

of the Atlantic. Courts had now been established in and around our great metropolis, and he hoped that in a very short time all courts would be exchanging visits, thereby aiding general concord. The benefits of the I.O.F. are scarcely known in this country, but he urged that one and all should do their best to propound the principles of the Order. If this were done, he would guarantee that the members would be augmented considerably. He knew well how odious it was to most people to tout for members. Let each brother consider it his bounden duty to see that all his friends were making provision for an early old age, and for the widow and orphan. If they would only look on it in this light, surely each one of them would be doing a noble work for a noble Order. Touching on adverse criticism, it was not to be wondered at, he said, that they were fired at on all sides. The more they saw of it, the more they liked it, for it went to show they were making themselves felt. They all had heard of the controversies in the so-called Financial papers, and the way the abuse had and would be treated by the I.O.F. It reminded him of a personal friend, a celebrated physician; a young doctor was telling him of the abuse he received from so many of his patients, and could not understand why. His friend said, "Do as I did; put all the abuse in your left hand trousers pocket, and all the fees into your right. Your right hand pocket will always outweigh your left." However, he was pleased to tell them that no criticism had yet come under his notice, which they had not been able to answer fully. They might all rest assured that the Order is founded on a good firm basis, and that the executive were prepared to answer in the fullest manner all criticism. However, he might mention no notice had or would be taken of any anonymous correspondence. Court "Lewisham" had done well in offering free medical attendance to its members, for the more inducements they could offer, the sooner they would be able to fill their court-room, which was a credit to them and their locality. He heartily congratulated Court "Lewisham" on the business-like way it performed its duties, and on the progress it had made during the first twelve months. He hoped to find that when he next visited them he would see that they had heeded the few remarks it had been his pleasure to make.

Bro. James Marshall said he was pleased to see the Court so well attended. He had travelled from Scotland to attend the anniversary, and while journeying looked through a heap of prospectuses and reports of most of the leading companies in the United Kingdom, and he noted with satisfaction, that in every one of them, they advertise the fact that after making due allowance for the various "loadings," they were able to put aside some hundreds of thousands "for future use," to say nothing of the handsome dividends paid to the shareholders. This proved that Life Assurance Companies were huge money-making concerns. How much more, therefore, did it stand to reason that they were able to offer a cheaper and far

better insurance, as it carried with it the benefits of brotherhood, and the only charge that they made was sufficient to cover the actual cost of assurance, which was charged by the leading companies, without extravagant loading. As they knew, any new life entering the Order did not cost it a single ld. postage stamp, and he must draw their attention to paragraph 9 of the pamphlet handed to them at the commencement of the meeting. The subordinate courts were veritable recruiting stations, the vast majority of them being constantly on the alert to secure new business, without fee, and so without expense to the Order, whereas ordinary insurance companies were obliged to pay large commissions, not only for every new policy-holder secured, but also for "renewal commission" on old policies. In concluding, he tendered them his most hearty thanks for their kind invitation and hearty greeting, and said he should go back feeling that they are all prospering and would prosper in their noble work for the benefit of their fellowmen in Lewisham.

Bro. H. Codrington Ball then proposed they should retire to the ante-room and partake of refreshments. After returning to the Court room the general business of the evening was proceeded with, and when finished Bro. E. Tidman spoke for a few minutes.

Bro. Willocks, C.R., in the name of Court "Lewisham," then thanked the High Court of London and the various subordinate courts' representatives who had come from all parts of London to visit them on their first anniversary; especially Bros. Marshall, Ward, and Tidman for their eloquent speeches, to which many, no doubt, had not listened in vain, but would go away determined to work harder than ever for the Independent Order of Foresters.

Thanks were tendered to Mr. Button of High-street, Lewisham, for his excellent catering. The Court then closed, all having passed an enjoyable and instructive evening.

The next court will be held on Thursday evening, November 28th, at 8 p.m. A proposition will be then put to change the night of meeting to the second Thursday in the month, instead of the last, as it now stands.

On October 16th, at a special meeting called by Bro. Willcocks, C.R., Mr. F. J. Rymer was initiated into the Order.

The members of Court Brandon Hills, No. 1,660, Manitoba, express their sympathy with the Chaplain, Rev. Geo. S. Roddick, on the death of his wife. Deceased was one of the pioneers who emigrated with her husband from Nova Scotia, in 1879, and settled amongst her sons and daughters in a comfortable home on the bank of Little Souris, close to Brandon Hills. The funeral service was largely attended.

Mrs. Mayo, in a letter to Bro. R. W. Williams, C. D. of Court Lanolike, Three Rivers, expresses her gratitude for the prompt payment of the mortuary and funeral benefits of her husband, the late Bro. E. D. Mayo.