THE I.O.F. IS ALL RIGHT.

A Brilliant Reply to the Attacks of Detractors.

SUPREME CHIEF RANGER TALKS.

He Upholds the Policy of the Order.

A Plain and Explicit Reply to the Charges Made by Critics—The Question of Salaries Discussed at Length—A Comparison Between the Independent Order of Foresters and Other Life Assurance Companies—The Management Vindicated on Every Point and Every Charge Fairly and Honestly Met—The Extension of the Order to Great Britain Approved by Every Member.

For some time past systematic attacks have been made upon the acts and policy of the officers of the Independent Order of Foresters. Letters have appeared from time to time accusing the leaders, who have made the Order so prosperous, of almost every conceivable wrong. These letters, it may be noticed, were in nearly every case written under a "nom de plume," and the authors of the insinuations have carefully refrained from making any direct charges of fraud or mismanagement. Generalities have been indulged in and rumors have been magnified into mountains of fact. Save for the effect on the general public, these articles have caused little comment. Those who are acquainted with the men who have made the I. O. F. what it is—the most prosperous benevolent organization in the country—take little stock in these statements. To ascertain the facts a World reporter called upon Dr. Oronyhatekha, who for over 12 years has been Supreme Chief Ranger of the order. His denial of the charges was emphatic and explicit. He quoted facts and figures showing that his detractors had, in their desire to attack him, lost sight of the truth of the matter, and most convincingly demolished the statements of dissension and dissatisfaction that have been spread.

The only dissatisfaction there is, is in the minds of those persons who make those attacks, said Dr. Oronyhatekha.

Those who are attacking us deal largely in generalities, make vague statements and sweeping criticisms of the acts both of the order and of its officers. The general charge, that there has been any disturbance or any unrest in the order by reason of any action of the Supreme Court at its recent session in Chicago, is entirely without foundation. I have never experienced less complaining, less of unrest than since the session of the Supreme Court. Everything seems to be not only harmonious within the Order but it is more united to-day than it ever has been. Both myself and the Supreme Secretary are in receipt daily of letters of congratulation, approving of the recognition of our services given by the Supreme Court. Among all our 1500 courts I have heard of only one which disapproved, and that by a majority of 7 to 6, of the increase in the salaries made at the last session of the Supreme Court. At the close of the last term my salary as Supreme Chief Ranger had averaged not quite $2000 a year. During the twelve years and more that I have held the highest office in the gift of the Order, it has grown from 369 members to 52,000. The finances of the order have also somewhat improved. When I first took office the Order had not only no credit and no funds in its treasury, but was actually some $4000 in debt. To-day there is over $778,053 in the treasury with all claims against the order fully paid up. In addition to that we have $21,593,71 of supplies which are needed by subordinate courts and therefore are good saleable assets upon which we shall probably realize full value within the year. As a matter of fact the burdens upon our membership in respect to salaries are much less to-day than they were two years ago, when my salary was made $6000 a year. We tax each of our members 50 cents a year and we only take 5 per cent. from the assessment collected for the benefit funds for all the expenses of management, the balance expended being made up out of the profits that we make on our sales of supplies. I doubt whether the membership of any Order of the character of the Independent Order of Foresters has a lower rate of taxation than our members. The Supreme Court, recognizing these conditions of things, have voted me the salaries that I have received, practically unanimously, and the members, being cognizant of the facts, acquiesce in the reasonableness and justness of the action of their representatives, who compose the Supreme Court. Nobody doubts that I do four times the amount of work that is done by the average president of any insurance company in Canada, who is paid a salary of from $10,000 to $20,000 a year. If it is said that perhaps the volume of business transacted by such companies is much greater than that done by the Independent Order of Foresters my answer is backed by cold figures. The Government reports show that the Canada Life, for the two years ending 1892 secured only 4222 new insurers, as against 28,557 secured by the Independent Order of Foresters. The average number of policy holders in the Canada Life during the same 2 years was 26,484, who carried an average of $53,000,000 of insurance, as against 50,847 members in the Independent Order of Foresters carrying over $61,000,000 worth of insurance. The Confederation Life during the same time secured 3762 new insurers, making the total number of policy holders in that company 13,379 who carried $20,000,000 of insurance. The Sun Life secured 5440 new insurers, increasing their total number of policy holders to 11,266, who held $19,000,000 of insurance. These comparisons with three of the leading life assurance companies of Canada show plainly that the I. O. F business is many times greater than that which is done by them.

