

THE INDEPENDENT



# FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



FOUNDED  
17<sup>th</sup> JUNE, 1874  
INCORPORATED IN ONTARIO  
SEPTEMBER, 1878.  
DOMINION INCORPORATION  
MAY, 1889  
LICENSE BY INSURANCE  
DEPARTMENT OF CANADA  
MAY, 1896



NUMBER OF MEMBERS 1st Nov., 1898

**140,272**

SURPLUS FUND 1st DEC., 1898

**\$3,129,452.02**

J. Edwards

Vol. XIX.

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Number 6

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## Limit of Age for Admission is from 18 to 55 Years.

### Rates of Monthly Assessments.

To secure (1) the Mortuary Benefit, (2) the Total and Permanent Disability Benefit, the members of the F.O.F. are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASSES

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	20	30	40	50	60	70
19	21	31	41	51	61	71
20	22	32	42	52	62	72
21	23	33	43	53	63	73
22	24	34	44	54	64	74
23	25	35	45	55	65	75
24	26	36	46	56	66	76
25	27	37	47	57	67	77
26	28	38	48	58	68	78
27	29	39	49	59	69	79
28	30	40	50	60	70	80
29	31	41	51	61	71	81
30	32	42	52	62	72	82
31	33	43	53	63	73	83
32	34	44	54	64	74	84
33	35	45	55	65	75	85
34	36	46	56	66	76	86
35	37	47	57	67	77	87
36	38	48	58	68	78	88
37	39	49	59	69	79	89
38	40	50	60	70	80	90
39	41	51	61	71	81	91
40	42	52	62	72	82	92
41	43	53	63	73	83	93
42	44	54	64	74	84	94
43	45	55	65	75	85	95
44	46	56	66	76	86	96
45	47	57	67	77	87	97
46	48	58	68	78	88	98
47	49	59	69	79	89	99
48	50	60	70	80	90	100
49	51	61	71	81	91	101
50	52	62	72	82	92	102
51	53	63	73	83	93	103
52	54	64	74	84	94	104
53	55	65	75	85	95	105
54	56	66	76	86	96	106

To secure these benefits it is necessary to pay an Enrollment Fee of \$1.00 and a Registration Fee of \$1.00.

The rates for monthly assessments are as follows:

At Age of	Monthly Assessment		Monthly Assessment		Monthly Assessment		Monthly Assessment	
	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	20	30	40	50	60	70	80	90
19	21	31	41	51	61	71	81	91
20	22	32	42	52	62	72	82	92
21	23	33	43	53	63	73	83	93
22	24	34	44	54	64	74	84	94
23	25	35	45	55	65	75	85	95
24	26	36	46	56	66	76	86	96
25	27	37	47	57	67	77	87	97
26	28	38	48	58	68	78	88	98
27	29	39	49	59	69	79	89	99
28	30	40	50	60	70	80	90	100
29	31	41	51	61	71	81	91	101
30	32	42	52	62	72	82	92	102
31	33	43	53	63	73	83	93	103
32	34	44	54	64	74	84	94	104
33	35	45	55	65	75	85	95	105
34	36	46	56	66	76	86	96	106
35	37	47	57	67	77	87	97	107
36	38	48	58	68	78	88	98	108
37	39	49	59	69	79	89	99	109
38	40	50	60	70	80	90	100	110
39	41	51	61	71	81	91	101	111
40	42	52	62	72	82	92	102	112
41	43	53	63	73	83	93	103	113
42	44	54	64	74	84	94	104	114
43	45	55	65	75	85	95	105	115
44	46	56	66	76	86	96	106	116
45	47	57	67	77	87	97	107	117
46	48	58	68	78	88	98	108	118
47	49	59	69	79	89	99	109	119
48	50	60	70	80	90	100	110	120
49	51	61	71	81	91	101	111	121
50	52	62	72	82	92	102	112	122
51	53	63	73	83	93	103	113	123
52	54	64	74	84	94	104	114	124
53	55	65	75	85	95	105	115	125
54	56	66	76	86	96	106	116	126

### Our Investments.

The surplus funds of the Order are always invested with a view to safety. A large portion of the funds is deposited with Governments and with sound monetary institutions, the balance being invested in commercial paper upon improved realty and in municipal securities, as shown below:

### Invested Funds.

The following shows where some of the funds are thus invested:

Deposit Int. Dept. Canada	\$1,000,000.00
U. S. Gov. and Int. B.	50,000.00
United States Government Bonds	150,000.00
New Brunswick Government	25,000.00
Real Estate and First Mortgages on Good Estate	2,500,000.00
Insurance	175,000.00
Deposit Receipts	500.00

From the above it will be seen that we have already an invested surplus fund of

**\$7,887,818.01**

No portion of the funds thus invested can be withdrawn except by the joint order of the administrative officers who comprise the Executive Council.

- S. H. R. O'Connell, M. H. Editor, Int. National Good Templar, Toronto.
- P. S. O. K. The Hon. Judge W. Waterhouse, C. C. Kingston, N. B.
- S. C. S. A. W. M. H. St. Bernard's, Que.
- S. Secretary, J. A. McMillan, C. C. Toronto.
- S. Treasurer, A. Collins, Toronto.
- S. Phys. F. Millman, M. D. Toronto.
- S. Com. Hon. John Stevenson, District Agent.

With what we have in the current bank account our total surplus fund has been reported last year to be the magnificent sum of

**\$8,199,452.01**

### The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. The benefits are as follows: (1) During each separate continuous sickness, a payment of \$3.00 a week for the first two weeks, \$5.00 a week for the next two weeks, and at the discretion of the Executive Council a further sum of \$10.00 a week for the next seven weeks; (2) A payment of \$25.00 towards funeral expenses and the expense of travel to the cemetery.

benefits given in that department. One gratifying feature of the times was the manly way in which many of those who had so angrily protested against the action of The Supreme Court and had even threatened to leave the Order, acknowledged afterwards that they were entirely in the wrong and The Supreme Court in the right.

Some of our Courts are apprehensive and agitated just now because of the action of The Supreme Court at its last session with respect to the rates. We have every confidence that the action of The Supreme Court in respect of the rates will make the I.O.F. stronger and more prosperous than ever before, an event which we take it for granted every Forester ardently desires.

The ordinary insuring public is getting so well educated upon the subject that the great majority no longer enquire simply which is *the cheapest Society to-day*, but which gives the best guarantee of permanence combined with cheapness, hence we have confidence that the I.O.F. will continue to maintain its pre-eminence as heretofore.

It will be seen by the table which follows that the new rates which go into effect this month are lower than any yet formulated by any recognized authority, and are lower than the rates which were submitted to the Fraternal Congress, representing forty odd fraternal societies, at its recent meeting in Baltimore, as a proper schedule of "minimum rates" for the use of fraternal orders. In submitting the "table of rates" which follows we must call attention to the fact that the I.O.F. gives with its new rates not simply a whole life policy, which means that it is payable at death only, but it gives in addition the following desirable and substantial Benefits, viz. :-

1. Relief from further taxation of any kind on Total and Permanent Disability, which might occur within a month of one's initiation.
2. Payment of one-half of the face of the policy at the end of six months after Total and Permanent Disability which might happen within the first year of membership.
3. Relief from further taxation of any kind on reaching the age of *seventy* years.
4. An Old Age Disability Benefit whenever a member shall become totally and permanently disabled on or after reaching the age of *seventy*, which consists of the payment to the member himself annually of *one-tenth* of the face of his policy till the whole amount is paid, or in the event of his prior death the unpaid balance of the amount of his policy is paid to his beneficiaries, or

(a) An "Old Age Pension Benefit" as follows :

**257.** "(20) (a) The 'Old Age Pension' shall consist of the payment to the member himself of the amount set forth in the schedule in this subsection, according to the age of such member at the

date that he shall be adjudged to be totally and permanently disabled on account of old age and according to the amount of the Mortuary Benefit held by such member, viz :

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
70	\$ 44	\$100	\$212	\$ 323	\$ 435	\$ 546
71	47	106	224	311	459	577
72	49	112	236	361	486	610
73	52	118	250	383	515	647
74	55	126	266	406	546	687
75	59	133	282	431	580	729
76	63	142	300	458	617	775
77	67	151	320	489	657	826
78	71	161	341	521	701	881
79	76	172	364	556	748	940
80	82	184	390	595	800	1,006
81	87	197	417	637	857	1,076
82	94	212	448	683	919	1,155
83	101	228	482	736	989	1,243
84	109	245	519	792	1,065	1,338
85	117	265	560	855	1,150	1,445
86	127	287	607	926	1,246	1,565
87	138	312	659	1,006	1,354	1,701
88	152	342	722	1,102	1,482	1,863
89	168	378	798	1,218	1,638	2,058
90	185	416	879	1,342	1,805	2,268

The first of such payments shall become due and be payable immediately after the member shall have been duly adjudged by the Executive Council to be totally and permanently disabled on account of old age, and a like sum shall be paid to him on the expiration of each year thereafter during the disability of such member."

(b) A Burial Benefit of \$100.

5. "Bonus" distributions from time to time to members of seven years' or more good standing, which benefit even now is in sight.

It may be mentioned that the new benefits created by The Supreme Court, Nos. 4 and 5 above were extended to all old members, without any extra premiums to them, so that as a matter of fact the cost of their insurance has been actually reduced, by the recent legislation of The Supreme Court.

Many "extra benefits" are given by an I.O.F. policy, not only without extra premium but actually at a less cost than could be had under the "other rates" with which the new I.O.F. rates are to be compared, although the "other rates" cover simply the payment of the benefit at death only. The "Fraternal Congress Rates" were formulated by some of the ablest men in that Association. The "Hunter Rates" were compiled by J. Howard Hunter, M.A., Inspector of Insurance, and Registrar of Friendly Societies for Ontario.

The "Fouse Rates" were compiled for the Ancient Order of Foresters by L. G. Fouse, Actuary and General Manager of the Fidelity Mutual, of Philadelphia. All these "minimum rates" are intended simply to pay for the insurance at the death of the policy-holder. Their authors claim there should be no deductions from these rates of any kind whatsoever, not even for expenses. The matter therefore stands thus, that for a lower rate than any of the "minimum rates" so far proposed,

the I.O.F. undertakes to give five more benefits than can be secured under the other rates.

bership, on and after the 1st January, will forget all about the old rates and otherwise do their duty, there will not be even a temporary check to our progress, but the Order will continue to prosper more and more as time goes on.

THE TABLE OF RATES.

AGE.	New I.O.F. Monthly Rates.	Fraternal Congress Monthly Rates.	The Hunter Monthly Rates.	The Fouse Monthly Rates.	Canada Life Rates.	*New York Life Rates.
18	\$ 76	†	\$ 84	\$ 1 12	†	†
19	78	....	87	1 15	....	....
20	80	....	90	1 18	....	....
21	82	\$ 93	93	1 22	\$ 17 65	\$ 18 60
22	84	96	96	1 25	18 10	19 10
23	86	98	99	1 28	18 55	19 50
24	90	1 01	1 02	1 32	19 10	20 00
25	94	1 04	1 05	1 36	19 65	20 50
26	98	1 07	1 08	1 40	20 15	21 00
27	1 02	1 11	1 11	1 45	20 75	21 50
28	1 06	1 14	1 14	1 50	21 30	22 10
29	1 10	1 18	1 18	1 55	21 90	22 70
30	1 14	1 22	1 21	1 60	22 55	23 30
31	1 18	1 26	1 25	1 66	23 25	24 00
32	1 22	1 31	1 29	1 72	24 00	24 70
33	1 26	1 35	1 33	1 78	24 80	25 50
34	1 32	1 40	1 38	1 84	25 60	26 30
35	1 38	1 45	1 43	1 90	26 50	27 10
36	1 44	1 51	1 48	1 97	27 35	28 00
37	1 50	1 57	1 53	2 04	28 25	29 00
38	1 56	1 63	1 59	2 12	29 20	30 00
39	1 62	1 69	1 65	2 20	30 20	31 10
40	1 68	1 76	1 71	2 28	31 30	32 20
41	1 76	1 83	1 78	2 37	32 35	33 40
42	1 84	1 91	1 85	2 47	33 50	34 70
43	1 92	1 99	1 93	2 57	34 70	36 10
44	2 00	2 07	2 01	2 67	36 00	37 50
45	2 08	2 16	2 09	2 77	37 40	39 10
46	2 18	2 25	2 18	2 89	38 95	40 70
47	2 32	2 35	2 32	3 00	40 60	42 50
48	2 50	2 45	2 38	3 12	42 30	44 40
49	2 70	2 58	2 49	3 27	44 10	46 40
50	2 90	2 71	2 61	3 43	46 05	48 50
51	3 10	2 83	2 73	3 58	48 00	50 80
52	3 39	2 97	2 86	3 74	50 10	53 30
53	3 60	3 12	3 00	3 92	52 35	55 90
54	3 90	3 28	3 15	4 10	54 75	58 70

\*The rates of the Equitable of New York, the Manhattan, the Germania, the Mutual of N.Y., the Pacific Mutual, and of the Washington, are the same as those of the New York Life.

† No rates are given in these tables for ages under 21 years

For the purposes of the comparison we have included in the table the premium rates on a whole life policy "with profits" of the Canada Life and the New York Life, because the "new tables" of the I.O.F. are also "with profits." Too much emphasis cannot be placed on the fact that all the rates, other than those of the I.O.F., are for a whole life policy only; that is to say, all the policy-holders are obliged to pay premiums till death, while the policies of the I.O.F. carry with them the special benefit by which all members cease paying at 70 years of age. This will account for the change in the relative amounts of the rates from age 48 and upwards.

With such tremendous odds still in favor of the I.O.F., we have every confidence that if the mem-

The action of the Supreme Court of the Independent Order of Foresters in adopting a new graded rate table at a time when the Order seemed to be on the top wave of prosperity under its old low rate plan, is a course as surprising as it is commendable, and is but another proof of the gradual process of evolution which is drawing all systems of life insurance into one. We have long held that such a result is inevitable ere many years have passed, for there can be but one system of insurance that insures, and that must be a system which provides for the future as well as for the present, but which does not allow the accumulation for the future to endanger the present standing of the company, association or order.

The old plan of level rate assessmentism has had its day, and there are many indications of important readjustments in the old line field. If in the course of years a dead level is reached in life insurance, as it is nearly reached in fire insurance, it will be the dead level of safety proved by experience, and to that level all honest insurance managers must aspire. It is evident that thoughts of this kind must have taken possession of the mind of Dr. Oronhyatekha when the management of the Foresters determined to endeavor to secure the adoption of a new rate table. Certainly it could have been no easy matter to convince a lay assemblage such as the Supreme Court of the Order of Foresters that an institution which already has an accumulation of \$3,000,000, and a rapidly growing membership, should make a radical change in its plans. It is a brave management which can confess to its membership that new light has shown it the wisdom of a change of plan—not when that change is made necessary by circumstances, but when it is made necessary by the experience of others and by a wise regard for the future.

The new rates of the Foresters seem to provide at least as much mortuary and reserve money as a non-participating old line policy. It would seem more than probable that the forfeiture of all reserve in event of withdrawal from the Foresters will create a fund sufficient to pay the old age and other benefits now proposed under the new plan. Of course nothing but actual experience can demonstrate just what this fund will amount to. In this connection it would seem that some recognized standard of valuation should be adopted by the Order—even if a low and liberal one—so that the sufficiency of these rates can be periodically tested. We shall watch the progress of this great institution with much interest—especially as to its future new business under the new high rates, and the effect on death rate of a possible decrease of new business—and hope that this example will have a far reaching influence among all the fraternities.

### The Foresters New Rates.

("California Insurance Review," San Francisco, November, 1898.)

Comments on the New Rates.

(Extract from an article in "The Insurance Counselor" of New York.)

As a matter of fact the new rates adopted by the Foresters, while making ample provision for the payment of claims, are nearly a third less than the participating rates charged by legal reserve companies, being more than 43 per cent. less at some ages, and when the advantages over ordinary life insurance given by the Foresters in the way of total disability, old age benefits and annuities are taken into consideration, the Foresters should have no trouble in convincing practical business men that it is greatly to their own interest to become members.

In addressing The Supreme Court we made the statement that no well-informed representative of a legal reserve company can hereafter honestly question the security offered by the Independent Order of Foresters for the payment of claims on the ground of insufficiency of rates, and for having done so, an attempt is being made by the paid advocates of the legal reserve system to make it appear that our opinion on such matters is of very little importance. This being the case, we owe it as a duty to the Foresters, the public, and to ourselves, to submit the evidence upon which the statement is based, which we do herewith in a table showing the rate remaining for the payment of death losses, and for the accumulation of reserve and surplus after deducting the percentage of the premium per \$1,000 insurance used for ex-

penses, covering a period of twenty years—1878 to 1897, inclusive.

As a thorough understanding of how the table is constructed is necessary to appreciate the force of the argument, we herewith submit an explanation of it.

In constructing the table we found, first, the total premiums collected by each company in the twenty years; second, the total amount expended in management by each. Having found these amounts it was an easy matter to ascertain the percentage of expenses to premium income, which we did, the ratio so found being the average percentage of expenses to premium income for the twenty years, ending December 31, 1897, as given immediately under the name of each company in the table. The balance of premium at each age, as given in the table, is found by deducting from the gross premium the percentage used for expenses. For example: The amount expended in management by the Connecticut General, 1878 to 1897, was 36.23 per cent. of its total premium income. The gross premium per \$1,000 insurance, without profits, age 25, is \$16.50 36.23 per cent. of which is \$5.97, this being the amount per \$1,000 insurance expended in management, age 25, which, subtracted from the gross premium of \$16.50 leaves \$10.53 for the payment of death losses, accumulation of reserve, and increase of surplus. The amount given at each age, 25 to 54 inclusive, is the gross premium less the 36.23 per cent. The averages given at the foot of the columns are found by deducting from the gross average premium, ages 25 to 54 inclusive, the percentage used for expenses and in the payment of surrender values, 1878 to 1897 inclusive.

ORDINARY LIFE RATES PER \$1,000 INSURANCE WITHOUT PROFITS, LESS PERCENTAGE OF PREMIUM USED FOR EXPENSES.

