

life insurance, and the differences between the several systems of such insurance, than the majority of the agents employed and paid by the old line companies to solicit business for them; and it is now only a question of time, and a short time, when Great Britain will be found contesting with Canada and the United States for the honor of premiership on the I.O.F. membership roll. The gains during 1897 far exceeded those of any previous year, and the start made in 1898 promises a record of unusual brilliance. Independent Forestry in Great Britain is all right!

After the conspicuously excellent class of material to be found in the British Courts of the I.O.F., the feature that chiefly claims the attention of the visitor is the prominence given to the fraternal and social elements. Notwithstanding the popular idea that the average Englishman is cold, reserved and distant, he is nevertheless in reality a very social being, whose large heart and active sympathies fit him in a high degree to undertake the duties and responsibilities of fraternity. Hence, as soon as he has explored the recesses of the "Forest Home," and made himself acquainted with its social and fraternal, as well as financial resources, he is found giving expression to the social side of his character with a heartiness to which we on the western side of the Atlantic are not so extensively accustomed as we might, with advantage to ourselves, become. "Good and welfare," therefore, finds its proper place alike in private and public gatherings, and is looked forward to as an important feature of the proceedings, while the dignified manner in which business, whether formal or social, is conducted, adds a charm that is not without its influence in attracting and holding the interest of members. On special occasions the wives, mothers, sisters and sweethearts of members are admitted to the social functions of the courts, and these events, while they never fail to secure the good-will and co-operation of the gentler sex, not infrequently enable members to capture candidates. In the cultivation of the social and fraternal elements of Independent Forestry, the courts in Great Britain are taking a position that will greatly strengthen the Order there; and their example in that respect is one that it would be greatly to the benefit of Courts elsewhere to extensively copy.

### Grand Celebration during the Meeting of the Supreme Court.

During the meeting of the Supreme Court next August it is the intention to hold, in honor of the dedication of the Temple, the largest demonstration of the members of the Independent Order of Foresters that has ever been held. In addition to the very impressive ceremonies of the dedication there will be a monster procession, the largest perhaps that was ever witnessed in the city of Toronto, when it is expected that several thousand Independent Foresters, with a number of bands of music, will be in line. Invitations are to be sent to all encampments of Royal Foresters, a large number of whom no doubt will accept. A number of prizes and trophies will be offered, viz., for the best drilled encampment; the largest upon parade; the one coming the longest distance, etc. Similar prizes will also be offered for the largest court in regalia; the court coming the longest distance, etc. Programmes will be issued shortly

stating the numerous events. Arrangements are now in progress in regard to railway rates, etc., for excursions from California, all points in Canada, New York, Michigan, Illinois, Ohio, and other States; so keep yourself disengaged. Besides, now is the time to strengthen your courts by securing new members, in order to make a good showing with us in August.

### Royal Foresters.

Temple Encampment, No. 60, Toronto, has more than a name to live. The encampment is nearly 100 strong, and the drill corps is doing hard, regular work by way of frequent drills. Bro. Capt. C. A. Stone is devoting a great deal of time to this branch of the work. On January 12th, the encampment gave its first entertainment. There was a good attendance. Among the visiting brethren were A. H. Backus, H.C.R. of Ontario; G. L. Dickinson, ex-M.P., High Secretary of Eastern Ontario, and E. J. Hearn, H.C. of Central Ontario. A very pleasant feature of the evening's proceedings was the presentation by Bro. Sir Knight Luke, on behalf of the drill corps, of a handsome gold ring, set with a garnet, to Bro. Capt. C. A. Stone. The ring was accompanied with an illuminated address, that spoke in terms of well deserved praise of Sir Knight Stone's many and valuable services on behalf of the encampment.

### Suicides

#### Important Decision by the United States Supreme Court.

COMPANIES NEED NOT PAY CLAIMS WHERE A PERSON HAS COMMITTED SUICIDE WHEN IN SOUND MIND.

Washington, Jan. 18.—In the United States Supreme Court yesterday, Justice Harlan handed down an opinion in the case of A. Howard Ritter, executor of Wm. M. Runk, vs the Mutual Life Insurance Company of New York, involving the question of whether the heirs of a man who commits suicide when in sound mind can recover an insurance policy.

The court held that they could not. The sum of \$75,000 was involved.

In deciding the case, Justice Harlan said that when an insurance company entered into a contract to insure a man's life, neither party to the contract could be supposed to have suicide in contemplation, and it was not intended in entering into such a contract that the life of the person insured should be at the option of either the parties. In fixing the premium, the company would naturally take into consideration the circumstances bearing upon the duration of life, and no company would undertake to insure against suicide.

If any should make such an attempt it would, he said, be against public policy and would not be allowed.

Concluding, he said explicitly that no insured person committing suicide and found to be of sound mind, could recover upon his policy.

The case came to the Supreme Court from the Circuit Court of Appeals for the Third Circuit and that court's opinion was affirmed.—*Exchange*.