

THE INDEPENDENT

# FORESTER

THE OFFICIAL ORGAN OF  
THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND



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17<sup>th</sup> JUNE, 1874.  
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# The Independent Forester

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No. 2.

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of Foresters.

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TORONTO, CANADA, AUGUST 15, 1899.

1. Send all matter relating to THE INDEPENDENT  
FORESTER and questions on points of Forestric law  
to Dr. Oronhyatekha, S.C.R., Toronto, Canada.

2. Send all Medical Examination Papers, Notices of  
Sickness, Sick Benefit Claims, etc., to the Supreme  
Physician, Dr. Millman, Temple Building, Toronto, Can.

3. Send all Monthly Reports, etc., to the Supreme Sec-  
retary, John A. McGillivray, Q.C., Toronto, Canada.

4. The Monthly Reports and exact sum required to  
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7. The FORESTER will be mailed to each member of  
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Independent Forester," Toronto. Until such list is  
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bers.

8. Recording Secretaries will immediately notify the  
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- When a member is initiated.
- When a member is suspended.
- When a member withdraws from the court.
- When a member changes his address.
- When a member joins a court by card.
- When a member is reinstated.

## Editorial.

**The Surplus on the 30th of July,  
1899, stood at \$3,507,760.06.**

\* \* \*

Fraternity is the highest kind of Imperialism. It  
is good to belong to nations on whose flag the sun  
never sets and the beat of whose drum encircles the  
globe. It is also good to belong to an Order whose  
benefits are acknowledged with equal gratitude  
by the widow in Kongsberg and the widow in  
Honolulu.

\* \* \*

It is not only in their own homes that women  
get help and protection. When travelling, if mis-  
fortune befall them, they find they are among  
friends, though they may be among strangers in a  
strange land. -Mrs. L. L. Chapin in "Women in  
Fraternity."

\* \* \*

The following note appears in a letter from Re-  
cording Secretary Johar Reynolds of Court Nord-  
lys, No. 2219, Norway, which letter is dated the  
27th of June, 1899 :

"Please tell the Chief that we are all proud of  
valuation report. I have written several news-  
paper articles on the subject and feel sure that it  
will not be long before we shall be able to reap the  
fruits of the Actuary's report."

\* \* \*

Companion Emma Kelley, of Traverse City, read  
a very instructive paper at the Assembly for the  
Western High Court of Michigan on the "Lodge  
Room as a Means of Discipline." We commend  
to our readers her closing sentence :

"It becomes us from the present hour to honor  
our principles by an unblemished course of life,  
honorable dealing and conscientious uprightness,  
whereby we may reflect credit upon our own char-  
acters and add to the dignity and stability of an  
Order with whose progress and prosperity our own  
interests are now identified."

## Some Curious Survivals in England.

It is one of the charms of old England that  
amidst all the rush of her great commerce and her  
vast industries, there survive a multitude of queer  
customs, strange observances and long disused  
institutions. Within easy walking distance of

some factory, with its latest improvements in machinery, may co-exist some feudal edifice that bears witness to the times when all manufactures were really wrought by hand, when steam was only in the kettle, and electricity moved only in advance of the rolling thunder.

Nor is it only in stately edifices that these survivals are seen. There are numberless old societies, boards and corporations, formed originally, no doubt, to undertake very important or pressing objects, but now exercising very shadowy and ghost-like functions. We do not know whether the society still exists for the purpose of ransoming Christians held by the Barbary pirates—a society that flourished, held meetings, and spent money long after the evil it was invented to mitigate had been swept from the earth. But we do remember reading some little while ago, that there still is somewhere in England a Jacobite Society for the purpose of securing the re-accession of a “rightful” or “legitimate” monarch of the Stuart lineage. We have read that the melancholy devotees of this organization speak of some (to us rather obscure) individual as the Queen of England, and of Her revered Majesty, Victoria as— Well, never mind! Nobody meddles with them because England is a merry and tolerant land, full of these doddering survivals.

Second, perhaps, in quaint absurdity to these ancient societies, are some of the periodicals that flit about the churchyards of English Old Line Insurance. Years ago, on this continent of America, we fraternalists were terribly attacked by the Insurance “Observers” and “Gazettes,” (or whatever erudite names they bore) then flourishing on this hemisphere. The wounds have healed, the memory of the attacks has faded out, and the great dollar-for-value paying public has paid dues to us fraternalists, and relegated a multitude of insurance periodicals to the ash-barrel.

But England, as we have hinted, delights in perpetuations of what is useless, provided it has sufficient age and absurdity to distinguish it as an antique. We, therefore, are not surprised to find our Order, the I.O.F., our Actuary, Mr. Rae, and our actuarial valuation attacked by the “Records,” and “Observers,” and “Gazettes,” those linen-wrapped Pharaohs which in England still adorn the museums of insurance.

These belated Jacobites of economics treat the action of the I.O.F. in filing a valuation with the Insurance department of England (the Board of Trade) as “audacity,” as an “elaborate official ‘est,” as an “amusing spectacle.”

We know it is useless to explain the true principles on which insurance contracts should be valued to men whose heads are stuffed with “surrender values,” “bonus additions,” “commissions to

agents,” “dividends to shareholders,” and all the ridiculous investment features that transform a simple undertaking to insure John Smith for a certain period for so much money into a highly complex operation.

When John Smith takes on a policy in an old line company, and pays, say \$30. he thinks he has taken out a policy for one year, and considers himself insured for a year. He also thinks he knows the consequences of not paying another \$30 at the beginning of the next year.

But it would never do for the company, to take a one-year view of the case; for the reason that the company does not see the colour of any one of the three thousand cents of the premium.

There is, therefore, at the very outset a radical difference between the way old line companies and fraternal societies will value their contracts. An old line will never consent to value its policies as term contracts. A fraternal, which gets every cent of the price it charges for insurance is quite willing to make its reckonings on a term basis. Our Actuary, Mr. Rae, has valued the contracts of the I.O.F. as term assurances and thereby caused a great numbling and shaking of heads.

We might waste hours, nay weeks, in proving the soundness of this valuation and in modernizing the notions of some gentlemen, but we forbear. For *The Insurance and Financial Gazette* gravely tells us:

“The goring and ripping abilities of the tusks of a wild boar could not be reduced or modified by the application of giltfoil to the tusks.”

THE INDEPENDENT FORESTER is short of gilt-foil; we cannot wait to gild these decayed tusks, we shall cut them off.

### Correspondence.

MONTREAL, June 21st, 1899.

To the Editor of *The Star*:

SIR,—Referring to the letter signed “Whole Truth,” and Dr. Oronhyatekha’s reply thereto published in the *Star* of Saturday last: Being convinced that the manner in which you put the matter to him must have had a good deal to do with Dr. Oronhyatekha’s decision to deviate from his usual practice not to take notice of anonymous—and he might for that matter have added any—communications calling for information regarding the inner working of the Independent Order of Foresters, it has occurred to me that the members of the Order in this city might, through the columns of your influential journal, obtain, what we have thus far been unable by other means to obtain, viz., some explanation of the seemingly unjustifiable course which, for some time past, the Supreme Executive has been pursuing.

It has already been pointed out to the Supreme Chief Ranger, by whom the statement has not been disputed, that under the revised rates of the I.O.F. the cost of carrying a policy in that Order is actually higher than in the regular life insurance companies.

From the table furnished by Dr. Oronhyatekha it is clear that of the total amount collected from policy-holders a smaller proportion is placed to the credit of the Mortuary Fund than is called for by the calculations of the National Fraternal Congress Committee or Actuaries Fouse and Hunter (it is not stated how far short they fall of the reserve which the regular or old line companies are, by law, compelled to set aside for the protection of their policy-holders). In view of this, the question may reasonably be asked, what becomes of the difference between the total amount collected and the relatively small proportion thereof credited to the Mortuary Fund? We are told that the amount expended by old line companies in payment of agents' commissions is simply enormous, but the abnormally high expenditure connected with the management of the I.O.F. cannot be accounted for in any such way, since the S.C.R. tells us that the only allowance made to those bringing in new policy-holders is the remission of the fine which otherwise must be paid by every member of the Order who may be unable, or who, perhaps, under existing circumstances, is indisposed to drum up recruits.

Dr. Oronhyatekha's table further shows that the "net" rates of the I.O.F. barely produce the amount necessary to meet the claims of policy-holders who reach the age of 70 years when their payments to the Order cease. This being the case, what is the position of the Order with regard to 141,000 members who joined the Order prior to December, 1898, and who are still paying the old rates which are from thirty to sixty per cent. less than the revised rates on which the actuarial calculations referred to are based; and what is the effect upon the said calculations of the illegal diversion from the Mortuary to the General or Expense Fund which for years has been going on and concerning which the S.C.R. cannot be induced to give any explanation?

According to the official statements published, the Mortuary Fund, during the three years ending June 30th, 1898, was debited with \$185,666 13 to offset a deficiency in the General or Expense Fund, which deficiency was increased during the last half of the year 1898 by \$88,643.95 and which still goes on increasing regardless of the Constitution which provides (1) that "the surplus funds shall not be used for any purpose whatsoever except to pay the benefits of the Order," (2) that the interest on the Mortuary Fund "shall no longer form part of the General Fund nor be used for management expenses," and (3) that "an amount not exceeding 5% of the assessments may be taken for management expenses."

The S.C.R. does not attempt to explain the phenomenon connected with the alleged increase of 7803 in the membership during the first five months of the year 1899, which increase, however, was so intangible that it has not even been recorded in the monthly reports, but contents himself with the statement that "no special effort was made by the Supreme Court to boom our work." If no special effort is being made, what in the name of common sense are the organizers for to whom, during the five months referred to, the sum of \$51,101.53 was paid? This expenditure may seem trifling to an organization which thinks nothing of including in what purports to be a detailed statement of management expenses an item of \$133,245.28 for "sundries," but nevertheless would not be so regarded by any business institution that I know of.

We are informed that at the last Supreme Court meeting Dr. Oronhyatekha, in thanking those present for voting him a bonus of \$5,000 and four months' leave of absence in which to spend it, simply "with deep feeling" replied, "Lord preserve you from peril." While the prayer apparently was most opportune, and while it is evident the Order is in urgent need of aid from some omnipotent source would it not be well, before troubling the Almighty with the matter which the members themselves should be able to take care of, to see what the Superintendent of Insurance can do for us?

Yours truly, HENRY UPTON.

To the Editor of the Star:

I regret that I have not been able to spare time before now to attend to Mr. Henry Upton's letter of the 21st June. Let me say at the outset that Mr. Upton does not represent in any way the views of the thousands of Foresters in and about Montreal. Indeed, I think I would not be far wrong if I were to say that Mr. Upton represents in this matter no one but himself.

With this preliminary observation I will now deal with the several charges made by Mr. Upton in his last letter.

I.O.F. RATES THE LOWEST.

In reply to the statement that "Under the revised rates of the I.O.F. the cost of carrying a policy in that Order is actually higher than in the regular life insurance companies," I beg to say that Mr. Upton, on the occasion of the meeting of the Executive Council in Montreal, in November, 1898, appeared before them with the statement that the revised rates of the I.O.F. were higher than that of an old line company which he named; whereupon Major McGillivray, our Supreme Secretary, showed from official documents in his possession that the statement was wholly incorrect. It will be noted that Mr. Upton, upon the present occasion, varies this language somewhat, though intending doubtless to accomplish the same object. He is, however, in the present instance careful not to descend to particulars, because to have done so would have shown the incorrectness of his statements. However, I will supply this omission on Mr. Upton's part. The rates of certain well known first class old line life companies on a whole life policy of \$1,000, and the rates of the I.O.F., including the "Extension of the Order tax," as well as the usual "High Court tax," are given in the subjoined Table No. 1:

TABLE No. 1.

Showing the rates on a whole life policy of \$1,000 at age 30 years:

	Premium rates payable annually in advance.	I.O.F. rates payable in monthly instalments.	Extension of the Order tax and usual High Court Dues.	Difference in favor of the I.O.F. rates.
New York Life.....	\$24 38	\$13 68	\$1 70	\$9 00
The Equitable of N.Y.	24 38	13 68	1 70	9 00
The Mutual Life of N.Y.	24 18	13 68	1 70	8 80
The Canada Life .....	22 55	13 68	1 70	7 17
The Sun Life .....	23 45	13 68	1 70	8 07
The Confederation Life	22 40	13 68	1 70	7 02
Averages .....	\$23 55	\$13 68	\$1 70	\$3 17

THE I.O.F. GIVES A VARIETY OF BENEFITS NOT GIVEN BY THE OLD LINERS.

It may be contended that the I.O.F. rates ought to be compared with the "non-participating" rates of the old line companies, because the ordinary rates of the old line companies carry with them the "dividends" and "surrender values" paid to policyholders. But such a contention is wholly untenable, from the fact that the I.O.F. rates given in the foregoing table carry with them in addition to the insurance the following substantial benefits, viz :

- (1) Dividends to policyholders.
- (2) Total and Permanent Disability.
- (3) Old Age Benefits.
- (4) Old Age Disability Benefit or Old Age Pension Benefit and the Burial Benefit.
- (5) Relief from further taxation of any kind at the age of 70 years.
- (6) THE INDEPENDENT FORESTER, the official organ of the Order.

These Benefits are not given by the old line companies with their ordinary policies except the first one enumerated.

From this exhibit of the many-sided benefits secured by the payment of the I.O.F. rates, it will be readily conceded by every disinterested person that the comparing of the I.O.F. rates with the ordinary rates of the old line companies is perfectly fair so far at least as the old line companies are concerned. The figures given in the table show that the cost in the I.O.F. is 35% lower than the average of the rates of the six companies named therein, instead of being higher, as claimed by Mr. Upton.

Even if we compared the I.O.F. rates with the non-participating rates of the old line companies, we would still find the advantage on the side of the I.O.F. rates. For instance, the non-participating rate of the Canada Life at age 30 years is \$19.20 of the Confederation Life \$19.00; and of the Sun Life \$20.40, as against the cost of \$15.38 in the I.O.F.

It might be claimed that in estimating the cost of assurance in the I.O.F. the dues paid to a Subordinate Court, which are usually \$3.00 a year, and for which the member gets the social privileges of the courtroom or club, as well as free medical attendance from the Court Physician should be taken into account. I do not, however, think that many of the readers of *The Star* would pronounce such a claim well founded. But even if they did, it would simply bring the total cost in the I.O.F. to \$18.38, which is less than the lowest of the given non-participating rates, while greatly multiplying the benefits which can be secured in the I.O.F. for the lesser sum.

THE REVISED I.O.F. RATES ARE THE LOWEST.

With regard to Mr. Upton's reference to the National Fraternal Congress Committee, and Actuaries Fouse and Hunter, I am not aware that either of these authorities have ever calculated what proportion of the total amount collected from our policyholders should be placed to the credit of our Mortuary Fund. I know that these eminent authorities have given us certain rates which they claim are the "minimum rates," without any deductions whatsoever for expenses, that can be safely charged for an insurance of \$1,000. I know further, and

so does Mr. Upton, that the revised rates of the I.O.F. up to age 46 are lower than any of these "minimum rates," and certainly are not higher than the rates of the old line companies. On the other hand, we have the testimony of eminent authorities that the revised rates of the I.O.F., though lower than any other proposed "minimum rates," are quite sufficient to insure the safety and permanence of the Order. Mr. Upton apparently desires to know

"What becomes of the difference between the total amount collected and the relatively small proportion (*sic*) thereof credited to the Mortuary Fund?"

95 PER CENT. OF THE PREMIUMS IN THE I.O.F. ARE CREDITED TO THE MORTUARY FUND.

In the first place it is not correct to say that "relatively a small proportion" only, of the amounts collected from our policyholders is credited to the Mortuary Fund. The very opposite of this statement is the truth, as will be seen from the following table showing the record of the I.O.F. during the five years ending with the 31st December, 1898 :

TABLE No. 2.

Years	Amount of premiums collected.	5% used for Expenses.	Amount credited to Mortuary Fund.	Amount spent in Extension of the Order.
1891...	\$ 782,792 26	\$89,139 61	\$ 743,652 65	\$ 55,619 61
1895...	997,968 23	49,898 41	948,069 82	47,130 35
1896...	1,210,761 79	60,538 08	1,150,223 71	66,969 81
1897...	1,462,237 71	73,111 88	1,389,125 83	81,227 04
1898...	1,738,357 81	86,917 61	1,651,435 17	118,796 63

Thus it will be seen that relatively a very large proportion of the premium income, being in fact 95% of the whole amount, has been credited to the Mortuary Fund of the Order, and the whole of the remaining 5% and considerably more were spent in the extension of the Order. It is untrue, as stated by Mr. Upton, that the

"S.C.R. tells us that the only allowance made to those bringing in new policyholders is the remission of the fine which otherwise must be paid by every member of the Order," etc.

What I did say was that every member of the Order who secured a new member would thereby be relieved from paying the "Extension of the Order tax" for the balance of that particular year, but I nowhere intimated that that was the total expenditure made by the Order for bringing in new policyholders.

EXPENSES OF I.O.F. ARE REMARKABLY LOW.

It is untrue, as stated by Mr. Upton, that the expenditure connected with the management of the I.O.F. is "abnormally high." This can be shown only by comparing the expenditure and the work accomplished in the insurance department of the I.O.F. with the expenditure and work accomplished by a well managed old line insurance company. In order to be perfectly fair I shall take the North American Life which was organized in the same year that the I.O.F. was reorganized, and is, therefore, a Company that can be fairly compared with the I.O.F. The statistics are taken from the Blue Book for 1897, being the latest report published.



TABLE No. 3.

Name.	Total Premium Income.	Total Paid for Claims.	Total Paid for Management Expenses.	No. of new Policyholders secured.	New Insurance secured.
N.A. Life	\$ 571,331 26	\$ 164,485	\$ 182,830 21	2,532	3,431,524
I. O. F.	1,462,237 71	863,148	171,219 85	33,528	39,521,500

(1) Thus the I.O.F. spent in management expenses \$5.10 for each new policyholder secured, as against \$72.20 spent by the North American Life for the same purpose.

(2) The I.O.F. spent in management expenses 19 cents for each dollar paid to the widows and orphans, while the old line company spent 1 dollar and 11 cents.

(3) The I.O.F. spent for management expenses in connection with its insurance department \$11,610.36 less than the North American Life, and secured 30,996 more new members carrying \$36,089,976 more insurance: so that the management expenses of the I.O.F. instead of being "abnormally high," are remarkably low, and the work accomplished for the expenditure is astonishingly great. Mr. Upton asks:

"What is the position of the Order with regard to the 141,000 members who joined the Order prior to December, 1898?"

#### THE ORDER'S FUTURE IS ASSURED.

Precisely the same as its position towards those who have joined since last December, being firmly bound and obligated to pay "at sight" every claim as it arises. This the Supreme Court has always done in the past, and during the quarter of a century that it has been doing business it has paid in benefits over seven millions of dollars (\$7,000,000), and notwithstanding it was up to last December charging the lesser rates referred to by Mr. Upton, it has at the present time an accumulated surplus fund amounting to over three millions five hundred thousand dollars (\$3,500,000). With such a record already made the Order's future is assured.

It is untrue, as stated by Mr. Upton, that there has ever been any illegal diversion from the Mortuary to the General or Expense Fund, and it is untrue that "the S.C.R. cannot be induced to give any explanation" regarding this matter. The S.C.R. has nothing to conceal and has always been ready to give every explanation required by any member of the Order honestly seeking information. The Supreme Court, which is the Parliament of the Order, and is supreme in all Forestry matters, enacted a law years ago defining the powers of the Executive Council. One of the sections of that law read as follows:

"26 (2b). Whenever the General Fund becomes exhausted, to borrow temporarily, either from the Benefit Funds or from other sources, paying the current rate of interest therefor."

When our Act of Incorporation was amended, and the Government given a supervising control of our Constitution and Laws, the Superintendent of Insurance expressed a desire to have this law amended by inserting a clause limiting the amount that could be borrowed under the authority thereof, to the sum that might be at the time lying in the bank awaiting investment. The Executive Council,

recognizing the wisdom of the proposition, agreed to its immediate incorporation into the Constitution and Laws of the Order, and the section was altered to read as follows:

"(6) Whenever the General Fund becomes exhausted to borrow temporarily, either from the Benefit Funds in the current bank account or from other sources, paying the current rate of interest therefor."

#### THE SUPREME COURT APPROVED.

This law was adopted to make it perfectly clear that the Supreme Court approved of the practice, which had existed from the earliest days of the Order, of borrowing from the Benefit Funds whenever the General Fund was short, in order that the extension of the Order could always be prosecuted vigorously. Under the authority of this law we have, from time to time, borrowed from the Benefit Funds for the use of the General Fund instead of from a bank, the General Fund paying for such loans, 4%, instead of the 3% which the Mortuary Fund would have received from the bank; and the General Fund paid 4% interest instead of the 6% we would have had to pay had we borrowed from a bank or some other outside party. The effect of this law was therefore to save to the General Fund 2% in interest on the amount borrowed, and increased the interest earned by the Benefit Funds by 1%.

