

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

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits, members of the I. O. E. pay the small rates shown below.

The new Schedules of Rates of Assessments are as follows:—

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	90	\$1 25	\$1 90	37	83	\$1 44	\$2 46
19	41	1 32	1 35	38	84	1 53	2 53
20	32	1 34	1 36	39	85	1 73	3 58
21	23	1 36	1 39	40	86	1 30	3 70
22	14	1 38	1 42	41	87	1 35	3 53
23	5	1 40	1 45	42	88	1 30	3 40
24		1 42	1 48	43	89	2 00	3 90
25		1 44	1 51	44	90	2 20	3 90
26		1 46	1 54	45	91	2 30	3 80
27		1 48	1 57	46	92	2 30	4 20
28		1 50	2 00	47	93	2 30	4 50
29		1 52	2 03	48	94	2 30	5 20
30		1 54	2 06	49	95	2 30	5 60
31		1 56	2 09	50	96	2 30	5 50
32		1 58	2 12	51	97	2 30	5 90
33		1 60	2 15	52	98	2 30	5 10
34		1 62	2 18	53	99	2 30	5 10
35		1 64	2 21	54	1 00	2 30	5 10
36		1 66	2 24				
37		1 68	2 27				
38		1 70	2 30				
39		1 72	2 33				
40		1 74	2 36				
41		1 76	2 39				
42		1 78	2 42				
43		1 80	2 45				
44		1 82	2 48				
45		1 84	2 51				
46		1 86	2 54				
47		1 88	2 57				
48		1 90	3 00				
49		1 92	3 03				
50		1 94	3 06				
51		1 96	3 09				
52		1 98	3 12				
53		2 00	3 15				
54		2 02	3 18				
55		2 04	3 21				

The above Schedule of Rates took effect on the 1st day of Sept., 1935, for all applicants for admission, except those who had made application and been examined prior to the above date, who may be admitted on the old rates any time within 90 days from the date of their medical examination.

The rates for \$500 benefit are one-half of those for \$1,000, the benefit of fractions being given to the Order.

Funeral Benefits

The sick and funeral benefits are optional, and at \$5 per week for the first two weeks and \$6 per week for the following 10 weeks of any one illness, and \$50 toward funeral expenses.

The rates for Sick and Funeral Benefits, besides the Enrollment Fee of \$1, which is paid but once, are as follows:

At Age of	Monthly Assessment						
18	\$0 40	32	\$0 44	34	\$0 48	41	\$0 53
19	41	33	45	35	49	42	56
20	41	34	45	36	50	43	56
21	42	35	46	37	51	44	57
22	42	36	46	38	52	45	58
23	43	37	47	39	53	46	58
24	43	38	47	40	54	47	59
25	44	39	48				

Our Investments.

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

Permanent Reserve Fund.

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

Post Office Savings Bank	\$ 11,281 81
High Courts	1,000 00
Receiver General of New Brunswick	20,000 00
Deposit in Great Britain (£20,000)	97,333 48
Mortgages	1,153,023 07
Debentures	120,487 46

From the above it will be seen that we are already in the PERMANENT RESERVE FUND

\$1,441,370.66.

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

- S. C. R. Oronyatakua, M.D., Editor INTERNATIONAL GOOD TEMPLAR, Toronto.
- F. S. R. E. Botsford, House of Commons, Ottawa.
- S. V. Egan, Hon. D. D. Bishop, St. Catharines, Mich.
- E. Secretary, John A. McGillivray, Q.O., Toronto.

With what we have in the current bank account (1st January) was the magnificent sum

\$1,568,373.46.

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F76

The Independent Forester

VOL. XVI.

FEBRUARY, 1896.

No. 8.

The Independent Forester.

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SUBSCRIPTION, \$1.00 PER YEAR.

ORONHYATEKHA, M.D., TORONTO, ONT.,
Editor-in-Chief.

LITERARY EDITORS:

REV. A. MACGILLIVRAY, P.H.C.R.,
REV. W. J. McCAUGHAN, H.C.R.,

HOME OFFICE:

Corner King and Yonge Streets, Toronto, Canada.
Cable Address, "FORESTERS, TORONTO."

Head Office for Great Britain 24 Charing Cross,
London, England.

Cable Address, "ORONHYA, LONDON."

Head Office for Ireland, 5 Royal Avenue, Belfast.

Cable Address, "MOOSE."

American Agency—6340 Oglesby Avenue,
Chicago, Illinois.

New York office—1155 Broadway.