The two latter companies paid in benefits during the two years, between them, $630,327, while the Independent Order of Foresters paid during the same period $665,776, without taking into account what was paid by subordinate courts and the benefits afforded every one of our 52,000 members in the shape of free medical attendance. Comparisons are sometimes odious, but in this case the comparison surely is a great object lesson of what the Independent Order of Foresters has accomplished and a sure prophecy of further and fully as successful achievements.

There is another point regarding the salaries which ought not to be lost sight of, and that is that they were not based upon the present membership of 52,000 but upon the prospective one of 100,000. This number may sound large, but we are confident that it will be reached, if not exceeded, by the time we next meet the Supreme Court in London, England. Remembering the rapid increase in our membership during the last few years, what reason is there to doubt that the 100,000 mark will not soon be reached?

The salary paid to the secretary of the order, Mr. John A. McGillivray, Q. C., is also a target for the criticisms of our opponents. How just they are you will soon see. Mr. McGillivray, besides performing the duties of secretary, also acts as solicitor to the Order. I notice by the reports in the newspapers in reference to a loan company's solicitor that such a position yields an income in the neighborhood of $6000. The unscrupulousness of the attacks made upon us is made evident by the fact that to-day Mr. McGillivray is called an obscure country lawyer not known outside of his county. Yet, two years ago, the same journal said: "The position of secretary is now filled by John A. McGillivray, Q. C. The latter is one of the best known practitioners in Ontario. His position as a leading member of the Conservative party gives him exceptional influence." The newspaper thus absolutely conducts itself.

I do not know that anybody will be surprised at these two statements so directly opposite in character when they learn whence they emanate. The body which elected Mr. McGillivray unanimously to the position he occupies considered that $4000 was not enough, that amount having been recommended by the Finance Committee, and made it $5000, with which action every thinking member of the order heartily coincides.

His services as solicitor alone would command in any first-class company the whole amount that he draws from the I. O. F. as salary as Supreme Secretary and he performs for the duties both of Supreme Secretary and Solicitor.

Objection has also been taken by our self-constituted critics to the extension of the order in introducing it into Great Britain. We have always understood one of the cardinal principles of insurance to be that when the risks of a company are spread over a wide area of equal healthfulness that such company is much stronger than if it had its risks confined, say to one country. In other words, that a company which has its membership scattered over the healthy sections of the United States and all over Canada and the British Isles would be in a much stronger and safer position than if it had all its risks confined to any one of these countries. I do not think that there is a member of the Order who has studied the question who does not heartily approved of the action of the Order in extending its branches into Great Britain. One of our detractors—and the same one who has published all these attacks upon us—says:

"With regard to the investment of surplus—does he mean to say the I. O. F. is complying with the act of incorporation? In one breath he says Canadian securities to the amount of £20,000 are deposited in Great Britain and that they remain here. Absurd. This money was contributed by the Canadian members, was by the act of incorporation invested in Canadian securities which were intended by the Government to be held for the protection of the Canadian members. Is that £20,000 any protection to them? Suppose, for instance, the Government of Great Britain had required $140,000 of a deposit and that amount was handed over to them in the shape of acceptable Canadian securities, how much of the money of the Canadian members would be available to them in case of an emergency? How much of that £20,000 is available to them now? Could they touch one farthing of it if it were required? No, the Government of Great Britain will see that it remains there for the protection of the British members. And if no emergency can arise in which it would be required then why accumulate it at all?"

These statements are made by one either in ignorance of the facts or who is desirous of perverting them to suit his own ends. The executive certainly did not exceed its powers when it deposited £20,000 of the funds of the Order with the British Government. We purchased Canadian securities as we had a right to do, under our act of incorporation, and we deposited these with the British Government, which was necessary to secure us a license. We made the deposit under the authority of section 3 of the Life Assurance Companies' Act of 1870, which reads as follows:

3.—"Every company established after the "passing of this Act within the United King-"dom, and every company established or to "be established out of the United Kingdom "which shall after the passing of this Act "commence to carry on the business of life "assurance within the United Kingdom, "shall be required to deposit the sum of "twenty thousand pounds with the Ac-"countant-General of the Court of Chancery, "to be invested by him in one of the securi-"ties usually accepted by the Court for the "investment of funds placed from time to "time under its administration, the company "electing the particular security and receiv-"ing the income therefrom, and the registrar "shall not issue a certificate of incorporation "unless such deposit shall have been made, "and the Accountant-General shall return "such deposit to the company so soon as its "life assurance fund accumulated out of the "premiums shall have amounted to forty "thousand pounds."

