

HOW TO ORGANIZE A DIVISION.

Having located your place where there seems an opening, canvass the people, securing their names upon the "Application for a Charter." Some discretion will be necessary to get the right persons interested. The success of the Division depends upon the character and steadfastness of the charter members. Having enough names to warrant the undertaking, arrange for your organizing meeting. It is always a wise precaution to see what is available for a Division room, and the terms upon which it can be secured, at the outset. It will be found that the *personal canvas* is the most essential matter. Do not rely on platform declamation to accomplish your purpose. When you have your list of applicants up to a fair standard, and your friends assembled, proceed to administer the obligation; then have the officers elected. (This is usually done by ballot without nominations for the offices of W. P., R. S. and F. S. The others can usually be selected by unanimous choice to expedite matters, for the time will be found short enough, if all is completed in one evening.) The officers should be installed, and instructed in their duties as far as possible.

The first business to be transacted is the choice of regular night of meeting and the initiation fees and dues to be charged. The "Organizer's Report" is then filled out and the signature of Deputy G.W.P. (who is chosen by the organizer), is secured thereto, and this, together with the charter fee is transmitted by first mail to the Grand Scribe, who will at once forward to the D.G.W.P., a set of supplies for the new Division. The only forms necessary are "Application for Charter," "Organizer's Report," and dispensation from the G.W.P., all of which will be forwarded on application to the G.W.P. of the G. Scribe.

It will always be found advisable to pay a visit to a newly organized Division a few times after it is started, to get the officers and members familiar with our rules and usages.

Do not imagine that it takes commanding talent, or sublime oratory. Patient effort and earnest zeal, with a clear knowledge of the aims and plans of our Order are all that are necessary. With love for God and humanity in your hearts, and a firm determination to be instrumental in advancing His kingdom and the welfare of your fellow-men, you will succeed.

Celebrate the jubilee year by organizing a Division.

PERSONALS.

Bro. S. Williams, of Salina, is recovering from a very critical illness.

Bro. Thos. Caswell, M.W.P., attended the G.D. sessions of New Jersey, on 26th, and New York on 27th Jan.

Bro. Martin, of Kemptville, and other friends there, have been very hearty in their co-operation—out two weeks in that locality.

Rev. Bro. Cowle, a most devoted worker, has a number of plans in Simcoe Co., in process of organization.

Bro. Weeks has been actively engaged in several of the eastern counties. He visited the District Divisions of Lennox, Addington and also Grenville.

Bro. Richard Anderson, Prov. D.G.W.P., of Rugby, has a record that is, perhaps, unsurpassed. He has organized at one time or another nine Divisions, to say nothing of other work done.

Among the candidates for honors in the present elections for the Provincial Parliament we notice several of the members of our Order. At time of going to press we have not a moment to look up the list. May they and all friends of our cause be elected.

We will be pleased to insert marriage notices of all members of the Order without charge. Bro. Robt. Knox, of Orono, License Inspector, is showing commendable activity in enforcing the law. The convictions secured should have a beneficial effect.

SYNOPSIS

OF

TWELFTH ANNUAL REPORT

OF

TEMPERANCE AND GENERAL LIFE ASSURANCE CO'Y.

The above company held its annual meeting at its head office on Tuesday, Jan. 18th.

The report referred to the splendid progress which the company is making. The cash receipts from premiums and interest amounted to \$105,161.98, an increase of \$23,407.30 over the income from these sources in 1896.

The payments to policy holders for death claims, for matured endowments and for cash dividends and surrendered values were larger than in any previous year, as would naturally be expected from the larger business and increasing age of the company.

The following statement was made with regard to death claims:—"Our average ratio of death losses for the past twelve years has been 3.34 lives per 1,000 in number and \$3.77 per \$1,000 in amount of our temperance section, and it has been 4.02 lives per 1,000 in number and \$4.91 per \$1,000 of the annual average of our total business for the same period. We believe that this is a smaller loss ratio from death claims than has ever been recorded by any other company on a similar amount of business for so long a period. That is emphatically true with regard to the experience in our temperance section."

The company's assets increased from \$507,355.50 at 1896 to \$574,291.50 at 1897. "The

high character of our investments is indicated by the fact that for four years we have closed our books without a single dollar of interest in arrears or a single dollar's worth of real estate on our hands.

The company's liabilities, according to the report, had increased to \$474,140.61.

In this connection the report refers to the general tendency of all companies to adopt a higher standard of valuation, which means larger and therefore stronger reserves, and adds:—"For the business of 1897 we have valued our reserves on the basis of a 4 per cent. earning power, instead of a 4 1-2 per cent. standard, as at present required by law. This adds to the strength of our reserves, but of course at the same time correspondingly decreases the surplus we would otherwise show."

With regard to new business the report states that 1,803 applications for \$2,052,100 were received exclusively from Ontario, New Brunswick and Nova Scotia. Of these 1,605, for \$1,790,500 were accepted, and the remainder were either declined or are in abeyance.

The year closed with an aggregate business consisting of 6,314 policies on 5,917 lives for \$7,260,786.

Of these 4,925 policies, for \$5,473,046 were in the temperance section, and 1,389 policies, for \$1,787,740 in the general section.

The report recommends a dividend to policy holders on the basis of previous allotment and a dividend to shareholders of 5 per cent. on their paid-up capital, and refers in complimentary terms to the company's agents and officers, and says:—"We believe that ours is the only company that has year by year for the past seven years sent its preliminary and completed returns to the Government on the first day of the new year."

The financial statement shows the following figures, as compared with those of 1896:—

	1896.	1897.
No. of applications . . .	1,683	1,803
Insurance app'd for . . .	\$2,020,750	\$2,052,100
No. of policies in force Dec. 31st	5,685	6,314
Amount of insurance in force Dec. 31st . . .	6,759,711	7,260,786
Assets, Dec. 31st	507,355	574,291
No. of policies gained	669	629
Amount of insurance gained	708,031	501,075

The full report, containing a detailed statement of all features of the company's business, can be had on application to the company.

LEGAL DECISIONS.—Every Division should have a copy of the "Sons of Temperance Handbook." New Divisions are furnished a copy, but we often find that old divisions know nothing of it. With this book in your hand and a true fraternal spirit in your heart you will have few troubles to refer to the Grand Worthy Patriarch. Copies can be procured from the Grand Scribe, price — cents each.

A drunkard is one who has failed as a moderate drinker.