



LONDON, ONT., NOVEMBER, 1887.

THE I.O.F.

Is the Cheapest, and Best.

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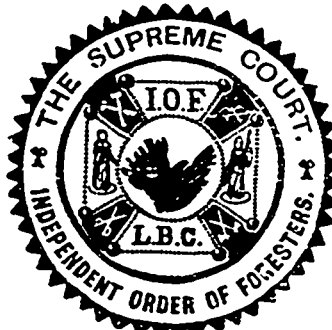
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 Or to any of the officers of the High Court of Nova
 Scotia, or to the following or other.

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 Robt. Burge, H. Treas., Lennoxville.
 H. Russell, M.D., H. Physician, Quebec.
 E. S. Fox, H. Counsellor, Sherbrooke.



Total and Permanent Disability Benefits Paid.

1885.	Thomas Campbell, Strathroy, Ont., 2nd Nov...	\$ 500
1886.	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, Scaforth, 15th Sept.....	704
1879.	" 3. J. W. Simmons, Wingham, 1st March.....	808
	" 4. W. B. Shaw, Scaforth 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, Waterford, 28th March	1000
	" 10. J. C. Bennett, London, 18th Dec.	1000
1881.	" 11. J. Mackenzie, Petrolca, 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, 24th 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. Tew, Dundas, 18th Feb.....	1000
	" 21. G. R. Johnston, Chatham, 8th March.....	1000
	" 22. D. Currie, London, 3rd May	1000
	" 23. John Wiley, Sarnia, 3rd June	1000
	" 24. John Courtis, London, 29th June	1000
	" 25. E. Bunnell, Blenheim, 5th July	1000
	" 26. R. Shore, Ottawa, 7th August	1000
	" 27. R. Hunter, Petrolca, 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, Carboro, 20th Aug.....	1000
	" 34. J. Walker, Blenne, 16th Sept.	1000
	" 35. A. McLaws, Wallaceburg, 18th Sept.	2000
	" 36. H. Putman, Inwood, 20th Oct.	1000
	" 37. J. C. Brown, Kingsville, 24th Nov.	1000
1884.	" 38. E. L. Hunting, Huntingville, 17th Feb.	1000
	" 39. T. Allan, Hamilton, Ont., 23rd	1000
	" 40. A. Hillard, Pakenham, 23rd Aug.....	2000
	" 41. Joseph Earl, Blenheim, 24th Sept.	1000
	" 42. T. A. Sheldon, Mt. Sherwood, 25th Sept.	1000
	" 43. D. Roelofson, Hamilton, 2nd Oct.	3000

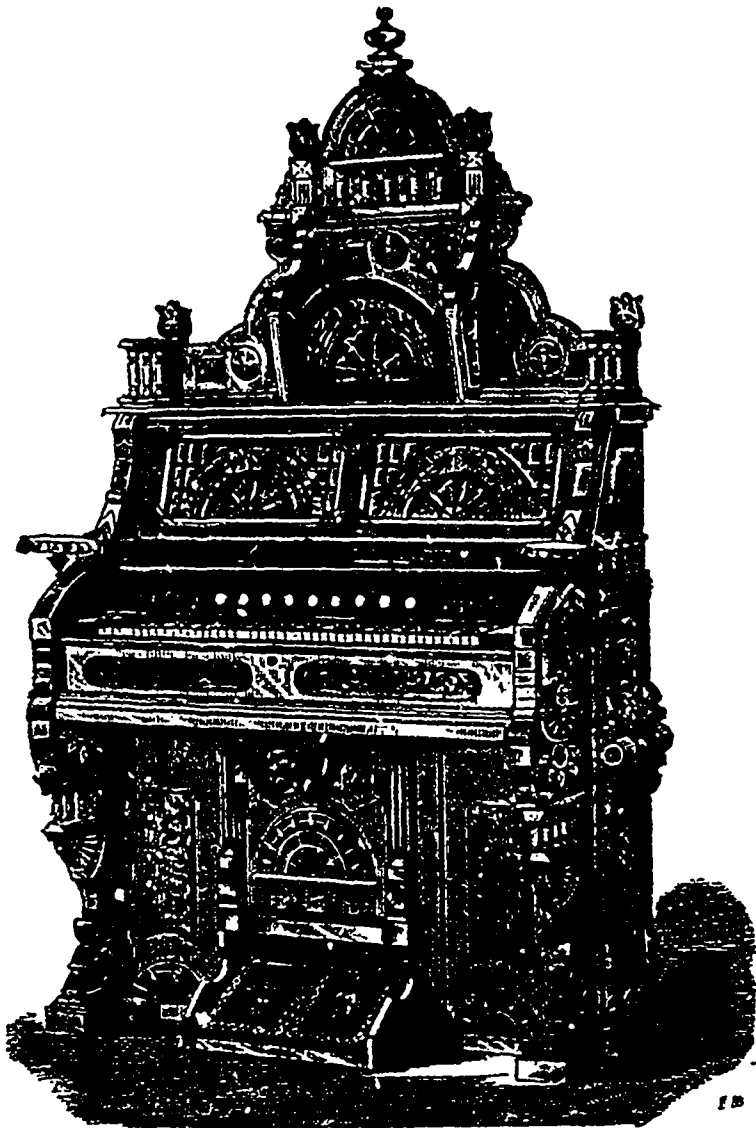
No. 44.	M. Algie, Alton, 3rd Oct.	1400
" 45.	M. Bakic, Hamilton, 7th Oct.	1000
" 46.	Thos. Reynolds, Blenheim, 14th Oct. ...	1000
" 47.	A. Sloane Ottawa, 8th Nov.	1000
1885.	" 48. C. Niall, London, 3rd Jan.	1000
" 49.	G. L. Dyer Lennoxville, Q., 3rd Jan. ...	1000
" 50.	J. McKee, Woodbridge, 11th Jan.	1000
" 51.	Harry B. Wade, Digby, N. S., 29th Mar.	1000
" 52.	D. Cameron, London, 9th 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 Aug.	1000
" 58.	D. Christie, Weymouth Bdg. N.S., 19th Aug	1000
" 59.	J. J. Marshall, Owen Sound, 27th Aug. ...	2000
" 60.	Thos. Campbell, Strathroy, 25th Sept.	1000
" 61.	E. A. Bradshaw, Goodwood, 30th Sept.	2000
" 62.	Edwin C. Empey, Russell, 2nd Nov.	1000
" 63.	Malcolm Leitch, 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, Petitcodiac, N.B., 20th Dec.	1000
" 68.	D. M. Steves, Elgin Cor's, N.B., 19th Dec	1000
" 69.	Wm. J. Holwell, Comber, 25th Dec.....	2000
1886.	" 70. Hugh. Pierce, Portland, N.B., 27th Jan	1000
" 71.	H. E. Parker, Miramichi, N.B.	1000
" 72.	John Jeffrey, Stirling, 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, Elizabeth, N.J., 24th July	1000
" 81.	Thos. A. Randall, Weymouth, N.S., 26th Dec.	1000
" 82.	Thos. Mingard, Ottawa, 26th Sept.....	1000
" 83.	Samon 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.	20 0
" 87.	Robert Martin, Brampton, 15th Nov.	10 0
" 88.	G. L. Wright, Montreal, Q., 9th Nov. ...	1000
" 89.	Chas. Allen, Lennoxville Q., 16th Dec.	2000
" 90.	F. S. Brown, Owen Sound, 14th Oct.....	1000
" 91.	W. Newman, Owen Sound, 30th Oct.....	10 0
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.	H. J. Varce, 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, Petitcodiac, N. B., 13th Mar.	1000
" 100.	Oscar C. S. Ault, Cornwall, 15 Mar.	1000
" 101.	Thos. Newman, Leamington, 3rd Feb.	1000
" 102.	Samuel Call, Leamington, 29th April.	2000
" 103.	Alex. McDonald, Belmont, 23rd May.	2000
" 104.	James Moy, Sherbrooke, Que. 14th May	1000
" 105.	Wm. Patterson, Shelburne, 2nd June.	1000
" 106.	Wm. Hill, Portland, N. B., 15th June.	1000
" 107.	David Campbell, Thamesford, 7th June	1000
" 108.	J. Leavitt, Hillsboro, N. B., 15th June	2000
" 109.	Wesley P. Wooly, Simcoe, 21st June.	1000
" 110.	Arch N. Ramsey, Somerset, P. E. I.	000
" 111.	Donald Stewart, Owen Sound, 2nd Aug	1000
" 112.	Ormerod, Lexington, Mich. 14th Aug.	1000
" 113.	John G. Jamieson, Kam, 29th Aug.....	1000
" 114.	Henry D. Burden, Fredericton, 18th Sept	1000
" 115.	George Cowan, Ottawa, Ont., 2nd Sept	1000
" 116.	R. Millman, Woodstock, Ont., 14th Sept	10 0
" 117.	T. Kincaid, Fredericton, N.B., 17th Sept	1000
" 118.	R. Hall, Essex Centre, Ont., 22nd Sept	1000
" 119.	R. Hall, Essex Centre, Ont., 22nd Sept	1000

Thus making the principal sum of
\$189,112.00
 already paid by the I. O. F. to the Widows and Orphan's of our deceased brethren.

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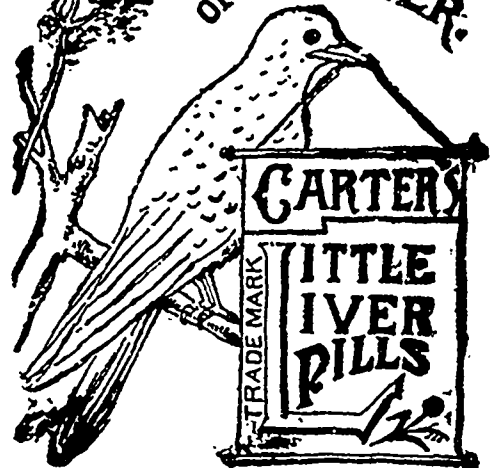
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Vol. VIII. No. 5.

LONDON, ONT., NOVEMBER, 1887.

Single Copies, 12c.
Annually, \$1.00.

PERMANENT RESERVE FUND

\$10,000.00.

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 \$1,104.42 to June 1886, 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 \$1,093.30

Another \$20,000 has been deposited with the Ontario Loan and Debenture Company, and \$5,000 with the Canadian Permanent.

Interest on the above added to principal is \$180.59

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

\$62,378.31.

The above is subject only to the joint cheques of the whole Executive Council, viz.:

- S. C. R., Dr. Oronhyatekha, Editor Masonic Tablet, London.
- P. S. C. R., E. Botterell, House of Commons, Ottawa.
- S. V. C. R., Dr. Geo. Hetherington, St. John, N. B.
- S. Sec., E. S. Cummer, London.
- S. Treas., T. G. Davey, London.
- S. Physician, Prof. W. H. Henderson, 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

\$71,630.33

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.

The table gives the number of members and the receipts of the Supreme Court, together with the balance to our credit in the bank, month by month, and show a record that any Society may well be proud of.

TABLE OF MONTHLY RECEIPTS AND BALANCES.

1882.	No. of Members.	Monthly Receipts.	Balance in Bank.
Oct.	880	\$1510 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	3808 50
June	1652	1830 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	\$147 99
Nov.	2106	2302 42	9068 14
Dec.	2194	2394 08	10857 65
1884.			
Jan.	2216	2338 56	13070 85
Feb.	2261	2357 24	13638 77
March	2301	2559 49	15820 82
April	2345	2343 55	13739 14
May	2315	2502 34	15887 84
June	2355	2379 35	17912 53
July	2360	2276 33	19815 28
A. g.	2338	2744 66	20903 02
Sept.	2401	2321 72	20051 22
Oct.	2420	2416 10	20880 37
Nov.	2441	2956 48	20647 21
Dec.	2520	2562 08	25081 85
1885.			
Jan.	2558	2682 50	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 96	23463 82
May	2895	2955 62	27561 82
June	3007	3363 97	27561 96
July	3046	3735 25	28036 93
Aug.	3117	3934 45	30812 70
Sept.	3169	3624 74	29954 99
Oct.	3159	3442 81	30448 83
Nov.	3223	3532 45	30018 59
Dec.	3238	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	3827	4345 35	32367 98
March	3994	5148 17	33949 80
April	4087	4352 77	36470 43
May	4151	4776 08	38280 02
June	4314	5026 84	40853 21

July	4628	5462 21	44220 75
Aug.	4692	5070 03	44479 27
Sept.	4894	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	8154 65	60325 02
Feb.	5962	8855 94	59755 17
March	6105	7155 73	58809 35
April	6319	7727 74	61715 18
May	6550	7091 09	67693 03
June	6656	7805 59	68888 61
July	6921	7951 51	71384 40
Aug.	7006	7781 12	75236 95
Sept.	7160	9546 13	74058 37
Oct.	7200	\$8317.89	\$71,630.33

Never in the history of our Order have we had so much reason for congratulation, and thankfulness to the Supreme Ruler of the Universe, for the great measure of success he has given to our labors for humanity.

Notes from Court Laurentian, Ottawa.

The members of this Court, on the invitation of Court Ottawa, joined that Court on Sunday, Oct. 16th, in attendance at a special service, in the Dominion Methodist Church, and in Company with the brethren of sister Courts, enjoyed a very practical sermon by the Rev. W. W. Carson, the pastor.

In the person of its Auditors this Court has something to be proud of. The report upon the business of the last term showed that they do not consider that their duties are confined to what is contained in the reports presented by the officers, but extend their research so as to guard the interests of the individual member as well as of the Court itself, and not contenting themselves with dealing with the past they formulated a set of regulations for the guidance of the officers, that will facilitate the business of their successors in the office of Auditors.

Court Laurentian is endeavoring to further the efforts of Court Ottawa to give prominence to the Order in Ottawa city, by preparing for an excellent Musical and Literary Entertainment, to be given in St. James' Hall, in that place. Some of the best amateur musical talent, both vocal and instrumental, has been engaged, and, with the assistance to be rendered by the members of that and sister Courts, the Entertainment will no doubt be a great success, and will materially aid in bringing before the public the advantages offered not only by Court Laurentian, but of the Order generally. It is expected that there will be, in addition to the regular programme an address from the Supreme Chief Ranger, Dr. Oronhyatekha.

The Independent Forester

The Official Organ of the Independent Order
of Foresters.

Published Monthly at London, Canada.

SUBSCRIPTION, \$1.00 PER YEAR.

DR. ORONHYATEKHA, London, *Editor in Chief.*
J. B. HALKETT, Ottawa.
F. W. EMMERSON, Petitcodiac, N. B. } *Associate*
A. V. WADE, Digby, N. S. } *Editors.*
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LONDON, NOVEMBER, 1887.

SPECIAL NOTICE.

1. Courts which are under a High Court are requested to order all supplies from their own respective High Secretaries.
2. Court Physicians are instructed to send all Medical Examinations, without delay, to Dr. Millman, Secretary of the Medical Board. Also to see that *each and every question* in the Medical Examination Form is duly and fully answered.
The examination of the urine is desirable in every case, but is absolutely necessary for all who apply for \$2,000 or \$3,000.
3. Court Deputies and Physicians will inform their Courts that no one will be passed by the Medical Board unless the candidate has been duly vaccinated. Court Physicians will act upon this, and inform all whom they examine, who have not been vaccinated, that they must be vaccinated before they can pass the Board. In future the sending up of Examinations of parties who have not been vaccinated will be taken as evidence of carelessness on the part of the Examiner, and will lead to revocation of Commission.
4. If any Court does not hear from the Medical Board within two weeks after the examination has been made, please see the Doctor, and ascertain when he forwarded the papers, and whether the Medical Board has written for any further information in the case. If it is found that the papers were promptly sent and the Doctor has had no letter from the Board relating to the same, then write to the Secretary of the Board and enquire the cause of delay.
5. If your policy does not come to hand within one week of the notice from the Medical Board that you have been passed, or within one week after you have been initiated, write to the Supreme Secretary and ask the cause of delay.

Sam Small's Brother.

WHY DID GOD MAKE SO MUCH OUTDOORS?
TWO WOMEN'S EXPERIENCES.

"Sam Small, Evangelist!"

The proverbial philosophy of "Old Si," the venerable plantation darkey, who gave to the world, through the medium of Small's pen, maxims of worldly wisdom, clothed in a verbiage of irresistible humor, has found a permanent place in humorous literature.

Great surprise was shown when it was announced that he, having been converted under the ministrations of "Sam Jones," would become an evangelist.