Within a month after making our deposit we could have withdrawn it if we so desired, because our "life assurance fund accumulated out of the premiums" had amounted to great deal more than forty thousand pounds within a month of our obtaining our license. The matter stands at present in this way, that it is simply a question of choice whether we shall allow the British Government to keep these securities for us or whether we shall bring them back to Canada and place them in the vaults of some Safe Deposit Company. The executive was of the opinion that it was far better to leave the money with the British Government until it was actually needed, which is not likely to be for years and years to come. In this they received the unanimous endorsation of the Supreme Court. If the money were actually needed now we could have it back here available to be used within thirty days. It is therefore as much at our call as if it were with our bankers, the Molsons Bank, here. As a matter of fact the accumulations referred to in the Act were at the time of the transaction about three times the amount required by the Act. There is this further advantage, that the British Government keeps these securities absolutely free of any cost to us, and all that we have to do is to draw the interest as it comes due. We look forward to a great extension of the Order in Great Britain at an early date, and the prospects are that at an early date we shall derive a large income from our business there.

A comparison is made between the management expenses of the A.O.U.W. of Ontario and our Supreme Court. It would be just as fair to compare the expenditures of Ontario with those of the Dominion. The charge made is as follows:

"A short time since we could point to the low cost of management in our Order. But look at it now. Take the Workmen, for instance. There are 25,000 members in that body Ontario and the whole expense of the Executive—counting in Secretary's office, Finance Committee and Grand Master—only amounts to $3800, or $1200 less than we pay our Supreme Secretary alone. Such extravagance must be stopped if the Order is to go on and prosper."

If a comparison is to be made of the two orders, it should be made with our High Court of Ontario, a body analogous to the Grand Lodge A.O.U.W. of Ontario, and of nearly equal size. The salaries of the High Chief Ranger, High Secretary and High Treasurer of the High Court of Ontario amount to $1525; if we include the Auditors and Finance Committee and other expenditures of that character, the total for management will still be under $2000, as against $3800 in the Order of Workmen. Major N. S. Boynton of the Maccabees receives $5000 as the able Secretary of that order, besides receiving one or two thousand dollars as Grand Record Keeper or General Secretary of his State. Moreover, at the last session of the Fraternal Congress held in Washington, D.C., it was found that Mr. McGillivray, of all the Supreme Secretaries present, from bodies which have the standing of the Independent Order of Foresters, received the lowest salary. Many other instances could be cited, but I think that this question is fully met with what I have said."

"Ring power" is another favorite expression of the journal which has for some time been attacking me, personally, and the Order generally.

"Even when Independent Forestry was practically confined to Canada, and mainly to Ontario, it was found difficult enough for the rank and file to keep a check on the Executive. Now, with a High Court in session only two days, and a Supreme Court meeting but once in two years, and made up of delegates brought from all corners of the earth, the task is still more difficult. With an Order so constituted and practically without means of inter-communication between subordinate courts save once a year, a well-organized ring with the reins in hand and paid officers going and coming at will can run things to suit itself. And this is what many believe to be the object in view in the imperial idea of extension now being carried into effect."

It is here claimed that the "ring power," whatever that may mean, increases with the extension of the Order. All I have to say to that is that the only ring power of which I have any knowledge is in the officers doing their duty to the Order and to every member therein as laid down in the constitution and laws. If they have done this they have a chance of being continued in office, but I know of no institution where a failure to do one's duty or to show any incapacity would be more quickly followed by relegation to private life than in the Independent Order of Foresters. Of course, to the ordinary mind, and to those with any experience in such matters, it would appear that if there was any ring rule or family compact in connection with the management of the Order, the extension of the work all over the Dominion, all over the United States, and all over the British Isles, was the best way to terminate such a state of affairs. The Executive is elected every two years by representatives sent up by the High Courts throughout the jurisdiction of the Order, and any attempt at ring rule would therefore soon be stamped out. There is probably no institution which is more democratic than the Independent Order of Foresters. The Supreme Court is a representative body, by regular progression from the Subordinate Courts. Every one of these Subordinate Courts which is under a High Court jurisdiction, and there are nearly 1500 of them, is entitled to and does select representatives to attend the sessions of the High Court. We have a High Court in every province, except British Columbia. There are seven High Courts in the United States extending from California to New Jersey. The British Isles have six and these 22 High Courts, composed of the representatives of the Subordinate Courts, elect representatives who compose the Supreme Court of the Order. The Supreme Court elects officers and fixes their salary, and from the composition of this body it may be seen that any attempt at ring rule would soon come to grief. There is no doubt that it is true that the Executive have very many friends among the leaders of the various High Courts, but that friendship is based upon the conviction, on the part of these leaders, that the Executive are the right men in the right place. They certainly showed that by paying them the extraordinary compliment of re-electing every one of them by acclamation. This was not because of any dearth of talent among the representatives to the Supreme Court, because, as a matter of fact, a dozen Executives could have been chosen out of the Supreme Court and it would have been difficult to determine which was the best. The only advantage that we had over scores of men was in the fact that we had served the Order faithfully for years, and the practical experience which we had in the management of the affairs of the Order gave us the preference. I am a member of a number of organizations and I know of none which can boast of a class of representatives better in any respect than the men who composed the last Supreme Court.