I might add that no other investment made of the Mortuary Funds is any better or safer than these loans. For the Supreme Court itself is the guarantor that repayments will be made.

Mr. Upton is pleased to quote certain sections of our Constitution and Laws to support his charge of "illegal diversion" of the Mortuary Funds, but like the gentleman referred to in the 4th chapter of St. Matthew, quotes only such portions of the law as he thinks will suit his purpose. He carefully avoids quoting the law just given, authorizing the Executive Council to borrow from the Benefit or other Funds, and under the authority of which the whole of the sums mentioned by Mr. Upton as having been illegally diverted could have been legally used by the Executive Council for the purposes of the General Fund. As a matter of fact, the Supreme Court, at its session held in London, England, enacted another law defining what portion of the funds of the Order should constitute the General Fund. It appears on page 27 of the minutes of the London, England, session, and reads as follows:

"(13) Always excepting the assessments received on account of the Benefit Funds, all the receipts of the Supreme Court, including the interest earned on any accumulated funds, shall constitute the General Fund, and may be used for the management expenses as herein provided."

Until this law was repealed the interest earned by our Surplus Fund formed a part of our General Fund, and because we used this money as the law directed, Mr. Upton seeks, by quoting only a part of the law, to fasten upon the Executive Council the charge of illegally diverting the Mortuary Fund to the General Fund.

Thus there were two enactments of the Supreme Court in existence up to May, 1896, which authorized and made legal the acts of the Executive Council in respect of the funds.

The foregoing sub-section (13) of section 40 was at the suggestion of the Treasury Board, altered by the Executive Council. The sub-section was

renumbered (12) and made to read as follows in the published Constitution and Laws, to wit:

"40. The General Fund of the Supreme Court shall consist of the following named items: \* \*

"(12). Also the interest earned on any accumulated funds of the Supreme Court; *provided that the interest earned on the Mortuary Fund, after the first day of May, A.D. 1896, shall no longer form a part of the General Fund, nor be used for management expenses, etc.*

Mr. Upton quotes from this section, but it will be observed that he quotes only so much of the section as he thinks will suit his purpose, viz.: that part which appears in italics. He omits to quote the first part of the section, which clearly implies that we had the right to use the interest on the whole Surplus Fund as part of the General Fund, at least up to May, 1896, a method of arguing which, I venture to suggest will be deemed by every fair-minded reader of *The Star* to be, at least, not candid nor straightforward.

Mr. Upton further says:

"The S.C.R. does not attempt to explain the phenomenon connected with the alleged increase of 7,803 in the membership during the first five months of the year 1898," etc.

#### STILL ANOTHER UNTRUTH.

In the first place it is untrue that I had alleged at any time that the Order had increased by 7,803 during the first five months of 1899, and in the second place the following extract from my last letter in reply to "Whole Truth," and published recently in *The Star*, proves that Mr. Upton does not state the facts when he says "the S.C.R. does not attempt to explain," etc. The extract reads as follows:

"I will go further, and say that there is no justification whatsoever in the implied charge that in failing to speak of the 'lapse' rate in the Order at the present time, I was guilty of suppressing a part of the truth, in view of the fact that we publish each month in the official organ, which is sent to every one of our hundred and forty odd thousand members, the officers' reports showing the number of members at the end of each month, the number of deaths and the number of accepted applications for the month, thus giving to each and every one of our members the necessary statistics to enable him to do as your correspondent has done, viz.: ascertain not only the lapse rate, but the whole gains and losses month by month."

With regard to Mr. Upton's charge that I had given expression to a fervent prayer to the Lord during one of the sessions of the Supreme Court, I must plead guilty to that charge. If my memory serves me, I did earnestly pray on the occasion referred to by Mr. Upton, "that the Lord would bless my comrades in the Supreme Court and that He would preserve them from all peril as they journeyed to their several homes." All the other charges made by Mr. Upton, as already explained, are untrue. I am therefore the more gratified to be able to say that in this one instance he seems to have been able to tell the truth.

The spirit in which he comments on my prayer will not effect either myself nor the I.O.F.

In conclusion I might say that we are not at all concerned how soon Mr. Upton appeals to the

Superintendent of Insurance, as we have always tried to do what was right, and we think we have been in this, as in other things, quite successful.

Yours sincerely,

ORONHIYATEKHA,

Supreme Chief Ranger.

TORONTO, 31st July, 1899.

### Not All.

The following letter, without the address or name of the writer, or other clue to his identity, or the identity of his letter, has been duly received by the S.S., and he hastens to acknowledge its receipt:

July 17th, 1899.

DEAR SIR,—

Here is my statement of birth. I looked in my father's Bible, and I got my right age. I was born in 1872, the 12th of Oct. I left Grand Rapids for Canada the 28th of May and arrived in Canada the 29th of May. Well, I guess this is all.

Yours in L., B. C.

Bro. ——— guesses this is all. But he is just the very man who will get mad when his precious epistles (all without superscription or subscription, headless and tailless) meet with no response.

We are glad to learn that Bro. ——— was born, and wish him long life.

It gives us extreme pleasure to hear that Bro. ——— looked in his father's Bible; and we exhort him to read, mark, learn and inwardly digest the same.

It is of great, nay intense interest to us to be informed, with all accuracy, that Bro. ——— came into this world on October 12th, 1872. For thus we are assured that Bro. ——— is in the prime of life, and may be spared long enough to complete his interesting letters.

It is good to know that Bro. ——— left Grand Rapids. It is a tribute to any man's honesty to leave something when he departs for Canada.

It is news to us that Bro. ——— came to Canada on May 29th, anno domini ———. Canada is perhaps a rather large, almost a vague, location. Some day Bro. ——— may become definite, come down to Toronto and leave his card so that the S.S. may know who Bro. ——— is, where Bro. ——— is, and what in L., B. and C. Bro. ——— wants to have attended to. Guess this is all.

### "Assessment" is the Correct Term.

(From the Insurance Counselor of New York.)

It being a fact that the amount required, from each individual, for the payment of death losses, expenses of management, dividends, surrender values, etc., is in proportion to the age and amount of insurance furnished, and must be contributed by the insured, it follows that the sum which each individual insurer must pay annually, semi-annual-



ly, quarterly, bi-monthly or monthly, as the case may be, is an *assessment* and not a *premium* as it is now called.

The term *premium* was substituted for the correct word, *assessment*, because it sounds nicer and conveys the idea of an increase in values and is suggestive of dividends to be received instead of payments to be made by the insured. It was a happy thought on the part of life insurance men, and is only one of many phrases, or terms, used in connection with life insurance the chief purpose of which is to deceive or mislead the public.

That it is absurd to call the rate charged for insurance a *premium* is evident from the fact that life insurance companies, associations and fraternal beneficiary orders, are simply corporations composed of individuals mutually bound together and pledged to pay to the heirs of a member at his death a sum of money as a partial compensation for the loss which it entails, the amount so paid being made up of the combined voluntary contributions of the individuals constituting the corporation. If we are correct in this statement of the question, and we are firmly convinced that we are, it follows that fraternal orders have as good a right to use the term *premium* as old line or legal reserve companies have, and that if fraternal orders are "assessment concerns" so are life insurance companies, it being a fact that *they too* provide for the payment of their losses, expenses, and all other privileges furnished, by *levying assessments* on their members.

The fact that the *assessment* is always for the same amount, and at a fixed date does not make it a *premium* when collected by a life insurance company and an *assessment* when paid to a fraternal beneficiary order, for fraternal orders also collect fixed amounts, at fixed dates, the amount called for being payable monthly, as a rule.

Inasmuch as the rates charged by old line or legal reserve life insurance companies are at least 50 per cent. higher than the same amount of protection costs in fraternal beneficiary orders, it follows that if fraternal orders should be called "assessment concerns" life insurance companies should be known as "double or triple assessment concerns."

If any one doubts the truth of the statement that life insurance as furnished by old line or legal reserve companies is on the assessment plan, an examination of the table herewith attached ought to convince him of the truth of the statement.

It will be noticed that we have stated in separate columns the amounts contributed by the insured each year to mortality, reserve and expenses of management. Attention is called to the fact that if a policyholder who insures for \$1,000 at age 45, and keeps up his payments until age 100, which, according to the Actuaries' Table of Mortality, is the age limit of an individual, he will have contributed \$1,757.19 towards the payment of the death losses of those who die before he does, and in addition to this provided the money for the payment of his own claim and \$563.75 for expenses of management, or a total of \$3,320.94 for \$1,000 of insurance.

Is it any wonder that Deputy Superintendent Michael Shannon, of the Insurance Department of the State of New York, stated in his official report of the examination of the New York Life, made in 1892, that

"The premiums charged are so large that gross mismanagement may exist and the company still remain perfectly solvent."

Is there any business other than old line or legal reserve life insurance of which the above statement could be truthfully made? Note that it is not stated that gross mismanagement could exist for a short time and the company remain solvent, and, therefore, the inference is that gross mismanagement could exist continuously and the company still remain perfectly solvent.

ASSESSMENT IS THE CORRECT TERM.

The following table shows how much a policyholder, insured in an "old line" or "legal reserve" company, contributes each year, (a) to pay the death losses of those who die before he does; (b) the amount he contributes to provide for the payment of his own policy; (c) for expenses of management; (d) the total each year per \$1,000 insurance, age 45 at entry, the gross annual premium being \$39.10.

Actual Age of Insured.	MORTALITY Sum required each year to pay death losses of others.	RESERVE Amount set aside each year to pay his own policy.	EXPENSE Sum provided each year for expenses.	Total Cost per \$1,000 each year.
	(a)	(b)	(c)	(d)
45	\$11 54	\$18 01	\$10 25	\$39 80
46	11 86	18 35	10 25	40 46
47	12 37	18 68	10 25	41 30
48	12 82	18 99	10 25	42 06
49	13 27	19 31	10 25	42 83
50	13 81	19 60	10 25	43 66
51	14 30	19 86	10 25	44 41
52	14 86	20 11	10 25	45 22
53	15 45	20 33	10 25	46 03
54	16 05	20 55	10 25	46 85
55	16 69	20 74	10 25	47 68
56	17 37	20 90	10 25	48 52
57	18 04	21 07	10 25	49 36
58	18 76	21 20	10 25	50 21
59	19 50	21 31	10 25	51 06
60	20 32	21 34	10 25	51 91
61	21 18	21 34	10 25	52 77
62	22 07	21 30	10 25	53 62
63	23 01	21 21	10 25	54 47
64	23 96	21 10	10 25	55 31
65	24 97	20 93	10 25	56 15
66	26 03	20 70	10 25	56 98
67	27 09	20 46	10 25	57 80
68	28 15	20 20	10 25	58 60
69	29 25	19 90	10 25	59 40
70	30 33	19 60	10 25	60 18
71	31 44	19 26	10 25	60 95
72	32 57	18 89	10 25	61 71
73	32 71	19 53	10 25	62 49
74	35 80	17 13	10 25	63 18
75	35 91	17 73	10 25	63 89
76	37 01	17 52	10 25	64 58
77	38 10	16 99	10 25	65 25
78	39 22	16 44	10 25	65 91
79	40 29	16 01	10 25	66 55
80	41 33	15 60	10 25	67 18
81	42 31	15 25	10 25	67 79
82	43 07	15 07	10 25	68 39
83	44 07	14 65	10 25	68 97
84	44 68	14 63	10 25	69 56
85	45 37	14 52	10 25	70 14
86	46 05	14 42	10 25	70 72
87	46 73	14 31	10 25	71 29
88	47 46	14 14	10 25	71 85
89	48 31	13 85	10 25	72 41
90	49 18	13 52	10 25	72 95
91	50 15	13 07	10 25	73 47
92	51 35	12 37	10 25	73 97
93	52 75	11 42	10 25	74 42
94	54 32	10 26	10 25	74 83
95	56 66	8 25	10 25	75 16
96	58 79	6 38	10 25	75 42
97	56 99	8 52	10 25	75 76
98	49 98	16 18	10 25	76 41
99	1 54	67 31	10 25	79 10
<b>Totals</b>	<b>\$1,757 19</b>	<b>\$1,000 00</b>	<b>\$563 75</b>	<b>\$3,320 94</b>



TEMPLE CAFE—THE MAIN DINING HALL.

I hereby certify that the foregoing table is a true exhibit of the apportionment of the premium and interest on the self-insurance (Legal Reserve) on a \$1,000 policy, issued at age 45 and continued to age 100, the basis being the Actuaries' Mortality Table, and 4 per cent. interest.

J. THOMSON PATERSON,  
Consulting Actuary.

### The Feast-House of the 20th Century.

In connection with the Temple Building a five story structure has recently been erected, called the "Annex," in which are provided a room containing lunch counters and tables, a ladies' lunch room and a private dining-room. It is connected by a bridge to the main building in which is located the banqueting hall proper of the Temple Building.

The different rooms are fitted up in a highly elaborate style, the greatest care having been taken in the architectural detail and the selection of ornament and color. The banqueting hall, while finished in quiet Eastern colors, is brilliant with wall mirrors, carved capitals, deeply enriched panels and ceiling beams, elaborated cornices, rich oak wood-work, and the floor is covered with a deep Persian carpet, which, with myriads of electric lights, make a brilliant architectural interior carried out in free treatment of Italian Renaissance.

Through panelled oak passages and cloak rooms the ladies' lunch room is reached, and here is found

a lighter and more delicate interior effect, brighter colors and lighter ornament, while the low ceilings give a quaint home-like effect which is very inviting. Off this room is the private dining-room or blue room, which extends across the front of the dining-room building. This is also designed in a delicate and airy style. Lavish ornament, bright colors, with plenty of gilt, rich wood-work and luxurious furnishings, all give an effect which suggests a sense of pleasure to the most luxuriously inclined. The street is reached from these rooms by a broad, easy oak staircase, the approaches to which are beautifully finished in every way.

The lunch room, which is on the street level, with door also leading to the rooms above, is plain and more severe, as would be expected. The ceilings, however, are richly panelled and intersected by enriched beams supported on pilasters with ornamental caps, the walls being finished in plain ingrain colors with a rich antique oak dado below. The dark oak counters and marble-top tables are very sensible and business-like, and the quiet and inviting nature of the interior is much appreciated by business men. This interior, as well as the two rooms above, are finished in the English Renaissance style of architecture in keeping with the architecture of the building, and the elaborate and profuse ornament peculiar to this style has been liberally applied in the case of the Temple Cafe.

A man never gets so poor that he can't borrow trouble without security.

## In and About the Temple.

The *Daily Mirror and American*, of Manchester, New Hampshire, has the following echo from the great convention of Good Templars:

"The magnificent Foresters' building at Toronto, in which the session of the Supreme Lodge was held, was an ideal place for such a gathering. Its use was given free of charge to the Good Templars by the Foresters, out of the respect which they entertained for the distinguished head of their Order, Dr. Oronhyatekha, who is also a past Right Worthy Grand Templar and one of the oldest members of the Good Templar Order present at the session. This famous man, a pure-blooded Mohawk Indian, is a person of noble presence and great ability. His keen intellect enables him to do good service in a debate and his generous nature makes him delight in an opportunity to do a service to his co-workers in Good Templary.

"Before leaving Toronto all of the Good Templars of either sex who desired were given an opportunity to join the Foresters free of charge. Nearly all of the New Hampshire members availed themselves of the privilege, as did many others."

### The Temple Café Opened under Anglo-Saxon Auspices.

(Globe, July 12th.)

The Armour Cadets were tendered a luncheon by the Independent Order of Foresters at the Temple building yesterday afternoon. The affair was a great success, and the hosts are to be congratulated on the result of their hospitable efforts. Dr. Oronhyatekha, Supreme-Chief Ranger of the Order, was unable to be present, and in his absence Major John A. McGillivray, Supreme Secretary, was master of ceremonies.

After a brief inspection of the building the cadets were escorted to the Temple Café, which has just been started on the ground floor. This restaurant was not yet ready for the public, but special arrangements were made for the entertainment of the Chicago visitors and other guests there yesterday. It is beautifully fitted up and is unsurpassed for the excellence of its appointments.

#### THE LUNCHEON.

Over 150 guests in all sat down at the tables. All partook of the splendid repast prepared by Mr. T. G. Davey, the Manager of the Café. Major McGillivray presided, and among the guests present besides the Armour and Tampa Cadets were: Rev. Johnson Henderson, Captain McCreary, Surgeon Foelsch, of the Armour Cadets; Ald. Score, Ald. Hallam, Major Leslie, Dr. Noble, Messrs J. R. Durfee, of Illinois; Stephen W. Burns, Thomas Lawless, Assistant Supreme Chief Ranger, I.O.F.; Adjutant Thompson, Tampa Cadets; Lieutenant-Colonel N. F. Patterson, Captain Melville, Messrs. J. W. St. John, H. Gilby, Alex. Fraser, W. A. Sherwood, F. N. Kennin, W. C. Wilkinson, John Nunn, Geo. L. Wilson, Major Manley, Thomas Crawford, M.P.P., James Jones, Dr. Noble, Barlow Cumberland and Dr. S. P. May.

After the appetising meal had received due attention the Chairman, in a short speech, welcomed the guests on behalf of the I.O.F. He regretted the absence of the Supreme Chief Ranger, and stated that he would take upon himself the duty of presenting the freedom of the Temple to the

Armour Cadets. He felt that they were all Americans, and he was pleased with the thought that the line of demarcation between the two countries was an imaginary one. He thought that nothing but the Union Jack could equal the Stars and Stripes, and he hoped that these would long wave in unity, peace and concord. (Applause.)

#### THE SCARLET AND THE GREY.

The toast of "The Legislature" and "The City Council" brought responses from Thomas Crawford, M.P.P., and Major Leslie. Mr. Crawford was pleased at the friendly relationship existing between the boys of Canada and the United States, as the boys were destined to be the legislators of the near future. Major Leslie thought the present intermingling of the scarlet and grey uniforms of the cadets would be productive of good. He thought that it was one of the safeguards of this continent that it was divided, as if they were one nation their very strength might lead to their undoing.

The Cadets and Reception Committee were then toasted, which elicited responses from Rev. Mr. Henderson, Chaplain of the Armour Cadets, and Mr. W. A. Sherwood, Chairman of the Reception Committee. Chaplain Henderson referred to the recent published reports anent the annexation of Canada. He declared that these reports had not the slightest foundation in fact. Mr. Henderson said that if Canadians treated all Americans as generously as the Chicago Cadets had been used, a desire would soon spring up in the breasts of Americans to be annexed to Canada. He concluded his remarks with the hope that the Union Jack and Old Glory would continue to blend together in peace.

#### AN INSPIRING SPECTACLE.

Mr. Sherwood referred briefly to the church parade on Sunday. The spectacle there presented of the veterans and youths of the two countries marching side by side to divine service was an inspiring one.

## Dry Twigs.

### Not Mathematical.

A professor in a Scottish university had been advocating the advantages of athletic exercise. "Roman athletes," he said, "used to swim three times across the Tiber before breakfast."

A Scotch student smiled, at which the professor exclaimed, rather testily, "Mr. McAllister, why do you smile? We shall be glad to share your amusement."

"I was just thinking, sir," replied the student, most respectfully, "that the Roman youths must have had some difficulty in getting home."

"How so?" demanded the professor.

"They must have left their clothes at the wrong end of their swim," was the Scot's reply.

Freddy, the son of a well known minister, had misbehaved, and to punish him he was not allowed to eat at the family table. A small table was set for him in the corner of the dining room. When his dinner was placed before him, Freddy said, very solemnly: "Lord, I thank Thee that Thou hast spread a table before me in the presence of my enemies."

### Pulpit Notice.

A clergyman was very anxious to introduce some hymn books into the church, and arranged with his clerk that the latter was to give out the notice immediately after the sermon. The clerk, however, had a notice of his own in reference to the baptism of infants to give out; accordingly, at the close of the sermon he arose and announced that "All those who have children whom they wish to have baptized please send in their names at once to the clerk." The clergyman, who was stone deaf, assumed that the clerk was giving out the hymn-book notice, and immediately rose and said "And I should say, for the benefit of those who haven't any, that they may be obtained of the vestry any day from 3 to 4 o'clock; the ordinary little ones at one shilling each, and special ones with red backs at one shilling and fourpence."

Willie (who has eaten his apple)—"Mabel, let's play Adam and Eve. You be Eve and I'll be Adam." Mabel—"All right. Well?" Willie—"Now you tempt me to eat your apple and I'll succumb."

Lady at cookery lecture, soliloquising: "Now that she has got it cooked, I wish she'd tell me how to use up cold mutton."

Next lady overhears and remarks: "I have some infallible recipes."

First lady, alert with pencil and notebook: "Will you please favour me?"

Second lady: "Six boys."

## The High Courts.

### HIGH COURT OF BRITISH COLUMBIA.

#### Official Circular No. 1.

VANCOUVER, B. C., June 5th.

