

2nd. If five dollars per week is the maximum amount are not the assessments based on the assessment rates for one thousand dollars insurance being half the same?

3rd. Would a person carrying three thousand dollars and wishing sick benefits, pay monthly, *one half* the monthly assessment on one thousand dollars, or would he have to pay *one half* the assessment on *three* thousand dollars? By answering the above questions as soon as possible you will much oblige Court St. Mary's No. 145, I. O. F.

yours in L., B. and C.,  
GEO. A. HUGHES, C. R.

ANSWER.

(1) No, they do not vary. See sections 161 and 162 constitution.

(2) Yes, the rates for the sick and funeral benefits are equal to half of the rates for an insurance of \$1,000, except in two or three of the last ages in schedule.

(3) He would have to pay the rates laid down in section 162 of constitution, which please read.

ORONHYATEKHA, S. C. R.

Thanks.

Alma, Albert County, New Brunswick.  
Dec. 1st, 1887.

Dr. Oronhyatekha, S. C. R.:

DEAR SIR AND BRO.—Accept many thanks for the receipt of Cheque No. 1682, for ten dollars, for fourteen days' sick benefits.

The I. O. F. should be established in every village, for it is most assuredly the friend of the workingman.

With best wishes for the Supreme Court, I am yours truly,

in L., B. & C.  
JOHN FLETCHER.

**\$1,000.00.**

Dresden, Nov. 14th, 1887.

E. S. Cummer, Esq., S.S., I. O. F. London:

DEAR SIR,—In acknowledging the receipt of endowment and sick and funeral benefit payable on the death of my late husband, W. W. Gurly, permit me to tender through you my sincere thanks to the I. O. F. for their promptitude and readiness liquidating the claim at so early a date, which, I assure you, I most fully appreciate—as it has been of great assistance to me at a time when I much needed it.

Yours very truly,  
MRS. W. W. GURLY.

Elizabeth, N. J.,  
December 2nd, 1887.

Oronhyatekha, Esq.,

DEAR SIR AND BRO.—I hope you will pardon me if I intrude upon your time, and ask a few questions on some points upon which we are in doubt, this being the first High Court we have had in our vicinity, and none of the members ever having attended a High Court meeting. What is meant by Past Executive Officers in rule 123 of the constitution? Several members differ as to its meaning. Do the brothers upon whom you conferred the High Court degree, at the institution, remain members of the High Court notwithstanding they are not representatives or officers? What would be the form of a dispensation for a charter for new Courts spoken of in rule 121? When may we expect our charter? Fee for same was forwarded and receipt returned. Can any member in good standing of a Subordinate Court visit the Court room during a session of a High Court, and listen to the proceedings?

If you will kindly enlighten us on these points you will greatly oblige

yours in L., B. and C.

G. CHAUNCEY WARDELL.

ANSWER.

(1) Past Executive Officers are those Officers who have been members of the High Standing Committee.

(2) All who have taken the High Court degree can continue to be members of the High Court, and can sit in High Court, but can not take part in its deliberations unless they are officers for the time being or Past Executive Officers or representatives.

(3) The Supreme Court has in stock a regular form of Dispensations. They are from the same plates as the old certificates of membership.

(4) As soon as the lithographers deliver the High Court charters they will be sent to all High Courts. They should have been delivered to us nine months ago.

(5) If the High Court should vote to transact its business in the Subordinate Degree any member in good standing could work his way in and sit as a spectator.

Chambers of Court Rosewood, No. 72.

To the Editor of the Forester:

DEAR SIR AND BRO.—I would ask you to give me a little space in the FORESTER this month to let the Bros. of other Courts know how we are getting along. Our Court is in good working order, and well pleased with the prosperity of the Order. We feel pleased to know we have good and true men at the head of our Society. We were instituted on the 6th day of July, 1883, with ten members, and to-day we have 28 good and true members, who are Foresters heart and soul, and we hope to bring in at least ten good members this winter. The readers of the FORESTER will understand that our village is small, and a Court of thirty in a small place like this, is better than one of one hundred and fifty in large cities. We pay our own sick benefits, and have paid out as much as fifty dollars to one member. Our Court charges five dollars per year from each member, and we have to our credit in the Post Office Savings Bank one hundred and fifty dollars, with interest added, and over fifty dollars in other good hands, and we have everything that a Court needs to make us comfortable. We have sashes and badges for our members, and good furniture in our hall. We hold our meetings every Thursday night, and I would say to other courts, hold weekly meetings. If you cannot find business enough, use one hour in debating on some subject. We do this, and it brings the members out every time. Each member takes more interest if you have something to make meetings lively. I would say as soon as the C. P. R. comes here, and Bro. Chas. McKenzie is made Mayor of this place, our Court will number one hundred, if not more.