Age.	Conn. Gen'l. EXPENSES 36.23 per cent. of Premium.	Equitable, Ia. EXPENSES 43.07 per cent. of Premium.	Home Life. EXPENSES 33.69 per cent. of Premium.	Phoenix Life. EXPENSES 38.71 per cent. of Premium.	Travellers. EXPENSES 38.86 per cent. of Premium.	Union Central EXPENSES 32.70 per cent. of Premium.	United States. EXPENSES 39.14 per cent. of Premium.	Independent Order of Foresters.
<b>25</b>	<b>\$10.53</b>	<b>\$8.63</b>	<b>\$10.64</b>	<b>\$9.92</b>	<b>\$11.36</b>	<b>\$10.33</b>	<b>\$9.85</b>	<b>\$10.72</b>
26	10.50	8.87	11.11	10.20	11.65	10.54	10.13	11.17
27	11.08	9.13	11.40	10.49	11.96	10.92	10.42	11.63
28	11.49	9.37	11.70	10.79	12.29	11.24	10.71	12.08
29	11.69	9.68	11.92	11.11	12.62	11.52	11.03	12.54
<b>30</b>	<b>12.04</b>	<b>9.96</b>	<b>12.36</b>	<b>11.44</b>	<b>12.98</b>	<b>11.84</b>	<b>11.36</b>	<b>13.00</b>
31	12.38	10.26	12.72	11.79	13.37	12.18	11.71	13.45
32	12.76	10.57	13.10	12.16	13.77	12.54	12.08	13.91
33	13.13	10.91	13.50	12.55	14.20	12.92	12.54	14.36
34	13.58	11.27	13.92	12.96	14.70	13.33	12.87	15.05
<b>35</b>	<b>14.02</b>	<b>11.65</b>	<b>14.37</b>	<b>13.30</b>	<b>15.14</b>	<b>13.83</b>	<b>13.30</b>	<b>15.73</b>
36	14.51	12.04	14.84	13.85	15.64	14.23	13.75	16.42
37	14.99	12.46	15.34	14.34	16.18	14.77	14.24	17.10
38	15.53	12.91	15.88	14.84	16.77	15.28	14.74	17.78
39	16.08	13.39	16.44	15.38	17.38	15.82	15.28	18.47
<b>40</b>	<b>16.69</b>	<b>13.89</b>	<b>17.05</b>	<b>15.97</b>	<b>18.03</b>	<b>16.40</b>	<b>15.85</b>	<b>19.15</b>
41	17.35	14.49	17.68	16.58	18.72	17.02	16.46	20.06
42	18.04	14.99	18.37	17.23	19.47	17.67	17.11	20.98
43	18.75	15.59	19.09	17.93	20.26	18.37	17.80	21.89
44	19.54	16.23	19.87	18.66	21.09	19.11	18.53	22.80

ORDINARY LIFE RATES PER \$1,000 INSURANCE WITHOUT PROFITS, LESS PERCENTAGE OF PREMIUM USED FOR EXPENSES — *Continued.*

Age.	Conn. Gen'l. EXPENSES 36.23 per cent. of Premium.	Equitable, In. EXPENSES 43.07 per cent. of Premium.	Home Life. EXPENSES 33.69 per cent. of Premium.	Phoenix Life. EXPENSES 38.71 per cent. of Premium.	Travellers. EXPENSES 28.86 per cent. of Premium.	Union Central. EXPENSES 32.70 per cent. of Premium.	United States. EXPENSES 39.14 per cent. of Premium.	Independent Order of Foresters.
45	20.36	16.90	20.68	19.45	22.00	20.08	19.32	23.71
46	21.25	17.64	21.62	20.23	22.96	20.93	20.14	24.85
47	22.22	18.40	22.50	21.16	23.93	21.84	21.01	26.45
48	23.21	19.22	23.50	22.10	25.08	22.81	21.94	28.50
49	24.30	20.07	24.56	23.08	26.25	23.84	22.91	30.78
50	25.47	20.98	25.70	24.12	27.50	25.18	23.95	33.06
51	26.71	21.87	26.91	25.23	28.84	26.36	25.05	35.34
52	28.00	22.85	28.20	26.40	30.26	27.63	26.31	37.62
53	29.42	23.93	29.58	27.64	31.79	28.99	27.45	41.04
54	30.96	25.05	31.06	28.96	33.41	30.43	28.76	44.46
Aver.	\$17.89	\$14.77	\$18.19	\$17.00	\$19.32	\$17.60	\$16.88	\$21.47
Per cent of premium paid in cash surrender values.	11.38	11.44	11.12	21.77	8.59	14.71	14.05	Independent Order of Foresters.
Average premium, less expenses and surrender values.	\$14.70	\$11.80	\$15.14	\$10.96	\$16.93	\$13.76	\$12.90	\$21.47

I hereby certify that the above table is correct in every particular, and that it shows the balance of premium per \$1,000 insurance, ages 25 to 54, both inclusive, remaining each year for the payment of death claims, accumulation of reserve and increase of surplus after deducting the average percentage of premium used for expenses, for the twenty years ending Dec. 31, 1897.

New York,  
Sept. 26, 1898.

J. THOMSON PATERSON,  
*Consulting Actuary.*

It will be noticed that the Independent Order of Foresters, under its new table of rates, collects a larger amount for the payment of claims than the average remaining to the credit of any one of the seven companies after deducting expenses alone, and inasmuch as the amounts set forth in the table at each age, is all that remained, not only for the payment of death losses, but for the accumulation of reserve and increase of surplus, covering a period of twenty years, we repeat the statement that no well-informed representative of a legal reserve company can hereafter honestly question the security offered by the Independent Order of Foresters for the payment of its claims on the ground of insufficiency of rates. The amount paid in surrender values by the seven companies given in the table in the twenty years was \$16,423,981, being an average of nearly 12 per cent. of the total premiums collected. This amount deducted from the balance of

premiums, at each age, as given in the table, reduces the average used for the payment of losses and *increase of surplus* by about \$3 per \$1 000 insurance, the average so used by the seven companies being only \$13.74 per \$1,000 insurance, compared with an average of \$21.74 provided in the new rates adopted by the Independent Order of Foresters. The increase in surplus made by the seven companies, in the twenty years ending December 31, 1897, was \$4,119,083, being equal to nearly 9 per cent. of the total amount paid in claims in the twenty years. The amount paid in surrender values, 1878 to 1897, \$16,423,981, is equal to more than 37 per cent. of the total death losses paid during the same period.

The Independent Order of Foresters was admitted to do business in the State of New York in 1892, and instead of giving an explanation in detail of how it is possible for the Foresters to furnish insurance, total disability claims, old-age benefits, etc., at about one-third less than legal reserve life insurance companies charge for life insurance payable at death only, we herewith submit a table, compiled from the official reports of the State of New York, showing total amount expended in the payment of death losses and expenses; the average expense to each \$1,000 mean insurance in force by seven legal reserve companies named in the preceding table, and by the Independent Order of Foresters for the six years ending Dec. 31, 1897:

## DEATH CLAIMS AND EXPENSES, 1892-1897.

Name of Company.	Total paid in death claims, 1892-1897.	Total Miscellaneous expenses, 1892-1897.	Expenses to each \$1,000 mean insurance in force, 1892-1897.
Connecticut General.	\$ 638,959	\$ 695,683	\$10.53
Equitable, Ia.	265,050	518,187	13.23
Home Life.	3,216,703	3,429,298	14.41
Phoenix.	4,132,314	3,144,351	14.55
Travelers.	3,977,794	4,998,517	10.10
Union Central.	3,516,310	5,450,391	11.65
United States.	3,810,844	2,818,083	11.65
Totals.	\$19,577,974	\$21,094,510	\$12.30
FORESTERS.	\$3,410,110	\$1,095,250	\$1.87

Notice that the amount expended in management per \$1,000 mean insurance in force by the seven legal reserve companies is nearly seven times greater than the amount so expended by the Foresters, and that whereas the Foresters paid over \$311 in death claims for each \$100 expended in management, the seven legal reserve companies paid less than \$93 in death claims for every \$100 expended in management.

It is surely not necessary to be an actuary to understand that every dollar expended by a life insurance company, whether in the payment of claims, surrender values or expenses, must be contributed by the insured, and that the company or order which manages its business at \$1.87 per \$1,000 mean insurance in force can furnish insurance at \$12.68 per \$1,000 less than the company which expends an average of \$14.55 per \$1,000 mean insurance in force in management.

The average amount expended in management by nearly all of the seven companies given in the above table, covering a period of twenty years, was nearly \$15 to each \$1,000 mean insurance in force; and, as all of them have been in business for over thirty years, it cannot be said that an unfair advantage is being taken of any one of them in the tables referred to in this article.

The Independent Order of Foresters is now in the twenty-fourth year of its existence, and, therefore, has passed the experimental stage. It has been tried, and never in any case has it been found wanting. It has paid every honest claim promptly and in full, and as a result it is now making progress more rapidly than at any former period in its history.

We find, for example, that since its admission to the State of New York the gain in amount of insurance in force, 1892 to 1897 inclusive, is nearly 200 per cent. The gain in insurance in force by the seven legal reserve companies referred to in this article in the same six years was less than 40 per cent. The amount of insurance gained by the Foresters in the year 1897 exceeded the total gain made by the seven companies by nearly \$3,000,000. The official report of the Superintendent of Insurance of Canada shows that there are thirty legal reserve companies writing new business in the Dominion, and that the gain in insurance in force made by the Foresters in 1897 exceeded the gain made by the thirty companies in Canada by nearly \$20,000,000. The number of policies or certificates in force increased from 102,838 Dec. 31, 1896, to 124,685 Dec. 31, 1897, being a larger increase than that of any life insurance company or association doing business on the continent of America with but two exceptions. Only three

companies doing business in the United States and Canada made a larger increase in amount of insurance in force than did the Independent Order of Foresters in the year 1897.

Which is only what might be expected considering the superior advantages which the Order furnishes and the undoubted security it offers for the payment of its claims.

### Uniformed Corps.

There are some things in this world that require from the onlooker a sympathetic eye to bring out their full beauty and true significance. The uniformed rank of a Fraternal Order is one of these things. According to your point of view it may mean to you a gorgeous pageant or a manifestation of fraternity, a holiday recreation or a system of semi-military discipline. Lamartine has observed; "the spectacle is in the spectator," and in proportion as you admire our parades and Encampments we will esteem you gifted with intelligence and insight. But for the benefit of those who have not admired or esteemed these institutions let us do a little missionary work.

To begin at the easiest part. As far as drill goes, it is not difficult for us to extort admiration for the uniformed corps of our fraternal orders. Their drill will compare in precision and snap with the evolutions of our crack volunteer battalions. It might be objected that the elegant manoeuvres and ornate tactical formations of a society drill book are not the same movements or directed by precisely the same commands as conducted the armed infantry into Omdurman or Santiago. But they suffice for their purpose, and, after all, discipline is always discipline. What is valued is the ability to stand to attention, to move or to halt on the executive word.

Civilized nations are always bewailing the lost arts. In America the lost art is discipline; it has been swallowed up in Independence. Volunteering is still practised. It is easy to get men on this continent to volunteer to go to Cuba or the Klondike or China, or any old or new place, or to volunteer to be Brigadier-Generals—but they won't obey orders. We voluntarily select our rulers, but we never let them rule. We elect aldermen and legislators, and then tell each other they are a bad lot. We enact strict laws of temperance and morality, but we won't let them interfere with our comfort. The newspapers aid and abet us in our lawlessness by their audacious criticism. If the yellow journal's correspondent did not take Santiago, he at least "slapped the chops" of the General who did. It is understood the Americans contemplate a commission to enquire who was commander of the forces, General Shafter or Richard Harding Davis. Discipline is a lost art on this continent.

Why? Because until this year this continent for all practical purposes had thirty years of peace. There had been no warlike neighbors laboring with costly armaments, no breach of the peace more serious than a strike, or inroad of Indians or Metis, neither war nor rumors of war, no threatening necessity to make us band together and learn to act as one man. The comparatively few military enthusiasts, with the cold encouragement that governments have afforded, have been barely able to keep life going in the gaunt frames of militia battalions. For the majority it has been only at the shrine of fraternity that the lamp of military discipline has been kept alight. We owe this much to the uniformed corps of the fraternal bodies.

It is true that the drill with dress sword is not exactly the manual and firing exercise with the Lee-Enfield or Krag-Jorgenson. It may be that some day the governments of Canada and the United States, realizing where they may find a reserve of trained men, will exercise suasion to base the society drill on the newest Army Regulations. But in the meantime, when you take a man from the uniformed corps, you have at least a man inured to the idea of military duty and the makings of a fit soldier.

### What has Woman Accomplished in Fraternal Beneficiary Societies.

*(Extracts from Address read by Miss Bina M. West at the National Fraternal Congress).*

Women have become an important factor in Fraternal Beneficiary Societies, and their activity in this field of work broadens the field and opens a wider range for the influence which these societies are wielding in the social, intellectual and business world. It has been a still harder task to write a comprehensive paper on this subject by reason of the dearth of statistical information compiled along these lines. Very few, if any, of the societies composed of both men and women under the same general management keep separate records of the membership of women, so that it has been impossible to arrive at even an approximate estimate of the number of women at present members of Fraternal Beneficiary Societies, the amount of protection written upon the lives of women, the amount in force upon their lives or paid to the beneficiaries, and much other valuable data which would have been of interest and importance in a paper treating on this subject.

Comparatively few societies admitting women were organized from 1881 to 1890, and it is interesting to note that a large majority of the societies admitting women, both out of and represented in the Congress, have been organized since 1890. It will be observed that the entrance of women into Fraternal Beneficiary Societies dates almost from the organization of these societies themselves, but it is only of comparatively recent date, or since about 1890, that the prejudice in the minds of women themselves against life protection has been

partially overcome, and during this period of time that the greatest strides have been made in increasing the membership of Fraternal Beneficiary Societies from the ranks of women.

\* \* \* \* \*  
The evidence deduced from the information received from societies composed of both men and women, giving statistics on the membership of women as compared with men in Fraternal Beneficiary Societies, shows conclusively the following facts:

First—That women have equal privileges with men in such societies.

Second—That they are considered as good risks, if not better, than men, the same care in selection prevailing at admission.

Third—That the percentage of lapses among women is less than among men.

Fourth—That the average age of women is lower than among men.

Fifth—That the mortality rate among women is about the same or lower than among men.

Sixth—That in local organizations their interest and energy in increasing the membership and in social questions is greater as a rule than men.

Seventh—That as officers of local organizations they are uniformly honest and faithful.

Eighth—That wherever given an equal opportunity in management they have proven their business talent and executive ability.

These facts having been demonstrated by years of experience in societies where a comparative estimate of woman's value to beneficiary societies could be arrived at, it is not surprising that within the last ten years there have grown up in our midst several important societies composed of women alone, and either wholly or in part under their business management. It is in this class of societies that woman has accomplished most, for it is here that she has had full scope for the exercise of her powers of organization and business effort.

\* \* \* \* \*  
The Independent Order of Foresters has recently taken steps to admit women to beneficial membership, but I am advised by the Secretary they have not been organized long enough to supply statistics on this subject. The law under which the Companion Courts of Foresters are organized provides that they shall be composed of women, who transact the local affairs of the society. They have no representation in the Supreme Court, and the business management is under the direction of that body.

\* \* \* \* \*  
The immediate results upon women in this field of work are educational. It educates in more ways than one. It has brought women of different social classes in contact, has developed along business and literary lines, and in a fraternal way.

Women also look upon themselves from a different physical standpoint. They know now what constitutes a test for insurance, and endeavor to bring themselves up to the standard. A lady who solicited for old line insurance companies told me not long since that one woman told her she thought her examination for insurance had saved her from consumption. When asked how that could be, she explained that in taking the medical examination she found her chest expansion fell below the correct measure, and she immediately asked the physician what treatment to follow, and succeeded in bringing it up to the normal. The examination for benefits in fraternal beneficiary societies, if done



by a careful, conscientious physician, brings many facts in connection with physical condition hitherto unknown to them, and one of the great lessons taught by women in fraternal beneficiary societies is the necessity for a higher standard of physical life.

Many women's societies, in addition to this, have courses of hygienic reading looking toward women's higher physical development, drills and exercises along the lines of physical culture, which gives erectness of body and greater grace in carriage, and generally improves the health conditions.

It can be truthfully said that woman's possibilities in the field of fraternal beneficiary societies have just begun to open to her. What has been accomplished in a period of only eight years is only a circumstance to what can be done in the future with the education and business experience which she is acquiring.

There is still an immense amount of missionary work to be done along the lines of thorough belief in life protection on the part of woman, and the happiness to the home and children which its legitimate use can bring. There is still a vast field for educational work in subordinate organizations in business habits and training for business life, which can only be gained by time and the practical experience which time alone can give. Woman still needs broadening and liberalizing in her social views, that class distinctions which years of custom have erected may be broken down, that the common brotherhood of man and sisterhood of woman, which makes all mortals kin, may be fully appreciated, that she may be able to judge character by worth, and to discern those qualities of nobility which shine forth above all that wealth or rank or social position can give.

There is still room for development along the lines of fraternity to overcome the friction caused by business contact when brought together to discuss these issues in a public way for the first time. There are still thousands of homes to protect, children to educate by the means the mother provides in life, and untold avenues of effort in times of sickness, sorrow and death, when the ministering sisters of our societies may enter with bowed heads and sympatheth hearts to cheer, aid and sustain. All this, and much more women are accomplishing and have accomplished in the field of fraternal effort, and the broadening of this field of work by increasing membership is but broadening and developing along the lines of education, philanthropy, fraternity and business ability, which are among women's greatest achievements in fraternal beneficiary societies.

### The Art and Science of Medical Examination.

It is undoubted that advantages spring from membership in a great organization which are denied to membership in smaller societies. Some of these advantages are already well known to the public, such as the relatively small effect of a death, and the proportionately small percentage of expense. But there is an advantage which is little appreciated by the public, and yet which is even more far-reaching in its effects than those we have mentioned—namely a superior medical examination

The efficiency of a society's whole corps of medical examiners or Court Physicians depends in a very large measure upon the efficiency of the man who finally revises their work. His occupation is a specialty, and a specialty requiring immense experience and intense application.

Were it only to guard the society from fraudulent applications the special qualifications of a Supreme Physician might not be so indispensable. For the standard of professional honor is so high that deliberate attempts on the part of Lodge Doctors to mislead their Order into accepting bad risks are quite exceptional.

But it is nevertheless true that a doctor may be perfectly honorable and a really good general practitioner, and yet send in most unsatisfactory medical examinations. It is just here that the art of a Supreme Physician comes in. To be able to read between the lines of an examination, to discern what a vague answer by an applicant may conceal, to guess what a further inquiry as to family history will bring forth, requires the intelligence of a man well inured to the reading of Physicians' reports.

Let us take a few instances of clue-following, which, to a layman, seem like some Sherlock Holmes business:

"An applicant recommended as a first-class risk, but stated that his mother died fifty-three years of age, cause of death 'not known,' and a sister from anemia. I wrote the examining physician to investigate further as to the cause of death of these two, and he replied 'That I am satisfied, after investigation, that they died of consumption, and that I cannot recommend the risk.'

"An applicant recommended as a first-class risk, aged thirty-three, but stated that his mother died in childhood. I wrote the examining physician, asking if the father of the applicant could not answer more definitely as to cause of death of mother, and also if the mother's brothers and sisters were living and in good health. He replied 'That the mother, and one of her brothers died of consumption,' and the doctor added, 'I cannot now recommend his acceptance.'

"An applicant recommended as a first-class risk, pulse rather quick, 91 per minute. I asked the doctor to examine heart and pulse after active exercise. The reply was: 'After running up and down a flight of stairs, upon examining heart I detected a murmur with the second sound, loudest at base and distinctly heard at both sides of sternum.'

"An applicant recommended as a first-class risk, with a sound heart, had had sub acute rheumatism for three months, two years previous to examination. I wrote the doctor, asking him to examine heart and pulse after active exercise, and he replied: 'I examined the applicant as requested just after exercise, found a murmur extending towards the base of heart quite distinct, pulse rapid and somewhat irregular.'

"An applicant represented as a good risk, but specific gravity of urine only 1002 and no albumen. I wrote the doctor asking him to make another examination of the urine and he stated as follows: 'I find the specific gravity 1005 and a decided presence of albumen.' Possibly a proper examination was not made in the first place.

"An applicant recommended as a first-class risk, but he was over weight, height being 5 ft. 8 in., and weight 205 lbs. I wrote the doctor asking if the extra weight was due to muscular development or to fat, and if he could explain the cause of the excessive weight. He replied: 'The extra weight is due to fat, and that is due to the use of intoxicating liquors.' The applicant himself stated that he was quite temperate and never was intoxicated.'

These instances are from the report of our own Supreme Physician, who makes haste to add:

"From the above we might conclude that the local examiners concerned in these cases were now at the

work or careless, but I know in several instances the examiners were experienced men who had examined for insurance companies and societies for years.

"The conclusion I arrive at is, when there is a reasonable doubt, to write for further particulars or have a consultation, as it were, with the local examiners.

"Now and then I receive communications such as the following:

"The rigid examination required by the I.O.F., and your careful investigation of family history, etc., have had an extremely favorable impression upon the Charter members, and they are now more than ever desirous of the insurance of the I.O.F."

"You represent the most particular Company on the face of the earth."

We must remember that the skill of a Supreme Physician is to a certain extent in proportion to the number of examinations that pass under his hand. An apparently innocent answer is liable to be elucidated by a subsequent claim paper. So every claim paper as it is read, is more or less a commentary on the original catechism of the applicant. That is why the Supreme Physician of a large Order is sure to try and make his Company the most particular on the face of the earth. During the three years ending Dec. 31st, 1897, the Medical Board of the I.O.F. rejected no fewer than 9,790 applicants and reduced the amounts allowed to 1,128, thereby declining \$13,418,000. During the seven months from Jan. 1st, 1898, to July 31st, 1898, the Medical Board received 21,707 medical examination papers, of which 19,338 were accepted and 2,369 rejected.

