

United, Prosperous and Trusted.

Every one who has watched the growth of the Order of late, and indeed since its inception, will admit that the words at the head of this article can be applied to it with absolute literalness. It has been the recognized policy of the INDEPENDENT ORDER OF FORESTERS to appeal to the public solely on its merits. To state the benefits it was prepared to give, and to state also, in the clearest and fullest terms the conditions on which they would be given. The advocates of the merits of the Order have never found it necessary to disparage or misrepresent other organizations. They believe in a policy of fair-play, and in the public discernment to whose intelligence, and not to whose selfishness or prejudice they have appealed. Some organizations with more showy promises, holding out impossible gains for the investments made, have had a short-lived season of greater prosperity, but like Jonah's gourd, many of them came up in a night, and in a night they perished. For very limited investments, they were promising almost unlimited returns. Some of these did not hesitate to say our Order charged too much, the benefits we offered could be secured for less. They offered them for less with the result that they are now, in some instances, in the hands of the receivers, and the members find that their treasure went into a bag with holes. We do not believe in taking up an ill report against a neighbor, no matter how well-founded it may be, unless the interests of our members demand our calling attention to it.

We have found a policy of frank, straightforward independence to pay, and we have not the remotest intention of departing from it. Stock Insurance Companies, whose rates are more than twice as high as ours, say on the other hand, we do not charge enough to be able to make good our promises. The fact that we do not charge as much by over 100 per cent. as they do, does not prove this. For *fifteen years* we have honored every obligation, and in addition to this, accumulated a reserve that, on the first of August, amounted to \$479,710.40. For the year that ended 30th June, there were paid to the beneficiaries of deceased Foresters, \$246,361.81. Notwithstanding this heavy disbursement, unusually heavy, owing to the prevalence of La Grippe last winter, the amount added to the reserve for the same twelve months was \$124,374.74. This ought to be enough to convince any one that we are charging enough to meet ordinary claims, and to provide for any emergency. During the same period of twelve months, the membership increased 9,021, a number equal to all the new lives insured by six leading stock insurance companies doing business in Canada. We rest our claim to be considered prosperous and trusted on these figures; in argument they are much better than theories. That we are united is evidenced by the fact that the proportion of lapses is less than ever before, not *one-half* the number that have taken place in straight line companies. This speaks of the confidence of the membership not only in the permanence of the Order, but in the wisdom and efficiency of the Executive that administers its affairs. With such facts for their encouragement, the members can well afford to increase their efforts for the extension of an Order that occupies so secure and commanding a position.

What May the Order Expect from its Officers?

During the past month the *one thousand, one hundred and eleven* courts in the Order elected their officers. There are at least *fifteen thousand* men under a double obligation to the Order. The obligation they assumed when received into membership, and the further obligation that was laid on them at their installation in office. To the power that inheres in so many chosen men there is practically no limit. They might say, "We will during our term of office bring in new members to at least our own number"—that would only be *one* man to each officer for six months, but it would be 15,000 members to the Order. It can be done; it is easily within the limit of the possible. Will it be done? It will, if our brethren in office but loyally remember that it is both their duty and privilege:

1. "To do all in their power to spread the principles of our Order." Every one has power, and the power to do is to be used in extending our principles.

2. "To secure good and worthy men for membership in our Order." Only a very small percentage of such men are yet in the Order. Those that are in answer that description, but the fact is, that the great majority are not insured in stock companies or in fraternal societies. There is not a member of our Order but knows a dozen desirable men who are not carrying any life insurance. An officer in our Order ought to be very unwilling to declare, by his not securing any members, that he has no influence, or that he does not know the good and worthy men, who are the only men that we desire for members.

3. "To promote the welfare, peace and harmony of the Order." Just think of it. 15,000 men conscious of the responsibility of office, anxious to justify the good opinion of their brethren who called them to office, all working—and working together, and working continuously for the welfare, peace and harmony of the Order. What a mighty impetus would be given to the work! How the membership would grow, and the reserve mount up! Strife would be impossible, and perfect harmony would be everywhere maintained. These are reasonable expectations, for the realization of which not only officers but members will unitedly strive. The current half year will be the best in the history of the Order.

The Power of the Pledge.

Some object to a pledge of any kind in connection with any department of work. They say: "We can do just as well without a pledge as with it," and sometimes they say: "You will have to be content with such service as we can give. We will do what suits us; you can take that or do without." Such as these are usually suited with doing very little. When you remind them that more might be done and is expected, they answer that they are not under any promise, and consequently they are not obliged to give any definite amount. Doubtless there are earnest, conscientious spirits, whose high sense of duty imposes on them the fullest measure of service that it is possible for