some of the questions asked strike him as decidedly personal, not to say impertinent. Others of the questions seem fine-haired, almost trivial. But a few minutes' conversation with an experienced medical examiner will teach one that every question has a value; and that all the questions must be honestly and fully answered to enable the Supreme Physician of the Order to pronounce upon the health of the applicant. An applicant who treats the medical examination with levity is as much a nuisance as the member who treats the ritual with levity and substitutes horse-play for the teaching of fraternity. An applicant who lies in his medical examination is as much a pirate as the member who misappropriates lodge funds. For such pirates the best treatment is instant suspension.

It sometimes happens, however, that brethren knowing that a bad risk has been introduced into their Court hesitate between their duty to the Order at large and their fraternal duty to the brother in question. They are therefore in a dilemma whether to notify the S.C.R. or to remain silent. Our advice is, where there is a reasonable doubt, al-

ways give a brother Forester the benefit of the doubt. But, where the Order is being clearly overreached and loaded with a bad risk, you are not dealing with a true brother Forester but harboring an insurance squatter.

Kind Words from the Moderns.

A pioneer in this country was the Independent Order of Foresters, in the matter of bringing into the fraternal family a reserve plan. This Order has now been growing for seventeen years. It has accumulated about three millions of reserve.

The increase in rates, coming at this time, in the Foresters, is a precedent worthy of the consideration of the host of orders working upon a less scientific plan to-day.

That grand old man, Dr. Oronhyatokha, Supreme Chief Ranger of the Order, has stood with his Order for reserve, and now boldly foreseeing its necessity, advocates the increase to a safe point. This his associates have promptly acceded, and at a time when the Order is meeting with splendid success.

The Foresters were over five years under its original reserve plan in securing as large a membership as United Moderns during the first year. But that Order, like ours, stood for a principle, and while the organizers and members of many fraternities were clamoring for the idea that the rates of the Foresters, even as originally collected, were too high, and again, that reserves were unnecessary, or even unsafe, the Foresters stood firmly—continued to saw wood according to their faith, and have demonstrated that reserves were safe; were necessary, and again, that an average collection is the cheapest, most economical and most necessary for safety, and enjoys the distinction of being one of the strongest beneficiary fraternal orders of the day.—*The Modernograph*.

The I.O.F. is the Best.

Your special attention is called to this first-class Fraternal Benefit Society, and you are invited to become a member thereof, thereby securing the substantial benefits set forth under Sections "(A)" and "(B)" following, in addition to the social and fraternal privileges of its Court or Lodge rooms, which are to be found throughout the Dominion of Canada, the northern and healthy sections of the United States, and in Great Britain and Ireland, and Norway.

(A) FOR YOURSELF, DURING YOUR LIFETIME.

1. *Free Medical Attendance* of the Court Physician within whose jurisdiction you may be taken ill, except where the Court has by by-law dispensed with free medical attendance. Some Courts, in addition, furnish medicine free, and in certain cases trained nurses.

2. *A Sick Benefit* of \$3.00 a week for the first two weeks and \$5.00 a week for the next ten weeks, and as provided in the Constitution and Laws of the Order, \$3.00 a week for an additional twelve weeks. The Sick and Funeral Benefits are optional. It costs \$2.00 extra to become enrolled for these benefits; the monthly premiums run from 40 cents to \$1.00 per month, according to age at enrolment.

3. *A Total and Permanent Disability Benefit* of \$250, \$500, \$1,000, \$1,500, \$2,000 or \$2,500 (or one-