With regard to the statement that our rates are insufficient there is little that is new to say. The charge that is made purports to be backed by the statements of two actuaries and is as follows:

"Even without the extravagant expenditure connected with the management and extension of the Order, a very anxious doubt is creeping over the minds of a great many as to whether the rates are adequate to provide the amount promised, namely, the face of the policy at death or expectation of life, or half the amount in case of permanent disability and the balance at death. This doubt is doubly intensified since the report of L. G. Fouse of Philadelphia and Mr. Nelson of England, two of the leading consulting actuaries of the world and who were employed by the Ancient Order of Foresters, were published. The monthly rates charged by the A.O.F. are slightly higher than those charged by the I.O.F., while the insurance is payable only at death, and might, therefore, with equal safety, be considerably lower. Yet we find in the published report of L. G. Fouse, the following: If the rates given in rule 4, etc., of the A.O.F. are intended to remain stationary through life, then they are decidedly insufficient. If the rate be according to attained age, that is changing every year, then they are approximately sufficient up to age 45, but of course must continue to increase with the advancing age of the member. He then gives the rates on which he and Nelson agree as the lowest which can be charged with permanent safety, which I quote at a few ages:

Age.	Rate per month exclusive of dues.
20	$1 18
25	1 35
30	1 60
35	1 90
40	2 28
45	2 77
50	3 43

"Somebody is blundering. If they are right we are working on a suicidal policy in endeavoring to sell insurance at less than cost, and should employ some competent actuary to properly adjust our rates. If we are right, their ignorance should be exposed and all cause of doubt and unrest removed on that score, leaving us nothing but the extravagant cost of management to combat. We cannot both be right."

This statement may or may not be accurate, but the only part that affects us is the charge that our rates are insufficient. It does not matter, particularly, what amount is fixed by the A.O.F. or any other Order. I might say at the outset that any criticism of that character honestly and fairly made always receives the most serious and respectful consideration. The writer of this criticism evidently does not understand the whole plan of the Independent Order of Foresters. In the first place we prescribe certain rates to be paid by each member; we believe these rates will be sufficient for the purposes of the Order for all time to come. Certainly the experience of the past 12 years fully confirms this position, for in that time we have paid out in benefits over a million and a half dollars. We have paid all the management expenses, extravagant though they may be as alleged; we have spent large sums out of the ordinary in the opening up of new territory, and yet we have accumulated out of the small payments we exact from our members during the last past 12 years a surplus of $775,053. And to-day under our mortality rate is fully 40 per cent. under the standard mortality tables. Our experience in this respect is not unusual nor exceptional.

According to the annual report of the Superintendent of Insurance for the Dominion the death rate among the policyholders of the active old-line companies doing business in Canada in 1891 was only 10.17 per 1000. The death rate of the Canada Life Co. in its 45th year was only 9.83 per 1000, and of the New York Life in its 42nd year 10.43 per 1000, and of the Confederation in its 21st year was only 7.73 per 1000. We find also that the adult death rate without any medical or other selection in Great Britain is only 13.44 in 1000, while the mean rate of assessments in the I. O. F. amounts to $12.84 per $1000. So that 42 or 45 years hence our rates will be more than sufficient to pay all claimants without taking the interest on our accumulations into account, if we have the same experience as the companies quoted above, and there is no reason why we should not.

As a matter of fact I anticipate that our experience will be better, because for one reason, we accept members only to 55 years of age, while the old-line companies take risks up to 60 and 65 years of age.

But there is another reserve fund upon which we can make a demand at any time should it become necessary, contrary to all our expectations. You know that we are banded together to give each other insurance at cost. If the rates which we exact at the present time, and which have for twelve years past proved more than ample, should prove insufficient at any future time, we have a provision in our constitution and laws enabling us to call for as much more as may be required to provide for our insurance. I was asked in the Old Country, when explaining this feature of the Order, and which makes the Order absolutely safe, whether there is any limit to the liability of our members in respect of assessments. My reply was that there are two limitations. One is the termination of membership, which is at the option of any Forester, and the second is that the liability of our members is limited to the cost of providing insurance at cost, and that liability every person assumes whether he goes into a fraternal benefit society or into an old-line company. With this difference that where our members are called upon to pay $1000 of expenses for a given amount of work done, the policyholder in an old line company would be called upon to pay about $95,000 for the same work, for where we take expenses the old line company take a dollar.