At first thought, a humorist in the pulpit seems incongruous. Is it really so?

No doubt the mere buffoon attempting to turn men's hearts to solemn truths would meet with only contempt. But truth is not hidden in gloom. Genuine humor frequently illustrates and fastens in the mind bits of wisdom that would otherwise pass unheeded.

In his eulogy of Henry Ward Beecher, Rev. Dr. Parker says, "Whenever he came among men, he brought June sunshine and music, and made even desponding and surly men feel that a fuller and warmer summer, 'the Kingdom of Heaven' itself was 'at hand.'" That is genial Christianity.

Mr. Small belongs to a witty family. He has a brother connected with Arroy Knox's and "Fat Contributor's" *Texas Siftings*, a paper which has had phenomenal success in the field of humorous literature. Mr. Frank A. Small is the present representative of that popular paper in England, and, like his distinguished brother, he takes a deep interest in the welfare of other people.

Under date of 48 Porten Road, Kensington, W., London, Eng., Sept. 27, 1887, he writes, "While at Yalding in Kent, yesterday, I met Prof. S. Williams, Head Master of the Cleaves Endowed School. In the course of conversation about America, Prof. Williams remarked that Warner's Safe Cure had been of great benefit to his wife, who had been much troubled with a disordered liver. Warner's Safe Cure (an American preparation) was all she had taken, and she had experienced none of her old trouble for some months past.

Mrs. Annie Jenness Miller, editor of *New York Dress*, and a very popular woman in the fashionable world, says in her own magazine for October, "Warner's Safe Cure is the only medicine I ever take or recommend. In every instance it gives new energy and vitality to all my powers." This distinguished woman also says that for ladies this great remedy is "peculiarly effective."

Sam Small is likely to succeed as a moral teacher. When we remember how near together in human nature lie the fountains of laughter and of tears, the deep effect his discourses must have on the masses can easily be imagined.

"Why did God make so much outdoors?" exclaimed a little girl. We know not. He has made it and we should grov. in it, broad, charitable and genial, judging everything by merit, not by prejudice.

Decisions on Points of Law.

ANSWERS TO SEVERAL ENQUIRIES.

1. Charter members after paying for the Charter fee are entitled to receive back \$100 from the first initiation fees received into the Court.
2. It is perfectly competent for the Charter members by vote to declare a dividend so soon as any sum is in hand (say \$25 or \$50)

of initiation fees. Until a dividend is so declared, nothing is due Charter members. If a Court, after institution, does not increase in membership so as to provide \$100 in initiation fees, then, in that case, the Charter members could receive back *pro rata* only the amount so received, whether it be \$5 or \$50.

If there are no initiations beyond the Charter members, then, no rebate is due or can be paid back to Charter members, hence Charter members must pay assessments and dues till a dividend is declared when they may have the amount of the rebate credited to them in F. S.'s book.

The aim of offering a rebate to Charter members is to stimulate the Charter members to build up their Court.

3. Medical attendance is provided for each and every member of the Order, within certain rules and regulations. One of the rules being that the members shall live within the territorial limits of their Court. Medical attendance does not include beef tea, lemons, milk, quinine, fire, flannels, and other aids to proper treatment.

4. The rate of assessments paid for Sick and Funeral Benefits has nothing whatever to do with Medical attendance, but simply to secure the benefits in that department of our excellent system. For instance a member of the Order who is 21 years old is called upon to pay 63 cents per month, which secures for him \$1000 insurance benefit, \$500 total and permanent disability benefit, and \$100 annuity benefit. If he wishes he can also pay 32 cents per month which will secure for him \$5 per week sick benefits during 12 weeks of any one illness and \$50 for funeral benefits. The Court dues, which as a rule are not more than 25 cents per month, secure the benefits of the Court room, free medical attendance, etc.

ORONHYATEKHA, S.C.R.

Correction.

The compositors made such a mess of our answers to the questions of Bro. Richardson in our last that we reproduce them below:

Quebec, 4th October, 1887.

E. S. Cummer, S. Sec., I. O. F.:

DEAR SIR AND BRO.—In regard to the Official Circular, of 30th August, 1887, I would beg to request your answers to the following questions:

1. Does the new regulations (clause 1 official circular No. 1) do away with "Social members?" or may a candidate who has been rejected by the "Medical Board" still be initiated as a Social member?
2. Please define *clearly* term "Excursion" as used in clause 3, official circular No. 1?
3. Are the new regulations referred to in official circular No. 1 intended to be retroactive? Your early reply will much oblige.

Yours in L., B. and C.,

O. B. C. RICHARDSON,

C.D.H.C.R., Court Stadacona, No. 225.

ANSWER.

1. No. The new law does not do away with Social members, but limits the number only. For instance, Charter members who are present at the institution of a court may still be initiated as Social members, before passing the Medical Board, and if, after initiation, they are rejected they remain Social members. Again, members of the Order who allow themselves to become suspended, on application to be re-instated, may fail to pass the Medical Board; in such cases they become Social members. Applicants who are rejected by the Medical Board cannot under any circumstances be initiated into the Order.

2. The term "Excursion" as used in official circular No. 1, means that, when Court Stadacona, No. 224, advertises a "Foresters' Excursion" by the G. T. R. to London and return, as it would be likely that every Forester in Quebec would join an excursion under so popular auspices, every Forester would have to get an accident ticket covering the probable duration of such excursion.

3. No. Foresters need not get accident tickets for any "Foresters' Excursion" which has taken place in the past. No amendments to the constitution can be said to be retroactive in the ordinary acceptation of the term. We all bind ourselves at the very outset, that "the Constitution and Laws of the Supreme Court now in force or hereafter adopted shall be the ground of contract between ourselves and the Supreme Court."

ORONHYATEKHA,
S. C. R.

CORRESPONDENCE.

Thanks.

Bay City, Mich., 15th Oct., 1887.
Dr. Oronhyatekha, S.C.R.

DEAR SIR AND BRO.—I desire to acknowledge, with many thanks, the receipt of cheque No. 1545, for ten dollars and seventy-one cents, for fifteen days' sick benefits. I think the I. O. F. is the working man's friend and should be planted in every town and village in the land. Its low rates place it within everyone's reach.

Wishing the Supreme Court every success,
I remain, yours truly,
in L., B. and C.,
J. A. MADDAUGH.

Court Chautauqua, No. 202,
Summerside, P. E. I.,
25th October, 1887.

To Dr. Oronhyatekha, S. C. R. and Editor
Independent Forester, London, Ont.

DEAR SIR AND BRO.—At our last regular meeting, held on the 21st inst., we had the pleasure of listening to Bro. S. C. Wells, our Instituting Officer, who favored us with a short but eloquent address on the benefits of Forestry. Bro. Wells was applauded several times during his address.

Our Financial Secretary's report showed that the finances of the Court were in a very healthy condition, which bit of information was very gratifying to the Court.

Our Scotch Brother, Capt. Wm. Finlayson, presented our Court with a handsome flag. A unanimous vote of thanks was tendered the Brother for his valuable present. The flag is to be used as a signal flag on the hall.

Our Court learned with deep regret of your late illness, but hope you have recovered your usual good health.

Yours in L., B. and C.,
H. T. STRONG, R.S.

Court Tyrconnell, No. 99,
Wallacetown, Oct. 27, '87.

To Bro. E. S. Cummer, S.S., I.O.F.:

Dear Sir and Bro.—Allow me through the columns of THE FORESTER to express my sincere thanks for the promptness with which my "sick benefit claim" of \$18.57 was paid.

Yours in L., B. & C.,
THOMAS W. CURTIS.

Bro. Crosby, of Highgate, writes: "We are in a good healthy condition financially, and hope to make things 'hum' this winter.

We intend to celebrate our anniversary on December 6th, and intend to invite the S. C. R. If he fails to come, we will—well, it will cause the issuing of a cheque for the amount of his policy at once. I have now in my pocket six applications and if they 'materialize' you will hear from us yet. I am with you in L., B. and C., to make it ten thousand, and we can do it if we will 'work for the Order' as we should."

[As we have no wish that the "second husband" should have the benefit of our policy, we shall be on hand (D. V.) on the 6th Dec. S. C. R.]

\$1,000.00.

Essex Centre, Ont., Nov. 4th, 1887.

To Dr. Oronhyatekha and Officers of the
Supreme Court, I. O. F.

DEAR SIR:

I desire through you to return 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, amounting to \$1,000: also the sick and Funeral Benefit, amounting to \$65.

I am also thankful to the officers of Court Royal, No 212, for their kindness and attention at my husband's burial, and for the sympathy they have shown me. May God spread your noble Order, and prosperity be with it.

I remain, sincerely yours,
MRS. ANN HALE.

\$1,000.00.

Court Dresden, No. 164, I. O. F.,
October 29th, 1887.

To the Editor of the Times:

DEAR SIR,—It is only a few days since the members of this Court assembled and conveyed the mortal remains of our late Brother, Walter W. Gurley, to their last earthly resting place. After the performance of that sad and solemn duty, steps were taken in the matter of the insurance claim. On the 22nd inst., the claim for insurance was sent to the Supreme Secretary, and on the 27th a cheque for \$1,000 was received by our Court, being the full amount of Endowment due at death. A further claim for sick and funeral benefits was sent to the Supreme Secretary on the 26th and responded to by cheque for \$75.71 in full of amount due. This is a very prompt and satisfactory settlement of all claims due and speaks volumes for the soundness and stability of the Independent Order of Foresters, which I am happy to say is growing rapidly.

Yours truly,
B BRIDGWATER, P. S.

—Dresden Times.

Eminent Opinions.

The Independent Order of Foresters gives Life Insurance of \$1,000, \$2,000, or \$3,000 at less than half the cost in the Old Line Companies —Independent Forester.

A policy of Life Insurance is always an evidence of prudent forethought, and no man with a dependent family is free from reproach

if his life is not insured."—Lord Chancellor Lyndhurst.

"Life insurance possesses exclusively the power of creating at once an adequate provision against the destitution of dependents in case of death. The value of this function needs no eloquence of ours to illustrate it."—Professor E. Wright.

"Life insurance may be employed very advantageously for the benefit of families and individuals of all classes of society, as well as for those in moderate circumstances. All may, by the exertion of a little forethought and a small outlay, protect their families from want."—Rt. Rev. Bishop Potter, of Pennsylvania.

"Associations for the assurance of lives are to be ranked among the very noblest institutions of civilized society, and their usefulness can be attested by thousands of happy independent families, rescued by their means from the bitterness of poverty and the degradation of charity."—Lord Brougham.

"A policy of Life Insurance is the cheapest and safest mode of making a certain provision for one's family. It is a strange anomaly that men should be careful to insure their houses, their furniture, their ships, their merchandise, and yet neglect to insure their lives surely most important of all to their families, and far more subject to loss."—Benjamin Franklin.

"I am free to express my opinion of their value, especially to men in the circumstances in which ministers of the gospel are. I have wondered that they have availed themselves so little of the advantage of such institutions. I know of no way in which they could so well provide for their own wants in advance 3 years, or their families when they die, as by availing themselves of these advantages."—Rev. Albert Barnes.

Notes.

The Supreme Physician, with his wife and family, have just returned from a visit to relatives and friends in Woodstock.

Court Laurentian, of Ottawa, holds its first anniversary on the 24th of November. The S. C. R. has been invited and has accepted the invitation to be present.

The Supreme Counsellor was up west in and about London not long since, buying some Berkshire cows and Durham pigs. He was recommending the S. C. R., who is also an extensive farmer, to buy some Hold steer cattle. The S. C. is an authority on thoroughbreds.

Our lady friends will be interested in knowing that by sending 20c. to pay postage, and 15 top covers of Warner's Safe Yeast (showing that they have used at least 15 packages) to H. H. Warner & Co., Rochester, N. Y., they can get a 500 page, finely illustrated Cook Book, free. Such a book, bound in cloth, could not be bought for less than a dollar. It is a wonderfully good chance to get a fine book for the mere postage and the ladies should act promptly.

37 Puslinch.....	25.39	18.22	John S. Quilman.	25 Black Knight..	173 Preston	19.29	5.84	H. S. Arntfield,
18 Brunswick	21.05	..	Alex. McKinnon.	27 Nelson	174 Dutton.....	36.69	.75	A. N. C. Black,
35 Canada	44.49	10.91	T. J. Birch.	12 Ethel	176 Ethel	9.66	..	John M. Davys.
34 Enterprize	29.25	4.20	William Gerry.	14 Cookshire.....	176 Cookshire, Que.....	16.32	1.50	Wm. W. Bailey,
63 Savina	73.43	..	John Leys.	27 Picton	177 Picton.....	26.81	..	Jas. D. Murray.
17 Hopewell	19.95	..	J. M. Dunbar.	22 Glenmorris	178 Glenmorris.....	16.41	3.51	Geo. N. Geddes.
36 Harmony	29.36	11.59	A. T. Sussex.	22 Port Perry	173 Port Perry.....	44.19	83	Dugald McBride.
11 Protection	17.79	..	J. M. Penwarden, M.D	33 Fidelity	180 Appin	27.49	..	R. Long.
91 Frontenac.....	101.91	15.35	A. R. Milac.	18 Lindsay	181 Lindsay	23.82	4.27	Philip S. Martin.
25 Maple Leaf.....	25.72	..	J. Huston.	23 Phoenix	182 Fenelon Falls.....	25.40	3.64	Hugh McDougal.
36 Oak Leaf.....	28.29	10.45	Thos. Mills.	21 Mt. Brydges.....	183 Mt. Brydges.....	37.84	12.22	A. A. Kennedy.
28 Garnet	24.01	7.20	W. H. Bennett.	27 Butternut Ridge.	184 Havelock, N.B.	22.69	1.00	Wilford A. Keith.
21 Eureka	17.70	7.59	W. M. Bu ler.	25 Beaverton	185 Beaverton	43.78	3.22	J. J. Cave.
17 Queen City.....	13.66	1.17	Daniel Rose.	17 Rock Glen	186 Arkona	15.19	5.95	D. Black.
79 Alvinston	62.60	..	25 Wellington Street W.	48 Desmond	187 Port Huron, Mich.	49.91	2.00	John Chambers.
28 Thamesford	21.97	1.00	W. D. McIntyre.	70 Aurora	188 Aurora	63.41	9.90	Jas. Brothara.
32 Woodstock.....	39.50	2.40	J. McWilliams, M.D	9 Florence	189 Florence	9.67	2.29	J. M. Campbell, M.D
21 Concord	17.87	3.13	T. G. Morgan.	23 Salisbury	190 Salisbury, N. B.	23.89	2.37	A. Sherwood.
26 Moreton	32.03	..	J. M. Hamilton.	7 Success	191 Oil Springs	7.91	1.39	J. H. Johnston
25 Rowwood	22.69	..	Geo. H. Pick.	6 Peerless	192 Theford	5.66	2.06	W. A. Mauns, M.D.,
40 Valley City	40.92	13.57	C. H. Merryfield.	13 Danfield	193 St. Marys.	30.31	3.94	Thomas Hearn.
40 Southampton.....	..	..	John Black.	15 Watardowa	195 Watardown	40.55	1.08	John Edwards.
11 Credit Valley.....	..	..	N. B. Zinkin.	26 Sauble	196 Ailsa Craig.....	80.87	5.25	T. Otway Page.
31 Oil City	29.01	8.98	S. J. Reaney.	12 Shakespeare	197 Shakespeare	8.52	.50	Rev. H. A. Thomas.
38 Mississippi	36.41	10.93	C. W. Carton.	20 Refuge	198 Port Hope	21.94	2.64	Al. x. W. Pringle.
37 Excelsior	46.29	1.88	S. S. Merrick.	7 St. Paul	199 St. Paul	4.94	2.79	James Bradshaw.
40 Beacouasfield.....	52.40	..	R. W. Haydon.	5 Triumph	200 Mitchell	2.94	1.14	Adam Watson.
34 Madawa	38.19	1.30	J. G. Baird, M.D.	10 Ruby	201 Tilsonburg	8.59	3.66	J. A. Caverhill.
9 Sidney	7.87	2.44	G. E. Neilson.	21 Chautauqua.....	202 Summerside, P.E.I.	22.19	.50	Joseph Reid.
14 Robin Hood.....	..	..	B. B. Ostran.	25 Kara	203 Kara	30.34	1.86	William Kerr.
27 Ontario	44.95	4.74	John Powell.	9 Ouangondy	204 Gageton, N.B.	8.19	1.00	Rev. Chas. Maniton.
31 Union	20.61	..	Geo. Abrahams.	24 La Have	205 Bridgewater, N.S.	25.34	..	W. R. Wentzel.
23 Midland	20.61	..	E. H. Crandell.	22 L'Anway	206 Alberton, P.E.I.	23.90	45	M. R. Leard.
22 Rosedale.....	16.74	4.03	J. Cronkrite.	26 L'Anway	207 Lucan	10.81	6.08	Thos. Hossock, M.D.
9 Bonechore	6.81	..	Adam Bell.	12 Blenheim	208 Drumbo	10.81	42	Silas Dawson.
20 Olive Branch	20.19	3.11	25 Walton Street.	12 Mayflower	209 Pictou Landing, N.S.	13.93	..	John Ferguson.
19 Hillsboro	22.45	2.05	C. McDowell.	20 Clare	210 Clare, Mich.	30.58	33	F. J. Todd, M.D.
30 Hazel	26.26	..	Wm. H. Storey.	34 Tilbury	211 Tilbury	29.15	11.31	John Bartley.
19 Deseronto.....	15.40	3.33	Geo. A. Robinson.	29 Royal	212 Essex Centre.....	2.63	..	Richard Wolfe.
79 Pettitcodiac.....	72.61	4.18	Wm. Algie.	18 Lansdowne.....	213 Thorburn, N.S.	32.20	4.43	G. M. Appleton.
40 Collingwood	34.39	1.48	Jas. Stokes.	33 Kempsville.....	214 Kempsville	12.06	..	Geo. Keating.
22 Lorne	28.53	..	F. W. Emerson.	9 Minnewawa.....	215 Bedeque, P. E. I.	13.98	1.37	L. U. Fowler.
16 Lisgar	14.01	3.10	John Binie, jr.	13 Amherstburgh.....	216 Amherstburgh.....	13.89	..	D. A. Maxwell.
30 Harwich	29.33	..	F. H. Pearsall.	15 Gower	217 North Gower.....	12.16	1.43	Geo. Craig.
41 Tyrconnell.....	32.98	1.05	Wm. Elkina.	15 Sylvan	218 Montague Ege, PEI ..	20.21	..	John T. Robison.
17 Albert	22.35	1.81	37 Dover Court Road.	10 St. Lawrence.....	219 South Quebec	30.23	7.49	L. A. Farmer.
27 Gordon Falls.....	22.84	2.91	J. A. Marleby.	14 Ridgetown.....	220 Niagara Falls	16.75	1.33	Fredric W. Hill.
47 Acadia	40.37	9.64	Henry J. Rapelje.	7 City of the Valley.....	221 Ridgetown	8.15	..	T. L. Broderick.
8 Blomidon	10.23	..	William Nicholls	47 Stadacona.....	222 Dundas	22.72	..	H. J. Dran.
13 Columbia.....	10.04	..	Geo. Smith.	18 Lincoln	223 Souris, P. E. I.	75.73	..	Uriah Matthew.
12 Londonderry	21.54	3.88	Arthur Davison.	12 Winona	224 Quebec	20.21	5.86	O. B. C. Richardson,
31 Seguita	28.15	7.66	N. H. Upham.	6 Falls View	225 Beamsville.....	9.12	2.80	42 Genevieve St.
18 Hawatha	19.92	..	J. Cunningham.	32 Laurentian	226 Alma, N. B.	9.79	1.30	Walter A. Russ.
19 Evangeline.....	30.92	4.29	T. E. Atkins.	14 Empress	228 Niagara Falls South ..	33.86	34	Thos. E. Colpitt.
22 Durham	24.63	10.98	Geo. A. Phelps.	22 Dunnville.....	229 Ottawa	10.67	3.63	Robt. L. MacFarlane
24 Equity	32.60	1.50	John A. Johnston.	50 Valley	230 Smithville	20.07	82	A. G. Pittaway.
12 Pearl	8.43	3.37	Firman McClure.	12 Pelham	231 Dunnville.....	9.53	3.02	117 Sparks St.
16 Royal Jubilee.....	14.96	..	W. D. Reid.	12 Pelham	232 E. Saginaw, Mich. ....	..	..	W. H. Morgan.
			Wm. Johnston, jr.		233 Fenwick.....	..	..	F. J. Ramsay.
			Francis Irwin.			..	..	Geo. H. House.
			H. Monkman.			..	..	John A. Forsyth.
			J. J. McKeil.			..	..