On all Matters Relating to Mail List and Advertising,
Address

DAN. A. ROSE, *Business Manager,*
THE INDEPENDENT FORESTER,
25 Wellington St. W., TORONTO, ONT.

TORONTO, CANADA, FEBRUARY, 1896.

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2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, 59 Yonge-street, Toronto, Can.

3. Send all Monthly Reports, etc., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.

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7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name in full.

- When a member is initiated.
- When a member is suspended.
- When a member withdraws from the court.
- When a member changes his address, or
- When a member joins a court by card.
- When a member is reinstated.

Editorial.

Notes.

Well done December.
**

Best December on record.
**

3266 applications for membership.
**

How do "Old Liners" like our December record.
**

Let every member work, work with a will, and work to win.—*Shield and Anchor.*
**

Will some more accomplished actuaries and insurance experts denounce the I.O.F.?
**

The enemy in your own camp is the worst kind of an enemy—he is enemy and traitor both.
**

It makes all the difference as to what people think of you, whether you give them their own way or not.
**

Don't mind the unfriendly criticism of unsuccessful rivals—The best apple tree has the most sticks under it.
**

Make your court room a place of pleasure, and be prompt and regular in your attendance at the meetings.
**

We want an agent in every court to sell the History of the I.O.F. The second edition is now ready. The price in leather is \$3.50, in cloth, \$2.50.
**

If you are living for yourself alone, you had better do the mourning for yourself now, there will be no one to do it at your funeral.
**

We are all co-partners in this great work, and when we labor to advance the interests of our Order we are advancing our own interests.
**

The Order is good for you, it is good for your friend; invite him to join, show him

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- Best December on record. **
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- The Order is good for you, it is good for your friend; invite him to join, show him

the advantages to be gained and you will secure his application.

**

Read, mark, learn and inwardly digest the Chief's letter in this issue. We do not know of what emotions Insurance Expert McCabe is capable, but we imagine "now he is sorry that he wrote."

**

Now for work. **WORK.** Spell it with capitals. This is the season of the year when every member should put his shoulder to the wheel. This is the time when we all should make a sacrifice, if needs be, to advance the Order.

**

Let not the fact that we are at the beginning of another year lead us to conclude there is no call for immediate effort. There is Every day brings its opportunities and responsibilities. Each day should be lived as it were the last.

**

February and March are always good months for securing members. Last year, the record for those months was better than for any former year. Nearly 5,000 applications were received. This year, with better times and a wider area, the number will be higher.

**

The brethren of Court Frontenac, Kingston, "did all eat and were filled" at the banquet in connection with the installation of their officers—and they "took up" and sent to the Orphans' Home and House of Industry 12 cakes—great must have been the abundance.

**

We mention with pleasure that the *Globe*, after a year's absence from the corner of Yonge and Melinda Streets, has taken possession of its premises on the site of its former building, which was destroyed by fire some twelve months ago. The new quarters are an improvement on the old, being fitted up with all the most approved appliances for the turning out of a great daily, such as the *Globe* unquestionably is. We wish our big contemporary the success its enterprise deserves, and trust that, undisturbed by flood, fire, or the Queen's enemies, it may follow its high vocation.

They are Prominent Everywhere.

In Senates, Parliaments, Congress, Legislatures, Councils, School Boards, in fact in all representative and influential positions members of the Order are to be found. In the

United States Congress, the Hon. D. D. Aitken, S.V.C.R., is Chairman of the Committee on Mines and Mining. Bro. Hon. W. S. Linton is on the Committee on Post Offices and Post Roads. Senator Austin, of New York, is a member of Court Knickerbocker, of that State. In the Canadian House of Commons, Bro. J. A. McGillivray, Q.C., Supreme Secy., seconded the reply to the address from the throne. From these as instances learn all.

Subordinate Court Officers for 1896

In 2,300 courts the officers for the current year have been installed. The installation ceremony in a great many instances has been public, affording many of those outside the Order an opportunity of learning something of our ritual, and the character and scope of our operations. The obligation assumed by the officers is a solemn and impressive one, and as binding in its requirements as anything well can be. Having been taken voluntarily, we may fairly conclude that it will be lived up to. Believing this, we look for the most successful year in our history, confident that we will not be disappointed. We would urge upon officers the duty of being in their place whenever possible, and at the hour appointed. Irregular and tardy attendance are fatal to the efficient and successful working of a court. Officers to have comfort in their work, and to command the esteem and confidence of the members, must know the Constitution and ritual. That they will be loyal to the Order, and watchful of its interests, are of the very essence of their contract. Officers are chosen not so much that they may show their knowledge, as that they may transact the business of the court, and maintain and extend the Order. Occasionally one meets an officer who takes advantage of his being dressed in a little brief authority, to be arbitrary and disagreeable. Such individuals do harm, and their term cannot be too brief. The Executive rely on the hearty cooperation of their brother officers in the Subordinate Courts. To their zeal and efficiency the Order owes in a large degree its phenomenal success in the past. It is quite within the power of the officers for this year to improve on all past records. That they will do so is our belief. We heartily wish them every comfort and success in their work.

