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It is highly important that these organs should properly perform their functions. When they don't, what lameness of the side and back, what yellowness of the skin, what constipation, bad taste in the mouth, sick headache, pimples and blotches, and loss of courage, tell the story.

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Gives these organs vigor and tone for the proper performance of their functions, and cures all their ordinary ailments. Take it.

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THE FINANCES OF THE FORESTERS

Continued from page 3.

to reduce the age of entry to sixteen. We believe that this action will commend itself to the rank and file of the Order and will be the means of bringing in many young and enthusiastic members who will be a great source of strength to our organization.

RATES.

The Committee highly commend the determination of the Executive Council not to disturb our present rates.

ORPHANS' HOME.

Your Committee consider that one of our important assets is the new Orphans' Home on Foresters' Island. The Supreme Chief Ranger, as most of you are aware, has donated a large portion of the Island for this purpose. The building, which has been erected under his supervision, is perhaps one of the best for the purpose of existence. The Supreme Chief, himself, has been its architect, and saved the Order all architect's fees. He has also superintended its erection and secured the labor and the material at rates eminently satisfactory for the Order. Your Committee have discussed its value with an expert architect who went over it all very thoroughly, and he estimated its value at \$140,000.

Your Committee regret that the response to the appeal for funds for this important addition to our benevolent rank has not been as generous as the Supreme Chief Ranger expected. We believe that perhaps the value of the Supreme Chief Ranger's gift has not been thoroughly understood by the rank and file of the Order. The Home is ready for the reception of Orphans. We heartily approve of the recommendation of the Supreme Chief Ranger that a contribution of a cent a month from each member for the maintenance of our orphans be adopted.

RE-ADJUSTMENTS.

In common with all fraternalists your Committee have watched with deep interest the somewhat disturbing events which have been happening during the past two years in the ranks of certain one of our sister societies. These events have in some cases shaken the structures of the societies principally concerned almost to their foundations, and their effect upon the general fraternal field, it must be admitted, has not been a desirable one.

By reason, however, of its wisdom in past years in establishing a rate of premium practically the same as the one which the National Fraternal Congress has since prepared, and the accumulation

of a very large emergency fund, our Order has, during the recent re-adjustments in several of the societies and the upheavals which have arisen in these societies therefrom, been the pride of its own members and the envy of all.

We commend our Supreme Executive for their refusal during the progress of the difficulties of other societies to use the dissatisfaction existing in their ranks to the advantage of this Order. The remarks of the Fraternal Monitor, it seems to us, upon that point are too strong. It says, "The Order is forging ahead, strengthening its financial position, gathering increases to its membership, which now reaches up to over 230,000, and is looking on, so to speak, upon the struggles of several of the societies in connection with the rate question. It is fair to say, however, that it has steadfastly refused to take advantage of these struggles to a view to helping the Foresters at the expense of other societies. In other words, we have reason to know that its policy has been a genuine fraternal one, broadening and strengthening their field generally."

We are sure that these words coming from such a source, will have the effect of still further increasing, if possible, among the membership of the Order, the respect for and confidence in those who are responsible for the management policy of the same, since we are convinced that the universal sentiment among our two hundred and thirty thousand members is that it is our duty, and only in accordance with our obligations as fraternalists, to uphold rather than hinder the progress of all sister societies, and we advise the continuance of this attitude of friendship to all, regardless of the unfraternal conduct of some other societies towards our Order, conduct, which we need not point out, is born of envy.

The wisdom of the Order in adopting the present premium rate some years ago is now more than manifest and we are glad to see it being generally commended. We extract the following from a recent issue from one of the financial journals—The Insurance and Financial Review of Toronto:

"The Society (The I. O. F.) has wonderful strength within itself, and can easily safeguard itself. Indeed, it has the inherent qualities consisting of ability, and management and financial strength, resulting from wise reforms already made to make its task a very light one in an effort to put its plans into lines of operation beyond fair and legitimate criticism. It is, in our judgment, in a peculiarly strong and formidable position, etc. The Supreme Chief Ranger of the I. O. F. has been the leader in every forward movement among the societies in this regard. While it is gratifying for us to see many other societies even at this late date following the wise example of this Order set so many years ago, it is impossible to suppress the expression of a regret that in the interest of Fraternal System in Insurance they did not do so at an earlier date when the difficulties attending their action would have been much less numerous or serious."

