

TOTAL AND PERMANENT

DISABILITY BENEFIT, ANNUITY FOR OLD AGE.

DUNDED 1874. INCORPORATED 188

NUMBER OF MEN TRAINS, 1892,

RESERVE FUND, IST FEBRUAR:,

\$411,648.39



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

# Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Dissbuity Benefit, and (3) Annuity Benefits, members of the L.O. K. pay the small rates shown in the following

#### SCHEDULE OF HATES OF ASSESSMENT FOR THE ORDINARY CLASS

88	10 mg	S10.513	80.76	9	18.03.63	200	CHEST,
-ਰ	21,000	\$2,000	53,000	Ag	\$1,000	\$2,000	\$3,000
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18	\$0.30	\$1-20	<b>21</b> . 80	24	<b>3</b> ~ 76	\$1.52	\$2.28
19	- 61	1.22	1 83	35	78	1 56	2 34
20	62	1 24	1 86	36	-80	1 60	2 40
21	- 63	1 28	1 89	37	82	1 64	2 46
22	64	1.28	1-92	38	√84 s	1 68	2 52
23	85	1.30	1 95	39	86	1.72	2:50
24	66	1 32	1 98	40	- 88	1.78	2 64
25	67	1 34	2.01	41	90	1 80	2:70
28	68	1 36	2 04	42	92	1 84	2.76
27	- 69	2 38	2 07	43	95	1 90	2 85
28	70	1 40	2 10	44	98	1.96	2 94
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<b>3</b> 2	74	1 48	2.22	48	1 22	2.44	3 66
33	76.	1.50	2 25	Za	15.35	5 70	2.05

These sums correspond very nearly to the cost of risks as given in the best Actuaries liables of Mortality.

# Special Schedule of Rates

The rates payable by initiates between 50 and 54 years of age, both inclusive are as follows:

#### BATES FOR THE OBDINARY CLASS

S	1. 20 Sec. 15.	1300			
ACE	:	100	\$2.0	00 🗀 🗽	- <b>3</b> 3,000
50	\$2	FO TE	<b>\$</b> 5 (	de E. Y	<b>37</b> 50
51	2	60.3≥%	5.2	20	7080
52		70	- 5	O S C	8 10
53	15.	85	- 5	Mark Co.	8.55
A		0.7	Die Committee	<b>M</b>	

#### RATES FOR THE HAZARDOUS CLASS

15376				3.000
ACE	\$1,000			7.80
50	2 75	\$5.20 5.5		8 25
52	2-10-0 2-1-0-05-	7 7 90		8 85
-58	3:20	6:40		9.60
54	3 50	7.00		0.50
	1		医大型性 经基础证	

In the LO. F. there are no Assersments on Death

#### Fineral Benefits.

The Sick and Funeral Benefits are optional, and are \$3 per week har the first two weeks and \$5 per week for the following 10 we as of any one illness, and \$50 towards Funeral expenses.

The rates for Sich and Funeral Benefits, besides

the Enrolment Fee of \$1, which is paid but once are as follows:

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24 43 32 47 40 54 47 66 54 95 25 44 33 48 5 5 5 00	24 43 32 25 44 33	47 40 54 48 8	47 66	54 95 55 1 00

#### **OUR INVESTMENTS**

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound monetary institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

#### Permanent Reserve Fund.

The following shows where some of the funds are

Post Office Savings Bank	
Ontario Loan and Debenture Compa	ıy. 13,729-94
Canada Permanent Investment Co.	16,176.76
Huron and Erie Sayings and Loan C	o 10,000 00
Freehold Savings and Loan Co.	10,000 10
British Canadian Loan and Investmen	tCo-10,000:00
Canadian Savings and Loan Co.	10,000 00
Agricultural Savings & Loan Co	10.000 00
School and Municipal Debentures	154 529 96
Morroages	118,710,87
Pova Scotia Loan	300 00
New Brunswick Losn	800 00
Receiver General of New Brunswick	20,012 50

From the above it will be seen that we alread; have in the Primanery Reserve Fond

#### \$387,366,91

The above is subject only to the joint cheques of the undermentioned members of the LIBCOTIVE COUNCIL

S. C. R. Oronbystechs, M.D., Editor INTERNATIONAL GOOD TEMPLAH, TOTOTO,
P.S. C. R., E. Botterell, House of Commons.

Ottawa.

S. V. O. R., D.D. Aitkin, Flint, Mich. S. Secretary, John A. McGillivray, Q.C., To

S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London

S. Phys., Thos. Millman, M.D., Toronto, S. Coun, Hon. Judge W. Wedderburn, Q.C.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

\$411,648.39

# The Independent Forester

Vol. XII.

FEBRUARY, 1892.

No. 8.



D. D. aitken

### D. D. AITKEN,

SUPREME VICE-CHIEF RANGER.

The above excellent likeness will give our readers who have not seen Bro. Aitken in the flesh, an idea of what "form and feature" our eloquent and accomplished Supreme Vice Chief Ranger is possessed. The brother is one of the youngest, if not the youngest, member of the Executive Council. He was born in Michigan in 1855, and is now in his thirty-seventh year. His father was a farmer. His cerly education was carried on at the public

school, which he attended only in the winter menths; in the summer his assistance was needed on the farm. But the disadvantages with which he had to contend did not prevent him from acquiring a good commercial education, for at the age of 17, we find him engaged in Bookkeeping in New Jersey. Later we find him on the road as a "Drummer," and after a brief apprenticeship to that vocation, he embarked in the mercantile business. A taste and aptitude for law determined his leaving mercantile life. He studied law in New York, and in 1879 was called to the bar at the com-

paratively early age of 24. law he has devoted his attention ever since. practises in his native state, and is a member of the well-known firm of Wisner, Lee, and Aitken, of Flint, Michigan. In his profession, Bro. Aitken has secured a large practice, that is steadily increasing, and his reputation as a skilful lawyer and successful pleader is one of which he may be justly proud, and that speaks eloquently of his ability and in-

tegrity.
The Supreme Vice-Chief Ranger only became a Forester a year ago. His promotion has been unusually rapid; very few have attained to such high distinction in so short a time. He was elected by his Court in Flint, a representative to the High Court of Michigan, and by the High Court of his native state he was chosen a representative to the Supreme Court that met at Detroit last Sept., and by that representative and influential body he was chosen for the high office he now holds. His election by a body, the majority of whom were Canadians, shows the international and fraternal nature of the Independent Order of Foresters. His capacity for business was practically demonstrated by the valuable service that he rendered on the Finance Committee, and his address on the question of admitting women into the Order, showed him to be a clear and logical reasoner, and a persuasive speaker.

In his native state he enjoys wide scope for the extension of the principles of Forestry, in which he is an enthusiastic believer. In Michigan the INDE-PENDENT ORDER OF FORESTERS has met the most pronounced opposition, and also won some of its most signal victories. The membership is steadily growing in the state. Of the 32,000 members of this great Order between 6,000 and 7,000 are in Michigan, and among the various High Court jurisdictions Michigan comes next to Ontario. The withdrawal of one or two disappointed members, and their attempt to start a rival organization, offering lower rates, and no further medical examination tempted but very few Independent Foresters from their allegiance, and the Order is to-day progressing in Michigan at a rate unequalled in its history. This is due to the fact that it is better known and, as a result, more appreciated; and also to the able advocacy of men of high standing like Bro. Aitken, the members of the high standing committee, and scores of other well-known citizens and prominent Foresters.

Bro. Aitken is a well-known member of other fraternal and benevolent societies. He is Supreme Counsellor for K.O.T.M., a position that he has held since the organization of that Order. He is a member of the Royal Arcanum, a prominent Mason and a Knight of Pythias. As might be expected, he has given a good deal of attention to the laws

affecting fraternal mervance.

Politically he is a "Comuine Michigan Yankee by birth and habits," and here is no room to doubt his republican leanings, as his sympathies are "red hot." Never a candidate for office himself, he has given time and means to promote the success of the candidates of his party. For six years he held the non-political office of city attorney, being appointed to it by the city council. He is a member of the Episcopal Church.

In 1877 he was married to Miss Ada E. Long, of illburn. N. J. They have no children. Our Milburn, N. J. They have no children. Our Supreme Vice-Chief Ranger seeks repose from the They have no children. Supreme Vice-Chief Ranger seeks repose from the toil and distraction of the legal profession, in terest and to give scope for the ability of a young Cincinnatus-like following the plough. He owns fellow and to satisfy his social instincts and de-

To the profession of | one of the finest farms in the state, and manifests great interest in the cultivation of the soil. president of the Industrial Fair Society of the district.

His home in Flint is a spacious and comfortable one. Its hospitality is well-known, and the brother wants it to go aboard, that to brother Foresters the "Latch-string" is always out, and within there is a Forester's welcome.

Every member of the Order will cordially unite in the wish that the distinguished Michigan brother may long enjoy his prosperity and his honors; and that the Order may long enjoy the service of his eminent abilities.

## Children's Corner.

#### If I Were a Girl.

If I were a girl, a true-hearted girl, Just budding to fair womanhood, There's many a thing that I would not do, And numberless more that I would. never would frown with my mouth drawn down, For the creases will come there and stay But sing like a lark, should the day be dark-Keep a glow in my heart, anyway!

If I were a girl, a bright, winsome girl, Just leaving a problem behind; Just leaving i. 'Stational behind; would be so neat, from head to my feet, That never a fault could one find. So helpful to mother, so gentle to brother, I'd have things so cheery and sweet That the streets and their glare could never com-

pare
With the charms of a home so replete.

If I were a girl, a fond, loving girl, With father o'erburdened with care, I would walk at his side, with sweet, tender pride, With ever a kiss and a prayer.

Not a secret I'd keep that could lead to deceit,

Not a thought I should blush to share; Not a friend my parents would disapprove I would trust such a girl anywhere! -Linnie Hawley Drake, in Golden Days.

# From Country to City.

The first thing for a boy coming to a great city to lo is to take pains to start with right associations. In every such towr there are innumerable circles of society. The community is too large for everybody to krow each other, and therefore it divides up into many circles of commom acquaintances, and in each of these the members are as well known to one another as are the inhabitants of a village. They are good and bad, evil in their influences and injurious in their tone and spirit, or salutary and

helpful.
Where, then, shall the country boy go for society? The best place is to a church. In these days a city church is the centre of many social no less than religious activities. It is a life of industry in which men and women engage, so that

mands. It is a community in itself, and nobody can belong to it for any considerable length of time and exhibit sympathy with its ambitions and projects without fitting into some place where he can display his capacities and win due consideration because of them. He will make friends and useful friends. He will have the social life and social surroundings necessary for him. He should go to church from the first, and regularly make himself known to the pastor, and then without putting himself forward take a hand in all the undertakings of the parish. If he is patient the reward will come.

Even apart from merely religious profit, such associations will be of inestimable advantage to a youth who goes to town a stranger. There is much talk in these days about "rings" and "combines" for evil purposes; but there is one ring which is always good and beneficent in its objects, and it is the circle of the church. Inside it a young man forms the intimacies which most contribute to his practical success, to say nothing of his spiritual health. - Chautauguan.

#### Move On.

"Move on," said a policeman the other day to a group of idlers who were standing on the pavement; "niove on and allow the people to pass." "Move on," said the master of a shop to one of his apprentices whom he had caught gazing into a window, when he should have been going on an errand. "Now, move on, what do you think the world would come to if every one, like you, kept standing still and never moved forward?"

"Dear me," said a schoolmaster to a pupil, "how could you be so stupid? Look here; you have got 5 from 9—3. When will you know better? For the last three months you have been trying to learn subtraction, and now do not know any more about it than when you first began. Instead of progressing you are at a stand-still. Why don't you move on!"

"Look, Bill, look at Jim yonder, he must be getting on-new coat, new trousers. Why, I declare! a new suit altogether. Where can he get his money from? He has no more wages than we have, but he looks much more respectable. How is it? It puzzles me." "Why, just this, Dick; when we're spending our money at the Black Bear, he is 'moving on.' His garden is full of fruit, ours are full of weeds; he is happy, we are miserable; and I, from this time, mean to try to 'move on.'"

"Move on," said a minister to his hearers. "move on in religion, faith, and charity. on;' let it not be said that you are behindhand in religion; keep faithful to the end; and although ever moving, be ever firm, so that when you arrive at the appointed resting place, you will be ready to exchange mortality for immortality."

The London Spectator tells a story of a clerg man who was once addressing an audience of children. "Now, children," he said, "I propose to give you on the present occasion an epitome of the life of St. Paul. Perhaps some of you are too young to understand what the word 'epitome' means. 'Epitome,' children, is, in its signification, synony-mous with synopsis. Having made this simple and clear explanation to the children, the speaker went on with his story.—The Morning Star.

#### The Sum of it All.

The boy that by addition grows, And suffers no subtraction, Who multiplies the things he knows, And carries every fraction, Who well divides his precious time, The due proportion giving To sure success aloft will climb, Interest compound receiving. -Dr. Ray Palmer.

#### Pray While the Sun Shines.

A little girl who suffered greatly during thunderstorms was told by her mother to pray when she felt alarmed.

One day at the close of a fearful little storm, she came to her mother with the information that raying during the danger brought her no relief. "Then," said her mother, "try praying when the sun shines, and see if that will take away the

The child did so, and when another storm was raging she said sweetly: "Praying while the sun shines is the best way, for I am not the least bit afraid now."

What a lesson we who are older might learn from this incident! How often do we stay away from our Master until the storms of life drive us to Him for shelter and protection?

If we could only give our best, our brightest days to His service, we would have no cause to tremble when the dark hours come on. How very much we miss by not having Jesus to go with as through all our earthly pilgrimage!

#### Do It.

Peter Cooper, who founded the Cooper Institute in New York City, had a hard struggle. As a boy his health was of the frailest. He went to school but one year of his life, and during that year he could only go every other day. But when he was eight years old he was earning his living by pulling hair from the skins of the rabbits his father shot, to make hat-pulp.

He had not "half a chance." It seemed almost literally that he had no chance at all. He .. ent to New York when he was seventeen year old. He walked the streets for days before he got a place, and then apprenticed himself to a carriage-maker for five years for his board and two dollars a month.

He had neither time nor money for what people called pleasures, but he had the pleasure of hope. While he was working for fifty cents a week he said to himself: "If I ever get rich I will build a place where the poor boys and girls of New York may have an education free," and he did it.

William Hunt, the painter, used to say:—
"Don't talk of what you want to do—do it!"

# Quite So.

One of the most beneficial influences of fraternal organizations is the fact that they induce men to forget their political differences. When they enter the Court room they are no longer Republicans or Democrats, Grits or Tories, but men united in a common brotherhood, and political affiliations are superseded by fraternal association.

# Home Circle.

### To-day and To-morrow.

If fortune with a smiling face Strew roses on our way, When shall we stoop to pick them up? To-day, my love, to-day.
But should she frown with face of care, And talk of coming sorrow, When shall we grieve—if grieve we must?
To-morrow, love, to-morrow.

If those who wronged us own their faults, And kindly pity pray, When shall we listen and forgive? To day, my love, to-day, But if stern justice urge rebuke, And warmth from memory borrow. When shall we chide-if chide we dare? To-morrow, love, to-morrow.

If those to whom we owe a debt Are harmed unless we pay When shall we struggle to be just? To-day, my love, to-day. But if our debtor fail our hope, And plead his ruin thorough, When shall we weigh his breach of faith? To-morrow, love, to-morrow.

If Love, estranged, should once again His genial smile display, When shall we kiss his proffered lips? To-day, my love, to-day. But if he would indulge regret, Or dwell with bygone sorrow, When shall we weep—if weep we must? To-morrow, love, to-morrow.

For virtuous acts and harmless joys The minutes will not stay; We've always time to welcome them To-day, my love, to-day. But care, resentment, angry words, And unavailing sorrow, Come far too soon if they appear To-morrow, love, to-morrow. -CHARLES MACKAY.

# One kind of Typewriter.

Out on Broadway just now I naw a little girl that I have respect for. She is a typewriter, but she is not much like the kind the newapapers are always telling stories about, though, like them, she is pretty—as pretty as a picture and as good as if she were old and ugly. She is twenty-two, and let me tell you what she has done.

Six years ago she was the most ragged, friendless, ignorant little orphan you would care to hear of and she had four younger sisters, each more ragged and friendless and ignorant and orphaned than the other. She went into a typewriting copying office to learn the business in return for her services as office girl. She was such a bad speller that everybody said she would never make a type-writer. She set in to learn to spell. She was so shabby that the head of the office said he was ashamed to send her on errands, but she did her but it is far greater to have the peace of the Gospel.

work so well that he concluded it would pay to spend a couple of dollars in fixing her up

She made herself a skilful operator, although to begin with she was unc mmonly clumsy. The fact was that she had something else on her mind than finding a husband to support her. She was thinking about those four little sisters. They were living around with relatives, most of whom were very poor, and when they were not poor exceptionally cross and cruel. This little woman, Annie had an ambition to be mother to those little

A mother! What she is now is mother and father, too !

The first money she could scrape together from her typewriting she spent in learning stenography. She could not afford all the lessons she needed, but she made it up in hard work by herself. not gifted with the qualities for making the best stenographer, the best ones are born, not made; but she did all she could, and came out better than the average that do office work, and since that she had comparatively easy sailing.

People had noticed her; she got a good position; not much money, but enough to start her in exe-

cuting a long-cherished plan.

She got together those four sisters. She took a little flat uptown. She rethered them all in and told them they must live without furniture until they could buy it—not on the instalment plan. In the meanwhile they would all have plenty of good food, such as they had not before, because furniture is a luxury, but good food is an investment for working girls.

Two of the girls were learning typewriting in the same way she did. The two younger ones were in school. They camped along as best they could and were happy. That was a year and a half ago. Now three of them are earning good pay, assalaries go—there is a prejudice, in that big office building where Annie is, in favour of the family-one of the younger ones is learning the business in the usual way. Their home is as pretty a little place in its modest way as there is in Harlem, and their relatives are more helpful and kind than ever before because nothing succeeds like success. And I call that young woman's success a success worth talking about.—N. Y. Herald.

# The Day's Lemand.

God give us men! A time like this demands Strong minds, great hearts, true faith and ready hands ;

Men whom the lust of office does not kill; Men whom the spoils of office cannot buy;

Men who possess opinions and a will Men who have honor; men who will not lie; Men who can stand before a demagogue,

And damn his treacherous flatteries without winking;

Tall men, sun-crowned, who live above the fog, In public duty and in private thinking; For while the rabble, with their thumb-worn creeds Their large professions and their little deeds, Miugle in selfish strife, lo! Freedom weeps, Wrong rules the land, and waiting Justice sleeps, Dr. J. G. Holland, in National Baptist.

### Thank the Children.

They run on our errands, upstairs for our books and slippers, our thimbles, our new magazines; down stairs to tell the servants this thing or that; over the way to carry our parcels; to the postoffice with our letters.

They leave their work or play a dozen times in a morning to do something to oblige us who are grown up bigger, and liable to be less absorbingly

occupied than they are.

No game of politics or business in after life will ever be so important to the man as the ball and the top to the little lad; and no future enjoyment of the little girl will ever be greater in degree and kind than her present in her dolls and play-house; yet Johnnie and Jennie fly at our bidding, arresting themselves in mid-career of the play which is their present work, and alas! half the time we quite overlook our own obligation to be grateful. We do not say, "I thank you." And because we do not say it, we make it difficult for them to be as polite, as simple, courteous as otherwise they would be by nature, and the imitation which is second nature to all children.—The Household.

