



LONDON, ONT., APRIL, 1888.

THE I.O.F.

Is the Cheapest, and Best.

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Total and Permanent Disability Benefits Paid.

Thomas Campbell, Strathroy, Ont., 2nd Nov.	\$ 500
Samuel Wright, Barrie, Ont., 8th May.....	1000
John Hopkins, Blenheim, Ont., 9th September	500
John Campbell, Kentville, N. S., 9th Sept.....	500

Endowments Paid by I. O. F.

The following Endowments have been paid to the widows and orphans by the I. O. F. :

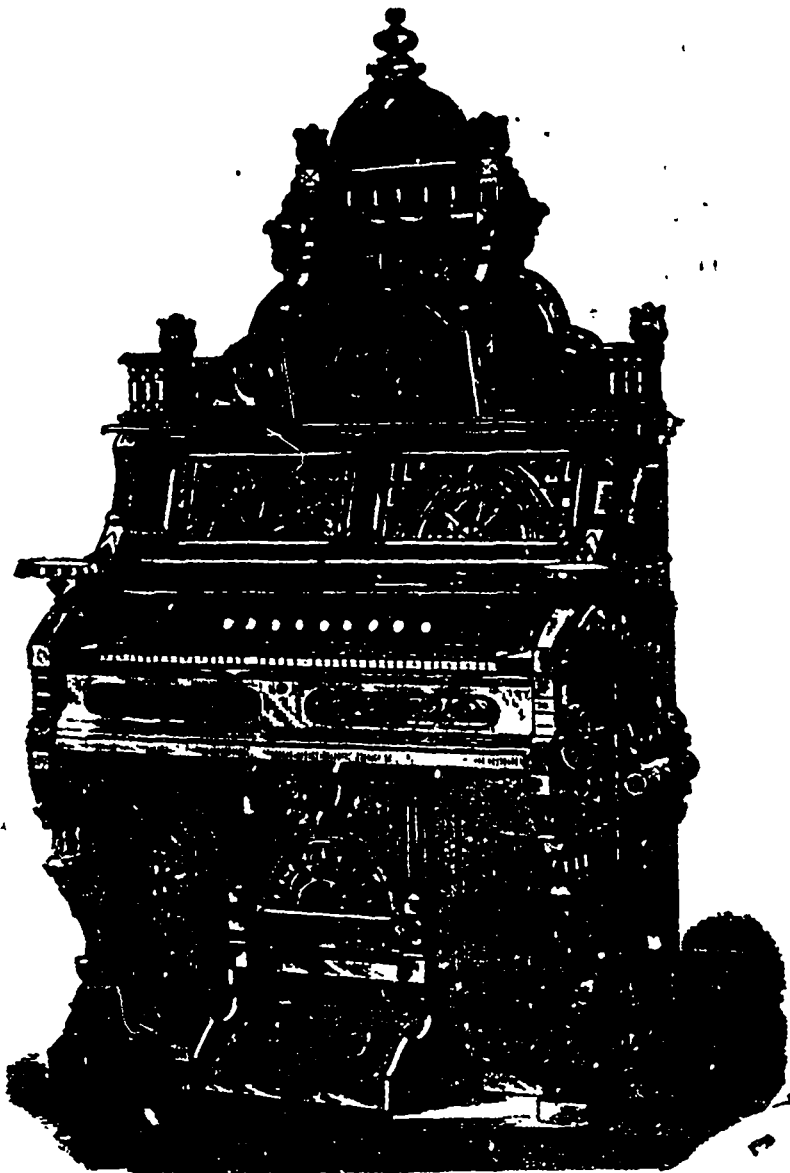
1878	
No. 1. W. Couen, London, 25th August	\$ 600
" 2. R. Johns, Seaford, 15th Sept.....	704
1879.	
" 3. J. W. Simmons, Wingham, 1st March....	808
" 4. W. B. Shaw, Seaford, 21st April.....	1000
" 5. W. Insell, London, 16th Sept.....	1000
1880.	
" 6. T. Spratt, Brantford, 27th Feb.	1000
" 7. L. Cohn, Toronto, 5th March.....	1000
" 8. C. Walker, Woodstock, 24th March	1000
" 9. J. Wolthers, Watford, 28th March	1000
" 10. J. C. Bennett, London, 18th Dec.	1000
1881.	
" 11. J. Mackenzie, Petrolia, 20th May	3000
" 12. W. H. Ferguson, Brockville, 6th July. .	2000
" 13. C. Seibert, London, 1st Sept.	2000
" 14. E. W. Turner, Chatham, 13th Nov.	2000
" 15. H. Smith, London, 23rd May	1000
" 16. W. Glass, London, 24th May.....	1000
" 17. G. H. Vanstone, Thamesford, 28 Dec....	1000
1882.	
" 18. J. F. Chatterton, Carleton Place, 6th Jan.	1000
" 19. J. P. Christianson, Hamilton, 23rd Jan.	1000
" 20. John A. Tow, Dundas, 18th Feb.....	1000
" 21. G. R. Johnson, Chatham, 8th March....	1000
" 22. D. Currie, London, 3rd May.....	1000
" 23. John Wiley, Sarnia, 3rd June	1000
" 24. John Courtis, London, 20th June	1000
" 25. E. Bunnell, Blenheim, 5th July	1000
" 26. R. Shore, Ottawa, 7th August	1000
" 27. R. Hunter, Petrolia, 1st Dec.	1000
" 28. D. E. Cook, Beachville, 21st Dec.....	1000
" 29. Dr. Morden, London, 29th Dec.	3000
1883.	
" 30. W. A. Robinson, Winnipeg, 6th Feb....	1000
" 31. G. Gordon, Thamesford, 1st May.....	1000
" 32. J. Conroy, St. Thomas, 23rd June	1000
" 33. R. J. Stevenson, Peterboro, 20th Aug....	1000
" 34. J. Walker, Blenheim, 16th Sept.	1000
" 35. A. McLaws, Wallacetown, 18th Sept. .	2000
" 36. H. Putman, Inwood, 20th Oct.....	1000
" 37. J. C. Brown, Kingville, 10th Nov.	1000
1884.	
" 38. E. L. Hunting, Huntingville, Q., 17th Feb.	1000
" 39. T. Allan, Hamilton Ont., 23rd April....	1000
" 40. A. Billiard, Pakenham, 23rd Aug.....	2000
" 41. Joseph Earl, Blenheim, 24th Sept.....	1000
" 42. T. A. Sheldon, Mt. Sherwood, 26th Sept.	1000
" 43. D. Roslofson, Hamilton, 2nd Oct.	2000
" 44. M. Algie, Alton, 3rd Oct.....	1000
" 45. M. Bakie, Hamilton, 7th Oct.	1000
" 46. Thos. Reynolds, Blenheim, 14th Oct. .	1000
" 47. A. Sloane, Ottawa, 8th Nov.	1000
1885.	
" 48. C. Niall, London, 3rd Jan.....	1000
" 49. G. L. Dyer, Lennoxville, Q., 3rd Jan. .	1000
" 50. J. McKee, Woodbridge, 11th Jan.	1000
" 51. Harry B. Wade, Digby, N. S., 25th Mar.	1000
" 52. D. Cameron, London, 8th April.....	1000

" 53. J. Makinson, Ottawa, 4th June.....	1000
" 54. A. Lawson, Hamilton, 27th June	2000
" 55. D. J. Bodman, Glencoe, 12th July.....	1000
" 56. W. H. Parry, Detroit, Mich., 21st July	1000
" 57. M. Y. Keith, Hillsboro' N. B., 11th Au	1000
" 58. D. Christie, Weymouth Bdg, N.S., 19th A	1000
" 59. J. J. Marshall, Owen Sound, 27th Aug.	2000
" 60. Thos. Campbell, Strathroy, 25th Sept.	1000
" 61. E. A. Bradshaw, Goodwood, 30th Sep.	2000
" 62. Edwin C. Empey, K. Ill, 2nd Nov	1000
" 63. Malcolm Leach, Glencoe, 10th Nov	1000
" 64. Robert W. Moy, Sherbrooke, Q., 23rd Nov	1000
" 65. Wilson Wallace, Fingal, 8th Dec.....	2000
" 66. Capt. John Burgess, Simcoe, 12th Dec..	1000
" 67. J. G. Kilam, Petitediac, N.B., 20th Dec.	1000
" 68. D. M. Steeves, Elgin Cor's, N.B., 1st Dec	1000
" 69. Wm. J. Holwell, Comber, 25th	2000
1886.	
" 70. Hugh. Pierce, Portland, N.E. ... Jan	1000
" 71. H. E. Parker, Miramichi, N.B.....	1000
" 72. John Jeffrey, Strirling, 18th March.....	1000
" 73. C. Norcross, Lennoxville, Q., 9th May ..	1000
" 74. H. Archer, Owen Sound, 12th May.....	1000
" 75. L. D. Pritchard, Simcoe, 27th May.....	1000
" 76. D. H. Hughes, St. Mary's, N.B., 29th May	1000
" 77. Thos. Brown, London, 4th July	1000
" 78. James Kerr, Ailsa Craig, 11th July	2000
" 79. Peter McKellar, Forest, 16th July	1000
" 80. John B. Jackson, Fitzabath, N.J., 24th July	1000
" 81. Thos. A. Randall, Weymouth, N.S., 26th Dec.	1000
" 82. Thos. Mongard, Ottawa, 26th Sept.....	1000
" 83. Simon Gilpin, Shelburne, 29th Sept.....	1000
" 84. Stanley W. Harvey, Bismark, 12th Oct.	1000
" 85. Geo. Watling, London, 7th November.	1000
" 86. W. B. Miller, Windsor, 30th Oct.....	2000
" 87. Robert Martin, Bramp on, 15th Nov. .	1000
" 88. G. L. Wright, Montreal, Q., 9th Nov. .	1000
" 89. Chas. Allen, Lennoxville Q., 16th Dec.	2000
" 90. F. S. Brown, Owen Sound, 17th Oct....	1000
" 91. W. Newman, Owen Sound, 20th Oct... .	1000
1887.	
" 92. S. A. Abbott, M.D., Belleville, 29th Jan.	1000
" 93. J. A. Griffith, Frontenac, 6th Feb.....	1000
" 94. W. Barker, Beamsville, 29th Jan.....	1000
" 95. R. J. Vance, Chesley, 18th Jan.	1000
" 96. H. Corker, Toronto, 4th March	1000
" 97. Rev. A. P. Taylor, Derby, N. B., 10 Feb.	2000
" 98. Hugh G. Armstrong, Highgate, 15th Feb.	1000
" 99. T. Herritt, Petitediac, N. B., 13th Mar.	1000
" 100. Oscar C. S. Ault, Cornwall, 15 Mar....	1000
" 101. Thos. Newman, Leamington, 3rd Feb. .	1000
" 102. Samuel Cal, Leamington, 29th April....	2000
" 103. Alex. McDonald, Belmont, 23rd May....	2000
" 104. James Moy, Sherbrooke, Qec, 14th May	1000
" 105. Wm. Patterson, Shelburne, 2nd June..	1000
" 106. Wm. Hill, Portland, N. B. 16th June..	1000
" 107. David Campbell, Thamesford, 7th June	1000
" 108. J. Leavitt's, Hillsboro, N. B., 13th June	2000
" 109. Wesley P. Wooly, Simcoe, 21st June..	1000
" 110. A. N. Ramsey, Somers, P. E. I. 13 July	1000
" 112. Donald Stewart, Owen Sound, 2nd Aug	1000
" 113. Ormerod, Lexington, Mich. 14th Aug.	1000
" 114. John G. Jamieson, Kars, 29th Aug.....	1000
" 115. Henry D. Burden, Fredrickton, 18th Sept	1000
" 116. George Cowan, Ottawa, Ont., 2nd Sept	1000
" 117. R. Millman, Woodstock, Ont., 14th Sept	1000
" 118. T. Kincaid, Fredrickton, N.B., 17th Sept	1000
" 119. R. Hall, Essex Centre, Ont., 22nd Sept	1000
" 120. J. T. G. Ford, Petitediac, N. B., 1st Oct	1000
" 121. J. Todd, Kemptonville, Ont., 2nd Oct. .	1000
" 122. John B. Finch, Evanston, Ill., 3rd Oct	3000
" 123. W. W. Gurlay, Dresden, Ont., 11th Oct	1000
" 124. W. N. Winters, Inwood, Ont., 21 Oct..	1000
" 125. J. Gillespie, Elizabeth, N. J., 6th Nov	3000
" 126. P. J. Jensen, Pakenham, 4th Nov....	2000

Thus making the princely sum of
\$151,112.00
 already paid by the I. O. F. to the Widows and Orphan's of our deceased brethren.

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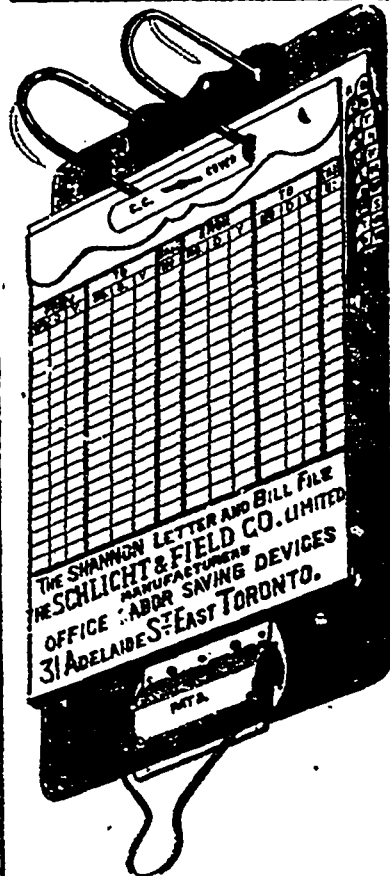
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OF THE LIVER.



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They also relieve Distress from Dyspepsia, Indigestion
and Too Hearty Eating. A perfect remedy for
Dizziness, Nausea, Drowsiness, Bad Taste in the
Mouth, Coated Tongue, Pain in the Side, and TORPID
LIVER. They regulate the Bowels and prevent Constipation
and Piles. The smallest and easiest to take.
SUGAR COATED. PURELY VEGETABLE, do not gripe
or purge. Their gentle action pleases all who use them.
SMALL PILL, SMALL DOSE, SMALL PRICE.



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we refer is the highly esteemed editor of this journal.

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RICHLY

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and are now making several hundred dollars a month.
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PERMANENT RESERVE FUND

POST OFFICE DEPARTMENT, Ottawa, London, 7896. Savings Bank Branch.
The Postmaster having reported to the Postmaster-General the receipt by him, on the 16th Oct. 1884, of your deposit of ten thousand dollars, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART, Supt.
To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

Interest amounting to \$1,326.50 has been added to the above.

DOMINION SAVINGS BANK.

London, 19th Aug., 1886.
Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 575 for \$15,000, making a total of twenty-five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS, Manager.
The interest already added to the above is \$1,745.62.

The sum of \$20,000 has been deposited with the Ontario Loan and Debenture Company, of London; interest on the above added to principal is \$1,326.50; also \$1,000 with the Canada Permanent Investment Company, of Toronto, and \$5,852.16 in School Debentures of N. Dorchester.

From the above it will be seen that we have in the Permanent Reserve Fund a little over

\$77,502.63.

The above is subject only to the joint cheques of the whole Executive Council, viz.: S. C. R., Dr. Oronhyatekha, Editor *International Good Templar*.

P. S. C. R., E. Botterell, House of Commons, Ottawa.

S. V. C. R., Prof. Herbert C. Creed, Fredrickton, N. B.

S. Sec., E. S. Cammer, London.
S. Treas., T. G. Davey, London.

S. Phys., Thos. Millman, M.D., Kingston.
S. Coun., John A. McGillivray, Uxbridge.

With what we have in the current bank account our total Reserve, on hand on the 1st inst., amounts to

\$87,333.55

Grand Record.

We feel that nothing is necessary to be added to the record of progress than the figures given below. They speak for themselves.

TABLE OF MONTHLY RECEIPTS AND BALANCES.

1882.	No. of Members.	Monthly Receipts.	Balance in Bank.
Oct.	880	\$ 510 84	\$ 1145 07
Nov.	1048	1032 73	3979 78
Dec.	1099	1082 21	2967 93
1883.			
Jan.	1134	1043 33	2769 58
Feb.	1225	1406 46	3969 33
March	1387	1511 00	3136 02
April	1469	1697 37	3616 97
May	1595	1584 87	3508 50
June	1653	1330 50	5240 28
July	1737	2324 94	7582 84
Aug.	1747	1935 63	8496 85
Sept.	1986	2609 24	8003 71
Oct.	2014	2558 22	8147 99
Nov.	2106	2302 42	9068 14
Dec.	2194	2394 08	10857 65
1884.			
Jan.	2216	2338 56	13070 55
Feb.	2261	2357 23	13638 76
March	2301	2559 49	15820 82
April	2345	2343 58	13739 14
May	2345	2502 34	15887 84
June	2355	2379 35	17912 55
July	2360	2276 33	19315 28
Aug.	2338	2741 66	20903 01
Sept.	2101	2321 72	20951 22
Oct.	2420	2416 10	24880 27
Nov.	2441	2456 48	20647 21
Dec.	2520	2562 08	2081 85
1885.			
Jan.	2558	2682 80	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 96	23463 82
May	2898	2955 68	27561 82
June	3007	3363 97	27561 96
July	3016	3735 25	25036 93
Aug.	3117	3931 45	30812 70
Sept.	3169	3621 74	2954 99
Oct.	3159	3442 84	30448 83
Nov.	3223	3532 45	30018 59
Dec.	3338	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	3827	4345 35	32367 98
March	3904	5148 17	33919 81
April	4087	4352 77	36470 43
May	4151	4776 08	38280 02
June	4314	5026 84	40583 21
July	4628	5462 21	44220 75
Aug.	4692	5070 03	44479 27
Sept.	4814	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53981 28

	1887.		
Jan.	5804	\$154 65	60325 02
Feb.	5962	\$855 94	59755 17
March	6105	7155 73	58809 35
April	6319	7727 74	61715 18
May	6550	7091 09	67693 03
June	6656	7605 59	68888 61
July	6921	7981 51	71384 40
Aug.	7006	7781 12	75236 95
Sept.	7160	9646 13	74058 37
Oct.	7200	\$317 89	71630 33
Nov.	7505	\$104 50	75593 63
Dec.	7700	9389 85	\$1384 41
1888.			
Jan.	7811	11586 70	\$6102 42
Feb.	\$931	10491 42	88515 50
Mar	\$400 810,110.34		\$87,333.55

Don't Wait

Until your hair becomes dry, thin, and gray before giving the attention needed to preserve its beauty and vitality. Keep on your toilet-table a bottle of **Ayer's Hair Vigor**—the only dressing you require for the hair—and use a little, daily, to preserve the natural color and prevent baldness.