We prefer relying upon the facts of actual experience rather than upon the statements of actuaries of companies, no matter how eminent. We find that the Manchester Unity of Oddfellows in their 77th year had reached, with over half a million lives exposed, a mortality of only 12.60. The Ancient Order of Foresters for Great Britain and Ireland, with about seven hundred lives exposed, had a mortality of 12.40 in a thousand, and in the whole Order, including Great Britain, Ireland and the colonies, a mortality of 11.72 in the thousand. Everybody knows that in both the Oddfellows and the Ancient Order of Foresters in Great Britain and Ireland the medical selection of lives is not nearly so exacting nor so rigid as in the Independent Order of Foresters. Yet these organizations, from 77 to 150 years old, have reached a mortality which is under the mean rates of taxation of the Independent Order of Foresters. We think these facts in history afford us better testimony than all the actuaries put together as to what mortality we are likely to experience in our Order in the years to come. In the earlier years of our history these same actuaries used to predict our failure in seven or eight years; now in our nineteenth year we are more prosperous than ever.

"It is charged that there is concealment of the expenditure of the order. What have you to say to this attack?" asked the reporter showing the distinguished physician the following clipping from an article on the Order:

"They protest even more vigorously against what they consider a policy of concealment in the handling of the funds. For instance, a Treasurer's report was presented, but the information contained in it is only sufficient to create a lively desire for more. That report states that the disbursements for two years on general fund account amounted to $178,853. But for what purposes was this enormous sum spent? There is no statement in the Treasurer's report showing this. The amount paid out this month is given, but the service for which payment was made is not stated. For this information the members are referred to the 'monthly reports' published in Forester.

"Now, could you imagine anything more absurd than this? During two years an expenditure of over $178,000 has taken place. The members of the Supreme Court are asked to pass intelligently upon that outlay. And yet for the details of it you have to rummage through 24 copies of the monthly publication of the order that you may or may not have preserved. Fancy a bank president or an insurance manager calling his board together and asking them to adopt a statement of expenditure, the details of which could only be learned by running over 24 separate and distinct publications, issued a month apart, and containing a mass of information other than that sought! How long do you think such a man would hold his office? Why can we not have a detailed statement of our outgo, too, and all on one sheet? Surely our 52,000 members are entitled to the fullest possible information regarding the spending of well on to $300,000."

Dr. Oronhyatekha smiled pleasantly and answered: "That charge explains itself away. It admits that we furnish monthly detailed statements of every cent expended by the treasurer. These statements are sent to every member and are given the widest possible publicity. Old-line insurance companies and institutions of that nature present an annual statement only, and therefore such statements ought to contain details. The Independent Order of Foresters, however, makes these statements each and every month, and places them in the hands of every officer and member throughout the whole Order. There is, therefore, no necessity for repeating in the biennial statements of the officers information already in the possession of every member. The crocodile tears that are being shed in behalf of our 52,000 members, by reason of the alleged fact that we do not give the fullest possible information regarding our expenditures, are simply laughed at by our membership. And the statement may be heard on all sides that if no more serious charges can be trumped up, the Order must be well managed indeed. It must not be forgotten, that in addition to our benevolent work and to our insurance, we carry on a large business in the furnishing of supplies to our subordinate courts. We buy uniforms at wholesale, including hats of various descriptions, and supplies used by our courts and sell them out again cheaper than they could be bought in any other way, while at same time we make a profit for the Supreme Court which goes into the Supreme Treasury and is used for extending the Order. Through these and other business methods we are enabled to keep down the direct taxation on our members, to what is, perhaps, a lower point than prevails in any other society doing the business that we are doing.

With regard to borrowing from the endowment fund, about which the same article which charges the officials of the Order with concealment, says:

"There is another point. At page 73 of the officers' report presented at Chicago it is stated that $10,962 was borrowed from the endowment fund to make up a deficit in the general fund. What does this mean? It means that so extravagant has the management become that even the large sums allowed for general expenses have been found insufficient and the fund set aside for the purpose of paying death claims has been drawn upon to meet a shortage in the expense account. This is a most serious matter. It is one affecting the value of the insurance of every member of the Order. And if it was necessary to take part of the money set apart from the insurance of members to pay ordinary expenses last year, how much more necessary will it be to do so next year because of the large increase in salaries made this month?"