# flowers From the Forest.

### Divers Weights.

An old woman who attended a Dr. T .--'s wellknown church kept a small grocery shop, and it was currently reported she was dishonest in her dealings with the few townspeople who bought of her. One Sunday, Dr. T.—preached a powerful sermon from the text "Divers weights are an abomination unto the Lord." The old woman was much roused by his sermon. She was trying to tell an old acquaintance about it.

"A very powerful discourse, Maggie. Ah, but he came down upon the sinners! It would ha'

done your heart good to hear him."
"What was the sermon about? What was the

"Oh, I can not remember the text. But it was about weights and measures, and graveries and balances.'

"But what was the subject? What was the theme of the discourse?"

"Oh, the theme! I do not know. But this I do know, Maggie—I went straight home and burned two of my measures."

# A Good Deal to be Thankful For.

Of the late Bishop Ames the following anecdote is told: While presiding over a certain conference in the West a member began a tirade against universities and education, thanking God that he had never been corrupted by contact with a college. After proceeding thus for a few minutes, the Bishop interrupted with the question:
"Do I understand that the brother thanks God

for his ignorance?"

"Well, yes," was the answer, "you can put it that way if you want to."
"Well, all I have to say," said the bishop, in his sweetest musical tone, "all I have to say is that the brother has a good deal to thank God for." -New Jersey Mirror.

Four toims did Oi refuse him When Pathrick came to woo, But me heart kep' goin' "pity pat" So phwat else could Oi do?—Judge.

#### Sure Cure for Somnambulism.

I can't go to sleep. I try everything. I count up to hundred and look at one spot on the ceiling and say my prayers forward and then backward, and then I think of sheep going over a fence, but it isn't any use.

Then as I'm tossing around I think I hear some one saying, "George, get up; it's half-past seven."

"All right: in a minute,

"George, get up or you'll be late."

"Oh, no; I won't be late. Just a few minutes longer."
"George, you've got to be at the office at sight o'clock. You'd better hustle."
So comf'ble here

"Oh, all right. Right away. So comf'ble here -can't m-m-m—pret'scad—m-m-m-hgnor-hgnor-gnor." (Blessed sleep.)—Harvard Lampoon.

#### Humorous Definitions.

A smart, pitly, or humorous definition often furnishes a happy illustration of the proverbial brevity which is the soul of wit. A boy once said that "dust is mud with the juice squeezed out." "a thing to brush warm off with," and a monkey "a small boy with a tail;" wakefulness, "eyes all the time coming unbuttoned;" and ice, "water that stayed out too long in the cold and went to sleep."-English Canadian.

#### Be True To Your Wife.

Have you a wife and little ones? When you die, what will become of them? How long can they live on what you have saved? Surely you do not want them to go to work and earn a living, the wife earning thirty cents a day making shirts and the children in a factory. If you love your family, you should protect them not only while you are living, but when dead. How? Leave them one, two or three thousand dollars by joining the INDE-PENDENT ORDER OF FORESTERS.

#### How Wise Are You?

The wisest of all mortals is The man, who, dull and slow, Doth silent keep the trague that's his On what he doesn't kn

# "'Ear! 'Ear!"

A gentleman was complaining on Change that he had invested a large sum of money in stocks and lost it. A sympathizing friend asked him whether he had been a "buil" or a "bear." To which he replied: "Neither, I was a jackass."— London Figaro.

# The Independent Forester

The Official Organ of the Independent Order of Foresters.

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ORONHYATERHA, M.D., Toronto, Ont. Rav. A. MACGILLIVRAY, Toronto, Ont.

44

Editors.

ADVERTISING RATES.

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Reading Notices inserted at 25 per cent. extra above

ordinary rates.

Court Cards, giving name, number and location, nights of meeting, and C. D H C. R., C. R., R. S. and F. S. 21 00

#### Toronto, Canada, February, 1892.

- 1. Send all matters relating to THE INDE-PENDENT FORESTER and questions on points of Forestric law to Dr. Oronhyatekha, S.C.R., 1'oronto, Canada.
- 2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, 490 Huron Street, Toronto, Canada.
- 3. Send all Monthly reports, etc., to the Supreme Secretary, Brother John A. McGillivray, Q.C., Toronto, Canada.
- 4. The Monthly reports and the exact sum required to cover assessments and other fees called for by such Monthly reports, should be sent together in one cover.
- 5. Courts working under the jurisdiction of a High Court must order all supplies from the High Secretary of their own High Court; those not under a High Court must order from the Supreme
- 6. The Forester will be mailed to each member of a Court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses, to the Editor. such list is received the papers will be mailed to the Court Deputy in bundles for distribution among the members.
- 7. Financial Secretaries will immediately notify the Editor, at Toronto, giving in each case the name in full,

When a member is initiated When a member is suspended,

When a member withdraws from the Court, When a member changes his address, or

When a member joins the Court by Card.

8. In every communication give the name and number of your Court and where located. It is impossible to find your name on our lists unless 'this information is given.

# Editorial.

#### Notes.

We have a number of copies of our issue of Sep tember, with the portrait and sketch of the life of our Supreme Chief. We will be pleased to furnish these to new members as far as they will go.

Salute Supreme Vice-Chief Ranger Aitken, of Michigan—whose bright countenance greets you on our first page. The sketch of the brother "over the border" will be interesting reading for all Foresters. Next month the likeness of the Supreme Secretary will adorn our front page.

Some financial Secretaries have not as yet sen us the names of all members entitled to the INDE-PENDENT FORESTER. Will they please do so at once. We want every Forester to receive the official organ of the Order. The correctness of the mailing list depends on the hearty co-operation of the Financial Secretaries.

How is this for "new blood?" The record for January shows 29 new Courts, with a charter membership of 719. Most of the 900 odd old Courts have made additions. The Insurance Companies need not worry about us. The new members are coming in all right, and the future of the Order never looked as bright and assured as to-day.

This is February—reader, have you secured that new member, that you promised yourself at the beginning of the year, you would introduce into the Order? There is an eligible man of your acquaintered that only used the state of the contract that the state of the stat ance that only needs to have the matter set before him just in the way in which you can do it in order to his becoming a member as soon as possible.

Our organizers, and workers generally, will find answers for objections to, and weighty and un-answerable arguments in favor of INDEPENDENT FORESTRY in Supreme Chief Oronhyatekha's letter to the Mail, that we published in our January number. Our readers should "mark, learn, and in-wardly digest" the letter, as well as the article, "The Monetary Times' Annual."

The Supreme Physician, Dr. Millman, informs us that for the first three days of February the claims on the sick and Funeral Benefit Department amount to \$1,000. The most persistent objector will now appreciate the action of the Supreme Court in providing for increased claims, by making a small addition to the rate, and making a small decrease in the sick benefit for the first couple of weeks.

We find it impossible to publish the names of the recently elected officers of our Subordinate Courts. We have close on to One Thousand Courts. to give each Court five lines, and we could not do justice to any Subordinate Court's Officers in five lines, would take our whole space. It can't be done, But for one dolar per annum your Court card can be inserted in the FORESTER, then we can pay for additional pages.

Bro. Financial Secretary, a word with you. We appreciate the importance, responsibility, and diffi-culties of your office. A fellow-feeling makes you kind. When you send us a name for the mailing list write it plainly with crossed t's and dotted i's, and don't write on both sides of your paper. Read again Sections 6, 7, and 8, of the general announcements in the opposite page, and to the due observance of which pledge your best at intion, and we will ever continue to love and cherish you as a brother.

"Australia will be ours." On the 4th inst., the Rev. D. V. Lucas sailed from San Francisco for the Antipodes. He goes as the Deputy of our Supreme Chief—and is commissioned to plant our Order in that portion of the English-speaking world. We understand that the field is a particu-larly inviting one. Fraternal and Benefit Societies are not as well-known, or as generally established there as in America. The brother sent is the right man for such a mission. He knows the country to which he goes, is enthusiastic in his devotion to Forestry, and gifted with the eloquent tongue to present the many advantages of the Order.

The zeal of some of our enemies is worthy of a better cause. Anything to make a point. months ago. in a somewhat labored article, the Monetary Times attempted to enlighten its rather limited constituency of readers, on some defects in the I.O.F. The article was reproduced in "fly sheet" form, and scattered broadcast. We don't know whether it did us harm or good, very likely it was like "a clean chip in porridge"—of no consequence. All we know is that in December we had over eleven hundred applications for members. In January, about as many—and the reserve that was \$374,000, at the time of the annual onslaught of the Monetary Times is now \$411,648.89. All this looks like life, growth, and public confidence.

At long intervals an unworthy individual gains admission into the Order. Sometimes the same individual, being taken for what he ought to be, seems to be, and claims to be, is entrusted with authority to do work for the Order. He proves unworthy of the confidence reposed in him, and betrays the trust, the tokens being a number of misleading statements, unpaid hotel bills, and such like. The Order guards itself and the public against frauds of this kind When a representative proves unworthy, his commission is cancelled and he is expelled and everything reasonable is done to undo the mischief wrought. The other day Inspector Gibbens of the High Court of Ontario, paid the board bill of 'ne such "faker." Happily they are

#### Subordinate Court Officers.

During the month of January, all our Subordinate Courts, numbering close on 1,000, elected their offi-Thousands of tried and true men have been obligated into office. The promise has been unreservedly given, "I will do all in my power to spread the principles of the Order, and to secure good and worthy men for membership therein." What may

"most sacred honor" to carry out this promise? With our Subordinate Court Officers rests largely the extension of the Order, and with them rests entirely the peace, harmony and efficiency of the Subordinate Court. Given a dozen men loyal to the Order, mindful of their official obligations and judi cious in their efforts, and the membership of most Courts will be doubled in the next six months. Some Courts will double their membership in that What will be done by some might be done time.

by nearly all.

The need of faithful effort on the part of officers and members is apparent. The Stock Insurante Companies are alarmed at our remarkable growth and steady progress. An attempt is being vigor-ously made to prejudice the public by the assertion that our rates are too low, and that the interests of the widow and the orphan, are not sufficiently guarded." This soulful solicitude for the widow and orphan on the part of corporations that are pocketing fat dividends is refreshing, it deceives no one. The solicitude first, last, and always is for business and dividends. That our rates are sufficient is shown by the fact, that in the past eleven years we have paid over \$800,000 to the widows and orphans of Forest rs, and at the same time accumulated a reserve of more than half that amount. Our reserve to day being over \$411,000. Our members and officers will please note what we have done; and are doing, and they will find a discriminating public ready to accept facts and experience rather

than fancies and airy theories.

Another point, but a minor one, that we would press on our Subordinate Court Officers, is the mastering of the ritual. It does not look or sound well to see an officer tied to his manual, and stumbling somewhat painfully over his part. As a matter of comfort to himself and duty to his Court, every officer will thoroughly master his part of the ritual. Further, be prompt in your attendance. Sometimes the absence of a single officer delays the opening of the Court. Don't be absent or late when you can avoid it. Let every Subordinate Court Officer enter upon his duties resolved to give INDEPENDENT FORESTRY the most prosperous six months in its history.

#### Doctors Differ.

A few months ago Rev. Dr. Parsons, of Toronto, astonished the community by an attack on Societies that was characterized by indiscriminate denunciation, rather than accurate knowledge of the question discussed. Every one concluded that the good doctor did not know whereof he affirmed, and some questioned the propriety of an eminent teacher of faith and morals undertaking to deal with a question so largely outside of his knowledge and experience. More recently, Dr. Cochrene, of Brantford, an ex-Moderator of the Presbyterian Genera Assembly, and for many years the able and energetic Convener of the Home Mission Committee of the Presbyterian Church in Canada, had something to say on the question of "Benefit Societies." The ex-Moderator is widely known as a clear-headed man of affairs, with a wonderful capacity for business, and an intimate knowledge of men, gathered through long years of active practical service. opinion advanced by him is, consequently, entitled we not expect from men who have pledged their to careful consideration, and this is what he had to

say concerning fraternal and benefit "Societies." the best features of which, we have no hesitation in saying, are found in the Independent Order

of Foresters.

He believed "they were the outgrowth of Christianity (some one said they were of the devil— Ed.), and that they should receive all the assistance the church could give them, and instead of antagonizing them, he would wish them God-speed. They were a safeguard to society. Men who belonged to them had a place to go instead of the bar-room. In these societies men were taught the principles of uprightness. They came in contact with other men, and had their ideas of manhood broadened. Men who did not join a society of this kind and provide for their families were committing a sin. Men had died and left their families on the world. Every man who loved his wife would provide in some such manner for her. thought the rich and poor in this country and the old country were getting farther apart, and capital and labour were becoming more antagonistic. <sup>-</sup>The members of these societies should go on in the good work they were doing. All should do their They knew not how soon they were to pass away." To every word of which every one who understands the situation will say Amen.

The Church, true to her mission, instead of an-tagonizing Fraternal and Benefit Societies, will sympathize with them in their praiseworthy efforts to do essentially Christian work. The members of these societies are learning the claims and obligations of brotherhood, the sacred nature of pledges voluntarily given, the necessity of thrift, and the sacred duty of providing for those dependent upon These are things that the Church teaches. Any organization that seconds these efforts is to be welcomed as an ally, and not denounced as an enemy. Dr. Cochrane's words are as practical as

they are true and wise.

#### Unsound Life Insurance.

To the Editor of the Mail.

I read the editorial in the Mail of the 29th, as well as the letters which appeared therein relative to the Independent Order of Foresters with a good deal of interest. Your observations regarding the existence of an actuarial deficiency of millions of pounds sterling in the Ancient Order of Foresters and in the Odd Fellows of Great Britain, as well as among upwards of a thousand other benefit Societies, has no material bearing on our subject, because of the fact that the benefits given by the Societies to which you refer are confined mainly to sick and funeral benefits, medical attendance, etc., no insurance benefits being given by them, as I understand it. Another material difference between these Societies and the I.O. F. is that each Lodge of Oddfellows and each Local Court of the Ancient Order of Foresters is a body by itself, that is to say that each Court or Lodge is responsible for benefits to its own members only, and its income is limited to the contributions of such memberg. These being the facts, the Societies to which you refer are wholly incomparable with the I.O.F. to an intelligent mind what Mr. Macdonald

Of course I need not add that lodges of Oddfellows and Courts of A. O. F. are scattered throughout Great Britain, and are prosperous and continue doing their grand benevolent work as of yore, in ' spite of the actuarial deficiency of £3,124,000 referred to by you.

With reference to one other criticism made by the Mail, I must say that I cannot for the life of me see any immorality in the Foresters taking the profits made out of lapses and placing the same to the credit of the persistent members. These profits, so far as the Foresters are concerned, are made from the lowering of the actual death rate below that called for by the standard mortality tables, brought about by "medical selection," and which, by some authorities, is estimated to be as high as 50 per cent. during the first five years. This means that the 1,118 applicants passed by the medical board of the I. O. F. for January, 1892, will not cost the Order during the next five years more than one-half of the figures given by the Standard Tables, and, therefore, there will be a profit made on every one of these 1,118 applicants who permits his membership to lapse within that period, and the Order will continue, as a matter of fact, to make a profit for some time thereafter upon all such lapses, for, according to some authorities, the benefits of medical selection do not pass entirely away till after the tenth to the twelfth year.

I am not so clear that your criticism in this respect does not apply to the Old Line Companies, because of the fact that they collect from every policy holder the "reserve element" explained in my last letter, amounting, as a rule, to more than a third of the whole premium, on the plea that in the course of a few years it will be required by the Company to meet death losses when the mortality rate among the policy holders has become much greater, due to their having grown older. Under such circumstances, if a policy-holder should retire from the Company before it has been compelled to use this "reserve element" to meet its osses, I think with you it would be good morals if the Company would return to the policy-holder this unused and uncarned "reserve element" instead of confiscating it to the use of the stockholders.

With reference to the letter of W. C. Macdonald I have no doubt that every reader of the Mail has recognized that it is not only cleverly written, but that the subject is most discreetly treated, and that in no part of the letter is greater discretion shown than when Mr. Macdonald declares as follows:

"I do not propose at present to attempt to answer the various statements made by him with much boldness, nor to show the fallacy of the several comparisons which he sets forth."

It is not necessary that I should observe that

declares he will not attempt to do just now is the very first thing required of him to do if the statements and comparisons made by me be germane to the question at issue.

As to this point I am willing that the readers of the Mail should be the judges. Mr. Macdonald asserts that some of my statements are "quite contrary to facts," but fails to point one of them out. To show the inadequacy of the rates of the I. O. F., Mr. Macdonald gives us a table, premising the same with the following observations:-

"It is quite immaterial for the object in view what age it selected, but I will take age forty-nine-the oldest age as which a person can enter on the foregoing conditions the Special Endowment Fund of the Order, as the expectation of life at that age is shortest, and it will be more convenien; for the purpose of the following table."

The statements in the above quoted paragraph are "quite contrary to facts." The oldest age at which a person can enter the Endowment Fund of the Order is 54, and the expectation of life is shorter at that age than it is at 49.

The table No. 1, which is given below, will explain why Mr. Macdonald did not select age 54 instead of age 49. TABLE No. 1.

dying pr 1000 g to Am. ex. of Mortality 30 윤홍종 s Pd. with a. Interest per cent. Endow-Fund. ing at of 1, Ago Living age out Entrant Ascessints Rec (\$86) with 6 mo Interest at 6 l cent. State of 1 s str Claims of mos. at 6 pc No. d No. 54 55 58 57 17.40 18.57 17.40 19.24 1000.00 36.900 17.835 19 065 982.60 964.36 36.258 35.585 87.550 19.17 20 16 21 22 22.34 19.88 21.33 22.94 19.649 55.395 945.19 34.878 23,664 72.879 88.8XI 103.251 58 925.03 84.184 21.751 24 72 26.69 28 88 31.29 59 60 903.81 33.350 32.526 22,899 23.53 881.47 116.822 24.118 31.658 **80.744** 61 24.78 857.94 25.400 128 921 63 139.339 26.07 889.16 26.722 27.89 23.75 29.783 33.94 36.87 S07.09 23.075 148.066 28.771 27,710 154.771 159.325 779 70 80.894 32 298 65 66 40.13 43.71 30.14 750.95 720.81 161.691 31.51 26.698 47.65 52.00 56.76 25.435 24 223 161.444 158.756 67 659.30 33 661 34.13 656.46 68 34.983 21 661

Thus when a 1,000 Foresters entering at age 54 have reached their 70th birthday, without any allowance being made for the reduction in the actual cost of insurance, below that given by the mortality tables due to medical selection, which some eminent authorities say, as already stated, is as high as 50 per cent during the first five years after admission, there will be left a surplus of \$145,499 remaining from their contributions after paying the full amount required by Mr. Macdonald's tables.