### As Seen by Argus Eyes.

The reports submitted at the triennial session of the body give much information regarding the immediate past of the Independent Order of Foresters. The statements of affairs by the various officers are exceedingly clear and precise. The statistics show that on July 1st, 1895, there were 80,765 policyholders, and the accumulated funds or "surplus" amounted to £276,663. On July 1st, 1898, the policyholders had grown to 159,622, and the surplus stood at £785,976. The gain in membership over losses by deaths and lapses during the triennial period under review was 55,197, or a net gain of 68 per cent. The value of this great increase in the number of policyholders must not be pool-pooled, for alongside of these figures there is shown the financial gains. The £310,313 added to the surplus during that same period represents a net gain of 112 per cent., the rate of increase in surplus being almost double the rate of increase in the membership. Sub-divided, the surplus at the last-named date represents over 30 per cent. increase *per capita*. During the three years in question 99,037 applications for policies were made to this Order, of which 88,491 were accepted, and 10,456 were declined by the Medical Board. The payment of money for benefits is as follows:—Mortuary Benefits, £410,959; Total and Permanent Disability Benefits, £23,803; Old Age Benefits, £2,044; Sick Benefits, £68,314; Funeral Benefits, £4,650; total benefits paid to members during the three years, £559,426.

The expenses for management are drawn from two sources—the larger portion being got from profits on items purchased by the 3,500 courts or branches of the Order. The premiums of the

members contribute 5 per cent. only to the management fund. The Chairman, in his report, contends that "insurance benefits can be given at a less cost by a *society with a lodge system* than by the ordinary insurance companies," and gives cogent reasons for his contention. He points with pride to the fact that the death rate of the Order for the twenty-four years has been only 5.50 per thousand, and suggests that "for the purpose of diverting attention from the real issue it has become the custom to represent that fraternal beneficiary societies paid no heed to the laws of mortality, and that disaster was the inevitable end of them all, because they ignored 'the inexorable laws of death,'" to which he adds, "as a matter of fact the I.O.F. has paid the closest attention to the laws of mortality, and has faithfully applied the knowledge thus gained towards the bringing of the benefits of sound insurance within the reach of the masses at a greatly reduced cost."—*The London Argus*.

### The Movement Towards a Uniform Standard Rates for Fraternal Orders.

Our Supreme Chief Ranger, in his address to the Triennial Session, giving his reasons for the changes in rates, said:

"There is another aspect of the question to which your attention ought to be directed, and that is the evident trend of public opinion.—I mean the public opinion created by, and prevailing to a large degree among, fraternal beneficiary society members, towards legislation which will require of all fraternal beneficiary societies certain uniform rates of assessments. The greatest danger to-day to the fraternal beneficiary society system is not the mortality rate, but the fact that the older societies have to come into competition with new and young assessment societies, with the usual low initial death rate and corresponding low rates of assessments. These in turn, after they have possibly pressed to the wall some of their older sisters, will be similarly affected by other younger organizations. Thus the work of destruction will go on in detail till the fraternal system, which has already done so much good for humanity, and which is capable, by wise management, of being made the means of continuously scattering blessings for all time to come, especially among the toiling millions of the world whose families most need such a system, shall become discredited and its usefulness destroyed."

"The endeavor of fraternal beneficiary societies should be to find out how much of a reduction from the rates of old line companies could be made by them with absolute safety to the membership or policyholders. It seems to me that after an experience of a quarter of a century of successful fraternal beneficiary society work, taken in connection with more than a century of the experience of old line insurance companies, we should be able to prescribe a rate of assessments for fraternal beneficiary societies that would come very near the actual cost of the assurance benefits given by them. When we have done this and induced legislatures to prescribe the same rate for all fraternal beneficiary societies we shall have done much for the widows and orphans the world over. To accomplish this ought to be one

of the aims of the fraternal societies of the day, and to that end, in part, and to enable us to give the additional benefits provided for in the proposed amendments to the Constitution and Laws, we urge upon you the readjustment of the rates of the I. O. F. on the lines indicated. Granted that the Order was never more prosperous nor stronger in the confidence of the people within and without than it is to-day. Granted that our present rates have proved ample for all our needs during the 24 years our Order has been in existence, yet we urge upon you to set the example, to the sister organizations, of so arranging the rates that for all time to come, whether in peace or in war, in cloud or sunshine, we shall go prosperously on our way, fulfilling our mission of carrying relief, comfort and blessings to thousands upon thousands of the widows and orphans of deceased comrades."

That the I. O. F. stands not alone in this matter is evidenced by the proceedings of the National Fraternal Congress. The Congress at its session, in 1897, passed the following resolution :

"Resolved: That the incoming President of this Congress be requested to appoint a special Committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan and the step-rate plan with such modifications by applying to a proper extent the principles of a reserve or emergency fund."

This Committee has done its work, and with actuarial assistance has made a report to the session of the Congress recently held at Baltimore.

The Report says :

"The experience examined and available embraced the mortality experience of the Old Line Companies in the United States, England, Canada and Australia; of the Fraternal, the experience of the two oldest and largest in this country.

"The specific questions under consideration were :

"First:—Is the Actuaries table of mortality higher than necessary, based upon the past mortality experience of Old Line Companies?"

"Second:—Is the Actuaries table of mortality higher than necessary, based upon the past mortality experience of the Fraternal and their probable future experience?"

"The Committee are of the unanimous opinion that from the experience of the Old Line Companies it is too high, and also from the experience of the Fraternal, it is too high. Having reached the above conclusions the Committee then combined the various actual mortality experience available into a mortality table which, if adopted by this Congress, will become a standard and guide to fraternal beneficial societies. The mortality table hereinafter presented reflects the judgment of the Committee, based as it is upon actual deaths, as being as low as possible, keeping in view safety and the minimum number of assessments contemplated by the table of rates."

"The table in question is one that the I. O. F. will take the highest interest in comparing with that so recently adopted by our Supreme Court. It will be found that at some of the earlier ages the proposed rates are slightly in excess of ours, while at some of the higher ages the Forestric rate is slightly greater.

The proposed table is not perhaps the one that will be finally adopted by the Fraternal Congress at its meeting in September, 1890. Many an expert examination will be held between then and now. But in the end some table will be adopted and the next step will follow as surely as the first—legislation fixing a minimum table of rates.

Whatever may come, the I. O. F. stands ready. Neither the proposed table nor any other based on sound economics and actual Canadian and American experience, will take us by surprise. The I. O. F. in rising to meet the public demand for a standard rate has, as in the matter of accumulating a surplus, been a pioneer among the great orders. What others are devising, we have done.

### The New Rates.

The other day we heard a conversation between two Foresters of which the following is the substance :

"Our Court met last night and the raising of the rates was discussed, and a good deal of dissatisfaction was expressed at the action of The Supreme Court. We think it will do a great deal of harm to the Order."

"Do you know what The Supreme Court really did at its last session?"

"Why, I understood it raised the rates of the members and increased the Per Capita Tax, and I tell you it's mighty hard to compel a working man like me to deprive my family of the necessities of life to raise the money in order to pay this additional tax."

"I am afraid you don't understand this thing at all."

"That may be so, but that is the way it was explained to our Court."

"In the first place, the rates of the members were not raised at all, but they were actually lowered."

"How do you make that out?"

"Well, The Supreme Court added two important and substantial benefits and made the amendment retroactive so that these benefits apply to you and I, and every Forester who is a member now, as well as those who may hereafter become members. It gave us the 'Old Age, Total and Permanent Disability Benefit,' and 'The Old Age Pension and Burial Benefit,' without adding a cent to our former rates, thus actually reducing the cost of our insurance."

"Well, I don't quite understand this—will you explain?"

"Let us suppose that a merchant contracts with a lot of customers to furnish them 50 lbs. of flour, 20 lbs. of sugar, and 5 lbs. of tea at an annual cost of \$6.00 or 50 cents monthly. After a time the merchant decides to give all future customers, in addition 5 lbs. of butter or 10 lbs. of cheese at an annual cost of \$6.60 or 55 cents per month. He tells his old customers, however, that because they have dealt with him for some time he will give them also the butter or cheese the same as to the new customers, but at the old rates, in other words, without any extra charge. Does he not actually reduce the price to his old customers of their flour, sugar and tea by the cost of the butter or cheese?"

"It looks that way."

"Well, that is just what The Supreme Court

has done with every Forester in good standing on the 31st December inst., who joined the Order since 1st May, 1896."

"But don't you think that the new rates, when they come into force, will prevent new members joining the Order. They say the new rates are as high as those of the old line companies."

"I think it will be easier to secure new members under the new rates, because they will undoubtedly increase the stability of the Order and inspire more confidence in it than ever before. As to the new rates being so high as you say, do you know that a number of tables of 'minimum rates' have been prepared by different parties, which are claimed to be the lowest on which a society like ours can do business with safety? Among these is one prepared by some of the ablest men in the Fraternal Congress and submitted to that body at its last meeting. This Congress, as you may know, represents all the leading benefit societies in the United States, including the I.O.F."

"Yes, but what has all this to do with us?"

"Just this, that the new rates of the Foresters are lower than any of those 'minimum rates' and are about *one-third less* than the rates of the old line companies.

"Is that so? Well that's very different from the way we understood it."

"But I have not given you all the advantages you enjoy as a Forester."

"No; what else is there?"

"The Fraternal Congress rates and all the other 'minimum rates,' as well as those of the old line companies with which we have compared the new I.O.F. rates, contemplate giving insurance payable *at death only*, and, therefore, if you lived to be 80 years old or over, you would be compelled to pay till death, and only after death would your beneficiaries be paid your insurance. In the I.O.F. you stop paying assessments at age 70, and under the new law, at age 80, you stand to have the whole amount of your policy paid to yourself. Surely that is worth something."

"Why, certainly. I would much rather pay a little more and quit paying altogether at 70 years of age and stand a chance besides to get the money myself in my old age, than to pay—pay—pay till death."

"And yet this is not all. You know there is another and a greater benefit given by our Order which is not included in the proposed 'minimum rates' nor even in the old line companies' rates. I mean the Total and Permanent Disability Benefit."

"I never thought of that, although according to my ideas this is one of the best features of the I.O.F."

"Yes it is. It is a great boon, especially to the workmen in our Order."

"Oh, I agree with you in that."

"But do you understand that all this is given to our members without extra cost?"

"To tell you the truth I have never thought anything about it."

"This is just the trouble. Our members do not really understand what benefits our Order gives for the rates it charges."

"Perhaps you are right."

"I know I am. First, bear in mind that the new rates are lower than any of the proposed 'minimum rates.' Second, that for these lower rates the I.O.F. gives not only the insurance at death, which is the only benefit proposed to be given by societies adopting the proposed 'minimum rates,' but a number of additional benefits, such as relief from any further taxation at the age of 70

years, and an old age or pension benefit, and the Total and Permanent Disability Benefit; therefore in comparing the cost of the I.O.F. benefits with those given by the other societies or by the old line companies, you must be fair, and make due allowance for the cost of the extra benefits given by the I.O.F."

### Extension of the Order Tax.

"Well, the rates may be all right: probably they are. But what about the Extension Tax? I don't think that was necessary. If they wanted more money why didn't they take some of the surplus."

"I think the Extension of the Order Tax was not only necessary, but a wise and just tax."

"How can you make that out?"

"Well, to begin at the beginning, I suppose you know that the General Fund has always been overdrawn, at least for the last ten years or more, largely due to the vigor with which the extension of the Order was carried on by the Executive Council everywhere."

"No, I didn't know that."

"It is a fact, nevertheless. Some claim that whenever the General Fund becomes exhausted the organizing work should be stopped, but I think that would have been a most unwise course to take, for if you gave employment to men for only a few months at a time, you would have to pay them larger salaries, and, what is still of more importance, you could not secure as good a class of men as when you gave employment the year round. Don't you think so yourself?"

"Oh yes, I agree with you there."

"Well, the next reason, and it is much stronger, is that what we spend in our organizing work is returned to us *tenfold* in various ways, but particularly in the way of keeping our death rate way below what we might naturally expect. For instance, last year, according to the standard mortality tables, we should have had a death rate of 8.21 in the 1,000, while, as a matter of fact, we had only 5.58 in the 1,000, which, according to the Supreme Chief Ranger's Report, saved us \$405,000; and this saving was largely due to the fact that we had secured year by year large numbers of new members. Let this work be stopped and our death rate would surely rise higher and higher as we grew older. I have heard the Supreme Chief Ranger more than once, at High Courts, insist that our progress and prosperity depended almost entirely on the vigor and energy with which we pushed our organizing work."

"I suppose he ought to know, and if what he says is true, I admit it would be folly to stop the organizing work."

"Oh, there can be no question as to that. The public records will prove my statements to be true, and that the Chief is right in this matter; and if right, then the Executive Council have managed our affairs wisely and well in not stopping the organizing work."

"It would seem so, I admit."

"Yes, it not only seems so, but it is so. In the past the members were asked to pay a Capitation Tax of only 25 cents a year towards carrying on the organizing work on which the success, aye, the very life of the Order depends. The amount was not enough, and the Executive Council had either to stop the work or raise more money by some other means. They thought it was the better policy to secure more money and keep pegging away

at the organizing work the year round. They, accordingly, borrowed from the other funds at the disposal of the Order, as they had the right to do under the Constitution and Laws. You will find the authority in Section 26 of our laws."

"Well, if they have the authority to borrow, why didn't they continue doing as they have done in the past?"

"One reason, I have heard, was that some of our rivals have tried to use the fact of the General Fund being overdrawn as evidence that the Order was bankrupt, and the Executive concluded that the time had come, and the Order was strong enough now, to place the General Fund in such a state as would enable them, not only to carry on the organizing work vigorously, as in the past, but also to get enough to enable them to pay back the amounts borrowed from the 'Contingent' or other funds."

"It may be all right, the way you put it; but I wish they had not increased my taxes."

"Have they?"

"Why, certainly they have."

"Then, you are one of those who have joined the I.O.F. simply for the sake of its insurance."

"I don't understand what you are driving at."

"Well, your Capitation Tax used to be 25 cents a year, and 25 cents for the FORESTER, making it 50 cents a year."

"Yes."

"And the rich and the poor member paid a like sum?"

"Yes."

"And the brother who kept hustling for the Court the year round, attending all its meetings and bringing in new members, paid as much as the one who was never seen in the Court room, and was always too busy with his own affairs to bother about securing new members or anything else connected with the Court."

"Yes, and I have always thought that was not right."

"Well, all that is remedied now. As soon as a worker secures one new member he stops paying the Extension of the Order Tax for the rest of the year. So that if you secure one new member in January in any year you will have to pay only *ten cents* of the tax during that whole year. That is to say, your Capitation Tax, together with those of all other workers, will have been reduced from 50 cents a year to only 10 cents a year."

"Is that so?"

"Certainly it is so. The truth of the matter is that the Supreme Court does not want your money. It says so by its legislature. It says to you and me practically, our prosperity, our success and our perpetuity all depend on our ability to secure new members. We would much rather have you secure one new member each year, and if you will do this at the beginning of the year your tax will be reduced to 10 cents a year if you are carrying a thousand dollar policy. But if you are unable to secure a member or haven't the time to try, then give us in addition to the 25 cents a year you formerly paid, not quite 6 cents a month, and we will try to secure the new member for you."

"Well, I guess I'll have to give up and acknowledge that what the Supreme Court did was all right."

"Oh, I am not done yet. Don't you think, also, that it was a move in the right direction to make the brother who is carrying a policy for \$5,000 pay a little more towards keeping up the Order than a poor brother who is just able to pay for a \$500 policy?"

"Most decidedly, I think that is right; but what about the big salaries we pay our officers?"

"Oh that is another matter which I should be glad to discuss with you, if there was time, or if it had anything to do with the Extension of the Order Tax. As a matter of fact, I am told that the Executive have decided that every penny received on account of this tax shall be expended in organizing work, after providing for the repayment of the amount borrowed from the 'Contingent' fund, which was used in the organizing field."

"I must confess from what you have said, it looks as if it was all right."

"Yes, it is all right; and there is a lot more that can be said—but my time is up and I must go. Before going, however, let me ask how much are you carrying?"

"Only \$1,000; that's all I can afford."

"Then your taxation has been increased, that is, if you can't or won't secure one new member, by 70 cents a year?"

"Yes."

"You don't mean to tell me that you would rather see the Order come to a standstill, as it certainly would, to a large extent, if the Executive Council stopped their organizing work, than to pay 6 cents a month more for the purpose of keeping the I.O.F. to the forefront?"

"No, I don't mean anything of the sort. I love the Order, and am ready to do my duty."

"I thought you would be all right when you understood the matter properly."

"That's the trouble; these things are not explained to us, and we don't understand them ourselves. I am sure if some member of the Executive, or someone else who understands it all, could visit my Court and explain things as you have, everyone would be satisfied."

"Well, I am glad I met you and that we have had this talk. Now just you go home and tell the boys what I have told you, and I think you will find they will agree that the rates and the Extension of the Order Tax are all right and that the prospects of the Order were never brighter than they are to-day. Good-bye. Mind there is a lot more to be said in favor of the changes made by the Supreme Court."

"All right. Good-bye, and thank you."

## An Error Corrected.

We have just learned that a High Secretary has issued a circular stating that the Supreme Court had fixed High Court Dues at \$1.00 *per capita* per year. This is an error. The following is the law adopted by the Supreme Court:

Section 96—"(2) High Court dues for each beneficiary member in 'good standing' in each Court under its jurisdiction, of not less than *forty* cents per year; which dues shall be payable by the Courts semi-annually in advance, on the first week day of January and July of each year; provided that a High Court may by By-law adopt a higher scale of High Court dues, which may be graded according to the amount of Mortuary Benefits held by members, or otherwise."

## Two Hundred Per Day.

It is quite evident that the legislation of the Supreme Court and the changes in the rates made by them has not affected the confidence of the public in the I.O.F., as the Supreme Physician informs us that the Medical Examination papers have been coming in for the past 12 or 15 days at the rate of about 200 per day.

### Spurts.

There are in every community a number of philosophers,—and philosophers are not always successful or rich,—who view every manifestation of unusual energy with disdain; and think “the more haste the less speed;” and are ready with sarcastic remarks that “somebody evidently was born 20 minutes late and has been hustling ever since to make up.” To philosophers of this kind an organization that, like the I.O.F., advances by leaps and bounds, is a disturbing phenomenon and they predict its downfall. No almanac writer of weird prophecies ever predicted the end of the world with more infallible certainty than these wise men have ordained the end of the I.O.F. But as the world and its most progressive Order have both safely passed some of the years when it was certain they were to be destroyed, men have become callous and are enjoying the fruits of the earth. So also members of the Order are looking forward to the enjoyment of its profits.

But in the meantime let us not be afraid of our velocity. Never a race is won without spurts; and spurts are the life of a good lodge. If your Court attendance is slim, then drum it up. If your proceedings are dull, hold a “smoker.” If initiations are slow, get out and canvass. If old members are cantankerous, swamp them with new. If other societies compete, beat them. If you are tired of walking, then run. If a member grumbles at his tax, sell him also a ticket to your entertainment. If he isn't sure about the new rates, make him subscribe to help somebody's widow. Don't take back-water, but spurt.

The old members of your Court are good, but the new ones should be better. Old friends are dear, but young ones make better risks.

Stick-in-the-mud has ruined more businesses than speculation, and if you look over the entire list of broken insurance companies and societies, you will find some killed by fraud, more by bad economics, and the majority by stagnation. The worst form of mismanagement is dry-rot.

### Notes.

In official circular No. 1, (erroneously numbered 16) in paragraph 16 it was plainly stated that the names of the officers in Companion Courts are now the same as in Subordinate Courts. In another circular sent to Companion Courts at the same time a list of the new titles of officers of Companion Courts was given. We find that the officers and members of many Companion Courts either have not read these circulars, or having read them disregard them entirely, for they still adhere to the old titles. Why not read these circulars and ap-

propriate and use the information therein contained?

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A new I.O.F. Companion Ritual is being printed for Companion Courts. The revised Constitution and Laws will be ready very soon. As soon as the revised Constitution and Laws are printed a complete set of I.O.F. supplies will be sent to each Companion Court. This has been announced in official circulars sent out, but must have been unread by the officers of many Companion Courts for they still continue to make inquiries about these supplies.

Members of Companion Courts should have in mind that the increased rates go into effect January 1st, and all who apply for Mortuary Benefit after that time will be required to pay the increased rates. Those who apply for Mortuary Benefit prior to January 1st, will be rated at the existing rates. Women pay the same rates as men.