Thomas Munday, Sharon Grove, Ky., writes: "Several months ago my hair commenced falling out, and in a few weeks my head was almost bald. I tried many remedies, but they did no good. I finally bought a bottle of Ayer's Hair Vigor, and, after using only a part of the contents, my head was covered with a heavy growth of hair. I recommend your preparation as the best hair-restorer in the world."

"My hair was faded and dry," writes Mabel C. Hardy, of Delavan, Ill.; "but after using a bottle of Ayer's Hair Vigor it became black and glossy."

Ayer's Hair Vigor,

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Pimples and Blotches,

So disfiguring to the face, forehead, and neck, may be entirely removed by the use of **Ayer's Sarsaparilla**, the best and safest Alternative and Blood-Purifier ever discovered.

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The Independent Forester

The Official Organ of the Independent Order of Foresters.

Published Monthly at London, Canada.
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J. B. HALKETT, Ottawa.
F. W. EMERSON, Peticodiac, N. B. } Associate Editors.
A. V. WADE, Digby, N. S.
ATWELL FLEMING, London, Ont., Business Manager.

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Six Months, ten lines..... \$ 6 00
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Twelve " .. 10 00
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Reading Notices inserted at 25 per cent. extra above ordinary rates.

LONDON, APRIL, 1888.

Permanence of the I. O. F.

One of the stock arguments of the Old Line Insurance Company men is that Societies like the I. O. F. may last a few years, ten or fifteen maybe; but that as soon as consumption, heart disease, etc., begin to put in their work our rates would prove inadequate to pay our way as we go. In a word, that no Society or Company could live for any length of time unless a certain sum was collected now, in addition to the "cost of insurance," and set aside as a "reserve fund."

We have always contended that with due economy in management, with care in the selection of our lives, it seemed to us from the experience of Insurance Companies themselves, that we could safely carry our risks for all time to come by collecting from our membership simply the "cost of risks." Our own past experience for 6 3/4 years has amply justified us in our hope, for in that time we have paid the management expenses and all just claims, promptly, as they have accrued, and have on hand at date nearly

NINETY THOUSAND DOLLARS

in our surplus funds.

It may, however, be said that our experience is too short to make the matter conclusive. That is true. But the experience of nearly half a century of the "Grand Old Mutual," of New York, and other old Old Line Insurance Companies, proves our position to be absolutely correct. The following excerpts, taken from *Our Society Journal*, of New York, will give further light:

"Let us see how the 'Grand Old Mutual' has been getting along the past year:

"It received in premiums the enormous amount of \$17,110,921.62, and in interest, rents and premiums on securities sold \$6,009,020.84, a total income for the year of \$23,119,942.46, while all of its payments to policy-holders for endowments, purchased insurances, dividends, annuities and death claims amounted to \$14,128,423.60.

"Its premium receipts alone were \$2,982,478.02 more than all its payments to policy-holders of every description.

"Its total income was \$23,119,922.46. Its expenses of management were \$3,649,514.49, one-eighth of its total income.

"Its expenses of management, added to its payments to policy-holders, took up a total of \$17,777,938.09, so that it paid all its claims and all its expenses of every description out of its current yearly income and had no less than \$5,341,984.37 remaining.

"When a life insurance company, which has been in existence close on, or half a century, keeps accumulating assets by the millions yearly, and when it can and does pay each and every claim of all kinds and all its enormous expenses for the current year out of its income for that year and have \$5,341,984.37 over and above it, with accumulations of \$118,806,851.88, is it furnishing insurance at cost, or is it charging between \$5,000,000.00 and \$6,000,000.00 more per year than it costs?"

"The New York Life Insurance Company, during the year 1887 received for premiums alone, the sum of \$18,286,853.72; it received in addition, from interest, rents, etc., the sum of \$3,765,933.40—making a total income of \$22,052,787.12.

"Out of this enormous revenue how much do you suppose it paid to its policy-holders, including death and endowments claims, dividends, annuities, and purchased insurance? All told, \$9,530,210.79!

"Its income was \$22,527,576.33 more than all its payments to policy-holders.

"Now add its expenses of management, which were no less than \$4,424,832.64 to its payments to policy-holders, and you have the sum total of outgo amounting to \$13,955,093.43.

"Its annual income exceeded its entire payments and expenses of every nature by the sum of \$8,097,693.79.

"Here is a life insurance company which has been in business forty-five years and has accumulations, which are all the time accumulating, of \$71,819,623.48, and yet it pays all its losses and claims and all its expenses for the current year out of its current yearly income, and has \$8,097,693.79, over and above it all.

"Is this furnishing insurance at cost, or is it charging \$8,097,693.79 more per year than it costs?"

"We have not at hand the annual reports of all the companies for 1887, but, selecting eleven prominent companies for the year 1886, we find the 'Premium Income,' 'Total Income,' 'Death Claims Paid' and 'Other Expenditures' to be as follows:

Company.	Premium Income.	Total Income.	Death Claims Paid.	Other Expenditures.
Brooklyn Life	\$ 186,737.64	\$ 278,035.97	\$ 76,239.00	\$ 173,975.51
Equitable	16,272,134.62	19,873,733.19	4,895,272.59	6,869,714.15
Germania	1,749,368.74	7,408,147.20	602,706.61	977,183.80
Home	679,810.93	1,065,737.14	336,039.00	475,233.39
Manhattan	1,141,835.63	1,672,030.02	715,235.00	834,913.43
Metropolitan	4,438,695.05	4,593,393.57	1,506,514.39	2,086,879.92
Mutual Life	15,014,720.66	21,137,176.67	5,492,920.00	10,790,166.47
New York Life	14,092,977.58	15,831,757.83	2,199,035.97	8,011,173.44
Provident Savings	618,826.50	657,457.49	203,218.00	357,153.66
United States Life	699,262.69	908,048.41	354,664.75	477,000.15
Washington Life	1,506,698.70	1,915,816.51	518,486.54	676,244.25
Totals	\$57,041,519.34	\$73,401,354.00	\$17,560,335.85	\$37,041,500.08

"And summarizing this table carefully we find the results to be as follows:

Premium income for 1886	\$57,041,519.34
Death claims paid	17,560,335.85
Excess of premium income	\$39,481,183.49
Total income	73,401,354.00
Death claims paid	17,560,335.85
Excess of total income	\$55,841,018.15
Other expenditures	32,041,600.08
Death claims paid	17,560,335.85
Excess of other expenditures	\$15,481,264.23
Total income	\$73,401,354.00

Death claims paid \$17,560,335.85
Other expenditures..... 32,041,600.08

49,601,935.93

Excess of total income over death claims and other expenditures \$23,799,418.07

"Here we have the statement, made up from the sworn reports of the companies themselves, showing that over and above every expenditure of every nature these eleven companies received the enormous sum of \$23,799,418.07 in income in the year 1886 alone. That it will foot up as much, if not more, in 1887 we have no doubt. We shall see.

"If any comment is necessary, at all, upon such a state of things, it can be condensed into four small words:

"It is an outrage."

Comparative Cost.

We understand that here and there members of Societies claim that insurance in their Societies, which assess on death, is much cheaper than in the I. O. F. Well, that just depends.

In the first place, nearly all the Assessment Societies we know of assess their members to death. There is no let up to the process, but it continues till the member dies. In the I. O. F. the members pay to a good old age and then become free, that is, pay nothing more into the Order. It is quite possible for members of our Order to enjoy themselves in their old age, the fruits of their early prudence in joining the I. O. F., by receiving themselves the whole of the insurance. In most, if not in all, of the Assessment Societies the member will continue to be assessed if he live to be a hundred years old. No matter how old or how feeble he gets, he must continue to pay. Whereas in the I. O. F., we say to our old members, "You have now done your duty—you are getting old and feeble, you may now not only stop paying, but the Supreme Court will also pay you a part of your insurance money every year until the whole is paid to you."

When, therefore, comparing the cost of insurance in the I. O. F. and in an Assessment Society, this ought to be considered.

Again, most of the Societies give no Total and Permanent Disability Benefits. In the I. O. F., as soon as any of our members become totally and permanently disabled, they cease paying anything into the Order, and at the end of six months, if the disability continues, one-half of the insurance is paid to the member himself. In most of the Assessment Societies, the member must continue to pay his assessments, no matter what happens to him, until he dies. This Benefit of ours is of great value, and is worth something, and must be taken into account when comparing our rates with other Societies.

Again, it is very likely that at the next meeting of the Supreme Court, one or two monthly assessments will be remitted each year to all members of five or more years' standing, thus reducing the cost per year to our members, while in Assessment Societies, owing to the want of a Reserve Fund, the cost must rather be increasing as years go by. While Assessment Societies are living, it might

be said, from hand to mouth, our granary is pretty well filled with nearly 90,000 gold dollars, available for any accident that might occur.

The people who, during the seven years of plenty, collected simply enough for present needs were doubtless just as happy and lived more cheaply than the Egyptians under the direction of Joseph, but a little later on, while other people were starving, "there was corn in Egypt."

So it is with us. While an epidemic of cholera might drive some of our sister Societies to starvation and death, the I. O. F. will, like the prudent Joseph and the Egyptians, live on as serenely as ever, because in any time of disaster we can fall back on our reserve.

The prudent man who intends to live to a good old age will therefore join the I. O. F., while the happy-go-lucky fellows will find insurance for to-day a little cheaper in an Assessment Society.

Our members must always bear in mind that the I. O. F. was organized as a happy medium between the "from day-to-day insurance" of Assessment Societies and the extravagantly rich monopolies as found in the Old Line Insurance Companies, who extort nearly three times more than is actually necessary to run their concern safely and permanently.

The I. O. F. never boasted of its cheapness. All we claim for the I. O. F. is that we give more benefits than any other Society in the world, and at the least possible cost to our members, consistent with safety and permanency.

We think we have succeeded admirably in our system. Societies which have been formed since ours was organized, have either largely copied our system, or have bodily transferred our system and made it their own, thus paying us the highest possible tribute, and testifying in the most unmistakable manner that there is none better than the I. O. F.

A Game at Deception Exposed.

The *Monetary Times*, of Toronto, Canada, has of late devoted considerable space to defending the cause of the level-premium life insurance system, and by manufacturing so-called facts and figures it attempts to injure the assessment or natural-premium system of life insurance.

Its principal endeavor seems to be to induce the people to pour into the coffers of the level-premium companies a very much larger sum than is required, from year to year, to meet current death claims, under the pretext that by the payment of such excess the insured will be benefited.

A few schemers, having organized a level-premium company with a few thousand dollars capital, placed by themselves, are supported by the *Monetary Times* in furthering their scheme of collecting from their members vast sums of money in the name of life insurance out of all proportion to the actual needs for payment of death claims. The *Monetary Times*, in its anxiety to advance the interests of these schemers, whom it dubs "financiers," absolutely advances the theory, that a life in-

urance organization based upon the natural-premium system can not stand!

The natural-premium system requires that the members shall contribute, each year, to its treasuries a sum equal to the death claims with a loading of 33 $\frac{1}{3}$ per cent. in excess of its death claims as a tontine reserve or emergency fund, and in addition a loading for expenses which experience has proven to be entirely sufficient.

The *Monetary Times*, claiming to be edited by gentlemen familiar with the problems of finance, wants the public to believe that such institutions will be unable to meet their current death claims; but the average business man will be easily convinced that such an editor is playing his part as a fool for pay, just as the audience in the theatre sees that the fool in the play is not in reality a fool at all, but is simply making believe he is, because he is an actor, and is paid to act like an idiot.—*Our Society Journal*.

It seems that the *Monetary Times* is getting as well known in the U. S. as it is in Canada, as a most unreliable and unfair Journal upon all questions affecting such Fraternal Benefit Societies as give insurance benefits to their members.

It will be in the recollection of our members that the *Monetary Times* has, on several occasions, wantonly attacked the I. O. F., and that such attacks have been so grossly unfair, and that the truth has been so elaborately distorted by the *Monetary Times* that its attacks have resulted to the advantage of our Order, and that not withstanding its repeated warnings to the public that "our rates are inadequate," our Order continues to grow marvelously, no less than 500 applicants having passed through the hands of our Medical Board, and our cash surplus is now nearly \$90,000. That the I. O. F. is steadily gaining the public confidence is evidenced by the formation since our last issue of 16 new Courts, which are reported in this issue.

Misrepresentation and Inconsistency.

"THOS. DAN" AT IT AGAIN.

I have been informed that the agents of the Ontario Mutual Life Assurance Co. have been circulating throughout the city and district a leaflet purporting to be an explanation of the "Homans Plan" of assurance, which it attacks. It contains garbled extracts from evidence given by Mr. Homans before a committee of the New York legislature fifteen years ago. This evidence the Ontario Mutual agents wish the public to believe refers to the "Homans Plan" operated by the Federal Life Assurance Co. Deception is thus practiced, as the "Homans Plan," now so popular, was adopted and put into practice only some six years ago. Apart from this I wish to say, as the best possible answer to the attacks of the Ontario Mutual agents that, Mr. Hendry, the manager of their company, has

HIS OWN LIFE INSURED

on the "Homans Plan," and in this manner testifies emphatically to its merits. What is good enough for the clever discriminating manager of the Ontario Mutual ought surely to be good enough for its agents. Mr. Homans, in a letter to *The Budget*, an impartial insurance journal published in Toronto, says: "No less than five of the presidents of Canadian companies have made voluntary

applications for insurance in this society, and are now insured with us." It seems, then, that the manager of the Ontario Mutual is not alone in his practical testimony regarding the soundness of the "Homans Plan." It is little wonder that *The Budget* was led to remark as follows:—"Isn't it rather strange that the 'old companies' in Canada should so persistently oppose and decry the Homans system, while the highest officials of some of them are testifying to its merits by giving risks on their own lives to Mr. Homans' company."

CONSISTENCY IS A JEWEL.

not conspicuous among the ornaments that decorate some of the insurance fraternity." Notwithstanding all that is said by the agents of rival companies, the Federal goes on marching to the front. Last year its business in Canada amounted to \$4,039,000, exceeding that of all other companies except one, which it was only a trifle behind. It surpassed the Ontario Mutual to the enormous extent of \$1,626,900, and it is no wonder agents of the latter cry out. In conclusion, I wish to say that if any one desires information regarding the "Homans Plan" I will be glad to furnish it as the agents of other companies and particularly those of the Ontario Mutual are liable to misunderstand it.

ROBERT STEWART,

General agent,

Federal Life Assurance Co.,

Office, 74 Sparks street.

A Good Firm.

Brother Whale has moved to Ottawa and joined the Real Estate and Insurance firm of Linden, Halkett, Whale & Co. We called upon Brother Whale while in Ottawa this month, and found the offices, which are situated opposite the Grand Union Hotel, most commodious and admirably adapted for the business of the firm. We understand the firm is doing already a large business. The Halkett of this firm is a brother to our esteemed High Secretary of Ontario. We commend the firm to all Foresters and others having any business in the line of the firm, which includes auction business, collecting accounts, etc., etc.

Notes.

Sixteen New Courts since last report. Beat that record who can.

Five hundred and eleven applications to the Medical Board for March is not bad, even for the I. O. F.

Eight thousand four hundred members in "good standing" on the 1st April is pretty good, especially when backed by \$87,000 cash in the Treasury.

THE FORESTER has been delayed beyond the usual time this month, owing to the absence of the S. C. R. in Ottawa watching the interests of the I. O. F.

The Executive have decided not to press for the private Incorporation Bill of the I. O. F., but to accept in its stead the Bill which has been introduced into the House of Commons by Bro. G. L. Dickenson, M. P. We understand Bro. Dickenson's Bill contains all of the provisions of the Hunter Bill introduced in the Ontario Legislature, and a number of other provisions which are much desired by some of the Fraternal Societies; among these provisions being one giving Societies like the I. O. F. liberty to deposit with the Government their Surplus Funds.

Name of Court.	No. of Court.	Endowment Assess't	S. & F. Benefit.	General Fund.
21 St. James....	240	\$23 98	...	\$2.00
29 Spadina.....	241	27.72	4.63	...
18 Brook.....	242	15.01	1.90	...
26 Bracebridge..	243	21.64	3.77	20
7 Gravenhurst..	244	11.96	3.81	...
13 Nipissing....	245	29.57	3.80	...
13 Hastings....	246	9 51	...	3.73
39 Lansing.....	247	51 87	...	...
30 Relief.....	248	30.14	4.61	2.65
19 North Toronto	250	14.35	3 59	5.70
38 Argyle.....	251	45.60	2.02	11.40
20 Kinburn.....	252	18.03	...	...
3 Woodgreen..	253	...	...	...
22 Progressive..	254	22.43	...	...
21 Woodham.....	255	17.63	...	...
36 Caledonia....	256	73.36	8.44	12.65
25 Greenwood..	257	21.01	1.85	37
21 Eglinton.....	258	26.03	1.43	...
35 Mystic.....	259	41.64	1.17	2.00
16 Doon.....	260	24.04	9.96	...
14 Michigan....	261	12 33	6.20	...
35 Sts. of Mack'aw	262	45.88	...	2.00
12 Benevolence..	263	11.38	...	...
12 Pleasant....	264	12.36	...	...
21 Pembroke....	265	17.72	1.33	...
23 Herbert.....	266	28.68	...	2.00
20 Marion.....	267	17.02	7.70	...
12 Harbor.....	268	12.66	5.00	...
32 Balmoral....	269	43.67	9.65	1.00
13 Prospect....	270	10.36	31	...
5 Pontiac.....	271	5.12	...	...
17 Bellevue....	272	16.45	...	1.00
8 Croswell....	273	...	...	...
10 Albion.....	274	8.13	...	...
22 Cedar.....	275	27.55	...	...
30 Shawville....	276	19.11	1.11	2.00
16 Bryson.....	277	15.48	39	...
30 Iosco.....	278	33.52	10.45	3.00
25 Eganville....	279	28.66	4.36	1.72
9 Lachute.....	280	10.58	3.65	2.98
42 Harvard....	281	38.96	...	...
9 St. Marks....	282	7 98	...	...
9 St. A bans...	283	7.28	2.57	...
18 Cayuga.....	284	17.88	...	...
36 Osoda.....	285	40.92	12.66	9.35
18 Windsor Mills	286	20.64	5.55	2.00
5 Bloor.....	287	4.00	...	2.00
17 Britannia....	288	13.56	36	...
12 Au Sable....	289	...	...	...
23 Sheffield....	290	19.00	3.10	...
20 Eyesache....	291	21.17	...	38.00
13 Yamaska....	292	14 74	...	2.28
51 Alpena.....	293	41.94	4.07	8.13
17 Oshawa.....	294	21.30	2.38	12.03
14 Calgary.....	295	36.77	11.92	1.64
11 Aberfoyle....	296	7.84	3.94	16.12
7 Fortune.....	297	5.28	2.21	...
12 Cold Brook..	298	9.02	3.36	82
14 Missisquoi..	299	1.37	...	12.00
20 Maple Ridge..	300	...	...	...
20 Rock.....	301	...	...	0
20 Burns.....	302	...	...	...
29 Bedford.....	303	...	94	48.87
17 Sutton.....	304	...	2.35	31.65
35 Ed'n Mills..	305	...	12.74	96.62
24 Bay City....	306	...	...	...
19 Willowdale..	307	...	...	...
32 Bolton.....	308	...	...	...
15 Garfield....	309	...	...	...
12 Superior....	310	...	...	...
14 Cuyahoga....	311	...	...	...
15 Buckeye....	312	...	...	...
9 Liberty.....	313	...	...	...
9 Queen Vic o'n	314	...	...	...
10 Straubridge..	315	...	...	...
15 Meadowvale..	316	...	...	...
30 Eastman....	317	...	...	...
22 Resort.....	318	...	...	...
H. C. Mich....	...	...	...	10.00
H. C. N. B....	...	...	...	22.80

Name of Court.	No. of Court.	Endowment Assess't.	S. & F. Benefit.	General Fund.
London Encamp. No. 1	5.00
H. C. Ontario..	5.00
8400		\$298.68	\$1014.18	\$797.48

NOTE.—Courts Nos. 14, 27, 33, 40, 163, 126, 129, 290, 217, and 234 paid March assessment last month and are included in last report.