Let me now briefly recall one of the statements made by me in my former letter :-

I said that the founders of the I.O.F. "came to the conclusion that the figures of actuaries were modified by certain conditions which are invaribly shown in the table collected from its members present in every well regulated company, and that \$1,086,056.

by reason of those modifications insurance benefits could be given by a society like the I.O.F. for a much less sum than is charged by the Old Line Companies." I then explained in detail some of these conditions. Mr. Macdonald discretly refuses to join issue with me in so far as the above statement is concerned. On the contrary, he is forced to admit that there is something in it when he states as follows:

"No doubt some benefit may accrue from this source, [viz., the infusion of new blood), but it will be of a temporary nature merely, and will completely disappear in five, or at the outside seven or eight years. For the sake of argument however, we will assume that this much talked-of infusion of new blood or medical selection, will have the effect of reducing the total number of deaths which will occur during the twenty-two years amongst the above 1,000 members."

When Mr. Macdonald makes this admission, I submit he virtually concedes the case of the LO.F. The terms in which he makes the admission is somewhat confused, it is true; for everybody knows that no amount of infusion of new blood could possibly affect the number of deaths occurring among the above 1,000 members, but we must take Mr. Macdonald at what he probably means, that the medical selection of the 1,000 members makes the reduction in the number of deaths. The only question left is one of estimate as to the extent of the modifications made in the figures of actuaries, by "Medical Selections," by the "infusion of new blood" and by "lapses." That Mr. Macdonald's estimate of the extent of these modifications is wholly unreliable, can be proven from the actual experience of every Society and of every well-conducted insurance company. In table No. 2 we have given the actual experience of the I.O.F. between the 5th and 16th years of its existence:

TABLE No. 2. ,000 as r 1,000 in Foresters. o Age of the I.O.F at Date. ken for M. Expenses. in each I. O. F. 7 restric 30th J per 1, స్టాన nounts Taken agenient Expe Rate per d. Order F Amounts Paid I of for the Insu. Death Rate p 7 Shows the mounte Death Re 1881 5th year 9.79 Under Amer. Sup. Court 7.69 8 11.391 7.10 14.508 1882 6th 10.01 7.800 9.000 1883 7th 10.409 15.698 27.500 38.760 64.750 76.100 23.534 27.350 40.784 1884 Sth 10.52 3.30 7.30 1.177 1885 9th 10.83 4.80 5.80 6.40 3.90 1886 10th 2.039 11 58 12.00 18<sub>2</sub>7 11th 1888 12th 67.506 3.238 93.651 4.682 137.193 6.860 9.895 18.11 6.06 197.894 283.560 142,779 1890:14th 201.815 3.01 183.355

of months from 1st July to 31st Dec., 1891.

An examination of the above table shows several points of more or less importance.

1st. It shows that the I.O.F. during the time

2nd. That of this amount, \$637,238 was paid out in insurance benefits, and \$54 097 was taken for management expenses, leaving with accrued interest a balance in this account of \$408.798.

3rd. It shows that the actual experience of the I.O.F. refuses to be governed by Mr. Macdonald's table. That instead of there being "a steady rate of decrease of the Reserve Fund," being observable from the 9th year of the life of the Order, and "a deficit at the end of the fifteenth year," the record shows a steady increase thereof to the end of the fifteenth year.

But what is worthy of special remark is the fact that during the fifteenth year the I.O.F. paid out for benefits and management expenses only 56 per cent. of its premium receipts, and increased its surplus during the fifteenth year by \$131,951, and still further augmented its Reserve Fund during the first six months of its sixteenth year by \$72,032, instead of Mr. Macdonald's deficit.

I do not desire to afflict the readers of the Mail with any more tables than is absolutely necessary, and therefore I ask you to publish just one more to show that the experience of the Old Line Companies just as decidedly, as does that of the I.O.F., refuses to follow the figures given by Mr. Macdonald in his table.

Table No. 3 exhibits the experience of two of our best Canadian Old Line Companies, viz: The Canada Life and the Confederation Life for the last ten years, and is for the Canada Life between its 33rd and 43rd years, and for the Confederation Life between its 10th and 20th years.

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Comment upon the above table is not necessary. It speaks for itself. That the Canada Life, between the 33rd and 43rd years, should have been called upon to pay for death losses only \$3,359,945, out of a premium income of \$10,422,584, means simply that Mr. Macdonald is way out in his estimate, and that the founders of the I.O. F. gauged very closely the extent to which certain conditions present in every company, modified the death-rate amongst the polocy-holders, and reduced them below the figures given in the mortality tables.

It is quite evident that the Canada Life is not yet required to use the "reserve element" to meet its losses. Indeed, I have been informed that the mortality of the Canada Life, though now nearly half a century old, is only about 65 per cent. of the mortality tables.

Mr. Macdonald tells us that

"The profit from forfeitures is too often more apparent than real, as it is the best class of lives usually which drop out, leaving behind them an undue proportion of unsound lives, the result on which is to materially increase the future rate of mortality of the Company."

If the above be true, companies like the Confederation must be fast getting into a sad state, as it appears from the above table, that the Confederation has had, in the last ten years, no less than 5,709 lapses and surrenders, out of an average of policies in force of only 9,030, or over 62 per cent. But when we look at the death rate of the Confederation, as shown in table No. 3, we find that Mr. Macdonald has not posted himself as to the effects of lapses and surrenders even in the Confederation Life.

Mr. Macdonald further states that the profits from lapses "appear to be the doctor's great strongholds (quack medicines)." Mr. Macdonald is in error. The doctor's "great stronghold" lies in the fact that it is absolutely impossible for the Old Line Companies to conduct their business, I won't say as eccaomically, but at so small a cost as the Independent Order of Foresters. The figures in tables Nos. 2 and 3, is a fair representation of the relative amounts required for management expenses in the two systems.

As shown in table No. 2, the I.O.F. paid out of its premium income, for death losses, the sum of \$637,238, and for management expenses the sum of \$54,097, during the last past 10½ years.

The Confederation Lifeduring the last ten years, as shown in Table No. 3, paid out for death losses the sum of \$922,019, and for management expenses and dividends to stockholders the sum of \$1,148,,904. That is to say, that there was paid in the I.O.F. for management expenses .08 per cent of the death losses, while in the Confederation Life this amounted to 124 per cent of the death losses, although it is regarded us one of the best and most carefully managed of our first-class Old Line Companies.

Yours sincerely,

Toronto, 8th February, 1892. ORONHYATEKHA.

TARLE No 3

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24 Maple Leaf	61 38 99 11 18	J1 50	11 Langdon	. 151	45 97	18 39	15 75
76 Oak Leaf	62 65 78 15 84 63 11 19 92	19 00 2 50	31 Gen. Gordon 52 Belmont	. 153	49 81	9 48	18 00
10 Grand River	64 30 63 12 08	2 50 8 50 9 50	85 Berlin	. 154	71 02 186 44	28 35 <b>54</b> 23	46 50
93 Eureka	65 31 12 10 26 69 118 60 6 75	20 50	0   116 Parkniu	. 150	112 65	24 25	29 00
S Alvinston	67 70 27 4 65	20 0	0 79 Ivy	. 157	69 44 39 33	3 51 16 55	20 25 11 25
88 Thamesford 64 Woodstock	69 77 21 14 33	20 75 17 76	5 43 Tunnel	. 159	55 15	2 29	10 75
16 Concord	70 14 57 3 90	4 0	0 19 Putman	160 161	21/77	11 75	6 75
72 Moneton 26 Rosewood	71 \$5 22 12 23 72 23 95 2 76	18 5 6 5	0 39 Carleton	102	35 40	1 71	9 75
104 Valley City	73 96 56 34 00	29 0	ol 88 Hump	163	97 14		OO EA
57 Southampton 10 Credit Valley	74 47 72 2 48 75 7 98 52	14 7 2 5	0 32 Miramichi	165	27 85	. 43	S 00
38 Sylvia	76 33 85 1 41	9 5	0   91 Simcoe	·• 100	80 29	10 83 10 85	TO 30
25 Oil City	77 24 69 10 62 78 145 S4 63 34	43.0	0   25 Brant.	163	40 25	5 02	6 %
91 Excelsior	79 127 91 16 48	22 7 9 7	5 103 River Speed 5 63 Hamilton	1 <b>5</b> 9 170	9091	9 67 11 09	23 25 15 75
39 Beaconsfield	81 63 35 3 62	14 5	0 11 Clayton	171	15 07		
43 Davenport	82 42 42 15 92	12 C	00 31 Garden City	172		874	6.75
30 Sidney	on en 20 4 41	• •	· · · · · · · · · · · · · · · · · · ·		•		

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13 54	Cookshire	175 176	\$ 39 8 10 3 48 0	2 \$ 5 46 3 5 22.75	\$ 9 00 3 25 16 50	21 8 66	Benevolence Pleasant Rembroke	263 264 265	\$ 17.81 10.81 78.52	\$ 5 95 16 <b>30</b>	\$ 7 00 2 00 18 50
46	Picton	178 179	106 6 37 3 49 8 40 3	5 17 10 5 1 08	34 25 11 50 8 00 11 75	107	Herbert	267 ∠68 269	83 37 26 90 78 05 140 57	3 07 37 24	6 75 6 25 18 25 29 75
	Lindsay Phonix Mt. Brydges	181 182 183	97 3 34 1 38 0 28 8	7 9 92 9 17 97	7 25 16 00 12 00 8 25	5 29	Prospect Pontiac Believue Croswell	271 272	5 80 26 33 50 67	2 21 6 47 24 95	3 7 <b>5</b> 1 25 7 75 21 75
39 26		185 186 187	44 1 24 7 178 1 61 2	7 566 1 418 5 181	9 75 6 50 40 00 18 25	9 20 22 17	Albion	274	8 52 30 84 21 51 14 67	41	5 00 9 25 9 50 7 25
24 83 19	Florence Salisbury Success	189 190 191	29 6 39 7 29 9 70 4	7 16 2 5 8 00	7 00 14 25 4 75 17 25	71 87 11	Iosco	278 279 280 281	69 62 89 57 11 21	17 41 3 55 3 97	17 75 9 25 2 75 24 00
69 46 22 35	Peerless Denfield Waterdown	193 194 195	23 9 33 1	7 19 17 4 5 41 5 10 95	14 75 10 50 8 75	48 23	St. Marks Cayuga Oscoda	282 234 285 286	45°43 23 18 126 91 43 33	1 78 1 33 43 46 22 81	12 00 34 00 18 50
7	RefugeSt. Paul's	197 198 199	196 5 13 1 47 0 4 9	8 6 96 3 3 69 4 3 18	18 25 4 50 9 25 1 75	27 54 71	Mount McKay Britannia Au Sable	287 288 289	23 75 65 35 49 86	5 40 46	8 75 17 50
37 29 39 55	Chautauqua Kars	201 292 -203	33 7 36 3 38 6 30 2	9 11 22 9 6 2 80	9 25 7 25 9 75 6 25	62 20 74 84	Brookdale	290 291 192 293	28 88 76 09 71 16	28 85 4 96 30 48 19 20	18 50 21 00
30 36 29	Winterbourne LaHave Onaway Lucan	205 206 207	30 6 30 8 34 0 31 8	1 2 1 01 8 6 81	8 00 7 50 9 00 7 25	36 41	Oshawa Calgary Aberfoyle Fortune	206 297	34 25 58 68 26 89 39 74	1 40 17 04 15 75 13 77	27 50 15 00 10 25
12	Blenheim	209 210 211	70 5 11 0 30 7 22 8	5 3 44 0 263	15 50 3 00 17 25 7 00	32	Cold Brook Mississquoi Maple Ridge Rock	298 299 300 301	33 07 20 20 89 78 34 07	15 63 5 55 3 09 10 15	8 75 5 25 10 50 8 00
16 74	Anoka	212 213 214 215	69 5 11 0 78 9 15 9	2 5 70 1 6 20	16 50 4 00 18 60 2 50	28 14 53	Burns Bedford Sutton Eden Mills	302 308 804 805	29 79 38 85 16 91 45 70	\$ 08 4 67 4 64 16 77	11 25 7 00 3 50 23 25
	AmherstburgGowerSilvanSt. Lawrence	216 217 218 219	11 3 29 5 17 2 15 4	7 1 73 5 1 41	2 75 9 00 5 CO 4 GO	12 59	Bay City	306 307 308 <b>3</b> 09	58 92 18 55 72 47 12 34	27 22 54	23 25 3 00 14 75 2 75
48 28 21	Clifton	220 221 222 223	54 7 29 1 22 5 23 6	4 2 74 2 89	20 25 7 08 6 25 7 00	15 35 120	Hopefull Boyl Heights Buckeye	310+	98 46 45 16	97 81 13 61	5 75 31 25 15 50
104 19 19	StadaconaLincolnWinonaNiagara	224 225 226 227	169 8 20 1 15 9 52 4	1 7 60 6 7 75 5 4 71	30 00 4 75 4 75 9 75	24 19	Liberty Queen Victoria. Sweinmote. Meadowvale. Eastman.	314 315 816 317	35 04 20 32 12 55 38 98	2 71 4 44 16 91	9 25 8 00 4 50 10 50
20 52	Shumah Laurention Empress Dunnville		63 0 84 0 26 8 19 4	9 16 14 5 0 7 42	13 00 9 00 3 75	59 36 15	ResortValens:IsthmusBrucefield	319	56 31 29 29 23 60 12 25	45 11 53 1 65	16 75 11 75 5 00
158 15 70	Valley	232 233 234 235	173 3 11 4 58 6 61 8	1 20 76 1 2 24 3	46 00 3 75 17 50 20 00	12 42 4	Leaskdale International Masonville Presque Isle	322	9 51 50 88 5 97 41 73	41 6 02	3 00 12 50 1 00 11 00
16 5 5	Raymond Otier Valley Monck	236 237 238 239	14 3 4 1 3 3 84 6	6 6 65 3 91 1 1 71	2 00 1 25 1 25 20 25	147 34 43	Miranda Ivanhoe Dover Stouffville	326 327 328 329	128 34 32 36 37 30 24 74	4 85 40 2 <b>63</b> 87	36 75 16 50 10 75 .7 25
13 50 68	SpadinaBrock	240 241 242	33 2 61 4 62 8 43 3	9 3 7 32 4 14 88	5 76 12 50 17 00 12 00	51 17 23	BuckinghamThursoMarkhamTrent	330 331 332	52 66 13 28	3 63	18 75
11 44 37	BracebridgeGravenhurstTamarac Grove	214 245 246	15 4 42 5 87 1	6 163 9 949 1 239	2 75 11 50 9 25 19 09	20 68	Warkworth Bonnie Doon Flower City	334 335	37 25 11 45 18 61 53 50 57 55	6 57 25 86 17 29	2 00 5 00 17 00 16 25
72 20 31	Lansing	248 249 250	87 7 71 6 14 2 40 8	3 7 49 2 8 86 1 16 96	34 75 5 00 7 75		Charlotteville Unity Danville	339 340	34 58 24 10 25 33 36 26	4 38 8 88 12 41	8 50 6 00 7 50 10 00
30 16 63	Argyle	252 25 <b>3</b> 25 <b>4</b>	65 3 29 5 12 4 50 4	3 3 2 83 7 40	7 50 17 00	23 6 163	Coaticook	342 343 344	16 64 25 91 126 91	16 11	5 75 4 00
56 13 29	WoodhamCaledoniaGreenwoodEglington	256 257 258	20 6 65 9 11 5 38 7	0 10 64 2 1 34 1 2 24	6 25 14 00 3 25	27 60 33	Waverley Zephyr Burrard Leisure Hour	348 348 348	29 32 21 37 91 87 20 52	13 67 45 6 86 2 19	8 25 6 75 30 50 8 50
15 02	Mystic	260 261	38 3 24 3 18 8 38 8	3 12 41 5 4 05	7 25 8 25 2 50 7 75	33	Riverside	350 351	37 2 <b>3</b> 27 36 18 89 42 35	10 92 11 86 3 80 94	10 00 8 25 5 25 8 00