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In official circular No. 1, (erroneously numbered 16), courts were advised that they might return all the Mortuary reports on hand of the last authorized edition and that they would receive in lieu thereof the revised Mortuary reports as soon as they were printed. It was distinctly stated in that circular that the name and address of the Recording Secretary should be plainly written on the wrapper of each package. The object of this was that we might know from what courts the packages came. This instruction has been disregarded in many cases, as many packages of reports have been received which contain no intimation of the courts they are from. There is no alternative but to lay these packages aside, and those courts will of necessity not receive any reports in return.

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Form No. 59, Recommendation for Temporary Beneficiary Membership, is now ready. Each court should supply itself with a quantity of these Forms, as no Applicant can be initiated as a Temporary Beneficiary member until he has been recommended for Temporary Beneficiary membership on Form No. 59, by the Court Physician or other duly authorized examining Physician. Courts should make special note of this, as under the revised Constitution and Laws of the Order, a Chief Ranger, or other officer or member acting as Chief Ranger, who initiates an applicant for membership in a Subordinate Court (except in the case of an applicant for Honorary membership and except in the case of an applicant who is under eighteen years of age or over fifty-five years of age for whom dispensation to initiate has been received from the proper authority) before such applicant has been recommended for Temporary Beneficiary membership by the Court Physician or other duly author-

ized examining Physician on Form No. 59, and before that recommendation, Form No. 59, has been received by the Recording Secretary, or before the applicant has been accepted and passed by the Medical Board, as the case may be, shall *ipso facto* stand suspended from the Order.

### A Happy New Year.

It is pleasing at this season of good cheer and hearty good will to reflect with what unity the hearts of our more than 140,000 members are beating. At no time is the spirit of fraternity better manifested than during the Xmas month and on New Year's day, and at no time do the benefactions of a great Order descend with a better grace. Now it is that every brother feels it his duty to wish happiness and prosperity to his neighbor and fellow-lodgeman. Nor is this wish an empty time-of-day formality to those who have found a meaning in the obligations that voluntarily and so solemnly have been assumed.

It is the duty of every one of the hundreds of thousands of lodge brethren in America to see that his fellow man shall bless the day of the Nativity, or at least have one ray of hope to light him into the New Year. If there is anything in the universal brotherhood of man, Christmas or New Year is the time to bring it forth. If your neighbor cannot luxuriate on plum pudding, or turkey and cranberry sauce, at least see that he dines. If your neighbor has died leaving no provision for his widow, that is indiscretion, but no reason why she should shiver through the long winter nights. Get together, brethren, and buy her a ton of coal. Do not wait for others to move, for the court to meet again, for the by-laws to operate, but let that do its work which is above and behind and greater than all lodges and by-laws and constitutions, the spirit of **Benevolence**. Let each man by himself, or hand-in-hand with others, strive to signalize the last days of '98 by some one act, that in the long years to come he can remember and say in his heart, "Whatever I am now, I once had the feelings of a man."

### The High Secretary of North of Ireland.

We are indebted for the following biographical note to the *Belfast Evening Telegraph* of Nov. 14th.

#### OUR NEW CITY MAGISTRATES.

MR. WM. GIBSON, M.D., J.P.

There is no man better known in professional circles in Belfast than Dr. William Gibson, of Mountpottinger House, who has been appointed by the Lord Chancellor of Ireland to the Commission of the Peace for the city. Although only 38 years of age, he has attained wide-spread popularity not

only as a medical practitioner, but as a public man, his skill, geniality and ability as a speaker being coupled with a modesty of demeanour which at once commands respect and ensures esteem. Dr. Gibson was born in County Tyrone, in 1860, and received his early education at the Intermediate School, Moneymore, under Mr. William Crooks, B.A. He matriculated in Queen's College, Belfast, in October, 1878, and after a most successful career, he obtained the M.D., M.Ch. and M.A.O. degrees of the Royal University in 1882. He subsequently attended the London hospitals during the winter of 1882 and 1883; after having obtained additional experience as assistant in several large practices, he finally settled in Mountpottinger in 1885, where he speedily acquired a large and lucrative practice. Dr. Gibson was for several years a member of the Belfast Poor-law Board, where he did much excellent work. The reforms effected during his time as Guardian, and for which he was mainly responsible, were the improvement of the conditions under which lunatics live in the workhouse, the removal of all dangerous lunatics to the asylum, the cessation of the exchange system with the asylum, and an attempt to have a Government capitation grant paid for all harmless lunatics confined in workhouses as is paid in Scotland. The subject of our sketch was also mainly instrumental in having the present method of disinfection of clothing introduced, necessitating the use of hair beds in the hospital instead of straw as formerly. Further, it may be remembered that Dr. Gibson attempted as a Poor-law Guardian to have a graduated scale fixed for the payment of rate collectors, but this met with strong opposition and was abandoned. The doctor takes an active interest in educational affairs, being manager of Comber Street and Jocelyn Avenue National Schools. He has always been on the side of the teachers in their endeavor to have fixity of tenure during good conduct and efficiency. It is not forgotten in the city that he was the most active agent in the organizing and administration of the relief of the poor during the very severe winter of 1893 and 1894, acting as hon. secretary of the movement. Some idea of the interest he takes in public affairs may be gathered from the fact that he is at present vice-chairman of the Conservative Association, vice-chairman of the Castle-reagh Dispensary Committee, hon. treasurer of the Mountpottinger Presbyterian Church and hon. secretary of the Independent Order of Foresters. He married in 1885 Olive, daughter of William Stewart, L.D., J.P., Portadown. The appointment of Dr. Gibson to the Commission of the Peace in Belfast has given the greatest possible satisfaction to the inhabitants of the city, by whom he is held in the highest esteem.

### The High Courts.

#### HIGH COURT OF BRITISH COLUMBIA.

Court Vancouver, No. 1328, took the lead in the proposed scheme for instituting a High Court of the I.O.F. in British Columbia. Through the members and officers of Court Vancouver, the scheme was spread far and wide throughout the Province, and everywhere it has been received very favorably. Many courts have notified their approval and support of the proposed High Court for British Columbia, and at a recent meeting of

Vernon Court the members were unanimous in their expression of approval. During the meeting R. W. Timmons, C.D., moved that the Vernon Court Chief Ranger and the Recording Secretary sign a petition in favor of the scheme. The motion was seconded by A. E. A. Lowes, F.S., and carried amid much enthusiasm, and no doubt Court Vancouver will be notified of the action in a few days.

**HIGH COURT OF CENTRAL ENGLAND.**

We have received the following invitation, but too late for acceptance. The idea is so good that we reproduce the card as a suggestion to other High Courts :

**INDEPENDENT ORDER OF FORESTERS.**

**HIGH COURT OF CENTRAL ENGLAND.**

DEAR SIR AND BROTHER,—The High Chief Ranger and members of the High Standing Committee request the pleasure of your company at a Re-Union of Foresters, in membership with the courts in Liverpool and district, to be held at the Mitre Hotel, Church Street, Liverpool, on Friday, the 25th November, 1893, at 7 p.m. prompt. Bro. James Marshall, S.D.S.C.R., will attend.

Yours fraternally,

Light refreshments. S. S. CHISWELL, P.H.C.R.  
Music. JAMES PORTER, H.V.C.R.

**HIGH COURT OF WASHINGTON.**

**Official Circular.**

OFFICE OF THE HIGH COURT OF WASHINGTON, I.O.F., Nov. 10, 1898.

To All Courts of the Order in the State of Washington :

BRETHREN,—It becomes my duty to again remind you of the fact that the Recording Secretary is now the corresponding officer of the court, and his address should be sent to this office as well as to the Supreme Secretary without delay. Courts that have complied with such request in my former letter, I beg to thank for their promptness. Courts that have not as yet sent this information, I will kindly ask to do so at an early date.

The new law regarding the Extension of the Order Tax is now in force, and I beg to remind all Financial Secretaries that the said tax must be remitted for every member with the remittance December first, also that the report for the Mortuary Fund must from now on be made out on the new Forms adopted by our Supreme Court ; I have ordered a supply of said Forms for this office, and expect to be able to fill all orders promptly in a few days. I have also ordered a limited supply of new Constitutions, and shall try to fill orders for same as promptly as possible.

**REMITTANCES TO THIS HIGH COURT.**

Whenever a court is to send money to this High Court, please have the Warrant drawn in favor of your Treasurer, and let him send me the money "by Cheque, Draft or Money Order" (amounts of less than \$1.00 may be sent in postage or revenue stamps of two-cent denomination); do not send me the Warrant, as that carries with it both expense and delay.

Our High Chief Ranger is doing good work at present, and he is only sorry that he cannot divide himself so as to visit all courts at the same time. But just be patient, brethren ; he will get to you a little later.

All courts that we hear from are doing finely ; some of the Seattle courts are away up, and so are the Tacoma courts. Court Destiny is talking of having a series of entertainments this winter, and will be pleased to receive visiting brethren.

On the 18th of October the High Chief Ranger and the writer visited Court Salmon Bay, of Ballard, and, although politics were hot, a few applications were secured, and the members of Court Salmon Bay have resolved to keep the ball rolling.

A few days ago the High Chief Ranger visited the town of Auburn, and reports splendid prospects for a new court there.

The Companion Courts in Seattle and Spokane are doing well, and the charter list for Companion Court at Tacoma contains nearly thirty names.

It would afford me pleasure to give more of the courts specific mention, if they would only be kind enough to let me know something about what they are doing ; but I trust that you are all so engaged in getting in new members that it is for lack of time that you do not write.

Well, brethren, let the good work go on, so that the semi-annual report may show a good increase, and in the meantime I remain,

Fraternally yours in L., B. & C.,  
L. N. HANSEN, H.S.

**HIGH COURT OF WISCONSIN.**

**Official Circular No. 4.**

MADISON, WIS., Dec. 1, 1898.

To Officers and Members of Subordinate Courts :

BROTHERS,—Your attention is called to the fact that the next biennial session of the High Court of Wisconsin will be held at Hudson on the first day of February, 1899. According to our Constitution each Court is required to make a semi-annual report to the High Court immediately after the first meeting night in January, and to remit, with same, the sum of fifty cents for each and every member in good standing on January 1. This report is made on Form No. 25 (Returns to High Court), and should be in the hands of the High Secretary not later than January 15, in order that the books may be closed and reports made in time for the meeting of the High Court. Courts organized since July 1, 1898, will not be required to remit the fifty-cent High Court dues, but should send in their reports. No court is entitled to the semi-annual Pass Word until this report, or report and dues, are received by the High Secretary.

The representation of Subordinate Courts to the High Court, is one representative for each Subordinate Court, and said representative shall have one vote, and one additional vote for every twenty-five members, or major fraction thereof, in good standing, according to their annual returns for January.

Representatives from Subordinate Courts shall be entitled to receive two dollars per day for each day's actual attendance at its biennial meetings, and six cents per mile, one way, for actual travel by the shortest route. Representatives, in no case, shall be entitled to receive for mileage and per diem more than the amount the Court he represents pays in dues biennially to the High Court.



These representatives are elected by the Subordinate Courts at the same time the other officers of the courts are elected, being the first meeting night in December. Immediately after the election of the representative the inclosed credentials should be filled out and returned to the High Secretary. If each and every Court will promptly attend to all of these matters it will greatly assist the Secretary in his work in preparing his report for the High Court meeting.

It is anticipated that the meeting at Hudson will be a very large and important one, and it is earnestly desired, by the officers of the High Court, that every Court in the State be represented.

The officers of the High Court are pleased to announce that, although our increase in membership in this State during the past year has not been exceedingly large, we have had a good, steady growth, and by the time our High Court meets in February, will again have doubled our membership as we did the previous two years. On January 1, 1898, we had a membership of about 2,000. We have now at least 3,000, which means a gain of 1,000 with one more month, the best month in the year, to still further increase our numbers.

At the last meeting of our Supreme Court several alterations and amendments were made to our constitution. Foremost among these changes is the Extension of the Order Tax, which has been substituted for the Supreme Capitation Tax and Fee for the Official Organ. All of these changes are fully explained in the FORESTER for November. The Extension of the Order Tax consists in the monthly payment by all members carrying a \$500 policy of five cents; \$1,000, ten cents; \$2,000, fifteen cents; \$3,000, twenty cents; \$4,000, twenty-five cents, and \$5,000 thirty cents. These amounts should be collected and sent in with the December remittance to the Supreme Secretary. The beauty of this arrangement is that any member securing the initiation of a member into his Court will be relieved from the payment of his tax for the balance of the current year. This means that all will have to work for the Order or else pay their tax.

The Constitution and Laws, as amended, contemplate that relief from the payment of the tax should apply to the calendar year in which the new beneficiary member is secured, but the Supreme Chief Ranger has recently granted a dispensation by which all new beneficiary members secured during the month of December will be applied to the credit of the members securing them for the year 1899.

Any member, therefore, who will secure during the month of December one new beneficiary member will have his Court dues reduced to the extent of his Extension of the Order Tax, and the Court will be relieved from the payment of the Extension of the Order Tax for such member for the year 1899, and a gainer of one more member. Now is the time to work, and the officers of the High Court sincerely hope that each member in the State will do his best to obtain a member during the month of December, and make this month a grand record month for the I.O.F. in Wisconsin.

It is the duty of the Recording Secretary to see that every member receives a copy of the FORESTER, our official organ, each month. At the beginning of the year a complete list of the members, in alphabetical order, should be made out,

and sent to the business manager, Dan. A. Rose, Toronto, Canada.

Thanking the officers and members for their earnest efforts in the past, and inviting their cordial co-operation in the future, we remain,

Yours fraternally in L., B. and C.,

J. C. PROCTOR,  
High Secretary.

B. F. PARKER,  
High Chief Ranger.

## Among the Courts.

NOTICE.—The Subordinate Courts are requested to send in brief and spicy reports of their concerts, entertainments, "smokers" or special meetings, also any other items of general interest. These reports should be despatched at once after the events reported. A newspaper with item marked will suffice. If no meetings worth reporting have been held by your Subordinate Court, it is time you held one. All communications should show the name and number of the Court, and the High Court in whose jurisdiction it is. Anonymous letters will receive scant attention. In proportion as the members of Courts show themselves desirous of furnishing news, so we will allot them space.

### CALIFORNIA.

Court Yerba Buena, No. 913, mourns the loss of Bro. L. Balart, its Financial Secretary, than whom no more enthusiastic, reliable, worthy and honorable brother could have been found in our organization. It appears that Bro. Balart was in the woods shooting wild pigeons, and by some accident his gun went off lodging its charge in his body and killing him almost instantly. Not only Court Yerba Buena but the whole Order in San Francisco will miss the efforts of one who has done so much to advance the strength of the I.O.F., and who was a safe guide on all questions affecting the Constitution and Laws.

SAN FRANCISCO, CAL., Sept. 22nd, 1898.

GUSTAVE ZEH, Esq., Box 44, 320 Post St., S.F.:

DEAR SIR,—I desire to express through you my sincere and heartfelt thanks to the Executive Board of The Supreme Court of the I.O.F. for the prompt manner in which the endowment, amounting to \$2,000, on the life of my late son, Chas. W. Manwaring, has been paid.

I also wish to return thanks to the officers and members of Court San Francisco, No. 822, for their kind attention and sympathy during my sad bereavement.

May your noble Order meet with every success in its good work and prosperity.

I am yours sincerely,

AMELIA MANWARING.

BUENA PARE, CAL., Oct. 28th, 1898.

DR. ORONHYATEKHA, S.C.R.:

DEAR SIR,—Enclosed Benefit Certificate No. 174,109 receipted as per your instructions of Oct. 20th.

I was not aware that Certificate had been taken up until I received it from your office.

The promptness of settlement in this our first loss has created a favorable impression in this community.

Very respectfully yours in L., B. and C.,  
C. S. KENNEDY, C.D.

ILLINOIS.

CHICAGO, Nov. 7th, 1898.

To Members of Court White Rose, No. 1013, I.O.F.:

GENTLEMEN,—I desire through you to express my sincere thanks to the Supreme Executive of the I.O.F. for the prompt payment of the Endowment of \$2,000 on the life of my late husband, Albert B. Holmes, a member of your court.

I received same in two weeks from time of notification, and feel that I have been treated in a most honorable and upright manner.

May your Order ever prosper and be a blessing to those in need. God bless you all, is my earnest prayer.

Yours sincerely,  
ABBIE B. HOLMES.

MICHIGAN.

Court Lenawee, No. 1764 (Adrian), initiated 32 members at its last meeting. This is due partly to the energy of the members and partly to the assistance of Bros. W. A. Crouch, D.S.C.R., of Detroit, and W. E. Brown, H.C. of the High Court of Michigan. The rousing speech of Bro. Brown was the feature of the evening, and the court intends to respond to his inspiring eloquence by initiating 25 members more before the new year. The court has very charming quarters in the rear of the Whitney Bank.

Court Petoskey, No. 812, entered upon a contest some two months ago for a period of three months. The Chief Ranger and Vice each chose sides, the main object being to increase the membership and boom the court. The losing side will put up a supper and entertainment at the close of the contest which will terminate early in January.

BAY CITY, MICH., Nov. 9th, 1898.

TO THE INDEPENDENT FORESTER :

We the undersigned wish to thank the members of Court Portsmouth, No. 622, I.O.F., of South Bay City, Mich., for their kindness and donation. May they live and prosper, and in any hour of trouble have the same hand of brotherly love and sympathy extended to them that they extended to us.

Fraternally signed in L., B. and C.,  
WILLIAM H. HALL and FAMILY.

NORTHERN MINNESOTA.

The High Court of Northern Minnesota is pushing the work of organizing throughout their territory with great success, notwithstanding the fact that all other fraternal orders had Northern Minnesota practically to themselves. When the opportunity of joining the I.O.F. was presented to the people they lost no time in taking membership with us. Bro. J. L. Coleman, D.S.C.R., who took up

the work Sept. 5th, had instituted four new courts with full membership up to Nov. 2nd (less than two months). He will institute another court on the 15th inst. Bro. T. L. Young, D.S.C.R., instituted a court at Brainerd and revived two weak courts, and is now working at Cloquet where he expects to put in another good court this month. Bro. J. D. McPhail, P.C.R., has just organized a Companion Court of the I.O.F. with 75 lady members. Court Duluth, No. 724, the Banner Court of our jurisdiction, is always working. At their last meeting they had nine applications and expect more next meeting, and so the good work goes on.

NEW BRUNSWICK.

Court Washademoak, No. 1394, held a very successful public turkey supper in the Johnston Parish hall, at Cody's, Queen's Co., on Thursday last, the 3rd Nov., when a large number sat down to the well-provided tables. The elements had been very stormy in their character for a few days previous, but nature seemed to smile upon Forestry on this occasion.

The hall was beautifully decorated with evergreens, and over the windows curtains hung in graceful folds; and on the walls some artistic designs were constructed from the hands of Bro. Dr. A. E. Armstrong, who is an artist of no mean repute. Over the window at the lower end of the hall we noticed the number and words "No. 1394, Court Washademoak," enclosed by the letters I.O.F., which were finely done in different colors. On the opposite wall the Union Jack and Stars and Stripes were seen partly furled side by side, which produced a very telling effect, and over the stage were the words "Liberty, Benevolence and Concord," which is the motto of the noble Order of Foresters.

The supper commenced at 7.30 p.m., and just before beginning a "blessing" was sung by a choir of ladies and gentlemen. It was expected that Judge Wedderburn would honor the court with his presence, but official duties prevented his attendance at the last moment; however, the High Court of New Brunswick was represented by Judge F. W. Emmerson, Esq., High Secretary, and Wm. Kinghorn, Esq., Inspector of Courts, who had a cordial welcome extended to them by the members of the court.

After ample justice had been done to the supper, the tables were removed and a public meeting was held, Bro. Dr. Armstrong taking the chair, when he introduced Bros. Emmerson and Kinghorn to the audience assembled. Bro. Kinghorn made a fine address upon the grand Order of Foresters, after which the choir rendered a lively song, followed by remarks from Bro. Emmerson, and afterwards some choice pieces were given by the choir.

The court wish to return thanks, and too much praise cannot be given to Miss Maggie Cody and Miss Emily Starkey for so ably presiding at the organ, and also to Mrs. Dr. Armstrong, the Misses Leonard, Keyes, Hornbrook, Cody, McBrierty and Mrs. Emily Starkey, and all the other ladies who so efficiently aided in decorating and arranging the tables and making the supper a success.