No. of Members.	Name of Court.	No. of Court.	Endowment Assesmt.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.	CONTRA—OR.	
27	Richmond	234	Richmond, Staten I.	22.85	3.34	Alva W. Sharret.	October 1, by cheque 1547, John D. Jefferson, 7 days sick benefits. 5 00	
24	Selkirk	235	Wallaceburg	23.07	4.92	William A Taylor.	October 1, by cheque 1548, John M. Davis, 13 days' sick benefits 12 86	
10	Raymond	236	Fonthill	9.62	3.87	J. O. Emmet, M.D.	October 1, by cheque 1549, John La . . . 15 days' sick benefits. . . 10 71	
7	Monck	238	Marshville			A. McLean.	October 1, by cheque 1550, P. O'Connors, 17 days' sick benefits. 12 14	
57	Flint	239	Flint, Mich.	53.71	5.35	Frank Dullam.	October 1, by cheque 1551, Geo. M. Killam, 60 days' sick benefits. 42 86	
23	St. James	240	Toronto	24.00		W. J. Hambly.	October 1, by cheque 1554, C. Dresser, 15 days' sick benefits. 10 71	
26	Spadina	241	Toronto	33.15	4.71	Mail Building. Robt. Gilray, 190 College Street.	October 1, by cheque 1555, Jas. Brooks, 32 days' sick benefits. . 22 86	
15	Brock	242	Toronto	14.80	1.96	J. A. Allen.	October 1, by cheque 1556, J. W. Congdon, 8 days' sick benefits. 5 71	
17	Bracebridge	243	Bracebridge	17.66	2.28	D. E. Bastedo.	October 1, by cheque 1557, A. J. Reyeroft, 14 days' sick benefits 10 00	
13	Gravenhurst	244	Gravenhurst	12.10	4.21	H. R. King.	October 1, by cheque 1558, F. J. Blair, 10 days' sick benefits. . . 7 14	
20	Nipissing	245	North Bay	32.40	3.91	W. W. Howey, M.D.	October 1, by cheque 1559, W. D. Cornelius, 7 days' sick benefits 5 00	
12	Hastings	246	Hastings, Mich.	10.43		Leonard E. Stauffer.	October 1, by cheque 1560, Chief Joshua Williams, 39 days' sick benefits. 27 87	
36	Lansing	247	Lansing, Mich.	47.82		Daniel Berringer.	October 11, by cheque 1571, Mrs. Ann Hall, funeral benefits, late Robt. Hall. 50 00	
20	Relief	248	Lunenburg, N.S.	18.72		W. A. Zyicker.	October 11, by cheque 1572, W. B. Jones, 10 days' sick benefits 7 14	
11	Sault Ste. Marie	249	Sault St. Marie, Mich.			Augustus Matthews	October 11, by cheque 1573, Geo. Baird, 14 days' sick benefits. . . 10 00	
16	North Toronto	250	Toronto	14.81	4.02	John D. Armstrong	October 11, by cheque 1574, Jno. M. O'Neil, 23 days' sick benefits 16 43	
30	Argyle	251	Toronto	34.63	1.10	E. Phoenix, 113 Lisgar Street.	October 11, by cheque 1575, David Cook, 15 days' sick benefits. 10 71	
17	Kinburn	252	Mahoe Bay, N. S.	15.79		C. U. Mader.	October 11, by cheque 1576, Wm. Krahling, 22 days' sick benefits 15 71	
10	Woodgreen	253	Toronto	8.68	1.44	G. S. Cleland, M.D. 678 Queen Street.	October 11, by cheque 1577, Fred. Stephen, 17 days' sick benefits 12 14	
14	Progressive	254	Newark, N. J.	23.45		J. J. Bettinger.	October 11, by cheque 1579, Geo. E. Quennell, 60 days' sick benefits. 42 86	
17	Woodham	255	Kirkton	13.65		John McCurdy.	October 11, by cheque 1580, Robt. Gilmour, 7 days' sick benefits 5 00	
19	Caledonia	256	Caledonia	16.60	1.13	W. J. Burns, M. D.	October 13, by cheque 1581, Henry Carr, 14 days' sick benefits. . . 10 00	
26	Greenwood	257	Clandeboye	21.76	1.53	Jas. Sutton.	October 12, by cheque 1582, Geo. Gibbon, 25 days' sick benefits. . 17 86	
22	Eglinton	258	Eglinton	32.36	2.11	A. H. Dixon.	October 13, by cheque 1583, Jno. Illingworth, 21 days' sick benefits. 15 00	
34	Mystic	259	London			R. B. Hungerford.	October 13, by cheque 1584, Fred Poulton, 22 days' sick benefits 15 71	
14	Doon	260	Doon	9.90	4.30	Emil Bernhardt.	October 13, by cheque 1585, J. McK. Ward, 23 days' sick benefits. 16 43	
10	Michigan	261	Carsonville, Mich.	5.65	6.39	T. C. Mapes.	October 15, by cheque 1589, Jno. J. McKelvey, 40 days' sick benefits. 28 56	
26	Sta. of Mackinaw	262	Cheboygan, Mich.	30.47	1.65	J. W. Fitzmaurice.	October 15, by cheque 1590, Geo. Hicks, 7 days' sick benefits. . . 5 00	
13	Benevolence	263	Sussex, N. B.	12.33		Chas. S. Stutts.	October 15, by cheque 1591, Robt. R. Price, 7 days' sick benefits. 5 00	
18	Pleasant	264	Malton	17.22		H. McCort.	October 15, by cheque 1592, John S. Campbell, 21 days' sick benefits. 15 00	
22	Pembroke	265	Pembroke	20.87	1.09	J. H. Burritt.	October 15, by cheque 1593, Wm. Decou, 14 days' sick benefits. . 10 00	
20	Herbert	266	Newport, N. S.	26.85		Henry Cochran.	October 15, by cheque 1594, Jas. Cathcart, 71 days' sick benefits 50 71	
20	Marion	267	Deckerville, Mich.	18.41	8.88	Robt. Loughran.	October 15, by cheque 1595, W. M. Paris, 16 days' sick benefits 11 43	
12	Harbor	268	Sand Beach, Mich.			Henry E. King.	October 18, by cheque 1598, Jacob Woodward, 7 days' sick benefits. 5 00	
20	Balmoral	269	Montreal, Que.			D. J. McArthur, 204 St. Dennis Street.	October 18, by cheque 1599, D. J. Clark, 21 days' sick benefits 15 00	
13	Prospect	270	Cobden		28.00	J. C. Rattray, M.D.	October 18, by cheque 1600, W.	
17	Pontiac	271	Portage du Fort, Q.		12.00			
13	Bellevue	272	Weston					
	London Encampment				17.00			
	H. C. N. S.				50.00			
	H. C. Quebec				2.00			
			7200	\$7026.87	\$799.96	\$491.06		
RECAPITULATION.							139, endowment in full.	1,000 00
RECEIPTS.							October 11, by cheque 1570, Mrs. Ann Hall, widow late Bro. Robt. Hall, Royal 212, endowment in full.	1,000 00
From Endowment assessment	\$7,026 87					October 15, by cheque 1588, Mrs. Mary Jane Gifford, widow late Bro. James T. Gifford, Petiscodiac 94, endowment in full.	1,000 00	
„ Sick and Funeral Benefit	799 96					October 26, by cheque 1610, Martha Q. Todd, sister late Bro. James Todd, Kemptville 214, endowment in full.	1,000 00	
„ General Fund	491 06					October 26, by cheque 1611, Mrs. Phoebe Ann Gurley, widow late Bro. W. W. Gurley, Dresden 164, endowment in full.	1,000 00	
	\$8,317 89					October 26, by cheque 1612, Mrs. Agnes Winters, widow late Bro. Wm. N. Winters, Pr. Alexandria 26, endowment in full.	1,000 00	
CONTRA—CR.							5 per cent. to General Fund.	351 34
By paid the Supreme Treasurer	\$8,317 89					Balance on Hand.	69,563 38	
Su' itted in L., B. and C., E. S. CUMMER, Supreme Sec.							\$78,914 72	
Supreme Treasurer's Statement.							SICK AND FUNERAL FUND.	
FOR THE MONTH OF OCTOBER, 1887.							RECEIPTS.	
ENDOWMENT ACCOUNT.							To balance per last report	\$2,170 52
RECEIPTS.							„ Cash received from S. Sec.	799 96
To balance per last report	\$71,887 85						\$2,970 48	
„ Cash received from S. Sec.	7,026 87							
	\$78,914 72							
CONTRA—CR.								
October 7, by cheque 1563, Mrs. Franc E. Finch, widow late Bro. Hon. J. B. Finch, Victoria No. 10, endowment in full.							3,000 00	
October 11, by cheque 1569, Mrs. Mary E. Kincaid, widow late Bro. Thos. Kincaid, Milicete								

T. Singleton, 15 days' sick benefits.....	10 71
October '8, by cheque 1601, Robt. Gilmore, 9 days' sick benefits .	6 43
October 18, by cheque 1602, A. J. Johnston, 10 days' sick benefits.....	7 14
October 18, by cheque 1603, Tho. N. Curtis, 26 days' sick benefits.....	18 57
October 18, by cheque 1604, Alex. N. Allen, 24 days' sick benefits	17 4
October 20, by cheque 1607, Wm. Hornby, 9 days' sick benefits.	6 43
October 20, by cheque 1608 Daniel Lock, 10 days' sick benefits.....	7 14
October 26, by cheque 1613, David H. Witmer, 9 days' sick benefits.....	6 43
October 26, by cheque 1614, W. W. Laidlaw, 24 days' sick benefits.....	10 00
October 26, by cheque 1615, Agnes Winters, 16 days' sick, and funeral benefits, late Bro Wm. N. Winters.....	61 43
October 27, by cheque 1616, Geo. Simpson, 10 days' sick benefits	7 14
October 27, by cheque 1617, Jno. McNeil, 7 days' sick benefits..	5 00
October 27, by cheque 1618, Fred Poulton, 21 days' sick benefits.	15 00
October 27, by cheque 1619, Jno. Fletcher, 7 days' sick benefits.	5 00
October 27, by cheque 1620, N. D. Wylie, 21 days' sick benefits.....	15 00
October 27, by cheque 1621, Phoebe Ann Gurley, 36 days' sick, and funeral benefits, late Bro. W. W. Gurley.....	75 71
October 27, by cheque 1622, Alex. McDonald, 36 days' sick benefits.....	25 71
5 per cent. to General Fund	40 00
Balance on Hand.....	2,066 95

October 18, by cheque 1605, plumbing in Executive office .	45 F
October 20, by cheque 1606, D. Wi' on & Co., badges.....	431 30
October 26, by cheque 1609, Advertiser Printing Co.....	210 00
	\$1,253 45
Submitted in L., B. & C., T. G. DAVEY, Sup. Treas.	

Report of Medical Board for October, 1887.