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No. of lembers	: Name o Court.	9.5	Endow't Asem'nt.	and .	General Fund.	No. of embers	Name o Court.	öt	Endow't Assm'nt.	25	Jeneral Fund.
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37 80	Tittabawasse Mason	353	\$ 33 35	\$ 12 72	\$ 20 25	135 5	anta Ana	444	\$ 29 42	<b>\$ 4</b> 58	\$ 9 75
35	Freemont	855	71 13 31 31	••••••	25 50 8 75	1 40 11	cescue	445	47 93	12 02	12 00
68	Pride of Akron	356		•••••••	17 00	40 L 21 S	yon an Bernardino	446	39 22	18 88	10 <b>00</b>
20		357	28 92	• • • • • • • • •	5 00		yre	448	17 90 10 02	1 37 90	•••
19	Signet	358	45 55 13 64	6 13	9 50	76 B	Buctouche	449	17 40	2 59	4 00
122	Banner	360	120 19	42 2 83	6 75 85 CO	33 0	ast Toronto	450	47 14	14 77	11 50
11	Schomberg	981	9 28	•••••	2 75		Valifornia Vaukesha	459	47 99 63 98	45	8 25 5 03
33	Osgoode	362	18 28	1 00	. 475	15 M	linnesota	453	21 82	••••••	3 75
31		364	37 29 26 10	46	8 25 7 75	47 L	ucknow	454	42 52	2 20	11 75
49	Star	. 365	44 34	3 01	17 25		esage	400	15 05 . 22 85	2 50	********
34 23		366	29 89	2 29	8 50	37 A	madore	457	31 17	4 75	4 00 9 25
15		388	17 64 12 84	88 1 57	6 25 9·75	20 E	adon	458	22 27	46	5 00
82	Franklin	369	32 12	7 01	8 00	43 B	Suffilo	459	93 03	5 36	10 75
28	Maple City	370	31 07	6 59	7 00	48 C	landeboye	461	37 75 50 24	6 56 4 56	12 00 14 00
41	Gananoque Evart	979	42 33 42 75	2 3 <u>4</u> 9 82	13 00	35 C	ity Camp	462	29 19	13 30	8 75
24	Glen Payne	373	18 63	3 92	10 25 6 25	23 A	an Jacinto	463	3 69	85	1 25
33	Avon .	274	29 95	13 10	8 25		canada	485	32 17 45 68	2 15 6 71	13 00 16 25
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32		277	40 50	15 78 3 58	18 50 8 00	33 O 22 K	ccident	467	53 71 .		16 25 5 50
40	Seabright	378	47 48	3 51	17 00		ippenoodwood	460	·26 91 20 60	1 04 2 14	5 5 <b>0</b>
134 32		379	123 22	49 41	88 75	62 C	linton	470	16 92	7 85	15 50
33		330	25 95 31 35	5 34 45	8 co	30 8	arliament	472	25 48	12 44	7 50
65	Lebanon	382	75 62	4 55	9 50 16 25	10 D 19 P	unsforderis Valley	473	10 50 .		• • • • • • • • •
17 62		383	18 15		4 25	41 3	linto.	475	78 30		4 75 10 75
19		384	84 38 17 65	3 65	15 50	20 P	riceville	476	14 16	5 02	10 10
41	Grant	386	35 72	5 43 14 91	4 75 5 63	28 L	eonard	477	22 44	9 80	5 75
99 62	Genesee	387	86 30	41 56	31 75	18 C	ape Vincent	480	8 98 8 73 .	51	2 75 2 00
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41	Logan	390	33 92	. 5 24 2 72	2 50 10 75	10 P	ark River	482		• • • • • • • •	
41	Monroe	391	68 24	25 76	10 25	8 A	orest River	484	52 55 .		9 75 2 00
21	Tamworth	392	49 91 23 48	8 21	13 00	27 31	listletoe	485	20 68	10 62	6 75
	Shediac	394	23 48 15 71	9 64 2 36	·5 25 9 50	49 U	laremont	486	34 10	••••	11 00
34	Advance	<b>39</b> 5	25 13	8 43	8 50	26 D	ipple ryad	488	54 81 . 38 47	6 19	22 25 9 50
81 20	Tecumseh	396	27 91 25 19	7 84	7 75	33 D	owney	489			18 25
26	Lord Stanley	398	21 66	4 41 2 76	7 00 6 50	19 1)	exter	490	10 28	2 26	
97	Yale	399	81 83	40 22	24 25		hittieraulding	492	11 28 6 93	47	3 00
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8	Custer	402	11 12	1 65 1 24	12 50 2 00		aginaw		62 86	2 96	16 75
15	Windfall Brighton	403	15 86	4 96	3 75	23 A	orfarrdock		29 63 28 66 .	1 58	9 50 19 75
14	Sanilac	404	29.58 12.28	1 34	5 50	27 E	merado	497	27 41	1 29	6 75
24	wolte	406	26 31	7 26	3 50 6 00	16 L	mericus	198	18 40	1 48	4 00
20	Melbourne	407	18 91	4 26	6 25	17 L	abonnode	499 500	14 01 25 07 .	88	4 50 6 25
	HudsonUnison	410	95 14 98 05	2 14 1 39	14 75 24 00	21 T	heresa	501	25 27	2 42	5 25
20	Peck	411	24 07	3 31	24 00 6 25	19 17	hiladelphia	502	18 58 .	•••••	9 00
58	Pyrariid	419	64 38	29 17	20 00	55 C	ommercial	504	33 06 63 44	11 22 11 01	9 00 16 75
10	A) (	413	19 50 17 67	3 87	6 75	37 W	aigham	505	31 09	3 60	9 25
23	Dashwood	415	23 08	46 40	5 00 7 75	44 C: 24 B:	aroazledean	508	34 83	17 93	11 00
~ <del>2</del> 8	Oilent	416	224 98	11 20	52 50	42 St	. Andrews	SOR.	23 28 38 (9	9 90 9 90	7 75 10 50
31	Newburgh Lake View	418	26 89 34 69	5 75 8 90	12 50	22 M	00sejaw	509	24 64	6 98	12 00
11	Farewell	419	7 39	3 99	13 75 2 75	9 0	emple	510 511	64 33	10 14	31 00
17	Dezery	421	37 14	10 57	12 50	15 Og	densburg	512	3 69 13 67	42	4 25 5 75
7	Los Angeles Grover	400	34 93	4 24	8 25	10 Io	densburg	513	11 56	1 44	5 75 2 50
20	Udessa	424	29 34	1 17	6 25	OH 011	ort Umbercrombie.	D14	49 91	3 13	8 50
20	Alliance	495	16 14	10 78	6 00	12 M	onrovia	517	1 36 11 48	87 .	••••••
21	Applegate Brandon	420 497	34 86 20 95	13 09	9 (0	5# Fa	irview	518	Š3 17		11 00
98	Universal	498	60.09	6 85 24 40	13 50 37 00	39 Li	stowell	519	47 54	1 37	9 75
21	Hampton	429	61 45	12 73	14 75	22 W	ske Cityalkerton	520 591	17 91	4 22	F F0
46	Minden Forest Home	430	40 40	3 33	14 00	20 713	AVVIIIA	599	<del>4</del> 0 78	15 38	5 50 9 50
75	Cairnsmore	420	51 51 98 65	11 04 5 21	13 50 21 75	51 Va	uleyfield	52 <b>3</b>	45 79	14 04	12 75
23	Pride of Barton	433	21 27	10 98	5 75	28 Re	inchester	525	53 38 26 62	44	10 50 9 0 <b>0</b>
50	Tweed Menter	434	42 14 27 21	8 42	12 50	66 Sc	attle!	526	67 28	15 05	%8 00
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15	Casselman	437	17 26	3 93	4 25	127 W	Isworth	529	13 75 153 74	16 99	6 25 32 75
32	Santa Monica	438	23 75 . 30 73		4 25 6 75	26 Ch	emuno	590	37 33	1 79	8 50
16	Colton	440	19 42 .	96	8 50 4 00	22 Eli	msdalei	531	18 81		8 50
28	Kent	441	47 23	8 00	9 00	28 NO	orris Vineyard!	533	100 13 32 57	24 68 32	37 50 20 50
16	Little John Marquette	442	35 88 107 93	9 58	9 00	5 G1	endora	534	5 18		1 25
		*10	101 93	48 62	58 00 1	-6 Oa	kland	635	19 04	97	7 00

No. of Members.	Name of Court.	No. of Court.	Endow't Assm'nt.	S. and F. Benefits.	General Fund.	No. of fembers.	Name of Court.	No. of Court.	Endow't Assm'nt.	S. and F. Benefits,	General
14 26 22 23	Bake.ville	537 538 539	\$ 14 97 26 05 16 48 25 82	\$ 4 40 68 4 85 7 73	\$ 6 50 10 0) 7 50	71 39 75	Ashtabula Harbor Central Centre	634 635 636	32 11 88 02 54 95 59 60	\$ 2 74 15 29 2 42 4 08	\$ 10 26 17 76 9 75 23 50
24 35	Silver Leaf. Merri 'le'. Mor wn. Craigend. Lachine.	541 542 543	32 35 27 70 33 11 30 02 86 14	10 16	11 00 8 00 10 75 16 25 16 00	34 12	Evershed	638 639 640	22 57 52 57 25 19 72 20 24 33	7 11 12 69	10 50 12 00 8 50 9 00. 4 75
12 7 13	Hammond Red Pine Farmington Findlay Oswego	545 546 547 548	93 43 13 15 8 75	87 5 56	7 75 15 00 1 75	22 24 14 56	Moneterey	642 643 644 645	20 54 27 40 13 17 54 57 19 09	10 05 44 21 60 7 51	12 00 3 50 14 75 5 25
19 14 11	1000 Isles Acme. Isabella Onward Palgrave	550 551 552 558	18 63 10 46 8 01 48 91 14 51	1 78	4 75 2 £0 12 25 3 00	20 15 9 17	Western Star.	648 649 650	16 62 7 84 7 19 21 16 22 49	8 36 4 84 47 2 78	5 00 3 75 4 50
24 37 49	Warren Iron City Lake Megantic Classic City Lima	558 557 558 559 560	19 35 24 45 31 08 62 14 17 71	7 81 15 50 2 85 2 42	5 75 6 00 9 25 12 25 21 00	39 20 11 12	Regina. Saint Louis. Hollister. Tawas City. Qu'Appel e	653 654 656 656	82 52 55 C3 28 98 10 71 12 75	17 61 5 07 3 53	14 50 18 75 5 00 2 75 6 C0
7 18 43 11 20	Brownville Lanark Eastern Light Kalkaska Ivy Leaf	561 562 563 564	24 13 51 14 12 77 22 70 39 05	3 27 1 89 86 6 50	7 50 18 75 2 75 5 00 10 50	8 37 40	Fowlerville	658 659 660	10 15 10 44 56 00	2) 06	11 25 5 00 24 50 5 75
9 22 11 18	Alhambra	566 567 568 869	10 C) 21 13 8 97 17 19	6 50 1 79	2 25 6 00 3 00 6 25	21 19 43 22	Champlain Greenbank Douglas. Wolverine. Elyria	664 668 668	224 08 17 59 89 06 35 14 34 47	59 77 48 14 92 15 08 2 35	50 50 6 25 14 50 10 75 10 75
44. 5 24 , 15	Vankleek Hill	572 573 574 575	21 52 41 93 6 25 85 96 16 33	8 36 10 86 47 89	3 75 10 75 1 25 14 50 3 75	38 23 16 29	Prosperity Owosso Billings Bridge Sundridge Delaware Valley	669 670 671 672	23 · 85 85 63 29 16 13 01 29 52	7 80 5 26 4 00 8 62	6 50 13 50 7 75 4 00 19 25
18 13 13	Crow Island	577 578 579 580	14 67 49 20 19 08 16 40 7 98	7 40 4 57 4 14 2 12	5 50 13 00 10 00 3 25 3 00	28 54 17 23 30	Rouille	673 674 675 676 677	24 49 48 46 17 63 18 89 29 37	3 78° 18 18 2 73 2 56 3 92	9 00 41 50 7 25 5 75 10 21
22 16 10 24	Brigden	583 584 585	11 92 22 01 14 50 18 61 25 91	8 17 8 69 4 47 6 35	4 00 5 50 4 00 2 50 10.00	24 29 84	Bowesmont Millville	679 680 681 682	26 78 7 38 19 46 23 00 38 29	8 52 6 75 7 65 15 57	14 09 20 50 7 25 6 00
15 35	Azusa Valley Port Elgin Mount Baker Woodward Sawy erville	587 588 589 590	2 34 54 28 54 76 11 98	1 40 14 98 3 81	76 16 25 16 25 3 75 8 76	65 15 41	James A. Garfield Himsworth St. Hubert Tod	688	25 78 69 36 11 88 51 02 29 11	9 06 	10 75 16 25 3 75 21 50 15 25
15 6	Santa Paula Delaware Lafontaine Elmwood Spartan	592 593 594 595	18 02 42 92 10 89 6 14	19 12 5 62 1 70	17 50 3 75	16 15 9	TeeswaterQuinteWilson.	f.94	34 33 18 45 8 87 12 46	3 04	5 00. 4 00 3 75 2 25 2 25 2 75
30 1 <del>9</del> 12 7	Millington Scoodic. Destiny Batavia. El Paso De Robles. Pickwick	597 599 599 602	24 85 26 94 21 12 6 61 12 89	11 28 14 17 40	8 75 7 50 9 50 3 75 1 75 7 50	41 35 12 31	Woodland		10 95 71 39 34 69 9 76 27 42 15 21	2 39 10 54 1 85 3 86	19 59 8 76 7 75 3 59
15 30 13 22	Island BrookColumbiavilleGlenboro'LockportMetcalfe	605 606 607 608	9 76 21 58 14 26 32 98 19 83	3 72 10 65 90	6 00 7 50 0 50 5 50	74 30 18 21	St. Roch	701 702 703 704	117 11 25 22 27 88 10 20	34 08	34 50 11 50
39 23 21 26	Osnabruck	610 611 612 613	34 38 27 85 18 86 42 74 78 51	47 1 51 8 87	11 75 8 85 4 25	20 9 21 32	Trumbull Manzanita Simpson Sebewaing Tiffin	707 708 709 710		2 18 3 91	5 95 8 90 3 75
29 9 34 16	Orillia Coldwater Sauger Muskagon Famous	615 616 617 619	57 12 9 78 33 79 31 23 30 55	2 31 40 68* 94 11 93	10 25 7 25 2 25 10 50	13 8 30 23 16	New Hamburg Trenton Rock Rifle Wakefield Westfield	712 713 714 715 716	13 19 6 15 28 28	3 15 14 49 1 77	8 25 30 50 6 25
65 22 20 27	Portsmouth Penetanguishene Tonawanda Craiglea Andover	622 623 624 625 626	36 93 63 37 19 51 14 58 25 26	12 S4 9 71 1 26	10 25 33 75 8 <b>50</b> 7 23	18 10 16 19 23	Whitewater	717 718 719 720 721	29 56 7 59 24 82 21 17 20 15	3 10 3 09 5 62 15 51	4 00 7 00 1) 00
21 18 9	Scarboro'	628 629 630	17 12 19 05 14 40	*******	5 25 8 50 2 2E 7 50	30 18 24	Ubly Crampton Du Luthe Rob Roy	722 723 724	27 40 13 51 22 76 20 95	9 94 3 86 8 51 58	7 50 4 50 6 60 7 56

No. of Members.	Name of Court.	No. of Court:	Endow't Assm nt.	S aud F. Benefits.	General Fund.	No. of Members.	Name of Court.	No of Court.	Endow't	Absili IIC.	S. and F. Benefits.	General Fund.
	Fillmore Summit St. Catherine	728	\$ 8 49 28 25 67 02	\$ 2 14 2 70 24 20	\$ 6 50 16 75	24 14	San Francisco Ros in Mulgrave	823	\$ 25 11	37 87	\$ 86	\$ 22 00 3 50 6 00
16	KindeSt. Denis	730	12 88 52 81	5 30 10 87	4 00 7 00	17	Beechville E'kland	825	10 16 20	12	3 71 7 10	5 75 18 <b>2</b> 5
20 15	Unionvitle Chicago	732 733	17 t3 15 55	5 72 3 57	9 50 7 50	25 12	Orange Steel Plant	827 828	80 22	71 70	4 87	10 25 3 00
15 21	Bay Centre	735	9 46 16 68 35 47	1 00 96 2 97	5 75 7 50 10 50	9	Marlbank	830		13 28	3 69 1 34	5 50 4 50 4 (0
25 22	Flese	737 738	24 C5 24 84	4 17	8 25 7 50	17	Keystone Mission City	832 833	14 7	65 (•5	2 74 1 89	4 25 1 00
30 44 39		741	36 64 93 94 36 03	5'09	12 50 19 00 17 50	23	Queer sville Bradford Lancaster	835	16	81 15 82	1 82 1 88	4 25 11 75 4 75
23 21	LehighPainesviile	744 745	31·(·3 23 80	9 90	9 75 5 25	.11 20	Hay Bay Copemish	837 833	7 18	47 92	4 84 9 11	2 75 5 00
51 29 32	Ramona	747	44 (9 24 51 25 82	10 61 80 15 12	19 75 10 25 8 00	16	East Jordan	840	15 14 16		6 16 3 87 1 86	4 00 6 00 15 50
30 16	Madera Elkton	749 750	8 29 8 29	2 85 4 75	26 50 4 00	20 15	Oxford Mills Wirdom	842	15 20	72 17	1 44 92	5 00 5 50
	ShermanGraftonRevelstoke	7!2	18 54 44 82 8 78	8 12	4 25 15 00 2 25	11	Inkerman Boiestown Speedwell	846	12	01 95 46	1 49 3 24 12 50	2 50 2 75 7 59¢
19 16	Drexel	75 <b>4</b> 75 <b>5</b>	12 51 22 61	91 49	5 CO 4 ( O	30 36	Standard	847 848	88	29	6 04	9 00
9 10 18	Alcona	757	8 69 9 11 21 83	3 57 1 33	2 25 2 50 4 50	18	Beecher Ogygia Chequamegon	0.38	15	64 01 27	14 36 1 29	17 25 4 50 6 09
17 11	Fort Meigs Geneva	769 760	11 31 10 75	5 28 1 78	2 95 2 75	11 26	Wil iams Traverse	852 853	18 24	95 79	3 25	3 75 6 50
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19	Bellevue (name to be changed)	, , ,				No 5
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22	Mound City	913	21 47	)		May, 18
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10	North East	916	8 54	8 49		Paid by No. 5
12	Happy Thought	917		1 56 34 9 48	11 00	429, loca
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13	Akron Found Bights	933	10 91			No. 50
y (a. 10	Cote Brilliant	935	1 55			of Plan
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12	Wade Park	937	15 27	•••••	4 00 4 75	I ment of
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20	Riceville St. Charles	964	25 69	••••••	24 00	1890 I
16	Minnehalia Blue Mountain	955	81 57		5 75	of \$1.00 Paid by
16	Syracuse	95B 95B	12 51	47 87	2 00	No. 5
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### Mortuary Statement

#### For the Month of January, 1802.

For the Month of January, 1892.

550. Brother John B. Wells, of Court Lambeth, No. cated at Lambeth, Ont., died on the 2nd of January, 1Tubercular Meningitis, aged 59 years. Initiated 22nd 855. Paid into the Endowment Fund \$135.30. Endown \$1,000 designated to his wife, Elizabeth Jane Wells, y cheque No 319.

500. Brother Ross D. Coggan, of Court Hampton, No. cated at Hampton, N.B., died on the 31st December, of Phthiss, aged 55 years. Initiated 30th January, Paid into the Endowment Fond \$26.25. Endowment 50 designated to executors, administrators or assigns.

501. Brother Wm. Ley, of Court Erie, No. 47, located mington, Ont., died on the 28th of December, 1891, of refe, aged 47 years. Initiated 1st November, 1886, not the Endowment Fund \$56.12. Endowment of designated to his wife, Sadie Ley. Faid by cheque No.

162. Brother John Castonguy, of Court Centre No. cated at Bay City Mich., died on the 22nd of Decembl, of Typhoid Pneumonia, aged 41 years. Initiated ay, 1891. Paid into the Endowment Fund \$6.80. Ennt of \$1,000 designated to his wife, Henrietta Caston-Pa d by cheque No. 354.
163. Brother Sidn y Graves, of Court Frontenac, No. ted at Kingston, Ont., died on the 1st January, 1502, ropmeumonia, aged 26 years. Initiated 20th Septem-183. Paid into the Endowment Fund \$25.60. Endow-1810. Graves Paid \$1.0.0 designated to his mother, Mary Graves. Paid \$1.0.0 designated to his mother, Mary Graves.

l \$1,0.0 designated to his mother, Mary Graves. ue No. 358.

181,0.0 designated to his mother, Mary Graves. Paid que No. 358.
564. Brother James Robert Lowe, of Court Forest No. 483, locatel at Forest River, N.D., died on the ecember, 1891, of Asphyxia from coal gas, aged 31 Initiated 6th December, 1899. Paid into the Endow-Fund S16.92. End wment of \$1,000 designated to his r, Ann Lowe. Paid by cheque No. 372.
565. Brother W. J. Macdonald, of Court Ottawa, No. ted at Ottawa, Ont., died on the 6th January, 1892, of nonia and Neparitis, aged 56 years. Initiated 11th S81. Paid into the Endowment Fund \$199. 6. Endow \$3,000 designated to his wife, Annie Christina Mac. Paid by cheque No. 357.
566. Brother James F. Pratt, of Court Grandin, No. atel at Grandin, N.D., died on the 30th December, 1 Typhoid Fever, aged 29 years. Initiated 14th March, Paid into the Endowment Fund \$14.91. Endowment 00 designated to his wife, Annie Elizabeth Pratt, ye teque No. 357.
567. Brother James A. Westerby, of Court Elkland, S. located at Cass City, Mich., died on the 6th January, 1 Typhoid Fever, aged 27 years. Initiated 14th July, Pai: into the Endowment Fund \$3.40. Endowment of Mesignated to his mother, Amanda M. Westerby, y cheque No. 359.
668. Brother Chaptes E. Peterson, of Court Arctic.

No designated to his mother, Amanda M. Westerby, cheque No. 359.

568. Brother Charles E. Peterson, of Court Arctic, located at Crystal N.D., died on the 23rd December, lacted Peritonitis, aged 22 years. Initiated 2nd 1891. Paid into the Endowment Fund \$5.67. Ennt of \$1,000 designated to his mother, Sophia Matilda in. Paid by cheque No. 350.

669. Brother A. E. Pridham, of Court Goderich, No. ated at Goderich, Ont., died on the 10th January, It Hypertrophy of Liver, aged 27 years. Initiated 13th y, 1890. Paid into the Endowment Fund \$16.08. ment of \$1 000 designated to his wife, Grace Pridham, ot cheque No. 374.

tcheque No. 374.