The committee, consisting of Bros. Dr. Armstrong, J. E. Keyes, H. M. Leonard and W. J. Southern, spared no pains to make the occasion a success, and had the privilege of seeing everyone thoroughly enjoy themselves.

## NEW JERSEY.

The Governor-elect of New Jersey is an honored member of the Independent Order of Foresters, having joined the court at Elizabeth, his home city, several years ago. The election in New Jersey was held on November 8, and resulted in the success of Bro. Hon. Foster M. Voorhees over the Hon. Elvin W. Crane, his Democratic opponent, by a plurality of over 5,000 votes.

## NEW YORK.

The members of Court West End, No. 54, of Syracuse, N. Y., and Sarah Ann Crossley, mother of the late Bro. Warren I. Crossley, thank the I.O.F. for the prompt payment of \$500, being the amount of his Mortuary Benefit.

ROCHESTER, N. Y., Sept. 12, 1898.

To the Officers and Members of Court Flower City, I.O.F.:

GENTLEMEN,—I wish to express my appreciation of your kindness as individuals and as an Order during my great affliction. This, with the prompt manner in which payment was made of the insurance money, clearly shows why "the Foresters" have grown so rapidly, and are so strong.

Again I thank you.

MRS. MARGARETTA KAPP,  
No. 211 Central Park.

## NORTH DAKOTA.

Court Voss, No. 1726, of Voss, N.D., held an open meeting the night of Nov. 4th, in honor of a visit from the High Chief Ranger Bro. C. F. Clark.

At a meeting of the court held before the open session, Bro. Clark explained the necessity for the change of rates for new members and the extension tax in so plain a manner that all present understood and were thoroughly satisfied. After the public were admitted the members of the court gave an entertainment consisting of short speeches, musical and vocal selections, and the High Chief Ranger an address on Independent Forestry.

Three new members were added as a result of the meeting.

The festivities closed with a magnificent lunch and a social hop, and all went home feeling well pleased and expressing the wish that Bro. Clark would find it possible to visit the court again soon to help build up our membership and to institute a Companion Court.

## How Men Like to be Treated.

COURT MIGNONETTE, NO. 1211.

GILBY, N.D., Nov. 2nd, 1898.

DR. ORONHYATEKHA, S.C.R.,

TORONTO, CANADA.

DEAR SIR AND BRO.,—At a meeting of our court last night H.C.R. Clark gave us an account of his trip to the Supreme Court, and explained very fully the reasons for the raise in premiums for new members. He also gave us many useful and encouraging hints, which were gratefully received.

Just as we were about to close an alarm was reported at the door, which upon investigation was

found to be our Companion Court, who came as a surprise, and brought lots of good things to eat. After some time spent very socially the meeting closed. All going to their homes feeling that the evening had been well spent.

Yours in L., B. and C.,  
J. M. EDES, C.D.

## NORTHWEST TERRITORIES.

Court Prairie, No. 1731, Grenfell, Assa., has suffered a loss in the death of Bro. Dr. C. J. L. Bushe, one of the prominent men of the community. We clip the following:

I.O.F. PROMPT AS USUAL.—\$2,000.

The Independent Order of Foresters, always very prompt in settling its death benefits, is to the front in the case of its deceased member, the late Dr. Bushe. He died on Oct. 29th, and it was Nov. 1st when the proofs of death and burial were sent to the head officers in Toronto, Canada. On Saturday, Nov. 12th, Court Deputy F. W. Chisholm received a cheque for \$2,000, the amount of deceased's insurance policy, and on the same morning Mr. F. W. Chisholm, accompanied by Mr. J. W. Jones, delivered the same to Mrs. Bushe. The deceased officer had policies in several other Associations, but the I.O.F. was the first to respond to its obligations to the widow and orphans.—*Grenfell Sun.*

## ONTARIO.

CARLETON PLACE, ONT., Nov. 14th, 1898.

Dr. Oronhyatekha, S.C.R.

DEAR SIR AND BRO.,—At a special meeting of Court Mississippi, No. 78, I.O.F., held on Nov. 7th, it was moved by Bro. Dr. R. F. Preston, seconded by Bro. Beach, and carried: "That having heard the explanations of Bro. H. A. Collins, S.T.; Bro. Dr. C. Day Clarke, Asst. Sup. Physician, and Bro. George Spencer, H.C.R. of East Ontario, re 'be' action of the Supreme Executive in introducing an 'Extension of the Order Tax,' and other matters relating to the Order, we hereby assure the Supreme Executive of our confidence and loyalty."

Yours in L., B. and C.,  
W. J. McDEARMID, R. Sec.  
JOHN McFARLANE, C. R.

KINGSTON, Nov. 10th, 1898.

J. S. R. McCann, Esq., Rec. Sec. Court Frontenac, I.O.F., No. 59.

DEAR SIR,—I beg to acknowledge with sincere thanks the receipt of cheque for \$1,050 from the I. O. Foresters, being the insurance and funeral benefits due my late husband, Thomas Prittie.

Kindly convey to the Supreme Executive, and also to the officers and members of Court Frontenac, No. 59, my grateful thanks for the promptness in the payment of the above, and for the attention shown my late husband during his illness.

Yours sincerely,  
AGNES PRITIE.

Grafton:

On Saturday, October 22nd, a court of the Independent Order of Foresters was instituted and organized here. Mr. Glendenning, the Grand Organ-

izer, struggled amidst many discouragements, assisted by Bro. Rev. W. H. A. French, the Church of England clergyman, to establish the Order in this village. On Saturday a lodge of 17 members was instituted with the following officers: Chief Ranger, Rev. W. French; Vice-Chief Ranger, Ed. Loothe; Fin. Sec., J. Nobles; Rec. Sec., Bert Taylor; Chaplain, H. Rogers; Treasurer, W. Slater; Physician, Dr. Henderson; S. W., J. Locke; J. W., W. Turpin. The Chief Ranger suggested that, owing to the devoted efforts of Supreme Organizer, Bro. Glendenning, this court be called Court Glendenning, as a tribute of acknowledgment to the organizer for his faithful work. It was therefore moved by Bro. H. Rogers, seconded by Bro. T. Spence, that this court be called Court Glendenning. Carried. Now the lodge is organized, it is certain that many who have been deterred from joining, through feeling of insecurity, will come forward and enroll their names as Foresters. The charter is left open until the next night of meeting.

Court Paisley had a visit from Bro. W. J. Turnbull, a member of The Supreme Court, for a few days. The result of the visit is shown by quite a number of new names on the roll and the otherwise strengthened condition of the court. On Monday evening, Oct. 31st, a special meeting was held and several candidates initiated under Mr. Turnbull's supervision, after which lunch was provided, an impromptu programme, consisting of songs, addresses, etc., rendered, and a pleasant social time spent by all. Bro. W. T. Patterson, C.D.H.C.R., occupied the chair.

We receive the following from Court Western Star, No. 648, Walsingham Centre, November 8, 1898.

A boom has struck Court Western Star through the good work of Bro. W. L. Wilkinson, who has been working in our midst, having added to our court twenty-five new members, making our membership eighty-five, with other applications coming in daily, which before the New Year will swell to a membership of one hundred. A lot has been bought on Main Street and plans are in the hands of our architect for a new hall, which will be built at once. Look out for a Companion Court with a membership of thirty or forty. Court Western Star, No. 648, will be the Banner Court of Norfolk County. Bro. Wilkinson made hosts of friends when with us. We wish him every success while laboring in Pt. Rowan.

The members of Court Western Star, No. 648, extend their heartfelt sympathy to Bro. Charles Dedrick and Mrs. Dedrick on the loss of their bright little boy, George Gordon.

HANOVER, Nov. 21st, 1898.

To the Officers of The Supreme Court, I. O. F., Toronto, Ont.:

GENTLEMEN,—Allow me to thank The Supreme Court of Independent Order of Foresters for their promptness in paying the endowment policy of \$1,000 on the life of the late F. Roloff.

I also wish to extend my sincere thanks to the officers and members of Silver Leaf Court, No. 540, of Hanover, Ont., for the kindness and sympathy shown by them during our recent affliction.

Wishing your Order every prosperity in its noble work, I remain,

Yours very truly,

WM. ROLOFF, Administrator.

## OHIO.

Read the following from the *Cleveland Sunday World* of Nov. 20th:

I. O. F.

“Foresters in Cleveland will be pleased to learn of the doings of the brothers in other sections of Ohio. Courts are being instituted every week and the uniformed rank is making rapid strides ahead. Since the companions have received recognition by the Supreme body, courts are springing up all over the state, and in a very short time the ladies will be powerful factors in Forestry. A rousing joint meeting of Foresters and Companions of Ashtabula County is to be held in Conneaut on Dec. 6. Stirring addresses will be delivered by Brothers C. H. Sorg, W. G. Philip, L. Robeck and others. Plans will be discussed which will, no doubt, be of great benefit to the Order in Ashtabula county. Since the Cleveland uniformed rank visited Conneaut last summer, the Foresters of that place have been putting forth their efforts to have a uniformed rank of their own. Their endeavors are to be crowned with success. A large charter list is being signed, and the encampment will be instituted in a short time. Ashtabula is doing the same thing, and it is said several other places are making efforts to have uniformed ranks.

The concert and ball to be given by Court Banner to-morrow evening will undoubtedly prove the most enjoyable entertainment given by the court in years. The committee has completed all arrangements. Some of the best talent has been engaged for the concert.”

Court Standard gave a successful and enjoyable entertainment in its hall, corner Wilson and St. Clair streets, Wednesday evening, Nov. 16th. As a result of the concert eight applications were received. The committee that had charge was Bros. J. Shaw, Chairman; J. W. Stuhler, C. G. E. Smith, D. Everest, and G. L. Schneider. The following took part in the programme: Miss Jennette Clay, Ed. Hughes, Miss Nellie Davis, J. H. Rimes, Miss Bertha Schroeder, Mrs. C. G. E. Smith, and the Harmony four quartette. The hall was profusely decorated with flowers and bunting.

The members of Court Providence, No. 1407, held the fourth annual ball at Hahnorth's hall, Thanksgiving eve.

Court Standard, No. 847, gave its annual entertainment and banquet to its members and friends Wednesday evening, Nov. 16th. The hall was entirely filled, every seat being taken. The programme was of the best, and those who took part were amply repaid by the manner in which their numbers were received. Too much credit can not be given to the committee on the manner in which they carried out the work allotted to them. Over 300 sat down to the well-laden tables, and all present enjoyed the entertainment. Thanks are due to Brothers J. Shaw and J. W. Stuhler, assisted by Brothers Everest and Smith, for their assistance.

Court East Toledo, No. 3182, at its last regular meeting passed the following resolution addressed to Court Ft. Meigs, No. 759:

“That, whereas in His all-wise providence, the Great Ruler of the universe has seen fit to call to His home our brother R. Monks, an esteemed and worthy brother of your court, it was resolved:”

“That we, the members of Court East Toledo, No. 3182, do hereby express our heartfelt sym-

pathy with you who have lost a true and worthy brother, and with the wife and family who have lost a true and loving husband and kind father, and trust that in His infinite mercy he may grant to you and them comfort and strength to sustain you in this sad bereavement.

MARION, OHIO, Nov. 12, A.D., 1898.

To the officers and Members of Court Ququa, No. 1502, Independent Order of Foresters; also to the Supreme Executive Officers of the Order:

It is with difficulty that I find words to express my very warm gratitude for the kind and sympathetic treatment of my late husband, William G. Irvine, during his illness and death, by the members of the above named court; also for the very prompt manner in which my benefits were attended to.

My husband died Tuesday, Nov. 1, 1898, and was buried Thursday, Nov. 4, 1898. Claim acted on by the local court Friday evening, Nov. 5, mailed at Marion, Ohio, Saturday, Nov. 6th. Draft dated at Toronto, Ontario, Wednesday, Nov. 9, received by me Friday, Nov. 11. Amount, \$2,000. Everything pertaining to the collection of the same has been attended to without any worry or attention on my part; all of which in my sad bereavement is most highly appreciated.

Respectfully,

MRS. LOUISA M. IRVINE,  
MARION, OHIO.

### PENNSYLVANIA.

Mr. Boddy, a State Organizer, of the I.O.F., who has just returned from Philadelphia, gives a glowing description of a reception and entertainment given there in Odd Fellows' Hall, in honor of the Supreme Chief Ranger of the I.O.F., Dr. Oronhyatekha, J.P., and his wife and daughter, who accompanied him. There were present also: John A. McGillivray, Q.C., the Supreme Secretary of the Order; H. A. Collins, Supreme Treasurer; Thomas Millman, M.D., Supreme Physician; G. A. Harper, A.S.C.R. of Toronto; J. D. Clark, P.H.C.R. of Ohio; A. E. Stevenson, of Chicago, P.H.C.R. of Illinois; C. W. Mingle, H.S. of Pennsylvania; Dr. C. G. Frowert, of Philadelphia; A. A. Campbell, D.S.C.R. of Harrisburg; C. W. Barton, D.S.C.R. of Philadelphia, and James Boddy, of Scranton, D.S.C.R., with many other distinguished brethren.

It is speaking mildly to say that the affair was a great success, that the speeches were appropriate and eloquent, and that the lecture on the history and the principles of the Order delivered by Dr. Chas. G. Frowert, which was illustrated by handsome stereopticon views, was a unique feature of the entertainment that was highly enjoyed by all, including the Supreme Chief Ranger himself, who testified to the pleasure with which he had listened to the address of the eloquent Supreme Senior Woodward.—*Providence Register*.

### QUEBEC.

Court Ste. Brigitte, No. 1398, celebrated its fifth anniversary recently with an oyster supper. Judging by the accounts received, it were good to have been there.

Court Chenier, No. 1551, has redeemed the

promises made by its apparently too enthusiastic representative, by initiating 26 new members and receiving 25 further applications. This court, judged by its entertainments, appears to combine fraternity with literary pursuits and historical research. The successes achieved by Court Chenier both in securing membership and in making their constant attendance a source of pleasure and profit, are worthy of all emulation throughout the Order.

### GREAT BRITAIN and IRELAND.

#### LONDON.

Court Myrose, No. 2134, London. The usual monthly meeting was held on 28 Oct. at 27 Finsbury Square, Brother Powell, C.R., D.D.H.C.R., presiding. Brothers Halford, H.V.C.R., and Davies, D.D.H.C.R., were also present. The new "Extension of the Order Tax," as graded by the Supreme Court, was the occasion for the introduction by Bro. Hopkinson of a new schedule of court dues. This was so calculated that after meeting all expenses, a fund would accumulate for the purchase of a complete set of Forestry furniture, and after some discussion it was adopted. Four proposals for membership were before the court, and a firm determination is held by the members to qualify the court to send two delegates to the next High Court session. At the invitation of the C.R., Brothers Halford and Davies addressed the court on various matters of current interest. After the court was closed music and recitations became the order of the evening, and Bro. Powell gave some interesting comments on the why and wherefore of the new rates, and particularly impressed on the members the danger of lapsing. In such wise was the feast of reason and flow of soul kept up. The officers of Court Myrose desire it to be generally known that they will always extend a hearty welcome to any visitors from other courts. Being located in very pleasant quarters, the members are able to give considerable attention to the social side of Independent Forestry, and they do not wish to keep it all to themselves. Its meetings are held on the last Friday of every month.

#### EASTBOURNE.

After the monthly meeting of Court Eastbourne, No. 2205, on 17th Oct., a social gathering of members and friends was held. A musical programme had been arranged by Bro. J. T. Parsons, with the ever genial C.R., Bro. T. E. V. Kirtlan, in the chair. Mr. Claude Chambers opened with a well executed pianoforte solo, which received general approbation, as did two solos given later in the evening. Mr. P. Dean, Mr. C. S. Maynard, Mr. Bambridge, Bro. Parsons and Bro. Caesar sang, and were heartily applauded, while a duet by Messrs. Parsons and Maynard called forth unanimous and general acclamation. At this stage, on the motion of the chairman, a very hearty vote of thanks was accorded to Mr. Maynard for his kindness in giving his services, and subsequently other songs were rendered in a most gratifying manner by Mr. Firmin, Mr. Cole and Mr. Plean. The chairman proposed a hearty vote of thanks to those friends outside the Order who had contributed to the harmony of the evening, and expressed a wish that at no distant date they might be welcomed as brothers, to their great advantage.

Court South Lambeth, No. 2249, held its monthly meeting at Nelson Dining Rooms, 232 Clapham Road, S.W., on Nov. 17th. Present for initiation, Rev. W. E. H. Sotheby, M.A., Vicar of St. Barnabas, South Lambeth; Messrs. A. W. Mundy, J. A. Stevens, and A. Wallhauser. These applicants for membership were duly initiated by Bro. Howlett, C.R., who, with the members of the Court, extended a hearty welcome to them upon joining the ranks of the I.O.F. A vote of thanks was recorded in the minutes of October session to Bro. Howlett for presentation of Pedestal for use in Court Room.

In good and welfare, the following songs were contributed, (accompanied very ably by Bro. W. H. Farrer, V.C.R., Organist,) and much appreciated.

Bro. L. H. Barriball, R.S., "Happy Moments."

Bro. G. O. Howlett, C.R., "Sally in our Alley."

Bro. H. S. White, F.S., "She wore a Wreath of Roses."

Bro. W. Welsford, Treas., (late of Christy's Minstrels,) "The Village Blacksmith."

Bro. W. H. Farrer, V.C.R., "The Cottage by the Sea."

Bro. A. W. Mundy, "Juanita" and the "Old Folks at Home."

The following Brothers were elected to serve on committee for combined Social of courts, to take place Jan. 9, 1899, at which Bro. J. Marshall, S.D.S.C.R., and Bro. B. Cronyn, A.T.S., have promised to attend. Bros. Howlett, C.R., Welsford, Treas., White, F.S.

A glee party is spoken of to be formed by Court South Lambeth. All Foresters will be welcomed by members of above Court on the third Thursday of each month. Time of meeting, 8.30 p m.

#### MID-ENGLAND—HANLEY.

Court Sutherland, No. 2166, held its usual monthly meeting in the Town Hall on Thursday, October 20th, under the presidency of Chief Ranger Powell, H.V.C.R. of Mid-England.

There were also present representations from the sister courts of the district, together with a distinguished visitation from Bro. James Marshall, P.D.S.C.R., General Manager for Great Britain; Bro. W. Wilkinson, H.C.R., and representative to the Supreme Court; Bro. F. Walker, P.H.C.R., and Bro. J. H. P. Mountford, H.S. for Mid-England.

A grand spectacle presented itself on the Court being called up, the capacious room being filled to overflowing with members of the Brotherhood.

The general business of Court Sutherland was got through with promptitude, calling forth commendation from the distinguished visitors, after which Bro. Wilkinson was welcomed. In response he proceeded to make known to all present the result of his labours as representative to the Supreme Court in Toronto. He felt honored in having been made a member of that august body.

Bro. Wilkinson chose for his subject the legislation of the Supreme Court, taking up the points contained in official circular No. 16 seriatim.

Upon several matters he found himself voting in the minority, but at the same time he was convinced that every delegate present voted conscientiously and with true honesty of purpose. There was a great volume of business transacted, but only after close attention to the matters under consideration. He was privileged to take part in

Committee work, and thus could speak of the engrossing nature of the duties that fell to be performed by those present at a session of the Supreme Court. Several pointed questions were put, and from the answers given it was patent that the audience were well satisfied that Bro. Wilkinson had done his duty.

Bro. Marshall expressed a decided pleasure in being able to attend the meeting, and at once went into the question of increased rates in his usual clear and concise manner, taking up the matter where Bro. Wilkinson had left it and dealing with things in detail. In doing so he made very strong points in favour of the action of the Supreme Court, and also showed where the advantage would accrue to present policyholders from the recent legislation, also in what way the future members would get their quid pro quo for the additional rates charged.

Seeing that Bro. Marshall's oration occupied upwards of an hour, it will be well understood that during that time many important facts were disclosed on the principles and working of the Order.

Following a formal vote of the court, Chief Ranger Powell thanked the distinguished brethren for their attendance and for the facts they had revealed to the Assembly.

At the close of the meeting many expressions of satisfaction were made with the remarks of Bro. Marshall.