It must be satisfactory to our membership generally to see our great leader, Dr. Oronhyatekha, now recognized everywhere as the pioneer advocate and leader in wise reforms.

So far as our Society is concerned, there can be no doubt that its present very strong and commanding position is due to the adoption of his various wise and conservative suggestions at different periods of our history.

It is owing to the adoption of his recommendations that today the Order has sufficient funds in its treasury to meet all probable death claims during the next five years without the collection of a single dollar of premiums. Approve of the policy of the Supreme Chief Ranger as announced in his address.

We would strongly advise that there should be no weakening of this large reserve fund but that the settled policy of the Order be to add to the same continually by every legitimate and constitutional means.

We would also suggest that the Supreme Executive should at an early moment undertake such an independent and expert investigation as to our position as an insurance society as will enable them to discover any possible weak spot in our system or condition with a view to remedying the same, if such exist, and thus to place the Order beyond all possible peradventure so far as its future is concerned.

It is quite true that our position is upon the face of it at the present time, one which might easily be taken as rendering such a gathering of accurate information unnecessary, but your Committee would respectfully say in reply that making assurance doubly sure should be the watchword of the Order.

Not only should such full investigation be made in the interests of the Order itself, but also because the Order is recognized as a leader among fraternal societies in every progressive movement, and should therefore be prepared at all times to act intelligently or give advice upon any condition or emergency that may arise in the fraternal field.

Your Committee have noted with deep regret that in the different plans of re-adjustment adopted by several of the societies, the interests of the older members seem to have been sacrificed. We recall, however, with confidence the

policy of the Supreme Chief Ranger and the Executive Council, announced a short time ago, that if any remodelling of the plans of the Order be found necessary, the interests of the old members would be well guarded. We would express the hope that with every enquiry and suggestion for change of plans, if any be required, there be linked the fixed determination to treat all these with perfect fairness and consideration.

Our Society has been unique in many features and in its present position of strength and influence it will, we are sure easily find, should any changes be proposed, a method whereby its own strength may be added to without in any way interfering with the contracts and other vested rights of our old members and will add one more unique feature to its history, a feature which will stand out in bold contrast in this day when so many charges are made against some of our sister societies of attempting to freeze out the older policyholders, charges, some of which we feel certain you will agree with us, seem very difficult of answer or explanation.

We commend the plan outlined by the Supreme Chief Ranger for assisting Foresters to better their material position in securing homes for themselves and their families.

Your Committee recommend the setting aside of the \$2,000,000 of the surplus for the payment of the Old Age Disability and other Benefits in annual payments.

SALARIES.

Your Committee would recommend changes in the salaries of only two of the Officers of the Supreme Court. As many of you will remember, the Supreme Chief Ranger refused to allow the Supreme Court, when it met in London, England, in 1895, to increase his salary. He took the same position at the Supreme Court in Los Angeles. On both occasions the Supreme Court was anxious to express their appreciation of himself personally and the work he had done for the Order by a unanimous vote. One great reason which he assigned for refusing to allow the Supreme Court to save their way on these occasions was the condition of the General Fund. Your Committee think that at this, the first meeting of a Supreme Court, after the General Fund has been placed in a satisfactory condition, the Chief should be requested to accept a salary of \$15,000 a year. Your Committee recognize that this is the twenty-fifth year of his service and that it is impossible for the Order by any financial payment to attempt to discharge our debt to him. For ten years practically he has refused this offered increase, but we believe that he can be persuaded, owing to the unprecedented condition of our finances, to accept it now.

The duties of the Supreme Treasurer have been greatly widened since the last meeting of the Supreme Court. This has more than trebled his labors. Previously he was not expected to give his whole time to the Order. Now it is absolutely necessary. Under the present Supreme Treasurer, Bro Harry Collins, the work of the Treasurer's office has been all re-organized and he practically fills the position of Finance Minister in the Cabinet of the Supreme Chief Ranger. We believe that the ability he has shown and the devotion to the work of the Order deserve recognition; we therefore recommend that the Supreme Treasurer's salary be made the same as that of the other officers, namely, \$6,000 a year.

WILLIAM J. MCCAGHAN, Illinois Chairman. R. E. WIRSCHING, California, Secretary. FRED A. BORON, Ohio. E. L. DICKINSON, Eastern Ontario. WM. SPRINGER, Michigan.

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1906

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