Court	Elizabeth	No.	1	1	0	Approved.	Reject.	d.
"	Hope	"	1	1	0			
"	Beaver	"	2	0	1			
"	Kingsville	"	9	1	0			
"	Victoria	"	10	1	0			
"	Welcome	"	12	3	0			
"	Winnipeg	"	13	1	0			
"	Fergus	"	22	1	0			
"	Oroshyatokha	"	23	2	0			
"	Kennebecasis	"	24	2	0			
"	Dominion	"	25	1	0			
"	Pr. Alexandra	"	26	1	0			
"	Jubilee	"	27	2	0			
"	Mt. Sherwood	"	32	0	1			
"	Essex	"	35	1	0			
"	Ottawa	"	41	2	0			
"	Sydenham	"	43	2	0			
"	Washington	"	44	1	0			
"	Shelburne	"	45	1	0			
"	Erie	"	47	2	0			
"	Pushlinch	"	51	4	0			
"	Enterprise	"	54	1	0			
"	Frontenac	"	59	2	0			
"	Garnet	"	61	1	0			
"	Alvinston	"	67	2	0			
"	Thamesford	"	68	1	0			
"	Moncton	"	71	1	0			
"	Mississippi	"	78	1	1			
"	Beaconsfield	"	80	1	0			
"	Hillsborough	"	91	2	0			
"	Hazel	"	92	1	0			
"	Collingwood	"	95	1	0			
"	Seguin	"	107	1	0			
"	Evangelino	"	109	1	0			
"	Royal Jubilee	"	114	1	2			
"	York	"	120	8	1			
"	Stella	"	124	1	0			
"	Northern Light	"	127	2	0			
"	Birtle	"	129	1	0			
"	Credit	"	133	2	0			
"	Milton	"	137	1	1			
"	Manotik	"	144	4	0			
"	Fulford	"	147	2	1			
"	Berlin	"	154	1	0			
"	Huron	"	163	2	0			
"	Dresden	"	164	2	0			
"	Black Light	"	173	6	0			
"	Cookehire	"	176	2	0			
"	Mt. Brydges	"	183	1	0			
"	Butternut Ridge	"	184	1	0			
"	Beaverton	"	185	6	0			
"	Desmond	"	187	1	0			
"	Waterdown	"	195	1	0			
"	Shakespeare	"	197	2	1			
"	Refuge	"	198	1	0			
"	St. Paul's	"	199	1	0			
"	Triumph	"	200	3	0			
"	Ruby	"	201	1	0			
"	La Have	"	205	1	0			
"	Royal	"	212	1	0			
"	Clifton	"	220	1	0			
"	Ridgetown	"	221	1	0			
"	City of the Valley	"	222	0	1			
"	St. John	"	223	2	0			
"	Stadacona	"	224	5	0			
"	Winona	"	226	1	0			
"	Laurentian	"	229	2	0			
"	Pelham	"	233	1	0			

	Approved.	Rejected.
" Richmond	" 234	1 0
" Flint	" 239	1 0
" St. James	" 240	1 0
" Spadina	" 241	1 0
" Bock	" 242	4 0
" Bracebridge	" 243	3 C
" Nipissing	" 245	0 1
" Lansing	" 247	3 0
" Argyle	" 251	3 0
" Kinburn	" 252	1 C
" Progressivo	" 254	1 0
" Caledonia	" 256	3 0
" Greenwood	" 257	2 0
" Mystic	" 259	2 0
" Reanie Doon	" 260	6 0
" Michigan	" 261	2 1
" Sts of Mackinac	" 262	4 0
" Pleasant	" 264	14 7
" Herbert	" 266	1 0
" Marion	" 267	13 0
" Harbor	" 268	5 0
" Balmoral	" 269	8 0
" Prospect	" 270	8 2
" Pontiac	" 271	7 2
" Belleview	" 272	7 0
" Columbia	" -	13 2
" at Bad Ax, Mich.		8 1
" at Crosswell, Mich.		15 1
" at Poodiac, Mich.		10 0
Total	261	27

Vours in L., B. and C.,
T. MILLMAN, M.D.,
Sec. of Med. Board.

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of October, 1887.

Name of Court.	RECEIPTS.		General Supplies.
	No. of Court.	Capitation Tax.	
Forest City	8		1 00
Elora	17		1 00
St. Clair	20	\$11	
Jubilee	27		1 00
Elgin	29		1 46
Essex	35		51 00
Amity	39		2 00
Sydenham	43		2 70
Frontenac	59		25 00
Maple Leaf	60	14	1 00
Alvinston	67		70 00
Thamesford	68	16	
Oil City	77		1 20
Rosalee	88		1 96
Lorne	96		1 49
Tyrconnell	99		1 50
Exeter	123		24 37
Middleton	132		50
Jarvis	138	7	
Berlin	154		80
Ivy	157		2 00
Huron	163		1 00
Dresden	164		20
Braut	168		1 00
River Speed	169		20
Nelson	174		50
Pictou	177		6 00
Denfeld	194		1 00
Waterdown	195		4 30
Refuge	198		2 50
St. Paul	199		50
Royal	212		1 00
Kemptville	214		3 50
Laurentian	229		1 00
Spadina	241		3 00
Argyle	251		2 00
Woodbar	255		24
Greenwood	257		9 70
Total		\$ 48 00	\$85 86

To cash from capita'ion tax as above \$ 45 00
 " cash from general supplies " 85 86

Total ... \$ 133 86

CONTRA—CR.

By cash paid to High Treasurer \$ 133 86
 Submitted in L. B. and C.,

JAS. B. HALLETT,
 High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF OCT., 1887.

To balance per last report \$514 35
 " cash from H. Secretary 133 86
 \$648 21

CONTRA—CR.

Oct. 11, by cheques 7 and 8 E,
 H. Treas. salary and expenses \$ 41 25
 Oct. 14, by cheque 6 E. H. Sec.
 salary and expenses 44 33
 Balance on hand 562 58

\$818 21

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

Mortuary Statement.

No. 120, Bro. James T. Gifford, of Court
 Petitecodiac, No. 94, died at Petitecodiac, N.
 B., on the 1st of October, of typhoid fever.
 Endowment of \$1,000, designated to his wife,
 Mary Jane Gifford. Paid by cheque No.
 1588.

No. 121, Bro. James Todd, of Court
 Kemptville, No. 214, died at Kemptville,
 Ont., on the 2nd of October, of Bright's disease
 of the kidneys. Endowment of \$1,000,
 designated to his sister, Margaret Todd. Paid
 by cheque No. 1610.

No. 122, Bro. John B. Finch, of Court
 Victoria, No. 10, died at Boston, Mass., on
 the 3th of October, of paralysis of the heart.
 Endowment of \$3,000, designated to his wife,
 Franc E. Finch. Paid by cheque No. 1562.

No. 123, Bro. Walter W. Gurley, of Court
 Dresden, No. 164, died at Dresden, Ont., on
 the 11th of October, of Nephritis. Endowment
 of \$1,000, designated to his wife, Phoebe Ann
 Gurley. Paid by cheque No. 1611.

No. 124, Bro. William Norman Winters, of
 Court Princess Alexandra, No. 26, died at
 Inwood, Ont., of pyemia. Endowment of
 \$1,000, designated to his wife, Agnes
 Winters. Paid by cheque No. 1612.

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

THE FORESTERS
 OF OTTAWA.

REV. MR. CARSON'S SERMON ON THE
 DUTY OF BENEVOLENCE.

Preached to the City Members of the Order
 Assembled in Dominion Church—Wise
 Advice and Earnest Words to the Brother-
 hood Leading Members Present.

The members of Court Ottawa, Independ-
 ent Order of Foresters, gathered in their
 hall yesterday afternoon for the purpose of
 commemorating the eighth anniversary of the
 Court by attending divine service in the Do-

minion Methodist Church in a body. There
 was a large gathering and much enthusiasm.
 The officers present were W. Cairns, C.D.;
 Wm. Rea, C.R.; P. Robertson, P.C.R.; W.
 C. Bowles, V.C.R.; Geo. Roe, R.S.; E.
 Hickm tt, F.S.; Dr. Potter, Physician; J. T.
 Hickmet, Chaplain; S. Hill, S.W.; J. H.
 Gowan, J.W.; C. J. Pepper, S.B.; George
 Turner, J.B.; H. Moreland, Auditor.

A large number of the members of Court
 Rideau with their officers were present includ-
 ing J. Culbert, C.D.; C. Maxsem, C.R.
 Court Mount Sherwood was well represented,
 S. Davis, C.D. and A. C. Blackney, C.R.
 being among the officers present. A good
 representation was also present from Court
 Laurentian, among whom were E. Botterell,
 P.S.C.R.; A. G. Pittaway, C.D.; J. H.
 Spencer, C.R.

After the opening of the Court and a few
 remarks from the C. R. as to the occasion of
 the assembling of the Court and a brief out-
 line of the progress of the Court, since it was
 organized on the 16th of October, 1879, a pro-
 cession was formed under the direction of
 George Turner, who acted as Marshal for the
 day. The procession reached Dominion
 Church where an eloquent sermon was preach-
 ed by Rev. W. W. Carson. He took for his
 text:

I. Timothy v., 8.—“But if any provide not
 for his own, and especially for those of his
 own house, he has denied the faith and is
 worse than an infidel.”

The reverend gentleman said:—Society is
 being subjected to a great variety of humaniz-
 ing influences, chief among which is religion.
 But other forces are coming to our aid and
 carrying us forward to a better civilization.
 Among the other members of this beneficial
 compact may be mentioned government—
 education—and the various forms which be-
 nevolence takes on when she comes to bless
 us. Government recognizes us simply as
 citizens in the state. They enact and execute
 laws by which the person and property of the
 citizen are protected. They define the rights
 of the citizen in relation to other citizens or
 the state. As the functions of government
 are becoming better understood much less is
 expected from them in the

SHAPE OF MORAL REFORM

or in improving the social conditions of the
 people. Government acts upon society from
 without, while social improvement and moral
 reforms must spring from within. Education
 is doing much for us in the way of ameliorat-
 ing our condition and multiplying the weapons
 with which each may fight the fierce battle of
 life. But religion only supplies that recuper-
 ating power by which the human heart is
 changed and the inspiration given to seek
 higher aims and better conditions. Religion
 is benevolence born of the heart of our
 Heavenly Father manifested in the life of the
 Divine Son—our brother, and that which sig-
 nalizes the dispensation of the Divine Spirit.
 For when He came was instituted a social
 movement—a sort of co-operative society in
 carrying out which, goods were divided to
 every man according as he had need. So that
 on the principle on which the primitive church
 was launched, poverty and need were impos-
 sible. On these principles too, idleness and
 improvidence were unknown. For he who

FAILED TO PROVIDE FOR HIS OWN,

especially them of his own home or kindred,
 had denied the faith, and was, in the eyes of
 the faithful, worse than an unbeliever. In
 the holy writings, great stress is laid upon the
 value of the home and the bonds of kindred.
 The family is a divine institution, and intend-

ed to constitute the foundation of a good
 society. The relationships of the home are the
 holiest known to us. The bonds of kindred
 are the strongest by which we are held. Upon
 the sanctity in which these relationships are
 held, and the care with which they are de-
 fended, depend the permanency of the institu-
 tion—the purity of religion and the stability
 of the nation. Nature has constituted man the
 bread winner of the family. He stands be-
 tween them and want—while he toils for a
 livelihood for his family, he but toils for him-
 self. He who sanctified this marriage rela-
 tion made of twain one flesh. The new rela-
 tionship is the nearest and holiest. For it all
 other relationships are to be forsaken. Hence our

FAMILIES HAVE THE FIRST CLAIM

upon us. This is a part of our religion. A
 part of the instructions given in the Scrip-
 tures, and the man who fails to recognize it
 and act upon it has no right to be called a
 Christian. The Bible is very plain and very
 emphatic. The infidel who loves his family and
 provides for them is a better man than the so
 called Christian who delights in psalms but
 detests toil. He that neglects his kindred is
 worse than an infidel. This age has come to
 us all with both hands lifted in benediction.
 Never before was it so easy for men to do
 right and so difficult for men to do wrong.
 Never before was it so easy for a bread-winner
 to secure a competency and the toiler a sure
 reward for his toil. Never before were so
 many fields open in which men might find
 employment. Never before were so many
 appliances within our reach for easing the
 burdens from our shoulders, and lifting care
 from our hearts. Never before were so many
 willing hands stretched out to help us in our
 struggles or so many hearts ready to sympa-
 thize with us in our sorrows. The

HAND OF FRIENDSHIP

was never offered with firmer or with truer
 grasp than it is to-day. Notwithstanding all
 this, there are to be seen on all hands evi-
 dences of want and suffering. Widows, from
 whose homes the light has gone out, and from
 whose hearts hope has fled, compelled to
 drudgery and toil for bare subsistence. Child-
 ren in rags, pinched and hungry, tossed to
 and fro on our streets like driftwood on a
 troubled water. Old age uncared for and
 youth untaught until one's heart aches be-
 cause he is helpless in the presence of so great
 a task. The question of solving this problem
 has forced itself on many a generous heart,
 and many an honest endeavor has been re-
 warded in total failure, or at least in only
 partial success. Men have sought relief from
 present distress and from the uncertainties of
 the future in legal enactments and in associa-
 tions of various kinds. And while each of
 these in its way has done good, I hold that
 there is only

ONE ABSOLUTE AND RADICAL CURE.

And that cure is in the gospel of Jesus Christ,
 and in the practical adoption of the principles
 which He taught. Diligence in toil and fru-
 gality in the use of that which toil produces is
 the only safe path on which to tread. This is
 what the New Testament teaches. Every
 man is exhorted to diligence in business, to
 bear his full share of responsibility, and a
 first charge upon him is his own house and
 kindred. If he neglect these he is worse than
 an infidel. Tho Association before me I re-
 cognize as an effort to solve the problem of
 which I speak, and to protect your own homes
 from the results of such contingencies as acci-
 dent, sickness or disease. I welcome you to

this place of worship as a Society banded in the interests of true brotherhood, and for the relief of the distressed. Though claiming the title of the "merry men of Sherwood Forest," and to be followers of the bold Robin Hood, whom history and legend have united to clothe with a certain kind of glory. I trust your order is sufficiently remote from its origin to have

DROPPED ALL THE VICES

of the great chief and to emulate only his virtues. For he is said not to have been void of virtue. A part of his law being contained in the following lines:

"Love thou them that honest be,
And help those in necessity."

The fact of your existence as an Association and your presence here this afternoon is evidence that with me you believe that while cases of necessity will arise and in one sense the poor we will always have with us, still the greater part of the suffering by which we are surrounded arises from causes that ordinary diligence and frugality might have prevented. Many of our ills are self imposed. As the practice of sanitary measures will do much to prevent disease, so the practice of frugality will do much to prevent poverty. Acting on this belief your Society was formed. It extends its aid to members at those points of life when help is most needed. In the house where sickness disqualifies the bread-winner your Society grants a weekly allowance. When he is totally disqualified for toil help is afforded. When old age brings its infirmities your Society blesses the evening of its members with

AN ANNUAL ALLOWANCE,

and when death desolates the home, it will lessen the burden on the widow's heart to know that an assurance of one, two or three thousand dollars stands between her and immediate want. There is no excuse under these circumstances for any one to leave his family destitute. He who does so is little less than a criminal. These being your principles, and these your methods, I am not surprised at the unusual success which has attended this Society since its organization. I am informed that when the Supreme Court was organized in 1881, the number of members was only 400, while to-day they are more than 7,000. That when about the same time your local Court was established with only 9 members, it now numbers 167, having afforded beneficiaries to at least 6 homes where death had carried away the bread-winner, while the Supreme Court of the Order has granted more than a hundred like benefits. This is what recommends your Society, and is the surest guarantee of its future success. I urge upon all men the necessity of putting an insurance policy of some kind between their families and the contingencies which the uncertainties of life expose them to. But you say you cannot afford it. I confess that is not an easy argument to answer. But before I answer it I would know who it is that thus objects. Frequently the man who cannot afford to join your Order and secure its profits for his family is the man who spends more money in the saloon, in professional sports or in cigars than would pay his dues and protect his family. The man who indulges in pleasure at the expense of his family's welfare is scarcely less than a criminal. To compare him with a respectable unbeliever is an insult to the latter.

The sermon closed with an appeal to all present who were rightly anxious for this life to remember that there was a life beyond this for which preparation must be made.

The musical service had been previously arranged, and was worthy the day, the sacred

edifice and occasion. Mr. Jenkins, the organist, excelled himself, and the choir were deservedly highly praised. It was most appropriate for the Foresters to be present at the House of God to render thanks for all the mercy shown them since their institution in this city eight years ago. During the interval which has elapsed the Order has made rapid progress not only in Ottawa but all over the Dominion, and is to-day 7,000 strong, and with a reserve fund, after paying all death claims, of \$73,000. The history of the Order here is briefly, that in 1879 Court Ottawa was organized by Dr. Oronhyatekha, the then and now Supreme Chief Ranger, with 9 members, Bro. Edward Botterell, P. S. C. R., being elected Chief Ranger. His presidency was so successful that the Court added to its numbers until it became not only the banner Court of the Order, with close on 200 members, but was the means of the establishment of the other Courts mentioned above. He was succeeded in the duties of the chair by Bros. J. B. Halkett, Peter Robertson and W. R. A., the present C. R., who likewise rendered very efficient service. Among other officers of the various Courts present on this occasion, and who are much esteemed for their work's sake, we noticed Bros. Dr. Potter, W. C. Bowles, Roe, Butler, Cairns, Hickmett, sr. and jr., Hill, Davis, Storr, Culbert, Pittaway, Spencer, H. Botterell, Martin, Bower, Blakeney, etc., sufficient evidence that the Order has a strong hold on the community. For its social, temperance and moral characteristics, the Order deserves well of our citizens, but as the stay of the widow and comfort of the orphan it is particularly to be commended. We sincerely hope every success will attend its beneficent work.—*Ottawa Evening Journal, Oct. 17.*

Ottawa, 4th November, 1887.