BRETHREN,—As we are now under the jurisdiction of a High Court, permit me to call your attention to the following changes:

1. By unanimous resolution the High Court at its first session fixed the High Court dues at one dollar per year per member which amount must be remitted to the High Court Secretary, M. J. Crehan, semi-annually, the first of July and January. Henceforth, the F.S. of every subordinate Court will send the semi-annual report on form No. 25, which report is prepared by the R.S. with the High Court dues as provided in section ninety-six, sub-section 3; one hundred and forty-six, sub-section 2; two hundred and forty-five, sub-section 5; two hundred and forty-six, sub-section 3.

2. All supplies for subordinate Courts must be purchased directly from the High Court, through the High Court Secretary, seventy-six (nine) three hundred and seven.

3. All Court Deputies are now commissioned by the H.C.R., and it is essential that such deputies be energetic Foresters; we ask each Court to recommend to the H.C.R. some brother whom they deem best adapted to be his representative in their Court.

4. Send the name and address of your R.S. and C.D. as soon as possible to the High Secretary.

5. As we sincerely hope that a new era of pros-

perity has commenced in the history of our Order in this Province, we request of every member to put forth every effort to stimulate the good work, endeavor to increase membership and to promulgate a spirit of fraternity and benevolence throughout its entire membership; and in this way help each other in the winding path of life, our watchword being Benevolence. Our motto, Visit the fatherless and widows in their affliction and keep yourself unspotted from the world.

Yours fraternally in L., B. and C.,  
M. J. CREHAN, High Secretary.  
GEORGE D. TRAVIS, High Chief Ranger

### HIGH COURT OF CENTRAL ENGLAND.

The High Court of Central England held its fourth annual session in the Temperance Institute, Southport, on 12th ult. But as a fitting commencement an arrangement was made with the friends of the New Jerusalem Church to meet with them in public worship on Sunday morning, 11th. Special hymns and anthems were arranged for the occasion, and the musical portion of the service was rendered by the church choir in conjunction with several members of the fraternal Order, Bros. Iddon, C.R., and Ratcliffe having these matters under their care. Mr. F. Hudliss presided at the organ; "Lift up your heads" was rendered by the choir, and Miss Mallison gave as a solo, "The heavenly song."

The service was conducted by the Rev. J. Ashby, C.R., assisted by Bros. Abraham and Brimelow, F.S. The brethren met in the school-room previous to entering the church, and were ably marshalled by Bro. Fawcett Cave. Amongst the brethren in attendance were the following:—High Court officers: Bros. H. J. Martin, H.C.R.; S. S. Chiswell, P.H.C.R.; James Porter, H.V.C.R.; J. Gibson, H.T.; G. J. Waldron Johnston, M.D., H.Phy.; W. Sutton, H.C.; W. J. Chapman, H.A.; A. W. Scenor, H.J.S.; James Dunkerley, Rev. W. Duncan, James Marshall, of London. Local Brethren: Bros. Alderman S. L. Booth, ex-Mayor; S. Bell, C.R.; Fawcett Cave, C.R.; Dr. Fenn, Phy.; H. P. Jones, D.D.H.C.R.; O. H. Brett, P.C.R.; R. Brimclow, F.S.; H. Dowling, J.B.; H. Mills, S.W.; R. M. Iddon, C.R.; C. E. Kendrew, F.S.; Ratcliffe, V.C.R.; T. R. Davies, V.C.R.; A. E. Scarlett, F.S.; and others.

A very thoughtful sermon was delivered by the Rev. J. Ashby, C.R., of Court Leyland, No. 2250. He selected as his text the words, "And there appeared in the cherubim the form of a man's hand under their wings," Ezek. x. 8

#### THE BUSINESS SESSION.

The annual session was opened in the Temperance Institute, on 12th ult. The Deputy-Mayor, Alderman S. L. Booth, P.C.R., in the unavoidable absence of the Mayor, Councillor C. E. Austin, gave the delegates a hearty welcome. A letter of apology was read from his Worship expressing his sympathy with the movement and his admiration of all such fraternal societies.

Bro. H. G. Martin, H.C.R., presided over the business part of the proceedings, and thirty delegates were initiated into the High Court degree. Bro. Martin, in his opening remarks, stated that they had now 1,150 members, as against 796 last year, and the number of Courts was 44.

Bro. Ferns, H.Sec., stated that during the year 23 members had left the Order, and five had died,

and the average monthly increase had been 26. The High Court of Central England now stood first among the High Courts of England in regard to membership.

A notable feature of the session was the reception of two lady delegates, one of whom was Sister Cave, of Companion Court Curzon. Bro. James Marshall, general manager, was present throughout the whole proceedings. Officers for the year were elected as follows:—Bro. Gibson, H.C.R.; Bro. Martin, P.H.C.R.; Bro. Porter, H.V.C.R.; Bro. Ferns, H.Sec.; Bro. W. J. (captain, H.Tr.); Bro. Dr. Walter Johnson, H.Phy.; Bro. C. P. Greenwood, H.C.; Bro. Fawcett Cave, Organist. It was resolved that the next High Court meeting should be held at Liverpool.

Luncheon was provided by Bro. J. E. Maiden, at the Cyprus restaurant; and high tea by Bro. T. L. Bower, at the Albion restaurant.

In the evening a conversatione was held, when there was a very good attendance. The conversatione was given by the ladies of Companion Court Curzon, and the arrangements were carried out by Bro. Ald. S. L. Booth, R.C.A. (chairman), Bro. S. Bell, C.R., North Meols; Bro. Fawcett Cave, C.R., Scarisbrick; Bro. R. M. Iddon, C.R., Lathom; Bro. C. E. Kendrew, F.S., Leyland; and Bro. A. E. Scarlett, F.C., North Meols (hon. sec.) The Deputy-Mayor, Alderman S. L. Booth, presided, and musical items were contributed with great success by Miss Southworth, Mr. and Mrs. Wyatt, Dr. Johnson, Mr. Fawcett Cave, Mr. C. H. Ratcliffe, Mr. W. Bradshaw, Mr. Clarke, Mr. Barlow, and Mr. Brook, and a recitation was contributed by the Rev. J. Ashby. Bro. R. Brimelow officiated as accompanist. Refreshments were served by the ladies of Companion Court Curzon, under the supervision of Mrs. Fawcett Cave, and at the close hearty votes of thanks were tendered to the ladies, to the entertainers, and to the chairman.

### HIGH COURT OF NEBRASKA.

Bro. A. E. Stevenson, D.S.C.R. (American agent) reports a very pleasant and harmonious session of this body. He says: The Committee on State of the Order reported approving and commending the acts of the Supreme Court on the extension of the Order tax, the raising of the rates and the admission of the women, which report was unanimously adopted. Dr. J. M. Akin was elected High Chief Ranger; H. C. Hartery, High Vice Chief Ranger; T. L. Combs, High Secretary; Chas. Bumholt, High Treasurer; W. M. Davis, High Physician; E. J. Sullivan, High Counsellor; H. A. Hansen and J. A. Rohbough, High Auditors. I think we may look for a nice increase in that jurisdiction in the next month or two.

### HIGH COURT OF NEW BRUNSWICK.

SUSSEX, N.B., July 12.

The sixteenth annual session of the High Court of New Brunswick, I.O.F., opened in Oddfellows' hall here this evening, with High Chief Ranger Macrae presiding. Over 100 delegates were in attendance. All these officers were present, except Geo. J. Clarke, of St. Stephen.

Past High Chief Ranger Clarke, of Nova Scotia, was invited to a seat on the platform.

Oronhyatekha, M.D., Supreme Chief Ranger, and H. A. Collins, of Toronto, Supreme Treasurer, arrived this afternoon.

High Chief Ranger Macrae, who was heartily applauded, read his annual address, which dealt very comprehensively with the affairs of Forestry in this province.

High Secretary F. W. Emmerson reported that five new Courts had been organized during the year by Bro. Kinghorn, two when he was inspector and three after he became an officer of the Supreme Court. There were 5,739 members of the Order in the province on June 1st, 1899, compared with 5,619 on July 1st, 1898—an increase of 120 in eleven months.

#### HIGH TREASURER'S REPORT.

The report of High Treasurer Eastman showed receipts of \$4,087.46 and an expenditure of \$3,815.46, leaving balance on hand on June 30th of \$272.

This report was duly audited and found correct by the High Auditors, J. V. Russell and Thomas Murray. They also reported audit of the High Secretary's books, which were found to agree with the statements in his report.

Inspector William Kinghorn submitted a report covering the period he had acted as inspector for the High Court during the last year. That was prior to February last, when he was appointed a deputy of the Supreme Court. During the time he was acting under High Court he had organized two subordinate Courts and secured forty-five applications for membership. He had also visited weak Courts and encouraged them, and after the Supreme Court session he made a general visitation, explaining the constitutional changes. There was at first dissatisfaction with some of the changes, but, said the inspector, "I am glad to report today that peace and harmony reign within our borders, and the membership generally concede that the changes made were for the stability and in the best interests of our Order."

SUSSEX, N.B., July 13.

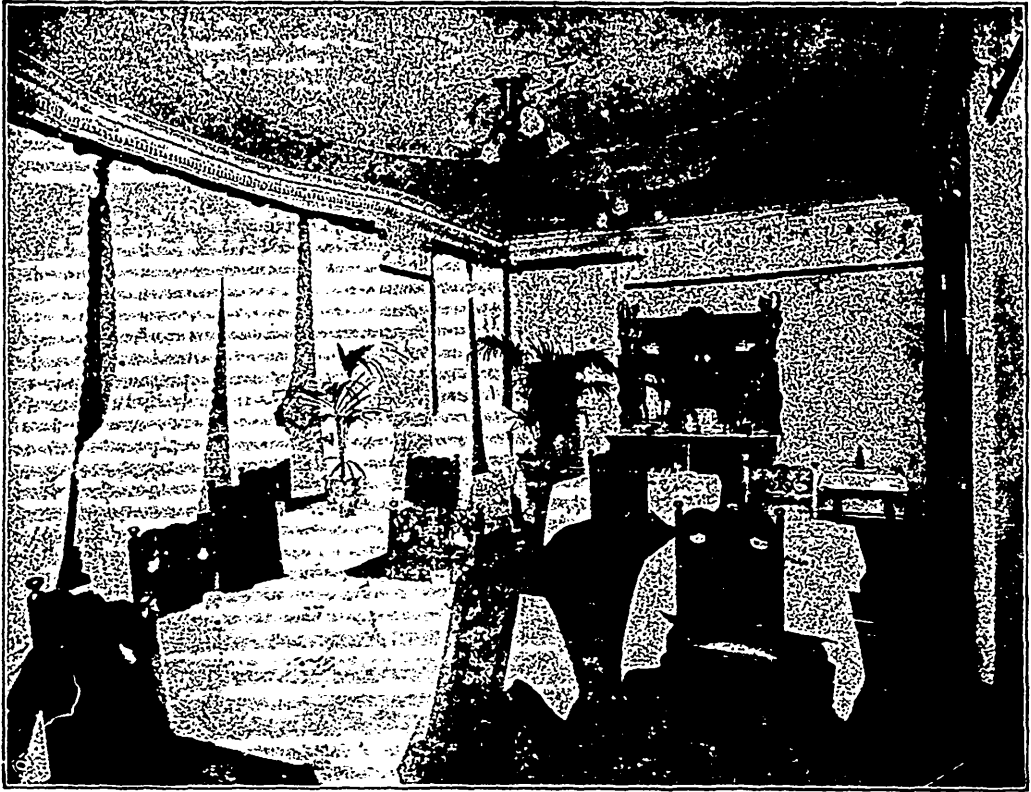
The High Court, I.O.F., resumed its session this morning. On the platform with H. C. R. Macrae were Hon. H. R. Emmerson, H. C. Creed, LeBaron Coleman and William Kinghorn, Past Executive Officers, and Past H.C.R. Clarke, of Nova Scotia.

Minutes of last session were read and approved.

The Supreme Chief Ranger, Supreme Treasurer Collins and Supreme Counsellor Wedderburn, being announced, were introduced by P.C.H.R. Kinghorn and High Secretary Emmerson, and were received with the customary honors. H.C.R. Macrae welcomed the visitors, referred to the distinguished services of the Supreme Chief, and expressed the hope that he would long be spared to continue his work for the Order. The visitors took seats on the platform.

Lt.-Col. Armstrong read the report of the Committee on Constitution and Laws. The first section noted the fact that one Companion Court had been organized in this jurisdiction.

The Supreme Chief discussed this subject. There were 6,000 ladies already organized before Supreme Court session last year, and these were by an almost unanimous vote incorporated in the Order as Companions. These Companion Courts were a source of great strength to the Order, and he was surprised that New Brunswick had only one (at



TEMPLE CAFE—THE "BLUE ROOM."

Edmundston), and that of French-Canadian ladies. In the province of Quebec there had been great opposition, but last year Madame Morin, wife of the strongest opponent of the change, S. V. C. R. Morin, of Montreal, became deputy of a Companion Court organized with forty charter members. The Chief made a strong speech in support of the organization of Companion Courts.

The second section of the report, read by Col. Armstrong, recommended that Companion Courts be not given any representation in this High Court.

The Supreme Chief said that Illinois and Michigan had admitted them to membership, while Quebec had organized them into a separate High Court. He favored giving the ladies representation in the High Courts. They offered a promising field for extending the Order, and other fraternal orders were taking advantage of it. Companion Courts were organized directly by the Supreme Court, and if represented in High Court had to pay their dues just the same as subordinate Courts.

Rev. Mr. Marshall argued in favor of giving the ladies representation. It would, he held, be of great benefit to the High Court. He moved the section be referred back, with instructions to draw up a section recognizing Companion Courts.

Hon. H. R. Emmerson also argued very strongly in favor of admitting Companion Courts to representation, and seconded Rev. Mr. Marshall's motion.

H. C. R. Macrae pointed out that Companion Courts could be organized anyhow, and it was merely a question whether this High Court should recognize them and give them representation.

Rev. Mr. Marshall's amendment was adopted by an overwhelming vote of 114 to 14. The result was greeted with loud applause, and one member suggested that the factious fourteen be photographed. This provoked great laughter.

High Court adjourned till afternoon.

#### AFTERNOON SESSION.

Major Montgomery Campbell read the report of the Committee on State of the Order. They congratulated the High Court on the general prosperity of the Order in this jurisdiction. They commended the appointment of Wm. Kinghorn as District S. C. R., and recommended that the Supreme Executive had him attend at the exhibitions in St. John, Woodstock, Sussex, Bathurst and Sackville, in the interests of the Order. They recommended that the High Court notify the Chief Rangers of subordinate Courts of the importance of a thorough audit of books and accounts, and that the District S. C. R. be requested in visiting Courts to look into their finances, also that a committee be appointed to report on Royal Forestry. The committee also favored the amalgamation of weak Courts where possible. Report adopted.

The next business was the election of officers. Lt.-Col. Markham, G. G. Scovill, M. P. P., and D. G. Lingley were appointed scrutineers.

A. W. Macrae, nominated by E. R. Chapman, seconded by Col. Markham, was unanimously re-elected High Chief Ranger. The result was greeted with great applause, and Mr. Macrae in acknowledgment thanked the members and pledged himself to do his duty to the best of his ability. His humorous remark that he would endeavor to see to it that none of that \$250 was left unexpended at the end of the year provoked laughter and cheers.

While the vote for H. V. C. R. was being taken, Dr. Oronhyatekha announced that the Supreme Executive were offering a prize of \$50 to any member instituting a Subordinate or Companion Court before Oct. 1st; \$125 if two Courts, and \$225 if three courts were organized. The Supreme Chief explained that salaried organizing officers were barred from the competition. He hoped new Courts would be organized in New Brunswick. There was, he pointed out, a good field in the foundation of Companion Courts. It was a matter of interest to the whole membership. Notwithstanding the advance in rates, the Order was growing. It had been said there would be a falling off, and, indeed, such was expected, but he was glad to report that there had been over 9,000 new members secured between January 1st and July 1st. The organizers reported that it was much easier to get new members among business men since the rates were advanced. The I. O. F. was considered in United States insurance circles, since the advance in rates, the best among fraternal beneficiary organizations. The time is coming very soon when rates of these organizations must be made satisfactory to the Insurance Department. The I. O. F. is in that position now. This statement he made on the authority of the Dominion Superintendent of Insurance, who said their actuary, Mr. Blackadar, had examined the rates of the I. O. F., and they would stand. (Applause.)

H. C. R. Macrae said the S. C. R. had just informed him that D. S. C. R. Kinghorn would be instructed to attend the various exhibitions named in a previous report, and attend to the distribution of literature, etc. (Applause.)

Douglas Baird of Perth Centre, was elected H. V. C. R.

F. W. Emmerson was unanimously re-elected High Secretary, and E. P. Eastman, High Treasurer.

Dr. Carter, of Port Elgin, was elected High Physician.

Thomas H. Colter being nominated for High Counsellor, the High Chief Ranger asked if Mr. Colter had ever been admitted to the bar.

Mr. Colter, amid great laughter, replied that the Premier had conferred upon him the high honor of making him a Justice of the Peace.

Ora P. King was unanimously re-elected High Counsellor.

Referring to his previous remarks about the rates of fraternal organizations in their relation to the Insurance Department, the Supreme Chief Ranger read the following telegram, which Hon. Clifford Sifton had sent to the Sons of Scotland, relative to incorporation of that Order: "The General Bill, respecting benevolent societies having been held over for further consideration at the request of the fraternal organizations, I do not think that it would be expedient to commit ourselves respecting legislation for any particular society until the whole matter has been fully considered. If a general bill is brought forward at

the next session, your Society would probably require to come under its terms. If no such general bill be brought in, your Society would be afforded every facility to obtain an independent act, provided that the rates and conditions are satisfactory to the Superintendent of Insurance."

The Supreme Chief, commenting on this, dwelt again upon the enviable position occupied by the I. O. F.

J. V. Russell and Thos. Murray were re-elected High Auditors.

St. John, Sackville, St. Stephen, Woodstock, Fredericton, Albert and Bathurst were all put in nomination as the next place of meeting, and it became necessary to ballot between Sackville, Woodstock and Fredericton. Then it narrowed down to a choice between Sackville and Woodstock. Woodstock was chosen.

E. J. Todd, Col. Markham, John A. Sinclair, and D. G. Lingley were appointed a committee to report on Royal Forestry, as recommended by the Committee on State of the Order.

The High Chief Ranger appointed the following officers: Rev. Thos. Marshall, High Orator; W. P. Taylor, H. J. S.; John B. Barton, High Organist; R. L. Maltby, H. S. W.; H. W. Woods, H. J. W.; A. Hastings, H. M.; H. A. Ryan, H. Con.; T. H. Colter, H. Mess.; R. W. Mitchell, H. S. B.; W. W. Melville, H. J. B.

#### THE OUTDOOR DEMONSTRATIONS.

PREMIER EMMERSON SEEKING TO LEARN OROHYATEKHA'S SECRET.

The outdoor meeting, held in Sussex, on Thursday evening, under the auspices of the High Court, I. O. F., was a great success. The evening was fine, and the street in front of the platform from which the addresses were delivered, was crowded with people.

High Chief Ranger Macrae introduced the speakers in a neat speech, with a graceful allusion to the services of each to the Order of Independent Forestry.

Hon. H. R. Emmerson was first introduced, and delivered an eloquent address. The Premier first paid a compliment to the Supreme Court officers present, and then gallantly acknowledged that he received his inspiration for the remarks he would make from the ladies present. He anticipated the time when the High Court representatives would come to Sussex, accompanied by Companion delegates, and expressed confidence that the good people of Sussex would be equal to the larger task of entertainment, as they had always been in the past. Recalling his own early connection with Forestry, when but a handful of representatives met together, and contrasting it with the circumstances of to-day, he could but stand amazed at what had been accomplished. The increased development of the Order meant increased responsibility upon members and upon Courts, and he was sure the conditions would be met, and continued progress assured. He looked upon the Order as the protection of the homes of the land, and as such it must appeal to all hearts. He would assure the visitors from the west that nowhere were the people more proud of their homes than were those down by the sea. But the Order could never accomplish all that it should without the Companion Courts, and of all that Dr. Oronhyatekha had done nothing reflected upon him so much credit as the origination and accomplishment of the Companion Court idea. It would be of great good



to this Province, which we would all like to see benefited. To the members of the Order, he would say, let the motto be "forward." To those who had not become members he would say, do so at the first opportunity. The growth of the Order of Independent Forestry was in the interests of their country, of their families, and of themselves.

Hon. Mr. Emmerson was in good speaking form and was heartily applauded.

Before Mr. Macrae introduced the next speaker, he divulged what he said was a state secret. The appearance of the Premier on this occasion might suggest a political motive. The fact was otherwise. It was known to them all that for some years Hon. Mr. Emmerson had been endeavoring to persuade the New Brunswick Legislature to extend the franchise to the ladies. He had tried it at the last session, and got the worst beating he ever got. Now, having seen with what success Dr. Oronhyatekha had championed the cause of the ladies, the Premier was trying to get around the Supreme Chief and learn the secret.