Mr. Editor, I thank you for the space you have given me, and wish you and all members of the Order a merry Christmas and a happy New Year.

Yours in L., B. & C.,  
C. H. MERRYFIELD,  
D.D.H.C.R. for Perth County.

Boston may be best described as a city of successive enthusiasms. The various crazes take their turn and file through society as the seasons come and go; but no one phase of idolatry was ever known to repeat itself in this progressive metropolis. If it is Browning and Buddha one season, it is likely to be Omar Khayyam and Zoroaster the next. The Boston "fads" are harmless and entertaining.—[Boston Traveler.

## When Judges Disagree Who Shall Decide.

A BRIEF BUT PROFITABLE ENGAGEMENT FOR MISS SUSAN DRURY.

George W. Child, formerly in the seed business here, became a member of the A. O. U. W. in this city several years ago, and named Susan Drury, a teacher in Bond street school, his fiancée, as his beneficiary. Subsequently the engagement between Child and Miss Drury was broken off. Child married another woman and Miss Drury another man. Child subsequently made some attempt to have the benefit policy changed so that his wife should receive the value of the policy upon his death, but the officers of the A. O. U. W. refused to do this unless he produced the original policy which Susan O'Connor, *nee* Drury, still had in her possession. Mrs. O'Connor had changed her residence to Owen Sound, and Child made efforts to regain possession of the certificate by granting power of attorney to Stephen Galloway to do the business for him. Before Mr. Galloway had finished his negotiations Child died, leaving a son, George W. Child, to whom it was his dying wish to have the benefit paid. Mr. Galloway was unsuccessful in securing the policy from Mrs. O'Connor, she objecting to part with it, and consequently the Grand Lodge A. O. U. W. filed a bill in the Wayne Circuit Court at Detroit, asking the court to determine to whom the benefit should be paid. Thursday Judge Look decided that Mrs. O'Connor is entitled to the benefit of the policy of \$2,000 with costs.—*London Free Press.*

Judge Tooley, of Chicago, has rendered a decision involving the liability of the Independent Order of Foresters under the insurance policies. W. H. Niemeyer, a member of the Order, was insured for \$1,000, the policy being made payable to his wife. At his death he left a will, bequeathing \$500 to his two sons and \$500 to his wife. The wife made a claim on the Society for the whole amount. In deciding the case Judge Tooley said the fact that the Society gives the member the power to change the beneficiary at pleasure indicated that the direction in the will shall prevail over any previous direction in the certificate or otherwise.—*Exchange.*

[NOTE. Ed.—In another case reported in the High Court of New York, some time ago, the court held that when a society had a provision in its laws requiring a member to notify the Supreme Secretary or Grand Secretary of any changes in the beneficiaries and to pay a fee for having such changes made, then in such cases directions in a will could not alter the beneficiaries, but that all changes in beneficiaries must be made in accordance with the provisions of the constitution of the society. That was a common sense verdict.]

## Mortuary Statement.

No. 125.—Bro. John Gillespie, of Court Elizabeth, No. 1, died at Elizabeth, N. J., on the 6th November, of typhoid fever. Endowment of \$3,000, designated to his wife, Alice Gillespie. Paid by cheque No. 1651.

No. 126.—Bro. Peter J. Jensen, of Court Beaconsfield, No. 80, died at Pakenham, Ont., on the 4th Nov., of spinal paralysis. Endowment of \$2,000, designated to his wife, Annie C. Jensen. Paid by cheque No. 1686.

Submitted in L., B. & C.,  
E. S. CUMMER,  
S. Secretary