Dr. Oronhyatekha, Supreme Chief Ranger,
I. O. F.:

DEAR SIR AND BRO.,—Would you kindly inform me if a member holding a \$2,000 or \$3,000 Endowment Certificate, allowing himself to be suspended for non-payment of assessments, can be re-instated for only \$1,000, according to sub-section 2 section 108 of Constitution, by passing the Medical examination, paying the registration fee for only \$1,000, and being rated at his present age, accepted by a two-thirds vote of the Court and giving the notice required by sub-section 1 of section 211, also complying with sub-section 3 of section 211?

I remain, yours respectfully,

W. REA,
C. R. Court Ottawa.

ANSWER.

Yes, he can be re-instated for \$1,000.
ORONHYATEKHA, S. C. R.

Office of the Western Union Tel. Co.,
Elizabeth, N. J., 9th Nov., 1887.

Oronhyatekha, Esq.:

DEAR SIR AND BRO.,—(1) We desire to elect trustees for our Court. The Constitution does not say we can or cannot. As per constitution the C. R., R. S., and T. are ex-officio the Trustees of the Court, but we desire to elect a Board of Trustees, who will, of course, act with the other three. Will it be legal for us to do this? Please advise at earliest convenience. (2) Who is authorized to issue dispensations to initiate at less than regular rates? Can H. C. R.'s do it?

Yours in L., B. & C.,
G. CHAUNCKY WARDELL,
Court Washington, No. 44.

ANSWER.

(1) The C. R., R. S. and Treasurer are the Trustees of a Court. None other can be elected to serve as such. (2) No. The Supreme Chief Ranger only can issue such a dispensation.

ORONHYATEKHA, S. C. R.

Port Hope, Nov. 5th, 1887.

Dr. Oronhyatekha, S. C. R.:

DEAR SIR,—In what class would you put a man that is bridge foreman and general carpenter on the G. T. R. His work is to erect and repair bridges and do general carpenter work, and sometimes has to ride to and from work on the cars? Please answer and oblige.

Yours in L., B. & C.,
A. W. PRINGLE,
G. D. H. C. R., Court Refuge, No. 198.

ANSWER.

In the ordinary class.

ORONHYATEKHA, S. C. R.

The Kingston Foresters Go to Service.

Over fifty members of the Independent Order of Foresters attended service in Queen street Methodist Church yesterday morning, and occupied seats in the centre of the edifice. They wore emblematical badges and medallions. The church was filled, many strangers being in attendance. Organist Reyner rendered several admirable selections and the choir sang with good effect, "Like as a Father Pitieth His Children." The singing of the hymns was very hearty. Rev. R. Whiting conducted the service and spoke from the words:

"Thou shalt love thy neighbor as thyself." St. Matthew xxii, 39.

Love was claimed as the characteristic feature of the holy religion; upon this divine principle christianity had its origin. Christ came to the world as the personification of love, He went through it as an exhibition of love, and offered up on the cross as a sacrifice of love. Then the circumstances under which the words of the text were uttered were explained, and the philosophy of Christ shown to be only equalled by the simplicity of his speech. Love, in a theological sense, was a divine principle wrought by God in the soul of man. As Bunyan had stated, it was "the quintessence of all the graces of God." In an especial sense love was shown to have proceeded from Christ, and with it in the heart there would be developed a love for mankind, a love for one's neighbor. "Who is my neighbor?" enquired the preacher. "Not, as is generally accepted, merely the person living next door, but any one of the human race, any one who you can help." And it was the religion of Christ that made men cherish a love towards all men and to esteem them as brothers. The preacher dwelt at length on the beauty there was in such a consecrated love, showing the benefits derived from sympathy, affection and devotedness in bringing all sections of humanity into loving nearness to each other. He also showed that in developing self-love, love for one's own soul, the protection of character, the caring for health and business, men became solicitous regarding those around and about them. In looking over the constitution, rules and regulations of the Independent Order of Foresters he found that one of their objects was to care for themselves in sickness and in old age, and to care for those dear to them, their wives and children, and after that, their fellow men. Religion embraced these principles, and the gospel of Christ in the heart helped men to

carry them out. It was not only good in times of sickness and distress, but good under all circumstances. In concluding the preacher pointed out the reasons why love should be had for all mankind, (1) because God commanded it, (2) because all wise beings set examples as to its desirability, and (3) man's own happiness was dependant upon it. If true benevolence reigned in every heart what a world this would be! No more war, bloodshed, rapine, anarchism and opposition between capital and labor; nay, this wilderness of woe would be transformed into a paradise of joy. He trusted that the Foresters' Order would be prospered of God, and that the members of it would take the words of the text and abide by them.

After returning to Court room, in Wilkinson's block, thanks were passed to the pastor, organist, choir and officers of the Queen street church, and the secretary directed to forward copies of the resolution to the parties interested, and to the papers. The sermon was pronounced eloquent and impressive, the music exceedingly appropriate, and the kindness of the church people most appreciable.—*Kingston Whig.*

New Courts.

COURT COLUMBIA, NO. 104, CLEVELAND, O.
Instituted 18th October, 1887, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

- C. R., Jas. Cunningham.
- V. C. R., F. Eichelmann.
- R. S., F. M. Erigel.
- F. S., W. S. Nicholls.
- Treas., F. E. Thompson.
- S. W., F. Flosse.
- J. W., D. Round.
- S. B., H. F. Richards.
- J. B., R. Dell.
- P. C. R., Wm. N. Farr.
- Physician, A. J. Cook, M.D.

COURT CARR, NO. 142, CARR, ONT.
Instituted 29th October, 1887, by C. C. Whale, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., George H. Groves, M.D.
- C. R., William Barton.
- V. C. R., David McElroy.
- R. S., Robert Blyth.
- F. S., John Carrut.
- Treas., John Carruthers.
- S. W., James Bleeks.
- J. W., Thos. A. Henson.
- S. B., Wm. S. Croskery.
- J. B., Ed. Jesse T. Revington.
- P. C. R., Ed. Jas. Hughes.
- Chaplain, Rev. J. McDonald, B.A.
- Physician, George H. Groves, M.D.

COURT PONTIAC, NO. 271, PORTAGE DU FORT QUEBEC.

Instituted 3rd Oct. 1887, by C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

- C. R., William Thompson.
- V. C. R., Neil McLean.
- R. S., James McLean.
- F. S., Alexander Fraser.
- Chaplain, Rev. F. G. Lett.
- Physician, R. H. Klock, M.D.

COURT BALMORAL, NO. 269, MONTREAL, Q.
Instituted 5th October, 1887, by C. C. Whale, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., David J. McArthur.

- C. R., Peter Strathearn.
- V. C. R., James Elliott.
- F. S., Adam L. Russell.
- Treas., Samuel E. Leigh.
- S. W., Wm. Taylor.
- J. W., Thos. Haigh.
- S. B., Walter T. Brock.
- J. B., R. ni DeGuoy.
- P. C. R., Colin McArthur.
- Chaplain, Rev. James Brown.
- Physician, Douglas McG. Decow, M.D.

COURT CROSWELL NO 273, CROSWELL, MICH.
Instituted 1st Nov, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., Wilford Macklin.
- C. R., A. R. Haist.
- V. C. R., H. J. Heard.
- R. S., A. F. Houston.
- F. S., C. McCormick.
- Treas., L. Stevens.
- S. W., R. Fenton.
- J. W., D. Matheson.
- S. B., James Leslie.
- J. B., W. O. Cook.
- P. C. R., John Stewart.
- Chaplain, Rev. J. A. Pomeroy.
- Physician, Thomas Kingston, M.D.

COURT STANLEY, PORT STANLEY ONT.
Instituted 7th Nov. 1887, by A. R. Mill, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., L. G. Jarvis.
- C. R., Frank Shephard.
- V. C. R., Joseph Hough.
- R. S., D. D. Munro.
- F. S., George Mood.
- Treas., Wm. Berry.
- S. W. H. Morley.
- J. W., J. Burton.
- S. B., Joseph Myers.
- J. B., William Elsasser.
- P. C. R., W. T. Thomas.
- Chaplain, Rev. John Perce.
- Physician, Dr. Mothersill.

COURT BELLEVUE, NO. 272, WESTON, ONT.
Instituted 25th Octob-r, 1887, by Dr. Oronhyatekha, S. C. R.

OFFICERS INSTALLED.

- C. D. H. C. R., Joseph Nason.
- C. R., K. Burling.
- V. C. R., D. Revntree.
- R. S., W. J. Bull.
- F. S., G. H. Coulter.
- Treas., Geo. W. Coulter.
- S. W., C. Watson.
- J. W., A. Mallaby.
- S. B., W. P. Pratt.
- J. B., Wm. Watt.
- P. C. R., R. Padget.
- Chaplain, J. W. Coulter.
- Physician, W. J. Charlton, M.D.

COURT BAD AXE, BAD AXE, MICH.
Instituted 9th November, 1887, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., Chas. E. Thompson.
- C. R., John Andrew.
- V. C. R., James W. Wiley.
- R. S., Frank Bigler.
- F. S., J. H. Muchler.
- Treas., S. Andrews.
- S. W., A. A. McDonald.
- J. W., R. McMann.
- S. B., D. Graham.
- J. B., Geo. Collins.
- P. C. R., John A. Weston.
- Physician, S. J. Henderson, M.D.

On the Wheel.

WHAT 'ROUND-THE-WORLD STEVENS AND CHAMPION HOWELL SAY OF THE SPORT.

The popularity of 'cycling is growing. Thomas Stevens, who has just been around the globe on a wheel, says that the best roads in the world are found in British India. The Grand Trunk road is 1,600 miles, an unbroken highway of marvelous perfection, from Peshawar on the Afghan frontier to Calcutta. It is made of smooth, hard, natural concrete, beds of which lie along the line.

How such roads would be appreciated by the enthusiastic 'cyclers of this country! The wonderful achievement of Mr. Stevens, in the face of myriad dangers, entitles him to all his honors.

The fast riding champion of the world, however, is Richard Howell, of Leicester, England. He is a splendidly made fellow, between 25 and 30 years of age, six feet high, and weighing, in training, about 160 pounds.

He commenced riding in 1879, and in 1881 at Belgravia grounds, Leicester, he won the one-mile championship of the world, beating all the best men of the day.

From that time his career has been one of almost unbroken successes. He came to the United States 1884 and 1885, and at the great Springfield tournament of 1885, won seven out of eight races.

In the 'Cycling News (Eng.), October 1st, 1887, is the following interview with him:

"What are your best performances?"
"This year I did a full mile on the track at Coventry in 2 minutes, 35 seconds. Good judges think, with everything in my favor, I could do 2.30 for the distance."

"What is your system of training?"
"I eat plain good food, and plenty of it. I take a little walk before breakfast and then, after that meal, if I am loggy, ride eight or nine miles on the track here, in thick flannels, after dinner I do some more 'stogging' work, and may be a walk and early to bed."

"But there is one idea of mine which I have found invaluable. If I have done too much work, or my system is out of order, or if I don't feel quite sound, I take what I have used since I was 'queer' in 1882. I have always found that Warner's Safe Cure sets me up and puts me to rights again, and it is a remedy which I believe in and tell all my friends about."

"In the winter-time especially, when you can easily understand I am not so careful of my health as in the spring, summer or autumn. I have found it invaluable."

"All I want to beat the fastest bicyclist in the world, is plenty of practice, an occasional dose of my favorite, and my machine."

"When I am about right in weight I content myself with short, sharp bursts as hard as ever I can go on the track, and when I can cover 440 yards in thirty seconds with a flying start, I reckon to be moving as well as I want to."

Bicycling is glorious sport, but it has its physical ill effects which, however, can be easily overcome by the method used by Champion Howell.

How Premiums are Divided.

At 30 years of age the old standard rate, among the Old Line Insurance Companies was \$22.70 a year, as against \$8.54 in the I. O. F. made up about as follows:

On account of Cost of Risk.....\$ 8 52
" " Management Expenses. 6 30
" " Reserve Fund 7 88

Auditors' Report.

LONDON, October 29th, 1887.

Jrouhyat kha, M.D., Supreme Chief Ranjer,
I.O.F.

The under-signed auditors report that they have examined the books, accounts and vouchers of the Supreme Secretary and Supreme Treasurer for the months of July, August and September, and find that they have been kept with the usual care and accuracy. The balances of the several funds shown by the Supreme Treasurer's books on the 1st October inst are as follows:

At credit of Endowment Fund... \$71,887 85
At credit of Sick & Funeral Fund. 2,170 52
At debit of General Fund..... 2,496 40

Since the last au. the sum of \$5,000 has been added to the "Permanent Reserve Fund" and is in the form of a debenture issued by the Canada Permanent Investment Company, which, with the coupons attached, is now in the vaults of the Supreme Court at the Executive office. The "Permanent Reserve Fund" is now made up as follows:

Deposit in Post Office	
Savings Bank....	\$10,000 00
Interest to June 30, '87	1,104 42
	<hr/> \$11,104 42
Deposit with Dominion	
Savings & Invest. Sy.	25,000 00
Interest to June 30, '87	1,093 30
	<hr/> 26,093 30
Deposit with Ont. Loan	
& Debenture Co ...	20,000 00
Interest to June 30, '87	180 59
	<hr/> 20,180 59
Debenture Canada Permanent	
Investment Co.	5 000 00

Total Permanent Reserve Fund..\$62,378 31

The amount of Endowment Fund in open bank account is \$9,509.54.

We desire again to draw attention to the annoyance and inconvenience to the Supreme Court officers and to some extent to ourselves, arising from the neglect of Court officers to return vouchers promptly to the Supreme Treasurer.

We find that a good deal of unnecessary trouble and extra work in the Supreme Secretary's office is caused by the careless manner in which monthly returns are made out and sent in. Here is a specimen: On the morning of the 27th inst. a return was received, accompanied by a remittance to pay assessments for the month, but neither the name nor the number of the Court was filled in, nor was there any other mark or memorandum on the return which would indicate what Court sent it. As a last resort the postmarks on the envelope were examined. These showed that the letter had been mailed at Smithville, and turning up the membership register it was found that the names in the return corresponded with those in the Court at that place and the money was credited to the Court. But had it not been for the postmark on the envelope it would have been almost impossible to identify the return and give proper credits in the books.

Some Courts, we find, persist in sending in assessments for members who have not been passed by the Medical Board, notwithstanding that they have been repeatedly notified not to do so. It would be well for these Courts and members to understand that such assessments are sent entirely at their risk, and that the payment thereof creates no claim upon the Supreme Court until the Medical Examina-

tion has been properly passed by the Medical Board.

Respectfully submitted,
THO. LAWLESS, } Supreme
B. W. GREER, } Auditors.

Why You Should Join the I. O. F.

- (1) Because
A membership in the I. O. F. will secure \$500 or \$1,000, or \$1,500 on total and permanent disability from disease or accident, without any additional cost to that of Insurance.
- (2) Because
No other one Order gives Free Medical Attendance, Sick Benefits, Funeral Benefits, Endowment Benefits Annuity Benefits, Disability Benefits and Insurance at death, except the Independent Order of Foresters.
- (3) Because
Every Forester when he reaches the age of 70 years is freed from any further charges, and from that time forward will receive an annuity of \$100, or \$200, or \$300 a year. The balance of Insurance is paid to his family on death; so that in the I. O. F. you do not have to die to win your Insurance money.
- (4) Because
By joining the I. O. F. you can leave \$1,000, or \$2,000, or \$3,000 Insurance, payable to your wife, children, or other Beneficiaries, as you may have directed, at a cost ranging from 60 cents per month per \$1,000, and upwards, according to age, which is a little more than one-third the cost in Insurance Companies.
- (5) Because
By paying two extra assessments or \$1.20 per year and upwards, according to age, for each \$1,000 of Insurance, every member can secure the payment to himself of the whole Insurance of \$1,000, or \$2,000, or \$3,000, on reaching his expectation of life, which is reached from the sixty-third year and upwards according to age at joining.
- (6) Because
Once a Forester always a Forester is the general ruler. If a member becomes suspended through non payment of dues, etc., by being re-examined and paying up arrears, or by being re-rated at present age, he can re-instate himself at any time, and if the Court with which you are connected goes down, you can pay direct to the Supreme Court and thereby keep your standing good.
- (7) Because
The I. O. F. is a sound financial Institution, having already \$62,378.31 in its Permanent Reserve Fund, which is safely deposited with the Government, and with the safest Monetary Institutions of the land. The various benefits of the Order are paid with the utmost promptness; the Insurance Benefit having been paid in from four to fourteen days from the death of a Brother.