RECAPITULATION.

RECEIPTS.	
From Endowment assessment....	\$8,298 68
" Sick and Funeral Benefit..	1,014 18
" General Fund	797 48
	<u>\$10,110 34</u>

CONTRA—CR.

By paid the Supreme Treasurer...	\$10,110 34
Submitted in L., B. and C.,	
E. S. CUMMER, Supreme Sec.	

Supreme Treasurer's Statement.

FOR MONTH OF MARCH, 1888.

ENDOWMENT ACCOUNT.

RECEIPTS.	
To balance per last report.....	\$86,586 47
" Cash received from S. Sec....	8,298 68
" Interest on Canada Permanent Investment to 1st Apl..	126 68
" Interest on deposits with Dom. Sav. B'k to 17th Mar.	22 34
	<u>\$95,034 17</u>

CONTRA—CR.

March 7, by cheque 1925, Geo. Palmer, administrator of estate of late Bro. Chas. W. Palmer, Court Brant, No. 168, endowment in full.....	1,000 00
March 7, by cheque 1926, Emma L. Evans, administratrix of late Bro. Hy. A. Evans, M.D., Court Picton, No. 177, endowment in full.....	1,000 00
March 7, by cheque 1933, exchange on drafts to pay endowment claims	7 50
March 8, by cheque 1935, Elizabeth Gilbert, mother of late Bro. Hy. L. Gilbert, M.D., Court Prince Albert, No. 149, endowment in full.....	2,000 00
March 10, by cheque 1936, Almira Crawford, widow late Bro. Allan Crawford, M.D., Court Alvinston, No. 67, endowment in full	1,000 00
March 10, by cheque 1950, Mary Dew, widow late Bro. James Henry Dew, Court Alliston, No. 50, endowment in full....	2,000 00
March 27, by cheque 1994, Howard T. Watson, son of late Bro. Wm. Watson, Court Oak Leaf, No. 62, endowment in full	1,000 00
March 29, by cheque 2025, Sarah A. McIntyre, mother of late Bro. Chas. H. McIntyre, Court Flint, No. 230, endowment in full.....	1,000 00
5 per cent. to General Fund	414 93
Balance:	
Can. Per. Inv't Co..	\$ 5,000 00
Ontario Loan Co....	20,638 35
Dominion Sav. Bk..	26,745 62
School Debentures.	3,852 16

P.O. Sav. Bank....	11,326 50
Bank of Toronto...	10,000 00
Rat P'tage De'tures.	3,000.00
Current Bank acct..	5,049 11
	<u>\$35,611 74</u>

Total \$95,034 17

SICK AND FUNERAL FUND.

RECEIPTS.

To balance per last report.....	\$2,029 63
" Cash received from S. Sec....	1,014 18
	<u>\$3,043 21</u>

CONTRA—CR.

March 6, by cheque 1920, John Lawson, 14 days' sick benefits.	10 00
March 6, by cheque 1921, Walter Bernhard, 28 day' sick benefits	20 00
March 6, by cheque 1922, George Phillips, 32 days' sick benefits.	22 86
March 6, by cheque 1923, Wm. Cockade, 9 days' sick benefits.	6 43
March 6, by cheque 1924, John Boomer, 35 days' sick benefits.	25 00
March 7, by cheque 1927, Wm Smith, 16 days' sick benefits..	11 43
March 7, by cheque 1928, James Bain, 9 days' sick benefits. . .	6 43
March 7, by cheque 1929, Dan'l Cushman, 12 days' sick benefits	8 57
March 7, by cheque 1930, Roderick Doherty, 13 days' sick benefits	9 29
March 7, by cheque 1931, James S. Hutton, 21 days' sick benefits	15 00
March 7, by cheque 1932, Wm. Hiltz, 10 days' sick benefits ..	7 14
March 10, by cheque 1937, John Patterson, 15 days' sick benefits	10 71
March 10, by cheque 1938, W. H. Partridge, 28 days' sick benefits	20 00
March 10, by cheque 1939, Henry Leddell, 63 days' sick benefits	45 00
March 10, by cheque 1940, Wm. Whitehead, 42 days' sick benefits	30 00
March 10, by cheque 1941, Wm. Ley, 18 days' sick benefits....	12 87
March 10, by cheque 1942, Chas. A. Dalton, 7 days' sick benefits	5 60
March 10, by cheque 1943, John T. Underwood, 8 days' sick benefits	5 71
March 10, by cheque 1944, James Swayzie, 8 days' sick benefits. .	5 71
March 10, by cheque 1945, Hugh R. Jones, 21 days' sick benefits	15 00
March 10, by cheque 1946, David E. Kelly, 8 days' sick benefits.	5 71
March 10, by cheque 1947, Geo. Pray, 9 days' sick benefits....	6 43
March 10, by cheque 1948, James Morrison, 18 days' sick benefits	12 87
March 19, by cheque 1949, Thos. Robertson, 7 days' sick benefits	5 00
March 14, by cheque 1953, Henry Legge, 10 days' sick benefits ..	7 14
March 14, by cheque 1954, S. T. Magee, 18 days' sick benefits.	12 86
March 14, by cheque 1955, D. A. Maxwell, 24 days' sick benefits	17 14
March 14, by cheque 1957, Wm. D. Bowman, 12 days' sick benefits	8 57
March 14, by cheque 1958, Angus McLean, 8 days' sick benefits. .	5 71
March 14, by cheque 1960, John McMahon, 32 days' sick benefits	22 86

March 14, by cheque 1961, Thos. W. Foster, 22 days' sick benefits	15 71
March 15, by cheque 1964, H. J. Montgomery, 84 days' sick benefits	60 00
March 15, by cheque 1965, John Purvis, 44 days' sick benefits..	31 43
March 20, by cheque 1968, T. G. Davey, 8 days' sick benefits...	5 71
March 20, by cheque 1969, Arthur Walker, 42 days' sick benefits	30 00
March 20, by cheque 1970, Chas. Baker, 33 days' sick benefits..	23 57
March 20, by cheque 1971, Nelson Garland, 64 days' sick benefits	45 71
March 20, by cheque 1972, Oram Holman, 19 days' sick benefits..	13 57
March 20, by cheque 1973, John Landon, 15 days' sick benefits.	10 71
March 23, by cheque 1975, James Bain, 4 days' sick benefits.....	2 86
March 23, by cheque 1976 Peter Johnson, 20 days' sick benefits	14 29
March 23, by cheque 1977, Robt. King, 15 days' sick benefits....	10 71
March 23, by cheque 1978, Thos. W. Terry, 29 days' sick benefits	20 71
March 23, by cheque 1979, Geo. Webber, 15 days' sick benefits.	10 71
March 24, by cheque 1981, Robt. Smith, 20 days' sick benefits...	14 29
March 27, by cheque 1983, Wm. Hodgins, 17 days' sick benefits	12 14
March 27, by cheque 1984 Thos. Husband, 14 days' sick benefits	10 00
March 27, by cheque 1985, Henry Stanyer, 22 days' sick benefits.	15 71
March 27, by cheque 1988, John Young, 23 days' sick benefits..	16 43
March 27, by cheque 1987, John A. Lillie, 16 days' sick benefits.	11 43
March 27, by cheque 1988, John. Lindsey, 55 days' sick benefits.	39 29
March 27, by cheque 1991 Edward Stahl, 28 days' sick benefits...	20 00
March 27, by cheque 1992, W. G. Wade, 84 days' sick benefits	60 00
March 27, by cheque 1993, Wm. Aitkin, 23 days' sick benefits..	16 43
March 28, by cheque 1997, John Parker, 7 days' sick benefits...	5 00
March 28, by cheque 1998, Thos. Forbes, 36 days' sick benefits..	25 71
March 28, by cheque 1999, Robt. Lowrey, 35 days' sick benefits.	25 00
March 28, by cheque 2000, Henry P. Ellis, 15 days' sick benefits.	10 71
March 28, by cheque 2001, James Lamb, 9 days' sick benefits....	6 43
March 28, by cheque 2002, Wm. Stratton, 8 days' sick benefits..	5 71
March 28, by cheque 2003, Arthur Carter, 84 days' sick benefits	60 00
March 28, by cheque 2004, A. T. Hopkins, 30 days' sick benefits	21 43
March 28, by cheque 2005, Martin J. Wigle, 12 days' sick benefits	8 57
March 28, by cheque 2006, Geo. Baird, 22 days' sick benefits..	15 71
March 28, by cheque 2007, Isaac Beamish, 7 days' sick benefits..	5 00
March 28, by cheque 2008, Wm. Bridge, 11 days' sick benefits...	7 86
March 28, by cheque 2009, E. W. Kilmer, 8 days' sick benefits ..	5 71
March 28, by cheque 2010, Jacob Wilhelm, 7 days' sick benefits.	5 00
March 28, by cheque 2011, Wm. Maybee, 24 days' sick benefits.	17 14

March 29, by cheque 2012, T. H. James, 10 days' sick benefits.	7 14
March 29, by cheque 2013, John Lemmon, 7 days' sick benefits.	5 00
March 29, by cheque 2015, Sam'l. German, 7 days' sick benefits ..	5 00
March 29, by cheque 2016, Henry Patmore, 14 days' sick benefits	10 00
March 29, by cheque 2017, Wm. B. Alderton, 12 days' sick fits	8 57
March 29, by cheque 2018, Jos. C. Hadden, 10 days' sick benefits	7 14
March 29, by cheque 2019, Christopher Dresser, 21 days' sick benefit	15 00
March 29, by cheque 2020, Robt. Dening, 11 days' sick benefits..	7 86
March 29, by cheque 2021, Duncan J. Mitchell, 21 days' sick benefits	15 00
March 29, by cheque 2022, Chas. H. Loveland, 41 days' sick benefits	29 29
March 29, by cheque 2023, James Townsend, 14 days' sick benefits	10 00
March 29, by cheque 2024, Thos. McCallum, 25 days' sick benefits ..	17 86
5 per cent. to General Fund.	50 71
Balance	1,721 81
	\$3,043 21

GENERAL FUND.

To cash received from S. Secretary	797 48
" 5 per cent. Endowment receipts	414 93
" 5 per cent. S. & F. receipts ...	50 71
Balance	121 71
	\$1,384 83

CONTRA—CR.

March 8, by cheque 1934, Dr. Oronhyatekha, salary	208 00
March 12, by cheques 1951 and 1982, expenses re Incorporation Bill	300 00
March 14, by cheque 1956, Advertiser Printing Co.	200 00
March 14, by cheque 1962, Richmond, Orr & Co., velvet for sashes	61 83
March 22, by cheque 1974, J. A. Taylor, stationery	3 50
March 24, by cheque 1980, desk and chair for Sup. Treas	90 00
March 27, by cheque 1989, editor's salary, 3 months....	50 00
March 27, by cheque 1990, Sup. Secretary's salary, 3 months...	250 00
March 27, by cheque 1995, Advertiser Printing Co.	200 00
March 28, by cheque 1996, copying paper	3 00
March 29, by cheque 2014, E. H. Kordes, binding	18 50
	\$1,384 83

Submitted in L., B. & C.
T. G. DAVEY,
Sup. Treasurer.

Report of Medical Board for March, 1888.

	No.	Approved.	Rejected.
Court Hope	No. 1	4	0
" Elizabeth	" 1	1	0
" Stormont	" 3	1	0
" Mount Royal	" 7	1	0
" Forest City	" 8	2	0

	No.	Approved.	Rejected.
Court Kingsville	No. 9	1	0
" Victoria	" 10	1	0
" Welcome	" 12	3	0
" Crediton	" 14	3	0
" Cobourg	" 15	2	1
" Springfield	" 18	1	0
" Keewatin	" 19	1	0
" Oronhyatekha	" 23	1	0
" Kenebecasis	" 24	1	3
" Pr. Alexandria	" 26	1	0
" Jubileo	" 27	1	0
" Elgin	" 29	2	0
" Mt. Sherwood	" 32	1	0
" Amity	" 39	2	0
" Ottawa	" 41	7	0
" Washington	" 44	1	1
" Shelburne	" 45	5	0
" Erie	" 47	3	1
" Russel	" 49	1	0
" Alliston	" 50	4	0
" Canada	" 53	1	0
" Enterprise	" 54	1	0
" Harmony	" 57	1	0
" Frontenac	" 59	19	4
" Oakleaf	" 62	20	0
" Grand River	" 63	2	0
" Garnet	" 64	1	0
" Eureka	" 65	1	0
" Alvinston	" 67	4	0
" Thamesford	" 68	1	0
" Moncton	" 71	1	0
" Valley City	" 73	2	0
" Southampton	" 74	2	0
" Credit Valley	" 75	1	0
" Mississippi	" 78	1	0
" Excelsior	" 79	5	1
" Beaconsfield	" 80	1	0
" Robin Hood	" 84	1	0
" Union	" 86	1	0
" Rosedale	" 88	1	0
" Petitcodiac	" 94	3	0
" Lisgar	" 97	2	1
" Tyrconnell	" 99	1	0
" Albert	" 100	1	0
" Acadia	" 102	1	0
" Haldimand	" 106	1	0
" Seguin	" 107	18	5
" Stanley	" 110	1	0
" Pearl	" 113	1	0
" Royal Jubilee	" 114	4	0
" Bad Axe	" 117	1	0
" Locksley	" 118	2	0
" York	" 120	3	0
" Loyalist	" 121	1	1
" Exeter	" 123	1	0
" Stellar	" 124	2	1
" La Tour	" 125	2	0
" Northern Light	" 127	2	0
" Credit	" 133	1	0
" Milton	" 137	1	0
" Jarvis	" 138	2	0
" St. Marys	" 145	3	0
" Prince Albert	" 149	1	0
" Happy Retreat	" 150	1	0
" Gen. Gordon	" 152	1	0
" Belmont	" 153	1	0
" Maple	" 155	3	0
" Carleton	" 162	1	0
" Dresden	" 164	1	0
" Simcoe	" 166	0	1
" Hamilton	" 170	3	0
" Black Knight	" 173	2	0
" Cookshire	" 176	1	0
" Picton	" 177	2	0
" Phoenix	" 182	1	0
" Beaverton	" 185	3	0
" Rock Glen	" 186	3	0
" Salisbury	" 190	1	0
" Sauble	" 196	2	1
" Triumph	" 200	1	0
" Ruby	" 201	2	0
" La Have	" 205	1	0
" Blenheim	" 208	2	0
" Tilbury	" 211	2	0

Court	No.	Approved.	Rejected.
Court Royal	No. 212	1	0
" Kemptville	" 214	2	0
" Gower	" 217	1	0
" St John	" 223	1	0
" Laurentian	" 229	4	1
" Em. press	" 230	1	0
" Richmond	" 234	1	0
" Selkirk	" 235	3	0
" Flint	" 239	7	0
" Spadina	" 241	2	0
" Brock	" 242	1	0
" Hastings	" 246	1	0
" Lansing	" 247	1	0
" Kinburn	" 252	7	1
" Progressive	" 254	1	0
" Caledonia	" 256	2	0
" Benevolence	" 263	0	1
" Herbert	" 266	1	0
" Marion	" 267	4	0
" Bismoral	" 269	3	0
" Shawville	" 276	1	0
" Brysen	" 277	0	1
" Eganville	" 279	1	0
" Howard	" 281	3	0
" St. Marks	" 282	5	0
" Oscoda	" 285	3	0
" Windsor Mills	" 286	1	0
" Bloor	" 287	2	0
" Au Sable	" 189	1	0
" Shefford	" 290	1	0
" Yamaska	" 292	5	0
" Alpena	" 293	22	1
" Calgary	" 295	11	0
" Aberfoyle	" 296	4	0
" Cold Brook	" 298	2	0
" Missisquoi	" 299	5	1
" Maple Ridge	" 300	16	1
" Burns	" 302	20	2
" Willowdale	" 307	15	0
" Sutton	" —	6	3
" Bedford	" —	14	2
" Bay City	" —	14	1
" Rock	" —	9	1
" Bolton	" —	18	1
" Eden Mills	" —	27	2
" Meadowvale	" —	16	0

Total 474 37

Yours in L., B. and C.,

T. MILLMAN, M.D.,
Sec. of Med. Board.

Mortuary Statement.

No. 142. Bro. Wm. Watson, of Court Oak Leaf, No. 62, died at Wheatley, Ont., of heart disease, on the 2nd March, 1888. Endowment of \$1,000 designated to his son Howard T. Watson. Paid by cheque No. 1994.

No. 143. Bro. John H. Moser, of Court La Have, No. 205, died at Bridgewater, N. S., of inflammatory rheumatism, on the 24th Feb., 1888. Endowment of \$1,000 designated to his wife Adelia Moser. Paid by cheque No. 2045.

No. 144. Bro. Allan Crawford, M.D., of Court Alvinston, No. 67, died at Alvinston, Ont., of bronco-pneumonia, on the 4th March, 1888. Endowment of \$1,000 designated to his wife Almira Crawford. Paid by cheque No. 1936.

No. 145. Bro. Alexander Bennett, of Court Elizabeth, No. 1, died at Elizabeth, N. I., of exposure to cold, on the 13th March, 1888. Endowment of \$3,000 designated to his wife Christina Marshall Bennett. Paid by cheque No. 2028.

