

11 years, and that the income from the surplus at the beginning of 1897 is greater than the surplus was in 1889, just seven years ago. The "Chief" predicts that by Sept., 1898, when the Supreme Court meets, the surplus will be \$3,000,000. We believe it will. Steady growth, economical management, wise investments, careful medical selection among the conditions that will ensure it. These conditions the I.O.F. enjoys in an eminent degree.

We congratulate Dr. Oronhyatekha, his colleagues on the Executive Council and the membership generally, on this magnificent showing - unparalleled in the history of Fraternal Insurance.

Our New Dress.

In opening the new year, we again greet our readers in a new dress, which our publishers, The Hunter, Rose Company, Limited, assure us will greatly improve and make the "Independent Forester" far more attractive than at present. With this number we also improve the quality of the paper, and we trust that not only in appearance, but in other ways, we will show a marked improvement. The type is the manufacture of the well-known firm of Miller & Richards, Edinburgh, and is made of their celebrated extra hard Scotch metal. This same manufacturers' type has been entirely used in the publication of the "Forester," and has afforded the greatest satisfaction. The type has a world-wide reputation for its lasting qualities and handsome face, and no severer test could be given type than to employ it in the printing of the "Forester," with its regular edition of over 100,000 a month. It is our publishers' intention from this out not to print direct from the type, but from electro plates, which will keep up a uniform appearance in the subsequent numbers of the "Independent Forester."

A Happy New Year.

To the 104,000 members of the I.O.F., their families and friends, we wish A HAPPY AND PROSPEROUS NEW YEAR. If the coming months will bring them all the happiness we would like to see them enjoy, they will have little to desire. But wishes, or even earnest efforts, on the part of others will not ensure the happiness of any one. They may promote them. Our happiness is largely of our own creation, resulting more from disposition and purpose than from outward circumstance. We have seen the poor and struggling displaying a contentment wanting often in the lives of their more prosperous and successful neighbors. The great Apostle had learned both a difficult and helpful lesson when he was enabled to say: "I have

learned in whatsoever state I am therewith to be content." Though pre-eminently a man of endeavor, he never allowed either his failures or success to disturb the calm of his soul. To him whatever was, was best. He loved his Lord and his kind; and *all* things, even his disappointments and his sufferings, were working together for his good. Let us establish and maintain a right relationship towards our Maker and our fellow-creatures, and we will not fail of happiness whatever our circumstances. Accepting each day as a trust from God, we will strive to live it profitably and unselfishly. If we begin the year resolved to do all the good we can, not a day will come but will bring with it opportunities for easing some one's burdens, and brightening some one's life. While not unmindful of the claims of our fraternity, let us not forget the wider claims of humanity. "One is your Master, even Christ, and all ye are brethren."

If the splendid progress and commanding strength of our great Order can be contributing causes to our happiness, and they surely are, we have more than ever reason to rejoice. The year closed was the best in its history. May we all strive to make the one opened not only the best in the history of the I.O.F., but the best in our individual lives. That will indeed be happiness.

How Near to an Existing Court Should Another Be Organized?

The above question is frequently asked. Our answer is, as near, or as far, as you can get it. If a new court can be organized within a mile of an existing one, by all means organize it. The existing court will complain. The members will say: "Here are twenty men that we should have. They would greatly strengthen our court, and help lessen our court dues. It is not fair to encroach on our territory, etc." Why didn't the existing court secure those that have formed the new court? Partly for the reason that they did not try, partly for the reason that some of them lived far from the place of meeting, and still partly for the reason that many will go into a new organization in preference to an old or existing one. Existing courts may appear to be disadvantaged by the institution of courts in their near neighborhood. A few members that they might have gained are lost to them, but they and many more are gained for the whole Order. And whatever is a gain to the Order is a gain to the Subordinate Courts and to each individual member of the I.O.F. In the interests of the I.O.F., existing courts should give their hearty cooperation when an effort is being made to establish another court in the locality, which will become a new centre for the dissemination of the principles and benefits of our great Order.