#### CENTRAL ENGLAND.

Court Maritime, 2197.—The court held its usual meeting on the 27th Oct. There was a full attendance, and Bros. S. S. Chiswell, P.H.C.R., and Wm. Coles, P.C.R., Court Liverpool, 2007, were present and took part in the meeting. Bro. A. A. Crane, the C.R., invited Bro. Chiswell to relate his experiences at the recent Supreme Court meeting, and explain the changes as notified in the official circular, which was done to the satisfaction of the members. Bro. Coles instructed the brethren in the unwritten work. The indefatigable and genial Court Deputy, Bro. George Burch, submitted three applications for membership. A vote of thanks to the visiting brethren concluded a most enjoyable evening.

Court First Bolton, No. 2132, to the front again. This court held its last monthly meeting on Tuesday evening Oct. 18th, at 15 Fold St., when Bro. J. Gregson and Bro. F. C. Gawles were initiated. After the court had finished its business, Bro. E. J. D. Abrahams gave a very interesting paper on Theosophy, at the close of which members were allowed to ask questions. The Chief Ranger, Bro. Austwick, Bro. Walker, Bro. Bradley, Bro. Sutton and Bro. Kyle, took part in the discussion. Bro. Abrahams treated his subject in a very able manner, and gave a very lucid explanation on all points that he was questioned upon. Bro. Bradley moved a vote of thanks to Bro. Abrahams for the very able way he had treated his subject, which was seconded by Bro. Kyle, and carried unanimously. Bro. Bradley, Bro. Kyle and Bro. Sutton are also giving papers at some future date. At the next court meeting the I.O.F. string band (Leader Bro. A. Denning, L.B.A.M.), are to give a selection of music at intervals during the evening.

Court Armley Excelsior, No. 2106, (Leeds York, Eng.)—The members of this court held one of their social gatherings in the Temple Hall, Armley, on

Saturday, Oct. 15th. Owing to various causes the attendance was a little below expectations. Among those present were Bro. H. J. Martin, H.C.R., Rothwell, and Bro. Gibson, H. C., Treasurer. Bro. Jas. Topham, C.R. (Court Armley Excelsior), presided, and in his opening remarks extended a hearty welcome to the representatives of the H.C. Bro. T. K. Diggle, P.C.R., (Court Armley Excelsior) gave one of his characteristic addresses, and in the course of his remarks stated that his belief in the I.O.F. was as firm to-day, and his support of it as staunch as it was when he joined the Order six years ago. He also introduced a discussion of the new premium rates, which was carried on by Bro. Martin. In conclusion, Bro. Martin congratulated the Armley Court on the numerous additions they had made to their membership during the present year, and expressed the hope that they would not allow their efforts in the direction indicated, to droop.

A short address was also delivered by Bro. Gibson. During the evening songs were contributed by Bros. Jos. Clough and Hugh Clarke, and a most amusing and clever ventriloquial sketch given by Bro. T. Cunningham of the Armley Court.

The proceedings concluded with the singing of the national anthem and votes of thanks to Mrs. Clough for dispensing the refreshments, and to Master Harold Clough for his services at the piano.

105 BRECK ROAD, LIVERPOOL,  
Oct. 29th, 1898.

To the Officers and Members of Court Liverpool,  
2007, I.O.F.:

GENTLEMEN,—I desire to thank you for the kind and sympathetic assistance you have given me in my bereavement, and would like, through you, to express my thanks to the Supreme Executive for the very prompt payment of the sum of one hundred pounds on the life of my late son, James Hallis, who was only admitted a member of your court on the 25th July last, and who died from enteric fever on the 23rd September.

Yours very sincerely,  
ELIZA HALLIS.

#### Southport's Social Evening.

Last evening, in the Temperance Institute, the members of the Southport Courts of the Independent Order of Foresters held a conversazione for the purpose of spreading the interests of Forestry in the district. The hall had been suitably decked for the occasion with draperies and plants. The chair was taken by the ex-Mayor, Ald. Booth, R.C.A., and on the platform were Mrs. Booth, Bro. J. Marshall, General Manager, London; Bro. H. J. Martin, High Chief Ranger, Leeds; Bro. S. Chiswell, Past High Chief Ranger, Liverpool; Bro. Ronald McDougall, Past High Chief Ranger, Organizer, &c., London; Bros. Fawcett Cave, O. H. Brett, Jonathan Green, Rev. J. Ashby, George P. Knight and H. P. Jones. There were upwards of 200 persons present, and the proceedings throughout were marked by great sociability. After the reception by Alderman and Mrs. Booth, Bro. Fawcett Cave introduced the chairman in a pleasant little speech.

Alderman Booth, in the course of an interesting speech, said he thought the Order of Foresters was doing immense good, and was certainly spreading with great rapidity. It was a great problem for many people to provide for the future, and it was

one that should engage the attention of every prudent man. In Germany there was not much difficulty in providing for a family after the bread-winner had gone, and he trusted the time was not far distant when England would be in a similar condition. (Applause.)

Bro. McDougall also gave a short address, in which he dealt with the advantages of the Foresters' methods of insurance.

Bro. Martin and Bro. Chiswell, Liverpool, gave addresses on the benefits of the Order as a fraternal body as well as an insurance society.

Bro. Jas. Marshall, the General Manager, replied to a number of criticisms passed on the Order, and went on to explain how it was that they could give insurance safely at half the rates of the old line companies. That insurance could be safely effected at a less rate than was usually charged was proved by the enormous surpluses accumulated by the various societies and by the dividends which the proprietary societies had distributed to their shareholders. One of the great advantages of their Order was its spirit of fraternity, and another, the fact that the members were doing the work of insurance agents without cost and in a much better way. (Applause.)

During the evening refreshments were served, and at intervals songs and quartets were given by Mr. W. H. Potts, Mr. Julius Kay, Mr. H. P. Jones, Mr. Wyatt, and Messrs. J. W. Hudson, Fawcett Cave, W. Platt and Tidswell.

On the motion of Mrs. Booth, seconded by Mr. Cave, a vote of thanks was tendered to the entertainers and speakers, and the proceedings terminated.—*The Southport Guardian.*

#### Bro. Blamey at Work.

Court Mount Edgecumbe, No. 2115, I.O.F., met at the Y.M.C.A. Rooms, Plymouth, on Thursday evening. After the initiation of a candidate some valuable information respecting the doings of The Supreme Court at their triennial meeting recently held in Toronto was given by Bro. A. T. Blamey, of Torquay, Supreme Court organizer, who said that two new benefits had been created, a choice of which extended to every member who might hereafter join, namely, an old-age disability benefit, or an old-age pension and burial benefit, as might be elected by the member who after his 70th birthday shall be adjudged totally and permanently disabled through the infirmities of age. A new table of rates had been adopted, to take effect after January 1st, but the increased rates would not affect any present member, nor any member who might be admitted before the last day of this year. The Order had solved the old-age pension scheme for its members.

Dartmouth.—Bro. A. T. Blamey, D.S.C.R., who has been doing reorganizing work lately has recently visited this quaint seaport and revived Court Newcomen there. At the meeting on Thursday, 28th Oct., three more prominent gentlemen completed their membership, carrying assurance benefits to the extent of about £2,000. Bro. Blamey addressed the members on the enormous growth of the Order, telling them of the benefits created in the shape of the Old-Age and Annuity Benefits, and said that whilst the country might wait until doomsday for a Governmental boon in the shape of Old-Age Pensions, the Order had solved that problem for its members.

Bro. A. T. Blamey, of Torquay, official organizer, at Exmouth, on 19th Oct., gave an exposition of the principles of the Order. After its history in Canada and other countries, where it has existed for 24 years, had been traced, Bro. Blamey said it was planted in Britain a little more than 5 years ago. Now the Order was thoroughly established in the British Isles. Its operations were far-reaching and the benefits it gave were many and great. The members enjoyed the benefit of Life Assurance at a trifle over actuarial cost, which meant just one half of what was charged by profit-making ordinary companies. Mr. Blamey was thanked for his address, and at the close of the meeting some signatures were obtained for a court for Exmouth.—*Exmouth Chronicle*.

Penzance.—Court Mount St. Michael, No. 2160, of the I.O.F., held an open meeting at Opie's Hotel, Penzance, on Monday evening, when Bro. A. T. Blamey, D.S.C.R., of Torquay, gave an interesting address on the principles and benefits of the Order and the doings of The Supreme Court, lately held at Toronto. Mr. Blamey said the net gain in membership had been 68 per cent., and in surplus funds of 112 per cent. They had paid for insurance, disability, and other benefits £559,426 during the period named. Bro. Blamey was heartily thanked for his address.

#### Open Meeting at Bath.

An open meeting of the members of the Court Prince Bladud, of Bath, No. 2666, I.O.F., was held at the Athenæum on Tuesday evening, Nov. 8th. Bro. Alderman Taylor presiding. There were present among others: Bros. C. E. Price, H.C.R.; B. Cronyn, Assistant S. Sec.; N. N. Gilbert, Hon. Sec.; C. E. Bowman, Hon. Treasurer; E. Found, F.S.; E. J. White, C.D. and P.C.R.; H. R. Harvey, of the High Court of London; R. E. Clapp, H.A.; C. Seargeant, H.S.W.; and H. P. Lewis Barnes.

After a few remarks from the chairman, Bro. Cronyn, who said it was with a great deal of pleasure that he visited them that night to say a few words with regard to the Order of which he was the representative, said he came to England from Canada about three months ago, and as they all knew the headquarters of the Order were in Toronto. Speaking of the Order in Great Britain Bro. Cronyn said it came to them about 5½ years ago a thoroughly Canadian institution, but to-day they could say it had conformed to all the laws of the land, and it was the only friendly insurance society that was acting under the Board of Trade. When it was brought to England the membership was about 45,000, to-day it was more like 145,000. Then they had £172,000 reserve fund, and now they had £600,000. They had also a great advantage over ordinary insurance societies because this was a brotherhood, and all the sick and other benefits were taken to those to whom they were due instead of having to be sought after.

Bro. Price then gave some very interesting facts about the Society, especially as compared with insurance societies, and fully explained the latest addition of Old Age Pensions to the benefits of membership, and the meeting concluded with votes of thanks to the chairman, and Bros. Cronyn, Price and Harvey.—*Bath Daily Chronicle*.

## IRELAND.

### Cork

The usual monthly meeting of Court St. Fin Barre of this flourishing Order was held on 28th Oct. An adjournment was made at 8.30, after which the court, on the invitation of Brothers M'Lean, C.D., and Love, H. Treas., P.C.R., entertained a large number of friends to tea. After tea and a short interval for social intercourse, a concert was held, at which several solos, vocal and instrumental, were given. Not the least enjoyable part of the concert was a selection of vocal and instrumental music given by the phonograph, which was distinctly heard by all present in the room. Brother Martin, D.S.C.R., H. Sec., on being asked to say a few words on the advantages of the Order, said:—“Though met together for the good of our noble Order, our meeting this evening is for the purpose of strengthening the membership of Court St. Fin Barre, the most progressive Court in the South of Ireland, if not all Ireland. Amongst many reasons why the Independent Order of Foresters claimed the attention of all intelligent men was the fact that while being perfectly safe it was the cheapest form of insurance known, and the reason why it was so much cheaper than the old life insurance societies was the fact that it was a fraternal organization, worked by the members for the members. There was no large management expenses charged to pay agents, as every member, by his obligation when joining, became an active agent in bringing new members. Brother J. S. M'Lean, C.D., thanked all present for responding to his and Brother Love's invitation. At the Supreme Court meeting, he said, held in August last, it was decided to open the Order to ladies. These would form “Companion Courts” of their own, and he publicly stated he would secure the twenty charter members necessary for the institution of one in Cork within a month. So much was he in love with the Order of Foresters, that the remaining insurances he held in the old companies he now paid with a grudge, the difference in premium being so great. He asked those present to accord a hearty vote of thanks to the ladies and gentlemen who had so materially contributed to the evening's enjoyment. Brother Smith, F.S., said it gave him pleasure to second the vote of thanks to those who had given them so much pleasure, and would just state briefly that what Bro. Martin said in reference to Court St. Fin Barre was no vain boast, and so long as it contained members like Brothers Love and M'Lean it would keep to the front. Since its institution ten months ago, its total income was £146 16s., of which £124 3s. 9d. had been remitted to the Supreme Court, and there was a balance in hand of £13 2s. 11d. The motion was passed unanimously, after which all joined in singing the National Anthem.—*Cork Constitution*.

### Belfast.

Court Newington.—The progress of the Order in Belfast was marked by the institution of a new court on 2nd ult., organized by Bro. D. L. Cottrell, Official Organizer for the North of Ireland. Bro. Dr. W. Gibson, High Secretary, presided, and was assisted during the ceremony by Bros. J. Dunlop, D.S.C.R.; W. M'Fadyean, High Auditor, and S. Davis. The court was named Court Newington, and the following were appointed officers:—Chief



Ranger, James G. Gamble; Past Chief Ranger, William J. Rankin; Vice-Chief Ranger, Wm. H. Megahy; Financial Secretary, Hy. S. Yuile; Treasurer, John N. Henry; Recording Secretary, Wm. M. P. Hunter; Chaplain, Alexander Aitken; Senior Woodward, Philip Diamond; Junior Woodward, Adam Morgan; Senior Beadle, Edward Bennett; Junior Beadle, Basil Ronald, jun.; Court Deputy High Chief Ranger, D. M'Acce M'Larnon; Physician, Dr. John Macintosh. Court Newington starts with a good charter list, and will no doubt equal the success of its predecessors.

Court Ballynafeigh was instituted on the evening of the 3rd ult., in the Independent Order of Foresters' Chambers, 5 Royal Avenue. Bro. Dr. Gibson, High Secretary, performed the institution and installation ceremonies, and was ably assisted by Bro. John Dunlop, High Journal Secretary, Official Organizer for Ulster (by whom the court was organized); D. L. Cottrell, D.S.C.R.; R. U. Boyd, Chief Ranger Court Willowfield, and several visiting brethren. The following were appointed officers:—Chief Ranger, Jackson M'Conn; Vice-Chief Ranger, William Nelson Smyth; Recording Secretary, Joseph M'Comb; Financial Secretary, Charles O'Neill; Treasurer, William Haslett; Chaplain, G. M'Caughy; Senior Woodward, David Cummings; Junior Woodward, Andrew Smyth; Senior Beadle, William R. Hart; Junior Beadle, Thomas Emerson; Court Deputy High Chief Ranger, Samuel Larkin; Physician, Dr. Walter Herron. This court promises to be one of the best in the High Court of Ireland.

The *Evening Telegraph* makes the following announcement concerning our respected High Secretary of North of Ireland:—The public of Belfast will learn with satisfaction that Dr. William Gibson, of Mountpottinger, has been appointed to the borough magistracy. Dr. Gibson was for a number of years a member of the Poor-law Board, and in that capacity rendered untiring service to the ratepayers. He has also taken a leading part in every movement having for its object the welfare of the people. Dr. Gibson is well known in Masonic circles, having held the highest elective office in the Province of Down. In Ballymacarrett there was great necessity for a resident Justice of the Peace, and the appointment of Dr. Gibson will be extremely popular.

## SCOTLAND.

### Glasgow.

Court Fraternity, No. 2014, I.O.F., enjoyed a smoking concert in their rooms, Gordon Halls, on Wednesday, 26th October. Bro. Mozart Allan, H.V.C.R., and the Chief Ranger of this court, presided in an able manner. By his invitation to all the Glasgow courts, the Halls were quite filled. In course of the evening Bro. McNair gave a lucid explanation of the major points of the working of the Independent Order of Foresters. He was well received, and had no difficulty in answering the questions put to him. Bro. Monie, P.C.R. Court Royal Irvine, and the Scottish representative to the recent Supreme Court meeting in Toronto, delivered an address on the Order and on the impression formed by his visit to Canada. Bro. Monie's manner was an evidence of clear conviction of the great work the Order is doing and is destined to do. There was little wonder Bro. Cochrane, on behalf of the meeting, complimented him on his ability as an ex-

ponent of Forestry work, and as a gentleman able to give a straight answer to a straight question. He declared that Bro. Monie's address had strengthened his mind and the minds of those present in a way never previously experienced. The meeting rose and accorded Bro. Monie an ovation. We may state that several additions were made to the list of applicants. Bros. Staining, Pearson and McNeil took an active part in the meeting, and Bros. Barr, Palmer and Brown maintained the musical programme in a very able manner.

In his remarks Bro. Monie took occasion to emphatically contradict false statements circulated by the opposition regarding the status of the Order in Canada. He had been told that no person in Canada of any standing would recognize the I.O.F., but he had seen for himself now and knew that such statements were false and malicious. Anyone present at the various meetings held in the "Temple" needed no other argument to persuade him that the I.O.F. commanded the respect and confidence of the best citizens of Canada and the United States; but when the first citizen of Toronto, Mayor Shaw, on behalf of the city, went the length of entertaining the delegates, he felt that the lie was given forever to those statements made in Great Britain by opponents of the I.O.F. He assured the members of Court Fraternity of Scotland that instead of the better class of Canadians holding aloof, they were in thorough accord with this great Order.

COURT BON-ACCORD.—A court in Aberdeen is now a fact. Every effort was made to keep us out of the Granite City, but the truth triumphed in the end. On the 21st Oct. Mr. Archibald M'Kenzie occupied the chair, and with him upon the platform were Messrs. Robert M'Nair, P.H.C.R.; Jas. Chapman, H.C.R., Dundee, and George Morrison, S.W., Kilmarnock. The new court is to be hailed as Court Bon-Accord, and starts off with 22 charter members. The officers elected are:—P.C.R., Mr. Archibald M'Kenzie; C.D., John T. Clark; C.R., Alexander M'Phail; V.C.R., David L. Crombie; R.S., John Hampston; F.S., James M'Donald; Tr., Hy. G. Murray; Chap., Dr. Robbins; S.J.S., Geo. Angus; S.W., John Cassie; J.W., A. D. Fraser; S.B., James Watt; J.B., D. R. Law; Physician, Dr. Alex. Ogston. After the work was completed, a hearty vote of thanks was tendered by Mr. M'Kenzie to Mr. M'Nair for the clear way in which he had conducted the instituting work.

Court Kilmarnock, No. 2222, is coming to the front in grand style. Court Royal Irvine is likely to find her most serious rival for honors in her nearest neighbor, Kilmarnock. Bro. McNair paid us a visit at our last meeting and the members are in great heart. 11 applications for membership were tabled. What have Courts Glasgow Eastern, Fraternity, Royal Irvine and Scottish Pioneer to say in reply to such work from a new Court?

Arrangements are being made for public meetings in Glasgow, Kilmarnock and Aberdeen.

Glasgow Eastern has just issued its invitations for its 3rd Annual Supper. This is a guarantee for a pleasant evening as G. E. never does things by halves.

Canny Scotland is just beginning to take hold of the I.O.F. in real earnest.

Foresters visiting the Old Land and desiring to visit courts can receive all information by calling at 56 George Sq., Glasgow.

## WALES.

COLWYN BAY.—The healthful activities of our brethren in this beautiful place by the sea were well evidenced on 21st ult. A special visit to the town by Bro. Marshall, London, was at once made the occasion for holding a meeting. On an hour's notice the brethren mustered in their luxurious court-room and Bro. Nicoll, P. C. R., presided in absence of Bro. W. Jones, C. R., whose duties as Burgh Surveyor intertered with his pleasure for this time. At the close of an hour's talk on recent legislation Bro. Marshall was awarded hearty thanks. The spirit of the brethren will be readily understood when it is told that the major portion of them are to take part with Bro. Burwell, C. D., in a meeting in Llanderduo on 26th inst., which has for its object the formation of a court there.

## Companion Courts.

## MAINE.

Court Snowdon, No. 134, Monson, Me., is doing admirably. It has half again as many members now as when started last March, and more are coming in at every meeting.

## The Treatment Accorded to Ladies in Michigan.

The gentlemen Foresters of Petoskey, Mich., gave the ladies of Court Emmet a very pleasant surprise Tuesday evening, Nov. 15th. At about the time the ladies had decided to adjourn, the men appeared on the scene armed with everything necessary for a very complete repast, and it was quite late before the merry party broke up.

## OHIO.

The following from the Cleveland *Sunday World*, of Nov. 20th, shows what the Order is doing in Ohio:—

"Reports received in this city from Conneaut, O., indicate that the companions are making things boom in that city. A few days ago Bro. W. G. Philip, of this city, instituted Court Prosperity with 20 members. Conneaut is a stronghold of Foresters, and the companions say they are going to make an effort to attain the highest rank in members in Ohio. May they be successful. A court is also to be instituted this month in Ashtabula with a large charter list.

