

I think I am justified in saying that these are evidences of great prosperity which are not equalled in the annals of society history on this continent. Yet we are but on the threshold of a great and glorious future for our noble Order. At our last Supreme Court meeting we had with us only two of our American brethren. To-day we Canadians who are justly proud of our country and of our people and of the glorious Empire of which we shall always form a part, cannot but feel honored to have with us to-day, associated with us in our grand work, our brothers, the Representatives from Michigan, Ohio and New Jersey, who form a part of that young but gigantic nation whom it is our privilege to call our cousins. I feel sure that while with us they will hear no words spoken nor sentiments uttered that would in the remotest degree remind them that they are not at home. For with us they are at HOME—in the God-given work of our Order. Independent Forestry is not for Canadians alone. Its doors are equally open to all, whether Canadians or Americans, who love their wives and children, and who desire to throw around them the protection which our Order affords, and who can qualify as required by our Constitutions and Laws. These being the facts, when we look over our own great Dominion, aye, and our own vast American country with its teeming millions, am I not justified in saying to you we are but at the very threshold of a great and prosperous future for our Order?

Since the last meeting of the Supreme Court we have added to our list of High Courts the High Court of Ohio. We have also broken ground in British Columbia, California, Minnesota, Illinois and New York, in all which I hope to have High Courts in the near future.

Another step has been taken in advance of our sister Societies by the

INCORPORATION OF THE SUPREME COURT

by the Dominion Parliament, giving to us an unquestioned legal status throughout Canada, and endowing our Order with certain powers not possessed by sister organizations. I need not tell you that we had the stern opposition of gentlemen interested in the Old Line Insurance Companies in our efforts to secure this Act. This opposition was to be expected. We also had opposition from a most unexpected quarter. Just after our Bill had passed a critical stage there came a deputation from the Canadian Order of Foresters, the Ancient Order of Foresters, and the Royal Templars of Temperance trooping down to Ottawa to ask the Minister of Finance not to allow our Bill to be passed.

I understand that the only reason they could assign for opposing our Bill was that if passed into an Act it would give us an advantage over the Societies they represented. I am informed that the Honorable Minister told them that the reason assigned was not sufficient to justify the Government in interfering with our private Bill, especially since the door for incorporation was equally open to the Societies they represented.

I have no doubt but that our brethren in the Societies named above, felt that the advantages which the I. O. F. already possessed over their own were so many and so great that a Dominion Act of Incorporation would be the historical straw that would break their poor camel's back. It seemed to us, however, that our course in the matter would be an advantage to them. Since we have shown them the way they can now procure Dominion Incorporation for themselves.

One of the principal contentions urged against our

Incorporation by the representatives of the Old Line Insurance Companies was that our rates were too low and were inadequate to enable us to redeem all our promises.

An examination of the whole subject, and taking all the circumstances into consideration, however, served only to strengthen our previous convictions upon the subject, that with our low rate of management expenses we could safely collect much smaller premiums than the Old Line Insurance Companies and still have just as much money available for death and other claims as they have.

A careful scrutiny of the subjoined statistics, taken from the Government Blue Books of the Dominion, will more clearly illustrate my meaning. They are a synopsis of the work of four of our best Insurance Companies for the last ten years.

OLD LINE COMPANIES' RECORD.

'Canada Life.

	Total Income.	Total Benefits Paid.	Management Expenses and Dividends Paid.
1878,	\$690,482 50	\$133,110 00	\$126,084 64
1879,	740,352 04	132,877 27	134,244 74
1880,	832,007 75	162,156 00	137,708 58
1881,	952,688 03	226,093 87	203,795 28
1882,	1,004,428 07	212,689 86	159,397 50
1883,	1,145,706 10	299,486 49	170,523 77
1884,	1,204,691 17	233,333 06	193,254 45
1885,	1,344,547 40	243,931 27	200,360 05
1886,	1,506,922 42	402,328 52	310,329 25
1887,	1,634,998 24	359,366 43	237,384 91
	\$11,066,833 72	\$2,414,372 77	\$1,873,243 17

Confederation.

1878,	\$ 170,647 05.	\$ 30,711 85	\$ 50,718 49
1879,	183,674 72	48,429 00	51,761 51
1880,	221,151 86	48,138 10	61,389 94
1881,	263,395 11	54,142 81	64,759 79
1882,	261,572 58	60,519 11	108,561 89
1883,	373,382 61	87,100 30	90,991 32
1884,	423,043 80	63,484 16	94,332 91
1885,	462,014 09	87,507 97	95,645 02
1886,	571,895 57	93,035 69	120,670 95
1887,	653,655 98	113,180 28	148,730 62
	\$3,683,833 37	\$666,849 27	\$887,616 44

Ontario Mutual.

1878,	\$ 72,184 05	\$ 10,500 00	\$ 16,186 94
1879,	88,690 53	12,133 00	27,586 89
1880,	174,146 76	15,439 12	44,169 56
1881,	176,337 54	27,431 18	50,205 51
1882,	199,182 60	35,403 10	50,287 23
1883,	250,939 68	38,854 00	66,934 93
1884,	270,697 44	77,336 00	53,016 48
1885,	315,502 22	57,250 00	68,610 32
1887,	352,523 04	63,306 00	73,932 85
	\$1,000,004 76	\$338,152 40	\$455,930 65

The Sun Life.

1878,	\$ 117,685 18	\$ 21,500 00	\$ 55,054 40
1879,	143,973 45	17,415 00	47,160 25
1880,	176,621 76	21,549 20	46,987 00
1881,	175,551 40	57,077 55	58,768 17
1882,	241,824 19	58,111 14	58,064 75
1883,	251,701 07	55,567 95	75,556 03
1884,	259,041 94	58,417 49	76,345 84
1885,	298,468 01	78,507 17	81,513 09
1886,	355,278 56	81,729 06	109,760 13
1887,	477,410 68	97,261 46	124,029 44
	\$2,442,756 54	\$554,456 02	\$734,529 10

Recapitulation of the Ten Years' Business.

Name of Company	Total Income	Benefits Paid.	Management Expenses and Dividends Paid.
Canada Life,	\$11,066,823 72	\$2,412,747 77	\$1,872,243 17
Confederation,	3,683,833 37	666,849 27	887,616 44
Ontario Mutual,	1,000,004 76	338,152 40	455,930 65
Sun Life,	2,442,756 54	554,456 02	734,529 10
	\$17,094,318 39	\$3,972,430 46	\$3,950,219 36