70. Brother David Robb, of Court Huron, No. 163, at Point Edward, Ont., was accidentally killed on the A. on the 6th January, 1892, aged 35 years. Initiated ober, 1891. Paid into the Endowment Fund \$7.20. ment of \$2,000 designated to his wife, Elizabeth Robb.

ment of \$2,000 designated to his wife, Elizabeth Robb, y cheque No. 385.

571. Brother E. J. Lafreniere, of Court Champlain, tho cated at Montreal, Quebec, died on the 1st January, Inflammatory Rheumatism and Endocarditis, aged so. Initiated 17th July, 1891. Paid into the Endowned \$24.30. Endowment of \$3 000 designated to his. Beaupre Lafreniere. Paid by cheque No. 375.

572. Brother Robert Carr, of Court Locksley, No. ated at Saint Martins, N.B., died on the 26th December, 1893. Paid into the Endowment Fund \$3.58. Ennt of \$1,003 designated to his wife, Mary Rebecca Paid by cheque No. 361.

78. Brother Dennis O'Connor, of Court Caimsmore, Heart Failure, result of overdose of a narcotic, aged rs. Initiated 1th December, 1891. Paid into the ment Fund \$3.30. Endowment of \$2,000 designated to the Annie O'Connor.

Annie O'Connor.

.\$1,000 designated to his wife, Mary Hyde. Paid by enequence No. 366.
No. 576. Brother Burgoyne Campbell, of Court Kennebeasis, No. 24, located at Norton Station, N.B., died on the 12th January, 1892, of Consumption, aged 46 years. Initiate 27th October, 1933. Paid into the Endowment Fund \$36.14 Endowment of \$1,000 designated to executors, administration.
No. 577. Brother Henry L. Roch, of Court San Jacinton, No. 577. Brother Henry L. Roch, of Court San Jacinton, No. 463, located at San Jac nto, Cal., died on the 3rd January 1892, of La Grippe, aged 29 years. Initiated 21st Octobe 1829. Paid into the Endowment Fund \$18.36. Endowment \$1,000 designated to executors, administrators or assigns.
Mo. 578. Brother H. E. Jefferson, of Court Mount Roya No. 7, located at Montreal, Que., "was accidentally killed or allway, on the 6th January, 1992 aged 45 years. Initiate 20th March, 1885 Paid into the Endowment Fund \$2.20 Endowment of \$1,000 designated to his wife, Margaret 51,000 designated at Saginaw, Mich, died on the 14th Januar, 1892, of Tuberculosis, aged 29 years. Initiated 4th Februar, 1887. Paid into the Endowment Fund \$1.00. Endownent of \$1,000 designated to his wife, Dora Walton. Paid 1,000 designated at Arnprior, Ont., died on the 16th January, 1891. Located at Arnprior, Ont., died on the 16th January, 1891. Located at Arnprior, Ont., died on the 16th January, 1891.

Ne. 5:0. Brother George Blair, of Court Madawaska, N 81, located at Amprior, Ont., died on the 16th January, 189 of Phthisis, aged 36 years. Initiated 17th February, 189 Paid into the Endowment Fun! \$79.73. Endowment \$1,000 designated to his wife, Ida May Blair. Paid by chequ

No. 368. No. 591.

No. 368.

No. 581. Brother Samuel A. Jackson, of Court Iron, N. 899, located at Muskegon, Mich., died on the 12th Januar 1832, of Septicæmia, result of an injury, aged 30 years. It itiated 11th August, 1891. Paid into the Endowment Fun 83.55. Endowment of \$1,000 designated to his brother, Wn S. Jackson. Paid by cheque No. 367.

No. 582. Brother John M. Penwarden, of Court Maple, N. 155, located at St. Thomas, Ont., died on the 1th Januar 1992, of Eczema, aged 49 years. Initiated 29th January, 188 Paid into the Endowment Fund \$135.16. Endowment 63,000 designated to Florence Ida, Hattie Bell, Lulu May Claude Bernard, and Leroy Carleton Penwarden, children. No. 583. Brother Jenuss Dale Weldon, of Court Wildwook No. 633, located at Boulder Creek, Cal, died on the 1st January, 1892, of La Grippe and Pneumonia, aged 43 year Initiated 12th September, 1891. Paid into the Endowmer Fund \$7.7°. Endowment of \$1,000 designated to his wif Kate Weldon. Pa'd by cheque No. 370.

No. 581. Bro. Charles W. Surtus, of Court Vars, No. 53

No. 581. Bro. Charles W. Surtus, of Court Vars, No. 58 located at Vars, Ont., died on the 15th January, 1892, Pneumonia, aged 22 years. Initiated 1st October, 1892 Paid into the End wment Fund \$1,92. Endowment \$1,000 designated to executors, administrators or assigns.

No 585. Brother John McWilliams, of Court River Spec No. 169, located at Hespeler, Ont., died on the 19th Januar 1992, of La Grippe and Pneumonia, aged 44 years. Initiat 5th August, 18:5. Paid into the Endowment Fund S64.6 Endowment of \$1,030 designated to his wife, Jane Willism Paid by cheque No. 371.

No. 586. Broth r George Beale, Court Crediton, No. 1 located at Crediton. Ont., died on the 21st September, 188 from an Accidental Injury, aged 26 years. Initiated 23 June, 1888. Paid into the Endowment Fund \$25.66. Endowent of \$1,000 designated to his mother, Elizabeth Beale.

No. 587. Brother John Robertson, of Court Preston, N S18, located at Preston, Ont., died on the 13th January, 185 of La Grippe, aged 42 years. Initiated 18th November, 188 Paid into the Endowment Fund \$9.84. Endowment of \$20 designated to his son, Alexander Robertson. Held for letter of guardianship.

No. 583. Brother George Emery of Court Maple, No. 15 located at St. Thomas, Ont., died on the 27th January. 189 of Consumption aged \$2 years. Initiated 1st November 189. Paid into the Endowment Fund \$33.34 Endowment \$3,000 designated to his wife, Mary Jane Emery. Paid the cheque No. 876.

No. 559. Brother Wm. Smith, of Court Welcome, No. located at Lo don, Ont., died on the 24th January, 1892, Consumption, aged 52 years Initiated 7th August 18 Paid into the Endowment Fand \$49.02 Endowment \$1,000 designated to his wife, Elizabeth Smith

00		RECEIPTS.	
92, 89.	To balance per last report. " Received from Sup. Sec " Interest		408,798 20
of	"Received from Sup. Sec		33,737 87
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10.	Name	Count	Amount.
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	Chas. W. Anstey	Orient, 410	\$1,000 00
to,	The Gracie	Evershed 688	1,000 00
ry,	Geo. F. Thompson	Fulford, 147	1,000 00
er,	B. F. Butler	Ottawa, 41	1,000 00
g.	J. B. Wills	Lambeth, 143	1,000 00
al,	Robt. Murray	Lucknow, 454	1,000 00
on	W. W. McCormack	St. John, 223	1,000 00
ted	Jas. Spring	York 120	1,000 00
00.	Jno. Castonguy	Centre, 036	1,000 00
s.	Wm. Wickens	Dresden, 164	1,000 00
Νo.	Jas F. Pratt	Grandin, 511	1,000 00
ry,	W. J. McDonald	Ottawa, 41	3,000 00
ry,	J. A. Westerby	Elkland, 826	1,000 00
ent	C. E. Peterson	Arctic, 762	1,000 00
by	Robt, Carr	Locksley, 118	1,000 00
No.	Harry E Jefferson	Mt. Royal, 7	1,000 00
92.	Name. Chas. W. Anstey Edw. Morrison Thos. Gracie Geo. F. Thompson B. F. Butler J. B. Wills Robt. Murray W. W. McCormack Wm. Ley Jas. Spring Jno. Castonguy Wm. Wickens Jas F. Pratt W. J. McDonald Sidney Graves J. A. Westerby C. E. Peterson Robt, Carr Harry E. Jefferson Wm. J. Walton Wm. P. Howland David Robb Jno. M. Hyde Sam. A. Jackson Geo. Blair J. D. Weldon J. McWilliams	Waldone, 529	1,000 00
82.	David Robb	Huron 163	2,000 00
of	Jno. M. Hyde	Moira, 33	1,000 00
que	Sam. A. Jackson	Iron, 899	1,000 00
Ñο.	Geo. Blair	Madawaska, 81	1,000 00
ry,	J. D. Weldon	Wildwood, 633	1,600 00
In-	J. McWilliams	tover Speed, 109	1,000 00
ınd			§31,000 00
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	D. V. Lucas, Mission Acco	unt	352 75 890 00
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py.	B. W. Greer, Expenses to	Uttawa	79 36
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12,	G. N. W. Telegraph Co		12 00
of.	J S. Russell, Supplies		32 53
87.	Toronto Lith. Co., Supplie	s	2,625 80
of	J. H. Dickson, Salary G. N. W. Telegraph Co J S. Russell, Supplies Toronto Lith. Co., Supplie J. B. King, Fraternal Soci J. C. Fell & Co, Seals	eties Tax	45 00
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G. F. Foster, Sons & Co , Supplies	625	95
Advertiser Ptv. Co	2,129	97
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Rev. U. V. Lucas, Expenses to Australia	850	
E. W. Morton, Seals		00
Bell Tel. Co	10	
Presbyterian News Co		10
Regalia Supplies		92
A. M. Millar, Mission Account	20	00
Expenses, Fraternal Council, Brighton, Harwood,	110	~
et al	113 185	
Registration of I. O. F.	55	
Williamson & Co., Supplies	54	
Electric Light	13	
H. H. Aplin, Salary Expenses	166	
Electric Light H. H. Aplin, Salary Expenses	85	
J. J. Johns, Mission Expenses	14	00
J. E. Lomedy, Salary as Organizer	50	CO.
W. Cadwell, Salary	75	
Advertising		50
F. W. Grisin, refund to rejected member		(0
A. H. Wheeler, Mission Account	26	
Advertising Account	250	
Dr. O. A. Callander, Salary	50	
C. & A. Morgan, making Seals.	18 23	
H. E. Clarke & Co., Supplies	176	
Hunter, Rose & Co		48
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T. O. Page " " By Balance	1.791	
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PERMANENT RESERVE.		
Post Office Savings Bank	13 108	88
Ontario Yoan and Debenture Company	13,729	91
Canada Permanent Iuvestment Company	16,176	
Huron and Eric Savings and Loan Company	10,000	00
Freehold Savings and Loan Company	10,000	00
British Canadian Loan and Investment Company	10,000	
Canadian Savings and Loan Company	10,000	00
Agricultural Savings and Loan Company	10,000	00
School and Municipal Debentures	54,520	ภูย
Mortgages	18,710 300	
New Brunswick Loan	800	
Receiver-General of New Brunswick.	20,012	
		_
Total33	87,366	91
	10,000	
Current Account	14,281	48
		_
Total Surplus	11,648	39
Submitted in L., B. and C.,		

T. G. DAVEY.

# Report of the Supreme Physician.

#### To Dr. Oronhyatekha, S.C.R.:

DEAR SIR AND BRO.,—I have the honour to report that during the month of December, 1891, 1,110 Medical Examinations were accepted and 68 rejected, making a total of 1,178--and that during the month of January, 1892, 1,118 Medical Examinations were accepted and 77 rejected, making a total of 1,195.

Yours in L, B. and C.,

T. MILLMAN, M.D., Supreme Physician.

Supreme Treasurer.

Mothers, are your daughters pale are sallow? Remember that the period when they are budding into womanhood is most critical; fortify their system for the change with Dr. Williams' Pink Pills, unsurpassed for the speedy cure of all troubles peculiar to females. A trial of a single box will convince you. Bewaro of imitations and take no substitute.

#### New Courts.

COURT GOLDEN GATE, NO. 603, JAN PRANCISCO, CALIFORNIA. Instituted on the 21st day of January, 1892, by H. Row-

OFFICERS INSTALLED —C. D. H. C. R., Thomas Fletcher; C. R., William Mack; V.C.R., B. A. Knott; R.S., George L. Tomb; F.S., Christopher C. Willis; Treas, John Martin; S.W., Ernest Graham; J. W., Alex. Partington; S.B., Patrick White; J. B., Harry Schulte; P. O. R., Jss. McCartney; Chaplain, J. P. Diokson; Physician, Dr. H. Kaltiwoda.

COURT BOONOR, NO. 957, BOONOR, ONTARIO.

Instituted on the 1st day of January, 1892, by Brother Whale

Whale
OPFICERS INSTALLED,—C.D. H. C.R., Jas. Carrie; C.R., Francis Quance; V.C.R., Robt Ballantyne; R.S., Jas, W. Thomson;
F.S., John A. McPherson; Treas, John Sword; S.W., Archy
Moihtt; J.W., William Sword; S.B., John Thomson; J.B.,
William J. Clark; P.C.R., Francis Slaney; Chaplain, Andrew
Abra; Physician, Alfred W. Nixon. Mets on the 2nd and
4th Monday of each month.

COURT CLOVER LWAF, NO. 959, WYEBRIDGE, ONTARIO.

Instituted on the 2nd day of November, 1892, by W.F.H.

Thop-pson.
OPFICERS INSTALLED.—C. D. H. C. R., Joseph Murphy;
C.:'., Charles Bishopric; V. C. R., W. T. Stewart; R.S., Jt. s.
Montgomery; F.S., William Walace; Treas., Edward
Soden; S. W., George Edward; J. W., William Smith; S.B.,
Jos ph McConnell; J.B., James Woods; P. C. R., Joseph
Elliott; Chaplain, Thomas E. Elliott; Physician, George Bowman. Meets on the last Monday in each month.

COURT MOULINETTE, NO. 960, MOULINETTE, ONTARIO.

Instituted on the second day of January, 1892, by Matthew Moore.

Moore.

OFFICERS INSTALLED.—C.D. H. C. B., Frederick Tapping;
C. R., C. H. Wood; V.C. R., Gerham A. Forsyth; R.S.,
Harry R. Spaul; F.S., Jsy Mcss; Tress., James A. Roys;
S.W., David M. S.; J.W., Geo. W. A'quire; S. B., Cha les N.
Thompson; J.B., William W Brownel; P. C. R., Fred. Annabe; Chaplain, Daviel E. McDona d; Physician, Geo. L.
Liddell, M.D. Meets every Wednesday night.

COURT LONGPELLOW, NO. 961, FRANCHERES HALL, ILLINOIS.

Instituted on the 4th day of January, 1892, by Dr. Philip

Instituted on the 4th day of January, 1892, by Dr. Philip Sattler, D. S. C. R.
OFFICERS INSTALLED.—C.D.H.C.R., John J. Ryan; C.R., Henry J. Hoksmp; V.C.R., Fred. C. Kuhagen; R.S., R. G. Rossiter; F.S., Chris. J. Kasbaum; Treas, Henry Bes; S.W., Henry A. Beshel; J.W., Thomas Smith; S.B., Adolf Suchy; J.B., Otto E. 'rish; P.C.R., Dr. O. C. Nier; Chaplain, Halge Swanson; Physician, O. C. Nier, M.D. Meets on the 1st and 3rd Mondays of each month.

COURT .ARROW, NO. 962, HARROW, ONTARIO.

Instituted on the 5th day of January, 1892, by William

OFFICERS INSTALDED.—C.D.H.O.R., Josiah Rumbali; C.R., Widiam Makepesce; V.C.R., Ezra Agla; R.S., D. W. Anderson; F.S., Frank B. Her; Treas, Henry Herdman; S.W., Geo. Griffit; J.W., John Mabbett; S. B., John C. Anderson; J.B., Albert E. Wrght; P.C.R., Geo. Pearce; Chaplain, Wilson I'er; Physician, W. J. Campeau.

COURT GATEWAY, NO. 983, LA CEOSSE, WISCONSIN. Instituted on the 2nd day of December, 1891, by L. F.

Cole,
OPFICERS INSTALLED.—C.D.H.C.R., N. J. Loring; C.R., L.P.
Cerdell; V.C.R., J. J. Morton; R.S., J. Gottlieb, Jr.; F.S.,
H. M. Vincent; Treas, H. E. Derr; S.W., J. W. Kintzinger;
J.W., George Herkin; S.B., Theo Krumfny; J.B., O. J.\*
Cole; P.C.E., Nelson J. Loring; Chaptain, I. F. Cole; Physician, C. M. Beebe, M.D. Meets on the 1st and 3rd Tuesdays of each month.

COURT WILLOW BROOK, NO. 964, BROOME, QUEBEC. Instituted on the 7th day of January, 1892, by John W.

Stocks. SIGCES.

OFFICERS INSTALLED.—C.D.H.C.R., A.E. Cook; C.R., Smith H. Vernal; V.C.R.; H. G. Shufelt; R.S., F. H. Chandler; F.S., R. E. Miller; Treas. E. S. Chapman; S.W.; L.M. Cook; J.W., A. M. Vernal; S.E., John A. Westover; J.B., A. M. Call; P.C.R., Lyman Faumer; Chaplain, Rev. James Carmichael; Physician; R. G. McDonald. Meets on the 2nd and 4th Saturdays of each month. COURT HIGH BLUFF, NO 965, HIGH BLUFF, MANITOBA.

Instituted on the 6th day of January, 1892, by W. F.

Waddell.

Wadden.
OPHIGERS INSTALLED.—C.D.H.C.R., G Greenlay; C.R., Rev.
M. C. Rumball; V.C.R., R. Tidsbury; R.S., J. W. Sparling;
F.S., J. M. McLachlin; Treas., John Dilworth; S.W., J. S.
Stewart; J.W., F.T. A. mson; S.B., Thos. Farnsworth; J.B.,
J. W. Weir; P.C.R., Geo. McKee; Chaplain, J. E. Goy; Physician, J. M. Mackie, M.D. Meets on the 1st and 3rd Fridays
of seeb worth of each month.

COURT CHIPPEWA, NO. 966, DURAND, WISCONSIN.

Instituted on the 7th day of December, 1891, by C. H.

Knight, D.D.H.C.R. Knight, D.D.H.C.R.
OFUCERIS IMSTALLED.—C.D.H.C.R., John F. Gleason; C.R.,
William E. Plummer; V.C.R., Eugene M. Bibbins; R.S.,
William E. Taylo; F.S., William H. Hooker; Treas., Frank
J. Gobar; S.W., Chancy B. Ford; J.W.,
William G. Day; J.B., David H. Dewey; P.C.R., John F.
Gleason; Chaplain, Adolphus Russell; Physician, Frank J.
Gobar, M.D. Meets on the 1st and 3rd Fridays of each Gleason; Cha Gobar, M.D. month.

COURT PETITE, NO. 967, LIVERTON, NOVA SCOTIA.

Instituted on the 17th day of December, 1891, by R. G.

Monroè H.C.R. OPPIORES INSTALLED.-Monroe H.C.R.
OPTIONES INSTALLED.—C.D.H.C.R., John Sollows; C.R.,
Hadley Blackford; V.C.R., Hiram Outhouse; R.S., St. Clair
Ruggles; F.S., Arthur W. Outhouse; Treas, Handford Outhouse; S.W., Edgar Outhouse; J.W., Oscar Outhouse; S.B.,
Norman Robbins; J.B., Handley Outhouse; P.C.R., Freeman
Søall; Chaplain, Freeman Elliott; Physician, Dr. Miller,
Meets on the 2nd Tuesday of each month.