No. 146. Bro. Chas. H. McIntyre, of Court Flint, No. 239, died at Flint, Mich., of sciatica neuralgia, on the 20th March, 1888. Endowment of \$1,000 designated to his mother

Sarah A. McIn'tyre. Paid by cheque No. 2025.

No. 147. Bro. Thos. S. Williamson, of Court Simcoe, No. 166, died at Simcoe, Ont., of congestion of the liver, on the 19th March, 1888.

No. 148. Bro. James Caldwell, of Court Chautauqua, No. 202, died at Summerside, P. E. I., of pernicious anaemia, on the 20th March, 1888. Endowment of \$1,000 designated to his wife Eliza E. Caldwell. Paid by cheque No. 2044.

Submitted in L., B. and C.,
E. S. CUMMER, *Supreme Sec.*

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of March, 1888.

Name of Court.	RECEIPTS.		General Supplies.
	No. of Court.	Capitation Tax.	
McGregor	6		\$7
Kingsville	9		44
Royal Oak	11	\$ 50	50
Crediton	14	2 00	64
Cobourg	15		1 00
Wellington	21	8 00	1 62
Fergus	22	19 00	
Elgin	29		7 57
Petrolia	42		1 36
Oxford	46		50
Alliston	50		4 20
Enterprise	54		1 44
Frontenac	59		7 75
Grand River	63	7 50	50
Eureka	65	20 00	
Woodstock	69		5 00
Concord	70	11 00	
Val ey City	73		15 50
Southampton	74		4 60
Oil City	77		2 35
Davenport	82		54
Haldimand	106		3 50
Seguin	107		40
York	120	9 50	
Mizpah	130	6 50	
Jewel	131		1 77
Middleton	132	5 00	
Menotick	144	31 00	
Saugeen	148		50
Ivy	157		1 00
Forest Queen	158		74
Simcoe	166	23 50	
Hamilton	170	10 00	
Black Knight	173		4 00
Pictou	177		75
Phoenix	182		1 48
Rook Glen	186		1 24
Aurora	188		1 00
Peerless	193	2 50	
St. Paul	199		25
Lincoln	225	11 50	70
Laurentian	229		1 22
Monck	238		24
Spadina	241	50 00	1 00
Bracebridge	243	50 00	10
Woodham	255	9 50	
Greenwood	257	12 50	
Eglington	258	10 00	
Bellevue	272		4 00
Dr. H. S. Griffin			1 00

\$178 50 \$104 34

To cash from capitation tax as above \$178 50
" cash from general supplies " 104 34

Total ... \$282 84

CONTRA-CR.

By cash paid to High Treasurer \$282 84

Submitted in L., B. and C.,

JAS. B. HALKETT,
High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF MARCH, 1888.

To balance per last report, \$627 50
" cash from H. Secretary 282 84
\$910 34

CONTRA—OR.

By cheques 12 E, 29 E, and 34 E, H. Sec. Salary and expenses, 4 months 150 40
By cheque 32 E, H. Treas., salary 3 months 37 50
By cheque 30 E, M'Con & Reynolds, printing acct. 2 00
By cheque 31 E, A. R. Milne, expenses visiting Court Cobourg. 6 30
By cheque 33 E, expenses of H. C. officers, visiting Court Refuge, Port Hope 39 55
Balance 665 59
\$910 34

Submitted in L., B. and C.,
T. G. DAVEN, *H. Treas.*

English as she is Wrote.

The teacher, a lesson he taught;
The preacher a sermon he praught,
The stealer, he stole;
The heeler, he hole;
And the screecher, he awfully scraught.

The long-winded speaker, he spoke;
The poor office-seeker, he soke;
The runner, he ran;
The dunner, he dan;
And th shrieker, he horribly shroke.

The flyer, to Canada flew;
The buyer, on credit he bew;
The doer, he did;
The suer, he sid;
And the liar (a fisherman) lew.

The writer, this nonsense he wrote;
The fighter (an editor) fote;
The swimmer, he swam;
The skimmer, he skam;
And the biter was hungry and bote.

—Woman.

Newspapers in 1888.

From the edition of Geo. P. Rowell & Co's "American Newspaper Directory," published April 2nd (its twentieth year), it appears that the Newspapers and Periodicals of all kinds issued in the United States and Canada, now number 16,310, showing a gain of 890 during the last 12 months and of 7,136 in 10 years.

The publishers of the Directory assert that the impression that when the proprietor of a newspaper undertakes to state what has been his exact circulation, he does not generally tell the truth, is an erroneous one; and they conspicuously offer a reward of \$100 for every instance in their book for this year, where it can be shown that the detailed report received from a publisher was untrue.

NOTICE.

Owing to change of residence, members of the Order will be good enough to address communications and remittances for my office to 347 McLaren Street, Ottawa, instead of 480 Lewis Street as formerly.

JAMES B. HALKETT,
High Sec., High Court of Ontario.

New Courts.**COURT ROCK, NO. 301, WHITBY.**

Instituted on the 9th March, 1888, by Simon Stein, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., G. V. Marten.
C. R., Chas. J. Baker.
V. C. R., Chas. H. Dutcher.
R. S., G. Ed. Hymers.
F. S., Sam. Wm. B. Hayward.
Treas., J. F. Paxton.
S. W., Robt. Nicholson.
J. W., John Sully.
S. B., Frank VanKeuren.
J. B., Joseph Sully.
P. C. R., J. F. Paxton.
Chap., John Sanders.
Physician, P. G. Meldrum, M.D.

COURT BURNS, NO. 302, EMBRO.

Instituted on the 2nd March, 1888, by A. R. Mill, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., A. Brand.
C. R., A. McBrayne.
V. C. R., Jas. Brand.
R. S., J. T. Bowie.
F. S., R. A. Duncan.
Treas., J. A. Younie.
S. W., J. T. Ross.
J. W., Wm. Vanatter.
S. B., Jas. McNeil.
J. B., Jas. Mitchell.
P. C. R., C. W. Tanney.
Chap., D. McIntosh.
Physician, G. W. A. Ross, M.D.

COURT BEDFORD, NO. 303, BEDFORD, QUE.

Instituted on the 6th March, 1888, by C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Edwin F. Currie.
C. R., George Capsey.
V. C. R., E. J. Taylor.
R. S., A. A. Batchellor.
F. S., M. F. Rice.
Treas., W. O. Breck.
S. W., H. A. Blackwell.
J. W., E. R. Briggs.
S. B., C. P. Pullen.
J. B., C. W. Lappen.
P. C. R., F. W. Halliday.
Chap., Rev. John Grenfell.
Physician, D. A. Hant, M.D.

COURT EDEN MILLS, NO. 305, EDEN MILLS.

Instituted on the 3rd March, 1888, by R. Macdonald.

OFFICERS INSTALLED.

C. D. H. C. R., Jas. Hortop.
C. R., Wm. Ramsey.
V. C. R., Arthur W. Wilson.
R. S., Wm. Hampson.
F. S., T. A. Mason.
Treas., Wm. Jas. Rudd.
S. W., C. M. Wilson.
J. W., David Duffield.
S. B., John E. Webb.
J. B., J. Rouse.
P. C. R., J. Hortop.
Chap., Jas. McConnell.
Physician, J. R. Dryden, M.D.

COURT BAY CITY, NO. 306, BAY CITY, MICH.

Instituted on the 4th April, 1888, by A. Thomson, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., A. A. Allen.
C. R., James E. Stephens.
V. C. R., John McLury, M.D.

R. S., Alex. C. Christie.
F. S., E. P. Rowe.
Treas., Wm. B. Wo'sky.
S. W., G. W. Crouse.
J. W., Henry Merritt.
S. B., Henry Hayes.
J. B., Edmond Dru'ker.
P. C. R., W. T. Fish.
Chap., Reuben Baston.
Physician, John McLury, M.D.

COURT WILLOWDALE, NO. 307, WILLOWDALE.

Instituted on the 16th March, 1888, by A. H. Dixon, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., H. E. Webster, M.D.
C. R., Geo. Irwin.
V. C. R., John Morgan.
R. S., John W. Walls.
F. S., W. J. Robinson.
Treas., Andrew Armour.
S. W., Ben Flook.
J. B., David Carruthers.
S. B., Geo. Troyer.
J. W., Wm. Buse.
P. C. R., David G. Holmes.
Chap., Jas. Johnson.
Physician, H. E. Webster, M.D.

COURT BOLTON, NO. 308, BOLTON.

Instituted on the 6th March, 1888, by Dr. Oronhyatekha, S.C.R., assisted by A. H. Dixon, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., H. H. Bolton
C. R., Robert Roberts.
V. C. R., Donald A. Kennedy.
R. S., N. D. Steele.
F. S., Fred. Bolton.
Treas., David Percy.
S. W., S. A. Corson.
J. W., M. J. O'Neil.
S. B., Thos. Swinarton.
J. B., Duncan McDearnid.
P. C. R., A. E. Harper.
Chap., Jos. Wilson.
Physicians, R. L. Stewart, M.D. and W. J. Lepper, M.D.

COURT GARFIELD, NO. 309, CLEVELAND, OHIO.

Instituted on the 20th March, 1888, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. R., E. Touzer.
V. C. R., Ed Kneebone.
R. S., Jno. Anderson.
F. S., Jos. H. House.
Treas., H. E. Mason.
S. W., Wm. Rhode.
J. W., Edward Roth.
S. B., Chas. Nebel.
J. B., Thos. Wreyford.
P. C. R., Thos. Moone.
Chap., H. R. Noble.
Physician, J. R. Smith, M.D.

COURT SUPERIOR NO. 310, CLEVELAND, OHIO.

Instituted on the 22nd March, 1888, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. R., Peter Hoenschel.
V. C. R., Thos. Keane.
R. S., H. H. Blesse.
F. S., Jas. E. Mahoney.
Treas., E. E. Samson.
S. W., Henry Fricke.
J. W., A. Misch.
S. B., Wm. L. Stoaks.
Physician, H. C. Brainard, M.D.

COURT CUYAHOGA, NO. 312, CLEVELAND, OHIO.

Instituted on the 22nd March, 1888, by Dr. Oronhyatekha, S.C.R.

COURT BUCKEYE, NO. 312, CLEVELAND, OHIO.

Instituted on the 21st March, 1888, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. R., Ed. Cunnings.
V. C. R., A. C. Hettinger.
R. S., J. W. Blake.
F. S., S. R. Feil.
Treas., H. L. Stanton.
S. W., Chas. Durfy.
J. W., H. Down.
S. B., H. Head.
J. B., Wm. Reid.
P. C. R., Wm. Sherack.
Chap., Albert Davis.
Physician, G. A. Orwig, M.D.

COURT LIBERTY, NO. 313, RICHMOND, MICH.

Instituted on the 2nd April, 1888, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., G. W. Weston.
C. R., P. Miller.
V. C. R., T. Boutcher.
R. S., J. M. Rawley.
F. S., J. D. Knowles.
Treas., J. J. Heath.
S. W., A. B. Batty.
J. W., J. A. Beebe.
S. B., J. G. Lovejoy.
J. B., Wm. Fenton.
P. C. R., R. F. Gould.
Chap., Rev. Thos. D. Leeth.
Physician, C. Mills, M.D.

COURT QUEEN VICTORIA, NO. 314, PICKERING.

Instituted on the 2nd April, 1888, by A. H. Dixon, D.S.C.R.

OFFICERS INSTALLED.

C. R., Geo. Kerr.
V. C. R., R. Davidson.
R. S., R. Bunting.
F. S., W. Logan.
Treas., J. N. Richardson.
S. W., J. Gordon.
J. W., D. Annan.
S. B., J. M. Latmer.
J. B., W. J. Miller.
P. C. R., Chas. Ley.
Chap., Rev. W. S. Westney.
Physician, J. H. Eastwood, M.D.

COURT STANBRIDGE, NO. 315, STANBRIDGE, QUEBEC.

Instituted on the 2nd April, 1888, by C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Jno. A. O'Dell.
C. R., M. D. Covey.
V. C. R., W. H. Briggs.
R. S., F. W. Borden.
F. S., E. L. Gardner.
Treas., A. F. Beatty.
S. B., P. H. O'Dell.
J. B., H. Woodworth.
P. C. R., Dr. W. Crothers.
Chap., R. McElroy.
Physician, Dr. W. Crothers.

COURT MEADOWVALE, NO. 316, MEADOWVALE.

Instituted on the March, 1888, by Simon Stein.

OFFICERS INSTALLED.

C. D. H. C. R., F. Dickenson.
C. R., A. H. Wheeler.
V. C. R., C. W. Switzer.
R. S., Thos. W. Walker.
F. S., Chas. Adams.
Treas., Geo. Wilson.
S. W., Wm. J. Barnhill.
J. W., B. Wilson.

S. B., H. C. Ricker.
 J. B., J. F. Farnell.
 P. C. R., Jas. Cundell.
 Chap., John Dunsheath.
 Physician, J. J. Glendeaning, M. D.

COURT EASTMAN, NO. 317, EASTMAN, QUE.
 Instituted on the 3rd April, 1888, by C.
 W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Capt. Wm. Warne.
 C. R., Capt. Wm. Warne.
 V. C. R., R. E. Clifford.
 R. S., E. A. Stevens.
 F. S., L. D. Phelps.
 Treas., E. A. Esty.
 S. W., James Fasey.
 J. W., Isaac Hilliker.
 S. B., Wm. Martin.
 J. B., Prescott Knight.
 P. C. R., George E. Smith.
 Chap., C. C. Eldridge.
 Physician, J. D. Page, M.D.

COURT RESORT, NO. 318, LYNDOCH.

Instituted on the 6th April, 1888, by A. R.
 Mill, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Jos. P. Graves.
 C. R., Geo. Jeffries.
 V. C. R., John Shott.
 R. S., Chas. Linn.
 F. S., H. H. Roberts.
 Treas. T. L. Roberts.
 S. W., Walt. Kellum.
 J. W., O. Andrews.
 S. B., W. J. Symons.
 J. B., Wm. Linn.
 P. C. R., G. W. Rider.
 Chap., A. Reid.
 Physician, W. Tisdale, M.D.

\$1,000.00.

Southampton, 16th Feb., 1888.

To Dr. Oronhyatekha and Officers of the
 I. O. F.:

DEAR SIRS,—I desire to thank you for the
 prompt manner in which the insurance on the
 life of my late husband, was paid by your
 Society.

I am also thankful to the officers and mem-
 bers of Court Southampton, No. 74, for their
 kindness and attention during my late hus-
 band's illness, and for the sympathy they have
 shown to me. Wishing your noble Order
 every success.

I remain, gratefully,
 MRS. ANNIE MCAULAY.

\$1,000.00.

Picton, 23rd March, 1888.

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

DEAR SIRS,—I desire, through you, to re-
 turn 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 husband, Dr. Henry A. Evans,
 amounting to \$1,000.

I am also thankful to the officers and mem-
 bers of Court Picton, No. 177, for their atten-
 tion and sympathy. May God spread your
 noble Order, and prosperity be with it.

Yours truly,
 ETTA L. EVANS.

Card of Thanks.

Court Raymond, No. 236,
 Fonthill, 14th March, 1888.

To Dr. Oronhyatekha, Editor Independent
 Forester:

DEAR SIR AND BROTHER,—Allow me
 through the columns of THE INDEPENDENT
 FORESTER to express my very hearty thanks
 for the receipt of cheque No. 1932, for \$7.14,
 for ten days' sick benefits, and for your
 promptness which is a great credit to the Order,
 which should be in every village in the land.
 It is truly a friend in need, which must be a
 friend indeed. Wishing you and the Order
 every success.

I am, yours in L., B. & C.,
 WILLIAM HILTS.

Condolence.

At a special meeting of Court Picton, No.
 177, I. O. F., the following resolutions of
 condolence were presented and adopted:

Whereas, in the all wise dispensations of
 Our Great High Chief above, God the Father,
 we are called upon to mourn the loss of a
 Brother member of this Court,

Resolved, that in the death of Brother
 Henry A. Evans, M.D., while we recognize
 and acknowledge the chastening hand of our
 sion to His Divine Will, we feel that our
 Heavenly Father, and bow in humble submis-
 Order has suffered a great loss by the removal
 of this Brother, who was one of earth's bright-
 est ornaments, and while we mourn we are
 assured that our loss is gain to him, and that
 he has gone to the great reward in store for
 the faithful steward, that to his bereaved
 family we extend our profoundest sympathy
 in this their great affliction.

That these resolutions be spread upon the
 minutes of this Court, and that a copy be sent
 to the family of our late Brother, and be pub-
 lished in THE INDEPENDENT FORESTER and
 the town papers.

Chambers of Court Picton, 16th Feb., 1888.

To Dr. Oronhyatekha, Editor Independent
 Forester:

DEAR SIR AND BROTHER,—I thought I
 would write you a few lines and let you know
 how our new Court, Aberfoyle, is progressing.
 We started with 11 charter members, five of
 us went in on withdrawal cards from Court
 Puslinch. We thought, and know now, it
 would spread our noble Order to have a
 Court here, although it is only two miles'
 from Court Puslinch. The new members
 are all well satisfied with it and we hope to
 have several more this month. My name
 appears as R. S. in the directory for Court
 Puslinch; you will please change it to C.
 Quilman, as I now hold that office in Court
 Aberfoyle.

Our C. D. H. C. R. and C. R. are hustlers
 on the Forester question, as they never miss a
 chance to talk in praise of our noble Order.
 Hoping to have the S. C. R. to come and give
 us a lecture at some near date.

I remain, yours in L., B. & C.,
 WM. J. COUZENS, R.S.

Quebec, 16th March, 1888.

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

DEAR SIR AND BROTHER,—At a regular
 monthly meeting held at their rooms,
 Masonic Hall, Quebec, the brethren of Court
 Stadacona, No. 224, I. O. F., presented their
 Chief Ranger, Rev. E. I. Rexford, with a very

handsomely mounted cane made from a piece
 of the wrecked man of war L'Original, which
 has been lying at the bottom of the St. Law-
 rence for over a hundred years, as a token of
 good will on their part towards him as presid-
 ing officer of the Court.

Court Stadacona is progressing very favor-
 ably under Bro. Rexford's rule, we having
 had seven initiations at our February meeting,
 and expect to have as many more for
 April.

Yours in L., B. & C.,
 JAMES ELIAS, R.S.

Ball and Supper of Court Maple,
 I. O. F.

The annual supper and ball of Court Maple,
 No. 155, I. O. F., was a decided success. A
 large number of the brethren, their wives and
 sweethearts sat down to a sumptuous repast at
 the dining parlors of Mr. A. Mussulman.