"I've reckoned wit out my host this time," remarked the female gymnast as she gracefully glided down the rope fire-escape and performed the vanishing act.

If the young lady who bangs on the piano and sings "Nobody Loves Me," would go into the kitchen and help her mother, perhaps somebody would.

CHESS.

Communications and exchanges for this Department to be addressed, in all cases, Chess Editor, 487 Lewis St., Ottawa, Canada.

The Knights of Caissa's Cross

BY ROBERT H. SEYMOUR.

(From Columbia Chess Chronicle.)

PRELUDE.

"THE STRANGEST EVENT OF MY LIFE."

My trusted and honored friend Richard Winslow, recently deceased, bequeathed to me his private cabinet, and all its contents. This cabinet was of peculiar construction, and contained several secret compartments, the locality of which, and manner of opening, I had become acquainted with by a sealed communication found in one of the drawers, directed to myself.

Upon opening the secret receptacles I found several manuscripts, one of which was endorsed "The strangest event of my life, to be published after my death in such a form as my friend, to whom I have left my cabinet and contents, may deem expedient."

Having carefully examined the manuscript, I now give it to the world substantially as my friend had written it, suppressing only actual names, and localities, and simply changing the title. As Mr. Winslow was a man of veracity I can see no reason to doubt his story, but the readers can judge for themselves.

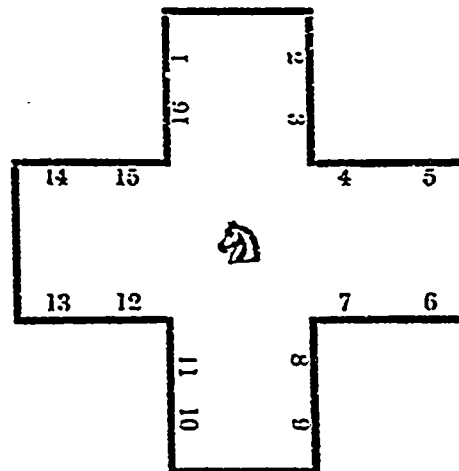
RICHARD WINSLOW'S STORY.

CHAPTER I.

THE CROSSED DOOR.

Not far from Cape Arundel on the coast of Maine, it was my pleasure to spend every year a few weeks allotted to my Summer vacation. Many hours I have sauntered among the groves that abound there. On one of my strolls I lost my way in the depths of a pine forest, and when wandering about came unexpectedly upon an old mansion, apparently without any inhabitants. A close investigation revealed a house, cross-like in shape, black with age, but otherwise in good repair. A small garden in the rear showed evident signs of cultivation. This indicated that there were dwellers within the house, although the general appearance gave no evidence of it.

Approaching the main entrance, I was surprised to notice what appeared to be a faint red cross upon the door with various white figures painted upon its surface arranged as follows.



In the center of this large cross was an old fashioned knocker, the ring of which hung in the mouth of a ferocious looking unicorn, no doubt meant to represent the Knight in Chess. This vivid and peculiarly marked door struck me with awe, and I hesitated sometime before using the knocker, which I had concluded to do before attempting to enter. I finally summoned up courage and lifting the ring struck a hard blow upon the plate.

CHAPTER II. THE WELCOME.

As the echo of the knock died away, I heard footsteps approaching which I awaited with some apprehension, not knowing what kind of being I was about to encounter, and I was strongly inclined to flee at once, but as I hesitated the door opened, or rather the upper half only, as it was constructed in the manner of the old colonial style. As this half door swung back it was a pleasant surprise to see before me a gentleman about sixty years of age very prepossessing in appearance. I immediately stated that I had missed my way and had strayed into his domains. Although he betrayed equal surprise at seeing me at his door, he courteously opened the remaining half and bade me enter.

CHAPTER III. THE INTERIOR.

Accepting his cordial invitation, I found the interior a fac-simile of an old residence of the eighteenth century. The carpets, paper upon the walls, furniture, large open fire places with blue tiles representing scenes from Æsop's fables, all being quaint enough to stir with envy the hearts of antiquarian searchers and collectors of ancient bric-a-brac of the present day. Perfect order prevailed and showed so little of the wear and ravages of time that it struck me at first, that the interior was a recent reproduction, but a closer examination showed its well preserved old age and seemed in perfect keeping with its occupant. He evidently enjoyed my silent surprise, for I could not utter a word, nor did he until my curiosity seemed satisfied. Leading me into another room full of old fashioned book cases evidently the library filled with volumes which I afterwards found very appropriate to the surroundings. I noticed in the center of this room a table cross-like in shape upon which were the same numbers I saw upon the entrance door. Passing from this room into another adjoining, disclosed the dining room with another cross like table set with sixteen plates and full dinner set of old fashioned blue ware. Being unable to restrain my curiosity longer, I asked my host if he expected guests and to explain to me the meaning of the significant cross which appeared at every step, even to the shape of the house.

He replied that the hour had now arrived for the evening meal, and if I had the inclination we would partake together and afterwards he would relate to me the story of the mansion and the significance of the crosses. Motioning me to a seat numbered with a figure 2 on the back,—he remarked—as he took his place opposite me: "this seat is always reserved for an invited guest, for such I consider you although one by accident." A reference to the cross in Chapter I, will show our relative positions.

The host then touched a bell at his side and instantly an old colored man appeared, whose age was as problematical as the generality of white headed negroes. The dinner that followed was very enjoyable, especially so to me, after my weary tramp in search of my lost way to my sojourning place. I noticed that

the ware was decorated in a very peculiar manner; a close examination showed designs of chess men in various groups and fantastic shapes. We conversed only upon general topics, in which he casually let fall a remark about the recent Chess Congress in London, I perceived that he watched me closely as I conversed on this topic, and I soon let him know that I was an enthusiastic lover of the game.

His face showed his satisfaction at this discovery and he remarked that he also was a lover of the incomparable pastime, and that we would have an opportunity to try our skill after he had related to me his promised story of the house and its strange contrivances. We soon adjourned to the library where I was again invited to seat myself in the same relative position as in the dining room.

CHAPTER IV.

THE STORY OF THE KNIGHTS.

"Some forty years since," my host began, "There was a secret social Chess Club of fifteen members formed in the 'City of Churches,' all wealthy bachelors. They styled themselves 'The Knights of Caissa's Cross,' and adopted a gold badge, representing a square cross with the identical numbers that you probably noticed upon the red cross on the entrance door, with the addition of a Knight on horseback in the centre of the cross. The name of the club came about by a singular circumstance. The Club's rooms were situated at the top of a building entered by two doors through a vestibule in the general manner of secret societies, guarded by the same colored gentleman who waited upon us when dining. The various rooms were all luxuriously furnished, and all the members roomed in the building and took their meals at the Club. The arrangements of the rooms, name of the Club, rules, regulations, etc., were left at the start to the President—your host—Secretary and Treasurer, subject of course to the approval of the majority of members. The room selected for library and chess play was square in form. It was found that small tables and chairs filled the room uncomfortably, so that locomotion was difficult, besides being very unsociable. The Secretary proposed that a table be placed in the center of the room in the shape of a square cross, this would bring all the members together and give abundance of room. This suggested to the Treasurer the name of the Club, 'The Knights of Caissa's Cross,' which was unanimously adopted by the members. The President proposed the numbers by which the members were to be designated, which proved useful in many ways. One number or place at the tables was designated as the guests chair to which the members had the privilege of inviting some good chess player on evenings not devoted to business. The rules and regulations were models in their way and conducive to perfect harmony. If time permitted I would read them to you, but having given you the history of the formation of the Club it is now fitting that we should inspect the upper portion of this house, and I will then renew my narrative by telling you the story of the house."

My host leading the way, we ascended. The shape of the house, as I have before related, being that of a cross as illustrated in Chapter I. I found that the rooms were divided in like manner to the seats at the table and numbered correspondingly, the hallways running through the center of the arms of the cross with rooms on both sides. As my host opened each door, he remarked, "every member is dead and gone, only your humble servant remains." Each room was furnished in the good old style, differing in

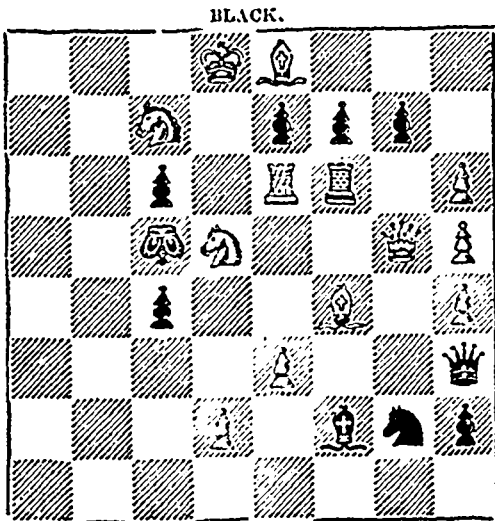
detail according to the taste of each member. The guest chamber was then shown me, which was somewhat finer than the other apartments. My host remarked 'that the privilege of inviting a guest was retained from city to country, but with a solemn pledge of inviolable secrecy, and as you are my guest I must expect the same from you.' This pledge I readily gave, never dreaming of what I was to behold before the night was past, or I should have fled from the place. We then returned to the lounging room on the right of the library, which was used as a reception parlor, adjoining which was an apartment for smokers. No smoking was allowed in any other part of the house, "much to the delight of the non-smoking chess players," the President informed me. An example that might well be followed in most of the Chess Clubs throughout the country. We then each seated ourselves and the interesting narrative was resumed.

CHAPTER V.

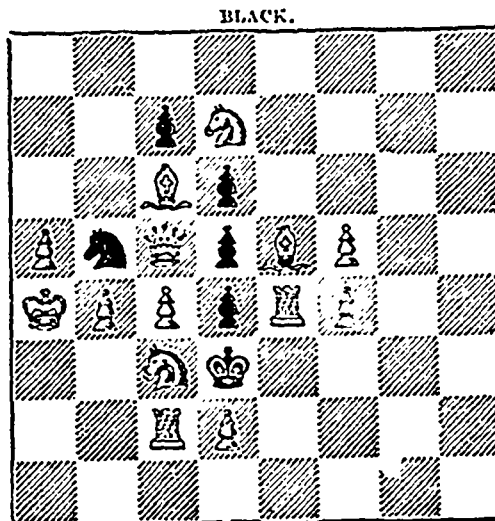
THE STORY OF THE HOUSE.

After one Summer in the hot city the members of the club passed a resolution that before another year went by, the officers should seek out a cool and retired resort for the months of July, August and September. The three officers were instructed to purchase a dwelling, and fit it up as a summer club house. The Secretary was a native of Maine, and naturally suggested the sea coast in that State, near where he was born, not far from Cape Arundel. He remembered a dwelling among the vines in a very unfrequented section which he thought could be purchased and refitted for the Club purpose. The committee at the proper time sought out the place. The house was found as described, and although somewhat out of repair, was decided to be just the thing. It had formerly belonged to an old sea captain who had grown wealthy in the East India trade in the early part of the century. The committee had no trouble in purchasing the mansion and surrounding grove, quite a number of acres in extent, thus insuring a very desirable privacy. The old house was at once put into the hands of mechanics and furnishers, who were instructed to preserve its outward appearance as much as possible. An addition was added to the rear which gave the house its crosslike appearance, thus adjusting itself to the Club's idiosyncrasy. The officers had all the inside of the mansion beautifully furnished, leaving each member to add adornments to their private apartments, such as their individual tastes dictated. All were at liberty to donate paintings, statuary, books, etc., suitable for the different living-rooms. You, no doubt, noticed the numbers on the cross of the entrance door. One ingenious member invented a method by which upon touching a concealed button near each number the name of the member was disclosed upon the inside of the door, showing that he was in, upon again leaving the mansion it was the member's duty to cover up his name by a simple contrivance. The signal for entrance was given on the knocker, the same system practically being used as is now in vogue with the telephone. By the next July, the Club were all installed in what they called "The Knights' Summer Mansion." All were delighted with their beautiful quarters, and to tell of the days of delight enjoyed by the members in playing Chess, during the evenings as a body, or during the day as desired, solving and composing problems, telling stories, etc., would take weeks to relate. One evening each week was devoted to reading aloud original chess stories, written by specific members selected by the President from the

who had the requisite literary talent. Most of these stories have been published in the various chess periodicals of the land. My attention was now called to the paintings upon the walls illustrating chess subjects principally, all done by the artistic members. One I particularly noticed which was composed of two chess problems, the outlines of which formed a Knight and a Cross. The problems were as follows:



White to play and mate in two moves.
Solution: Q takes f3
OF
CAISSA'S



White to play and mate in three moves.
Solution: K to K3

The club had adopted these problems as their monogram. Although nothing remarkable as far as difficulty lay, they fairly represented the art at the time of composition. They were, however, so beautifully painted that it seemed as if the chess pieces were actually fastened upon the canvass. Many other unique and beautiful objects of chess art in ivory, bronze, and porcelain were pointed out to me all given at different periods by the members, gathered in various parts of the world. "Thus in luxury and ease," he resumed, "had the members for many years enjoyed the cool breezes of the Maine coast playing their favorite game to their hearts content, not neglecting the delightful bathing, sailing and fishing, exploring the now well known Kennebunk and Mons'em Rivers and Falls, but all things must have an end and the grim destroyer has claimed all the members but myself."

As my friend ended he was very much

affected and proposed that we return to the library and enjoy an hour at our "inimitable game." He then showed me the Chess Library, containing several thousand volumes, embracing every known work ever published upon the game. We then enjoyed several games together with varying success.

CHAPTER VI.

THE STRANGE VISITORS.

As the shades of night drew near, the attendant was called, who lighted the old fashioned candelabrum around the library. My host remarked, that I must not be surprised or alarmed at what was about to occur, for as he was speaking the old hall clock commenced to strike the hour of nine p. m. As the last stroke died away I heard the steady tramp of numerous feet apparently coming down the stairway. Turning to my host with blanched face I asked if he expected additional company. He placed his finger upon his lips saying simply "too late to explain now." I shall never forget the look of awe upon his countenance. The servant appeared at the doorway in the hall which he at once threw open. To my amazement one by one, fourteen figures robed in black, with masks upon their faces silently marched into the room and seated themselves at the table, one directly in front of me. The attendant placed chess boards and arranged the men in their order in front of each couple. The usual methods of determining the first move was adopted, I glanced at my partner, both hands were stretched toward me, evidently holding a black and white piece. As I designated which hand, my blood congealed and I nearly lost my senses as I noticed the outstretched hands were those of a skeleton, and looking around the table thirteen more pair of just such hands were visible. I glanced at the President. He gave me a reassuring look, and motioned me to proceed with my game. How many games I played I know not, for every few games the players would change seats, and before the evening was gone all had played with each other several games. They played with inconceivable rapidity, the vanquished simply toppling over his King when resigning. Three hours thus passed away, and as the first stroke of twelve rung out each ghostly player arose, silently marched out of the room with the same measured tramp up the stairway, as I had heard three hours before.

I fainted away as silence again prevailed, and when I came to my senses, I found myself in the guest chamber with the President and attendant bending anxiously over me, much alarmed at my condition; but they had finally restored me to consciousness. As soon as I was able I asked my host the meaning of all I had seen. He replied "that at a business meeting one of the members, a spiritualist, had made a proposition, when all were all alive, that they should take a vow to revisit the old mansion, after each one's death every night between the hours of nine and twelve. To honor him all agreed to his proposition, never dreaming what the result would be. When our first member left this world—and strange to say he was the spiritualist—we never gave the promise a thought, but you can imagine our consternation when we assembled here the next summer, after his death, to see the black masked and garbed member enter the room and take his seat at the table. The same scene has been re-enacted with all the members as they have left this world, each one returning with his companions until now I alone am left to meet this strange company. I can assure you our evenings have been far from merry, and we have all been severely punished for the foolish promise we

gave the spiritualist, but I cannot resist the temptation of revisiting the scene of our old haunts every Summer, and I shall continue to do so until I pass away. We kept up our rooms in the city as long as two members were alive, but that is now long since a thing of the past."