This explanation was received with a burst of laughter and applause.

Dr. Oronhyatekha was especially happy in his address. The recognition by High Court of Companion Courts was so entirely in line with his cherished ambition that he was in a most cheerful frame of mind. For fifteen years, he said, he had been struggling for the right to say "Sister" as well as "Brother" Foresters. Some fourteen or fifteen years ago, when the Supreme Court met in St. John, a proposition looking to admission of ladies to the Order was rejected. Only two Indians and five white men were then sufficiently civilized—(laughter)—to vote in its favor. Since then they had been laboring to civilize and elevate the Supreme Court and bring them up to their standard. (Renewed laughter.) Remarking that it was a current notion that the Indians compel the ladies to perform menial work, the chief gave a humorous account of the origin of this erroneous idea, so far as the Mohawks were concerned, and pointed out that it was the women of a dead chief's family who chose his successor. "As a result," said Oronhyatekha, "the Mohawks always have wise, and, as a rule, good-looking chiefs." (Laughter.) The speaker here took occasion to observe that while Judge Wedderburn and Harry A. Collins represented the oratory of the Order, he himself represented the good looks and the wisdom. If it were not so dark they could easily see that he was also better looking than the Premier. Adverting to the admission of ladies to the Order, the Chief said there were many predictions as to what would happen, but as a matter of fact, nothing had happened. No change was necessary in the constitution, and even in connection with initiatory services, since the introduction of bicycle costumes, it was not necessary to procure side-saddles. (Great laughter.) Continuing, he said the change made the Order more perfect and stronger than ever before. Dealing with the benefits conferred by the Order, he mentioned free medical attendance and dwelt upon its value. Then there were sick benefits, covering a period of 24 weeks. This was practically covering the whole possible period of illness, for the more than four thousand physicians of the Order were so skilful that they could be safely counted on to kill or cure in 24 weeks. The Order grants insurance from \$500 to \$5,000, at lower rates than old time companies, besides its special benefits. At seventy years a member has

no further taxation. If incapacitated at seventy, he can draw one-tenth of the face of his policy per year till it is all drawn. The old age pension scheme, not yet fully established in England, though supported by so astute a statesman as Mr. Chamberlain, is an accomplished fact in Forestry, in the manner just described. If totally disabled, a member is put on the free list, and after six months, if still in that condition, can draw half the face of his policy. There was also a funeral benefit. Speaking of the growth of the Order, the Chief said that in 1881, when reorganized, there were 369 members and \$4,000 indebtedness. Now there are nearly 150,000 members, over \$3,400,000 of a surplus, and over \$7,000,000 has been paid out in benefits. The Order has been extended in Canada, the United States, the United Kingdom and Norway. In June, \$79,800 was added to the surplus. The Order had never yet violated an obligation, but paid claims more promptly than any other organization. The mortality rate in 1880 was 10 in the 1,000; in 1890, it was 6.40; in 1892, it was 6.25; in 1893, it was 5.47, and last year 5.67. The average rate in New Brunswick among all the people was about 19 in the 1,000. Foresters, therefore, died only about one-third as often as other people. (Laughter.) The Supreme Chief paid a very warm personal tribute to Judge Wedderburn, and to Supreme Treasurer Collins.

Mr. Collins is an Irishman, and has a natural gift of eloquence. He is not unacquainted with the magic of the "blarney stone," and his rich tones fall very pleasingly upon the ear. He blarneyed the audience, chaffed the Premier, paid a pretty compliment to the ladies, which Mrs. Collins, who sat behind him, heard with composure; and in a moment had made himself thoroughly at home with his audience. He dwelt upon the Order of Forestry as a workingman's institution, affording every man, no matter how rough his jacket or how rude the roof that sheltered him, an opportunity to make provision for his family. The serious portion of Mr. Collins' brief, but very happy address, contained also a glowing tribute to Judge Wedderburn. He was heartily applauded.

There were calls for the Judge, who was present, but the state of his health would not permit of his speaking in the open air. He spoke very briefly a little later, when the High Court had re-assembled in the hall, and very feelingly made acknowledgment of the kindly words and kindly acts of his brethren in the Order. He had never regretted what time and talent he had been able to devote to the work, and felt he could claim without ostentation that he had the respect and esteem of them all, as he had of the distinguished man who was the architect of this great Order. (Applause.)

Before the Court adjourned Mr. Collins made another happy little speech and the Supreme Chief, with a suggestive twinkle, alluded to the fact that there had not been a single "scrap" between himself and the High Court at this session. He concluded with a declaration of his love for the Order (for he had declined a higher salary elsewhere), and said that so long as his services were satisfactory he would stick to them. When they became dissatisfied, they and he would choose another Chief, and he would still stick to them. They could not drive him from the Order. They could not drive him from the work. This little closing speech, in response to a vote of thanks by High Court, touched the sympathies of the brethren by its simplicity and feeling, and the applause became an ovation.

## HIGH COURT OF THE NORTH OF IRELAND.

## Official Circular.

I.O.F. CHAMBERS, 5 ROYAL AVENUE,  
BELFAST, 26th June, 1899.

To Officers and Members of Subordinate Courts :

The annual session of the High Court of the North of Ireland will be held in the parlor of the Y.M.C.A., Wellington Place, Belfast, on Tuesday, 5th September, at 12 o'clock noon.

Delegates' credentials duly attested and sealed should be in the hands of the High Secretary not later than 31st August.

Semi annual returns to the High Court should be sent early in July, accompanied by remittance for High Court dues. All Courts must be clear on the books of the High Court, and must have complied with the requirements of the Constitution and Laws of the Order, otherwise their delegates cannot be allowed to vote.

Any delegate desiring to bring any matter under the notice of the High Court should give written notice of same to the High Secretary at least 3 days before the meeting.

Yours in L., B. and C.,

JAMES CREGAN,

High Chief Ranger.

W. GIBSON, M.D.,  
High Secretary.

## HIGH COURT OF NORTHERN MINNESOTA.

**Foresters at work at Duluth.**—Big High Court meeting attracted five thousand Foresters and twice that number of strangers.—Grand spectacular production of San Juan Hill Battle.

The committee appointed to provide entertainment for the delegates to the High Court of the Independent Order of Foresters and their friends here, from July 24th to 26th inclusive, all worked hard making extensive arrangements to make the festivities a great success. R. H. Harris, had charge of the work of obtaining special rates from the railroad and steamboat companies. It is estimated that fully 5,000 Foresters came to Duluth from the outside towns. Invitations were sent to all the Chief Rangers in Michigan, Wisconsin, North and South Dakota, Iowa, Ontario and Manitoba.

The entertainment committee closed a contract with the Capt. Bob Cook company for the fireworks exhibition, illustrating the battle of San Juan. It was given at the fair grounds for five days from July 24th to July 29th inclusive. Two of the local militia companies took part and 200 other men, all of whom are employed in Duluth. The militia companies represented the American army, and the other men the Spanish and Cuban armies.

Three thousand feet of special scenery was used, to picture the city of San Juan and fortifications, the Cuban villages, trenches and blockhouses.

Representatives from the various Courts in this city held a meeting in Foresters' Hall, and organized committees for the great gathering of Foresters.

## HIGH COURT OF CENTRAL ONTARIO.

## Official Circular.

STAYNER, June 28th, 1899.

To the Officers and Members of Subordinate Courts :

Brethren,—Pursuant to adjournment of High Court we have to remind you that the Third Annual Session of the High Court of Central Ontario will commence its sittings in the Assembly Room of the Temple Building in the City of Toronto, on Tuesday, September 5th, 1899, at the hour of ten o'clock in the forenoon.

We have the pleasure to enclose herewith the regular Forms of Credentials of Delegates which must be duly certified by the Chief Ranger and Recording Secretary of each Court, bearing the seal of the Court, and enclosed to Bro. R. J. Niddrie, M.D., High Secretary, Creemore P.O., not later than 15th August, 1899.

In accordance with the High Court By-law each Court is entitled to one representative for every 50 members or less and one additional representative for each additional 50 members or major fraction of 50; in every case the representative must be a member in good standing of the Subordinate Court of which he is a member.

We would direct your special attention to the following enactment of High Court which will be most strictly observed, namely :

By-law No. 2 of the High Court of Central Ontario of the Independent Order of Foresters:—  
Be it enacted as a By-law of this High Court as follows, that is to say :

1. The delegates attending the Sessions of this High Court, including the present Session, shall, save and except as hereinafter provided, be paid one single first-class fare for their travelling expenses.

2. The delegates attending the Sessions of this High Court, including the present Session, shall, save and except as hereinafter provided, be paid an allowance of two dollars per diem, not to exceed two days.

3. Any arrears of dues payable by the Subordinate Courts shall be a first charge on the monies payable to the delegates from such Courts for mileage and allowance.

4. Subsequent to this Session of this High Court, only one representative from a Subordinate Court shall be paid travelling and per diem allowance.

5. Officers of this High Court in attendance at Sessions of this High Court shall be paid the same mileage and per diem allowance as representatives from Subordinate Courts, but Past High Executive officers shall *not be entitled* to any allowance for attendance or expenses except when representing Subordinate Courts.

6. This By-law shall take effect immediately after the passing hereof, subject to the approval of the Supreme Chief Ranger, as required by the Constitution and Laws.

Dated at Toronto this first day of September, A.D. one thousand eight hundred and ninety-eight.

It will be the duty of Court Deputies to see that the half yearly return, Form No. 48 for the current term, has been properly filled in and the High Court dues promptly remitted to the High Secretary. It is most earnestly hoped that each Court will see that all accounts and arrears due High Court are

paid without further delay so that its representatives may be free to exercise their franchise.

Delegates are specially requested on arrival in Toronto to at once sign the register which will be ready at the Headquarters of the H.S.C. in the Temple Building, and if more Credential Forms are required they may be obtained on application to the High Secretary.

It is needless to remind you that ample hotel accommodation can be secured in the City at rates ranging from \$1.00 to \$3.00 a day.

Arrangements have been made with the C.P.R. and G.T.R. for the usual reduced rates to Delegates and their ladies, as follows: For 50 and under 300, one and one-third fare; over 300, single fare. Members on purchasing tickets at starting point will procure an ordinary *Single Fare Ticket*, getting also a *Standard Certificate* and informing the ticket agent that they are travelling to High Court. That Standard Certificate will be franked by the High Secretary, and will enable the member to return at the reduced fare.

If the Delegate travels over two lines of railroad he will require to procure a Standard Certificate from each. No reduction in fare for return trip can be secured for any one who fails to obtain a Standard Certificate.

It is again our pleasure to congratulate you upon the continued prosperity and progress of the Order, notwithstanding the increased rates which went into effect at the beginning of the year; and we take this opportunity of thanking the brethren of the jurisdiction in so loyally aiding us in the work during the Forestric year just closed.

We are yours, in the bonds of L., B. and C.,  
W. B. SANDERS, H.C.R.  
R. J. NIDDRIE, M.D., H.S.

## HIGH COURT OF LONDON.

Annual Session held at Eastbourne.

*Reprinted from the Eastbourne Standard of Saturday, July 15th, 1899.*

The delegates constituting the High Court of London of the Independent Order of Foresters, on Saturday, came to Eastbourne for the annual session. This is the first time in the history of this High Court that the session has been held out of London, and, as the Mayor remarked when welcoming the delegates on Monday, it is a great honour to Eastbourne that it should have been the rendezvous selected.

### ROYAL FORESTERS.

Advantage was taken of the selection of Eastbourne for the High Court session to hold the quarterly Convocation of the London Encampment of Royal Foresters in the same town, and this function took place in the Devonshire Room of the Royal Restaurant on Saturday evening.

The chair was taken by the Ill. Commander, Dr. M. C. Ward, other officers present being: Ill. Past Commander E. Tidman, the Ill. Lieut.-Commander B. B. Alford, the Ill. Chancellor, H. R. Harvey; the Ill. Archivist, C. Hopkinson; the Ill. Marshal, G. H. Powell; the Ill. Standard Bearers, G. Emery and N. Armfield; and the Ill. Inner Guard, T. E. V. Kirtlan; also Sir Knights B. Cronyn (Assistant Supreme Secretary), W. G. Stott (High Secretary), and Walker (Derby).

The principal items of business before the Encampment were the Committee's report on the very

successful excursion which had been made on June 24th to Tonbridge, and the further consideration of the Royal Foresters' scheme for a benevolent fund for the United Kingdom. The other business of the Encampment concluded, and the ceremonies of the Royal degree duly performed, the members adjourned to dinner, where they were joined by several other members of the Order.

It had been intended that the delegates should attend divine service at St. Peter's Church on Sunday morning, but this had to be abandoned on account of the inability of the churchwardens to reserve sufficient seats.

### HIGH COURT SESSION.

The real business of the annual session of the High Court commenced on Monday at ten a.m. in the Council Chamber of the Town Hall, which, through the generosity of the Mayor, had been placed at the disposal of the meeting free of cost. The High Chief Ranger, Bro. James Marshall, presided, other officers present including: Bros. Dr. Martindale Ward, (P.H.C.R.), B. B. Halford (H.V.C.R.), W. G. Stott (H. Sec.), G. Emery (H. Treas.), Rev. A. C. R. Wolston (H.C.), C. Clark and F. E. Slocombe (H. Auditors), T. E. Tydemann (H.J.S.), H. C. Ball (H.S.W.), W. H. Grigg (H.M.), T. E. V. Kirtlan (H. Cond.), the delegates present numbering about 60. Court Eastbourne was represented by Bros. D. M. Browne (Physician) and J. H. Caesar (F.S.)

### OFFICIAL WELCOME BY THE MAYOR.

At noon the session was suspended for a short time to enable the Mayor of Eastbourne (Alderman H. W. Keay) to attend in the official capacity to extend a welcome to the body on behalf of the town. His Worship, who was wearing his chain of office, was introduced to the Court by the two Senior Past High Chief Rangers (Bro. Dr. Martindale Ward and Bro. E. Tidman, C.E.), being escorted by the High Marshal (Bro. Grigg) and the High Conductor (Bro. T. E. V. Kirtlan).

At the conclusion of his address, and before sitting down, Bro. Marshall asked the Mayor's acceptance of a handsomely bound copy of "The History of the Order," written by Oronhyatekha, the Supreme Chief Ranger, who had been unanimously re-elected to the highest office in the Order ever since 1881, and who, while being a pure Mohawk Chief, had yet passed his full medical degree at Oxford under the tutelage of Sir Henry Acland. The Mayor having suitably replied, took his departure, the delegates standing up and heartily applauding him as he left.

Business was then resumed until shortly after one o'clock, when an adjournment was made until three p.m. During the interval the delegates were photographed on the Saffrons Cricket Ground by Mr. A. Pastel, of Terminus-road.

On resuming business the H.C.R. proposed, and it was unanimously resolved that the degree of Honorary Membership of the High Court, which is only conferred for distinguished service to the Order or the country, should be conferred upon the Mayor of Eastbourne. His Worship subsequently attended for this purpose, escorted by the same officials as in the morning, and, after being admitted to membership, remained for some time listening to the deliberations. The business was so heavy that a high tea, which had been arranged for half past six o'clock, had to be abandoned, and the proceedings continued until 7.45 p.m., when an adjournment was made for refreshments. Busi-

ness was again resumed at 9 p.m., in the Court room of the local Court, and continued until 11.30 p.m. The election of the High Standing Committee resulted as follows: High Chief Ranger, Bro. James Marshall; High Vice-Chief Ranger, Bro. F. E. Slocombe; High Secretary, Bro. W. G. Stott; High Treasurer, Bro. G. Emery; High Physician, Bro. Dr. Martindale Ward; and High Counsellor, Bro. T. E. V. Kirtlan, to which is added Bro. E. Tidman as P.H.C.R. Bros. Grigg and Clark were also elected High Auditors. The H.C.R. appointed the following other officers for the year: H. Chap., Rev. A. C. R. Wolston; H.J.S., T. E. Tydeman; H.S.W., Bro. G. H. Powell; H.J.W., Bro. E. W. Eagle; H.S.B., Bro. J. S. Francis; H.J.B., Bro. J. Ferris; H.M., Bro. C. E. Butcher; H. Coud., Bro. A. Stiles; H. Mess., Bro. W. W. Lee.

All these were impressively installed in their respective positions by the H.C.R. and past High Officers, and before the conclusion of the session a unanimous vote of thanks was accorded to the officers and members of the local Court for the excellent arrangements made for the reception of the visitors. The next annual session was fixed to take place in London.

#### CONVERSAZIONE AT THE ROYAL RESTAURANT.

In the evening the High Court delegates were entertained at a conversazione by the members of the Eastbourne Court, the function taking place in the handsome grill room of the Royal Restaurant, which is the headquarters of Court Eastbourne, No. 2205. There was a very large company present, His Worship the Mayor (Alderman H. W. Keay), who wore his chain of office, and was accompanied by the Mayoress, presiding.

Most of the delegates at the session were present in addition to the following brethren of Court Eastbourne: Bros. E. A. Slocombe, C.D.H.C.R.; D. Matthews Browne, Physician; Rev. E. G. Hawkins, Chaplain; T. E. V. Kirtlan, C.R., H.C.; J. T. Parsons, P.C.R.; P. B. Evershed, V.C.R.; H. S. Griggs, R. Sec.; J. H. Caesar, F. Sec.; G. A. Harner, Treasurer; Mold, Organist; M. Levy, S.W.; A. J. Wood, J.W.; W. H. Nurse, S.B.; A. Cain, J.B.; J. C. Davis, C. Smith, Noakes, F. J. Cole, J. Niedermayer, H. J. Barber, C. E. Roberts, G. Marshall, J. Doherty, W. Oxley, and E. Catt, jun.

The ladies present included: Mrs. Tidman, Mrs. Marshall, Mrs. Stott, Mrs. W. Reed, Mrs. C. E. Roberts, Mrs. A. J. Wood, Mrs. H. S. Griggs, Mrs. W. A. Doherty, Mrs. Kirkman, Mrs. E. Lurch, Mrs. M. Levy, Mrs. J. Niedermayer, Miss B. A. Slocombe, Miss Leask, Miss Doherty, Miss Waike, Miss Kirkman, Miss Lurch and Miss Burk. Among the visitors were Messrs. Ernest Piper, V. A. Wormald, W. Fowler, F. G. Chambers, Claude Chambers and E. Lurch.

In consequence of the fact that the delegates in session had not completed the business down for transaction, they were only privileged to join the company during a part of the evening, being busily employed in the Devonshire room upstairs, but one or other of the High Officers visited the gathering at intervals.

A capital programme had been arranged by Bro. J. T. Parsons, P.C.R., the musical director of the Court, and it goes without saying that the comfort of the distinguished guests and visitors was assiduously attended to by Bro. J. E. Judge, the courteous manager of the Royal Restaurant, assisted by Bros H. S. Griggs and Cain as stewards.

A new feature of the musical side of the proceedings was the first appearance of the Cecilia Quartette—Miss Firkman, soprano; Miss Alice Weir, contralto; Bro. J. T. Parsons, tenor; and Bro. J. Doherty, bass. The quartette opened the programme by singing Pinski's beautiful part-song, "In This Hour of Softened Splendor," which was charmingly rendered. Bro. W. G. Stott, H.S., was very successful in his humorous selections, "The World Went Very Well Then," Grossmith, and "The Polka and the Choir Boy," Corney Grain, which greatly amused the company.

The remainder of the programme was as follows: Song, "Bedouin Love Song," Bro. J. Doherty; song, "When the Heart is Young, Buck, Miss Ethel Kirkman; violin solo, "Selected," Mr. G. F. Richardson; song, "Life's Lullaby," G. Lane, Miss Alice Weir; song, "The Bandolero," Bro. J. Doherty; song, "Belle Marguise," B. Rolt, Bro. J. T. Parsons; violin solo, "Meditation," Gounod, Mr. G. F. Richardson; song, "For All Eternity," Mascheroni, Miss Ethel Kirkman; violin obligato, Mr. G. F. Richardson; song, "So, Sir Page," Mozart, Bro. J. Doherty; song, "Sunshine and Rain," Blumenthal, Miss Alice Weir; song "Doreen," Oscar Allon, Bro. J. T. Parsons; part-song, "Good Night, Beloved," Pinski, the Cecilia Quartette. The whole of the items were rendered with that taste and care associated with the high class character of the entertainments the Independent Order of Foresters in Eastbourne give at their well-known and justly appreciated social gatherings. Mr. V. A. Wormald presided at the piano in very efficient style.

The proceedings were interspersed with a few interesting addresses on the work and usefulness of the Order.

#### Press Notice.

*Extract from Eastbourne Standard, Saturday, July 15th, 1899.*

The speech, or rather speeches, made by the Mayor on Monday to the members of the Independent Order of Foresters were of a peculiarly happy and practical character. One may be sure, however, that the disciples of Robin Hood enjoyed exceedingly their visit to the town. It is something for which Eastbourne has not only cause to be thankful, but in a measure to be proud of, that it was selected as the locale of the first annual session of the High Court held out of London. That this visit of the Foresters may not be the last must be the heartfelt wish of no inconsiderable number of the townspeople.