COURT ANGUS, NO. 968, ANGUS, ONTARIO.

Instituted on the 11th day of January, 1892, by W. F. H. Thomps in.

Thomps in.
Officers Installed.—C.D H.C.R., Joseph A. McMaster;
C.R., Thomas Bell; V.C.R., W. I. Ganley; R.S., H. L. Tar
Bush; F. S., Neil S McEachren; Trens., T. A. Stewart;
S.W., John W. Graham; J.W., Thomas Barrett; S.B., Samuel
Dunn; J.B., J.mes Foster; P.C.R., Thomas A. Foster; Chaplain, R. T. Jennett' Physician, S. West. Meets on the last
Wednesday of each month.

COURT GLADSTONE, NO. 969, TORONTO, ONTARIO.

Instituted on the 12th day of January, 1892, by Acland Oronhyatekha.

Ornonyatekna.
Oppicers Isstalled.—C.D.H.C.R.,, T. W. Dickinson; C.R.,
A. E. Taylor; V.C.R., Thomas McConnell; R.S., W. McMahon; F.S., W. Dawson; Treas., George Wheler; S.W.,
Ed. Wheler; J.W., Richard G. Long; S.B., James Shannon;
J.B., ———; P.C.R., B. J. Markle; Chaplain, John Benson; Physician, John S. Hart. Meets on the 1st and 3rd
Mondays of each month.

court jacques cartier, no 970, montreal, quebec.

Instituted on the 5th day of Jan , 1892; by Victor Morin,

High Treasurer.

HIGH Treasurer.

OFFICERS INSTALLED.—C.D.H.C.R., A. Lamarche; C.R.,
Gilbert Caderre; V.C.R., E. Theoret; R.S., A. C. Lachance;
F.S., J. Ed Cenent; Treas., Charles A. Prev st; S.W., A.
Desjardins; J.W., E. Bourque; S.B., A. Debien; J.B., D.
Baignet; P.C.R., A. G. Colette; Chaplain, R. McNichols;
Physician, Dr. J. T. L. Ecuyer. Meets on the 2nd an1 4th
Fridays of each month.

COURT STUDIOLM, NO. 971, CARSONVILLE, NEW BRUNSWICK.

Instituted on the 8th day of January, 1892, by A. P.

Sherwood.

OFFICERS INSTALLED.—C.D.H.C.R., Charles P Coo'; C.R.,
John A. Leiper; V.O.R. Geo. W. Cook; R.S., Sanuel D.
Gannee; F.S., Octavius McLeod; Treas., Fred. W. Gaunce;
S.W., Philip H Leiper; J.W., Tillie E. Gaunce; S.B., Adam
J. McPherson; J.B., Geo. Soper; P.C.R., Avthur A. Cook:
Chaplain, William Y.'en Schoffeld; Physican, S.W. Burgess, M.D. Meets on the 2nd and 4th Fridays of each

COURT HOLLY, NO. 972, HOLLY, MICHIGAN.

Instituted on the 6th day of January, 1892, by W. J.

OPICERS INSTALLED.—C. D. H. C. R., Clarenco W. Mosher; C. R., Case J. Allen; V.C.R., Benjamin F. Jarrard; R. S. Sead W. Vansickle; F. S., Chas. H. Baird; Treas., Chas. H. S. Poole; S. W., Fenton S. Beebe; J.W., William G. Humphries; S.B., Warren H. Benson; J.B., William R. Smith; P.C.R., James C. Patterson; Chaplain, George C. Babcock; Physician, Daniel D. Bartholomew. Meets on the 1st and 3rd Wednesdays of each month.

COURT CALABORIE, NO. 973, CALABORIE, ONTARIO.

Instituted on the 7th day of January, 1892, by A. Cal-

lander.

OPFICERS INSTALLED.—C.D.H.C.R., Frank Howard Baxter;
C.R., Daniel Hilliard McArthur; V.C.R., Duncan Robertson;
R.S., James Jamisson; F.S., Archie McNabb; Treas, John
Keats; S.W., Samu: J Jackson; J.W., Richard Bailey; S.B.,
Richard Morgan; J.B., Alden E Bradford. P.C.R., Samuel
Dickson; Chaplain, Alfred David Laws; Physician, Dr. McCormick. Liests on the last Thursday in each month.

COURT SUTTER, 974, SACRAMENTO, CALIFORNIA.

Instituted on the 11th day of January, 1892, by G A. Me-Elfresh, H.C.R.

Elfresh, H.C.R.
OFFICERS INSTALERD.—C.D.H.C.R., Frank H. Wing; C.R.,
James A. Roblins; V.C.R., N. J. Saviers; R.S., R. E. Montgomery; F.S., W. H. Bradley; Treas., C. B. Meland; S.W.,
E. J. Chrisman; J.W. A. Roblin; S.B., O. H. Meland; J.B.,
C. W. Frazier; P. J.R., D. J. Davis; Chaplain,——; Physician, C. Meland, M.D. Meets on the 2nd and 4th Tuesdays of each month.

COURT NOBLE, NO. 975, LOGANSPORT, IND.

Instituted on the 14th day of January, 1892, by H O Sonntag.

OFFICERS INSTALLED.—C.D.H.C.R., A. D. Fanster; C.R., C. B. Longwell; V.C.R., H. C. Purcell; R.S., D. C. Clymer; F.S., J. W. Viney; Treas., H. J. Chismond; S.W., R.W. Radabaugh; J.W., J. H. Reid; S.B., C. W. Van Meter; J.B., Scott Crawford; P.C.R., Chles. L. Woll; Chaplain, Rev H.M. Overholtzer; Physician, J. A. Downey, M.D. Meets on Thursdays.

COURT MEAFORD, NO. 976, MEAFORD, ONTARIO.

Instituted on the 18th day of January, 1892, by W. F. H.

Thompson, D.S.C.R.

Thompson, D.S.C.K.
OFFICERS INSTALLED—C.D.H.C.R., J. H. Paine; C.R.
William Maxwell; V.C.R., W. S. Bates; R.S., A. A. Jordan;
F.S., W. I. A. Carnahan; Treas., J. A. Stewart; S.W., Edwin
Williamson; J.W., W. F. F. Nq; S.B., J. W. Bridgett; J.B., R.,
Dealey; P.C.R., G. B. W. Carnahan; Chaplain, S. G. Stone;
Physician, J. G. Clarke. Meets on the 1st and 3rd Tuesdays. in each month.

COURT JANESVILLE, NO 977, JANESVILLE, WISCONSIN

Instituted on the 15th day of January. 1892, by Randall D.

Instituted on the 15th day of January. 1892, by Raudall D. Fryer.

OFFICERS INSTALLED.—C.D.H.C.R., Joseph L. Hay; C.R., P. J. Mowat: V.C.R., W. F. Kimball; R.S., Geo. W. Baird; F.S., James D. Holmes; Treas, A. J. Harris; S W., Chas, T. Pierce; J.W., Levi B. Carmiff; S.B., Geo. E. Davies; J.B., Alva L. Hemmens; P.C.R., F E. Mosher; Chaplain, J. A. Canniff; Physician, W. H. Judd. Meets on the 1st and 3rd Tuesdays of each month.

COURT FORT HOWARD, NO. 978, FORT HOWARD, WISCONSIN.

Instituted on the 14th day of January, 1892, by T. Mae-

queon and E. W. Chafin.

que n and E. W. Chafin.

OFFICERS INSTALED.—C.D.H.C.R., W. E. LeGrant; O.R.,
James Oliver; V.C.R., W. A. Calhoun; R.S., Albert S. Meritt; F. S., T. J. Terp: Treas., Lansing DeForest; S.W., J. A.
Cleveland; J.W., G. W. Warwick; S.B., Delevan Cleveland;
J.B., Niels Jorgenson; P.C.R., B. F. Tibbetts; Chaplain,
Rev. H. C. Funkhouser; Physician, A. F. Olmstead, M.D.
Meets on the 2nd and 4th Thursdays of each month.

COURT HARTLEY, NO. 979, HARTLEY, ONTARIO.

Instituted on the 19th day of December, 1891, by Hugh

Ray.

OFFICERS INSTALLED —C.D.H C.R., Henry S. Magwood;
C.R., George Thornbery; V.C.R., John Bell; R.S., John F.
Carmichael; F.S., Alex. Gilchrist; Treas, Henry Thornbery;
S.W., John McDonald; J W., John Wells; S.B., Duncan McCuaig; J.B., Rodger Moran, P.C.R., Alex. Wyler; Chaplain,
Joen H. Smith; Physician, John Grant, M.D. Meets on the
4th Thursday of each month.

COURT RED WING, NO. 980, RED WING, MINNESOTA.

Instituted on the 18th day of January, 1892, by L. F. Cole D.S.C.R.

D.S.C.R. OFFICERS INSTALLED.—C D H.C.R., W. L. Bremin; C.R., U. Curtis; V.O.R., W.S. Scott; R.S., Clarence W. Ives; F.S., J. W. Eisenbrand; Treas., Hiram Howe; S.W., H. C. Ahlers; J.W., J. B. Melander; S.B., D. W. Watson; J.B., M. Olsens; P.C.R., O. E. Harrison; Chaplain, Finley W. Goodrich; Paysician, O. J. Brown, M.D. Meets on the 1st and 3:d Monday of each month.

-, no. 981, krnosiia, wisconsin.

Instituted on the 21st day of January, 1892, by F. A. Ran-

A constituted of the 21st day of sandary, 1652, by F. A. Landidall and J. H. Fryer.

OPFICERS INSTALLED.—C. D. H. C. R., William S. Lamb;
C. R., Adolph J. Burg; V. C. R., A. A. Riel; R. S., John C. Sleter; F. S., John H. Corcoran; Treas., John H. Corcoran; S. W., Henry Mathews; J. W., Frank McHugh; S. B., Henry Deberge; J. B., Geo, Huck; P. C. R., John A. Kelleen; Chapter of the Physician C. H. Bisher. lain, John Blake! Physician, G. H. Ripley.

COURT CLARENCE, NO. 982, WIARTON, ONTARIO.

Instituted on the 20th day of January, 1892, by W. H. Bar-

Instituted on the 20th day of January, 2022, 03 Manuary, 2024, 05 Manuary, 2024, 05

COURT CORUNNA, NO. 983, CORUNNA, MICHIGAN.

Instituted on the 21st day of January, 1892, by J. V.

Vansickie.

OPPICERS INSTALLED.—C D H.C.R., Harry C. Kinne, C.R..
Charles A. Sharp; V.C.R., Albert A. Frain; R.S., O. P. D.
Eggleston; F.S., Frank Coe; Treas, Walter H. Mumby; S.
Charles B. Haynes; J.W., Henry Klükerman; S.B., Her.
E. Nickels; J.B., Eugene Tuttle; P.C.R., James J. Peacock:
Chaplain, James Simeon; Physician, William C. Hume
Meets on the 2nd and 4th Tuesdays of each month.

-, NO. 984, LINCOLN CALIFORNIA.

Instituted on the 20th day of January, 1892, by G. A. Mc-

Instituted on the 20th day of January, 1992, 0, 6. A. A. Elfresh, H.C.R.
OPPICERS INSTALLED.—C.D.H.C.R., A. J. Gladding; C.R.,
John Landis; V.C.R., A. B. Berry; R.S., J. D. Allen; F.S.,
W. M. Sparks; Treas., R. G. Allen; S.W., H. S. Williamson;
J. W., Inman Tucker; S.B., A. E. Blake; J.B., J. W. Itislop; P.C.R., W. S. A'len; Chaplain, C. M. Baine; Physician,
E. T. Hunt, M.D.

COURT SUNNIDALE, NO. 935, STAYNER, ONTARIO.

Instituted on the 25th day of January, 1892, by W.F.H. Thompson, D.S.C.R.
OFFICERS INSTALLED.—C.D.H.C.R., W. B. Sanders; C.R.
E. Bingham; V.C.R., E. C. Oliver; R.S., W. A. Doer; F.S., D. Currie; Treas., R. R. Rogers; S.W., William Oliver; J.W., E. Doner; S.B., W. H. Watson; J.B., L. Ansman; P.C.R., James Flemming; Chaplain, Wm. McMurray; Physician A. M. McFaul. Meets on the 2nd and 4th Mondays of each month. of each month.

COURT OCONTO, NO. 956, OCONTO, WISCONSIN.

COURT COSTO, NO. 980, OCONTO, WISCONSIN.

Instituted on the 21st day of January, 1892, by E. W. Chaîn and T. Macqueen.

OFFICERS INSTALLED.—C.D H C R., R. P. Smith; C.R., Emil L. Oppermann; V.C.R., William H.Sauer; R.S., Edward C. Eckstromer; F.S., G. S. Elliott; Treas., J. B. Grunert; S.W., Martin Wyman; J.W., H M. Barlament; S.B., William Haarmann; J.B., Peter Hanlon; P.C.R., W. L. Porter; Chaplain, Rev. Lucius D. Hopkins; Physician, J. C. H. Lawrence, M.D. Meets on the 2nd and 4th Wednesdays of each month.

# Personal Mention.

We regret very much to learn that Bro. Botterell. P.S.C.R., has been confined to his house by illness, We are pleased to know that our esteemed brother is convalescing.

Bro. W. A. Hogg, C.D.H.C.R., of Court Collingwood, was elected to the Council of his native town. It runs in the family; his father was for many years reeve of the "burgh."

Bro. Alderman N. C. Polson, of Court Frontenac, was recently in Toronto. The brother is president of the Reform Association of Kingston, and is spoken of as a candidate for legislative honours.

Bro. Thompson, as an organizer, is a "hustler." For the month of January, no less than four new

good record, and he can't be lacking a persuasive tongue, and Simcoe Co., people know a good thing:

Bro. T. H. Lloyd, P. C. R. of Court Signet, Newmarket, was elected mayor of the town. congratulate the Bro. on his election to this high office. The town will have a good mayor for 1892.

Supreme Secretary, Jno. A. McGillivray, read a paper the other day before the Sheep Breeders' Association, on "Horned Dorsets." Our esteemed Secretary is acknowledged to have one of the finest flocks of this kind of sheep in the Dominion.

Our honoured Chief Oronhyatekha, left on Monday for Michigan, to be in attendance at the High Court meeting. He will find Forestry flourishing. The cause will no doubt flourish still more after the brethren have enjoyed his wise and mature counsel, and the stimulus of his presence.

Bro. Chas. R. Fitzgerald, the urbane High Secre-ary of the High Court of New York, has been confined to his home for three weeks with "La Grippe" and threatened pneumonia, but we are glad to learn of his rapid convalescence, and the resumption of his official duties.

Bro. J. T. Carson, P.D.H.C.R., of Simcoe, has been doing excellent work. He has visited a large number of Courts in his locality, instructing them. in the secret work of the Order, explaining points of law and procedure, and stimulating to increased zeal in promoting the interests of the Order.

High Court Inspectors Whale and Gibbens were present at the meeting of the High Standing Committee of Ontario, on the 6th inst. They reported much excellent work done. For the next six much excellent work done. For the next six months special efforts will be put forth to strengthen weak Courts and stimulate inactive ones.

Our sympathies go out to our esteemed Bro. Jno. Chambers, of Port Huron, the able secretary of the High Court of Michigan. His wife has been dangerously ill for some time. We are glad to learn that Mrs. Chambers is improving in health, and hope soon to hear of her complete recovery.

Bro. H. O. Sonntag, D.S.C. R., leads the month's record in getting the largest number of charter members for a Court. Court Noble, Logansport, Ind., entered on what wi! surely be a noble career, with the remarkable charter membership of 80. The membership has since risen to 109. done, Court Noble

The S.C.R. has been pleased to make the follow-

ing appositments:
Ill. Bro, J. A. Frise, H.C.R., Flint, Mich., to be Brigadier-General in Command of the Michigan

Division of Royal Foresters.

Ill. Bro. J. W. Blake, to be Brigadier-General in command of the Ohio Diqision of Royal Forest-

Ill. Bro. P. J. Spenzer, to be Adjutant-General of the Ohio Division of Royal Foresters.

Bro. and Mrs. C. L. Wilde, H.V.C R., of Los Angeles, California, celebrated the tenth anniversary of their marriage on January 2nd. There was a large company of brother Foresters and their lady friends present. Beautiful and useful Courts are down to his credit. The brother has a gifts were presented to the host and hostess,

select musical and literary programme was rendered, after which all partook of a fine collation. Bro. Wilde is an enthusiastic Forester. May he and Wilde live to celebrate their diamond Mrs. wedding.

# Among the Courts.

#### Ontario.

#### Court Hazeldean.

This Court is prospering. The recently elected officers were duly installed by Bro. Butler, who is proving himself both an active and efficient worker.

#### Merivale, No. 541.

Bro. Thos. Butler, P.D.H.C.R., installed the officers of this Court. The officers are doing their work well and the Court is in a flourishing condition.

#### Court Picton, 177.

This Court is steadily and rapidly growing. They are sending new names every month to be added to the mailing list of the FORESTER. All financial secretaries should its doing this.

#### Court Richmond.

This is one of the latest additions to our Order in Ontario. High Court Inspector C. C. Whale and Bro. Butler instituted it recently with a fair charter membership and an efficient staff of officers.

#### Courts Davenport and Weston.

These two Courts united their forces on the 27th Jan., when they enjoyed a visit from the Supreme Sec., Jno. A. McGillivray, who installed their Sec., Jno. A. McGillivray, who installed their officers. The Supreme Sec. reports both Courts as growing.

#### Court Dufferin, No. 4.

This is one of the banner Courts of the Order. Reing in the Forest City, this might be expected. The members live and love as brethren, and as an inevitable consequence peace and prosperity prevail.

#### Court Signet, No. 358.

Bro. J. E. Mitchell sends us a pleasant note, saying that Forestry is deeply rooted in Newmarket. The finances are sound, the members energetic, and count among their number many of the influential men of the place.

#### Court Middleton, 132.

The event of the season in Delhi was the Foresters demonstration on the 28th Jan. There was a large audience and fine programme. Bro. Carson, of Simcoe presided, and the Supreme Secretary gave an address, and Forestry is more popular than ever in the locality.

#### Court Scarboro', 628.

This Court held its second anniversary on the 22nd January. There was a good attendance of members and their friends. The High Vice-Chief Ranger of Ontario, Bro. Rev. A. Macgillivray, delivered an address in which he pointed out the advantages from a fraternal a. J. beneficiary point of view, of membership in the Order. A short musical programme followed after which the mem-

The new officers, with C.R. Heron at their head, are determined on largely increasing the membership of this young and promising Court.

#### Court Maple, No. 158.

This Court has been recently called upon to mourn the death of one of its most prominent and active members, Bro. Dr. J. M. enwarden, C.D.H.C.R. The removal of so active a worker increases the responsibility of the members of the Court. God removes the workers, but the work goes on.

#### Court Westwood, No. 793.

That enthusiastic young Forester, Bro. Dr. Mc-Naughton, C.D., writes us that Court Westwood is being infused with renewed vigor. Two members are to be initiated at their next meeting. The treasury is well-supplied, the members in good humor, and everything booming. Could anything be better?

#### Court Lambeth, No. 143.

This Court recently lost one of its members, Bro. J. B. Wells. The attention of the brethren to him in his illness, the impressiveness of the Foresters' burial service, together with the sympathy shown the family of the deceased Bro., have directed attention to our Order, and increased its popularity in Lambeth.