I was now left to a quiet night's rest and assured that I would not again be disturbed, and so it proved. I was aroused at a late hour the next morning, and after partaking of a bountiful breakfast I bade my host adieu, thanking him for his hospitality and renewing my pledge of secrecy, I was conducted on my right way by the attendant. My host cordially invited me to revisit him, but I never again could summon up courage enough to undergo the ordeal of such another night and I saw him no more.

CHAPTER VII.

THE END OF IT ALL.

Towards the end of my Summer's recreation in the dead of the night, I was aroused from my sleep by the cry of fire. Quickly dressing myself I rushed into the street, and noticed a bright light in the direction of Cape Arundel. It could be nothing else but the old mansion, but it was too far away for help to reach the place in time to save it. I feared the worst for my new friend and his companion. The next morning with a few neighbors we visited the scene of the conflagration. I told them only of my accidental visit and of meeting the two occupants. Before I left the village the ruins had been partially explored and the skeletons of sixteen persons discovered, proving to my sorrow, that my friend and his servant had perished in the flames, thus terminated "the strangest event of my life."

Extract from *The Ware*.

(A newspaper published at Kennebunkport, Maine).

"Some strange developments have transpired in relation to the old 'Mansion' destroyed by fire some months since, near Cape Arundel, among the ruins of which were found the bones of sixteen persons which had never been identified until a few days since. United States detectives had for many years been baffled by a gang of expert counterfeiters. They were finally traced to our village, and would now be in the hands of the authorities, had not a terrible fate overtaken them, as without doubt they all perished in the old 'Mansion.' An examination of the debris by the detectives revealed a complete outfit of counterfeiters tools, plates for printing U. S. banknotes, dies for coin, etc."

NOTE BY THE COMPILER.

My friend Mr. Winslow had been skillfully imposed upon by improvised ghosts. The story of the "resident" was a myth, all concocted to hide the nefarious business of the so-called Chess Club.

NOTE—We are indebted to our welcome weekly visitor *The Columbia Chess Chronicle*, a very excellent exponent of the royal game, published and edited by the members of the Columbia Chess Club, New York, for this entertaining story. For the benefit of our readers we mention that the *Chronicle* can be had for \$2 per annum, by addressing the Editor, No. 1 Second Avenue, New York City.—*Chess Editor*.

Report of the Sixth American Chess Congress.

The Committee of the Congress take pleasure in stating that the interest which has been taken by the Chess public all over the world in the success of this enterprise, is highly encouraging.

Over \$3,500 is already subscribed and \$1,500 is all that is yet required to reach the minimum fixed by the Committee. With a little extra effort on the part of every Chess player interested in our princely pastime, that amount may be easily exceeded, and thus enable the Committee to inaugurate a Chess Congress equal to any heretofore held in Europe.

We appeal to the National pride of every American for a hearty co-operation with the Committee in creating a widespread interest for the International contest which we are about to organize, and which is sure to awaken the intelligent minds of this country to appreciate the many virtues inherent in this noble form of amusement.

BOOK OF THE CONGRESS.

Subscriptions have been received for 300 copies of the Book of the Congress, which will be edited by Mr. Wm. Steinitz, and the value of which will surpass any book heretofore published on Chess. There will be only one edition of the book to supply subscribers only, after which the plates will be destroyed.

The Committee have adopted a plan for the identification of every book, by printing on the title page of each copy the name of the subscriber to whom it is issued. Each book will also contain a full list of subscribers to the fund of the Congress, and each book will be consecutively numbered, thus giving it a unique value.

The Committee will issue a detailed preliminary programme on the lines of the London Tournament of 1883, as soon as the total amount is subscribed. But in view of the fact that the "championship match," which is a new feature in connection with tournaments, has met with general approval, the Committee deem it proper to say a few words in regard to the main regulations that may be adopted to govern this contest.

1. The winner of the Tournament shall not be bound to play for stakes, but he may insist upon a maximum of \$500 a side.

2. The winner of the Tournament shall receive at least \$250 whether he wins or loses the match. Special prizes may also be awarded if the funds allow.

3. The match must begin within a month after the chief prize of the Tournament has been decided.

4. If the winner of the Tournament be a resident and the challenger a foreign player, the Jury may decide when the match shall begin; not conflicting with Rule 3.

5. If the winner of the Tournament be a foreign player, he shall have the option of fixing the time to any period within a month.

6. The match shall be for the first 7 games up, draws not counting, but after 10 draws each draw shall count 1/2 for each player.

7. The right of challenge shall belong to the prize winners in the order of their score.

8. Any player winning less than 3rd prize, non-prize-winners and non-contestants shall be allowed to challenge only for Fellow-championship.

9. If less than 4 European players enter the Tournament, the match contest shall not involve the championship of the world, but only that of the 6th American Chess Congress.

10. If a non-contestant desires to challenge for the Fellow-championship he shall notify the Committee before the commencement of the Tournament and shall deposit the maximum stakes as per Rule 2.

A Committee of 12 gentlemen will be selected before the Tournament and constitute a Jury, which shall have power to overrule the right of any challenger (provided there be more than one) by a 2/3-vote at a full meeting, the vote to be taken by Ayes and Noes. The Jury shall also decide other points of controversy that may arise during the Tournament or the match, by majority vote, and its transaction shall be placed on record and published in the Book of the Congress. Votes may be by proxy, but at least 3 members must be present.

The following Clubs have endorsed the plan of the Congress:

- Baltimore Chess Association, Baltimore, Md.
- Brooklyn Chess Club, Brooklyn, N. Y.
- Columbia Chess Club, New York City, N. Y.
- Franklin Chess Club, Philadelphia, Pa.
- Manhattan Chess Club, New York City, N. Y.
- St. Louis Chess, C. & W. Club, St. Louis, Mo.

To Our Solvers.

We regret that great pressure of business prevented us giving solutions of problems as promised this month. We will do so next.—
CHESS EDITOR.

ORONHYATEKHA. M. D.

Member of the College of Physicians and Surgeons. O. STUDIED AT OXFORD UNIVERSITY, ENGLAND, under Dr. Acland, Regius Professor of Medicine and Physician to H. R. H. the Prince of Wales. Government Consulting Physician to the Indians.

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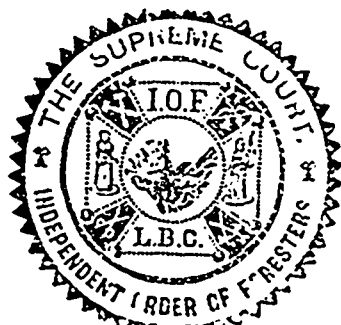
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C.D.H.C.R., Francis Irwin; C.R., M. W. Armstrong; V.C.R., H. E. Carr; R.S., A. O. Hughson; F.S., A. A. Hughson; Treas., Thos. Steenson; Physician, D. Henry, M.D. Meets the 2nd and 4th Fridays in each month.

COURT LA TOUR, NO. 125, ST. JOHN, N. B.

C.D.H.C.R., A. Baver; C.R., J. J. Forrest; V.C.R., Thos. K. de; R.S., Sta. Keirstead; F.S., C. H. Ferguson; Treas., H. G. Hetherington; Chap., E. W. Elliott; Phys., Geo. A. Hetherington, M.D. Meets 2nd and 4th Fridays.

COURT NORTH LIGHT NO. 127 OWEN SOUND.

C.D.H.C.R., J. W. Frost; C.R., John Dederick; V.C.R., J. W. Lavens; R.S., H. W. Jenkins; F.S., Wm. Wilson; Treas., W. G. Little; Chap., James Fyfe; Physician, A. Cameron, M.D. Meets 2nd and 4th Tuesdays in each month.

COURT ALEXANDRA, NO. 141, MARYSVILLE, YORK CO., N. B.

C.D.H.C.R., W. T. Day; C.R., E. A. Tapley; V.C.R., G. Brown; R.S., H. P. Lant; F.S., A. Rowley; Treas., J. H. Merrill; Chap., Geo. B. Hanson; Phys., I. C. Sharp, M.D. Meets last Monday in each month.

COURT FULFORD, NO. 147, MONTREAL, Q.

C.D.H.C.R., Thos. G. Liders, 62 Dorset St.; C.R., F. J. Walker; V.C.R., T. I. Rutherford; R.S., N. Wight; F.S., R. E. Wight; Treas., J. Noble; Chaplain, P. Burnett; Physician, O. E. Armstrong, M.D. Meets 1st and 3rd Mondays of each month.

COURT PRINCE ALBERT, NO. 149, SHERBROOKE.

C.D.H.C.R., J. W. Stock; C.R., Geo. Wilcox; V.C.R., W. J. Gilkerson; R.S., John W. Stocks; F.S., A. D. Boswick; Chaplain, Robt. Allen; Treas., C. D. Odell; Physician, A. N. Worthington, M.D. Meets 1st and 3rd Tuesdays.

COURT GENERAL GORDON, NO. 152, FOREST

C.D.H.C.R., J. C. Pollock; C.R., J. A. Couso; V.C.R., E. H. Frison; R.S., R. Craig; F.S., J. C. Pollock; Treas., J. C. Pollock; Chaplain, D. Caracodine; Physician, Dr. T. T. T. Meets 3rd Thursday of each month.

COURT MAPLE, NO. 155 ST. THOMAS, ONT.

C.D.H.C.R., O. Cruse; C.R., P. Stover; V.C.R., C. Laskett; R.S., F. Rawlinson; F.S., J. Sharpe; Treas., E. M. Yarwood; Physician, C. E. B. Duncombe. Meets second and last Thursdays.

COURT SUMMERVALE, NO. 161, FOLLARTON.

C.D.H.C.R., Alex. Yule; C.R., R. C. Thompson; V.C.R., G. Sacey; R.S., H. Morrison; F.S., J. Hamilton; Treas., R. Harris. Meets 1st and 3rd Fridays of every month.

COURT HURON, NO. 163, POINT EDWARD.

C.D.H.C.R., G. J. Cameron; C.R., G. J. Cameron; V.C.R., Samuel Arbough; R.S., David Van Valkenburgh; F.S., Wm. Orr; Treas., Wm. Sweet; Chaplain, Peter Henderson; Physician, Wm. Logie. Meets 2nd and 4th Wednesday of each month.

COURT TORONTO NO. 167, TORONTO, ONT.

C.D.H.C.R., R. B. Powell, 25 Baldwin Street; C.R., Wm. Sheppard, 125 Major Street; V.C.R., A. Irwin, 54 Northcote Ave.; F.S., R. Manser, 147 Milton Ave.; R.S., F. H. DeGuerre, 37 William Street; Treas., R. F. Hayball, 302 Wellesley; Chap., H. McKnight, 51 Queen Street West; Physician, G. B. Smith, 25 Elm

COURT RIVER SPEED, NO. 169, HESPELER, ONT.

C.D.H.C.R., Lewis Gibson; C.R., Jno. Braid; V.C.R., Jas. Humer; R.S., J. Tremain; F.S., Christ M. Schultz; Treas., David Boyle; Chaplain, Ab. Wilmor; Physician, Dr. R. I. Lockhart. Meets 1st and 3rd Tuesday of each month.

COURT ETHEL, NO. 175, ETHEL.

C.D.H.C.R., J. M. Davis; C.R., J. M. Davies; V.C.R., R. McDonald; R.S., J. N. Robertson; F.S., J. A. Young; Treas., H. Wanner; Chaplain, H. Wanner; Physician, Dr. Cale.

COURT PICTON, NO. 177 PICTON, ONT.

C.D.H.C.R., Jas. D. Murray; C.R., G. Hadden; V.C.R., Wm. Moffat; F.S., W. H. Seth; R.S., Frank Tooke; Treas., Wm. Smith; Chaplain, G. Williams. Meets 2nd and 4th Thursdays in each month.

COURT ROCK GLEN, NO. 186, ARKONA.

C.D.H.C.R., Daniel Black; C.R., W. Jas. George; V.C.R., D. G. Rodgers; R.S., D. Black; F.S., H. C. Dawes; Treas., A. H. Cliff; Chap., Thos. Nelson; Physician, John Wilkinson, M.D. Meets 2nd and 4th Friday in each month.

COURT AURORA, NO. 188, AURORA.

C.D.H.C.R., J. T. Bond, jr.; C.R., A. Yule; V.C.R., J. Brothers; R.S., J. Hall; F.S., C. Thom; Treas., C. Bailey. Meets 3rd Friday of each month.

I. O. F. PRICE LIST

Table listing various items and their prices, including Charter Fee for a S subordinate Court, Charter Fee for Royal Foresters, Dispensation or a New Court, Applications for Membership, etc.

COURT OSANGONDY, NO. 204, GAGETOWN, N. B.

C.D.H.C.R., Rev. Chas. Manitou; C.R., John R. Dunn; V.C.R., Councillor F. Williams; R.S., C. L. Scott; F.S., John W. Dickie; Treas., Amos S. Carey; Chap., Rev. Chas. Manitou; Phys., Jas. A. Caswell, M.D. Meets last Tuesday of each month.

COURT BLENHEIM, NO. 205, DRUMMO.

C.D.H.C.R., S. Dawson; C.R., S. Dawson; V.C.R., A. W. Burgess; R.S., J. E. Burgess; F.S., D. A. Hogga; Treas., Wm. Tennant; Chaplain, D. Lunney; Physician, W. R. Pentland, M.D. Meets 2nd and last Tuesday in each month.

COURT CLIFTON, NO. 220, NIAGARA FALLS, O.

C.D.H.C.R., Fred. W. Hill; C.R., J. C. Rothery; V.C.R., Martin L. Miller; R.S., R. Lawrence; F.S., P. A. Skinner; Treas., Wm. Cole; Chaplain, R. Lawrence; Physician, Alex. Sayers, M.D. Meets every alternate Friday.

COURT LAURENTIAN NO. 229 OTTAWA.

C.D.H.C.R., A. G. Pittaway; C.R., J. H. Spencer; V.C.R., A. N. Payne; R.S., H. A. Botterell; F.S., C. W. Martin; Chaplain, Ira Bower; Treas., J. C. Bower; Physician, W. F. Shaw, M.D. Meets 1st and 3rd Tuesdays of each month.

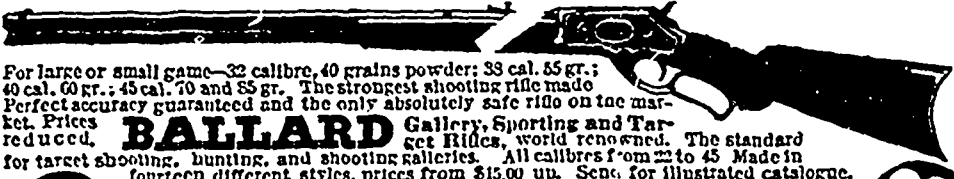
GRIP'S COMIC ALMANAC.

We have received from the Grip Printing and Publishing Co., of Toronto, a copy of their celebrated Canadian Comic Almanac for 1887. It more than keeps up the reputation of this Annual, which has now reached its eighth year...



The Shannon system of filing papers is now, in Canada, the most extensively used system and amongst our numerous patrons to whom we refer is the highly esteemed editor of this journal. THE SCHLICHT & FIELD CO., Toronto.

MARLIN MAGAZINE RIFLE Best In The World



For large or small game—32 calibre, 40 grains powder; 33 cal. 55 gr.; 40 cal. 60 gr.; 45 cal. 70 and 85 gr. The strongest shooting rifle made. Perfect accuracy guaranteed and the only absolutely safe rifle on the market. Prices reduced. BALLARD Gallery, Sporting and Target Rifles, world renowned. The standard for target shooting, hunting, and shooting galleries. All calibres from 22 to 45 Made in fourteen different styles, prices from \$15.00 up. Send for illustrated catalogue. MARLIN FIRE ARMS CO., New Haven, Conn. Two targets made with one of our 22 calibre rifles, twenty consecutive shots at sixty feet, after fifty shots had already been fired and no cleaning during the entire seventy shots. These guns carry off nearly all the prizes at target matches because they are always accurate and reliable.

ROYAL & ORIENTAL FREEMASONRY, 33°-96°-90.

Institution of Rose Croix Chapters, 18°

The following explanations will serve as an answer to the many enquiries we have already received on the subject. To institute a Chapter, at least twelve Master Masons in good standing are required upon the petition. Of course, the more the better. When twelve or more have signed the petition for a Charter, and the fees paid, the Grand Master General, the Substitute Grand Master General, or any Past Grand Master Gen. will attend to constitute the Chapter, and confer the obligations and give instructions in the work.