The time was pleasantly spent in some ex-
 cellent speeches and songs, and like the
 ancient and modern sons of merry Robin
 Hood, wherever assembled good cheer, mirth
 and sociability were a few of the features of
 the evening's entertainment. The two fold
 attraction—the ball and supper—was the first
 attempt made by the young Court. The com-
 mittees in consequence worked very hard to-
 wards a successful gathering. The result,
 considering the age of the Court, was very
 gratifying. The financial returns may not be
 very large, but it was enjoyment the boys
 went in for, and all present had it in abund-
 ance. Court Maple represents some of our
 most respectable citizens, and as one of the
 great family of friendly societies it disseminates
 and inculcates the greatest of its many virtues,
 charity towards all, and kindly and practical
 sympathies in the hour of loneliness and dis-
 tress.

District Deputy Chief Ranger, Dr. Pen-
 warden, presided. He gave a brief history of
 the Independent Order, and the many benefits
 that would accrue to those who became mem-
 bers. The Order, he said, was composed of none
 but good and true men. He abjured his
 hearers, no matter what their nationality,
 creed or politics so long as they were good
 and true, to join and partake of benefits in-
 numerable. There was in connection with
 the Independent Order an insurance benefit,
 a sick benefit, a benefit to the widow and orphan,
 and an intellectual and social benefit, which
 made a man a better citizen and fitted him for a
 higher sphere in life. The grand benefits of
 the Order are the endowment of \$1,000,
 \$2,000 or \$3,000, payable at expectancy of
 life or at death, or on total disability, or be-
 tween the seventieth and eightieth birthdays.
 By paying two small semi-annual payments in
 addition to the monthly payments a member
 will receive the amount insured when he
 arrives at the expectancy of life. The expec-
 tation of life ranges at from 63 years and up-
 wards, according to the age at initiation. The
 sick benefit is five dollars weekly and free
 medical attendance, and the personal care and
 attention of the brethren. The funeral bene-
 fit is \$50, and the widow and orphans of the
 deceased brother are watched and cared for
 with never ceasing kindness. The Order,
 the eloquent brother said, was based
 upon the broadest principles of mutual and
 fraternal intercourse, and all social and busi-
 ness relations of life. Its grand object was to
 unite in one true brotherhood all good men to
 provide for relief in sickness or disability; to
 establish upon the mutual aid plan a fund for
 the relief of the widows and orphans of de-
 ceased members; to foster a spirit of co-oper-
 ation in all departments of labor and com-

merce, assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artizan, tradesman and farmer, and all engaged in industrial pursuits. He concluded by asking his hearers to remember that our success depends on our acts and our own unsullied lives.

Masters Charles Butler and Claude McCready followed with their experiences in the "Boarding House over the Don."

Mr. Courtney, in a happy and impromptu speech, wished Court Maple a successful and prosperous life. He was aware that good and true men constituted the Society, and he hoped both for a rapid increase in its membership, and that in the vista of its bright future so beautifully pictured by the preceding speaker, the doctor's occupation would, like Othello's, "be gone," not gone in a literal sense, but towards the welfare of his brethren.

"Every Day a Sunday By and By," was artistically demonstrated in a musical duet by Masters McCready and Butler.

A reporter of one of the papers was called upon by the solemn-looking presiding officer to explain why "he remained a bachelor." Owing to the heat of the room and the suddenness of the proposition he blushing asked for an adjournment, and promised at the next annual supper to report progress.

Master Butler impersonated "Cornelius Moriarty," and this was followed by Brothers Horton, Rawlinson and others in short and pretty speeches.

Bro. J. Sharpe, treasurer of Court Maple, spoke very encouragingly of the prospects of the Order. The assessments, he said, during the past few months, were increasing. The membership was now 107, with several prospective members, who would be received at their future meetings.

The entertainment closed with a very successful ball at the Grand Central Rink. There were quite a number of couples present, who tripped it unceasingly to the music of Dayton's orchestra. The company adjourned at a seasonable hour with individual vote of thanks to the committees who had charge of the assembly.

The supper was provided by Mr. Henry Dickinson, who, with the assistance of Mr. Mussulman, catered a magnificent assortment of eatables and made the collection most presentable by a host of pretty maids, whose presence added to the taste and palatableness of the excellent viands.

The ball committee consisted of Bros. C. Dake, H. Macdonald, K. Macdonald, W. Cruse, W. H. Partridge, George Branton, R. H. Hammond, J. McCollum, W. Decew and F. Crompton.

Supper committee:—J. W. Norton, W. Hayden, P. Sharpe, C. Baskett, J. Munro, D. Culverwell, A. McAlpine, W. Galbraith, G. Sharpe.

Bro. R. Hammond had charge of the floor, W. Partridge the arrangements, W. Stubbs, reception, and W. Hayden committee on the whole arrangements. The floor managers were Bros. Hammond, White, and McCollum.

Presentation to Mr. Robert McDonald.

Tuesday, after the meeting of Court Guelph, Independent Order of Foresters, Brother Robert McDonald was called forward, and Brother James Hewer, C.D.H.C.R., read the following address, which explains itself:—

To Brother Robert McDonald:

DEAR SIR AND BROTHER,—The members of Court Guelph, No. 37, I. O. F., desiring to show you the esteem in which you are held by your brethren, and their appreciation

of your faithful services in the past, take advantage of the gathering here to night to so testify. Recognizing that you have cheerfully given time and talent for the enjoyment of your brethren and for the furtherance of the interests of this Court, and of the noble Order of which this Court forms a part, as a slight token to show that your services have not been carelessly passed by, they ask your acceptance of this cane, only regretting that circumstances will not allow them to make the gift as valuable as they would like, and thus be more in accordance with your valuable services. In conclusion they wish you health, happiness and prosperity, and trust that you may ever look up to the Supreme Chief of the Universe for guidance to direct you through the walks of this life, and then all of us to meet in the Court above where there shall be no more parting.

Signed on behalf of Court Guelph, in L., B. and C.

JAMES HEWER, C.D.H.C.R.

ADAM MURCHY, C.R.

J. A. LILLIE, R.S.

Guelph, 13th March, 1888.

At the proper moment, Brother Murchy, C.R., presented Brother McDonald with a handsome gold headed cane, which bore the following inscription:—"Presented to Brother McDonald by the officers and members of Court Guelph, No. 37, I. O. F., Guelph, Feb. 13th, 1888."

Brother McDonald, although entirely taken by surprise, feelingly thanked the brethren for their handsome gift. This mark of their esteem was very unexpected on his part, and he thought, undeserved, yet he was proud of the trust the members had reposed, as evidenced by the handsome present he had received and the address. He did not think he was more deserving of recognition than any of the other brethren, for all had striven to do their best for the good of the Court, and any member holding the same position he did would have worked as hard. He could assure them that this was one of the happiest moments of his life, and that he would sacredly preserve and cherish their gift.

The cane was purchased from the jewellery establishment of Mr. B. Savage.

CHESS.

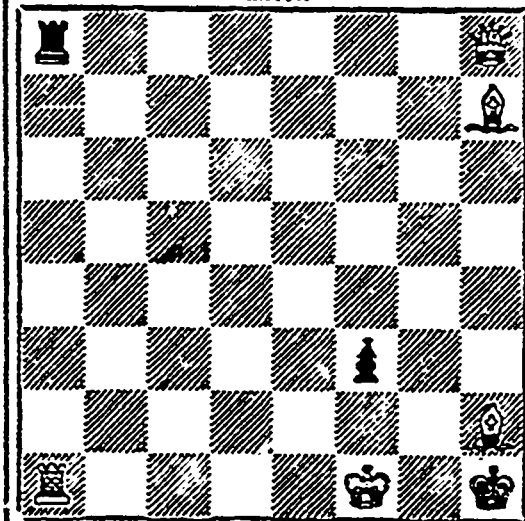
Communications and exchanges for this department to be addressed, in all cases, Chess Editor, 347 McLaren St., Ottawa, Canada.

Problem No. 69.

From Bohemian Problems.

By Jiri Chocholons.

BLACK.



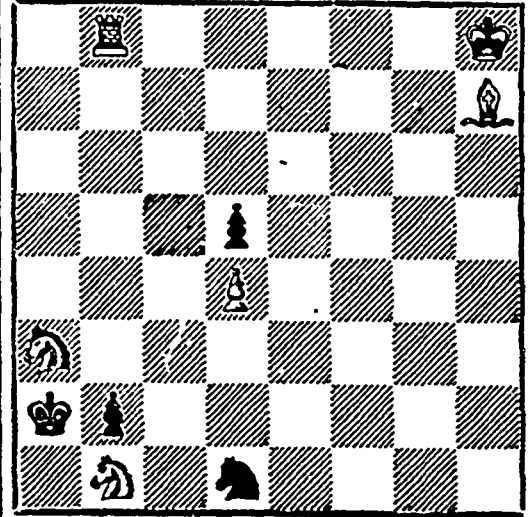
WHITE.

White to play and mate in two moves.

Problem No. 70.

By J. B. Fisher, England.

BLACK.



WHITE.

White to play and mate in three moves.

The Battle of the Desert.

By Fred T. Vance.

From Columbia Chess Chronicle.

CHAPTER I.

A SUGGESTIVE CHESS PUZZLE.

After the death of Mahomet there was little pause, for Omar was elected Caliph, to fill, as best he could, that great Prophet's place, and the cause of Islam rapidly spread under his rule. Persian wives, magnificence and luxury had no attractions for the "hardy sons of the desert."

This story has not much to do with the mighty Omar, but is an account of an incident and battle that was the turning point, one might almost say in that campaign, for thereafter the Moslem met scarcely any serious opposition until they had conquered Jerusalem.

"There comes old Mesach on the back of his lame camel," said a wild looking Arab to his four companions, who, like himself, were seated cross-legged on the grass, discussing their frugal fare of dried dates and parched barley, while their steeds were tethered not far away enjoying the sweet verdure that sprang up everywhere in this small oasis.

"What, the Hebrew peddler, is he coming?" asked one, at the same time rising and gazing behind him over the long reaches of desert that surrounded them on every side and was interrupted only by this and another small oasis a few miles west of them. "Oh, I see him; he promised to bring me a scimitar from Damascus the last time I met him. Let us mount and overtake him directly."

"What's your hurry?" asked a hungry one. "The old man travels slowly on that crippled camel; he cannot reach those olive trees toward which he is going before the sun has mounted the sky a spear's length. Let us finish our dates first and we can soon out-travel that poor old camel."

They all saw the reasonableness of this and so re-seated themselves once more to their past.

The five Arabs came up with old Mesach just as he had reached the welcome shade of the nearest olive trees. He made his patient camel kneel and he took from her back a ragged white umbrella and mounted it on a staff thrust into the soft earth, and then from his pack drew a handful of dried dates. Then he spread upon his knees an astrological chart

figured on a piece of smooth kid skin. This chart represented several groups of stars and the irregular band called the milky way was drawn with silver paint, while the large stars were indicated with gold ink; others were bright red, yellow, blue, green, orange, or purple. The old man continued to examine this mysterious parchment, never even noticing the waiting Arabs. If he did this to impress them with an idea of his learning, he could have hardly chosen a better means, for they were simply amazed at its various cabalistic devices, and thought that a man who could read a record like that was gifted with something resembling "second sight," at all events was above common mortals. It will not do to say that this was the design of Mesach, but we can assert that he had no objection to such an impression prevailing. But the old man was himself deceived. He profoundly relied on everything that he read in chart, and if anything failed to come as predicted, he laid the failure to his own ignorance in reading the stars. Just at this time, too, were mighty events taking place in the heavens—a comet with no less than three tails appeared last night. He thought the time had almost come for the delivery of his loved Judea from the hated violator, but what he did not read was that it was to go under a new oppressor—the Moslem superstition. He thought he read in the stars that he himself was to take an active part in the enterprise—only that morning had he visited the camp of the Persian General and showed to him a chess problem, but did not reveal to him the least word of its secret meaning. He was now on his way to the head quarters of Islam, where he would perform a similar service for their brave leader, and with the same silence as to the problem's mysterious significance. Mesach never breathed a word to either party to the detriment of the other, consequently he passed freely to and from them both, except in times of actual conflict.

At last Mesach raised his head from the mysterious parchment. "I will attend to your wants shortly," said he. "I know that you were appointed to meet me at this point, so I brought along the Damascus blade for you, Musa, and let me ask you to unstrap that bundle from the back of my camel and it shall soon be in your nervous grasp."

Musa hastened to obey this request and shortly had in his hands the rare scimitar. He never had seen its equal, the hilt was without precious gem of any kind, but was fashioned for a firm grasp; the color in its blade was intense blue and altogether it looked as if made for service.

Said Mesach, "It came directly from Damascus, but years ago, for it is very old—it has been in many a brave hand—still its temper is so perfect that there is not a nick to mar its perfect edge. It is so keen that it will sever a floating spider's-web. I wish one were here for you to try, but hold!" exclaimed the wily Jew, "I can procure a strand of silk from a scarf in that other bundle, Musa, my boy; but silk is, as you know, much tougher than spider's-web, and I will not promise that the first blow will sever it, but you can make the test."

A single strand was soon untwisted and thrown upon the light breeze. The scimitar flashed as it circled about Musa's head and passed through the floating silk without disturbing it. Yet it was evident that it was divided, for now two pieces were floating where there had been but one. "Oh," cried Mesach, "the blade is sharper even than I told them, but it will cut through a brass buckler or an iron breastplate or helmet like

so much camel's or goat's cheese, if it is only wielded by a strong wrist."

The Arabs murmured their approval and Musa showed evident excitement.

"Its price, considering its intrinsic worth, is, I think, low, for it came into my hands from a man who needed gold. I place its value at six webs of Bussora silk."

Now Musa's share of the plunder at the recent sack of that city had been but four pieces. He never considered the strangely exorbitant demand, but offered it eagerly; and Mesach, true to his nationality, while protesting he was ruining himself, finally accepted it, thus clearing one hundred per cent., but let us look charitably on this transaction. He took from Musa, it is true, four bales of silk which were of no earthly value to him except for barter. He exchanged for this a really serviceable weapon. It may seem strange that Mesach should have been allowed to carry on such a trade in "weapons of war," but the leaders of the two armies knew that it was really impossible for him to transport quantities of arms, and they found it often convenient to exchange shield, horse armor or lances,—so this traffic was overlooked, and as Mesach had always treated both armies exactly alike, he was a privileged character.

Musa proudly thrust the crooked scimitar into his sash and thought of how much more value it was than even a hundred bales of silk.

Before turning away said Mesach to him, "Bring the silk at sundown to me at Kulola," and asking Allah to protect them as he was in the habit of doing, turned his camel unerringly in the route of their main force, or rather, towards where their Sheik Haschem was guarded by a regiment of heavy dragoons.

The Arabs disappeared behind a low elevation on the oasis. It was not many hours thereafter when Mesach might have been seen dismounting from his kneeling camel near the tent of Sheik Haschem. He took from its back a simple tent of goat's hair and erected it on sharpened rods that were bound up with it; then, evidently bethinking himself, shook his white head in a dissenting way, took the tent down again and merely took a faded blue bag from his pack, and in his hand a twisted staff of pomegranate, fabled to possess magic virtues. Thus armed he entered Sheik Haschem's tent unchallenged by the guards.

"The blessings of Allah rest on you all," said the old man in Arabic, and seated himself between two bowls of mutton fat, each supplied with five or six wicks of twisted cotton that were flaring, sputtering and smoking without giving much light. It was already quite dark in the tent. The Arabs immediately stopped their earnest discussion and returned Mesach's courteous salutation, and one and all betook themselves to silently watching the old man's actions. He first drew from the bag a folding chess board; he then took out a smaller bag from which he emptied a set of white and red chessmen. The Pawns were mounted on horses, as were also the Bishops and Knights: they had the same movements as the different pieces do now, the only difference being that the Pawns were archers and spear-men, the Bishops were bearers, while the Knights bore scimitars.

"I beg, most worthy sheik," said Mesach to Haschem, "to invite your notice to this quite curious, although easy problem. I know you of old as a clever chess expert. I am almost ashamed of its sad lack of difficulty, neither is it at all perfect or like perfection, for it bears one or two inevitable faults, but they all teach important truths. Let me ask if you will place it upon your board, as I am due elsewhere. I gave the same problem to the

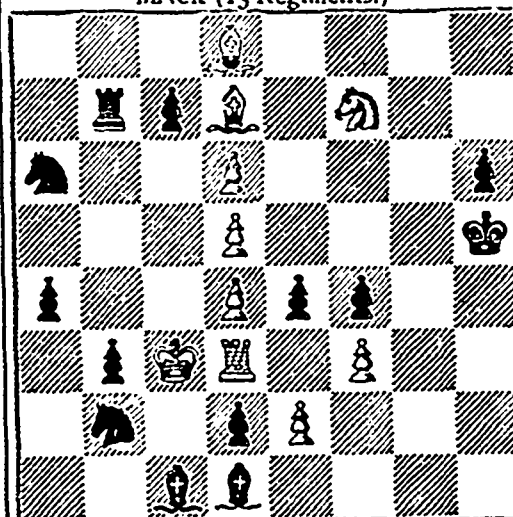
Persian leader this morning, but he failed to find the secret, though he solved one of the problems quickly, for it is composed of two. Either White or Red being given the first move mates the other in two moves."

By this time Haschem had put in like manner on his board the problem. Mesach hastily gathered the chessmen into the bag, took up his chessboard and his pomegranate staff, wished the Arabs Allah's blessing, and quickly departed. The Arab generals were all disciples of Caissa, but only a few were expert problematists. So, after a long time it seemed, but it was only a few moments, the others silently withdrew, leaving Sheik Haschem profoundly absorbed in the problem. Here it is:

Problem

By Mesach the Israelite.

BLACK (13 Regiments.)



WHITE (10 Regiments.)

Black or White to play and mate in two moves.

CHAPTER II.

THE CONFLICT.

Haschem was alone. But two sentries remained to guard the tent, one on either side. The camp was wrapped in the silence of night; no sound was heard save the discordant cries of a troop of jackals near the camp. The full moon had risen, and was shedding a radiance only seen in the land of the desert. Haschem regarded the problem until the lamp wicks smoked still more, showing that the mutton fat was almost exhausted.

