That the memorial for the investment of a portion of the surplus funds of the Order in Manitoba securities is fully covered in the paragraph on Legislation of this report, and no further action thereon is deemed advisable.

That the memorial of the said High Court urging the importance of extending the Independent Order of Foresters into Iceland be referred to the Supreme Executive for such action as it may deem advisable.

That the petition of said High Court for certain changes in the territory of the Manitoba High Court be not granted.

#### LEGISLATION.

Your Committee have given special consideration Ranger which deals with the important subject of Panger which deals with the important subject of They have noted with satisfaction the success attained in securing adequate and substantial changes in the laws whereby the Dominion Government, in view of the solidity of the Order, has authorized it to issue policies to its members for the full sum of \$5,000. They are pleased to report that the advantages of the full \$5,000 policy are being availed of by a large number of the new membership throughout the various jurisdictions. The legislation referred to has tended to strengthen the Order among responsible business men everywhere, and to increase their confidence in its plan and methods of administration.

Referring to the voluntary deposit of bonds and securities made by the Supreme Executive with different State Insurance Departments, your Committee are of the opinion that the entire Order would approve the extension of the practice so initiated, of making voluntary deposits with the State Insurance Departments in all the jurisdictions. In the judgment of your Committee this policy would prove a strong factor in promoting the best interests of the Order. It therefore recommends that the Supreme Executive be directed to invest any available funds, as far as the Incorporation Act will permit, in the best securities obtainable, and to place them with the Insurance Departments of the various jurisdictions for the purposes and on the terms named in the transactions heretofore had with the Insurance Department of the State of Wisconsin.

# THE SPANISH-AMERICAN WAR.

During the year last past the people of the American States have been engaged in the prosecution of a righteons war. On land and sea they have exemplified again the time-honored truth that Anglo-Savon indignation when once aroused is irresistible. The last vestige of tyrannical government has vanished forever from the Western Hemisphere before the smalight of American devotion to justice and equality. The hand of oppression has been stayed; the doctrine of Equal Rights to all prevails where once all was despotism and misery. The sympathy of the English-speaking world has very properly been with the American cause; but the post of honor in this direction has, by common consent, been reserved for the Independent Order of Foresters. This organization, itself typically representative of the status so fervently desired by the people of England and America, viz., a complete and harmonious union of the better elements of each, striving for the improvement of mankind,

Court of Manitoba, and beg leave to report thereon | has manifested its good-will in the premises by removing all the disabilities which might be incurred by members of the Order who enlisted in the military or naval service of the United States. This action of the Executive thrilled the hearts of the American people, and made the name of Independent Forestery synonymous with friendship for America, and acquiescence in the extension of American power and greatness. Your Committee recommend that the circular issued by the Supreme Executive, relative to this matter, be suitably engrossed and framed, and that thereafter it form part of the permanent furniture in the office of the Supreme Chief Ranger, as a constant reminder for all time to come of where this Order stood in this year of Anglo-Saxon unity.

# MEDICAL REPORTS.

Your Committee heartily endorse and commend the minute and careful work of the Supreme Physician, as indicated by the low mortality of the This Order and the large percentage of rejections. effectiveness, doubtless, would be increased if all the Medical Examiners complied fully with the instructions given them. It is certain that a large majority of local physicians d, make thorough and reliable examinations; but it is manifest from the Report of the Supreme Medical Examiner that some do not exercise sufficient care in their examination of applicants, and this accounts largely for the undue proportion of claims for deaths resulting from kidney diseases. Your Committee recommend that the commissions of all Examiners dereliet in this matter be revoked.

## ADMISSION OF CHINESE, ETC.

After careful investigation into the matter, your Committee earnestly recommend that in future persons of Chinese, Japanese or Negro extraction be denied admission to the Order.

# CORRESPONDENCE.

Your Committee has inspected the correspondence had between the Supreme Officers and the various jurisdictions during the past term, and find that the same has been conducted with a most commendable promptness. The files are securely and neatly kept, and all papers bearing on any particular subject are to be had without the loss of unnecessary time.

### CONCLUSION.

In submitting their report, your Committee devoutly recognize and acknowledge the favor of Divine Providence, which has permitted the Independent Order of Foresters to occupy the proudest station among beneficiary institutions.

Its marvellous growth and strength have developed the necessary wisdom and skill in management, amounting almost to positive genius. The healthy state of the Order to-day is the best evidence that its officers have each and all been faithful in the discharge of their respective duties.

It would be supererogation to recount the services rendered—the results achieved speak far more eloquently than any human tongue could hope to do.

Independent Forestry stands now where it has always stood since men began to understand its principles and put them into practice: the exponent par excellence of safe and sound fraternal protection. Conscious of our power, proud of the great good our present strength enables us to do, confident that the future holds still greater glories