

Court Laurentian sent us a corrected list of the officers, also a full list of names of the members of the Court in order that the FORESTER might be sent separately to each member of the Court. When this letter was received the second form of the March FORESTER had already gone to press, and therefore the list of officers could not be corrected for the March issue. The typographical error in the name of the Court was noted by us when the February issue was delivered, and immediately marked for correction for the March issue.

On receipt of the list of names from Bro H. Botterell, the mailing clerk was instructed to send to each member of the Court a copy of the February FORESTER, notwithstanding they had been previously sent in bulk, and when a few days after the March number was delivered, it was likewise mailed to each member of the Court.

With regard to the supposition that the good brother "May expect the January number about the end of June" we should not be surprised, judging from the letter before us, if he expected that, or any other foolish thing imaginable.

We have not, as is our usual custom, made any corrections in our good brother's letter. We were afraid he would be "at a loss to understand" his own letter if we changed it into English.

We are glad to have the information that Dr. Shaw was not elected chaplain, for it must be patent to all our readers that he is totally unfit for such an office. We shall therefore take great pleasure in correcting the card of Court Laurentian.—THE EDITOR.

Leamington, Feb. 21st, 1887.

Dr. Oranhyatekha, S.G.R. and Editor of the Independent Forester.

DEAR SIR AND BRO.—I now take the pleasure of writing you a few lines, feeling it my duty to do so, to inform you how nicely our Order is working here. I write these few lines in favor of Court Erie, No. 47, located in Leamington. When I look back two years ago, it was impossible for a brother to talk Forestry here, owing to the strong opposition of other Orders. I feel we have good reason to thank God and the Supreme Officers for our great prosperity, and hope and trust that our noble Order will continue to prosper as it has done in the past. The brothers of Court Erie are worthy of great praise for the rapid progress they are making in membership; last Court night they initiated eight members; this coming Court they have seven or eight more to initiate, and I have good reason to believe it will be the same for some time to come. Since I received my permanent disability benefit of \$500.00 last fall, and some of the brothers here their sick benefit it has taken a great hold in this community, they now see that our noble Order is what we represent it to be. I remain,

Yours in L., B. and C.,

JOHN HOPKINS,

Court Harwich, No. 98.

Havelock, King County, N.B.,
April 5th, 1887.

Dr. Oranhyatekha.

DEAR BROTHER,—Can sea captains have insurance in our order, and what would be the course to take to get the claim settled if they were lost at sea.

Please answer by early mail as we will be asked to answer the question at our next meeting.

Yours in L. B. & C.,

J. HUMPHREY, F. S.

ANSWER.

Sea captains and all sailors on sailing vessels are not eligible as Beneficiary Members in our Order. See constitution, section 137, (1).

K. O. T. M.

The Bee-Hive, of Port Huron, the official organ of the Maccabees, is to hand. It is one of our liveliest exchanges. The last issue contains the reports of the Bi-ennial session of the Supreme Tent held in February last.

Our old friend Sir Kt. Boynton in his report, gives some interesting statistics among others, the following:

COMPARISON OF COSTS.

"I herewith submit a table showing the cost of life benefits in a number of the leading beneficiary and fraternal organizations in this country. I have compiled this from the reports of those associations, which I have been able to secure. I do not present these figures for the purpose of casting any reflection upon our sister organizations, for it must be well understood that the highest figure named is low compared with life insurance rates, but as showing what fraternal organizations furnish life benefits for. I omit all charges for dues and give the cost for members joining at the ages of 30 and 40 years:

	Age 30.	Age 40.
Knights of Honor.....	1885 \$11 00	\$12 00
Royal Arcanum.....	1885 5 52	8 24
American Legion of Honor.....	1885 8 35	12 16
Independent Order of Foresters.....	1886 8 64	10 56
United Order of Golden Cross.....	1885 10 00	12 55
Chosen Friends.....	1885 6 50	8 50
K. and L. of H.—Class A.....	1885 9 20	11 50
K. and L. of H.—Class B.....	1885 10 40	13 00
Home Circle.....	1885 5 28	7 43
A.O.U.W., Illinois.....	1885 7 50	7 50
A.O.U.W., Ohio.....	1886 15 00	15 00
A.O.U.W., Michigan.....	1885 8 50	8 50
K.O.T.M., Michigan.....	1885 4 00	6 00
K.O.T.M., Sup. Tent.....	1886 5 00	7 50

The Home Circle did not pay full benefits, however, not having members enough. The Chosen Friends paid a disability benefit in addition to death benefits. The A. O. U. W. is for the states of Illinois, Ohio and Michigan. The K. O. T. M. for Michigan paid two annual disability claims."