"I see," said he, speaking aloud, as he often did when alone, "how each mate can be done in two moves, but why the old Jew should make a mystery of so simple a problem puzzles me. He said it was 'important,' but he said it was 'easy' at the same time. How a problem can be solved with so little difficulty and be at once important is the question. Did he not say that he showed the same problem to the Persian General this very morning, and that he failed to discover its secret meaning? What could the old Israelite mean? Oh! I think I see it. By the holy beard of Mahomet, I have it at last. The chessmen are placed exactly to show the arrangement of our own forces, and, I expect, do as much for the Persians. The white men represent us, and I presume that our enemies are dealt by with equal faithfulness. How cunningly he shows our force almost surrounded by the idolaters, but two quarters are left unguarded, the northeast and the southeast. If only those two regiments that are coming from Medina next week were here to make my army nearer in number to the Persians, I would give battle right away. But what if they make the first move? Here let me solve the problem anew

before the light goes entirely out, first the Whites. I can move my Kt to K R S, but prefer it nearer on K 5, where it supports my dragoons. Now the Persian leader is lost, for no matter how he may strive, he is caught by my second move. B to Kt 4. It is really but a simple mate, and nothing difficult in chess. But let us turn to the Reds and give them their first move. Their policy is to move their dragoons represented by a Kt, to Kt 5, and in spite of everything I can do, I am mated next move by the same Kt. Allah keep the Persians from making the first move. I will start immediately."

Then the last wick in the bowl of mutton fat gave an expiring flare, and Haschem was left in darkness to grope his way out of the tent. The orientals of that day seldom made night attacks, for their archers, who usually formed at least half their army, required daylight, but spears, horses and scimitars were now to be used. It was totally impossible to manage the battle like a game of chess, so perfectly bloodless and cool, so innocent of bodily harm to either party, and yet they were alike. On his favorite stallion Haschem sped away, and before the sun was up he had taken his cavalry and had them in position close by the Persian General's tent. This was not done as it is in chess, but with much rough fighting and bloodshed, for, though his coming was unexpected, and he cut down the enemy with ease at first, he found the whole camp soon roused to meet him. The Persians had always been brave soldiers, and such they showed themselves now. They were always cruel to their foes, and expected a like return from them, and it will not be wrong to say that they were not disappointed. At first the poor, half-clothed wretches were caught up by the sharp lances, or cut down by the keen scimitars.

Here Musa particularly distinguished himself, and whether he encountered helmet of brass or iron shield, breast-plate or chain armor of steel was the same to him for he cut them all as if they had been sheets of parchment. His strong arm grew weary, yet he did not give up his bloody work until the last foe had fallen. And yet Musa in general was not cruel, but now his blood was up. If he saw in the crowd of fighting men before him a very large shield or thick helmet, he invariably chose to encounter its owner. But the battle as yet was not ended. At sunrise Haschem had sent word for a regiment of horse to be in position on the northwest of the Persian camp. It was now that hour. They had not come; the Persians outnumbered his force. What was the matter? His hasty sent summons had been misunderstood, the general to whom he sent the message thought he meant differently. What, was he required to throw his unsupported regiment in the very teeth of the enemy? But later he thought differently, and being a brave warrior, threw his regiment before it was too late where they had been ordered. Now all was successful. The butchery was awful, and but few prisoners were taken. The Persians evidently preferred to die fighting to living like slaves to the Arabs, as most of them were likely to do. And what was the final result? Parts of four regiments were captured alive, fragments of three others escaped to the Syrian mountains, and the rest, with generals of all guards, met with a bloody fate.

Poor old Mesach had not failed to meet Musa on the previous evening, and was far away toward Jerusalem when the battle took place. He was rejoiced at the result, but after all he learned that Judea was not yet free, and had only exchanged the rule of the idolaters for the dominion of the false prophet.

It is Absurd

For people to expect a cure for Indigestion, unless they refrain from eating what is unwholesome; but if anything will sharpen the appetite and give tone to the digestive organs, it is Ayer's Sarsaparilla. Thousands all over the land testify to the merits of this medicine.

Mrs. Sarah Burroughs, of 248 Eighth street, South Boston, writes: "My husband has taken Ayer's Sarsaparilla, for Dyspepsia and torpid liver, and has been greatly benefited."

A Confirmed Dyspeptic.

C. Canterbury, of 141 Franklin st., Boston, Mass., writes, that, suffering for years from Indigestion, he was at last induced to try Ayer's Sarsaparilla and, by its use, was entirely cured.

Mrs. Joseph Aubin, of High street, Holyoke, Mass., suffered for over a year from Dyspepsia, so that she could not eat substantial food, became very weak, and was unable to care for her family. Neither the medicines prescribed by physicians, nor any of the remedies advertised for the cure of Dyspepsia, helped her, until she commenced the use of Ayer's Sarsaparilla. "Three bottles of this medicine," she writes, "cured me."

Ayer's Sarsaparilla,

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.
Price \$1; six bottles, \$5. Worth \$5 a bottle.

A few words in conclusion as to the character of the venerable Jew. He cherished, as did most of his fellow countrymen, a deep-seated and profound love for Syria. Jerusalem held within its walls what to him was the most perfect structure the world had ever seen, Solomon's Temple, but it was now in ruins. He cherished a deep-seated love for gold, and yet if he were to choose between freedom of his native land with poverty to himself, or to have unlimited wealth, and his country continue under oppression, he would gladly have chosen the former alternative.

To our Confreres.

J. R., Toronto. We decidedly object to the declining being all on one side. As you so positively refuse *The Week* for one of our papers, we as peremptorily object to sending *THE INDEPENDENT FORESTER*, which you seem so anxious to possess.

H. C. C., Fredericton.—Kindly send us a contribution. If we mistake not, you assist a Nova Scotian column. This is all well enough, but should you do so to the neglect of the family? The invitation is given; accept.

A NEW FEATURE IN WEBSTER'S UNABRIDGED DICTIONARY.—The publishers of Webster have recently added to the Unabridged a "PRONOUNCING GAZETTEER OF THE WORLD," containing over 25,000 titles, briefly describing the countries, cities, towns, and natural features of every part of the Globe." It covers a hundred pages.

BARRIERS BURNE) AWAY.

BY E. P. ROE.

(Continued.)

Then he went on counting what seemed to poor Dennis millions of money. The man had no right to say yes or no, since he was a mere official, with no authority beyond. But an inveterate feud seemed to exist between this man and the public. He acted as if the world in general, instead of any one in particular, had greatly wronged him. It might be a meek woman with a baby, or a bold, red-faced drover, a delicately gloved or horny hand that reached him the change, but it was all the same. He knitted his brows, pursed up his mouth, and dealt with them in a quick, jerking way, as if he could not bear the sight of them, and wanted to be rid of them as soon as possible. Still these seem just the peculiarities that find favor with railroad corporations, and the man would probably vent his spite against the public throughout his natural life.

From him, however, Dennis received his first dash of cold water, which he minded but little, and went on his way with a good-natured laugh at the crusty old fellow.

He was soon in the business part of the city. Applying at a large dry-goods store, he was told that they wanted a cash-boy; "but he would not do—one-quarter his size would answer."

"Then I will go where they want the other three-fourths, and pay accordingly," said Dennis, and stalked out.

He continued applying at every promising place but to no purpose. It was mid winter; trade was dull; and with clerks idling about the stores, employers were in no mood to add to their number.

At last he found a place where an assistant bookkeeper was wanted. Dennis's heart sprang up within him, but sank again as he remembered how little he knew of the art. But I can learn quickly, he thought to himself.

The man looked carelessly at his poor little letter, and then said, in a business-like tone—"Show me a specimen of your handwriting."

Poor Dennis had never written a good hand, but at college had learned to write a miserable scrawl, in rapidly taking notes of lectures. Moreover, he was excited, and could not do himself justice. Even from his sanguine heart hope ebbed away; but he took the pen and scratched a line or two, of which he himself was ashamed. The man looked at them with an expression of mild disgust, and then said—"Mr. Jones, hand me your ledger."

The head bookkeeper passed the volume to his employer, who showed Dennis entries looking as from copper-plate, and quietly remarked—

"The young man we employ must write like that, and thoroughly understand book-keeping. Good morning sir."

Dennis walked out, feeling almost as crest-fallen as if he had been convicted of stealing; but the noon-day sun was shining in the sky, the streets were full of life and bustle, and hope revived.

"I will find the right niche before long," he said to himself, and trudged on.

Sometime after he entered a retail dry-goods store.

"Yes, they wanted a young man there, but he was rather old."

Still, as the merchant saw that Dennis was fine-looking, would appear well behind the counter, and make a taking salesman with the adies, he stopped to parley a moment more.

"Do you understand the business?"

"No, sir, but I can learn, for I am young and strong."

"Strength is not what is needed, but experience. Ours is not the kind of work for Paddies."

"Well, sir," said Dennis, rather shortly, "I'm not a Paddy."

The dapper little retailer frowned slightly at Dennis' tone and continued:

"You spoke as if main strength was the principal thing. Have you had any experience at all?"

"No, sir."

But seeing intelligence in the young man's face, and scenting a sharp bargain, he said:

"Why, then, you would have to begin at the very beginning, and learn the name of everything, its quality, &c."

"Yes, sir; but I would do my very best."

"Of course, of course; but nothing can take the place of experience. I expect, under the circumstances, you would look for very little remuneration for the first year?"

"How much could you give?"

The man named a sum that would not have supported Dennis alone.

He replied that though his services might not be worth more than that, he was so situated that he could not take a very small salary.

"Then bring something besides ignorance to the market," said the man, turning on his heel.

Dennis was now hungry, tired and disappointed. Indeed, the calls of appetite became clamorous that he sought a cheap restaurant. After demolishing a huge plate of such viands as could be had at little cost, he sat brooding over a cup of coffee for an hour or more. The world wore so different an aspect from what it had on the morning, that he was lost in a sort of dull, painful wonder.

But the abundant meal and slight element of coffee that colored the luke-warm water, quite heartened him again. He resolved to go back to his hotel and find a more quiet and comfortable place in which to lodge until something permanent offered. He made what he considered sufficient inquiry as to the right direction, and resolved to save even the car fare of five cents by walking the distance.

But whether he had not understood the directions rightly, or whether, brooding over the events of the day, his mind had been too pre-occupied to heed them, he found, to his great disgust, after walking two or three miles, that he had gone away instead of towards his destination. Angry with himself, out of humor with all the world, the latent obstinacy of his nature began to manifest itself. Though everything went "contrary," there was one thing under his control—himself—and he would make that do the bidding of his will.

Turning on his heel, he resolved, with dogged resolution, to walk back the whole distance. He would teach himself a lesson. It was fine business, just when he needed his wits so sorely, to commence blundering in this style. No wonder he had failed during the day; he deserved a rail in other respects, since in this one he had not shown the good sense of a child.

When people are "out of sorts," and things are going wrong, the disposition to blame somebody or something is almost universal. But we think that it will be found a safe general rule, that the nobler the nature, the less worthy of blame, the greater tendency to blame self rather than anything else. Poor Dennis had no great cause for bitter self-reproaches, and yet he plodded on with an intense feeling of self-disgust.

To think that after New England schools and three years in college he should write such a hand and have no definite knowledge

of bookkeeping! "What had he learned, he'd like to know?" Then to go and lose his way like a country bumpkin, as he was—and he gnawed his lips with vexation.

The street cars glided often and invitingly by, but he would not even look at them.

At last, footsore and fairly aching with cold and fatigue, he reached the little hotel, which appeared more miserable, obscure and profane than ever. But a tempting fiend seemed to have got into the gin and whisky bottles behind the red-nosed bar tender. To his morbid fancy and eyes, half blinded with wind and cold, they appeared to wink, beckon, and suggest:

"Drink and be merry; drink and forget your troubles. We can make you feel as rich and glorious as a prince, in ten minutes."

For the first time in his life Dennis felt a strong temptation to drink for the sake of the effects. When was a man ever weak that the devil did not charge down upon him?

But the evil and ruin wrought in one case proved another's safeguard, for the door opened and a miserable wreck of a man entered. As Dennis looked at his blotched, sodden face, trembling hand, shuffling gait, and general air of wretchedness, embodying and suggesting the worst ills of humanity, he decided not to drink for the sake of the effects.

Then came another rush of self-disgust that he had even entertained such a temptation, and he flung himself off supperless to bed.

As he bowed that night he could not pray as usual. For anger, passion with one's self, as well as with any one else, renders true prayer impossible. But he went through the form, and then wrapped himself up as before. The wearied body soon mastered the perturbed mind, and he fell into a heavy sleep that lasted till morning.

CHAPTER V.

A HORNET'S NEST.

Dennis awoke greatly refreshed and strengthened. For half an hour he lay quietly thinking over the scenes of the preceding day; something of his old anger returned, but he compressed his lips, and with a face expressing the most resolute purpose, determined that the day before him should tell a different story. Every faculty and energy he possessed should be skilfully bent to the attainment of his objects. Wise deliberation should precede everything. He would write a few lines to his mother, decide as to a lodging place, and then seek better success in another part of the city. He went to the bar and inquired as to his bill, and found that so far as bed and meals were concerned, such as they were, he could not find anything cheaper in the city, the house evidently not depending on these for its revenue. Disgusted as he was with his surroundings, he resolved to lose no time in looking for a new place, but, after writing to his mother, start off at once in search of something permanent. He was in no mood to consult personal pleasure or wishes, and the saving of time and money settled the question.

Where should he write? There was no place save a desk at the end of the bar. Looking askance at the half-filled villainously-smelling bottle at his elbow, he wrote in a hand stiff and unnatural (for he had resolved to change his scrawl to a business hand at once), the following note:

"Chicago, Ill., Jan. 10th.

"DEAR MOTHER,—I arrived safely, and am very well. I did not, yesterday, find a situation that suited to my taste, but expect better success to-day. I am just on the point of starting out on my search, and when set-

ted will write you full particulars. Many kisses for yourself and the little girls. Your affectionate son,

DENNIS."

"There! there is nothing in that to worry mother, and soon I shall have good news for her." If he had seen its reception, he would have learned differently. The intuitions of love are keen, and this formal negative note in the constrained hand told more of disappointment than any words. While he knew it not, his mother was suffering with him. She wrote a letter in reply full of general sympathy, intending to be more specific when he gave her his confidence.

Dennis folded the letter most carefully and mailed it—for he was now doing the least thing with the utmost precision—with the air of one who meant to find out the right thing to do, and then to do it to a hair's breadth. Nothing should go wrong that day. So quite early in the morning he again sallied forth.

Not far from the hotel there was a new grocery store at the point of being opened by two young men, formerly clerks, but now starting up for themselves. They stood at the door receiving a cart load of goods as Dennis approached. He had made up his mind to ask at every opportunity, and take the first thing that promised fairly; he would also be very polite. Touching his hat to the young men—a little act pleasing them in their newly acquired dignity of becoming heads of a firm which as yet had no subordinates—Dennis asked if they would need any assistance. Graciously replying to his salutations, they answered:

"Yes, they wanted a young man."

Dennis explained that he was from the country, and showed the ministerial letter. The young grocers looked wise over it, seemed pleased, said they wanted a young fellow from the country that was not up to city tricks. Chicago was a hard place on young men—spoiled most of them. Glad he was a member of the church—they were not, but believed a man must be mighty good to be one. As the young man they hired must sleep in the store, they wanted one they could trust, and would prefer a church member.

The salary they offered was not large, but pretty fair in view of his having so much to learn, and it was intimated that if business was good, and he suited, it would be increased. The point uppermost in their minds seemed to be to find some one with whom they could trust their store and goods, and this young man from the country, with a letter from a minister, seemed a God-send.

They engaged him, but just as he was starting, with heart swelling with self-satisfaction and joy, one of the firm asked carelessly:

"Where are you staying?"

"At Gamblin's Hotel."

The man turned sharply, and looked most suspiciously at him, and then at his partner, who gave a low whistle of surprise, and also eyed the young man for a moment askance. Then the men stepped aside, and there was a brief whispered consultation. Dennis' heart sank within him. He saw that something was wrong, but what, he had not the least idea. The elder member of the embryo firm now stepped up and said decidedly:

"Good morning, young man; we shall not need your services."

"What do you mean?" cried Dennis, in a voice of mingled dismay and indignation.

The man's face was growing red with anger, but he said coldly:

"You had better move on. We understand."

"But I don't understand, and your course toward me is most unjust."

"Look here, young man, we are too old

birds to be caught by any such light chaff as you have got about you. You are a pretty church member you are! You are a smart one, you are; nice boy, just from the country; suppose you do not know that Gambler's Hotel is the worst gambling hole in the city, and every other man that goes there a known thief. Come, you had better move on if you do not want to get into trouble. You will make nothing here."

"But I tell you, gentlemen," cried Dennis, eagerly—

"You may tell what you please. We tell you that we would not believe any one from that den under oath. Now you leave."

The last words were loud and threatening. The attention of passers-by was drawn towards them, and Dennis saw that further words were useless. In the minds of shrewd, but narrow business men, not over honest themselves, more acquainted with the trickery of the world than its virtues, suspicion against anyone is fatal, and most assuredly so against a stranger with appearances unfavorable.

With heart well nigh bursting with anger, disappointment and shame, Dennis hastened away. He had been regarded as a thief, or at best a blackleg, seeking the posit on for some sinister purpose. This was the opening scene of the day on which he determined that no mistakes should be made, and here at the outset he had allowed himself to be identified with a place of notorious ill-repute.

Reaching the hotel, he rushed upstairs, got his trunk, and then turned fiercely on the red-nosed bar-tender:

"Why did you not tell me what kind of a place this was?"

"What kind of a place is it?" asked that functionary, coolly, arms akimbo.

"You know well enough. You knew I was not one of your sort."

"You do not mean to say that this is a bad place, do you?" said the bar-keeper, in mock solemnity.

"Yes, the worst in Chicago. There is your money."

"Hold on, here, my small chicken, there is some money, but not enough, by a jug-full. I want five dollars out of you before you take that trunk off."

"Why, this is sheer robbery," exclaimed Dennis.

"Oh, no; just keeping up the reputation of the house. You say it is the worst in Chicago—must try and keep up our reputation."

"Little fear of that; I will not pay it," and Dennis started for his trunk.

"Here, let that trunk alone; and if yer do not give me that five dollars cussed quick, I'll put a head on yer," and he of the red nose put his hands on the bar in readiness to spring over.

"I say, young feller," said a good-natured loafer standing by, "you had better gin him the five dollars, for Barney is the worst one in all Chicago to put a head on a man."

"And will you stand by and see this outrage?" said Dennis, appealing to him.

"O, gosh!" said the man, "I have got quarrels enough of my own without getting my head broke for fellers I don't know."

Dennis was almost speechless from indignation. Conscious of strength, his strong impulse for a moment was to spring at the throat of the bar-keeper and vent his rage on him. For there is a latent tiger in every man! But a hand seemed to hold him back, and a sober second thought came over him. What! Dennis Fleet, the son of Ethel Fleet, and a professing Christian, brawling, fighting in a bar-room, a gambling den, and going out to seek a situation that required confidence and fair appearing, all blackened, bruised and

bleeding. As the truth flashed upon him, in strong revulsion of feeling, he fairly turned pale and sick.

"There's the money," said he, hoarsely, "and God forgive you."