That is easily explained. Our principal revenue in the general fund is received semi-annually in July and January of each year. Our semi-annual statements close on 30th of June and the 31st of December, and it follows naturally that sometimes we are overdrawn on the general fund account toward the end of the semi-annual term, and it is instead of paying interest to our bankers on such overdrawn accounts that we borrow from our other funds, in which there is a large surplus, and pay it the interest instead of the bank. We believe that to be a good business method. As a matter of fact the $10,962 borrowed from the endowment fund towards the close of the last semi-annual term was all repaid within ten or fifteen days after the close of the said term when we received our capitation tax from the members.

How about those delegates from Great Britain who are said to have had an ocean trip at the expense of the Order?

"Well, I do not see how they could come any other way than across the ocean in a steamer," laughed the Chief Ranger. "It would be pretty wet walking. The British courts are certainly entitled to representation and the same rights as other courts. The members of our Order who understand all this are simply amused at the following statement made by our friends the enemy:

"It is not surprising that the Supreme Court endorsed the increases when it is remembered how that body was made up. A very considerable proportion consisted of delegates from Great Britain. These men had enjoyed an ocean trip and almost a transcontinental journey at the expense of the Order; they owed this practically to Oronhyatekha himself, and naturally they wished to show their gratitude to the man who had put so many good things in their way. Then the 24 representatives sent from Ontario were the choice of a ring. The day they were selected a slate of 24 was made up in the Ontario High Court, and of that slate all but one was selected. Of the delegation thus chosen a number are paid officials of the Order, or in receipt of special benefits from it of like nature; a majority are in with the Supreme Chief Ranger, and it is no wonder that they, too, hailed with enthusiasm the proposed increase of salaries."

You see that his pet charge of 'ring rule' is again put forth. The delegates from the British Isles were elected by their own high courts and received the mileage and per diem allowances which are paid alike to all other representatives. They received no more and no less. The constitution provides a certain sum for each delegate, according to the number of miles traveled. So that any charges of improper influence being exercised over their actions on this or any other score are without foundation. No man who was in that Supreme Court could for a moment imagine that any part of it could be influenced by such considerations—any more than you could influence Bro. Sir Oliver Mowat in such a way.

With regard to the statement that the representatives from the High Court of Ontario were the choice of a ring I can only say this, that if that were so then the ring is very wise in the selection it made. I want to point out to you some of the names of these delegates. Some of them have provincial reputations, and I am willing to leave it to the readers of The World, or any other respectable paper, whether these gentlemen are likely to be influenced in their actions by improper motives. Take the Toronto members of the delegation: Harry Collins, A. H. Dixon, James H. Gilmour, David Millar, G. F. Marter, M.P.P., Dr. J. McConnell, Rev. Alex. MacGillivray, D. A. Rose of Hunter, Rose & Co., and Dr. D. A. Rose. These were the representatives of Ontario from Toronto. From elsewhere there were: L. T. Barclay, Whitby; Rev. Evans Davis, London; Atwell Fleming, London; James Hope, Ottawa; W. R. Hickey, Bothwell; Frank Madill, M.P.; Theodore A. McGillivray, barrister, Whitby; J. Parker Thomas, barrister, Belleville; T. W. Nesbitt, manager of the Bank of Commerce, Sarnia; George A. Proctor, Past High Chief Ranger, Sarnia.

These are the men of whom it is said that they were chosen by a ring. I submit that if the ring is in the habit of choosing such men, the High Court could never suffer if it left the choise of its representatives to the ring. Not a single one of these gentlemen were paid officials of the Order, as falsely alleged, nor were they in receipt of special benefits of a like nature. If the statement that "a majority of the representatives of Ontario are in with the Supreme Chief Supreme Ranger" means that they were friends of mine I am constrained to say that the statement is true, and that it is equally true that everyone of the 123 who were nominated at Sarnia to go to the Supreme Court at Chicago, were also staunch friends of mine. The American delegates were of equally high character, among them being judges, members of Congress, Senators and clergymen. Moreover, so far as the Ontario delegates were concerned, it was noticeable in Supreme Court that upon general questions they divided more than did any other delegates, giving evidence, if it were needed, that the Ontario delegates thought for themselves on the matters brought before the Supreme Court.

The charge of concealment is added to and embellished in the following:

"There is another thing. At page 58 we have a statement which professe to give the assets and liabilities of the order. According to that statement the excess of assets is over three-quarters of a million over liabilities. But no allowance is made in the latter for salaries, rent, taxes, light, printing, commission and other incidentals. Can it be that these were all paid up to a cent at the time the statement was prepared? And if they were not, if there were outstanding liabilities on any of these accounts, is it honest to omit all mention of them?"