#### HIGH COURT OF NEW JERSEY.

ELIZABETH, N.J., Aug. 1st, 1899.

*To all members of Subordinate Courts, greeting:*  
The thirteenth annual session of the High Court of New Jersey, Independent Order of Foresters, will be held in Quartette Hall, Washington Street, Hoboken, on Tuesday, the 26th day of September, at 9 a.m., sharp.

The representation from Subordinate Courts is as follows:

Each Subordinate Court having fifty members or less on the first day of July, 1899, is entitled to two representatives and one additional representative for each additional twenty-five members or major fraction thereof.

Subordinate Courts will please notice that a representative to the High Court must be a bene-

fiary member in good standing of the Subordinate Court he represents

The credentials of representatives, according to mailed forms sent, must be forwarded to the High Secretary, Brother John H. Dravis, 213 Broad Street, Elizabeth, N.J., not later than September 1st, 1899, duly certified by the Chief Ranger and Recording Secretary of the Court, and have the seal of the Court attached.

Recording Secretaries will see that Form No. 25 old, or 48 new, has been properly filled out and forwarded to the High Secretary, with the amount required for High Court dues, which is 50 cents per member per annum, payable semi-annually at the first meeting in January and July, with a rebate of 20 per cent. if paid within 60 days. Courts not having sent their remittance for July, 1899, must do so at once.

The attention of all Courts is called to Section 88, Sub-section 4, of the Constitution, which reads: "No representative shall be entitled to vote in the High Court unless the Subordinate Court which he represents (and of which he must be a member in good standing) is at the time of the meeting of the High Court clear upon the books of the High Court in respect of all sums which may have been due upon the first day of the month preceding that in which the High Court session is held, and has also paid all its liabilities to the Supreme Court." By observing this clause you will avoid all violations of Section 169 of the Constitution and Laws. This rule will be strictly enforced.

The High Standing Committee would suggest, that in order that the evening session of the High Court may be devoted to good and welfare (after the installation ceremonies), the election for officers be held at the afternoon session, and that all delegates be present at this session.

All members of the Order are cordially invited to participate in the afternoon and evening sessions of the High Court.

Trusting that all Courts will see that their representatives attend this important session of our High Court.

We remain, fraternally yours in L., B. and C.,  
JOHN H. DRAVIS, L. T. TITSWORTH,  
*High Sec.* *High Chief Ranger.*

P.S.—Financial Secretaries must send cards to High Chief Ranger, giving conditions of Court each month.

## HIGH COURT OF THE NORTHWEST TERRITORIES.

Rosthern, Sask., is a smart new town in the centre of a most fertile and well settled grain-raising district. The town is located on a reserve granted by the Dominion Government to the Menonites. Efforts have before been made to found a new Court of the I.O.F. there, but until July 15th last without success. A few days previous to that date Bro. C. R. Stovel, D.S.C.R., arrived upon the scene and began the work of organization which resulted in the institution of a vigorous new Court with a charter membership of 22, the list including the names of many of the leading business and professional men of the town. Among those present at the institution were, Bros. W. S. Urton, High Sec.; D. H. Grant, High Journal Sec., of Duck Lake; R. S. Cook, Court Deputy, Court Saskatchewan, Prince Albert, and some six members of Court Duck Lake, who had journeyed

to Rosthern per hand-car to be present. At the conclusion of the institution ceremony the company were invited by the members of the new Court to partake of a banquet provided by them, and here, under the chairmanship of the genial High Secretary, two or three hours were pleasantly spent in song, speech and story.

## HIGH COURT OF ONTARIO.

NIAGARA FALLS, ONT., Aug. 8.

The twenty-second annual communication of the High Court of Ontario, Independent Order of Foresters, opened this morning in the town hall, Niagara Falls, Ont. The Credential Committee's report showed over 250 delegates present, nearly two-thirds of whom were paying the High Court their first visit. Supreme Chief Ranger Oronhyatekha obligated the new comers, and instructed them in the secret work of the High Court degree, after which High Chief Ranger Hickey appointed committees. The High Chief Ranger then read his annual report, and the morning session closed.

The afternoon session opened at 2.30. A telegraphic message was received from Mayor Teetzel of Hamilton, extending an invitation to the High Court to hold its next session in the Ambitions City. Invitations of a similar nature were received from Berlin and Goderich.

After the committees had retired to carry out the work assigned to them, and there being no particular business before the meeting, W. H. Wardrope, Hamilton, asked High Chief Ranger Hickey to call upon the Supreme Chief Ranger, Dr. Oronhyatekha, to address the members and answer any questions they might see fit to ask.

### MANY QUESTIONS ANSWERED.

The venerable Chief very kindly acquiesced in the request, and thanked the brethren for the warm reception given him. He expressed himself as being willing to put himself in the witness-box and answer any of the questions that any of the brothers might see fit to ask. He urged that while waiting for the reports of the officers the meeting should resolve itself into a social affair, and talk over in a general way the work of the Order. He said the new rates were exactly where they should be, and he would not under any consideration like to see the old rates renewed.

In answer to A. H. Backus, of Aylmer, the Supreme Chief Ranger stated that no companion could be represented without the consent of the existing High Court.

Wm. Nichols, London, asked why the extension of the Order tax was brought into force in the face of the fact that such a large surplus existed. The Supreme Chief Ranger stated that owing to the necessity of supplying revenues given up at the request of the Government, and also to make up for losses sustained through enforced reductions in its charters and interest on accumulated fund, it was necessary to create a new capitation tax whereby the Order would be kept in the foreground, the membership extended, and the rate of mortality kept down. He contended that every cent received from this tax would be spent in the extension of the Order, and in making it the talk of the insurance men of the world. Regarding supplies, he informed the meeting that enough revenue was received from this source to pay all salaries. He said the new rates were solid, sound, and could be depended upon.

The rest of the afternoon up to five o'clock was taken up by the members asking questions of a minor nature. The Supreme Chief Ranger was kept busy dealing out answers, giving apparent satisfaction to all.

Bro. Davidson, of Stratford, submitted the report of the Constitution and Laws Committee.

#### LADIES IN THE HIGH COURT.

The report of the Committee on New Business was read by Chairman G. W. Proctor. The report asked in the first clause to bow to the action of the Supreme Court and approved of the legislation of the Supreme Court. Clause one approved of the action of the Supreme Court in admitting women to the Order; clause two did not favor their being represented in this High Court.

Bro. Peebles, of Hamilton, moved in amendment approving of the ladies being represented therein. Considerable discussion here took place, and on the vote being taken there was a majority for Mr. Peebles' amendment. Court then adjourned.

#### NIAGARA FALLS, ONT., AUG. 9.

The High Court of the Independent Order of Foresters met again for business this morning.

Bro. Elber reported on the state of the Order, and congratulated the members on the satisfactory condition of matters as exhibited by the statement submitted by the High Court officers, and the committee was pleased to learn that the membership had increased, but regret the number of suspensions. The committee thought that if the Subordinate Courts had been more urgent in explaining the necessity of the extension of the Order tax this evil might have been diminished to a great extent; the committee were informed that some of the largest Subordinate Courts under the jurisdiction of the High Court have sustained no loss, which no doubt is due to the diligence of the officers.

The committee requested the High Standing Committee to make inquiry as to the real cause of the suspensions. The committee regretted to note that 89 deaths had occurred during the year, but, at the same time, they were gratified that the death rate is proportionally less as compared with the previous year.

It was further recommended that a practical organizer be appointed. The report was adopted.

Bro. Dunney made the report of the Finance Committee, congratulating the High Court, and reported as follows: Your Committee desires to extend its congratulations to the High Standing Committee on the excellent financial condition of the High Court, as showing a balance on hand of \$2,430.91, an increase of \$1,329.42 over last year.

#### THE OFFICERS.

These officers were elected: H.C.R., Rev. J. H. Courtney, Port Stanley; H.V.C.R., Rev. J. C. Farthing, Woodstock; H.S., Frank E. McCormack, St. Thomas; H.T., Ven. Archdeacon Davis, London; H. Phy., Dr. J. H. McGarry, Niagara Falls; H. Coun., Ald. Geo. S. Kerr, Hamilton; H. Auditors, C. H. Merryfield, Moncton; R. D. Cameron, Lucknow. Appointed officers as follows: High Orator, J. D. Edgar, Cayuga; H.J.S., R. A. Harrington, Chatham; H.S.W., William Thackberry, London; H.J.W., J. R. Golden, Kingsville; H.J.B., William McDonald, St. Thomas; H.S.B., W. A. Anderson, Clandeboye; H.M.E.R., John Danney, Exeter; H. Cond., F. L. Reid, Watford;

H. Mess., W. M. Wilkinson, Niagara Falls; H. Asst. Mess., H. Hoar, Attwood; Organist, W. A. H. Cuff, Goderich.

The selection of a place of meeting brought out a great many nice complimentary remarks from the representatives of Hamilton, Woodstock, Goderich, Strathroy, Sarnia and Berlin. By standing vote Goderich was selected as the next place of meeting.

#### OFFICE OF THE HIGH COURT OF WASHINGTON I.O.F.

TACOMA, WASH., July 12th, 1899.

To all Courts in the State greeting:

BRETHREN.—The time for the semi-annual report to the High Court is now at hand and your High Court officers are eagerly awaiting same, so that we may learn what progress we have made in the State during the past six months. A few reports have already arrived showing a slight gain, and if the percentage gained by these Courts can be realized on an average, we will not be much disappointed.

The High Standing Committee at its meeting June 20th, selected October 10th and 11th, for the next session of the High Court. The High Court will be called to order in the City of Tacoma, October 10th next, at 10 a.m.

When electing your delegates please consult the report of the last session of the High Court as to number of delegates to which each Court is entitled, etc.

Brethren! We have yet three months before the assembling of the High Court; is it not possible to add another one hundred members to our Courts during that period? Yes, it can be done, if one member out of every eight will bring in one new member before October first. Now all try. If we should get a few over it would do no harm.

Companion Court, Red Clover, No. 180, of Seattle gave a delightful entertainment on June 20th, being their first anniversary. The following Tacoma Brothers were present to partake of their hospitality: H.C.R. Forsyth; H.C. Heilig; H. Phy. Harrison; H. J. W. Hewitt and the writer. A splendid programme, a few short addresses, refreshments and dancing were among the enjoyments of the evening. The Foresters' Hall had been beautifully decorated for the occasion with the sweet flowers after which the Court is named.

On the fourth of July the Tacoma Courts united, and were represented in the parade by a beautiful float, followed by a long procession of officers and members from both Courts; after which came the members of the High Standing Committee in a carriage. The float was a perfect beauty, representing Liberty, Benevolence and Concord.

On the rear of the platform was erected two large columns connected by a beam at the top. Between these two columns was an elevated chair on which was seated the Goddess of Liberty, and back of her was displayed a banner with the following inscription: "Independent Order of Foresters, Membership, 150,000. Reserve Fund, \$3,500,000. Established 25 Years." About in the center of the float was seated the lady representing Benevolence, having by her side the horn of plenty. On the front part of the platform stood two members in Royal Foresters' uniform, with clasped hands and holding the American and English Standards, representing Concord. The float was handsomely

decorated with bunting, evergreen and roses, and was a credit to the Order and to the committee having the matter in charge. The marshals of the day, and the officers in the carriage, all wore Royal Foresters' uniforms and all were decorated with badges got out for the occasion. The whole affair was a grand success and a great advertisement for our noble Order.

Again asking you to put forth your best efforts to secure new members during the next three months, I remain

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

## Among the Courts.

### CALIFORNIA.

**San Francisco Trolley Party.—Independent Foresters on Trolley Cars.—Novel Procession of Electric Coaches.—First Held in the City of San Francisco.—Delightful Moonlight Trip to the Cliff House.—Astonish the People of San Francisco with Cheers, Red, White and Blue Fire.—A Grand Ball at the Ocean Beach.**

On Saturday evening, July 22nd last, the San Francisco Courts of the Independent Order of Foresters gave a moonlight trolley party, the like of which was never before seen in the city of San Francisco. Every Court in San Francisco, nineteen in number, was represented, with eighteen large double-track electric trolley cars in line. The cars were all gaily decorated for the occasion with bunting in national colors, also with the colors of the Order, parti-colored Japanese lanterns and colored incandescent electric lights on five of the largest cars. Added to the resplendent effects, and upon the roofs of five other cars in the train, were displayed large transparency signs, each bearing the name "Independent Order of Foresters," in large white letters upon a black background, electric lights behind them throwing out the name so prominently that they could be easily read at a distance of several blocks from the train.

The train of cars was made up in two sections, the first section consisting of eleven cars, headed by the palace car "Hermosa," passed down Mission street from the general power house at Mission and Twenty-ninth Streets to the Oakland Ferry Depot, and the second section, consisting of seven cars, started from the corner of Kentucky and Eighteenth Streets, passing over several sections of the home grounds of Court Southern Heights, known as the Potrero District, and then proceeding to the ferry depot, where it connected with the first section. Hundreds of people boarded the cars at the starting points, and at the ferry every car was filled to overflowing, with members of the Order, their families and friends.

The train started from the ferry depot at 8.45 p.m., and amid a blaze of red, white and blue fire, the shooting of sky rockets and the many colored fireballs from Roman candles, lighting the way, the procession moved up Mission St. to Third, across Third and along Kearney St. to Pacific Ave., where the line counter switched back on Kearney St. to Mission, up Mission to Fourth and across Market St. at the junction of Market, Fourth and Ellis Sts., passing within view of the Pacific Coast

offices of the Supreme Court, and thence out the Ellis St. line to the Cliff House terminus of the electric cars, a route of about twelve miles. All along the line, particularly on Kearney St. and at the junction of Fourth and Market Sts. (Kearney and Market Sts. being the most prominent streets in the retail section of the city), the sidewalk walks were crowded with people who watched the strange procession, responding with cheers to the cheers of the trolley riders.

The line was led by the palace observation trolley car "Hermosa" as the special car of the Pacific Coast office of the Supreme Court, containing the following guests, to whom complimentary invitations had been extended, on behalf of the Supreme Court by its business manager, Bro. E. A. Mack: Bro. Ernest Stock, of the San Francisco Call; Mr. Jacob Label, representing the *American Forester Review*; also representatives from the San Francisco Examiner, the *Chronicle*, the *Bulletin*, the *Post* and the *Town Talk*; High Chief Ranger G. A. McElfresh and niece Miss Belle Murray; High Vice-Chief Ranger Chas. S. Peery and Mrs. Peery, Miss Evelyn Peery; High Conductor O. S. Cooper, of Vallejo, Cal., and Mrs. Cooper, High Senior Woodward W. L. White, of San Francisco, Cal.; Mr. and Mrs. J. A. Mathis, Mr. and Mrs. J. J. Neubarth, Mrs. George J. Strong and D.S.C. Ranger E. A. Mack and Mrs. Mack.

Car No. 2 contained members of Courts Alevone No. 3515 and Acacia No. 3742, in charge of D.D. H.C. Rangers P. W. Geiger and C. H. French.

Cars No. 3 and 4 contained Courts Mission No. 1369 and Court Noe-Valley No. 1729, both cars being in charge of D.D.H.C.R. L. A. Kern, of Ct. Mission.

Car No. 5 was occupied by Court Madrone No. 3949, in charge of D.D.H.C.R. J. S. Williams.

Car No. 6 was occupied by Court Seal Rock No. 3041, in charge of D.D.H.C.R. E. N. Cameron. The interior of this car was beautifully decorated by members of Court Seal Rock, with festoons of flowers, ferns and palms and Japanese lanterns, and was universally conceded to be the handsomest car in the train.

Car No. 7 was occupied by Court Diana No. 1133, in charge of D.D.H.C.R. J. B. Knudson.

Car No. 8 was occupied by Court Yerba Buena No. 913, in charge of D.D.H.C.R. W. I. Avery.

Car No. 9 was occupied by Court Friar Tuck No. 3949, in charge of D.D.H.C.R. Harry T. Moore.

Car No. 10 was occupied by Court Golden Gate No. 603, in charge of D.D.H.C.R. J. H. Wiley.

Car No. 11 was occupied by Courts Sunset No. 1542, Point Lobos No. 3945 and the overflow from Court Seal Rock, in charge of Bro. Walter Fonda, R. Sy. Ct. Sunset No. 1542.

Cars Nos. 12, 13, 14 and 15 were occupied by Court Southern Heights No. 1150, in charge of D.D.H.C.R. T. P. Jarvis. These cars were also handsomely decorated with flags, lanterns, bunting in national colors, electric lights and flowers.

Car No. 16 was occupied by Courts Southern Heights and Precita No. 3398, in charge of D.D. H.C.R. C. Muller, of Court Precita.

Car No. 17 was occupied by Court Golden Era No. 1315, in charge of D.D.H.C.R. Jas. S. Hurry.

Car No. 18 was occupied by Courts San Francisco No. 822, Endeavor No. 627 and Apollo No. 3946.

Leaving the cars at the terminus, the members of the party to the number of about eight hundred



marched to the large pavilion at the Ocean Beach, where dancing was indulged in until midnight. Those who did not care for dancing wandered along the ocean shore, enjoying the pleasure of a grand moonlight view of the great Pacific ocean. The whole affair was a grand success and the entire programme faultlessly carried to perfection.

Much credit was given to the Market Street Railway of San Francisco for courtesies extended to the Order, particularly so as it was the first time in the history of the company they had been called upon to accommodate so large a party at a short notice, and also for the excellent service given upon what is to them the busiest evening of the week, viz: Saturday night.

The committee of arrangements, to whom great credit should also be given for the successful termination of what was at one time feared a failure, was composed of the following members of the city board of deputies: T. P. Jarvis, of Court Southern Heights, chairman; L. A. Kern, of Court Mission; J. S. Hurry, of Court Golden Era; J. S. Williams, of Court Madrone; C. Muller, of Court Precita, and E. A. Mack, Deputy Supreme Chief Ranger, co-operating.

#### Movements of the H. C. R.

High Chief Ranger G. A. McElfresh was present at an open meeting of Court Redondo the evening of June 23rd, and delivered an address. The affair concluded with a banquet. On Saturday evening he visited Court Centinella No. 3355, at Gardena, when members of the Courts at Downey and Compton were also present. Strawberries were served Monday he attended the open meeting of Court University. His visits have also included Court San Geronio No. 3688 and the Courts at Glendora, Burbank and San Diego.

#### A Sangerfest.

According to the recommendation of our Supreme Chief, the members of Court Sanger No. 617, of Sanger, Fresno Co., met at their hall Sunday evening, June 18th, and proceeded in a body to the Woodmen's Hall, where they were joined by that body, to whom the Foresters had extended an invitation. We then proceeded to the Christian Church where Brother Hawkins delivered a very interesting and instructive address on secret organization generally, the duty each one owed to those dependent upon him to provide for them, and the many advantages offered by the Foresters.

#### Pasadena.

Applications for membership are flowing in and the prospects are good for the future. The three Courts of Pasadena attended divine services at the Christian Church on Sunday, June 18th. We had a splendid turnout of members. I will enclose you a copy of resolutions voted by the three Courts and forwarded to Rev. J. W. Ingram.

Yours in L., B. and C.,  
A. E. CRONER, Rec. Sec.

Court Morgan Hill No. 1882 held its anniversary service June 18th. It was well attended and was one of the best services ever held in this part of the country. It has done the Court more good and left a better impression in the minds of the public than anything else we could possibly have done.

Very truly, GEO. E. STONE, R. Sec.

SAN FRANCISCO, June 23rd, 1899.

Dan. A. Rose.

DEAR SIR AND BRO.—I thought I would enclose you a few lines to let you know that Court Seal Rock is not asleep. Less than two years ago we had 20 members, to-day we have 61 members and a couple of applications on the desk.

The Court started this year giving some sort of entertainment every month; this month we had a social dance, a large crowd in attendance, and all went away saying that the I.O.F. was the proper thing for all. The V.H.C.R., Chas. S. Peerey, gave an interesting address on all the advantages to be obtained from membership in our noble Order.

On July 3rd, our Court team will confer the Oriental Degree on all those who desire to be raised to that exalted position.

Court Seal Rock will surely boom to the tune of one hundred members before nineteen hundred comes in.

Yours in L., E. and C.,  
E. N. CAMERON,  
R. Sec.

Ten new members were added to Court Gilroy, Independent Order of Foresters, at the regular meeting, Thursday night. The new members were initiated by C. R. Weaver, C.R. Ice cream and cake were served in the banquet room, and a stringed band furnished music and song. After refreshments the Oriental Degree was conferred on nine candidates. This beneficiary Order is rapidly growing in favor throughout the world.—*Gilroy Advocate.*

The officers of rank present were, F. W. Blake, D.S.C.R., Dr. J. W. Thayer, P.H. Physician, and A. St. Clair, C.D.H.C.R. The additions to the Court are mainly due to the efforts of Deputy St. Clair and Newton Hoover, the Recording Secretary.