"The members of Court Old Glory will bear in mind, even if it is Thanksgiving night, the court will meet on that night. Arrangements will be made for the next pedro party. Initiation may take place that evening also. Old Glory still waves. Take a Philippine—on us.

"Court Standard announces the death of its late companion, Mary J. Webb, after a long and lingering illness. We extend our heartfelt sympathy to the family.

"Companions of Court Wilson, No. 13, will be assisted by the team of Court Oronhyatekha at their next meeting, Wednesday, Nov. 23, to initiate their candidates.

"Companion Court Oronhyatekha, No. 1, gave the first complimentary entertainment at its hall Friday evening, Nov. 11. Everyone had a good

time. Several applications for membership were received. The committee wish to thank those who helped to entertain their friends; also Mr. William L. Wagner for the use of his chairs."



ALBERT SCHNEIDER.

The above is a portrait of Albert Schneider, of Spokane, Washington Territory, who left his home in July last. The following is a description of his person and appearance:—Height, six feet; clear complexion, dark hair and moustache rather slim, with dark eyes, nearly black; one tooth out in upper front, about middle; rather quiet, not at all talkative; straight figure and inclined to corpulency. He wore a No. 9 shoe, dark grey shirt, soft black hat. He was a soldier at one time in the U. S. Service, and served five years in the 14th Infantry, Co. A, and was discharged at Christmas, 1897. Any information of the brother will be thankfully received by his grief-stricken wife, or to the Chief Ranger of Court Silver, No. 1568, Spokane, Wash.

## ROYAL FORESTERS.

## THE TAKING OF MONTREAL.

(BY OUR OWN REPORTER.)

It was Thursday evening when we marched down and took possession of our special on the C. P. R. There were no casualties on the way to Montreal except the loss of a Forage Cap and some sleep. At the station we were met by the Foresters of Montreal in the person of Bro. Breton, and throughout our sojourn we met everywhere evidences of the energy and organizing power of the same brother.

The Supreme Executive proceeded to the St. Lawrence Hall, where they could sleep, and the rest of us went to the Balmoral, where we could stay over night.

The greatest Forestric demonstration ever held and the largest public meeting most of us ever saw took place in Solmer Park, Friday evening. The huge edifice was packed with eager spectators.

Within its walls over 8,000 people were squeezed in; and more than 8,000 were squeezed out. The platform presented a half circle of brilliant uniforms and was presided over by Bro. Breton.

The absence of the Supreme Chief Ranger was explained by the Chairman, and a vote of sympathy was carried by the entire multitude rising to their feet.

Letters of regret for their inability to be present were read from Bros. Premier Laurier, Tarte, Geoffrion, Bergeron, Choquette, McArthur and others.

Hon. Judge Wedderburn, P.S.C.R., made a felicitous reply to the address of welcome, receiving from little Miss Breton a charming bouquet, which he acknowledged with his customary and chivalrous gallantry,—i.e. with a kiss. The motto on the bouquet ran, "From a million children protected by your powerful Society."

Major McGillivray and Dr. Millman delivered speeches dealing with the more solid and serious aspects of the Order.

The Mayor of Montreal, Bro. M. Prefontaine, M.P., was received with an ovation and as his remarks were couched in the purest Parisian French, they had a soothing and pleasing effect on those who, like ourselves, are little familiar with that tongue.

One feature of the evening was the address to Victor Morin, S.V.C.R., and his eloquent reply.

Other features were in the nature of interludes, highly novel to us from Toronto, but none the less appreciated.

On Saturday morning a civic reception was held, in which the Mayor gave the Foresters the town and we gave him three cheers.

On Saturday evening there was a reception and a grand ball at the Windsor, at which over a thousand presentations were made. The dancing began at eleven precisely and ended subsequently.

Sunday afternoon we were permitted to view the glories of Montreal from a special train on the street railway. We went home from and after Sunday night. Montreal is a great city.

#### NOTES.

The bugle band made the old Balmoral ring with their stirring and bewildering blares.

The rendering of Victor Morin's eloquence into English by Bro. Collins, S.T., was the admiration of all the natives (of Milesia).

The inspection of the armouries by Col. Stone and staff was most thorough.

The Fashoda incident may now be considered as satisfactorily closed.

### THE ROYAL FORESTERS.

LONDON, ENGLAND.

The quarterly convocation of the London Encampment of Royal Foresters was held at the Holborn Restaurant on October 15th, the Ill. Com-

mander, Dr. Ward, J.P., P.H.C.R., of London, in the chair. Two petitions for enrolment were received and the petitioners were duly elected. The encampment was honored with the presence of Sir Knight B. Cronyn, of Temple Encampment, Deputy S.S., who stated his intention of joining the London Encampment by card. The committee appointed at the last convocation presented their report on the advisability of having a soiree and dance. The draft of Rules drawn up by the Trustees of the I.O.F. Benevolent Fund was submitted and certain alterations were suggested, with the following new rule: "That these rules may be altered at any time by the Trustees at the request of, or with the approval of, the London Encampment of Royal Foresters and the High Standing Committee of London." After the Encampment was closed, the Sir Knights adjourned to dinner in the Grand Master's room, when the usual loyal and patriotic toasts were given and duly honored, as well as appropriate Forestric ones.

### Grand Demonstration at Montreal.

In honor of Dr. Oronhyatekha, S.C.R., and the Executive Council.

The celebration held at the City of Montreal by the members of the Independent Order of Foresters in honor of the visit of Dr. Oronhyatekha and the Executive Council, was the grandest and largest demonstration ever held by the Order. It was a perfect success in every particular, and the greatest credit is due to Bro. P. N. Breton and the committee who had the affair in charge. On Friday evening a large procession was formed in front of the St. Lawrence Hall, composed of Temple Encampment Royal Foresters, Toronto, with their fine trumpet band; the Montreal Encampment with the band of the Victoria Rifles, the High Court and Supreme Court Officers, and proceeded to Sohmer Park. As it passed through the principal streets which were brilliantly illuminated with I.O.F. emblems and designs, and a large display of fireworks and colored lights, the procession was loudly cheered by the dense crowds which lined the streets. By the time the Park was reached the vast building was literally packed from floor to ceiling with at least 10,000 people, while thousands more could not find room within the immense building. Viewing that vast audience was a sight long to be remembered by all who had the pleasure of seeing it from the platform, and it speaks volumes for the welfare and good of the Order when such an immense multitude could be brought together to hear the eloquent and talented men who compose The Supreme and High Court Officers. The proceedings were characterized by the greatest enthusiasm. As the members of the Executive took their seats on the platform, which was decorated with the banners of the Order, they were applauded to the echo. The chair was occupied by Bro. P. N. Breton, who was supported by Bro. Prefontaine, M.P., Mayor of the City of Montreal; Hon. Judge Wedderburn, Past Supreme Chief Ranger; Bro. Victor Morin, S.V.C.R.; H. A. Collins, S.T.; Major John A. McGillivray, S.S.; Dr. Millman, S.P.; Bro. A. Gosselin, J. W. Stocks, H.S. of Quebec; O. W. Bedard, H.C.R. of Quebec; R. A. Drapeau; J. Perlin, H.T. of Quebec; Dr. J. Poupart, Atwell Fleming, H.T., Dr. Rose, F. S. McKay, P.H.C.R., Peter Strathearn,

P.H.C.R., E. S. Cummer, Past S. S., General J. B. Alarie, Brigadier Generals Casey, Dunlop, Gilmour, Luke, A. T. Hunter, Col. C. A. Stone, and over 200 Royal Foresters. Dr. Oronhyatekha, through illness, was unable to be present, and a very touching reference was made to our beloved Chief when the chairman called for an expression of sympathy and esteem from the audience on his behalf, a call to which the audience responded by rising from their seats *en masse*.

The chairman, after a few words of cordial welcome to the visitors, and of congratulation upon the splendid success of the demonstration as testified by the thousands in the building and the thousands who were outside unable to gain admission, read letters from Bros. Sir Wilfrid Laurier, Hon. J. I. Tarte, Mr. Robidoux, Mr. Bergeron, Judge Choquette, and Mr. Colin McArthur, expressing regret at their inability to be present. The programme was opened with an interesting ceremony, which took the form of a presentation of two handsome floral tributes to Judge Wedderburn as the representative of the Supreme Chief Ranger, by Mrs. J. B. Alarie and Miss Lucienne Breton, an interesting little girl about ten years of age, who, with charming confidence and simplicity handed her bouquet to the Judge. Attached to the tribute was a card with an inscription in gold letters, "Presented by one of the million children protected by the Order." The Judge acknowledged the gifts in suitable terms, and kissed the child on both cheeks, to the great delight of the audience, who cheered him heartily. He said one kiss was from the Chief the other was for himself. He expressed sincere regret, on behalf of himself and colleagues of the Supreme Executive, that Dr. Oronhyatekha was unable to be present, owing to serious illness, to receive the gifts himself. He also returned sincere thanks for the welcome the visitors had received.

An address to the Supreme Chief Ranger and members of the Executive, accompanied by a magnificent illuminated album, was presented to the Judge by Mr. F. G. Kearns, to be by him conveyed to the Supreme Chief Ranger. It contained the following sentiments:

"When the word reached us that the Supreme Executive of the Independent Order of Foresters would meet in Montreal to-day, a thrill of joy was felt in the ranks of the great army of Foresters of the Province of Quebec.

"Everyone felt, everyone said, that it would be a field day, and that the time had come for us Foresters to show to the world, by a magnificent display, how closely and cordially we are linked together in Liberty, Benevolence and Concord.

"We all hastened here, with our families, with our friends, so that, by the spectacle of our union, they might see and consider what a power we are, and what a protection we offer.

"This popular demonstration of the Subordinate Courts of Montreal must appeal eloquently to you and convince you that those who called you to your important offices, and who placed in your hands the safeguard of the interests of our families, voiced faithfully, in that respect, our feelings and wishes.

"We have, indeed, confidence, Worthy Chief, that the hand which, within a few years, has succeeded in wolding for liberty, benevolence and concord the great forces, until that time scattered, and represented by 150,000 men, will always safely

and surely direct to a good end that civilizing and benevolent power.

"We have confidence also that those who now surround you will always devotedly further that aim, proving themselves worthy of their chief."

Bro. Mayor Prefontaine made an effective speech in French, endorsing the sentiments expressed in the address. He recognized in the cordiality of the reception given him the excellent disposition of the people towards himself, and highly appreciated it.

He said he was afraid that in these recent days he had been somewhat spoiled by the kindness of the people of Montreal. He was glad to be present at this magnificent demonstration to prove by his presence that the confidence reposed in this great federal society was deserved. The I.O.F. had the inestimable advantage of having admittedly efficient officers, and he trusted it would maintain the progress which had marked its career since its re-organization. He himself had been a Forester for seven years—(applause)—and had found in Forestry the security that he would look for in an insurance system. (Applause)

Judge Wedderburn, in a speech of great eloquence and force, dealt with the advantages which the Order offered to its members, remarking that as an institution for the welfare of humanity it had no superior in the world. Not very many years ago it consisted of 369 members, and had a deficit of \$4,000, but since its affairs had been taken in hand by Dr. Oronhyatekha, who was one of nature's noblemen, it had prospered until the 369 members had become 150,000, and the deficit had been turned into a reserve fund of more than three million dollars. He hoped that under the banner of "liberty, benevolence and concord," with a garland entwined with the rose, shamrock and thistle with the mayflower of the States and the maple of our own dear land, it would extend its beneficent mission, and that when the little cloud which seemed to be hovering between Dover and Calais disappeared, there would be added to the chaplet the lily of France. (Great applause.)

An address in French was then presented by Bro. Eugene H. Gordon to Bro. Victor Morin, congratulating him on his elevation to the position of Supreme Vice Chief Ranger, and expressing the sense entertained by Court Champlain—the banner Court of the Order—of the excellent services he had rendered as president. Bro. Morin acknowledged the address in appropriate language.

Speeches were afterwards delivered by Bro. McGillivray, Collins, Dr. Millman and Dr. Poupert. The proceedings were varied by an excellent musical programme and by selections by the Harmony Band.

This morning the Mayor held a reception in the City Hall in honor of the Executive Council and this evening they will be entertained at an at home and dance at the Windsor Hotel.

## Obituary.

We have received the following obituary of Bro. Stewart, Past High Chief Ranger of Prince Edward Island:—

"Mr. J. Farrer Stewart, of Springfield, Lot 8, who had been in failing health for some time past, left here on the 26th ult. for Montreal, where he underwent an operation in the Royal Victoria Hos

pital. He did not rally after the operation, however, and on Tuesday morning last he passed away. The deceased, who was a son of the late Bruce Stewart, and who was about fifty years of age, was, as one of our contemporaries very truly says of him, "one of nature's truest noblemen—honorable and straightforward to a degree." He was a man of quiet, unselfish and generous disposition, and of the most kindly, refined and gentlemanly manner, and, while he had hosts of friends wherever he was known, we do not know that he had an enemy in the world, and by his death this province loses one of its most upright citizens, who led a blameless life, and who left the circles in which he moved better for his having lived, and he goes to his long rest honored and regretted by the community. Mr. Stewart was for many years one of the prominent mercantile men of the west, and his business career was an honorable one, against which no man has a word to utter. He was, in short, a good citizen of his native province, a business man of spotless reputation, an affectionate husband and father, and a true friend. Mr. Stewart was a prominent Forester, being a member of Court Mazeppa, No. 1068, O'Leary, and he held several important positions in the Order, being High Chief Ranger of the High Court of Prince Edward Island for the year 1896. He stood high in the Masonic Order, being a member of Alexandra Lodge, No. 5, Port Hill, of Prince Edward Royal Arch Chapter, No. 12, Summerside, and of the Commandery of Knight Templars. He was also a prominent member of the Methodist Church. Mr. Stewart died about a year ago, and leaves one son, a bright lad of about thirteen years, who is one of the leading students in Alberton's school. Mr. D. B. Stewart, Charlottetown, is a brother of the deceased, who also leaves three sisters, Mrs. (Rev.) J. G. Cameron, Mrs. Daniel Davies and Miss Rosa Stewart, all of Charlottetown."

### Acknowledgments.

SAN FRANCISCO, Oct. 4th, 1898.

COURT YERBA BUENA, No. 913, I.O.F.

MY DEAR SIRS,—With many thanks I acknowledge receipt of your prompt payment of the policy held by my dear husband, L. Balart.

I wish to thank the Brotherhood of Foresters for their kind expression of sympathy to me and mine in this sad hour of our distress and sorrow, but I am unable to find words to express my gratitude. I can only turn to Him above and pray that He will shower the blessings that He alone can give upon Court Yerba Buena and the Independent Order of Foresters that you so richly deserve.

Again thanking you from the bottom of my heart, I remain,

Very respectfully yours,  
MRS. L. BALART.

ROCHESTER, NEW YORK, Oct. 23rd, 1898.

The Executive Council:

I wish to return my thank for the kindness and sympathy shown me at the time of my husband's death, and to thank the Supreme Court for their promptness in forwarding me the draft for \$1,000, being the amount of my husband's insurance. He was a member of Court Genessee, No. 387.

Hoping that your Order may grow and prosper, I remain truly,

MRS. ROSA LINDENBERG.

CALDWELL MILLS, Nov. 7th, 1898.

To the Officers of the Supreme Court, I.O.F.:

GENTLEMEN,—I hereby express my sincere thanks for the prompt payment of my claim of \$1,000 arising out of the death of my late husband, who was a member of Court Clyde Forks, No. 1514.

Yours truly,

MRS. JOHN M. CLELAND.

COURT MOONSTONE, No. 3004,

MOONSTONE, Nov. 1, 1898.

As the members of this Court have on many occasions in the past become dependent on our beloved Order in times of illness and affliction and heretofore no acknowledgment or word of appreciation for same has been voiced through the FORESTER, I therefore, in behalf of Court Moonstone, No. 3004, beg space Mr. Editor to acknowledge the promptness with which Bro. J. J. Mitchell's Sick Benefit claim, amounting to \$77.00 was paid. Our meetings are regular and well attended by Foresters whose constant desire it is to promulgate the great principles of the I.O.F. by their conduct and example.

Yours in L., B. and C.,

T. J. MARRIN, R.S.

### Our Prize Lamps.

Major McGillivray, S.S., has received the following appreciative responses from two of our prize winners:—

CHARLOTTETOWN, P.E.I.

JOHN A. MCGILLIVRAY, Esq.,

Toronto, Ont.

DEAR SIR AND BRO.,—As the recipient of the Prize Lamp sent to the Secy. of Court Mount Stephen, No. 3741, I have very much pleasure in acknowledging receipt of same.

The lamp is one of the handsomest, if not *the* handsomest I have ever seen, and far surpasses my fondest imagination. I expected a fairly nice lamp, but was most agreeably disappointed.

It is now on exhibition in one of our drug stores and is very much admired by everybody. Thanking you most sincerely,

Yours in L., B. and C.,

R. M. JOHNSON, C.R.

BELLEVUE, OHIO, Nov. 21st, 1898.

MR. MCGILLIVRAY, Sup. Secy.,

Toronto, Can.

DEAR SIR AND BRO.,—I received on the 14th inst. the beautiful lamp won by me in prize competition for May and June last, and would say that I am well pleased with the same. I consider myself well paid for the extra efforts I put forth during those two months, and you can rest assured I will continue in my efforts to help Forestry along in its good work. I now thank you one and all for this beautiful prize, and hoping that I may be able to still further advance the good work of Forestry.

Yours in L., B. and C.,

H. J. STRAUB, Bellevue, Ohio.

### National Fraternal Congress.

We are indebted to the National Underwriter for the following account of this important session: The twelfth annual session of the National Fraternal Congress was begun in the Heptasoph's Hall, Baltimore, Md., Tuesday, November 15, 1898.

The session was opened with an address by Acting Mayor Samuel Eccles. Hon. J. G. Johnson, of Peabody, Kan., responded on behalf of the delegates. A gavel, ornamented with gold, was presented to President J. E. Shepard by Maj. N. S. Boynton, of Port Huron, Mich., for the delegates.

#### REPORT OF THE PRESIDENT.

Members of the National Fraternal Congress :

LADIES AND GENTLEMEN,—At the opening of this, the twelfth annual session of this body, we may well congratulate ourselves upon the favorable auspices under which we meet.

It is manifest on every hand that in no preceding year of our life has there gone out from us so much practical benevolence to stricken and dependent families as in the year now so near its close. Never has there gone greater and more abundant blessings to orphan child or widowed mother, and never did it go out more freely or more in consonance with a true fraternal spirit. We have failed in no direction to make good all demands made upon us in the name of Fraternity, even when circumstances created a demand that came as suddenly as it was urgent.

So far as has come to my knowledge, the past year has been one of prosperity to the Orders in general. None have come to grief and few have failed to make a substantial gain. It is unnecessary to make allusion to statistics of condition, as the report of the Secretary-Treasurer of the Congress and that of the Committee on Statistics will give us full and definite information as regards the finances of this body and the conditions of the several Orders in detail.

The various papers which have been prepared by members of this body and will be read to you will demand attention and discussion, and on every hand the indications are that this is to be emphatically a working session.

It must be, for it will be a session fraught with consequences of greatest interest to the millions in whose cause we have assembled and whose safety we would conserve. In no preceding session has our action been so carefully watched and so thoroughly scrutinized as it will be in this one. On the one hand our friends, in their dependence, turn to us for aid and direction; on the other hand our opposers hope to find us without convictions, or, that having them, we shall lack the courage that makes conviction effective. We should not disappoint the one, or give the other reason for selfish gratulation.

We have reason to expect most favorable results from this session, because this fact is firmly established that so far in our experience each session has been a greater success than any that has gone before. It has been so because each year we have brought to our deliberations a stronger desire for greater knowledge, a more resolute determination to ascertain the truth and to live up to it. It has been easier to accomplish results, because each year we have had greater toleration for the views of others, and last, but not least, we, year by year, are coming nearer to a common agreement that the best good of all must have first consideration rather than the welfare of the individual society.