In reply to the insinuation that upon page 58 of our Supreme Court report we omitted some of our liabilities in making up our statement, it is hardly necessary for me to say that, like the other charges, it has no foundation in fact. All our liabilities on every account are given in the statement. We pay cash practically for all that we buy. I find in the statement referred to that among the liabilities given are the following: The Toronto Lithographing Company, $2206.04, this was for certificates of membership, upon which we make a profit; Gillespie, Ansley & Dixon, $663.75 on account of hats of various grades, and which are being sold to members very rapidly, and upon every one of which the Supreme Court makes a profit; P. W. Ellis & Company, $87.45 for badges and jewelery, etc. I am not aware that it is customary to include in a statement of assets and liabilities the salaries of officers, but as a matter of fact the salaries and all other accounts not in the statement of liabilities had been paid to the date of the same.

The item of supplies is one which is of considerable interest to our members. We have been attacked for purchasing them, but no credit is given for the large amount of sales that we make. We purchase the goods in large quantities from the manufacturers and are able to supply our subordinate courts with them at a low price. The details of this charge are set forth as follows in the attack:

"Let me call your attention to the list of supplies on hand given at page 59. There is an item of $1467 for members' badges and another of $212 for officers' badges. Then there is one of $210 for Foresters' hats of the second class and one of $991.25 for Foresters' hats of the first class. Under the head of juvenile supplies we find again $47 for officers' badges and $310.40 for members' badges. Then there is still another hat item. This hat is neither of the first nor second class, but of the old kind, with feathers on, and the price of it is $24. This seems a pretty steep price to pay for a tile of any kind, particularly that is out of date, but then perhaps the feathers are still in fashion. Then we find $78 for charms and a modest little sum of $12.50 for caps. After the tall figures given for hats of the first and second class, and old hats, this last-mentioned item seems positively insignificant. But we soon get into higher figures again, for a little further up the page there is one entry of $1044 for members' sashes and another of $3180 for officers' sashes. This whole thing is wrong. We are getting altogether too much 'fuss and feathers' in the order. What with a deficit in general account of over $10,000, salaries jumping up to five and eight thousand a year, and thousands more for frills and flounces that are only fit for savages, the outlook is blue indeed unless a halt be speedily called."

The reference to hats and feathers shows to what extremities our critics are driven to find material upon which to found a few lines. Members of the Independent Order of Foresters as well as members of any other society know that what is known as the "uniformed rank" of fraternal societies are popular with the rank and file. In our Order, therefore, instead of sending our members to outsiders to buy these things, the Supreme Court, as it has been already remarked, keeps them in stock, buying them at wholesale, and selling them to members at less than they could buy them for in the ordinary way. No person who has any knowledge of such matters can possibly charge the Executive with being extravagant or imprudent by reason of the quantities of these various articles required by our members being held in stock. The eight hats of the old kind with "feathers on" is a description given doubtless by the clerk in charge of that department, and to the initiated means simply "chapeaux." And three dollars apiece for those ornamental tiles for our uniformed rank is not by any means extravagant to anybody who knows anything about them. Whether the uniformed rank of societies are savages does not matter much so long as the uniforms which we supply fit our members. The amount of sales to subordinate courts on account of the supplies up to September 30th, 1893, amounted to $8293. The profit upon these sales was divided equally between the Supreme Court and the High Court in whose jurisdiction the sales were made.

Every charge that has been put forth by the opponents of the able leaders of the I.O.F. had been met and answered, and there was nothing further for the doctor to refute. From beginning to end of the interview he showed that he was fully at home with his subject, and had the details of the business of the Order by heart. Without a moment's hesitation he quoted long lines of figures to prove his assertions, and never once did he make a slip.

The business-like methods of the Chief Ranger himself pervade the offices of the Order. Though there may not be that decorous stillness and army of idling, haughty clerks that mark the offices of some of the old line companies, there was a hum of busy effort that gave an earnest of the great amount of work that was being accomplished. Chief among these busy workers is Oronhyatekha, whose restless activity and magnetic personality impress everyone with whom he comes in contact. A man of large ideas, quick and keen to discover and follow advantageous methods, he is eminently fitted for the position he now occupies. The history of the I.O.F. for the last twelve years is a biography of Oronhyatekha. He has been so intimately connected with it for such a time that he is looked upon by the members as a fixture instead of an elective officer. Ever since he has taken hold of the helm the Order has progressed rapidly, until now, mainly by his energy, watchfulness and tact, it is in the front rank. The phenomenal strides that have been made have all been foreseen by the astute leader who has prophesied nothing but success. In the history of fraternal societies there is nothing which can parallel the rapid strides made by the I.O.F. during the last 12 years. The charges against him are made without any foundation save in the venom of those from whom they emanate. Chronic kickers, who object to everything, are to be found everywhere and it is they who object to the actions of the officials. So far as their end, the breeding of revolution in the ranks, is concerned, there efforts have utterly failed to produce results. Practical experience has shown to the members the true worth of their leader and they are in no hurry to revolt because of the feeble clamorings of a partisan newspaper. They are proud of the work that he has accomplished and are confident that he will be the leader to still higher achievements.

