

preme Executive, found they required assistance. We learn the secretary left them in good shape. To come to the assistance of weak courts is a duty we must perform, at the same time we urge the assistance and co-operation of our court officers, and more especially our Court Deputies, to see that our Constitution is strictly complied with.

Court Iberville, No. 1429.—Wake up, Iberville, the H.C. is after you! We trust the recent visit of the High Secretary has done you good. Have an eye on your half-yearly report; if you don't the hustler at headquarters will be sure to bring you to time. We must have method in such a great institution. We now expect some good reports from your quarter, as you have a good field to work in, and with your energetic general Deputy we will expect a marked increase in your membership and a court or two in the surrounding parish. Nothing less will satisfy us.

Court Ste. Helene, No. 1019.—The question has been asked on many occasions: "What is the matter with Court Ste. Helene?" Court Ste. Helene is all right. The High Chief met the officers and thoroughly discussed matters. Now enthusiasm prevails, and the boys are going right in for business, and Deputy Montel means it; and it will be a pleasure to see the old reliable court come to the front again. So we need not fear; we can rely on Bro. Duvert every time. And for the Chief Ranger, his ability is well known.

Court Balmoral, No. 269.—This court has sustained a loss through the death of Bro. Andrew Joyce, ticket agent of the Grand Trunk. Bro. Joyce was a most amiable, quiet and unassuming man in his manner, yet an enthusiast in his praise of the I.O.F. His esteemed wife and family have our sympathy in the hour of bereavement. The second annual picnic of the court, held some time ago at Isle Graibrois, was a marked success. The athletic events were many and keenly contested. The attendance of Foresters and their friends was large. High Chief Strathearn was everywhere promoting the success of the day.

QUEBEC NOTES.

The H.C.R. of Quebec has been missed for two days; it has been stated he was seen with a supply trunk quietly leaving town. If such is the case, the facts will come out. Well, he must do something; he is the man we employ and the most of us can trust him; he has been well tried.

In our next issue look out for our High Chief's circular and prize list. He fully intends to keep with the times; even without inspectors we must not fall behind. Yet dispensing with the organizers is a serious mistake; no organization can afford to do without them, a fact which is best known to those who have done good work in past years.

Our Supreme Chief gladdened the hearts of the Quebec brethren by his presence at our High Court session. "Say what you like, boys, our Chief is a great man." Such was the expression to be heard from groups located here and there. His liberal offer to our French brethren, in giving them a French journal, has stirred them to enthusiasm, and no doubt it will produce good results. Now, brethren, we don't wonder at the laggard courts coming forward and depositing their ten cents a-head for the statue of the Chief. Such a leader is worthy of all we can do for him.

Nova Scotia.

The I.O.F. is surely and steadily winning its way among the brainy and stalwart sons of Nova Scotia.

For September the applications were 39, but that is the harvest month with the farmers. The harvest for the Order will be from this out.

The late lamented Bro. Bell has been followed by Bro. T. M. Seely, of Yarmouth, as High Secretary, who discharges the duties of that important office with ability and acceptance.

Interested parties are trying to place in the same category all fraternal insurance societies, and the recent failure of The Massachusetts Benefit Association has been made the text for homilies condemnatory of all fraternal societies that give insurance. The *Yarmouth Light* has the following fair criticism of such methods:

"Experience has proved to be defective the system adopted by the Massachusetts Benefit; that of calling from the members an amount just sufficient to cover the claims that were presented from time to time. They allowed the policyholder to 'keep the reserve in his pocket' until it was needed. Experience has shown that when the reserve was needed the policyholder became suspicious and still kept it in his pocket. Result, the collapse of the association.

"But there are other systems of assessment. That which is most successful and gives every promise of permanency calls for a level assessment monthly, irrespective of the number of deaths, the amount providing for the payment of matured policies and other expenses and for a reserve fund. We have in mind an association [the I.O.F.] conducted on this system which now has upwards of two and one-half million dollars of a reserve fund. Not likely this association expects to have to acknowledge its 'inability to survive through adversities which old line companies take as a matter of course.'

"We wish our readers to understand that we believe in the old line system and have no doubt whatever that the leading companies now doing business in this field are reliable. At the same time, we hold there is a manifest need for assessment insurance, and there are systems now in force which claim, with every show of reasonableness, to be stable and equitable."

British Columbia.

A new court was organized by Bro. Geo. F. Johnstone, of Court Banana, at Ebuine, on the 11th inst.

For the month of September 29 applications were received. Considering population this is a remarkably good showing.

When will British Columbia have a High Court? There are several High Courts with a smaller membership than the Order has in this Province.

Gold mining is not the only thing booming in the Pacific Province. Independent Forestry is steadily, we might say rapidly, coming to the front.

The members of Court Banana are greatly pleased with the promptness with which the Mortuary Benefit of the late Bro. Jno. Campbell was paid. Only sixteen days elapsed between the passing of the claim and the receipt of the cheque.