#### HAWAIIAN ISLANDS.

##### Our Imperial Order in the Pacific.

HONOLULU, H I., June 21, 1899.

To the Officers and Members of Court Hawaii, No. 3769, I.O.F.

I hereby extend to you and through you to the Supreme Court of your Order, my sincere thanks for your prompt payment of the endowment, in the sum of \$2,000 on the life of my late husband, Oscar Moell. I thank you for your kind attention and assistance during the months of my husband's illness. I have abundant reasons for holding, as I do, your Order in the highest esteem.

I remain very truly,  
EFFIE L. MOELL.

BRO. J. A. MCGILLIVRAY, S.C.

DEAR SIR—The above letter speaks for itself; it was received after the Endowment Certificate was mailed, otherwise they would have been sent together.

Yours in L., B. and C.,  
L. H. MESICK, R.S.

#### ILLINOIS.

PULLMAN, June 25, 1899.

DR. OROHYATEKHA,

DEAR SIR AND BRO.—Court Universal No. 428, appreciates by a vote of thanks to The Supreme

Court, the promptness of sending draft for \$500 for Mrs. Dora Przystalski.

Yours in L. B. and C.,  
GOTTLÖB STROH, R.S

Box 68 N. Harvey.

### IOWA.

#### A Conspiracy in the Post Office.

Bro. D. A. Rose has received the following epistle which seems to point to a dark crime perpetrated somewhere between Sioux City and the Temple:—

"I would like to say, D. A., that I have just finished up Sioux City 1101, and have added 22 new members. The boys in Iowa wonder why there is never anything said about this State, in the FORESTER. They claim to have sent in quite a bit of correspondence, Sioux City in particular, but they say it never appears.

With kind regards, I remain,  
Yours in L. B. and C.,  
J. O. FRISSE, D.S.C.R."

WEBSTER CITY, IA., June 22nd, 1899.

To-day the funeral service of late Bro. F. A. Mullin, P.C.R., was held at St. Paul Universalist Church. Rev. Amos Crum, D.D., conducted the service. The service was attended by the I.O.F., I.O.O.F., and City officials of which he was a member. The service was solemn but very beautiful and impressive. The church and grave were well decorated with flowers and evergreens. Bro. Mullin was a true type of American manhood, he loved and was beloved by all. Though comparatively a young man, his influence was great and the world may well say that it was better because he lived in it. He leaves a noble wife and two children, a boy and a girl of tender years, to mourn the love of a true husband and father.

"He who dies, dies for to live."

Yours in L. B. and C.,  
CHAS. A. HARRIS.

### MANITOBA.

#### Foresters Fraternize at Killarney.

On Sunday, the 18th of June, the brethren of I.O.F. Court Killarney, No. 3040, Killarney, Man., celebrated their annual church service by marching in their regalia to the Presbyterian church, headed by Dr. Alexander as marshal and the Killarney brass band.

Bro. the Rev. M. P. Floyd conducted the preliminary service and preached a very impressive sermon appropriate to the occasion.

The C. O. F. Court of Foresters accompanied the I.O.F. at their special invitation; about 60 of both Orders of Foresters marched to the church, the front-seats being reserved for the Foresters.

Court Green Ridge, No. 1633, held a most successful anniversary this year. On Sunday the Court attended divine service, and were joined by members from Dominion City, Emerson and Pembina Courts. Bro. Rev. Farian preached an able sermon suitable to the occasion. The collection, which was a generous, one will be sent to the Winnipeg General Hospital.

On Monday evening we held a special meeting and was favored by a visit from our general organizer, Bro. Waddell. He gave us an able exposition of the Order generally and explained the cause, etc., of the change of rates and Extension of Order Tax. The members engaged an hour in trying to puzzle the P.H.C.R. with questions regarding many matters—salaries, etc. Everything was answered promptly and satisfactorily to every one. After a hearty vote of thanks tendered to our worthy Bro. Waddell, every one went home satisfied.

On Tuesday the 20th we held our annual picnic. A large attendance, plenty of fun, and wiped out nearly all the debt upon our hall. The dedication of our hall will be the next on the list. The ladies intend to grace the occasion by organizing a Court of Companions. The charter is now well under way.

Court Emerson, No. 1637, held a very successful anniversary on Sunday the 18th. Our Court turned out in good style and marched to the English church where an eloquent sermon was preached by our worthy pastor.

Court Emerson is forging ahead steadily. Three new members for next meeting.

### MICHIGAN.

We beg to acknowledge the receipt of a letter of acknowledgment from Court Hastings, No. 246, of Hastings, for prompt payment of Mortuary Benefit of Bro. Robert Ironside.

#### In the Neck.

TECUMSEH, MICH., June 27, 1899

DR. OROSHYATEKHA, S.C., Toronto, Canada.

DEAR SIR AND BRO.—Court Pottawatonic, No. 1681, was this evening in full regalia, war paint and all, actively introducing the mysteries of Forestry to six of her active businessmen, and, from applications in hand, this is only a beginning.

This Court is reputed for having one of the best Forest Teams in this "neck of the woods"; certainly they proved it, for their work was clean, straightforward and impressive, each member having a part and doing it with true push and activity.

We bespeak for this Court many of the future good things in store for all such as a reward for their natural, genial, active, pushing enthusiasm, which is to-day winning new members to our beloved Order.

Yours fraternally, in L. B. & C.

CARLISLE A. SHARP, D.D.H.C.R.,  
Adrian, Mich.

### MINNESOTA.

Court Kilkenny, No. 3171, of Kilkenny, gave an entertainment and dance at Byrne's hall which was largely attended and thoroughly enjoyed. O. H. O'Neil, of St. Paul, the H.C.P., was unavoidably absent. James Lloyd, C.R., opened the entertainment with an address of welcome. The Misses Mate and Susie Carroll, Annie Kuapp and Jessie and Irene Lansing sang in chorus, "The Red, White and Blue." Mamie Farnen gave a reading which was well rendered. Nellie Gale entertained by a dance which was artistically executed. Annie Brannon, of Faribault, sang charmingly and responded to a well merited encore. P. J.

Geraghty made a few brief remarks, after which the hall was prepared for the dance. Garrigan's orchestra furnished the music for the event. All had a thoroughly good time.

ROSEMOUNT, MINN., June 17th, 1899.

TO THE INDEPENDENT FORESTER :

It has become customary of late for some member of the Order to report to THE INDEPENDENT FORESTER for publication any little doings which they may have in progress, or any jollification which they may have participated in during the past.

Now I, as Recording Secretary, and acting in the capacity of corresponding agent of our Court, would certainly feel as though I had committed a very grave offence should I neglect to mention the great opportunity afforded the people of Dakota County and the surrounding country to enjoy a day's outing at Crystal Lake on the 8th day of June, 1899. Free for everybody, and all at the expense of Court Rosemount, No. 1135, Independent Order of Foresters, invitations were sent to every Court of Foresters in Dakota County, to the Ancient Order of Hibernians, Division No. 2, also the Ladies' Auxiliary of the Ancient Order of Hibernians, Division No. 2, of our town, and by the attendance of these Orders, the words of praise and the compliments showered upon Court Rosemount, No. 1135, since that memorable day speaks only too well of the high standing of our Court in this vicinity.

Load after load of people were seen journeying towards Crystal Lake from all directions, and load after load of Foresters with their families and great large baskets packed to overflowing with cakes, pies, sandwiches, ice cream, lemons and goodies of all descriptions, until it seemed as though the very portals of the earth had broken loose and every body, both large and small, were bent on being present at the Foresters' picnic.

Tables were set for the accommodation of one hundred and twenty and the way those visitors *drove into the chuck* spoke plainly their appreciation. Ladies were forbidden to soil their hands in the labors of the day. All that was asked of them was to eat, dance and make merry.

So, while the large table was seated full of visitors, others were boat riding or listening to the brass band composed of little children, ranging from five to ten years of age, which was a novelty in itself, and last, but not least, the large pavilion erected for this special occasion by the Foresters and crowded with its many dancers, all keeping time to the sweet strains of music furnished by the McDonough orchestra, members of our Court, was a sight to be seen.

Everywhere was pleasure and everything was free. Forester waiters, Forester music, everything was Forestry. Great large cakes with their beautiful decorations, fancy trimmings and offset with the I.O.F. monogram, which the elaborators must have taken great precaution to arrange so artistically, were in abundance, and spread upon the tables to replenish the fast disappearing nutriment as it passed from view of the spectators. No Forester was allowed to dine until all others were fed. Ice cream, tea, coffee, lemonade and all temperance drinks were at the command of the participators. And that Forester picnic on the 8th day of June, 1899, will go down in history as one of the grandest times, one of the most enjoyable outings, one of the merriest and most orderly gatherings ever held in Dakota County.

Many thanks to those brothers who composed the general arrangement committee, thanks to the hard working, hustling committee of table waiters. Thanks to the brothers on the dance committee and all praise to the committees on dish washing, making lemonade and coffee, also the boat committee, who discharged their duties most nobly and were a credit to the Order. Too much praise cannot be bestowed upon them for their unceasing labors to make the picnic a success, to establish were good time for all and to bestow the honors upon a Court Rosemount, No. 1135, of which it is worthy, and a credit to the community in which it has its location.

Yours in L., B. and C.,  
T. F. UNDERWOOD,  
Rec. Secretary.

## MISSOURI.

### Are Awake from a Peaceful Slumber.

Court Cote Brilliance, No. 935, St. Louis, after resting easy for nearly eight years, gave a very nice entertainment on June 17th, at their hall, to celebrate the 25th anniversary of the founding of the Order.

The hall was packed, some three hundred attending. The Courts in St. Louis were represented, and Court Cahopia from the east side, and members of the newly organized Companion Court were out in a body and made a good showing for their Courts. The members were really surprised to see what a large crowd attended, and it showed them what a little hustling around will do, when they take an interest in the noble Order, of which we have the honor of being members.

We are satisfied that in future the members will make a forward march to secure a new member, and to increase the stability of the Independent Order of Foresters. The committee of arrangements worked very hard to make the affair a success. A neat programme was arranged, and each one attending was given a ribbon on which was printed: "Court Cote Brilliance, No. 935; 25th Anniversary of the I.O.F., 1899; L., B. & C." After the programme had been rendered refreshments were served. Following is the programme: Part I—Remarks, Bro. A. G. Bromley; piano solo, Mr. Will Swepe; tenor solo, Mr. Al. Leiberstein; magician, Prof. Seise; piano solo, Miss Ada Smith; guitar selection, Bro. C. R. Hartness; song, Miss Irene Cronin. Part II—Remarks, Bro. J. T. W. Rudesill; tenor solo, Bro. C. E. Mersman; piano duet, Misses Jenks and Jeynit; musical selection, Messrs. Rambeau and Armknecht; tenor solo, Mr. Chas. B. Hierick; cake walk, Miss Aline Downey and Master Joe Ford.

We give an extract from Bro. Bromley's speech: "I had a friend that once desired to join the Order, but his wife was very prejudiced against secret societies; so he invited me to call at his home to see if I probably would induce his wife to allow him to join. I paid him the favored visit at his home and found a very lovely woman surrounded by a little family of four young children. When I informed her of my visit I was surprised at this lady. This is what she said: 'Do you think I would take this blood money—and then my husband would deprive himself to keep his assessments up.' 'Very well,' said I, 'then you do not want a protection over yourself and children in case of death in your home, and probably it would be the head

of the family.' She said, 'No, I do not believe in it, it is blood money, and I don't want my husband to join any secret Order; it is against our church.' I said no more to the wife, but on the next day I took her husband to task and illustrated to him the necessity of him joining the Order. I took his application for \$2,000 beneficiary to his wife. You would not be surprised if I told you that 6 months later this brother took sick and died and that during his illness the lodge attended to his case and to the want of his wife and family."

### NEWFOUNDLAND.

#### Court Cableville, No. 3328, Formed.

The other evening Mr. James Gilmour, D.S.C.R., of Toronto, Canada, instituted another Court of the Independent Order of Foresters in the pretty village of Heart's Content. The meeting was held in Variety Hall, and was well attended. Mr. Gilmour was ably assisted by Mr. R. B. Comerford, S.W., of Court Avalon, No. 1955, St. John's, who acted in the capacity of Supreme Marshal. Mr. T. J. Oates was Honorary Secretary of the meeting. After a few remarks by the D.S.C.R., the gentlemen present were obligated and instructed in the workings of the Order. The following were chosen as the first officers of the Court, viz.:—C.D., Chas. Newitt; Physician, Dr. A. R. Anderson; C.R., J. F. Richards; P.C.R., J. J. Sinnott; P.C.R., J. Phippard; R.S., T. J. Oates; F.S., W. E. Bradbury; Treas., F. R. Farham; O., A. A. Thompson; S.J.C., W. N. Ford; S.W., N. F. Trippe; J.W., J. W. Wilcox; S.B., Bailey; J.B., K. E. Young; Trustees, J. J. Sinnott and James Cunningham, and duly installed. The Court will be known as Court Cableville, and will meet on the last Saturday of each month. A cordial vote of thanks was moved and carried, amid much enthusiasm, to Mr. Gilmour for his painstaking in explaining every particular of the workings of the Order. The vote was then tendered to him by Chief Ranger Richards in his usual felicitous style. In acknowledging the vote, Mr. Gilmour thanked the gentlemen for the kindly reference to his work and the hospitable manner in which he had been received and treated since his advent among them. He expressed the hope that the Court would wax strong numerically and fraternally, so that it would blossom and bloom into a veritable garden of those beautiful flowers of charity and fraternal love, that it would ever be found in the vanguard of Forestry, inculcating the grand principles of "the Fatherhood of God and the Brotherhood of Man," so that it might truly be said of it

"Here in good faith we meet,  
Here friends and strangers greet,  
Here honor's power is shown,  
Here love and truth is known,  
And in communion sweet  
The hours enjoy."

After referring to their beautiful town, and expressing the belief that the only thing needed to complete its being known as the Brighton of Newfoundland was a railway and station, he bid them adieu in the name of L., B. and C.—*News*, St. John's, Newfoundland, July 29th, 1899.

Thanks, R.F.'s for your proffered loan of the Chief. We may accept. Suppose you will do the honorable guard part? If you do, why we shall go "Up to Tuckes" with you.

There was gladness in the fraternal circle of St. John's at the news of the birth of "Cableville" They all join in saying, "Welcome, brother, to our Forest Home; do not forget to call when you come citywards.

Our Richard did himself "proud" in the way he proclaimed the officers installed. The D.S.C.R. believes if all had a little of "Dick's" enthusiasm things would boom. A good example is a good thing to follow.

Quite right, no occasion to look at the "Hat" or "Billous Stick" to know he was "up-a-long," if you had heard.

If St. John's does not mind itself Heart's Content will have the first Companion Court in the Island to its credit.

Avalon is still growing; four last time. Terra Nova is running them hard. It looks a case of neck-and-neck. Who will get them? One month more to work.

### NEW JERSEY.

We have received a letter of acknowledgment, addressed by Mrs. Johanna Grahmann to Court Plainfield, No. 1144, Plainfield, N.J., for prompt payment of Mortuary Benefit of her late husband, and for the kindness of the members of the Court.

#### First Anniversary of Court Watching, No. 3871, I.O.F., of Plainfield, N.J.

We celebrated the first anniversary of Court Watching on June 15th. The committee having charge of the entertainment brought together that evening an aggregation of excellent talent, which was highly appreciated by the audience. Invitations were issued to members and their friends. There was a goodly number who responded, considering the intense heat we were having at that time, and expressed their pleasure of having attended the celebration of our first anniversary. We amply provided for the comfort of our guests by having fans on hand for those who didn't bring any, and then finally by our refreshments, which were appropriate for the weather.

The programme was well arranged, and consisted, first, of the words of welcome by our master of ceremonies, Bro. John M. Lewis, R.S., who spoke in a few well chosen words. There were vocal solos, instrumental solos and humorous selections. When about half through the programme, Bro. A. Dick, H.J.S., of Elizabeth, gave an address on "Forestry: what it is and what it does," in his usual enthusiastic and convincing style. The entertainment itself lasted till 10 o'clock, the artists receiving much deserved applause. Then followed refreshments.

The committee having charge were Bros. John M. Lewis, R.S.; Robt. H. Radford, Trustee; A. M. Vanderleek, S.W.; R. T. Harned and Thos. H. Stafford.

Yours in L., B. and C.,

THOS. H. STAFFORD.

### NEW YORK.

We beg to acknowledge receipt of resolutions of condolence passed by Court Nickel Plate, No. 3453, Buffalo, on the occasion of the loss of his wife, by Bro. M. J. Crotty.

## NEW YORK.

## Elmira's Ambition.

DR. OROSHYATEKHA, S.C.R., I.O.F.

DEAR SIR AND BROTHER,—Will you please announce, through THE INDEPENDENT FORESTER, that Court Chemung Valley No. 1853, of Elmira, N. Y., intend to invite the High Court of the State of New York to meet in this city in 1900? You will do the Court and members a great favor in so doing.

The Court will reach the 100 mark soon. We have a large Companion Court to help entertain; we have the finest park in the state, also the best hotel.

There is not another Court within eighty miles of this city. The High Court coming here will help to advertise the Order through this section. We must have the next High Court.

I remain yours, in L., B. &amp; C.,

N. J. Howe, D.H.C.R.

## Niagara Falls, N. Y.

We have again to congratulate Court Hennepin No. 1152, of Niagara Falls, N. Y., for the manner in which they celebrated the 25th anniversary of the founding of the Independent Order of Foresters.

On Sunday, June 18th, the members of this Court met at their hall at 10 a.m. The meeting was called to order by Chief Ranger W. Berry, and after the order of march had been defined, the Court proceeded across the river to the hall of Court Clifton, of Niagara Falls, Ont., where they met the members of the latter Court. The two Courts attended the morning's service at the Methodist church. Fifty Foresters were seated in the beautiful little church, and the service was most impressive.

In the evening Courts Hennepin, Echota and Clifton met at Court Hennepin's hall at 6.45 p.m., while Court Evershed met at their own hall at the same hour. The two bodies left their respective places of gathering and met half way. The counter-march, which was then very prettily executed, was witnessed by over a thousand people. The two hundred Foresters who had just met, marched down Main Street to the First Congregational Church. The pastor, Rev. W. E. Dudley, extended a most cordial welcome to the brothers, and in very appropriate terms congratulated the Foresters on the good work done by them at Niagara Falls, N. Y. At the close of the divine service the members marched to Court Hennepin's hall where they were dismissed by Chief Ranger Berry.

Keep on, Hennepin, the eyes of the entire Order are on you!

BUFFALO, June 2, 1899.

OROSHYATEKHA, M.D., S.C.R., I.O.F.

DEAR SIR AND BRO.—The prompt payment of the total and permanent disability claim of Bro. O. C. Olmstrom to his wife has given much satisfaction to the members of Court Lehigh No. 744. At our last regular meeting it was voted that our Recording Secretary should write you, expressing our pleasure that claims of that nature are paid in such a businesslike manner, for it is the feeling that such methods go far towards increasing confidence in the Order not only among the members, but also the general public.

Yours in L., B. and C.,

WILLIAM SANDY,

R.S. Court Lehigh No. 744.

SILVER SPRINGS, July 2, 1899.

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

I wish to extend to you my sincere thanks for the prompt payment of the endowment on the life of my late husband, John Wm. Westfield, amounting to \$1,050.

I also wish to thank the officers and members of Court Silver Springs, No. 718, for their kind attention and sympathy during my sad bereavement.

Wishing your Order prosperity in its work, I remain,

Yours very truly,

MRS. LENA WESTFIELD.

LITTLE FALLS, N. Y., May 30th, 1899

Major J. A. McGilivray, S.S., enclosed find Benefit Certificate of late N. N. Joquay's, properly filled out and testimonials of his widow. The members of Court Astoranga, 1364, express their thanks for the prompt payment and hope to see the Order grow in numbers.

Fraternally yours, L., B. &amp; C.,

EDW. BEVERLY, Rec. Sec.

## NORTH DAKOTA.

COURT WALHALLA, No. 3109.

WALHALLA, N. D.

Sunday was a red-letter day here. The weather was all that could be desired. At 2 o'clock about 100 brethren of this and neighboring Courts met at the Court room and marched, headed by the citizen's band, to Mager's Grove, where we found about 500 people gathered to attend divine service. Bro. Rev. Hocking delivered a very able and impressive address on "The Fatherhood of God and the Brotherhood of Man." After service we marched back to the Court room feeling much benefited and pleased with our anniversary services.

Yours in L., B. &amp; C.

## NORWAY.

TRANSLATION OF LETTER OF RECEIPT BY WIDOW M.

LEE.

AT KONGSBERG, NORWAY.

I, undersigned, Widow Grethe Lee, have this day received from Capt. C. Reynolds, for account of the Independent Order of Foresters, the amount of Mortuary Benefit due to me on behalf of my deceased son, John M. Lee, according to Endowment Certificate No. 33701, dated 13th March, 1893, at Alpena, Michigan.