Now, Bro. Boynton "honest negro," don't you think you should have mentioned that the I. O. F. paid in 1886 three disability claims, two of \$500 each and one of \$1,000, and that, in addition, the I. O. F. added to its surplus the goodly sum of \$29,042 50, making the total surplus on hand, after paying all claims of \$60,325 02, which is now available for any epidemic, and in any event will be available to reduce the cost of our members in the course of a very few years.

This is an immense advantage which the I. O. F. possesses over all our sister societies. Had our system been like the K. O. T. M. and others, viz., a death assessing society the cost to our members per \$1,000 of insurance would have been only \$4 61 at 30 years of age, and at 40 years of age the cost would only have been \$5 85. That, too, in the face of the fact that the I. O. F. is three or four years older than the Supreme Tent of the K. O. T. M.

SERMON.

PREACHED TO MEMBERS OF COURT "SALISBURY," NO. 150, I.O.F., IN THE METHODIST CHURCH, SALISBURY, ON SUNDAY, FEB 13TH, BY REV. JAMES CRISP, H. C. OF H. C. OF NEW BRUNSWICK.

(Published by Request.)

"Provide things honest in the sight of all men." Romans 12, 17.

Our heavenly father has a heart of large liberality out of which he has provided for all his dependent creatures. The works of

creation show him to be infinitely wise and great, and the blessings of his providence bestowed upon us and the lower orders of creation show him to be just and good. He has made provision for the souls of his intelligent creatures as well as for their bodies, and his goodness is seen in caring for all his works. Our health, food and raiment, our friends, brethren and children, the interchanges of thought and affection, the peace and safety afforded by the institutions of our country and government, the power and agreeableness of motion and activity, the benefits afforded by the arts and sciences, objects of beauty continually meeting our eye, the pleasing sounds ever falling on our ears are all daily and hourly sources of good to man, provided either directly or indirectly, by the God and Father of all. He has given to us summer and winter, seedtime and harvest, rain from Heaven and fruitful seasons filling our hearts with food and gladness. He is indeed wise,

just and good, and has made provision for his works with a bountiful hand. He supplies the heavens, and they supply the earth, and the earth supplies the corn, the wine and the oil and these supply the family of man. "He sendeth the springs into the valleys, He watereth the hills from His chambers, He causeth grass to grow for the cattle and green herb for the service of man." In what He has done for us, we have an example to do for those depending upon us in like manner. Our text enforces upon us the necessity of making proper provision for ourselves and families, and to do it in such a way as shall be commendable among all men. The temporal blessings we need are put within our reach and if we do not take them and use them for the benefit of ourselves and others, we must be culpable in a great degree.

We notice in the first place that we are called upon to "provide." This is the tenor of divine revelation throughout. "Provide." There are personal, family, social and national claims on us; these claims we are called upon to meet, and it is no calamity that we have to provide for these claims. Indeed it is a great blessing to have those around us for whom we are called upon to provide. The sun, moon and stars run their courses to provide light and warmth for the earth. The air has its transitions and the sea its fluctuating waves to provide for the necessities of this world and its inhabitants. The vegetable productions have their leaves, flowers and seeds. Every creature, animate or inanimate, provides something. Idleness is directly contrary to the great ends of God in creation and providence. That man has to labor and provide may be regarded as a great blessing rather than otherwise. It brings into play the various stores of knowledge and develops his resources of strength and activity. Idleness is the great corruptor of youth, the dishonor of middle life, and the fruitful source of misery to old age. Diligence is the demand of nature and reason as well as of revelation. Labor is one of the indispensable conditions of bodily health and strength. It is good also for our characters; it conduces to force of thought, energy of will, and power of application. It is profitable to our social comforts, for by honest, well directed labor, we get more than the necessities of life; we get the comforts, the luxuries, the elegancies, and the exalted positions of life. Honest labor has its reward. Occupation was one of the pleasures of our first parents in Paradise.