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"READ."
(Continued from page five.)

becomes a mark of honor, and believe it will be the first time in the history of the world when a man will be willing to work hard in order to wear stripes. A great many men have succeeded after perhaps a great deal of effort in avoiding stripes. In this case, however, it is not the stripes that are to be avoided, but the men, and if the Fraternity can induce students to take the course of life and pass the necessary subjects in their courses in order to obtain the bars, it will certainly be a grand work that will benefit the individual by advancing his education.

Every student in the I. C. S. is eligible for membership in the Fraternity; it does not make any difference whether or not he is dependent, paid in full or graduate; it is eligible. I mean by that, that all white students are eligible. It was found necessary in organizing the Fraternity under a temporary constitution to exclude black, brown and red students as well as the ladies, and we felt that we had no right to have what the delegates elected to the Supreme constitution would do, relative to the color line. We were of the opinion, however, that the reason the women were excluded, is because we realize that a man cannot ride a goat with elegance and grace. In reference to the colored man a favor, rather than have him enter now and meet criticism after the adoption of the Supreme constitution and laws.

Distinctive and original feature of the I. C. S. Fraternity will be its monthly fellowship sessions, devoted to educational topics. Ac-

ording to the constitution, one meeting a month, from September to April is set aside for educational exercises of various kinds. An educational committee is appointed within 30 days after the annual election, the last meeting in March, by the Worthy Protarch, whose duty is to arrange a program for one meeting each month called a fellowship session. This meeting is intended to be both instructive and interesting, the committee keeping in mind that all talks or lectures of an educational nature must be elementary in their character. That is, if the topic of the evening is electricity, it must be treated in such a way as will benefit the carpenter or book-keeper who is not particularly interested in this subject. Yet the talk can be so elementary in its character that all present will derive benefit and receive valuable information. It is not intended that these meetings should be addressed by impractical technical men, who treat on subjects in a stupidly technical way, talking over the heads of the members.

The program arranged by your educational committee can be interspersed with music, instrumental and vocal, or any other form of entertainment that will be educational and interesting in its character. The importance of these sessions cannot be overestimated because, the tone and character of them will be entirely under the control of the committee, and upon them will, in a large measure, depend the success of this unique and distinctive feature.

After the winter program has been arranged, this same committee can arrange for suitable athletics, and contests between teams in their own Chapter or between teams representing different Chapters in the Grand Chapter jurisdiction, and in time these events could be arranged to be international in character, as it is the intention as far as possible for

the Fraternity to look after the physical as well as the mental development of its members.

The educational committee which is appointed by your Worthy Protarch will be one of the most important in the Chapter, and one that should be composed of good solid men, men who have a right conception of the purpose of the committee, men that would at all times keep it on a high educational plane, by securing talent in the form of lecturers that would attract and receive the approval of not only the members of the Chapter, but the educators of the community in which the Chapter is located. The character of the men that would address you at these monthly fellowship sessions would in a certain measure establish the tone and character of your Chapter. In every city there are dozens of men who are sufficiently posted upon some particular subject that they would be pleased to address a meeting of ambitious, energetic, studious men, and you will find it will not be necessary to call on the same men twice during the year to entertain you.

Among the subjects that you could secure lecturers without much trouble and without any cost, would be "chalk talks" on mathematics by some Professor, Principal or Superintendent of some high school; a talk on books, what to read, habits and like subjects by ministers of different denominations. Care should be taken to ask ministers of different denominations as your Chapter will be non-sectarian. There would be talks on elementary mechanics, physics, chemistry, electricity, drawing, architecture. These subjects are mere suggestions, so that you can understand the scope and intention of our monthly fellowship session.

In the near future, possibly by next Fall, it is intended to add an insurance or beneficial department to the I. C. S. Fraternity. This department is intended to provide for such members desire a cheap form of fraternal insurance, and at the same time one that will be absolutely safe. Investigations are now being made, looking to the preparation of a table of rates that will be as nearly perfect as possible.

Some of the leading insurance actuaries of the country are now working on this matter, so that we will be absolutely sure of the ground we stand on, and it will not be necessary for us to increase or change the rates 15 or 20 years hence. In other words, we will not have the experience of the Iron Hall, Royal Arcanum, and other fraternal organizations who have been compelled to raise their rates in order to permit them to pay out on their policies as they matured.

There will be several distinctive features about the insurance plan

of the I. C. S. Fraternity as for instance, in the old line companies, it is a well known fact that if a person is insured in a straight life policy, and he should be physically incapacitated, either by accident or sickness, by which he could not keep up his premiums, he would virtually lose his insurance. Take it again on a straight accident policy issued by the various companies, the face of the policy in case of death is only paid if you die according to schedule; that is, if you die from any other cause than that resulting from accident, your beneficiary would receive nothing; they have a table prepared or a schedule the same as a railroad company for the running of its trains, and if you should die from any other cause than those listed in the catalogue, your beneficiary would receive nothing, and all your foresight intended to benefit those whom you love would be of no avail.

We propose to have a policy which will be a combination of life and accident; according to which a member of the Fraternity may select his own method of dying, and still his beneficiary will receive that full face of the policy. It will not be necessary that we know how a member died, but simply that he is dead.