It is remarkable how wet the rain is on a Sunday morning.

The Globe and J. A. McGillivray, S. S.

The *Globe*, that usually maintains an even course, showed an unusual eccentricity on Friday, the 24th January. The Exchange Editor read in the *Hamilton Spectator* and the *Hamilton Herald*, some extracts from an article of ours in the January issue, dealing with the election of the Supreme Secretary to Parliament. In that article we said what we have no hesitation in repeating, that Bro. McGillivray's presence in Parliament "would improve rather than impair his usefulness as an officer of the Supreme Court." We thought it not unnatural that he would get to know his fellow members, and that from him they might learn more of the Order. The honor to Mr. McGillivray in being elected was surely no dishonor to the Order of which he is a faithful and trusted officer. We are always glad to note in these columns any honor that is done to any member of the I.O.F., quite irrespective of political or religious affiliations. In the article from which the *Globe* quotes, we stated as clearly as words would enable us, that "we knew no race, party, or creed." The Supreme Secretary happens to be a Conservative, had he been a Reformer we would have said just the same things about his election. The Order does not want a "pull" in or out of Parliament. It does not need one. Dr. Cronhyatekha is obliged to the *Globe* for certifying to him as being "ordinarily a shrewd man." The *Globe* knows or ought to know that the Doctor is not, and has not been for years, an active politician, and that he has too much respect for the intelligence of the membership of the Order to dream of attempting "to swing them into line as a political force." That would be an "egregious" blunder, and more than a "serious mistake." The only question for the S.C.R. to decide at the time was whether Mr. McGillivray would be more useful to the I.O.F. as an M.F. or as an outsider. In any event, he would have to be in attendance at Ottawa the greater part of the time while the I.O.F. legislation was on the *tapis*. We think the decision of the S.C.R. was a wise one. We know he would have acted just as he did if Bro. McGillivray had been a Reformer instead of a Tory. With "the Chief" the I.O.F. is always first, and perhaps some think it is with him "first, last and all the time," and if it be so, who can blame him for it. As to another objection, we see no reason why Bro. McGillivray might not serve his constituents faithfully, and serve the I.O.F.

as well. The interests of the I.O.F., we believe, are the interests, not only of North Ontario, but of the country. One thing we can assure the *Globe* is, that the "Chief" is altogether too shrewd a man to even try to use the I.O.F. for party purposes.

The Law Suits.

We have been asked by some of the brethren to explain the nature and the cause of the threatened lawsuits, and of the application recently made to the Attorney-General to permit his name to be used as plaintiff in the cause.

The complainant is Bro. J. A. Simpson, who is described as a book-keeper, and is a member of one of the Courts in Toronto. Many of the brethren will recall him in connection with the I.O.F. sent at the Toronto Industrial Exhibition, last September, where he was given employment by the officers of the Supreme Court to enable him to earn, for a time, something for himself. The Brother complains in his own behalf, and in behalf of members generally, but by what authority is not known, that the Supreme Court has held its sessions outside of Canada. As the Supreme Court decided at Chicago more than two years ago to hold the next session in London, England, and Bro. Simpson knew of this fact all this time and yet he never complained or protested against the holding of the session in London, it would seem to the ordinary man that he could not have been injured very much thereby, but nevertheless Bro. Simpson complains now, and claims that the money paid to the officers and representatives were illegal payments, and he wants the same refunded by the Executive Council. He also wants all the amendments adopted at Chicago and London, Glasgow and Belfast declared illegal.

Bro. Simpson also thinks that the act of the Executive in depositing £20,000 in Great Britain and the \$50,000 in Wisconsin, in order to enable the I.O.F. to do business in those countries, to be illegal, notwithstanding the fact that the securities so deposited are Canadian securities and are subject to be withdrawn at the will of the Executive.

Bro. Simpson also objects to the way in which the Executive are building the I. O. F. Temple, and does not want the Order to acquire or hold real estate of more value than \$100,000.

It is needless to say that the Executive are prepared to defend their acts in these and every other matter upon which Bro. Simpson or any one else may choose to raise an issue.