Without further preface, I crave your patience while I bring to your attention, as briefly as I may, some of the more important matters that will come before you for action. Greatest of all in importance is a finding of the best and most practical remedial measure that shall counteract the evil tendencies

coming from our failure to adequately provide for the certain and inexorable demands of the future. Argument is not demanded, as once it was, to establish the fact of the necessity of such requirement. All of the older orders by experience, and many of the newer ones by observation, I hope all, have become convinced of the necessity of affirmative action. In fact, it would seem as if all basis for adverse argument was destroyed by the action of several Orders in this body, whose membership is more than half of all the membership of the Orders here represented, and who in some one of many varying directions have sought safety either by change in rate, providing for a reserve, or reduction on account of certificate, etc.

For some years this Congress has been considering this matter, and at its session at Port Huron put itself unmistakably on record by adopting the following resolutions:—

“Resolved, That the incoming President of this Congress be requested to appoint a Special Committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan, and the step-rate plan, with such modifications by applying to a proper extent the principles of a reserve or emergency fund.”

“Said Committee shall, so far as possible, secure and present to this Congress a comprehensive statement of the remedial changes which have been, or shall in the ensuing year be, adopted by any Fraternal Order, the object herein sought being the securing of such knowledge as shall be of value to this Congress in arriving at definite, safe and sound conclusions.”

It further emphasized its convictions by re-enacting the resolution unanimously adopted at Louisville, as follows:—

“Whereas, at the last session of the Congress a resolution was unanimously adopted in which it was declared to be the imperative duty of the several Orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by adjustment of rates so that contribution shall be equitably proportioned to the hazard at risk;

“Resolved, That this Congress hereby re-affirms its declaration of one year ago.”

It may fairly be concluded, from the past action of this Congress, that the main issue that will come before us to-day is not “Are remedial measures required?” but is, in fact, confined to the endeavor to ascertain what remedial measures can best be applied to existing conditions to produce the best results. Remembering the votes of this Congress at Toronto, Louisville and Port Huron, it would be an affront to your intelligence to advance an argument, or even to assume that an argument is needed, to establish the existence of present and prospective dangerous tendencies. As first in importance, and as entitled to right of way, I would call your attention to the

#### REPORT OF COMMITTEE ON RATES.

Your Special Committee on Rates will present what, in the judgment of its members, is best adapted to meet our common requirements.

It is not my purpose to forestall any portion of the report, but I may properly urge upon this Congress its most careful consideration, and that we bring to this duty unbiased and unprejudiced minds, regardless of what we or others may have attempted or accomplished. The Committee will tell you, or if it does not tell you it is none the less the fact, that

it has not entertained the thought that it was the intention of the Congress, if it should adopt any portion of the report, to thereby affect or disturb organizations already in existence, but rather that the findings of the committee might be a guide, or better, a standard, by which such organizations may try themselves. I have said this much in advance of the report lest some members of this body, coming here for the first time, should approach its consideration with an idea that the report, if adopted, would be ironclad, and was intended to apply to every existing Order without recourse or consent. This Congress may, if the report is found deserving, give the work of this Committee its high endorsement. That is as far as it can go. The application of the tables, or the duty of conforming to the standard, rests entirely with the individual order. If in the time to come an order is convinced that its future well-being demands a change of rates, then the tables will be ready to its hands; but until it shall of its own accord agree to a change, or the law of a State shall intervene, it will continue on its present course. I now approach with some reluctance, lest I be misunderstood, a matter of much importance, and it is a subject that will not down, but must be taken into account, and it is this: A prospective danger of adverse legislation along this very line. It cannot have escaped intelligent observation that each year indications are stronger of a desire for a more decided and far-reaching State supervision, not on the sole ground that the orders are dishonestly managed, or that any promise of protection is not as fully kept to-day as at any point in our history, or that without such supervision there is greater danger of dissolution.

In practically twenty-seven years the managers of the Fraternal Orders have secured a membership nearly, if not quite, three millions in the aggregate; have paid in benefits nearly four hundred million dollars, and carry protection to the amount of four thousand million dollars, and State supervision will come, if it comes at all, because of the great work we have accomplished, and not from the idea that men may prove dishonest.

In less than a generation, and always compelled to work against an active and unscrupulous opposition, this vast business has been built up; the business secured and managed, and four hundred million dollars paid to dependents, all at an expense for management so small as to be insignificant when compared with the expense of management of any other kind of insurance on human lives.

Is it any wonder, considering our volume of business, rivaling any other insurance business, and the terrible responsibilities resting on the few men who are managing these great trusts, that even "those who are of our house," and who trust us most, see no evil in a just and proper supervision and only our oldest and most persistent foe will ask that an improper supervision shall be forced upon us?

Because of the thousands of families whose sole dependence is in the Fraternal Orders, and because of the terrible responsibility resting on the few who manage them, I am not of those who object to, or fear a proper supervision, but I do mistrust the result should the legislature of any State, under an adverse influence, whose source needs no further allusion, formulate a table of rates with which all orders doing business in that State shall comply. Under these circumstances, would you expect any other than "Old Line rates?" It is true that in some of the States, whose officials have made care-

ful investigation, and realize what we have done and are capable of doing, there would be no reason for fear. But generally it may be advanced, with every element of probability, that other than our friends and well-wishers would have potent voice in shaping this adverse law-making should it come, and its enactment in one State will be as vicious in effect as though enacted in a dozen.

Would this cause uneasiness anywhere, did we anticipate it and were ready with tables of rates, capable of standing any actuarial test, fully adapted to our requirements, and that should meet at all points every proper demand for legislation or State supervision? Should we not, then, be in a position to defend the cause of all our members, with right and reason on our side, and would not this be such ground of vantage as to give us, not the right to demand justice (for that we have), but if driven to its use, the power to compel its concession, should adverse legislation be attempted?

#### ACTUARIAL ASSISTANCE.

Should this Congress take definite action and adopt as a proper and safe standard of minimum rates any portion of the report of said Committee, there will then be a demand for more or less actuarial assistance. To meet this prospective demand, I suggest for your consideration an amendment to our Constitution, providing for an additional Standing Committee, upon whom shall devolve the duty of collating, from year to year, the facts bearing upon the mortuary conditions of the Orders. The chairman of this Committee should receive a proper compensation for the performance of his duties, and any Order should be at liberty to call on the Committee for any actuarial aid required.

As all the Orders would have one common source for aid and counsel, the expense would be so many times smaller than if each were required to consult such actuary as they might independently secure, it might not be considered unfair if each Order was required to pay all, or at least a portion, of the expense incurred for this purpose.

The Executive Committee would have no difficulty in finding in this body suitable material for such Committee.

#### INSURANCE COMMISSIONERS' CONVENTION.

At the Session of 1897 the following resolution was adopted:

"Resolved, That the President be requested at his discretion to appoint one representative to the next Annual Session of the Insurance Commissioners, for the purposes outlined in the resolution of Brother Talbot, and to establish cordial relations with the officials representing the various insurance departments."

In view of great possibilities of good that might be developed by the attendance of a proper Committee, I increased the number to three, and Brethren John Haskell Butler, John J. Acker and Mr. Secretary Sackett kindly consented to attend the Convention, and we had the services of these gentlemen for several days for bare expenses of the journey.

The result of their efforts will be laid before you in a report of the chairman, Judge Butler. In this connection I would state that a very interesting and valuable paper was submitted by Brother Warnock, and would recommend that it be made a part of the report of the Committee, or published with it, so that it will be a part of our records.

(Concluded in January Issue.)

Supreme Secretary's Statement for the Month of November, 1898.

Delinquent Courts who have not paid their October Assessments.

Name of Court.	No.	Name of Court.	No.
Temiscouingue.....	3012	Rosebud.....	3926
Poplar Grove.....	3924		

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st November, and will stand suspended till duly reinstated.

Courts Reinstated since last Report.

Name of Court.	No.	Name of Court.	No.
Big Timber.....	3031	Killbuck.....	740

Receipts, November, 1898.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits.	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits.	General Fund.
1011	British Columbia.....	\$ 1025 99	70 92	\$ 15 70	1957	New England.....	\$ 1926 98	651 64	202 75
8388	California.....	11925 49	188 25	311 70	4359	New Jersey.....	4513 37	53 72	91 30
10654	Central Ontario.....	11509 42	1353 39	345 60	12672	New York.....	13112 26	843 30	451 70
283	Colorado with Utah annexed.....	468 91	11 23	20 00	2137	North Dakota.....	3281 73	82 18	91 40
10311	Eastern Ontario.....	10910 36	942 42	219 35	990	North'n Minnesota.....	1171 87	100 09	17 00
5662	Illinois.....	6236 33	70 21	370 85	970	N. W. Territory.....	1330 67	71 64	35 80
1949	Indiana.....	2192 72	8 42	44 50	3232	Nova Scotia.....	3591 94	272 72	109 15
663	Iowa.....	821 51	1 48	7 75	6915	Ohio.....	6921 64	114 32	195 55
2953	Maine.....	2275 19	735 14	126 75	13399	Ontario.....	13176 02	2481 83	302 97
2320	Manitoba.....	2778 32	292 47	125 35	1445	Pennsylvania.....	1936 21	34 92	51 75
13558	Michigan.....	13182 03	954 43	654 85	1314	Pr. Edward Island.....	1337 48	37 25	33 65
3134	Minnesota.....	3498 80	11 73	162 00	13551	Quebec.....	14655 72	4287 81	350 70
1043	Missouri with Kansas annexed.....	1277 09	10 58	30 65	501	Washington.....	1121 59	16 46	40 75
463	Montana.....	774 15	16 82	22 00	2716	Wisconsin.....	3282 21	23 09	135 90
568	Nebraska.....	428 71	2 98	50	196	S. C. Jurisdiction.....	277 51	2 71	3 00
5736	New Brunswick.....	5665 83	995 93	193 10	4892	G. Britain, Ireland and Norway.....	5863 07	35 03	380 74
	Received on account of Fire Insurance.....						726 56		
	“ “ “ Sundry Refunds.....						527 76	9 09	
	“ “ “ Organizing and other accounts.....								1778 22
	Grand Total.....			140,272			\$154,628 47	\$14,787 20	\$6,950 98

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	\$154,628 47
“ Sick and Funeral Benefit Fund.....	14,787 20
“ General Fund.....	6,950 98
Total.....	\$176,366 65
By Cash remitted Supreme Treasurer.....	\$176,366 65

Supply Account.

Received on account of Supplies..... \$ 212 12 | Remitted same to Supreme Treasurer..... \$ 212 12

Investment Account.

Received on account of Principal on Loans...\$41,394 38 | Remitted same to Supreme Treasurer.....\$41,394 38  
Submitted in L., B. & C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for November, 1898.

Mortuary Statement.

RECEIPTS.

To Balance as per last Statement.....	\$2,944,481 87
“ Supreme Secretary.....	153,374 15
“ Cheque No. 56 cancelled.....	17 15
“ Cheque No. 67 cancelled.....	5 79
“ Received on account of Insurance.....	726 56
“ “ “ of Sundry Refunds.....	527 76
	<b>\$3,099,133 28</b>

Paid to Beneficiaries of lato Brothers—

John P. Kato.....	Court Heuvelton, 1228.....	\$1,000 00
Peter Blais.....	“ Bartlett, 3072.....	1,000 00
Nels. J. Johnson.....	“ Winsin, 928.....	500 00
Edward Meagher.....	“ Colehour, 3287.....	500 00
Jeremiah Healy.....	“ McCaul, 3290.....	1,000 00
Thomas Pashby.....	“ Trinity, 1806.....	2,000 00

Gaston Beaulieu.....	Court Labelle, 851.....	\$1,000 00
Murray E. Thurber.....	“ Wid's Friend, 1003.....	1,000 00
Henry A. Gokoy.....	“ St. Regis Val., 3577.....	1,000 00
Jas. Edgar Merriam.....	“ Blomidon, 951.....	1,000 00
George S. Coulson.....	“ Northern Light, 127.....	2,000 00
Ephraem F. Sanford.....	“ Forest Queen, 153.....	1,000 00
F. Rolf.....	“ Silver Leaf, 510.....	1,000 00
Percy B. Ault.....	“ Osnabrock, 610.....	2,000 00
C. J. L. Bushe.....	“ Prairie, 1731.....	2,000 00
D. McKercher.....	“ Ville Marie, 1031.....	1,000 00
Robert T. Veitch.....	“ Lisbon Centre, 3570.....	1,000 00
William G. Irvine.....	“ Ququa, 1502.....	2,000 00
Ed. T. Charpie.....	“ Eli, 1221.....	2,000 00
C. H. Langbein.....	“ Occident, 467.....	200 00
Thomas Trittie.....	“ Frontenac, 59.....	1,000 00
A. W. Fleming.....	“ Chemong, 530.....	1,000 00
William C. Ashton.....	“ Pamela, 974.....	1,000 00
Charles Reitz.....	“ Cooper, 1567.....	1,000 00
B. J. Townsend.....	“ Prosperity, 668.....	5,000 00
James W. Norred.....	“ Dickenson, 900.....	1,000 00
Fred. Donithen.....	“ Mountain City, 1879.....	1,000 00
Rev. T. R. Givinlim.....	“ Bras d'Or, 3356.....	1,000 00
George L. Flawn.....	“ Royal Jubilee, 114.....	1,000 00
Wm. Alex. Allan.....	“ York, 120.....	1,000 00



Malcolm Carmichael	Court Dauphin, 3463.....	\$1,000 00
Gatbut Marti.....	Vigilant, 3100.....	500 00
Samuel A. Sixsmith.	Coöper, 1567.....	3,000 00
Rev. W. B. Austin..	Eleanor, 1897.....	1,000 00
Handly Bates.....	Wid's Friend, 1003,	1,000 00
Albert Wilson.....	Ashtabula Hbr., 634	1,000 00
Michael Pureell....	Onward, 553.....	1,000 00
Tobias Michell.....	Claremont, 486.....	1,000 00
Andrew Krieg.....	Flower City, 336....	1,000 00
Hy. Geo. Gusterson..	Nelson, 174.....	1,000 00
James Walker.....	Saugcen, 148.....	1,000 00
Wellington Bradley,	Carp, 112.....	1,000 00
Philip Mullin.....	Collingwood, 95....	1,000 00
John T. Nevin.....	Long Beach, 35....	1,000 00
John Rees.....	Liedie, 2053.....	974 44
Frances McDowell..	Ligoniel, 2100.....	2,223 33
Edwin Morrish.....	Valley City, 73....	3,000 00
Eli Kendall.....	Clayton, 171.....	1,000 00
E. Wakes, M.D.....	Zorra, 639.....	1,000 00
George H. Small.....	Sherwood, 863.....	500 00
Milton E. Orent.....	Shawnee, 514.....	2,000 00
Oliver Longway.....	De Pare, 1073.....	1,000 00
Thomas H. Guthrie..	Pine Hill, 1919.....	1,000 00
Henry Stewart.....	Alpha, 3367.....	1,000 00
D. A. McTavish, M. D.	Morand, 326.....	5,000 00
Robert L. Smith.....	Martel, 1747.....	3,000 00
Charles Robinson...	Unison, 85.....	2,000 00
Wm. N. McKim.....	Newburgh, 417.....	1,000 00
James D. Clark.....	Log Cabin, 1761.....	500 00
Malachy Fallon.....	Wisdom, 3759.....	1,000 00
Eugene Swift.....	Lake Erie, 1205.....	2,000 00
Simon Strader.....	Matilda, 895.....	500 00
John S. Culver.....	Howell, 1331.....	2,000 00
M. B. McGreggor....	Ypsilanti, 1100.....	500 00
Otto Witteman.....	Bad Axe, 117.....	1,000 00
Fred. J. Seamans....	Bend, 1185.....	1,000 00
Victor Garipey.....	Montreville, 1422..	1,000 00
James McGraw.....	Delphi, 1207.....	2,000 00
Chs. M. Thompson..	Cumbria, 910.....	1,000 00
Wm. T. Webster.....	Seabright, 378.....	1,000 00
John Kesel.....	Manhattan, 420....	2,000 00
John Nuebling.....	do 420.....	1,000 00
John Carter.....	Wingham, 505.....	1,000 00
George French.....	York, 120.....	1,000 00

\$97,537 77

Total and Permanent Disability—

Levi Billinger, C. Collingwood, 95..	\$1,000 00
Fred. I. Maloy, C. River Spray, 3338	500 00
Damas Brisebois, C. Chénier, 1551..	500 00
Charles W. Potter, C. Maughs, 1191	1,000 00
Arch. Ferguson, C. Mt. McKay, 28..	1,000 00
Doctors' Fees.....	15 00

4,015 00

Old Age Disability—

Richard Butler, C. Hope, 1.....	\$300 00
Charles B. Guillemont, C. Hope, 1..	100 00
Commission on Loans.....	200 00
Fire Insurance.....	578 65
Law Fees.....	101 75
Refunds.....	151 36
Life Assurance.....	61 75

\$103,105 28

Valuators' Fees..... 375 00

\$103,481 28

English Refunds..... 200 85

\$103,682 13

Five per cent. to General Fund..... 7,668 70

Balance..... 2,987,782 45

\$3,099,133 28

Sick and Funeral Fund.

RECEIPTS

To Balance as per last statement.....	\$ 133,597 10
" Supreme Secretary.....	14,778 11
Refund.....	9 09

\$153,384 30

CONTRA—CR.

By Sick Claims.....	\$ 9,963 40
" Funeral.....	1,000 00
" Refunds.....	7 43
" 5 per cent. General Fund.....	738 99
" Balance.....	141,669 57

\$153,384 30

General Account for November, 1898.

RECEIPTS.

To Supreme Secretary.....	\$ 6,050 98
on acct. of Supplies.....	212 12
" 5 per cent. Mortuary Benefit Fund.....	7,668 70
" Sick and Fun'l Benefit Fund.....	738 99
" Cheque No. 557 cancelled.....	1 91
" Balance.....	12,496 42
	<u>\$ 28,069 06</u>

CONTRA—CR.

Salaries of Officers.....	\$3,125 00
Organizing Salaries and Expenses.....	9,669 14
Wages of Employees.....	3,460 10
Furniture Account.....	131 60
Refund of Fees.....	128 66
General Management Expenses.....	5,924 81
" Forester" and Supplies.....	5,626 75
	<u>\$ 28,069 06</u>

Surplus.

Deposited with Ins. Dept. of Dom. of Canada.....	\$100,000 00
Great Britain and Ireland.....	95,610 17
U. S. Government Bonds.....	148,758 36
New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Est.....	2,316,283 55
Debentures.....	175,824 14
Deposit Receipts.....	510 79

\$2,887,018 01

Current Account..... 100,754 44

\$2,987,782 45

Sick and Funeral Surplus..... 141,669 57

Grand Total Surplus..... \$3,129,452 02

Yours in L., B. & C.,

H. A. COLLINS, Sup. Tres.

Report of the Medical Board for the Month of November, 1898.

During the month of November, the Medical Board reviewed 3,306 medical examination papers, of which 2,959 were accepted and 347 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted		Jurisdiction.	Rejected	
	Accepted	Rejected		Accepted	Rejected
British Columbia.....	8	7	N. W. Territories.....	48	8
California.....	180	23	Ohio.....	128	21
Colorado.....	14	2	Ontario (Centre).....	182	18
Idaho.....	9	1	Ontario (East).....	131	12
Illinois.....	238	22	Ontario (West).....	92	6
Indiana.....	19	8	Oregon.....	2	1
Iowa.....	1	1	Pennsylvania.....	41	3
Kansas.....	3	7	P. E. Island.....	23	2
Maine.....	48	7	Quebec.....	419	38
Manitoba.....	39	10	Rhode Island.....	5	1
Massachusetts.....	1	1	Utah.....	1	3
Michigan.....	351	31	Vermont.....	12	2
Minnesota.....	116	7	Washington.....	19	4
Missouri.....	12	2	Wisconsin.....	161	11
Montana.....	8	1	England.....	62	8
Nebraska.....	6	1	Ireland.....	60	10
New Brunswick.....	36	4	Scotland.....	25	2
New Hampshire.....	16	4	Wales.....	3	4
New Jersey.....	127	15	Norway.....	1	2
Nova Scotia.....	34	3			
New York.....	248	37	Total.....	2959	347
North Dakota.....	34	3			

Yours in L., B. and C.,

T. MILLMAN, M.D.,

Sec. of Medical Board.



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