#### Court Bradford.

Chief Ranger Davey of this Court gives us information that we like. The Court is flourishing. High Chief Ran, : Miller and Bro. Green gave it a good send off at institution last year. The membership has increased one third since. At date of writing there were five applications for membership; a dozen are expected by May. Inspector Whale recently visited the Court and gave valuable assistance.

#### Court Prescott, 871,

This young Court is getting well established, and thoroughly organized. At a recent installation of officers C.D.H.C.R., Bro. Jas. Clint, did the work without the aid of the ritual, he having memorized the whole installation service. A correspondent writes us that the effect was excellent. and that officers and members showed an increased interest in proceedings.

#### Court Clarence, No. 982, Wiarton.

Bro. Gibbens, one of the Inspectors for the High Court of Ontario, has succeeded, in the face of considerable difficulty, in planting the Order in Wiarton. On the evening of the 20th January, Bro. W. H. Bartram, the High Councillor of Ontario, and Bro. Gibbens duly instituted Court Clarence with a good charter membership. The new Court starts under favorable auspices, and we have no doubt will do all in its power to extend the principles of Independent Forestry in that locality.

#### Court Sprucedale, No. 822.

This young Court held its first annual anuiversary on the evening of February 5th. The High Vice-Chief Ranger of Ontario, Bro. Macgillivray was present and delivered an address. Bro. Cooper, D.S.C.R., presided with ability and acceptance. A choice musical and literary programme was rendered to the evident delight of the large audience present. The Court is well officered, and resolved on doubling its membership during the ensuing year. The High Vice-Chief Ranger was of view, of membership in the Order. A short ensuing year. The High Vice-Chief Ranger was musical programme followed, after which the membership pleased with his visit and the cordiality of bers and their friends sat down to an oyster supper.

#### Court St. Mark's, 282, Toronto.

Applications for membership every month is the order here. The Supreme Physician, Dr. Millman, installed the officers on the 26th Jan., in the presence of a fair attendance of members. In the course of a short address the accomplished Doctor stated that owing to the number of applications, the duties of his office were greater than ever. Court St. Marks will give its first entertainment on March 1st, when Supreme Chief Oronhyatekha will give an address.

#### Court Sarnia, No. 55.

That this Court is alive is patent from the fact that on the 8th inst. they formally dedicated their beautiful new hall. The dedication ceremony was performed by Supreme Chief Ranger Oronhyatekha, in the presence of a large audience. The musical programme was of a high order, and was under the efficient direction of Prof. Philp, of the 27th Battalion Band. The invitations were by complimentary tickets, and everything was highly creditable to Chairman Leys and his committee. We hope Court Sarnia will enter upon a new era of prosperity in their splendid new hall.

#### Court Cairnsmore, No. 432.

Cairnsmore had a public installation of officers on the evening of January 25th. The impressive ceremony was performed by Supreme Chief Ranger Oronhyatekha, M. D., assisted by several of the officers of the High Court of Ontario. After the installation they adjourned from the beautiful court room to the large hall underneath, where an elaborate spread was provided by the members of the Court, for their guests, who to the number of some 300 partook of their hospitality. An admirable programme followed. Chief Ranger elect, Bro. James Watt, presided, and delivered an address, admirable both as to its matter and manner. musical and literary part of the programme was of a high order. The feature of the evening was the address of the Supreme Chief Ranger. In clear, terse sentences he pointed out the merits and benefits of Independent Forestry, and answered in an unanswerable manner, the recent criticisms of friends and foes. The address was well received by the audience, and will doubtless result in large additions to the membership of Court Cairnsmore. The entertainment was a model one and the brethren of the Court are to be congratulated.

#### Court Waverly, No. 345, Fletcher.

Bro. J. G. Stewart, F.S., of Court Waverly, writes that on Friday, 15th January, the Foresters of Fletcher, with about an equal number of invited guests, their wives, daughters and sweethearts, revelled in an Oyster supper and Extras (with a big "O" and a big "E"), finishing up with a brilliant literary, musical and elocutionary entertainment. It was different from the ordinary run of such things, in so far as it was not for the purpose of raising money, being without money and without price. In consequence, the company being very select, the supper (thanks to the wives, daughters and sweethearts aforesaid) sumptuous, and the musical and literary part, high class, combined to make this one of the most enjoyable and successful remnions known in the district, and long to be remembered by the brethren and the guests present. remembered by the brethren and the guests present.

Bro. H. Forbes, Past C.R., occupied the chair in his usual felicitous manner. Addresses were delivered by Messrs. Campbell, Stewart and Far-

qhuarson. Bro. Robertson's impersonation of "Bre'r Silas Steele, on de Appel" was the piece de resistance : one of the late Mrs. Caudles' forcible and impressive "Curtain Lectures," by Miss Stewart; music by the Misses Grimes; a violin and organ selection by Messrs, Robertson and Grimes; the "Highland Fling" and "Ghillie Callum" by Mr. McDonald, and "Auld Langsyne" by the company, concluded an attractive and interesting programme.

The H.C.R. since last issue has visited Courts Brock, Lisgar, East Toronto. Spadina, Rouille, Prosperity, Kintore, Brechin and Mount Forest.

The High Standing Committee for Ontario met in Toronto, Feb. 6th. The affairs of the Order in Ontario were fully considered, and arrangements were made for the vigorous prosecution of the work of extending the Order. Over 1,200 members were received into the Order in the province during the past six months; 42 new courts were instituted during the same period, showing an increase on any former record.

#### . Court Lisgar, 97.

Court Lisgar, the oldest Court in Toronto, held their semi-annual installation supper on Thursday, 28th January. Covers were laid for 80 brethren, and the tables were filled. Bro. W. Elkins, who has been connected with the Court since its organisation, presided, and amongst those present were the High Chief Ranger, the Past Supreme Secretury, E. Cummer, Supreme Deputy, D. Rose, and High Inspector Whale. Song and speech prevailed, and the members of the Court each took the stand that Court Lisgar was one of the first in Toronto. Auld Lang Syne was sung as the hour of midnight tolled from St. James' Cathedral.

#### Court Rouille, 674.

Court Rouille in Toronto, which five months age was left with four members, has now a membership of sixty-six, with five applications for admission received at their last meeting. Brothers Carey, Dorgan, Collins, Fox, Gilmore and others, have worked hard to accomplish such success. Court was visited on the 5th inst. by the High Chief Ranger; there were forty-three Rouille members present, as well as several visitors from Courts Rosedale and East Toronto. Short addresses were made by the H.C.R. and Bros. Dr. Macfarlane, Dr. Collins, J. Hughes (Barrister), Gilmore, Harris, &c. Court Rouille consider themselves the No. 1 Court in Toronto.

# Quebec.

In this province the Order is making gratifying ogress. In a recent number of L'Echo, Bros. progress. In a recent number of L'Echo, Bros. Victor Morin and A. Gosseliu, of Court Champlain, No. 663, have a long and able letter setting forth the merits of the Order. The letter is in French, and has no doubt been widely read by the people of Quebec. 'Two new Courts were instituted in January.

#### Court Coaticook, 341.

sided. The supper was excellent, the songs inspiring, and the speeches to the point.

#### Court Windsor Mills, No. 286.

Bro. Rankin writes: Our Court is moving on. We recently initiated three new members. More are "on the string." Bro. Stocks, High Sceretary, recently visited us, and helped at an initiation and the installation of officers. We were much pleased with the portrait and sketch of our "Chief." Will we have one of the Supreme Secretary?—[Yes, in the March number.—Eds.]

Montreal, Jan. 26th, 1892.

DEAR SIRS,—Allow me to express my most sincere and heartfelt thanks to the Executive Board of the I.O. F. for the very prompt manner in which they have paid the endowment on the life of my late husband, Harry E. Jefferson, amounting to \$1,000. I am also truly thankful to the officers and members of Court Mount Royal, No. 7, for their very kind attention and hearty sympathy. May God grant success and prosperity to your noble Order is the sincere wish of

Yours very truly, MARGARET S. JEFFERSON.

#### New Brunswick.

OFFICIAL NOTICE.

Bro. LeBaron Coleman, High Chief Ranger of the High Court of New Brunswick, has been pleased to appoint the following Brothers to the positions of Provincial Deputy High Chief Ranger, namely:

Brother Thomas H. Coulter, M.P.P., Keswick.

Archibald Bauer, St. John. do. H. Berton Allison, Sackville. do.

Wm. Kinghorn, jr., St. Mary. John Lindsay, Woodstock. do.

do.

do.

Lachlan Cameron, Lepreau. Thomas Miller, St. John (North.) Capt. Joseph Read, Summerside, P.E.I. do. do. Per order of the High Chief Ranger.

Dated the 18th day of January, A.D. 1892.

F. W. EMMERSON, High Secretary.

#### Court St. Marys.

The Foresters' celebration at St. Marys, on Tuesday night, was well attended, despite the snow-storm which prevailed. After the regular business was disposed of the hall was thrown open to visitors, when the public installation took place by High Chief Ranger Coleman, of St. John; P. H. C. R. Creed, of Fredericton, and H. B. McMinnamin, of Stanley, took part; J. S. Hall, C.R.; Albert Boone, V C.R.; A. Machum, recording secretary; Bruce Dayton, financial secretary; R. Staples, treasurer; A. Henry, senior woodward; L. J. Good, junior woodward; William Kinghorn, J. R. At the close of the installation all revaired At the close of the installation all repaired to the store of R. Staples, where a sumptuous repast was partaken of, followed by speeches and music.

#### Andover.

The I. O. Foresters' Court Andover, had their officers publicly installed at their hall, Upper Andover. A very large number of the people of An- | members the other evening, and more are in hand.

and concert on the 7th Jan. C. R. Wallace pre- | dover and vicinity were present. The installation ceremony, which was very impressive to the people here, who witnessed it for the first time, was performed by Past Supreme Chief Ranger H. C. Creed, S.C.M.; Mr. Sherwood, of Norton; Mr. Kyle, and Mr. Squires, of Bath, C. Co. After the installation of officers, the P.S.C. Ranger gave a brief history of the I. O. F., its numbers, etc., and commended its financial standing, rate of increase and benefits derived from membership therein, to the thoughtful consideration of the people of Andover. Later on the members and visitors repaired to the Masonic hall, where an oyster supper was served.

#### British Columbia.

#### Court Burrrard, Vancouver.

Chief Ranger, A. G. Evans, of this enterprising Court, writes that he expects to see this Court come up to his first Court, old Frontenac in Kingston, the banner Court of the Order. The brother and his fellow officers are working hard, and the membership is rapidly growing. British Columbia is a fine field that our members will not fail to cul-

### Michigan.

The High Court of this State met on the 8th There was a large attendance, and the condition and growth of the Order were found most satisfactory. The Supreme Chief Ranger and Supreme Secretary were present. A full report of proceedings will appear in our March number.

Court Holly, No. 972.

Court Holly is the latest addition to the Courts in Michigan. It was instituted last month by Bro. Rapley with a charter membership of 20.

#### Court Mayville, No. 522.

This court was visited on the 22nd Jan., by the Supreme Secretary. He reports it prospering. the evening an immense meeting was held in the Opera house, when an address on Forestry was given by the Secretary.

#### Court Unison, 410.

As a Court, we are prospering immensely. So writes Bro. Elmendorf, R.S. We have an excellent Chief Ranger in Bro. C. A. Wessel, and the Court showed their appreciation of the man and the office, by presenting him with a fine chair of antique oak. V.C. Ranger, Bro. C. C. Casper, made the presentation.

#### Court Au Sable, No. 280.

We regret very much to hear of this Court's serious loss by fire. On Jan. 15th, the building in which their chambers were, was destroyed. The Court saved some of their effects, while some was destroyed. The business places of six of our members were levelled to the ground. Bro. Howard, F.S., says that "Nil Desperandum" is their motto. We sincerly hope that all will soon recover from this very serious loss.

#### Court Auburn, 758.

Court Deputy Amies writes to say that their Court are going to double their membership, and as a token of their carnestness they initiated five new

The officers were installed by H.C. Ranger, J. A. cross pin, emblematic of the Order. The presenta-Frise, assisted by Wm. J. Rapley, State Deputy. The supper that is getting to be a feature of instal-lations followed The ladies of course had to do with this, and it is needless to add it was a success.

#### Court Yale, No. 300.

This Court was particularly favored by a visit from the Supreme Sec., Jno. A. McGillivray, on the 21st ult. He was accompanied by J. A. Frise, H.C.R., and Bro. Frank Mills, of Port Huron. The Court Sashes, offered by the Supreme Court, that were won by this Court, as well as the C. Ranger's banuer, to be given to the Court having the largest increase of members, were presented by the Supreme Secretary amidst great enthusiasm. The increase of members during the year was about 100.

#### Washington.

#### Court Seattle, No. 526.

This is one of the model courts of the Order. The membership is steadily increasing, and to stimulate effort, prizes are offered to those bringing in the greatest number of new members. A typewritten communication that we cannot fully decipher tells of impressive installation of officers. answer to their inquiry, we have to state that the cost of a Court Card in the Fonester is one dollar per annum.

#### Missouri.

#### Court Independent, 611.

"This Court is working earnestly," so writes the Treasurer. Five applications for membership at last meeting is a good sign of carnestness. The field is neeting is a good sign of eatherness. The head is a promising one. The members find the Independent Fonester a good missionary. We expect to hear further good news from Court Independent.

#### North Dakota.

#### Court Ardoch, No. 406.

Bro. G. R. Jacobs, R. S., writes us to say that their Court is alive, and not "kicking," but "running," that is running ahead. At their December meeting they initiated five new members, and they doubtless did it well, for the initiates said that they would not grudge twenty-five dollars for what they had learned of our noole Order. A lunch followed the initiation, after which they discussed the momentous question:—Resolved, "That the life of the married man is more desirable than that of a single man. The decision of the jndges was, strange to say, in favour of the negative. The Court expects to initiate five members at its next meeting. It looks as if some Supreme Court prizes would find their way to Court Ardoch.

#### California.

tion was made by Bro. F. M. Parker, in a neat and thow happy speech. Bro. Coulson suitably acknowledged the gift. This Court is growing rapidly. Among its institutions is a "tug of war team," that pulls everything after it, which in this case is equivalent to "carrying everything before it."

#### Court Temple, No. 510, Los Angeles.

PUBLIC INSTALLATION OF OFFICERS AND ENTER-TAINMENT

Los Angeles, Cal., Jan. 23rd, 1892.

Bro. G. S. Davidson writes, "Court Temple, No. 510, did itself proud on the occasion of its fourth semi-annual installation of officers, which occurred on Thursday evening, the 21st instant. The officers were installed for the ensuing term by C. L. Wilde, H.V.C.R., assisted by other High Court officers. During the evening an excellent programme was well rendered by the best talent in the city. It was of course well received by the large company present. The Order is growing rapidly in the city. Several applications for mem-bership were received, with more to follow."

#### Court Sutter, No. 974.

Just as we go to press, a letter from I. A. Roblin, C.R. of the above Court, conveys the gratifying news that the Court was instituted on the 4th of January by Bro. J. A. McElfesh, the able High Chief Ranger of the High Court of Calafornia. The charter membership was thirty eight, now the membership is sixty six; two of these were admitted at last meeting. By the first of April they count on making it the even ONE HUNDRED. The brethren have their business eye on the \$60 regalia offered by the Supreme Court. Well done Court Sutter.

# Acknowledaments.

# \$1,000,

CORNWALL, 30th Nov., '91.

To the Officers and Members of Court Stormont

GENTLEMEN,-Permit me to express my sincere thanks through you to the Executive Board of the Supreme Court, and also to your Court, for the prompt payment of the endowment policy of \$1,000 held by my late husband, Thos. Robinson, and also \$50 funeral benefits.

My carnest wish is that your noble Order may continue to prosper and minister to the comfort of the bereaved and afflicted.

Yours sincerly,

HATTIE ROBINSON.

# \$1,000.

Novar, Dec. 1st, 1891 ..

To the Executive of the Supreme Court:

GENTLEMEN,-We, the Chief Ranger, and Financial Secretary of Court Novar, 673, take great From Court Morris Vineyard, 532, the banner Court of the Golden State, we hear that C. R., Geo. Caulson, was presented with a gold Maltese which you paid their endowment on the life of our late brother, Robert W. Fleming, amounting to 29581, the sum of one thousand dollars, in the full

We may also add that by so doing, it increased the public sympathy in favour of this Court and our noble Order. Hoping that Independent Forestry may ever prosper in the future as it has in the past, we are,

. Yours fraternally, in the bonds of L., B. & C.,

JNO. W. DICKIE, C.R., CHAS. McPHAIL, Fin.-Sec.

### \$1,097.

LANARK, Dec. 2nd, 1891.

To the Officers of the Supreme Court:

DEAR SIRS,-Permit me to express my most sincere and grateful thanks to the Executive board of the Supreme Court I. O. F., for the prompt manner in which they have paid the endowment on the life of my late son, John McIlquham amounting to \$1. 097.15: \$1,000 Endowment, \$50.00 Funeral Benefit, \$47.15 Sick Benefits. Also permit me to thank sincerely the officers and members of the Court Lanark, No. 562, for their kindness and attention in my bereavement, and that God may bless and prosper your noble Order is my earnest wish and prayer. Yours truly.

MARGARET McIlquham.

# \$2,000.

MONTREAL, 5th Dec., 1891.

To Dr. Oronhyatekha, S.C.R., and Officers of the Supreme Court, I. O. F.:

DEAR SIRS,—I desite through you to return my sincere and grateful thanks to the members of Court Champlain, for the prompt manner in which you have paid the endowment on the life of my late husband, Arthur Robert, amounting to the sum of \$2.000. May God bless your noble order and prosper it.

Yours truly, Mrs. Arthur Robert.

ST. MARY'S, YORK Co., N.B., Dec. 14th, 1891 To the Officers and Members of Court St. Mary's, No. 145, Independent Order of Foresters:

DEAR SIRS,-Permit me to express my most grateful thanks for the prompt payment to me of \$1,000 Endowment Claim, and also \$50 Funeral Benefits, through your Court Deputy, Mr. E. Vanvart, on the life of my late brother, Arthur H. MacLauchlin, who died in Benicia, California, and being a member of your Court. I also wish to express my heartfelt thanks to the Supreme Officers of the I.O.F. for their promptness in the matter, and may your noble Order still continue to grow in the future as it has in the past is my most sincere wish and desire.

Yours most respectfully,

HATTIE MCLAUCHLIN.

# \$1,000.

CARLETON PLACE, 24th Dec., 1891.

Received this day from the Supreme Court, I.O.F. under the provisions of endowment certificate No. 1

payment of my separate claim under said endowment certificate, as one of the beneficiaries and widow of the late John C. Doherty.

Witness: HANNAH DOHLRTY,

D. A. NESBIT. One of the Beneficiaries. J. Hamilton, R. Sec. pro tem.

SAINT THOMAS, N.D., Dec. 16th, 1891.

Mr. John A. McGillivray, Toronto:

DEAR SIR,—Enclosed please find receipted Endowment Certificate as requested. Please accept thanks for the prompt manner in which the loss was paid.

Yours in L., B. & C., T. A. THOMPSON, C.D., H.C R.