The Charter members will receive not only the Rose Croix Chapter [18°] degrees, but will also get the Senate [45°] degrees, as well as the Council or Mystic Temple [90°] degrees; while three of their principal officers will receive the Sovereign Sanctuary [95°] degrees, and be made life members of the Sovereign Sanctuary. The minimum fees are \$20 for the Chapter degrees, \$20 for the Senate degrees, and \$20 for the Council or Mystic Temple degrees. But by dispensation, \$40 of the above fees as well as the ordinary Charter fee will be remitted to Charter members, leaving only \$20 to be paid by each of them for 90° and 95° in the Supreme Rite of Memphis, and for the corresponding degrees in the various Rites and Orders under the Jurisdiction of the Sovereign Sanctuary.

Thus the Charter members receive all the Ineffable degrees as well as the Sublime and Chivalric Degrees of *Les Haut Grades*, and three of them the Sovereign Sanctuary degrees, at the one time for the mere nominal fee of \$20. After a Chapter is duly constituted, no more than 18° can be conferred upon applicants, in the Chapter, and the fee for which can not be less than \$20. For the Senate degrees, which extend to the 45°, the candidate must go to London, Toronto, or Prescott, or to some other centre where a Senate of Hermetic Philosophers has been established, to receive them, and for the Council or Mystic Temple Degrees must attend the convocations of some Council or Mystic Temple which meet but once a year. And for the Sovereign Sanctuary degrees, must attend the Convocations of the Sovereign Sanctuary.

The price of a Rose Croix Apron, range from \$15 per doz., and upwards, while good working aprons can be procured for \$6.00 per doz. The addition of a few inexpensive pieces of furniture to an ordinary Blue Room will suffice for a Rose Croix Chapter room.

The full uniform, which is chaste and beautiful in the extreme, costs \$40 and upwards. But these are required only on state occasions.

For any further information address, M. Ill. Bro. Daniel Rose, 33°-96°-90°, M. W. Grand Master General, Toronto; M. Ill. Bro. Oronhyatekha, M.D., 33°-96°-90°, M. W. Past Grand Master General and Grand Lecturer, London; or to M. Ill. Bro. Butler, 33°-95°-99°, R. W. Grand Secretary, Toronto.

Actuaries' Mortality Tables.

The following extracts are taken principally from the *Budget* and other first class Insurance Journals, and must therefore be reliable:

A Mr. Milne, from an extensive collection of vital statistics in and around Carlisle, England, constructed in the year 1787, what is known as the "Carlisle Table." This table was thereafter made the mortality basis, used by the life companies in their business, showing the "expectation of life," as follows:

At age 20 to be yet	41.5 years.
" 25 "	" 37.9 "
" 30 "	" 34.3 "
" 35 "	" 31.0 "
" 40 "	" 27.6 "
" 45 "	" 24.5 "
" 50 "	" 21.1 "
" 55 "	" 17.6 "
" 60 "	" 14.3 "

—a total of 9 lives to live 249.8 years, or an average of 27½ years each.

In the year 1837 the experience of 17 British companies were compiled into a table, known as the "Actuaries' table of mortality, showing the "expectation of life" as follows:

At age 20 to be yet	41.5 years.
" 25 "	" 38.0 "
" 30 "	" 34.4 "
" 35 "	" 30.9 "
" 40 "	" 27.3 "
" 45 "	" 23.7 "
" 50 "	" 20.2 "
" 55 "	" 16.9 "
" 60 "	" 13.8 "

—total of 9 lives to live 246.7 years, or an average of 27½ years each.

In 1869 the experience of 20 British Companies was compiled in a similar manner to that of 1837, and known as the "New Actuaries' Table," showing the expectation of life as follows:

At age 20 to be yet	41.93 years.
" 25 "	" 34.44 "
" 30 "	" 34.75 "
" 35 "	" 31.15 "
" 40 "	" 27.15 "
" 45 "	" 23.98 "
" 50 "	" 20.51 "
" 55 "	" 17.44 "
" 60 "	" 13.99 "

—a total of 9 lives to live 249.39 years, or an average of 27½ years each.

Mr. Sheppard Homans, the then actuary of "The Mutual Life Assurance Company" of New York (now the largest company in the world), compiled a table from the "experience of that company, showing the "expectation of life" as follows:

At age 20 to be yet	42.2 years
" 25 "	" 38.8 "
" 30 "	" 35.3 "
" 35 "	" 31.8 "
" 40 "	" 28.2 "
" 45 "	" 24.5 "
" 50 "	" 20.9 "
" 55 "	" 17.4 "
" 60 "	" 14.1 "

—a total of 9 lives to live 253.2 years, or an average of 28 years each.

When it is taken into consideration that the first three of these tables were constructed, the first two fifty years apart, and the third thirty-two years later; that the subjects must have been entirely different, their situations and circumstances altogether varied, the similarity of these tables in their practical results should fairly prove to any unbiased mind their correctness and re-

liability. The latter table is, again, actual experience, totally independent of either of the former, being on American lives, and yet the result proves the correctness of the others, the total variation being only one half year on the average expectation.

These mortality tables show that the percentage of risk at the following ages is:

At age 20	\$7.29 per \$1,000.
" 25	7.77 "
" 30	8.52 "
" 35	9.29 "
" 40	10.36 "
" 45	12.21 "
" 50	15.94 "
" 55	21.66 "
" 60	30.34 "

This shows that at age 20, \$7.29 will cover risk on \$1,000 on each member expecting to die in that year, while at age 60 the risk is \$30.34, or over four times as much.

The following are the rates charged by the Independent Order of Foresters at the respective ages given in the above tables:

At age	Monthly rate	Cost per year per \$1,000
20	\$ 52	7.44
25	67	8.04
30	72	8.64
35	78	9.36
40	88	10.16
45	1.02	12.24
50	1.45	17.40
54	1.85	22.20

At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.42
Management Expenses	6.50
Reserve Fund	7.78

\$22.70

Comparative Table of Costs.

For \$1,000 of Insurance per year in the

Years old.	Canada Life.	New York Life.	Confederation.	I.O.F.	Expectation Life in Years.	Approximate Total Cost for \$1,000 in the I.O.F.
16	\$16.80	\$19.89	\$16.20	\$7.29	44.5	\$318.96
19	18.80	19.89	16.20	7.33	43.6	319.15
20	18.80	19.89	16.20	7.44	43.2	313.96
21	18.80	19.89	16.00	7.56	41.5	313.74
22	17.20	19.89	17.00	7.68	40.0	314.11
23	17.70	19.89	17.44	7.80	40.2	313.56
24	18.00	19.89	17.62	7.92	39.5	312.84
25	19.00	19.89	18.40	8.04	38.8	311.95
26	19.60	20.40	19.92	8.16	38.1	310.85
27	20.30	20.93	19.44	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.38
29	21.60	22.07	20.60	8.52	36.0	306.72
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.88	8.76	34.6	303.00
32	23.60	24.05	22.56	8.88	33.9	301.02
33	24.30	24.78	23.28	9.00	33.2	298.90
34	25.00	25.53	24.00	9.12	32.5	296.40
35	25.70	26.32	24.84	9.24	31.8	297.1
36	26.50	27.25	25.68	9.36	31.1	298.56
37	27.50	28.17	26.56	9.48	30.4	299.12
38	28.50	29.15	27.52	9.60	29.6	299.36
39	29.50	30.19	28.52	9.72	28.9	298.24
40	30.50	31.30	29.60	9.84	28.2	296.79
41	31.50	32.47	30.72	9.96	27.5	297.00
42	32.50	33.72	31.96	10.08	26.7	294.76
43	33.50	35.05	33.24	10.20	26.0	296.40
44	34.70	36.45	34.64	10.32	25.4	297.78
45	35.90	37.97	36.04	10.44	24.8	298.96
46	37.00	39.58	37.60	10.56	24.2	298.70
47	38.20	41.30	39.24	10.68	23.6	298.00
48	39.40	43.13	40.96	10.80	23.0	297.96
49	40.90	45.09	42.76	10.92	22.4	298.92
50	42.00	47.18	44.72	11.04	21.8	298.16
51	44.00	49.40	46.76	11.16	21.2	297.72
52	46.70	51.78	48.96	11.28	20.6	298.16
53	49.00	54.31	51.34	11.40	20.0	294.80
54	51.40	57.02	53.88	11.52	19.4	291.82



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This *Benevolent Order* is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one *true brotherhood* all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the *Mutual Aid* plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

Royal Order of Foresters.

The Order of Foresters was founded in 1745 in Knarborough, England. Originally it was called THE ROYAL ORDER OF FORESTERS; but in 1834 the name was changed to "the Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other Benefits, but no Insurance Benefit.

The I. O. F.

In 1874, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance Benefit of \$1,000 to the old system.

In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and by a unanimous vote resolved not to abandon the name of the Order, but to take immediate steps to re-organize.

The Supreme Court

Accordingly on the 23rd July, 1881, the Supreme Court was duly incorporated in Canada with less than 400 paying members on its roll, and with liabilities aggregating over \$4,000 hanging over it. The Endowment Benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten paths by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessment societies as to the cost of a continued membership, to one of definite knowledge as to such cost.

The Machinery of the Order.

We have a Supreme Court governing the whole Order, composed of representatives sent by the several State and Provincial High Courts.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the Order.

We also have a Uniformed Degree, called ROYAL FORESTERS, the uniform being unsurpassed by that of any other Society, being chaste and rich in the extreme, and yet the prices are within the reach of all. The degree, however, is not essential to the benefits.

The Membership.

We have three classes of members:

(1) *The Beneficiary Members* consist of those who pass the ballot and the rigid medical examination of the Order, and whose ages are between 18 years and 55 years.

(2) *The Social Members* are those who have been initiated as charter members or otherwise, and who afterwards have failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

(3) *The Honorary Members* are those who have been admitted as such in accordance with the provisions of the law, and are likewise not entitled to benefits, nor are they subject to any charges.

The I. O. F. Benefits

consist of the following, viz.:-

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability.

(f) One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 63 years of age and upward, according to age at initiation, or upon death.

The cost per one thousand dollars of endowment is **Only \$7.20 per Year.** at 18 years of age and upwards according to age. These charges are fixed, and may be paid monthly, or quarterly, or annually, at the option of the member. There are no Assessments on Death so that every member knows just what it will cost him each year, which is a great advantage, especially to the industrial classes.

The Grand Benefits.

The *Grand Benefits of the Order* are, the Endowment of \$1000, \$2000, or \$3000, payable at Expectation of Life or at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and he may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years old; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$2000 or to \$1000.

These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member to the member himself.

Annuity for Old Age.

On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 79th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 79th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans or heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a handsome accident benefit. For the above three GRAND BENEFITS each member is required to pay according to the following low monthly rates of assessment, based on age and cost of risk.

The Endowment benefits are secured by the payment of a small monthly sum, according to the following

Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	000	\$3000	AGE.	\$1000	\$2000	\$3000
18	\$ 60	\$1 20	\$1 80	37	\$ 82	1 04	2 48
19	61	1 22	1 83	38	84	1 68	2 52
20	62	1 24	1 86	39	86	1 72	2 58
21	63	1 26	1 89	40	88	1 76	2 64
22	64	1 28	1 92	41	90	1 80	2 70
23	65	1 30	1 95	42	92	1 84	2 76
24	66	1 32	1 98	43	95	1 90	2 85
25	67	1 34	2 01	44	98	1 96	2 94
26	68	1 36	2 04	45	1 02	2 04	3 06
27	69	1 38	2 07	46	1 07	2 14	3 21
28	70	1 40	2 10	47	1 11	2 28	3 42
29	71	1 42	2 13	48	1 22	2 44	3 66
30	72	1 44	2 16	49	1 35	2 70	4 05
31	73	1 46	2 19	50	1 45	2 90	4 35
32	74	1 48	2 22	51	1 55	3 10	4 65
33	75	1 50	2 25	52	1 65	3 30	4 95
34	76	1 52	2 28	53	1 75	3 50	5 25
35	78	1 50	2 34	54	1 85	3 70	5 55
36	80	1 60	2 40				

The proceeds of these assessments, less 5 per cent for management expenses, form the Endowment Fund.

There are no Assessments on Death.

The Secretary and Treasurer have ven ample personal bonds, supplemented by bonds of the Guarantee Company. Then all remittances to the Treasurer are required to be made payable to the order not only of the Treasurer, but also of the Manager of the bank which holds our deposits. And the bank is instructed to pay out no funds of the Order except on a cheque signed by the Supreme Chief Ranger Supreme Secretary, and Supreme Treasurer.

Permanent Deposits.

This rule applies only to the open bank account. The Permanent Deposits cannot be withdrawn except upon the written order of the whole Executive Council, which is composed of seven leading men of the Order. As fast as the funds accumulate over \$8,000 or \$10,000 beyond present needs, they are deposited in a "Permanent Reserve Fund," and which is subject only

to the joint cheque of the whole Executive Council as above stated. The permanent deposits already amount to over

\$62,378.81

Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while most Insurance Companies, for each \$1.00 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following table compiled from the official figures given in the Blue Books, by the Government Superintendent of Insurance for the years 1880, '81 '82, '83 and '84 gives the record of eight Canadian Insurance Companies and shows the

Enormous Cost of Management in Insurance Companies.

Name of Company.	Total Premium Income	Total Payments for Death Claims and Matured Endowments.	Total Surplus after paying all claims and management expense
Canada Life..	\$3,680,533.67	\$1,110,519.28	\$864,249.58
Confederation.	1,344,339.66	306,197.98	410,083.85
Ontario Mutual.....	843,781.32	135,462.33	240,279.89
The Sun Mutual....	427,609.47	273,000.79	304,501.90
North American....	331,037.10	35,609.91	150,546.60
Life Association of Canada.	197,317.67	70,303.38	128,980.02
Citizens.....	103,461.27	81,605.88	62,499.98
Toronto Life four years & Federal one year.....	39,589.98	16,043.50	41,251.08
Totals....	\$7,557,571.44	\$2,048,743.05	\$2,209,003.49

It shows that in five years they received in Premium Income alone \$7,557,571.44, they paid for death claims only \$2,048,743.05 and the enormous sum of \$2,209,003.49 for management expenses and dividends, leaving a balance still unexpended of \$3,299,824.90.

Rate of Mortality Does not Rise.

From a letter of Grand Secretary King, addressed to Dr. Oronhyatekha, Supreme Chief Ranger, we learned that among the Odd Fellows of Ontario, after nearly 30 years of existence, the rate of mortality was as follows:

1878.....	5.34	per 1000 in the 25th year.
1879.....	7.22	" in the 26th year.
1880.....	5.78	" in the 27th year.
1881.....	7.34	" in the 28th year.
1882.....	7.07	" in the 29th year.
1883.....	5.78	" in the 30th year.

Or an average of a little over 6½ in a 1000.

The Sick and Funeral Benefits of the Supreme Court are \$5 per week for 12 weeks during any one illness, and \$50 towards Funeral Expenses and are optional.

Cost of Sick and Funeral Benefits.

At Age of Enrolment	Fee	Monthly rate of Assmt.	At Age of Enrolment	Fee	Monthly rate of Assmt.	At Age of Enrolment	Fee	Monthly rate of Assmt.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 50
19	61	31	32	74	37	45	1 02	52
20	62	31	33	75	38	46	1 08	54
21	63	32	34	76	38	47	1 15	58
22	64	32	35	78	39	48	1 25	63
23	65	33	36	80	40	49	1 35	68
24	66	33	37	82	41	50	1 45	75
25	67	34	38	84	42	51	1 55	80
26	68	34	39	86	43	52	1 65	85
27	69	35	40	88	44	53	1 75	90
28	70	35	41	90	45	54	1 85	95
29	71	36	42	92	46			
30	72	36	43	95	48			

1st Class Membership.

For intelligence and moral worth we can safely say that no society can boast of a higher grade of character than ours, as the leading men of all Societies have united with the I. O. F.: among them being the Grand Master of F. & A. Masons, M. W. Bro. Hugh Murray; the Right Worthy Grand Templar, Hon. J. B. Finch; The Grand Master of the Orange Association, R. W. Major; H. A. L. White, etc., as well as many of the leading divines, professional and public men.

For further information see 1st page of cover.