It will not be necessary to say more at this time, than that it is the opinion of those who ought to know, that these and other proceedings which are being taken, or are threatened to be taken, are all with the view of trying, in that way, to defeat the I. O. F. legislation asked for at Ottawa.

We have direct information that a certain lawyer approached one of the Old Line Companies officers through their solicitor, to furnish \$1,000 and he would bring such suits against the I. O. F. as would prevent their getting any legislation. But he was simply laughed at for his pains, and the manager afterwards assured the Supreme Chief Ranger that not "one five cent" piece would be contributed by his company for any such nefarious purpose.

The fact, that everything that has been done by the Executive Council has already been approved by the Supreme Court itself, and that what is being done now, especially in connection with the Temple, is in accordance with the instructions of the Parliament of the I. O. F., and are in the best interests of the Order generally, but especially of the membership in Toronto, takes away all point from the complaints now made against the acts of the Supreme Court and of the Executive Council. Had there been any dishonesty shown or any mismanagement on the part of the Executive we have no doubt the Attorney-General would have given his consent to have his name used as plaintiff in the proposed action. But it was shown to him so clearly when the application was made to him that the Executive in all the matters complained of were not only acting honestly and in good faith, but under the instructions of the Supreme Body itself, that he very properly refused the application to use his name in the matter.

The Record for 1895.

The record which the I. O. F. has made for itself for the year 1895, is one of which every Forester may justly be proud.

The death rate, as shown from the figures received up to date, is again exceedingly low, being only 5.77 per 1,000, which is a tribute not only to the efficient work done by our Court Physicians and the Medical Board, but also to the energetic policy of the Executive

Council, especially in the direction of the organizing department.

During the year we received 28,953 applications for membership, of whom 25,951 were accepted by the Medical Board and 3,005 were rejected.

But it is in the finance department of the Order that we have the greatest cause for congratulations. In January, 1895, we had in the surplus fund the magnificent sum of \$1,187,225.11, which gave us \$16.91 *per capita* of the membership. During 1895, we added to our surplus no less a sum than \$373,143.35, thus making our surplus on the 1st January, 1896, \$1,560,373.46, of which no less than \$67,381.28 were added during the last two months of the year, viz.: November and December, 1895, which gave us a *per capita* of \$18.03, as against \$16.94 a year ago. This was done in the face of the fact that the interest on the accumulations was used in the organizing work, as authorized by the Supreme Court at its Chicago session, and reaffirmed at the London (England) session.

As the Executive Council has already resolved not to use the interest during 1896, we have no doubt but that the record for the present year will be better than any we have ever had before in respect of the surplus.

We trust that every Court in the Order will contribute its mite towards making 1896 the most prosperous year the I. O. F. has ever enjoyed.

The following Table A gives a birdseye view of the annual growth of our beloved Order:—

TABLE A.

SHOWING HOW THE I. O. F. HAS GROWN IN STRENGTH NUMERICALLY AS WELL AS FINANCIALLY EACH YEAR SINCE ITS INCORPORATION BY PARLIAMENT IN 1889.

	Mem- bership	Surplus.	Rate per Member.
May, ... 1889...	13,415	\$ 139,944.21	\$10.43
January, 1890...	17,026	188,110.86	11.04
January, 1891..	24,604	283,667.20	11.51
January, 1892..	32,03	408,798.18	12.65
January, 1893..	43,04	580,597.85	13.49
January, 1894..	54,184	854,857.89	15.76
January, 1895...	70,055	1,187,225.11	16.94
January, 1896...	86,521	1,560,373.46	18.03

Will you be one of the members who will help to make the Order over a *hundred thousand* strong on the 1st Jan., 1897, and with a surplus of over \$2,000,000? IT CAN BE DONE!

Whenever you see a shadow it means that there is light near by.

Bro. J. C. O'Keeffe, Esq.,

HIGH CHIEF RANGER OF MINNESOTA.