The amount due to me, as stated on said Endowment Certificate, \$500 (five hundred dollars), is settled by draft No. 6607—£102 5s. 6d. (one hundred and two pounds five shillings six pence), British sterling, on Parr's Banking Co., London, dated 12th May, 1899.

I also declare that the sum of \$500, (five hundred dollars), in favor of my deceased husband, Peter Lee, as stated on said Endowment Certificate, have been likewise paid to me by Capt. C. Reynolds, as per draft No. 6608, £102 5s. 6d. (one hundred and two pounds five shillings six pence) British sterling.

While I, with sincere thanks to the Executive of the Independent Order of Foresters, for punctual and speedy settlement of my claim, acknowledge the receipt of same, I hereby declare that I am lawfully entitled to receive said sum on behalf of my deceased son and husband, as well as other relations of our family; and I finally declare that

by having signed my name in the presence of proper witness at the Mayor's office here, on the Endowment Certificate, and surrendered same to respective holders, no further claim whatsoever shall be made against anyone on account of said Endowment Certificate.

As witness KONGSBERG, 30th May, 1899.

(Signed)

(Signed)

EDWARD SCHONBERG

GRETIE LEE.

Attorney at Mayor's Office at Kongsberg.

### NORTHWEST TERRITORIES.

CARD OF THANKS.  
COURT EDMONTON, I.O.F., No. 1346.

To the Chief Ranger:

I wish hereby to gratefully acknowledge receipt of \$500 in full of my late husband's insurance in the Independent Order of Foresters. I also desire to take this opportunity of publicly thanking Court Edmonton, No. 1346, of the Independent Order of Foresters for their prompt payment of the amount, the death claim for which only went away on the 28th of April, and for which a cheque was received on the 10th of May.

Very gratefully yours,  
MRS. DOUGLAS PETRIE.

### NOVA SCOTIA.

NEW GLASGOW, N.S., June 21st, 1899.

DAN A. ROSE, Temple Building, Toronto, Ont.

DEAR SIR AND BRO.—Court Archimedes, No. 1668, of Independent Order of Foresters, celebrated the 25th anniversary by parade to New St. Andrew's Church, where they were addressed by Rev. Wm. McC. Thompson.

The brothers turned out well and made a fine appearance with their new sashes and badges, headed by New Glasgow band.

Yours in L., B. and C.,  
D. A. MACLELLAN, R.S.

### OHIO.

The Courts at Canton held at Nimisilla Park, Tuesday evening, June 27th, one of the most successful festivals in the history of the Order in this jurisdiction. The Foresters engaged the Grand Army band as a special attraction, and the crowd is said by Superintendent Brother Reed, of the park, to have been the largest crowd that ever assembled there on any previous occasion. It was the most orderly that had ever visited the park, though the small boy at times broke loose. The tables spread by the ladies were filled throughout the evening and the Courts realized a very nice sum. The band programme was all that could be expected or desired. It was a popular programme, and the general applause Director Reinkendorff and his excellent musicians received demonstrated that it was appreciated, as encores were frequent.

Ct. Brokensword, No. 859, has more than doubled its membership since February last, the result of visit of High Chief Ranger Sorg and Supreme Deputy Brother Philip. The members were so inspired by these brethren's eloquent addresses, setting forth the principles and benefits derived

from membership in the Order, that they all agreed to take hold, with the above result. They did not only interest themselves, but the ladies as well, as news just received indicates the institution of Companion Court Liberty, by D.D.H.C.R. Cora E. Smith, on July 7th.

A number of members of Court Lima, No. 560, in company with Supreme Deputy Brother Philip, went to Ada recently to attend a meeting for the purpose of assisting in the initiation of one of Court Ada's candidates and helping him keep stride the "goat." The manner of transmission of news between these two towns was a little too handy and the candidate learned of the Lima boys coming. As they could not carry out the surprise they intended, their goat was left in the stable with the team they came over in. All enjoyed the very pleasant meeting, however, after which they retired to an adjoining dining-room, where a spread, prepared by Brother Geo. August, was partaken of. Speeches were next in order, and it goes without saying that Brother Philip let loose, as it was 2.30 before the Lima boys were ready to start for home.

CIRCLEVILLE, OHIO, July 7th, 1899.

DR. ORONHYATEKHA, S.C.R. Toronto, Canada:

DEAR SIR AND BRO.—I desire to have it mentioned in THE INDEPENDENT FORESTER that Court Pickaway, No. 1406, of Circleville, Ohio, has passed the one hundred mark and still we feel that we have a good prospect for further growth. We have now set the stake at one hundred and fifty.

Last night we initiated fourteen men, "good and true," into our Court; we had a very good time; altogether the occasion was one which will not soon be forgotten. About one hundred Foresters and their ladies partook of ice cream and cake after the work of the Court was completed. Bro. Evison, D.S.C.R., has worked very hard and had it not been in the very middle of harvest and thrashing, we would have had more than double the number. We have quite a goodly number of applications already signed, some of whom have already been examined. We expect to have ten or fifteen to initiate at our first August meeting.

Court Pickaway, No. 1406, is a model Court. She is now nearing her sixth anniversary. She has had no deaths, lost very few members by suspension. Her business is done like clockwork, and the remittances to the Supreme and High Courts are sent promptly and on time. She provides for her members a sick benefit of \$3.00 per week with a funeral benefit of \$30.00. She exacts an initiation fee of \$5.00 and 50 cents a month Court dues.

We find that it is good policy not to cheapen our Court, but to make the cost such that it will be appreciated. In the six years of our history we have been exceedingly favored. It has cost the Court very little over \$100 for benefits.

We hope no one will think this partaking of boastfulness, for we are of the opinion that if one doesn't "blow his own horn it will not be blowed."

We feel like using the same prayer which was used by the Grand Chaplain of the Good Templars upon closing a rather stormy session of the Grand Lodge of that body, which was as follows: "O Lord, we thank Thee that we have done as well as we have done, and we think we have done pretty well."

In L., B. and C., RALPH MORDEN.

## ONTARIO.

## Toronto's Faithful Services Appreciated.

At the last regular meeting of Court Rosedale, No. 848, held in Temple Building 20th July, Brother A. E. Harris, Court Deputy, who has held that office continuously for over fifteen years, was presented with an emblematic watch charm suitably engraved. The presentation was made on behalf of the Court by the Chief Ranger, Brother E. S. Cummer, in a few well chosen remarks expressive of the members' high appreciation of his efficient services as an officer and his regular attendance at the meetings. Other officers may have occasionally failed to respond at roll call, but our Court Deputy never. Brother Harris made an appropriate reply, thanking the members for their kindly recognition of his services, and with short speeches by several other members, a very pleasant hour was spent.

## Hamilton Foresters.

## Twenty-Fifth Anniversary Marked by a Church Parade.

The twenty-fifth anniversary of the Independent Order of Foresters was marked by the Courts of the Order in Hamilton by a church parade, the members assembling at their hall, above the Traders Bank and marching to Emerald Street Methodist Church, where the pastor, Rev. J. A. Jackson, preached the annual sermon.

Rev. Mr. Jackson congratulated the Foresters on having through a quarter of a century of growth and prosperity attained the proud position of being the largest and strongest fraternal organization in Canada, illustrating in the most effective manner the triumph of the principle of co-operation over that of competition in the way in which that triumph was usually illustrated on this continent.

Taking his text from Genesis 4, 9: "Am I my brother's keeper?" Rev. Mr. Jackson showed how the question of Cain, which revealed his selfishness, had been repeated and acted upon by men in all ages, who had forgotten the claims of brotherhood in the desire for revenge, the lust for glory, or the struggle for place and power. Every man for himself had been the guiding precept of humanity, and the obligation to love and to help others had been sadly neglected.

If humanity had always realized and acted on the conception of brotherhood, the Foresters and kindred organizations would have had no need for their existence. The benefits secured to members and their families, while in themselves a good thing, would be cold and cheerless without human sympathy and the true spirit of brotherhood, which is or should be the basic principle of all such fraternities.

Incidental to the service a special musical programme was rendered by the choir, under the leadership of Mrs. C. J. Dempster. S. Walling presided at the organ, playing as a prelude *Andante Con Motte* (Mozart), and as a postlude *Maiestoso Martiale* (Mendelssohn). The choir sang "We Praise Thee, O God" (McAfee), and Mrs. Dempster rendered during the offertory "A Dream of Paradise" (Gray)

## Peterboro'.

The members of Court Chemong, No. 520, accompanied by a number of visiting brethren from lodges in the vicinity of Peterborough, attended divine worship at the George Street Methodist Church, evening of June 18, where a special sermon was delivered to them by the pastor, Rev. S. J. Shorey.

The Foresters to the number of 70 or more assembled in the Canadian Order of Foresters' Hall, on Simcoe Street, from which place they marched to the church.

Rev. Mr. Shorey took his text from Paul's Epistle to the Corinthians: "For as the body is one and hath many members, and all the members of that one body being many, are one body, so also is Christ."

On returning to their Court room the members of the Lodge passed the following resolution:

"The unanimous thanks of Court Chemong, No. 530, I.O.F., is tendered to the Rev. S. J. Shorey for the excellent sermon preached for the Independent Order of Foresters, and also to the trustees and managers of George Street Methodist Church for their kindly reception and accommodation. Signed on behalf of the Court."

JOHN HETHERINGTON, D.H.C.R.

A. ALLISON, C.R.

J. W. BUYERS, Rec.-Sec.

In the morning over 20 members drove out to Lakefield and joined Court Lakefield, where fully fifty members of the Order marched from the Sons of England hall to the English Church, where Rev. Mr. Warren preached a powerful sermon to them, touching on the broad, imperial nature of the Order, and giving the figures of membership at about 150,000, with a surplus of over \$4,000,000, and benefits paid out amounting to \$6,000,000.

## KINGSVILLE, July 10th, 1899.

On Sabbath day last Court Kingsville, No. 9, held her yearly go-to-church turnout.

We had a fine, cool day, and the turnout was good, 124 being in the procession line. H.V.C.R., Rev. Bro. J. H. Courtney, of Port Stanley, was duly on hand by invitation.

The Methodist Church opened the doors of their lovely home of worship to us, and lent their splendid big choir to the affair. Our Rev. Bro. R. I. Hamilton also did assist Bro. Courtney. The subject text was Proverbs 4 chap. 11 v.: "I have led thee in right paths." A most instructive and impressive talk was then given. The singing of the choir was extra good. A solo by Mrs. Davis H. McCoy was in this cultured lady's best form. After the march back to Court room lemonade was served out, when some good short speeches were given. The speakers were called on by Courts. The C.R. of Court Victory first; then followed Court Cottam, Court Errol, Court Harrow, Court Ruthven. For Court Kingsville a few were called, Bro. Dr. McKenzie, Bro. Reeve, of Gosfield, A. H. Woodbridge, Bro. W. A. Grenville, who in speaking moved a hearty vote of thanks to Rev. Bro. H.V.C.R. Courtney, for his very excellent and thrilling discourse.

This was duly seconded by Bro. C.R. of Court Victory, Woodslee. The reply by Bro. Courtney was as fine an effort as could well be done. Some had deplored the attendance of a brass band. Bro. Granville touched the subject as against the Lord's day, when Bro. Courtney cleared up the subject in a way convincing to all, that the Lord was not



served by the blare of brass or thumping of a drum. Rev. Bro. Hamilton followed in some good, well chosen remarks. The Chief Ranger, Bro. John Golden, spoke briefly asking Bro. Courtney to close, all agreeing that this had been the best march-out yet.

Bro. Amos Broadwell and others of the committee fairly overdid themselves in decorations and comforts, Bro. James Hillis, Bro. Alex. Casadden and others. May the text words used become each Forester's motto to be a true and devoted Forester and walk fully in the way that leads up to the Great High Court on high, where our High Chief Ranger and brother, Christ Jesus, duly awaits our signal at the door to welcome all weary worthy wanderers in.

AMOS BROADWELL,  
Recorder Court Kingsville, per Bro. G.

KIRKTON, July 20th, 1899.

DEAR SIR AND BRO. Court Woodham, No. 255, is a Court that is still living, and as it is some time since we asked for space in the FORESTER, I take this opportunity of conveying to our brethren of other Courts a short account of how we are progressing. I might say we are growing slowly but sure. We have had a meeting every month this year. We have between thirty and forty members. We hear some members complain of very little interest taken in their Court. Asking these same members the reason you will often get the following answer: "I don't know, I have not been there for two or three months." In the answer the reason is given.

Last Sunday evening at this village there could be seen a large procession of Foresters, both I.O.F. and C.O.F., wending their way to the Methodist church of this place, where, under the auspices of Court Woodham, No. 255, the Rev. Mr. Ball preached a very impressive sermon, taking for his text these words, "Love as brethren; Love the brotherhood; Fear God." The foundation of his discourse was based on the word love. He urged upon us the duty of loving not only the brotherhood but all men, and also our love to God. Many were the hearers that listened to his entreaties of love, and many were the hearts that went out in gratitude as he repeated that old, old story of the cross. In closing he spoke of a few of the many advantages of a fraternal organization. He said the man with the ability to carry insurance and failed to do so and had nothing but a few paltry dollars to offer his wife and family at his death committed a great sin. At the close of the service the members marched back to the I.O.F. chambers where they indulged in a few short speeches. A vote of thanks was tendered the visiting brethren and also a vote of thanks was conveyed to the Rev. Mr. Ball. A circle of concord was formed while the doxology was sung and the friendly gathering was brought to a close, each feeling that fraternity is more than a name. Thanking you for your valuable space, I remain,

Yours in L., B. and C.,  
FRED P. JOHNSON, V.C.R.

Bro. Hearn at Strathavon.

The members of Court Queen's Valley, No. 3702, Strathavon, Ont., held a very successful picnic on July 4th. An eloquent and instructive address on Forestry was delivered by Edward J. Hearn, of Toronto

### Cathcart.

The members of Court Cathcart, No. 1753, together with contingents from the lodge at Harley, attended divine service at Cathcart on the eve of the 18th of June, and listened to a very interesting and impressive sermon by the Rev. Bro. Geo. Carpenter. The church was specially decorated for the occasion with ferns, while behind the pulpit was a streamer bearing the motto of the Order. After church the members repaired to the lodge room where speeches were delivered and an enjoyable time spent.

On the 29th of June the I.O.F.'s held their fifth annual lawn party, and spent a very enjoyable and profitable evening. An address was delivered by the High Chaplain of Ontario and music furnished by the celebrated Dufferin Rifles band. Proceeds go towards the erection of a new hall.

Court Cathcart is in a very prosperous condition. Its young and energetic Chief Ranger, Bro. John M. Smith, is a hustler.

### OBITUARY.

Death of Bro. H. N. Hughes, of Court Kempenfeldt, Barrie, Ont.

DIED.—In Barrie, Ont., on Wednesday, June 7th, 1899, Herbert N. Hughes, aged 26 years.

The above is, in brief, the record of the first break in the ranks of Court Kempenfeldt, No. 1661, I.O.F., Barrie, Ont., which, though a somewhat youthful organization, is one of the healthiest, in a physical sense, as well as constitutionally, in Central Ontario. Bro. Hughes was one of our first members, and served the Court and the Order faithfully during his connection with it, both as a member and as an officer. Not alone as a Forester is his untimely demise deeply deplored, but also as a citizen of the community, in which by his pluck and enterprise in mercantile circles, coupled with unswerving integrity and loyalty to sound business principles, he enjoyed an enviable reputation, and his death is felt as a distinct loss to the community at large. Indeed, his untiring efforts in business pursuits is responsible for the cutting off of his career before its prime, acute diabetes being the result of unremitting application to work, and which ultimately caused his death.

On behalf of Court Kempenfeldt a letter of sympathy was indited and forwarded to the bereaved parents and family of our deceased brother.

Accompanying the letter the officers were glad to be able to present the cheque of the Supreme Court for \$1,000, being the amount of our late brother's Mortuary Benefit claim, the promptitude with which the same was executed being a source of gratification on the part of this Court, as well as that of the beneficiaries.

Friday, July 21st, was a red letter day in the annals of Court Zephyr, at Zephyr. On that day Bro. W. B. Sanders, H.C.R., and Bro. Morgan, P.H.-V.C.R., paid a visit to the Court, receiving a most cordial welcome. The day was an ideal one, bright and cloudless, and though harvest was well commenced there was a goodly gathering of brethren to do honour to the visitors and to support the good cause. At 2.30 the procession, led by the excellent Zephyr brass band, started for the grounds, situated in a beautiful grove kindly lent for the occasion, which was comfortably seated. Rev.

Bro. Hagar made a most excellent chairman and introduced each of the speakers in a very real speech. Bro. Ross, of Court Whitby, opened with a short but first rate speech, in which he eulogized the energy of Bro. Dafoe and the brethren of the local Court. He was followed by Bro. Morgan, who dealt eloquently and forcibly on the questions of the increase of rates and extension of Order tax, paying a glowing tribute to the wisdom and fore sight of the Chief Oronhyatekha. He specifically characterized the extension of the Order tax the gem of I.O.F. legislation and proved clearly its great advantages to the poor man. Bro. Sanders delighted his audience with the speech of the day, an exhaustive review of the history of the Order and completely satisfied the few doubting Thomases present as to the economical and statesmanlike management of the I.O.F. under its revered and beloved head. He answered questions put to him readily and clearly and left no doubt in the minds of his audience that the I.O.F. stood easily head and shoulders above its many competitors. Between the speeches and also during a sumptuous tea the band played several selections in excellent style. The good results of the meeting can hardly be overestimated. Bro. Sanders is ever a welcome visitor, and he and Bro. Morgan form a team which it would be hard to beat. Rumour has it that Bro. Morgan will be the next High Chief Ranger and should this fortunately be the case the Order will have secured the services of a most genial and capable officer, one fully capable of filling the chair with dignity and leading our beloved Order to fresh victories on the lines laid down by his able predecessors.

#### Dedication of McLauchlan Park, at Owen Sound, Ont.

The thirty-second anniversary of Canadian Confederation will be a memorable one in the history of Owen Sound. On that day one of the finest parks in Northern Ontario was dedicated and thrown open to the public. As a park and summer resort it is a credit to the town and a monument to the energy and enterprise of a most highly esteemed young citizen, Bro. John H. McLauchlan, Court Northern Light, No. 127, whose portrait appears below :



JOHN H. McLAUHLAN.

To say that the official opening of McLauchlan Park and Balmy Beach on Saturday was a success is

putting it very mildly. It was an enormous success in every particular.

The excursion from Stratford and along the line of the G. T. R. brought in about 1,200 excursionists and the *Majestic* had on nearly 1,300, the majority of whom came from Collingwood.

The Governor-General's Body Guard Band, the 28th Battalion Band, the 31st Battalion Band and Citizens' Own Band supplied some rare selections, which were very much appreciated by all lovers of good music.

The ceremonies of dedication were very interesting and elaborate, and included speeches by Mayor Middleton, Rev. Archdeacon Mulholland, Rev. Mr. Lediard, Rev. Dr. Somerville, Rev. Mr. Ardell, Rev. Mr. Rodgers, Mr. Parkerson, Judge Creasor, Judge Morrison, Mr. Allen, Councillor Frost and the American Consul, Mr. Small.

#### A SHAM BATTLE.

Numbers 1, 3, and 8 companies of the 31st Battalion illustrated the taking of a position and did their share in the entertaining of the crowd.

The attacking force was composed of Nos. 1 and 8 companies under Captains Frost and McKay and were situated at the south end of the ball grounds, while the position, which was the grove at the north end of the ball grounds, was held by No. 3 Company under Sergeant-Major Corrie. After a great deal of skirmishing and a hot fusilade on both sides the defenders were forced to retreat to the woods with the attacking force in hot pursuit.

McLauchlan Park is O. K.

Owen Sound can now boast of a summer resort worthy of the name.

#### PENNSYLVANIA.

UNION CITY, June 26th, 1899.

COURT CANADOHTA, No. 1717.

The Independent Order of Foresters marched from their hall in a body to the Presbyterian church, June 18th, where an excellent sermon was delivered on Forestry by Bro. Rev. A. J. Herries.

Yours in L., B. & C.,

CHAS. C. HIMEBAUGH.

#### Another Lodge for Tacony.

As an outcome of the liberal offer made by the Independent Order of Foresters to the members and ex-members of the Order of United Friends to reinsure them free of all joining fees, an enthusiastic meeting was held in Boardman's Hall and several new names were added to the roll on Monday evening. A new Court, named Court Tacony, of the Independent Order of Foresters, was instituted by J. Boddy, D.S.C.R., and H. N. Way, of the First National Bank, P.C.R.

The charter members, after taking the obligation of membership, selected the following staff of officers who were duly installed :

Court Deputy Joseph M. Smith, Court Physician Dr. D. B. Umstead, P.C.R. Wm. Boardman, C.R. Alex. C. Smith, V.C.R. Fred Boardman, R.S. J. D. Ayres, T.S. G. W. Nothhardt, Treas. Chas. Snyder, Orator N. Mathieson, S. J. C. J. Schofield, Jr., S.W. Oswald Thompson, J.W. John Schofield, S. B. Fred Smith, I. E. J. Burk, Trustees Edward Robinson and A. S. Milner.