If he should become physically incapacitated, such as losing both eyes, both legs or arms, he would under our policy receive the total disability payment, if he should lose one arm, or one eye, he would receive a certain proportionate amount.

In addition to this, the insurance members in case of accident would receive a weekly indemnity for twelve or seventeen weeks according to the amount of the policy.

The insurance members would be divided into three classes according to occupation, and the rates would be adjusted according to age and amount. The age limit will be from eighteen to fifty years, and the amounts will range from one hundred to two thousand dollars.

Another particularly interesting feature about carrying insurance in the beneficial department is that by a little effort, a member could pay his insurance premium as well as his other dues without any actual cash being involved. In other words, he could by inducing some one to enroll as a student in the I. C. S. receive a due bill as commission. This could be turned in to the Chapter Registrar to apply either on his dues or on his insurance premium, thus making it possible for a member of the insurance department to carry insurance of from \$100 to \$2000 without cost, if he is willing to work a little for it instead of paying out the money. In the history of fraternal insurance companies, and in fact I believe it is true of any insurance company, there has never been an opportunity by which a person insured in a company could pay his insurance premium altogether, without payment to begin with.

The question naturally arises as to the cost of becoming a member of the Chapter; of course you understand that the amount of your monthly dues will depend largely upon the amount of your fixed charges, such as rental, salary of Registrar, etc., but assuming that you will have a membership during the next year of five hundred which is not in the least exaggerated, and your dues were fifty cents per month, you would receive \$250 per month. Now assuming the rent for both social room and for place of meeting, to be \$75 per month and your Registrar \$25 per month, the amount of your fixed charges would be \$100 per month, and the amount received in dues \$250 would leave a balance of \$150 in your favor. This is not taking into consideration the amount of money you receive for initiations at each meeting. So it would be safe to say that your monthly dues need not be more than from thirty to forty cents per month at the end of the year, and surely this amount is not a burden, particularly when you take into consideration the great benefit you can derive from membership in such a Chapter as will be organized in your city. Remember you will be in the company and in the atmosphere of studious men, of men who want to get ahead, consequently such an atmosphere and environment are conducive to mental development as well as ambition on your part.

The first thing suggested after you are organized, is that you secure a permanent place of meeting by renting some lodge room already occupied, which can be secured for one meeting a week for from sixteen to forty dollars per month. Then secure social and club rooms, comprising three or four rooms, one of which would be the headquarters of your Registrar, the remaining rooms could be fixed up for recreation and study purposes, where you could enjoy that quiet and rest indispensable to your studies, which perhaps, ow-

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ing to various conditions you could not secure at your home, or place of residence. In this study room you would have your Registrar to assist you, as well as the other students studying in the same course. The advantage of this would represent to you a far greater amount at the end of the year than the thirty or fifty cents per month you would pay in the form of dues, without taking into consideration the social benefits, fellowship and friendship that would exist between you and your brother members. It would mean that the visiting brother from Oshkosh or Kalamazoo would be welcome within your circle. Instead of going among strangers, and not knowing a single student in the town, he could visit the local Chapter in the town in which he happened to be, and find there, brothers who stand shoulder to shoulder, ready and willing to assist him in every way possible, whether in the way of securing employment or in case of sickness or distress. This is a wonderful thing, this brotherhood among men who do things, men who work for a living such as you do. In the past it has been a question of whether you were financially able to afford a club membership in a high toned club, but by means of the I. C. S. Fraternity it will be possible for the most humble member to enjoy, at least in a small way, the social and club privileges that have heretofore been enjoyed by the wealthy. So that when you take everything into consideration, the possibilities of your own mental and social advancement, and the atmosphere in which you will be, as well as the examples which will surround you of men who are desirous to get ahead, it behooves every good, self respecting, ambitious young man to become a member of the I. C. S. Fraternity of the World.

I believe that the foregoing statement will give everyone who reads it a clear and comprehensive idea of the organization of this wonderful fraternity. Those who are already students of the School can appreciate to a fuller extent the thoroughness of this institution's methods when conducting business. It is needless to introduce this School except possibly to those who only have a remote idea of its workings. My office is located at the below address, and I urge that every I. C. S. student make it a point to write me or call at my office and put his name down on the list as a prospective brother of this fraternity. I simply make this request from a fraternal standpoint of view. I have to date

secured enough pledges to warrant me in going ahead and organizing the Chapter, but I take this means of making it known to every one on what the constitution of this fraternity is based. Those who are not students, but can realize the wonderful opportunities that such an organization holds forth for its members, and who at the same time has experienced the want of an education, can get the particulars on the two and eight courses that the School teaches by calling at my office.
R. G. HUNTER, Representative.
Ladd & Bush Bldg., Room 18, Salem, Oregon.

CAMPAIGN OPENS AT WOODBURN.
(Continued from page eight.)

their candidates for other offices by writing their names in the primary ballot instead of having them printed on the ball by petition.

District Attorney McNary has, thus far, no candidate opposed to him. There is little probability that another Republican candidate will be placed in the field, so that his reelection is practically assured.

It is doubtful whether R. Robertson, the candidate for railroad commissioner from this district, will be able to run, owing to a possibility of not having secured the necessary number of signatures to his petition.

out for Statement No. 1. Shows his natural goodness of heart and he will probably have to vote for a Republican for United States senator.



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