### \$1,050,

CALEDON, January 1st, 1892.

To the Officers of the Supreme Court:

Gentlemen,—Allow me to express my heartfelt thanks for your prompt payment to me of \$1,000 endowment on my late brother's life, and fifty dollars for funeral benefits, sent to Court Himsworth, No. 686, and forwarded me notice of death, and application forwarded, and the money was forwarded by next mail.

May your noble Order prosper is the sincere wish of yours sincerely,

MATILDA J. ARKELL.

#### Court Cards.

COURT SHUNIAH, NO. 228, SUDBURY.

C.D.H.C.R., G. Harwood; C.R., Alex. Paul; V.C.R., Chas. Thomson; R.S., C. R. Reid; F.S., E. E. Parsons; P.C.R., James White; Treas., G. H. Lennon; Chap., G. W. Warren; Phys., W. H. Howey, M.D.

COURT BROCK, NO. 242, TORONTO.

C.D.H.C.R., A. R. Scobia, 9 Phobe Street; C.R., A. Coyell R.S., Fred. Boardman, 115 Grange Ave.; F.S., Jackson L. Little. Meets 1st and 3rd Tuesdays, Hall S.E. Corner Queen St: eet and Spadina Avenue.

COURT GLENBORO, NO. 607, GLENBORO, MAN. C.D.H.C.R., A. K. Card; C.R., E. Sharp; R.S., H. Dale F.S., W. A. Card. Meets last Thursday of each month. 10-4

C URT NEMESIS, NO. 645, EAST TAWAS, MICH.

C.D.H.C.R., John S. McGuire; C.R., Flmer Jahraus; V.C. R., Jasper Holmes; R.S., Edward Bryant; F.S., Emil Kunze; Treas., George Chamberlain; P.C.R., D. C. Howell; Chaplain, Daniel Passingham; Phys., D. C. Howell, M.D. Meets every Thursday.

COURT DOUGLAS NO. 561, DOUGLAS, MAN. C.D.H.C.R., R.B. Hetherington; C.R., H.W.Speers; R.S., J. R. Coxe; F.S., W. H. Sharp. Meets the last Tuesday in every month.

COURT CHICAGO, No. 733, CHICAGO.

C.D.H.C.R., F. M. Barber, 296 South Clark St-Meets 2nd and 4th Fridays, at 279 Lincoln Avenue-

COURT MONTREAL, NO. 741, MONTREAL, QUE.

C.D.H.C.R., O. R. Lighthall; C.R., F. G. Gnaedinger; R.S., H. W. Stephenson; F.S., H. J. Ross, 16 Voitigeur Street, Meets 2nd and 4th Mondays in each month. 9-2

COURT WAYNE NO. 864, DETROIT.

C.D.H.C.R.—H.A.L. Schulte; C.R., Robert L. Bailie, cor. 23rd and Porter sts.; F.S., David H. Bailie, 144 23rd st. Meets 2nd and 4th Thursdays in each month at 30 Michigan Ave., near Griswold.

# "German Syrup"

We have selected two or three lines from letters freshly received from parents who have given German Syrup to their children in the emergencies of Croup. You will credit these, because they come from good substantial people, happy in finding what so many families lack—a medicine containing no evil drug, which mother can administer with confidence to the little ones in their most critical hours, safe and sure that it will carry them through.

ED. L. WILLITS, of Alma, Neb. I give it to my children when troubled with Croup and never saw any it in attacks of Croup preparation act like with my little daughter. It is simply miraculous.

Mrs. JAS. W. KIRK. College, the College, the College, the College, the College with my little daughter. The College with my little daughter. The College with my little daughter.

Fully one-half of our customers are mothers who use Boschee's German Syrup among their children. A medicine to be successful with the little folks must be a treatment for the sudden 'and terrible foes of childhood, whooping cough, croup, diphtheria and the dangerous inflammations of delicate throats and lungs. 11

SILK DRESS GIVEN AWAY to any troduce QUEEN'S LECTIONES among their friends. Send 50 cts for samples Face Ending and Hair Remover and sam plos of Silk. Queen Tollet Banar 174 Race St., Cincionati, U.

# A Christian Duty.

No day is so bright that the clouds of trial, death and disappointment do not settle over some household; no land is so fertile but that gaunt and hungry want may invade some home; no life is so secure but that the inexorable law of death may reach and doom its possessor to take his place in the "silent halls of death." No family is secured from such calamities, and so we say, blessed are they above measure who have made provision for the trial when it comes, as come it must, sooner or later. There is no means by which we may avert the calamity of accident or death. But a wise forethought, and the means offered by the benefit orders may provide comfort for the stricken loved And we do not hesitate to say that the man in moderate circumstances who fails to take advantage of this practical means of protection to his family, has failed in one of his most essential Christian duties .- The Rainhow.

### A DETROIT MIRACLE.

A GREAT TRIUMPH FOR CANADIAN MEDICAL SCIENCE.

Particulars of One of the Most Remarkable Cures on Record Described by the Detroit News—A Story Worth a Careful Perusal.

Detrioit, Mich., Jan. 29th, 1891.—A case has just come to light here, the particulars of which are published in the Evening News, which will be read with considerable interest by all Canadians, as it records the remarkable achievement of a Canadian medical discovery, which has already, in its own country, won great and enduring fame. At this added triumph there is no doubt the fellow countrymen of the proprietors will rejoice, as it sheds lustre on Canadian science. The story is told by the News as follows:—

The following paragraph, which appeared in the News a short time ago, furnished the basis of this information—a case that was so wonderfully remarkable that it demanded further explanation. It is of sufficient importance to the News' readers to report it to them fully. It was so important then that it attracted considerable attention at the time. The following is the paragraph in question:

The following is the paragraph in question:—
"C. B. Northrop, for 28 years one of the bestknown merchants on Woodward avenue, who was
supposed to be dying last spring of locomotor ataxia,
or creeping paralysis, has secured a new lease of
life and returned to work at his store. The disease
has always been supposed to be incurable, but Mr.
Northrop's condition is greatly improved, and it
looks now as if the grave would be cheated of its

Since that time Mr. Northrop has steadily improved, not only in looks, but in condition, till he has regained his old-time strength.

It has been hinted to the writer of this article, who was acquainted with Mr. Northrop, that this miraculous change has been wrought by a very simple remedy called Dr. Williams' Pink Pills for Pale People. When asked about it Mr. Northrop fully verified the statement, and not only so, but he had taken pains to inform any one who was suffering in a similar manner when he heard of any such case. Mr. Northrop was enthusiastic at the result in his own case of Dr. Williams' Pink Pills. It was a remedy that he had heard of after he had tried everything he could hope to give him relief. He had been in the care of the best physicians who did all they could to alleviate this terrible malady, but without any avail, He had given up hope, when a friend in Lockport, N. Y., wrote him of the case of a person there who had been cured in similar circumstances by Dr. Williams' Pink Pills for Pale People. The person cured at Lockport had obtained his information respecting Dr. Williams Pink Pills from an article published in the Hamilton, Ont., Times. The case was called "The Hamilton Miracle," and told the story of a man in that city who, after almost incredible suffering, was pronounced by the most eminent physicians to be incurable and permanently disabled. He had spent hundreds of dollars in all sorts of treatment and appliances only to be told in the end that there was no hope for him, and that cure was impossible. The person alluded to (Mr. John Marshall, of 25 Little William St., Hamilton, Ont.,) was a member of the Royal Templars of Temperance, and after having been pronounced permanently disabled and

disability insurance provided by the Order for its members in such cases. For years Mr. Marshall had been utterly helpless, and was barely able to drag himself around his house with the aid of crutches. His agonies were almost unbearable and life was a burden to him, when at last relief came. months after he had been paid the disability claim he heard of Dr. Williams' Pink Pills and was in-duced to try them. The result was miraculous; duced to try them. The result was miraculous; almost from the outset an improvement was noticed, and in a few months the man whom medical experts had said was incurable, was going about the city healthier and stronger than before. Mr. Marshall was so well known in Hamilton that all the city newspapers wrote up his wonderful recovery in detail, and it was thus as before stated, that Mr. Northrop came into possession of the information that led to his equally marvellous recovery. One could scarcely conceive a case more hopeless than that of Mr. Northrop. His injury came about in this way: One day nearly four years ago, he stumbled and fell the complete length of a steep flight of stairs which were at the rear of his store. His head and spine were severly injured. He was picked up and taken to his home. Creeping paralysis very soon developed itself, and in spite of the most strenuous efforts of friends and physicians the terrible affliction fastened itself upon him. nearly two years he was perfectly helpless. could do nothing to support his strength in the least He had to be wheeled about in an invalid's effort. He was weak, pale and fast sinking when this timely information came that veritably snatched his life from the jaws of death. Those, who at that time saw a feeble old man wheeled into his store on an invalid's chair, would not recognize the man now, so great is the change that Dr. Williams' Pink Pills have wrought. When Mr. Northrop learned of the remedy that had cured Mr. Marshall in Hamilton, and the person in Lockport, he procured a supply of Dr. Williams' Pink Pills through Messrs. Bassett & L'Hommedieu, 95 Woodward Avenue, and from the outset found an improvement. He faithfully adhered to the use of the remedy until now he is completely restored. Mr. Northrop declares that there can be no doubt as to Pink Pills being the cause of his restoration to health, as all other remedies and medical treatment left him in a condition rapidly going from bad to worse, until at last it was declared there was no hope for him and he was pronounced incurable. He was in this terrible condition when he began to use Dr. Williams' Pink Pills, and they have restored him to health.

Mr. Northrop was asked what was claimed for this wonderful remedy, and replied that he understood the proprietors claim it to be a blood builder and nerve restorer; supplying in a condensed form all the elements necessary to enrich the blood, restore shattered nerves and drive out disease. claimed by the proprietors that Pink Pills will cure paralysis, rheumatism, sciatica, palpitation of the heart, headache, and all diseases peculiar to females, loss of appetite, dizziness, sleeplessness, loss of memory, and all diseases arising from overwork, mental worry, loss of vital force, etc.

"I want to say," said Mr. Northrop, "that I don't have much faith in patent medicines, but I cannot say too much in praise of Dr. Williams' Pink The proprietors, however, claim that they Pills. are not a patent medicine in the sense in which that term is used, but a highly scientific preparation, the result of years of careful study and experiment on

incurable by the physicians, was paid the \$1,000 | the part of the proprietors, and the pills were successfully used in private practice for years before being placed for general sale. Mr. Northrop de-clares that he is a living example that there is nothing to equal these pills as a cure for nerve dis-On inquiry the writer found that these pills were manufactured by Dr. Williams' Medicine Co., Brockville, Ont., and Morristown, N.Y., and the pills are sold in boxes (never in bulk by the hundred), at 50 cents a box, and may be had of all druggists or direct by mail from Dr. Williams' Medicine Co., from either above addresses. The price at which these pills are sold makes a course of treatment with them comparatively inexpensive as compared with other remedies, or medical treatment. This case is one of the most remarkable on record, and as it is one right here in Detroit and not a thousand miles away, it can be easily verified. Mr. Northrop is very well known to the people of Detroit, and he says he is only too glad to testify of the marvellous good wrought in his case. He says he considers it his duty to help all who are similarly afflicted by any word he can say in be half of the wonderful efficacy of Dr. Williams' Pink If any of the News readers want any further information, we feel sure Mr. Northrop would willingly oblige them, as he has the writer in relating these facts to him.

AND OTHER VALUABLE PRESENTS GIVEN AWAY TO THOSE WHO GUESS THIS REBUS.



The above Rebus is an OLD SAYING, which is familiar to every one. WHAT IS IT? We will give to the first person from whom we receive the correct answer on or before February 20th. 1892, \$50.00 in gold. To the next floor February 20th. 1892, \$50.00 in gold. To the next floor February 20th. 1892, \$50.00 in gold. To the next floor February 20th. 1892, \$50.00 in gold. To the next floor February 20th. 1892, \$50.00 in gold. To the next floor in the same day to the next 5 senting in whom we receive the last correct answer, we will give \$50.00 in Gold. to the next 5. a Handson Silk Break Pattern of 18 yards floor end of the next 5. a Handson on Silk Break Pattern of 18 yards floor on the same day the answer is received. Manawers must be sent by mail. With your answer send us 25c in silver or 30c in stamps for a vial of DR. HOBB'S LITTLE VEGETABLE PILLS.

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Br. Hobb's Little Negetable Fills act centify yet to the commendation. They can be not such as they are absolutely cure Sick Head cure in the received and a send and are recommended by leading physicians.

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FROM Stomach and Liver derangements-Dyspensia, Biliousness, Sick-Headache, and Constination-find a safe



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Hamilton Garden City	172	2 St. Catharines	Wm. Magness.	Valens	819	Valens	John A. Valens.
Black Knight	179	3 Preston	Chas. E. Bryant.	Isthmus Brucefield	820 321		Rev. Geo. Bonsfield Alex. Ross.
Nelson Ethel	174 178		Geo. Gusterson. Dr. W. F. Cole.	Leaskdale	822	2 Leaskdale	Isaac Warner.
Picton	177	7 Picton	H. C. Gibson.	Ivanhoe	323 328		James A. Vance. Josiah Varey.
Glenmorris	178 178	Glenmorris Port Perry	Geo. Aitkin. N. F. Paterson, Q.C.	Dover Stouffville	320		J W. Brown.
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Peerless Denfield	19	4 Denfield	John Edwards.	Weidman	35	0 Weidman	Andrew Craig.
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Refuge	19	8 Port Hope	Alex. W. Pringle.	Schomberg	86		Arthur Armstrong. Hugh Clelland.
St. Pauls	19 20		Wm. Atcheson. W. G. Murphy.	Osgoode King City	36 36	2 Osgoode 3 King	J. W. Crosley.
Triumph Ruby	20		George Geddes. Isaac Taylor.	Oakwood	86	4 Richmond	D. McDougall.
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Winterbourne	20	4 Winterbourne	David S. Clemens.	Tara	<b>6</b> 0		

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	Lebanon	382	Toronto .	A. H. Fessenden.	Billings B idge	670	Billings Bridge	F. Williams.
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	Dunsford .	473	Dunsford	Newton Cosh.	Bradford	835	Bradford	John Keegan.
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	Brantford	503	Brantford	J. M. Beckett.	Speedwell Carlingford	856	Car ingford	Q. F. W. Turner.
	Commercial	504	Toronto	James Grover, 2 St.	Hellier	858 862	Hellier Ottawa East	W. A. Crandell. E. W. Gilbert.
	Wingham	505	Wingham	James Avenue. C. N. Griffin.	Atlantic Sherwood	863	Arthur	George Smith.
	Hazeldean Listowell	507	Hazeldean Listowell	R. F. Abbott.	Kenmore	€69	Kenmore	David Wishart.
	Walkerton	521	Walkerton	H B. Morphy. John Elliott.	Cumberland Prescott	870 871	Cumberland Prescott	Henry Byrnes. James Clint.
'	Winchester Grosby	524 527	Winchester	W D Brurton	Ashton	872	Ashton	Geo. Thos. Bayne John Wilson.
	Chemong	530	Elgin Peterboro'	.V. W. Brown. W. R. Stratton.	Bobcaygeon Glen Buell	876 878		B. S. MacConnell.
1	Elmvale	531	Elmvale	o. G. ayan.	L'Orignal	885	L'Orignal	John Butterfield.
	Vars Jolly	535 539	Vars Mandaumin	Wm. Bell. Jas. Henry Young.	Centralia Fairfield	889 890	Centralia Fairfield	R. F. Hicks. Chas. J. Johns.
	Silver Leaf	540	Hanover	Robt. Jas. Ball.	Birr	S98	Birr	Chas. J. Johns. Jos. W. Taylor.
	Merrivale Red Pine	541 546	Merrivale Warren	Wm. Fulford, Geo. W. Bartlett.	Pleasant Hour	901 906	Bishops' Mills Becton	W. M. Earl, M.D. John Anderson.
	Palgrave	554	Palgrave	Robt.Jrs.McLelland.	Beeton Pleasant Ridge	912	Newport	Percy H. Buchanan. O. R. Ferguson.
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	Lanark	£62	Stratford Lanerk	Jas. W. Brown. Jno. Manahan.	Willow Harrow	-919 922	Churchill Harrow	Asa Latter. Joseph Rumbald.
	Ivy Leaf Wooler	565	Blyth	A. Elder	Dysart	923	Ha'iburton	Wm. Brust. Richard I. Dobbyn.
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]	Kincardine	578	Kincardine	J. H Scott.	Howard		Morpeth	Israel L. Smith.
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	Lafontaine Elmwood	593 594	Lafontaine	M. Beaudoin.	Nobleton	947	Nobleton	Jas. Cherry. A. W. Metcalfo.
	Metcalfe	009	Elmwood Metcalfe	M. Kaufman. Wellington Blair.	Riceville Blue Mountain	953 956	Riceville Clarkesburg	A. T. Wilgress.
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	Scarboro'	623	Scarboro'	Geo. Norman.	Gladstone	969	Toronto	F. W. Dickinson.
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526 Apohocqui
526 Alberton, P. E. I.
327 Alberton, P. E. I.
328 H. Powell
328 H. Tuesday
329 Lat and 34 Saturdays
329 Lat and 34 Saturdays
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329 Lat and 36 Satur Ernest H. Hoyt 2nd and th Wed as s. 626 Andover 91 Hillsboro' M. J. Smith
697 Keswick Thos. H. Colter, M. P. P., 4th Wednes.
71 Moneton Geo H. Lick 3rd Thursday.
141 Marysville, York Co. E. H. Estey
218 Montague Bridge, P. E. I. John T. Robison
462 McAdan Junction Jas. Watts
Musquash Geo. Bodoli V. 1 2 And and last Tuesday. Geo. Bedell, M.D. 2d and 4th Saturday.

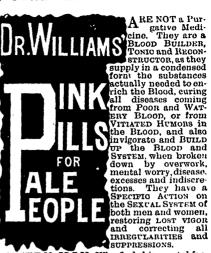
D. B. Hatfield Alternate Wednesdays Musquash 24 Norton Station D B Hatfield Alternate Wednesdays John S, Fleming 4th Tuesday Havelock Freeze 3rd Saturday. E, Simpson and 4th Saturday. E, R. Carter, M. D., 2nd and 4th Fridays. Arch. Baner st Friday after 15th. W. J. S, Myles 3rd Thursday. 165 Newcastle 165 Newcastle
34 Penobsquis
94 Petitcodiac
786 Port Elgin
125 St. John
121 St. John (north)
368 St. John (west)
145 St. Marys
190 Salisbury
968 Sussay Arch. Bauer 1st Friday W. J. S. Myles 3rd Thursd Ald. i. E. Smith 4th Friday E. Vanwart 1st Tues, after 15th Last Monday. Rev. Leaman Last Monday.
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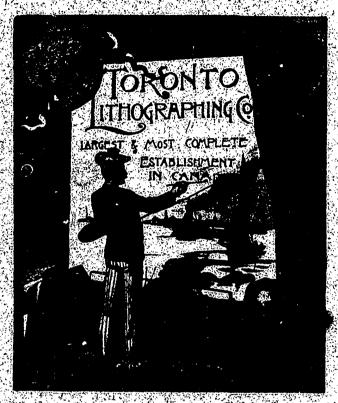
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