The new Court starts out with very encouraging prospects, and the first meeting of Court Tacony,

I.O.F., will be held in Boardman's Hall on Monday evening, July 17th, where any others who wish to join will be welcome and meanwhile full information in regard to this popular and progressive Order will be cheerfully given to anyone interested by the organizing deputy Mr. James Boddy, who is residing at 3501 Longshore Street, Tacony, Pa.

### PRINCE ALBERT.

On Sunday evening, June 18, the Foresters of Ct. Saskatchewan, No. 1030, Prince Albert, attended divine service in the Presbyterian church. There was a good turnout of the members, the Foresters and the congregation filling the church to its utmost capacity. Rev. S. G. Lawson preached an appropriate sermon from the text Genesis 4: 9, "Where is thy brother?"

### PRINCE EDWARD ISLAND.

#### Marriage of Dr. Martin.

The marriage of Mrs. Bessie Starr-Keefler of Providence, R. I., the well known temperance lecturer and writer, to Dr. John Macleod Martin, L.R.C.P., member of the Royal College of Surgeons of London, Eng., and P.H.C.R. of this jurisdiction, was celebrated at noon Wednesday, 21st June, in the Free Congregational Church, Providence, the Rev. John Hale Larry, D.D., officiating. Owing to the death of the Rev. Alexander Macgregor D. D., a lifelong and dear personal friend of the bride, who had been expected to perform the ceremony, the wedding was strictly private. The bridegroom was supported by his brother, Dr. Miles Martin, of Boston, and the bride was unattended. Miss Larry, the organist of the church, softly played Mendelssohn's "Marriage Hymn." Dr. and Mrs. Martin, after spending some time in the Canadian provinces, expect to make their home in England.

### QUEBEC.

We are pleased to hear that Bro. Rev. H. R. O'Malley, who was for the past 18 months assistant to Bro. Rev. Canon Dixon, Rector of St. Jude's Church, Montreal, has been appointed assistant of Holy Trinity Church, Winnipeg. Before leaving Montreal Bro. O'Malley preached an eloquent sermon in St. Jude's Church on Sunday, June 18, in commemoration of the 25th anniversary of our Order. A number of Foresters attended the service from Courts Mount Royal and Fulford, of which latter Court he was chaplain. Bro. O'Malley boasts that he is a Canadian, but his patronymic gives us an inkling as to the origin of his wonderful oratorical powers. We wish our reverend brother God-speed in his new sphere.

QUEBEC, July 18th, 1899.

To Mr. Denis R. Perrault, R.S., Court St. Francis, No. 1009, I.O.F., Montreal.

DEAR SIR,—Please accept my profound gratitude for the promptness with which you have sent me the amount of the Insurance Policy, \$500 00, held by my son Antonio Cerat, and \$50 00 for funeral expenses. I received the cheque for the above mentioned amount five days after my son's death. This does great credit to the officers of Court St.

Francis, 1009, in particular, and the Independent Order of Foresters in general.

With the most sincere wishes for the prosperity of the I.O.F.,

I am yours,

P. O. CERAT, 435 Craig St.

### WISCONSIN—MILWAUKEE.

#### Prospects 12 more with help of Sycamore— an Unsparring Birch.

At the next meeting of Court Prospect Hill, No. 1884, Independent Order of Foresters, which will be held at 404 East North avenue, Monday evening, a class of twelve candidates will be initiated at which time the degree team of Court Sycamore, No. 3001, consisting of Peter H. Cambier, Chief Ranger, and Zeno M. Host, Court Deputy, will have charge of the initiation. D.S.C.R., Thomas J. Birch, has been doing some good work for the Order here, having taken in more than 300 applications in the local Courts in the last six months.

#### Foresters' Tent at the World's Fair.

The I.O.F. will be represented as usual by a tent in Society Row at Toronto's Exhibition, which this year will undoubtedly be held on a greater scale than ever, that is, if an increased expenditure of money and a ransacking of the corners of the earth for novelties can make it so. The dates chosen are from the 28th of the present month to Sept. 9th. The Executive of the I.O.F. will hold a reception at the tent on Saturday, Sept. 2nd, at 3 p.m. The indications favor the grandest exhibition in every department that Canada has ever seen, many novelties in manufacture and the latest inventions been shown. A large amount of money has been expended in the erection of new buildings, and the improvement of others, while to prove that the Exhibition exists for practical as well as amusement purposes, the prizes for cattle and horses have been materially increased, and classes added for butter-making competitions and export bacon hogs. But the amusement programme this year will be a wonderful one in extent as well as in variety. Several high-priced acts never before seen in this country, and that will not be seen elsewhere, have been secured, while a comprehensive demonstration of electrical development, including Wireless Telegraphy, Wireless Telephoning, and the Improved X Rays will be presented, as well as Explosions at Sea, managed by Royal Engineers, and an exhibition of live-saving from shipwrecked steamers by professional Life-Saving Corps. The Evening Spectacles will be on an exceptionally brilliant scale, representing the Battles of Omdurman in Egypt, with the Sirdar in command, and of Iloilo in the Philippines, the whole concluding with the Greatest Fireworks Display yet witnessed, and a Grand Tableau illustrating Anglo-Saxon unity. On all lines of travel exceptionally low rates have been arranged for.

#### The Nautical Woman.

He (an old hand)—They have dropped their anchor.

She (a beginner)—Served them right. It has been hanging over the side all day long.—*Tit-Bits.*

Supreme Secretary's Statement for the Month of July, 1899.

Delinquent Courts who have not paid their June Assessments.

Name of Court.	No.	Name of Court.	No.
Nottawa.....	1518	Lakebank.....	3853
Clear Creek.....	1825		

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

Receipts, July, 1899.

No. of Members	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.	No. of Members	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.
1025	British Columbia.	\$ 1172 17	\$ 75 98	\$ 123 93	4660	New Jersey.....	\$ 4765 94	\$ 52 68	\$ 516 65
8711	California.....	12913 80	178 85	12-3 75	13892	New York.....	15051 87	804 55	1656 99
10798	Central Ontario.....	12226 80	1379 70	1390 15	2225	North Dakota.....	3219 78	66 95	318 25
275	Colorado with Utah annexed.....	529 03	16 77	47 95	589	Northern Michigan.....	609 77	53 09	86 30
10202	Eastern Ontario.....	11260 59	970 49	1209 13	1302	North'n Minnesota.....	1532 90	115 42	224 35
6810	Illinois.....	8308 47	59 03	917 80	1066	N. W. Territory....	1388 94	73 16	129 95
2022	Indiana.....	2317 88	16 01	273 70	3237	Nova Scotia.....	3734 02	273 76	407 45
664	Iowa.....	811 65	1 02	127 80	7483	Ohio.....	7613 17	123 48	973 85
3252	Maine.....	2752 48	858 31	684 45	13654	Ontario.....	14199 81	2574 96	1758 00
2421	Manitoba.....	3061 21	282 76	329 45	1726	Pennsylvania.....	2587 30	37 20	231 20
10073	Michigan.....	10073 81	742 75	1241 25	1421	Pr. Edward Island.....	1464 87	44 05	173 40
3468	Minnesota.....	3913 23	9 35	467 10	14631	Quebec.....	16126 96	4663 55	1911 51
1054	Missouri with Kansas annexed.....	1326 98	7 87	132 90	866	Washington.....	1419 31	16 42	125 70
466	Montana.....	794 28	15 52	76 45	4173	Western Michigan.....	4274 45	184 76	518 78
378	Nebraska.....	434 48	3 27	45 53	3107	Wisconsin.....	4079 64	23 93	475 75
5755	New Brunswick.....	5809 22	1051 91	671 95	261	S. C. Jurisdiction..	503 62	4 19	51 55
2184	New England.....	2102 38	667 60	312 55	5574	G. Britain, Ireland and Norway.....	7691 42	40 15	870 05
					149425				
	Received on account of Fire Insurance.....						401 94		
	“ “ “ Refunds.....						146 50		
	“ “ “ Organizing and other accounts.....								764 84
	Grand Totals.....	\$170,953 83	\$15,489 61	\$20,526 48					

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	By Cash remitted Supreme Treasurer.....
“ Sick and Funeral Benefit Fund.....	
“ General Fund.....	
Total.....	

Supply Account.

Received on account of Supplies.....	Remitted same to Supreme Treasurer.....
Received on account of Principal on Loans.....	Remitted same to Supreme Treasurer.....

Investment Account.

Submitted in L. B. and C.,  
JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for July, 1899.

Mortuary Statement.

RECEIPTS.	
To Balance as per last Statement.....	\$3,314,037 51
Supreme Secretary.....	170,405 39
Cheque No. 217 cancelled.....	\$1 15
“ “ 207 “.....	2 23
“ “ 93 “.....	17 51
Refunds re Loans.....	20 89
“ Fire Insurance.....	146 50
	401 94
	\$3,485,012 23

Paid to Beneficiaries of late Brothers—		
Isaac L. Cone.....	Court Somerset, 983	\$1,000 00
Richard Couch.....	Marion, 267	500 00
William E. Church.....	Mayville, 522	1,000 00
Louis Gingras.....	Hull, 1444	1,000 00
Alexander Forsyth.....	Wayne, 864	1,000 00
Charles Begin.....	De Beaujean, 3600	2,000 00
J. E. McMullan.....	Mecca, 1686	3,000 00
M. J. Gallagher.....	Noble, 975	1,000 00
Albert F. Moulton.....	Beaver, 2	1,000 00
Albert Fultz.....	Seymour, 1603	1,000 00
George Clayton.....	Rose of Engl'd, 932	2,000 00
Jay Cherry.....	Queen City, 66	3,000 00
George E. Braban.....	Uncle Sam, 1142	1,000 00
James Bucknell.....	Frontenac, 59	1,000 00
John Fish.....	Miramichi, 165	1,000 00

Joseph Riddell.....	Court Orient, 416	\$1,000 00
John Bell.....	Dunsford, 473	1,000 00
Frederick Fisher.....	Gardena, 625	333 34
John M. Ashley.....	Koslin, 823	1,000 00
Chas. A. Swanstrom.....	Red Wing, 980	2,000 00
James J. Casey.....	Nicollet, 1392	2,000 00
Anton Legard.....	New Richmond, 1824	500 00
Geo. R. Brown.....	Kittanning, 3160	5,000 00
Alexander McEwen.....	Cataraqui, 3121	1,000 00
Thomas Young.....	Beaufait, 3183	1,000 00
Wm. J. Dunnet.....	South Esk, 3636	434 22
Guy S. Barnhart.....	Aultsville, 1354	500 00
Louis Emil Larsen.....	Oslo, 2225	1,000 00
Wm. W. Gardner.....	Mountain City, 1879	1,000 00
William Brown.....	Exeter, 123	1,000 00
Gottlieb Mensching.....	Cooper, 1567	1,000 00
Wm. G. Butler.....	Mulgrave, 821	500 00
John M. Munroe.....	Kintore, 813	1,000 00
Joseph Sorette.....	Prince Albert, 149	1,000 00
George Jeffery.....	Dufferin, 4	1,000 00
Robt. B. Potts, M.D.....	Oromiyatekha, 23	1,000 00
B. R. Graham, M.D.....	Miami, 661	1,000 00
Simcoe K. Loft.....	Deseronto, 93	1,000 00
Seth Cates.....	Wakefield, 715	1,000 00
George Wicks.....	Cobourg, 15	2,000 00
Richard T. Davis.....	Pleasant Hour, 904	1,000 00
Joseph McColl.....	Charlottetville, 333	500 00
Albert J. Pearsall.....	Oro Station, 1493	1,000 00
E. Pattison.....	Arden View, 3732	1,000 00
Edward Mullally.....	Golden Era, 1315	1,000 00
Andrew Calhoun.....	Columbus, 920	1,000 00
Henry S. Motteler.....	Glen Oak, 3027	1,000 00
Oliver Kelly.....	Banyan, 147	1,000 00
Moses McIntyre.....	Fulford, 1817	1,000 00
C. W. Davis.....	Middlesex, 1990	1,000 00

Prudent Cloutier .. Court	Victoriaville, 1258	\$1,000 00
George G. Ireland ..	Iosco, 278	1,000 00
Otto Mahrenholy ..	Flower City, 336	1,000 00
Chas. H. Wallace ..	Fox Valley, 3217	1,000 00
Bryan Sheahan ..	Independence, 1792	200 00
Eduard St. Antoine ..	St. J. Baptiste, 1350	3,000 00
U. S. Wyckoff ..	Ququa, 1502	1,000 00
Robt. A. Woodford ..	Ebart, 372	2,000 00
H. H. Thompson ..	El Cerrito, 3937	2,000 00
Joseph Gervais ..	Desery, 421	1,000 00
D. E. McMillan ..	Glengarry, 1261	1,000 00
John A. Hibbert ..	Garland City, 809	1,000 00
John Peters ..	La Crosse, 914	2,000 00
Thomas Labbé ..	Mercier, 1916	1,000 00
Adol. D. Clements ..	Pride of Darrell, 3336	500 00
Berton M. Stratton ..	Evan's Mills, 1552	2,000 00
W. H. Sackett ..	Cahuenga, 3610	500 00

\$80,467 56

Continuation of Mortuary—		
George A. Redhead, C.	Liverpool, 2007	973 32
Jas. Gowdie, C.	Ballymena, 2011	973 32
John Jas. Bird, C.	Bearwood, 2215	486 66

\$ 82,900 86

Total and Permanent Disability—		
Chas. White, C.	Bahnoral, 209	\$1,600 00
Wm. Emerson, C.	Milton, 137	1,000 00
Christian Nelson, C.	Bathey, 3531	1,000 00
Dixon T. Smith, C.	Oak Leaf, 62	500 00
Jno. A. Ayles, C.	Temple, 510	1,000 00
H. Wolving, C.	Julien Dubuque, 1511	500 00
Reuben Kuhlman, C.	Nashville, 1902	1,000 00
Uriah Matthew, C.	St. John, 223	1,000 00
Wm. D. Taylor, C.	Alfalfa, 660	500 00
Doctors' Fees		15 00

Refunds	385 16
Insurance	591 19
Commission	1,711 25
Legal Fees	50 00
Advertising Property	6 56
English Refund	26 65
Five per cent. to General Fund	8,420 27
Balance	3,383,401 29

\$3,485,012 23

Sick and Funeral Fund.—RECEIPTS.

To Balance, as per last Statement	\$ 57,597 55
" Supreme Secretary	15,489 61
Cheque No. 42111 cancelled	\$73 1
" " 43321 " "	5 15

78 30

\$ 73,165 46

CONTRA—CR.

By Sick Claims	\$ 9,890 92
" Funeral Claims	850 00
" Refunds	31 63
" English Sick Claims	5 99
" Five per cent. to General Fund	774 47
Balance	61,612 44

\$ 73,165 46

General Account.—RECEIPTS

To Supreme Secretary	\$ 20,526 48
" " on account of supplies	3,203 93
" Five per cent. Mortuary Benefit Fund	8,420 27
" " Sick and Fun. Ben. Fund	774 47
Cheque No. 12151 cancelled	\$ 5 00
" " 12112 " "	80 00
" " 12695 " "	10 00

95 00

Balance..... 608 82

\$ 33,628 97

CONTRA—CR.

By Salaries of Officers	\$ 3,374 99
" Organizing Salaries and Expenses	10,607 99
" Furniture	247 50
" Wages of Employees	3,722 85
" Refund of Fees	216 75
" General Management Expenses	6,319 21
" " Forester" and Supplies	9,109 68

\$ 33,628 97

Surplus.

Deposited with Ins. Dept. of Dom. of Canada	\$100,000 00
" Great Britain and Ireland	95,610 17
" U. S. Government Bonds	148,758 36
" New Brunswick Government	20,000 00

Real Estate and 1st Mortgages on Real Est.	\$2,877,173 03
Debentures	132,248 17
Deposit Receipts	540 79
National Bank of La Crosse	2,500 00

\$3,576,830 52

Current Account	69,317 10
Sick and Funeral Surplus	61,612 44

Grand Total Surplus.....\$3,507,760 06

Yours in L. B. and C.  
H. A. COLLINS, Sup. Treas.

Report of the Medical Board for the Month of July, 1899.

During the month of July, the Medical Board reviewed 1,503 medical examination papers, of which 1,329 were accepted and 174 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted		Jurisdiction.	Rejected	
	Accepted	Rejected		Accepted	Rejected
Arizona	25	3	New York	143	29
British Columbia	27	2	North Dakota	8	3
California	88	8	Nova Scotia	21	6
Colorado	1	1	N. W. Territories	30	4
Connecticut	12	2	Ohio	80	12
Illinois	126	14	Ontario (Centre)	44	11
Indiana	49	2	Ontario (East)	38	3
Iowa	7	1	Ontario (West)	82	6
Kansas	1	1	Oregon	1	1
Maine	23	5	Pennsylvania	32	1
Manitoba	11	1	P. E. Island	9	3
Massachusetts	1	1	Quebec	69	19
Michigan (East)	51	6	Rhode Island	3	3
Michigan (North)	9	1	Vermont	15	3
Michigan (West)	42	7	Washington	6	1
Minnesota (North)	59	4	Wisconsin	28	4
Minnesota (South)	29	1	England	29	9
Missouri	5	1	Ireland	30	1
Montana	5	1	Scotland	3	3
Nebraska	6	1	Wales		
Newfoundland	11	1	Norway	8	1
New Brunswick	43	2			
New Hampshire	14	2			
New Jersey	22	5	Total	1329	174

Yours in L. B. and C.  
T. MILLMAN, M.D., Sec. of Med. Bd.

A Great Country.

Another great wave of emigration is about to flow over the country. The Northwest will receive the greatest benefit from it and every State in that region is prepared for it. From the Great Lakes to the Pacific Ocean, Boards of Immigration have been formed, full of energy and enthusiasm, and glad to give the newcomer and enquirer all the assistance possible.

In Minnesota the renowned Red River Valley and the newly opened lands of the Red Lake Reservation attract the home-seeker.

In North Dakota there are rolling hills and rich prairie lands. In Montana, the great Yellowstone Valley, with its new irrigation enterprises, the noted Gallatin Valley and the Bitter Root Valley extend arms of welcome. In Idaho and Washington, the Nez Perce Reservation lands recently ceded, and the Palouse, Potlatch and Yakima Valleys east of the Cascades are bound to be rapidly settled. West of the mountains are the fertile valleys of Puget Sound in Washington, and the Columbia and Willamette Valleys in Oregon.

Homes for millions of people are found here. Come and take possession; others are coming, you come to Write to

Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

## LEARN A PROFESSION

In 10 days they will net you \$25 a day the rest of your life. Any lady or gentleman can learn it. Address with stamp, PROF. S. A. WALTER, NEWADA, MO.

5c. **MUSIC.** 5c.

A bargain in sheet music continues to please the mass of our readers. Fullsize, regular price, 10 and 20 cents. Will be mailed to you, post paid, on receipt of 5 cents per copy, any of the following choice music:

### INSTRUMENTAL PIECES TWO STEPS.

In the Lead, By Eben H. Bailey.  
Gondron Bicycle.  
Vale, By Charles L. Van Barr.  
Black America, By Ziekel.

### MARCHES.

The Washington Post, Sousa. Semper Fidelis, Sousa.  
High School Cadets, Sousa. Rastus on Parade.  
The Liberty Bell, Sousa. By Kerry Mills.  
The Thunderer, Sousa. Belle of Chicago.  
Manhattan Beach, Sousa.

### DANCE MUSIC.

Dancing in the Barn, Schottische.  
Love Comes Like a Summer Sigh, Waltz.  
The Princess Bonnie, Waltzes.  
Dance of the Brownies.  
Bon-Ton Gavotte.  
Darkey's Dream, G. L. Lanson.  
D. K. M. Waltz, Thompson.

### POPULAR SONGS

Don't Talk, Favorite English Ballad.  
I Love You If the Ocean Bent.  
When the Girl You Love Is Many Miles Away.  
The Wearers of Breeches—Ireland's National Song.

### FOR PIANO:

Narcissus, Noyva.

Sickness is Common to all. For Instructions  
How to Nurse the Sick read

### The Care of the Sick.

At home and in the hospital. A handbook for families and for nurses, by Dr. TH. ELLIOTT, late Professor of Surgery, St. George's Hospital, London. Translated by special authority of the author by J. BEAULIEU, M.D. New popular edition (the 4th), revised and enlarged, crown 8vo, with portrait and 32 illustrations, cloth bound, Postpaid, \$1.00.

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The Home Cook Book. Compiled by ladies of Toronto and chief cities and towns in Canada. Acknowledged the greatest cook book in the world. Tried, tested and proven.

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The Physical Life of Women. Advice to the maiden, wife and mother. By Geo. H. Reade, A.M., M.D.  
Any of the above books sent to any address, postpaid for \$1.00.

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With sketches of the Orange Institution up to the present day. In cloth binding. Postpaid, 50c.

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