In a moment he had taken his trunk and was gone. The bar-keeper stared after him, and then looked at the money with a troubled and perplexed face.

"Wall," said he, "I'm used to havin' folks ask God to damn me, but I'm blessed if I ever had one to ask Him to forgive me, before. I'm plagued," said he, after a moment, as the thought grew upon him, "I'm plagued if I wouldn't give him back the money if he hadn't gone so quick."

With heart full of shame and bitterness, Dennis hastened down the street. At the corner he met a policeman, and told him his story. All the satisfaction he got was—

"You ought not to go to such a place. But you're lucky if they only took five dollars from you; they don't let off many as easy as that."

"Can I have no redress?"

"Now, look here; it's a pretty ticklish thing to interiere with them fellers. It'll cost you a plaguey sight more'n that, and blood, too, like enough. If you'll take my advice, you won't stir up that hornet's nest."

CHAPTER VI.

"STARVE, THEN!"

Dennis now followed the natural impulse to go to some distant part of the city, entirely away from the region that had become so hateful to him. Putting the trunk on the front of a street-car, he rode on until in the heart of the south side district, the great business centre. He took his trunk into a wide, roomy hardware store, and asked if he might leave it there awhile. Receiving a good-natured permission, he next started off in search of a quiet, cheap boarding place. His heart was heavy, and yet he felt thankful to have escaped as he had, for the thought of what might have been his experience if Barney had tried to fulfil his threat, sickened him. The rough was as strong as he, and scenes of violence were his delight and daily experience. He rather gloried in a black eye, for he always gave two in exchange, and his own bruised, swollen member paved the way gracefully for the telling of his exploits, as it awakened inquiry from the lesser lights among whom Barney shone. But what would Dennis have done among the merchants with "a head on him," as the bar-keeper understood the phrase? He would have to return home, and that he felt was worse than death. In fact, he came nearer to a desperate struggle than he knew, for Barney rarely resisted so inviting an opportunity to indulge his pugilistic turn; and had he not seen the policeman going by just at that time, there would have been no idle threats in the case.

Dennis set his teeth with dogged resolution, determined to persevere in his search till he dropped in the street, if necessary. But as he remembered that he had less than five dollars left, and no prospect of earning another, his heart grew like lead.

He spent several weary hours in the vain search for a boarding house. He had little to guide him save short answers from policemen. The places were either too expensive, or else they were so coarse and low that he could not bring himself to endure them. In some cases he detected that they were accompanied by worse evils than gambling. Almost in despair, tired, and very hungry (for severe, indeed, must be the troubles which will affect the appetite of healthful youth on a cold

winter day), he stopped at a small German restaurant and hotel in a side street near where he had left his trunk. A round-faced, jolly Teuton served him with a large plate of cheap viands, which he cleared so quickly and asked for more, that the man stared at him for a moment, and then stolidly obeyed.

"What do you ask for a small room and bed for a night?" said Dennis.

"Zwei shillen," said the waiter with a grin; "zat is if you don't vant as big bed as dinner. Ve haf zwei shillin for bed and zwei shillin for every meal—one dollar a day—sheep!"

The place was comparatively clean. A geranium or two bloomed in the window, and lager instead of fiery whisky seemed the principal beverage vended. Dennis went out and made inquiries, and everyone in the neighborhood spoke of it as a quiet, respectable place, though frequented only by laboring people. "That is nothing against it. I will venture to stay there for a night or two, for I must lose no more time in looking for a situation."

He took his trunk there, and then spent the rest of the day in unavailing search. He found nothing that gave any promise at all. In the evening he went to a large hotel and looked over the files of papers. He found a few advertising for clerks and experts of various kinds, but more seeking places. But he noted down everything hopeful, and resolved that he would examine the morning papers by daylight for anything new in that line, and be the first on hand. His new quarters though plain and meagre, were at least clean. Too weary to think or even to feel more than a dull ache in his heart, he went through the form of devotion, and slept heavily till the dawn of the following day. Poor fellow! it seemed to him that he had lived years in those two days.

He was up by daylight and found a few more advertisements that looked as if they might lead to something. As early as it was possible to see the parties, he was on the ground, but others were there as soon as himself. They had the advantage of some knowledge and experience in the duties required, and this decided the question. Some spoke kindly, and suggested that he was better fitted for teaching than business.

"But where am I to find a position at this season of the year, when every place is filled?" exclaimed Dennis. "It might be weeks before I could get anything to do, and I must have employment at once."

They were sorry—hoped he would do well—turned away, and went on doing well for themselves. But the majority merely satisfied themselves that he would not answer their purpose, and bade him a brief, business-like good morning. And yet the fine, young face, so troubled and anxious, haunted a good many of those who summarily dismissed him. But "business is business."

The day passed in fruitless inquiry. Now and then he seemed on the point of succeeding, but only disappointment resulted. There were at that season of the year few situations offering where a living salary was paid, and for these skilled laborers were required. Dennis possessed no training for any one calling, save perhaps that of teacher. He had merely the fragment of a good general education, tending toward one of the learned professions. He had fine abilities, and undoubtedly would have stood high as a lawyer, in time. But now that he was suddenly called upon to provide bread for himself and those he loved, there was not a single thing of which he could say,— "I understand this, sir, and can give you satisfaction."

He knew that if he could get a chance at almost anything, he could soon learn enough to make himself more useful than the majority employed, for few had his will and motive to

work. But the point was to find some one who would pay sufficient for his own and mother's support while he learned.

It is just under such circumstances that so many men, and especially women, make shipwreck. Thrown suddenly upon their own resources, they bring to the great labor market of the world general intelligence, and also general ignorance. With a smattering of almost everything, they do not know practically how to do *one thing well*. Skilled hands, though backed by neither heart nor brains, push them aside. Take the young men or the young women of any well-to-do town or village, and make them suddenly dependent upon their own efforts, and how many would compete in any one thing with those already engaged in supplying the market? And yet just such helpless young creatures are every day compelled to shift for themselves. If to these unfortunates the paths of honest industry seem hedged and thorny, not so those of sin. They are easy enough at first, if any little difficulty with conscience can be gotten over; and the devil, and fallen humanity doing his work, stand ready to push the wavering into them.

At the close of the next day, spent in weary search, Dennis met a temptation to which many would have yielded. As a last resort, he had been going around among the hotels, willing to take even the situation of porter, if nothing better offered. The day was fast closing, when, worn out and dejected, he entered a first-class house, and made his usual inquiry. The proprietor looked at him for a moment, slapped him on the back, and said,—

"Yes, you are the man I want, I reckon. Do you drink? No! I might have known that from your face. Do not want a man that drinks for this place. Come along with me, then. Will give you two and a half a day if you suit, and pay you every night. I pay my help promptly; they ain't near so apt to steal from you then."

And the man hurried away, followed by Dennis, with beating heart, and flushed, wondering face. Descending a flight of stairs, they entered a large, elegantly-arranged bar-room, with card and lunch tables, and easy chairs for the guests to smoke and tiddle in at their leisure. All along one side of this room, resplendent with cut glass and polished silver, ran the bar. The light fell warm and mellow on the various kinds of liquors that were arranged as temptingly as possible to the thirsting souls frequenting the place.

Stepping up to the bulky man behind the bar, the landlord said,—

"There, Mr. Swig, is a young man who will fill capitally the place of the chap we dismissed for getting tight. You may bet your life from his face that he don't drink. You can break him in in a few days, and you won't want a better assistant."

For a moment a de-prate wish passed through Dennis' mind, "Oh, that wrong were right." Then, indignant with himself, he spoke up, firmly,—

"I think I have a word to say in this matter."

"Well, say on, then; what's the trouble?"

"I cannot do this kind of work."

"You will find plenty harder."

"None harder for one believing as I do. The Bible says, 'Woe unto him that giveth his neighbor drink.' I will starve before I will do this work."

The man stared at him for a moment, and then coolly replied,—

"Starve, then!" and turned on his heel, and walked away.

(To be continued.)

Ontario to the Front.

A MATTER OF VITAL IMPORTANCE.

The following unsolicited opinions from your friends and neighbors, men and women whom you know and respect, ought to carry conviction to any doubting mind. These words of gratitude are from those who have been afflicted but are now well, and the persons giving them are naturally solicitous that others, troubled as were they, may know the means of cure. There is no reason why you should be longer ill from kidney, liver or stomach troubles. You can be cured as well as others. Do not longer delay treatment, but to-day obtain that which will restore you to permanent health and strength:

296 McNab St., North, Hamilton, Can., Nov. 2, 1886.—I had been suffering for over 20 years from a pain in the back and one side of the head, and indigestion. I could eat scarcely anything, and everything I ate disagreed with me. I was attended by physicians who examined me and stated that I had enlargement of the liver, and that it was impossible to cure me. They also stated that I was suffering from heart disease, inflammation of the bladder, kidney disease, bronchitis and catarrh, and that it was impossible for me to live. They attended me for three weeks without making any improvement in my condition. I commenced taking "Warner's Safe Cure" and "Warner's Safe Pills," acting strictly up to directions as to diet, and took 36 bottles, and have had the best of health ever since. My regular weight used to be 180 lbs. When I commenced "Warner's Safe Cure" I only weighed 140 lbs. I now weigh 210 lbs.

Moss & Furber

St. Catharines, Ont., Jan. 24th, 1887.—About six years ago I was a great sufferer from kidney disease, and was in misery all the while. I hardly had strength to walk straight, and was ashamed to go on the street. The pains across my back were almost unbearable, and I was unable to find relief, even temporarily. I began the use of "Warner's Safe Cure," and inside of one week I found relief, and after taking eight bottles, I was completely cured.

W. E. Kewey

Manager for American Express Co.

Toronto (18 Division Street), Sept. 17, 1887.—Three years ago last August my daughter was taken ill with Bright's disease of the kidneys. The best medical skill in the city was tasked to the utmost, but to no purpose. She was racked with convulsions for 48 hours. Our doctor did his best and went away saying the case was hopeless. After she came out of the convulsions, she was very weak, and all her hair fell out. The doctor had left us about a month when I concluded to try "Warner's Safe Cure," and after having taken six bottles, along with several bottles of "Warner's Safe Pills," I saw a decided change for the better in her condition. After taking 25 bottles there was a complete cure. My daughter has now a splendid head of hair, and weighs more than she ever did before.

Mrs. Jas. Kimms

Chatham, Ont., 6th March, 1888.—In 1884 I was completely run down. I suffered most severe pains in my back and kidneys, so severe that at times I would almost be prostrated. A loss of ambition, a great desire to urinate, without the ability of so doing, coming from me as it were in drops. The urine was of a peculiar color and contained considerable foreign matter. I became satisfied that my kidneys were in a congested state and that I was running down rapidly. Finally I concluded to try "Warner's Safe Cure," and in forty-eight hours after I had taken the remedy I voided urine that was as black as ink, containing quantities of mucus, pus and gravel. I continued, and it was not many hours before my urine was of a natural straw color, although it contained considerable sediment. The pains in my kidneys subsided as I continued the use of the remedy, and it was but a short time before I was completely relieved. My urine was normal and I can truthfully say that I was cured.

Wood

Galt, Ont., 27th Jan., 1887.—For about five years previous to two years ago last October, I was troubled with kidney and liver trouble, and finally I was confined to my bed and suffered the most excruciating pain, and for two weeks' time I did not know whether I was dead or alive. My physicians said I had enlargement of the liver, though they gave me only temporary relief. Hearing of the wonderful cures of "Warner's Safe Cure," I began its use, and after I had taken two bottles I noticed a change for the better. The pains disappeared, and my whole system seemed to feel the benefit of the remedy. I have continued taking "Warner's Safe Cure" and no other medicine since. I consider the remedy a great boon, and if I ever feel out of sorts "Warner's Safe Cure" fixes me all right. I weigh twenty pounds heavier now than ever before.

John Grew

Inventor of the Maple Leaf Lance-tooth Cross-cut saw.

HIGH COURT OF QUEBEC.

High Secretary's Statement of Receipts from 18th Aug., 1887, to 29th Feb., 1888.

Court.	No.	Cap. tax.	Supplies
Beaver, Lennoxville	2	\$22.00	\$ 2.30
Myrtle, Richmond	5	7.50	24
Mount Royal, Montreal	7	13.50	50
Northern Star, Aylmer	43	4.50	
Rockland, New Rockland	146	12.00	20
Fulford, Montreal	147	17.00	3 00
Prince Albert, Sherbrook	149	27.00	22.65
Cookshire, Cookshire	176	9.00	25
St. Lawrence, Point Levis	219	2.50	1.00
Stadacona, Quebec	224	22.00	32.75
Balmoral, Montreal	269	15 00	37.46
Pontiac, Portage du Fort	271	3.00	20
Shawville, Shawville	276	14.00	
Bryson, Bryson	277	7.00	
Lachute, Lachute	280	arrears	10.00
Windsor Mills	286	8.50	3.60
Shefford, Waterloo	290	12.00	5.00
Yamaska, Farnham	292	6.50	
Fortune, Granby	297	5.00	
Cold Brook, Knowlton	298	7.50	

Missisquoi, Cowansville	299	4.50	
			\$220.00 \$109.15
DR.			
To Capitation tax as above	\$220.00		
" Supplies as above	109.15		
			\$329.15
CONTRA CR.			
By paid High Treasurer	\$329.15		
Fraternally Submitted in L., B. and C.			
JOHN W. STOCKS, High Secretary.			

High Secretary's Statement of Expenditure from 18th Aug., 1887, to 29th Feb., 1888.

By paid Supreme Court charter fee..	\$ 50.00
" " " Cap. tax on 400 members	50.00
By paid Supreme Court Supplies	115.67
" " " Royalty on 5 courts \$5 00	25.00
By paid Supreme Court Postage, express, stationery & books	22.91
Balance	65.57
	\$329.15

Assets and Liabilities on 29th Feb., 1888.

ASSETS.	
Am't due from Ct. Lachute	\$10 00
" stock on hand	36.15
" cash with High Treas.	65.57
	\$111.72
LIABILITIES.	
Amount due the Sup. Court on the 29th February, 1888,	\$125.44
Liabilities over Assets	\$13 72

High Treasurer's Statement from 18th Aug., 1887, to 29th Feb., 1888.

DR.			
To Received from High Secretary ..	\$329.15		
CONTRA CR.			
1887			
Nov. 23 By paid cheque No 2, supplies	\$ 4.50		
Dec. 22, " " " 6, " "	20.00		
1888.			
Jan. 13, " " " 7, " "	7.00		
" 16, " " " 1, " "	14.00		
" 17, " " " 3, Geo.			
H. Bradford, stationery	7.00		
Jan. 20, By paid cheque No. 4, supplies	13.32		
" 21, " " " 5, Balance on charter	18.35		
Feb. 4 By paid cheque No. 13, supplies	8.50		
" 8, " " " 9, royalty on 5 Courts	25.00		
Feb. 8, By paid cheque No. 10, supplies	4.40		
" 20, " " " 11, capitation tax on 400 members	50.00		
Feb. 20, By paid cheque No. 12, badge and supplies	75.60		
Feb. 29, By paid cheque No. 8, High Secretary's expenses	15.91		
Feb. 29, Cash in hand	65.57		
	\$329.15		

Respectfully submitted in L., B. & C.,
ROBERT BURGE,
High Treasurer.

Auditor's Report.

Montreal, 25th March, 1888.
To the High Court of Quebec, I.O.F.:
We, the undersigned auditors, after having checked all vouchers and accounts with the

books of the High Secretary and High Treasurer, have found all correct and very well kept.

Yours in L., B. & C.,
THOMAS I. RUTHERFORD,
F. H. WILDGOOSE,
Auditors.

DEEP New Wonders exist in thousands of forms, but are surpassed by the marvels of invention. Those who are in need of profitable work that can be done while living at home should at once send their addresses to Hallett & Co., Portland, Maine, and receive free, full information how either sex, of all ages, can earn from \$5 to \$25 per day and upwards wherever they live. You are started free. Capital not required. Some have made over \$50 in a single day at this work. All succeed.

P. D. H. O. R.

- B W Greer, London.
- Jas Crawford, London.
- Rev. W. Walsh, Ottawa.
- W Northwood, Chatham
- H Diebel, Drayton.
- Dr J Dunfield, Petrolia.
- H F Switzer, Midland
- Major J. Ryan, Port Rowan.
- Peter Robertson, Ottawa.
- Thos Webster, Paris.
- C C Whale, Mautick.
- Thos. Boardman, Owen Sound.
- W W Fitzgerald, London.
- J W Frost, Owen Sound.
- Daniel Rose, Toronto.
- H A Botterell, Ottawa
- R McBride, Hamilton.
- A H Backhouse, Aylmer.
- W J Fair, Kingston.
- Thos Butler, Ottawa.
- Frank Smith, Richmond.
- David Millar, Toronto.
- Simon Steiu, Hamilton
- Robert Meek, Kingston.

Officers of Courts.

- COURT HOPE, NO. 1, LONDON.**
C.D.H.C.R., Wm. Tuckberry; C.R., Adam Maguire; V.C.R., P. Matthews; R.S., H. E. Lawson; F.S., R. S. Hannah; Treas., J. G. Bradley; Chaplain, Rev. C. B. Guillemont; Physician, W. T. Waugh, M.D. Meets 2nd and 4th Thursday of each month. 12-8
- COURT BEAVER NO. 2, LENNOXVILLE, QUE.**
C.D.H.C.R., Henry W. Hunting; C.R., Geo. Henry; V.C.R., A. Gernix; R.S., Robt. Burge; F.S., Willard Johnston; Treas., Alfred LeRay; Chap., Rev. P. C. Read; Phy., A. N. Worthington. Meets 1st and 3rd Wednesday in each month. 12-8
- COURT DIFFERIN, NO. 4, LONDON.**
C.D.H.C.R. A. Aikman; C.R., H. Pratt; V.C.R., R. Aiken; R.S., John Conroy. Militia Buildings; F.S., G. Williams; Treas., A. Swayze; Chaplain, J. E. Boomer; Phys., F. Drake, M.D. Meets on 2nd and 4th Fridays of each month. 12-8
- COURT MCGREGOR, NO. 6, CHATHAM.**
C.D.H.C.R., W. G. Betts; C.R., Samuel H. French; V.C.R., Richard Smith; R.S., J. R. R. Cathcart; F.S., George Smith; Treas., W. G. Betts; Chaplain, James Dunkley; Physician, T. K. Holmes, M.D. Court meets first and third Tuesdays in each month. 3-9
- COURT MT. ROYAL, NO. 7, MONTREAL, Q.**
C.D.H.C.R., C.W. Bolton; C.R., J. R. Lewis; V.C.R., O. H. Walker; R.S., F. H. Wildgoose; F.S., H. Powles; Treas., C. W. Bolton; Chap., G. Harwood; Physician, Dr. F. Barnes. Meets every alternate Friday. 12-8
- COURT VICTORIA, NO. 10, LONDON.**
C.D.H.C.R., P. S. Cunmer; C.R., Atwell Roddam; V.C.R., Geo. Jeffrey; R.S., Wm. Waulless; F.S., W. J. Crono; Treasurer, Atwell Fleming; Chaplain, L. Jones; Physicians Oronhyatekha, M.D., and A. G. Fearwick, M.D. Meets 2nd and 4th Saturdays. 12-8
- COURT WELCOME, NO. 12, LONDON.**
C.D.H.C.R., Wm. Dundass; C.R., Alfred Humphrey; V.C.R., Henry Pearce; R.S., Jas. Vanstone; F.S. and Treas., Jos. Amor; Chaplain, Robert Smith; Physician, A. R. Pingel, M.D. Meets in Hicks' Block, 2nd and 4th Monday of each month. 12-8
- COURT KKWATIN, NO. 19, RAT PORTAGE, ONT.**
C.D.H.C.R., R. Reading; C.R., James McCracken; V.C.R., Robt. Murphy; R.S., J. A. McCrossan; F.S., M. Segmiller; Treas., J. Hosc; Chap., Rev. R.