Personally the Supreme High Chief Ranger is gifted in no small degree with a personality that commands attention. Of massive physique, his face is expressive and mobile. His smile is of that rare quality that lights up the whole face. His brown eyes are mirthful and indicate a man of good nature but that he is also a man of decisive character is shown by the fire that now and again leaps as it were into his eyes. In everything he shows plainly the characteristics that have marked his administration of the office of Supreme Chief Ranger, and the lofty dominance of his intellectual powers shows in some measure the reason why he and his associates have been the marks for hostile criticism. "Dogs bay at the moon."

After the Ball

There is always a great rush for S. DAVIS & SONS' Cigars.

They won't smoke any other while they can get OLD CHUM even if they have to beg or borrow it, for there is no other tobacco which assures that cool, mild, sweet smoke. D. Ritchie & Co., Manufacturers, Montreal.

HE LOVED good bread, pie, and pastry, but his stomach was delicate. SHE LOVED to cook, but was tired and sick of the taste and smell of lard. She bought Cottolene, (the new shortening) and THEY LOVED more than ever, because she made better food, and he could eat it without any unpleasant after effect. Now THEY ARE HAPPY in having found the BEST, and most healthful shortening ever made—COTTOLENE.

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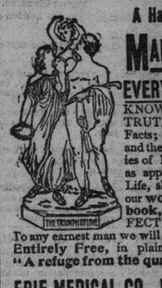

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Made simply with boiling water or milk. Sold only in Packets, by Grocers, labelled thus:

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Coaxing a Delicate Appetite.

Every mother knows how hard it is to coax a delicate child to eat. The little one tries his best, but he picks at his food like a bird, we say, a morsel here, a bit there, forgetful that the comparison halts, because nothing alive is so ravenously hungry, and snatches at food so greedily in such frantic haste to devour it, as a young bird. The child is not usually like this. He is, if not spoiled by over-familiarity with sweets, healthily ready for a meal in the middle of the day, but he simply cannot eat heartily at breakfast-time, and it is cruel to compel him to do so.

A little ingenious contrivance an the part of a nurse or mother will often induce a little one to eat; beguile him to do this, in fact, when he is hardly aware of the coaxing. The mother will tell a story of the captive down in the dark cave, who watched for the little trap-door to be lifted, and the kind friend outside to send in a tempting bit of food. Poor captive, who would else have starved, and pop, presto! opens the rosebud mouth, which is the trap-door, and down goes the bit of food, or the spoonful of porridge, or the drink of sweet milk, to the prisoner below, supposed to be in the cave of the stomach.

It is possible a piece of bread and butter, which cannot resolve into anything but an offence until it is invested with the glamor of romance. A pretty story to this effect is related in the Life of Nathaniel Hawthorne, who, writing to his absent wife of the various domestic happenings, tells of one of the children who was averse to his luncheon. "I told him," says the father, "that there was wheat in his bread, and he ate it immediately."

A little art, a little skill, a little fancy, and the repulsive diet becomes attractive. I cut Milly's biscuit into fantastic shapes, flowers, birds, chessmen, when she cannot eat it just plain," said a mother, one day, "and then it is quite amusing to see how, one by one, she will manage to consume the roses, the wrens, and the black and white knights and pawns."

A school-girl, as a rule, dislikes very much to take her luncheon to school with her. She has left the breakfast table only a few minutes ago, and the luncheon hour is the length and breadth of the morning away. One dear little mother, living not too far from her daughter's school-room, pays no attention to this very natural disrelish, but takes pains to surprise the child by sending her an appetizing little luncheon at the noon hour, some delicate sandwiches, or some cake and fruit. And this is always welcomed with gratitude.

The appetite of a convalescent or of an invalid cannot be compelled. It must always be coaxed, and to this end the nurse or attendant will not neglect the little touches which make the appearance of a repast inviting or otherwise. The delicate china, the fastidiously clear glass, clean linen, and shining silver, a flower on the tray, and if possible a surprise in the viands, are worth more than the little trouble they cost in the good they accomplish. Strength is sustained by food, and good digestion waits on appetite, and appetite is coy, and must be courted, since a person recovering from illness is not a tramp or a plowman, though frequently as nearly in a starving condition as either of these at meal-time.—Harper's Bazar.

Ayer's Cathartic Pills remed