Nairn; Physician, Thomas Hanson, M.D. Meets 1st and 3rd Tuesday in each month. 12-8

COURT ORONHYATEKHA NO. 23, HAMILTON.
C.D.H.C.R., J. Slater; C.R., Jas. M. Robinson; V.C.R., Jas. F. Davis; R.S., Harry T. Drope; F.S., W. Heeney; Treas., D. Barton; Chap., R. I. Howard; Phys., W. G. Stark, M.D. Meets every 3rd Friday. 12-8

COURT JUBILEE, NO. 27, HEFORTH.
C.D.H.C.R., W. R. Giber; C.R., C. W. Menten; V.C.R., W. Beacock; R.S., Hugh Shields; F.S., Robt. Ford; Treas., E. Bigham; Chaplain, Ira Searles; Physician, F. Campbell, M.D. Meets 2nd and 4th Friday in each month. 12-8

COURT BRUCE, NO. 28, CHESLEY.
C.D.H.C.R., Thos. Curry; C.R., J. F. Cullen; V.C.R., D. J. Clark; R.S., R. I. Follis; F.S., R. G. Williams; Treas., H. Hay; Chaplain, J. Reaverly; Physician, J. M. Stewart, M.D. Court meets second and fourth Thursdays in each month. 3-

COURT AMITY, NO. 39, HAMILTON, ONT.
C. D. H. C. R., E. Easterbrook; C. R., T. R. Spence; V.C.R., P. A. Nichol; R.S., J. R. Nicholls; F.S., P. Armstrong; Treas., J. Brundle; Chaplain, A. Elder; Phy., Dr. Jas. Anderson. Meets 2nd and 4th Wednesday of each month in Foresters' Hall, 22 1/2 King Street East. 12-8

COURT OTTAWA, NO. 41, OTTAWA, ONT.
C. D. H. C. R., Wm. Cairns, House of Commons; C.R., Wm. Rea; V.C.R., J. H. Gervan; R.S., A. C. Whittier; F.S., E. E. Hickmett; Treas., Thos. Butler; Chaplain, Rev. Wm. Walsh; Physicians, Drs. Thos. Potter and J. F. Kidd. Meets on 2nd and 4th Monday of each month. 12-8

COURT SHELBOURNE, NO. 45, SHELBOURNE.
C.D.H.C.R., F. G. Dunbar; C.R., F. G. Dunbar; V.C.R., J. Chalmers; R.S., Alex. Smith; F.S., Wm. McCutcheon; Treas., F. A. Campbell; Chaplain, Thos. Lenox; Physician, Dr. Robstin. The Court meets on the 2nd and 4th Mondays in each month. 12-8

COURT PUSLINCII, NO. 51, MORRISTOWN.
C. D. H. C. R., J. S. Quilman; C. R., Joseph Madagh; V. C. R., Allen J. Stewart; R. S., W. R. Blackford; F. S., Wm. James Russell; Treas., John Gayer; Chaplain, Chas. Quilman; Physician, William Cormack. Meets 1st and 3rd Saturdays of each month.

COURT FRONTENAC, NO. 59, KINGSTON ONT.
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COURT WOODSTOCK, NO. 69, WOODSTOCK, O.
C.D.H.C.R., T. G. Morgan; C.R., Wm. Newton; V.C.R., Wm. Broom; R.S., Joseph Cross; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, Thos. Robertson; Physician, A. B. Welford, M.D. Meets 4th Tuesday in each month. 12-8

COURT ROSEWOOD, NO. 72, MONKTON, ONT.
C.D.H.C.R., C. H. Morryfield; C.R., G. T. McKenzie; V.C.R., Joseph Adair; P.C.R. Henry Kather-tone; F.S., James C. Wilson; R.S., John Scott; Treas., Chas. McKuzio; Chap., Henry Manton; Physician, Dr. Hamilton. Meets every Thursday night at 7.30 o'clock p.m. 12-8

COURT VALLEY CITY, NO. 73, GAULT, ONT.
C.D.H.C.R., John Black; C.R., C. Phillip; V.C.R., A. Cairns; R.S., J. Welland; F.S., R. S. Hood; Treasurer, E. Morrish; Chaplain, J. R. White; Phys., A. Hawk. Meets Jan. 13th and every alternate Friday.

COURT SOUTHAMPTON, NO. 74, SOUTHAMPTON.
C.D.H.C.R., Nelson B. Zinkan; C.R., James Johns; V.C.R., Edwin Wetherall; R.S., F.S., Robert Dobson; Treas., David Robertson; Chap., M. S. McAulay; Physician, Meets 1st and 3rd Monday of each month. 12-8

COURT ROSEDALE, NO. 88, TORONTO.
C.D.H.C.R., A. E. Harris, 46 Berryman St.; C.R., A. J. Vanderburg; V.C.R., Wm. Gault; R.S., T. A. Govette, 1086 Ynge St.; F.S., J. B. Stephens, 1120 Young St.; Treas., J. Hewitson; Chap., J. Christie; Physician, B. Spencer, M.D., 8 Bloor St. East. Meets last Wednesday in each month in Temperance Hall, Davenport Road. 12-8

COURT LARNE, NO. 96, PORT ROWAN.
C.D.H.C.R., F. H. Petroll; C.R., F. H. Pearson; V.C.R., D. W. Scott; R.S., J. B. Fick; F.S., Jas. Ryan; Treas., Thos. Gordon; Chaplain, P. F. Fick; Physician, Geo. Stewart, M.D. Meets 2nd and 4th Wednesdays of each month. 12-8

COURT DURHAM, NO. 111, DURHAM, ONT.
C.D.H.C.R., Wm. Johnston, jr.; C.R., A. W. Patterson; V.C.R., Henry Bonner; R.S., William Johnston, jr.; F.S., Wm. F. Beggs; Treas., Samuel Wright; Chaplain, Benjamin Williams; Physician, David Jemieson. Court meets on the 2nd and last Wednesdays in each month. 12-8

COURT LOYALIST, NO. 121, PORTLAND, N. B.
C.D.H.C.R., Le B. Coleman; C.R., H. W. Moore; V.C.R., Jas. Irvine; R.S., Frank H. Hayes; F.S., Henry J. Pratt; Treas., Thos. F. Gravelle; Chap-

Hain, John Chamberlain; Physician, J. H. Gray M.D. The Court meets on the 2nd and last Thursday's of each month. 12-8

COURT NORTHERNLIGHT NO. 127, OWEN SOUND.
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COURT FULLFORD, NO. 147, MONTREAL, Q.
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COURT PRINCE ALBERT, NO. 149, SHERBROOKE.
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COURT GENERAL GORDON, NO. 152, FOREST.
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COURT MAPLE, NO. 155, ST. THOMAS, ONT.
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COURT HURON, NO. 163, POINT EDWARD.
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COURT DRESDEN, NO. 164, DRESDEN, ONT.
C.D.H.C.R., B. Bridgewater; C.R., A. E. Downs; V.C.R., John Robinson; R.S., B. Bridgewater; F.S., Arthur Smith; Treas., W. H. Switzer; Chaplain, Thos. Tallach; Physician, D. Galbraith. The Court meets on the 1st Friday after the 15th of each month. 12-8

COURT TORONTO, NO. 167, TORONTO, ONT.
C.D.H.C.R., R. B. Powell, 25 Baldwin Street; C.R., R. Manser, 147 Wilton Ave.; V.C.R., A. Irwin, 54 Northcote Ave.; R.S., H. Liddell, 5 Widmer Street; F.S., E. H. DeGuere, 6 Baldwin Street; Treas., R. F. Hayball, 71 Amelia Street; Chaplain, I. Kelly, 211 Sumach Street; Physician, Dr. G. B. Smith, 25 Elm Street. The Court meets on the 2nd and 4th Thursdays in each month. 6-8

COURT RIVER SPEED, NO. 169, HESPELER, ONT.
C.D.H.C.R., Christian Pabst; C.R., James Hamer; V.C.R., Charles Bucholtz; R.S., David Guenther; F.S., John Jardine; Treas., Christian Schultz; Chaplain, John Beer; Physician, R. J. Lockhart. Meets 3rd Tuesday of each month. Visiting Brethren always welcome. 12-8

COURT ROCK GLEN, NO. 186, ARKONA.
C.D.H.C.R., Daniel Black; C.R., D. G. Rodgers; V.C.R., Allen Cliff; R.S., D. Black; F.S., James Russell; Treas., M. H. Eastman; Chaplain, Robert Kells; Physician, Walter J. Teedsal. Meets 2nd and 4th Friday in each month. 12-8

COURT AURORA, NO. 188, AURORA.
C.D.H.C.R., James Brothers; C.R., Charles Bailey; V.C.R., Milton Cummer; R.S., William H. Wilson; F.S., Josiah Hall; Treas., Charles Lutz; Chaplain, Charles Thom; Physician, R. M. Coulter, M.D. Meets 3rd Friday of each month. 12-8

COURT SHAKESPERE, NO. 197, SHAKESPERE.
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COURT LAURENTIAN, NO. 229, OTTAWA.
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COURT ARGYLE, NO. 251, TORONTO.
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COURT DOON, NO. 260, DOON.
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Ray; F.S., Richard O. Card; Treas., Meno Willong; Chaplain, John Uttley; Physician, W. B. Duck. Meets 2nd and last Wednesday of each month. 12-8

COURT STRAITS OF MACKINAC, NO. 262.
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COURT OSCODA, NO. 285, OSCODA, MICH.
C.D.H.C.R., H. Hewlett; C.R., Alvin Butch; V.C.R., Greeley Hill; R.S., Wm. Hunt; F.S., John G. Whitter; Treas. Henry Hock; Chaplain, Rev. G. J. Nickerson; Physician, Dr. Ruffe. Meets Tuesday Evening. 12-8

COURT BROCK, NO. 242, TORONTO, ONT.
C.D.H.C.R., J. A. Allan; C.R., J. A. Allan; V.C.R., Robt. T. Curzon; R.S., Alex. R. Scobie, 9 Phoebe Street; F.S., D. G. Douglas; Treas., N. E. Hang; Chaplain, Jas. Bain; Physician, W. M. Geekie. The Court meets on the 1st and 3rd Tuesdays in each month corner of Spadina Ave. and Queen St. 12-8

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London, Ontario, April 11th, 1888.
J. A. Boulanger, Esq., Dominion agent for the Medical Lake Salts, London, Ont.

DEAR SIR, Permit me to say that I have been afflicted for near two years with nervous paralysis. I have had the best medical skill I could get, but failed to get relief. At your request I tried the salts of the Medical Lake Salts, and I am happy to say with wonderful results. I was afflicted on the right side, and my right arm and leg were almost useless, after using the Salts for about two weeks I could walk out for a mile, if I wanted to, and my hand and arm gained very fast in strength. I have been using the Salts now about three months, am feeling well, and have almost regained my usual strength and vigor. I can recommend the medicine, as I know it is good. Other members of my family have tried it for various ailments, and found it good in every case, and believe it will do all it is claimed. Any one desiring to refer to me are welcome.

Yours truly,

STEPHEN SAUNDERS 327 Dundas St., London, Ont.
P. S. I know a hundred of our citizens that have been using the Salts with remarkable results.

ROBT. HANNAH, Justice of the Peace, 474 Dufferin Ave., London, Ont. says:—This is to certify that I have used the Medical Lake Salts for kidney troubles, sour stomach, sleeplessness, etc., etc. I found great relief in using the Salts from the pain and uneasiness I was suffering. It increased my appetite, and I could relish my food well after using the Salts for a few days. I am 70 years old, and was astonished at the speedy relief I got from the Salts. I can cheerfully recommend the medicine, and wish it all the success it deserves.

London, Ont., April 12th, 1888

J. A. Boulanger, Esq., City:

DEAR SIR,—At Mr. Saunders' request I send you a testimonial as to what I know about the Medical Lake situated in Washington Territory, United States. I have been at the Lake and camped on its shores about two years ago. My health was greatly improved by drinking its waters and bathing in the same. I took my son with me to the Lake; he was subject to fainting spells, and had very bad sore eyes. After he had been to the lake three or four days, he was perfectly cured, and has been quite well ever since that time. I saw numbers of people there very sick with dyspepsia, rheumatism, kidney troubles, dropsy, and almost every form of disease. They all seemed to improve in a very short time, and every one I talked with seemed loud in their praises of the wonderful curative power of the water. I can cheerfully recommend to any one who is sick to use the Medical Lake Salts, as I feel assured it will do them good.

Yours truly,

MRS. CHAS. CHAMBERS, 566 Maitland St., London, Ont.

Mrs. Barch, King St., London, Ont. says:—The Medical Lake Salts cured a bad case of ringworm on the chest of my daughter's child by two applications.

Mr. Wm. Blake, London, Ont., says:—Permit me to testify to the merits of the Medical Lake Salts. I have used them for my niece, and they have removed the chagles or girdle in two or three days, by bathing the part affected.

Mr. A. W. Secord, 295 Eldon St., London, Ont., says:—Medical Lake Salts have cured me of catarrh in its worst form, which I have suffered for the last seven years. Any one wishing to refer to me will be welcome.

THOMAS M. HUSON, 304 Dundas St., London, Ont.:—Three boxes of the Medical Lake Salts have cured me of a very bad case of Erysipelas and Rheumatism. It is all that you claim, and more, too. This water is almost without taste.

The reason why it cures so many diseases is because it cures all Stomach, Liver and Kidney complaints, and when these three principal glands are in good working order, the blood is pure and strong, and with pure and strong blood, no disease.

We, the undersigned residents of Petrolia, Ont., have used the Medical Lake Salts for a short time only, and find that this Wonderful Medicine has done for us all that we claim, and invite our friends and all persons suffering from diseases to which the human family is subject, to try immediately this Powerful Water. It will cure us as it has cured us: James Parkin, Bladder and Dyspepsia; Peter Keck, Kidney and Rheumatism; Mrs. Wm. Heywood, of Dyspepsia of long standing; James Schultz, healed up very bad sore of my hand which I had for 18 years; Miss Mary Ann McDonald, Salt Rheum; A Stilliker, Salt Rheum for six years, five doctors pronounced it incurable, cured in less than two weeks; T. F. Corey, Catarrh of 50 years standing; E. Marshall, cured a bad flesh wound on leg; D. O'Leary, of the Delmonico, cured of dandruff and stopped my hair from falling out; G. Mason, grocer, healed up a bad burn in one night; Louis St. Mary, farmer, Rheumatism; Thos. Findlay, night watch, cured of 15 large ringworms on chest, and healed up in three weeks; Mr. Gorman, son cured of bad sore on ear; John McKee, founder—My wife has used your Medicine for the children, and says it is very good for all you claim it. O. W. Chamblin—I have used the Medical Lake Salts, and find it all you claim, and more, too. Thomas Forester—It has cured my wife of Biliouness and Dyspepsia; it is a great thing for the stomach. John Boges—It has cured me of Malarial Fever. Mrs. Griffin—Cured of Fever Sore on my leg of long standing. John O'wyer, Oil Springs—Cured of Salt Rheum. John McDonald—It is all that you claim.

E. W. Gillette, Manufacturer and Importer, Chicago and Toronto, says:—I take pleasure in recommending Medical Lake Salts. I have used them, and they are the only article I have ever found that cures the headache quick. I am curing many of my employees of Dyspepsia, etc. I have given the Salts to many of my friends, and they all speak very highly of them.

Hon. Judge D. D. McCallum, Silby, Iowa—It has cured a cancer for my wife in five days, and has cured me of Catarrh and Deafness.

Dr. M. M. Mills, Aurora, Ill.—It has cured me of a sore on my leg, which I had for the last 30 years.

Do you suppose the President of the United States will endorse it if it did not have the merit we claim for it, or do you doubt the Chief Justice Mulkey, of the Supreme Court of Illinois, or Gen. Martin Been, of Chicago.

Do you suppose Dr. A. W. Burnside, President Medical Staff Homeopathic Department of Cook County Hospital, Chicago, Ill., who cured the children so successfully of their age with the Medical Lake Salts, would endorse it so strongly if it did not have the merit we claim for it.

Or do you doubt the Rev. H. S. Farrall, of Iowa City, Editor of Iowa Methodist, whose wife will gladly inform you of its merits; or Miss Frances E. Willard, President Women's National Christian Temperance Union, who spent two months at the Lake; or Chas. S. Fee, Esq., General Passenger Agent for the Northern Pacific Railway, St. Paul, Minn.; Hon. John Brattain, Baker City, Oregon; Hon. J. N. Dolph, Senator for Oregon, Washington, D.C.; Hon. M. G. George, Washington, D.C.; Hon. Z. F. Moody, Governor of Oregon; John Leary, President First National Bank, Seattle, Washington Territory, and many others.

Are you aware that this Company have the sole right of the Lake, and that the capital stock is \$100,000, fully paid and non-assessable, and have General Martin Been, President, Prof. F. C. Rutan, Treasurer; and Hon. E. S. McComas, Secretary.

Medical Lake Salts cures Dyspepsia, Indigestion, Biliouness, Constipation, Liver and Kidney Disease, Rheumatism, Catarrh Piles, Salt Rheum, Sick Headache, Erysipelas, or any of the Blood and Skin Diseases, Paralysis and Dropsy, etc., etc.

Price \$1 per box, which will medicate 10 gallons of well or cistern water. Sent anywhere by mail on receipt of price.

No matter what your ailment may be, try the merits of the "Medical Lake" Salts.

J. A. BOULANGER,

SOLE AGENT FOR THE DOMINION,

423 Richmond Street, London, Ont.