Much of the success that has attended Independent Forestry recently in the High Court jurisdiction of Minnesota, has been due to the active efforts on behalf of the Order of



J. C. O'KEEFFE, H.C.R., MINNESOTA.

the young and popular High Chief Ranger of the State, Bro. O'Keeffe, whose portrait we have the pleasure of giving in this number of the INDEPENDENT FORESTER. That the I.O.F. is the Young men's Order is borne out by the fact that so many of the leaders in all of the thirty High Court jurisdictions are young men. The subject of this sketch was born in Ireland, in 1862. In his early childhood he was left an orphan. His mother died when he was three years old; three years later he lost his father. He was apprenticed to the dry goods trade. While acquiring his business knowledge, he did not neglect the development of his mental gifts, and we find him at an early age Associated Press Correspondent. At the age of twenty Bro. O'Keeffe came to America, and for a while remained at Boston. After a stay of two years he went "west," and we find him in the following two or three years in Dakota, Chicago and Minneapolis, engaged in the clothing business. He at present occupies a prominent position in the establishment of Browning, King & Co., Minneapolis. Bro. O'Keeffe was married in 1889. He is prominent in fraternal circles, being a member of several societies. He gives first place, however, to the I.O.F., of which he became a member in Chicago in 1888. He was a charter member of the first court instituted in Minneapolis. Since his connection with the Order he has been in office in Subordinate and

High Courts. He was High Senior Beadle in 1891, High Treasurer in 1892, and High Chief Ranger in 1893, to which high position he has been twice re-elected. Our worthy brother has instituted twenty two courts, and has seen the membership more than double during his term of office as High Chief. Bro. O'Keeffe is well posted on insurance matters, and is an able controversialist. As a public speaker he is quite effective. We wish the brother a long and successful business career, and trust that for many years Independent Forestry may continue to enjoy his zealous and successful advocacy.

Bro. John McAlister, Esq., Q.C., M.P.,

SUPREME JUNIOR WOODWARD.

We have great pleasure in giving a portrait and brief sketch of our distinguished brother from New Brunswick. He is one of a rapidly increasing number of prominent public men whose membership in the I.O.F. has contributed not a little to the favor and confidence with which the Order is so universally regarded.

Bro McAlister, who is of Scottish parentage, was born at Durham, in the County of Restigouche, N.B., the 27th July, 1842. He received his early education at the Public Schools of his native county, and afterwards



JOHN MCALISTER, Q.C., M.P., S.J.W.

passed through the Presbyterian Academy, Chatham, and the Normal School. Like many of our public men, he first took up the profession of teaching. In 1875 he entered the law-office of Hon C. W. Skinner, ex-M.P. St John, N.B., and was admitted as an attorney in April, 1879. A year later he was called to the bar. After his admission to the

bar he removed to Campbellton, in his native county, where he has practised his profession since.

Mr. McAlister was elected first mayor of Campbellton after its incorporation, in 1869. He was elected to the Dominion Parliament at the last general election as the representative for Restigouche.

In November, 1894, he was appointed a Q.C. by the Dominion Government. He is a charter member of Court Restigouche, and an officer of the Supreme Court. He takes an active interest in the affairs of the Order, and his zealous support in securing the passage of the I.O.F. Bill, amending the act of incorporation, can be counted on. Bro. McAlister is in the prime of a vigorous manhood, and we trust that there are before him many long years in which to enjoy the confidence of the public, and to serve his country and the Order.

— — —

Bro. W. F. Morthorst, Esq.
H.C.R. NEW YORK.

There will be difficulty in finding any one who will deny that the High Chief Ranger of the Empire State, whose portrait we give, is a good looking brother. Those who know



W. F. MORTHORST, H.C.R.

him say, "that he is as good as he looks." Like so many prominent in the affairs of the I. O. F., Bro. Morthorst is comparatively speaking quite a young man. He first saw the light in Rochester, the city in which he resides, in August, 1855. He is of German parentage. He received a fair English education, first at the Public School and more recently in the High School. In his early boyhood he was apprenticed in an Edge Tool Factory. After mastering his trade he lost

his right arm in a railway accident. For a time he served as a clerk in a law office. Laterly he mastered the Art of Photography, which business he now successfully follows in Rochester.

He became a Forester in 1880, in Court Genesee, No. 387. His advancement in the Order has been exceptionally rapid. He was Chief Ranger of his Court in 1891. In 1892 he was Court Deputy and District Deputy. He was High Auditor for three years. In 1894 he was elected H.V.C.R. and at the recent meeting of the High Court he received the highest office in their gift. We have no doubt but that the services the H.C.R. will render the Order will fully justify the confidence of his brethren. Bro. Morthorst is also a prominent member of the I.O.F. in which influential body he has held several offices. He is also a member of several other fraternal Orders.

The High Standing Committee of New York, led by the High Chief and Bro. Fitzgerald, the indefatigable High Secretary are aiming at making New York second among the High Court jurisdictions of the I.O.F. Bro. Morthorst and his colleagues have their work cut out. We will watch their progress with interest. We are sure we but voice the sentiments not only of Foresters in New York, but of Foresters everywhere, when we wish Bro. Morthorst success in his business, a prosperous tenure of office as H.C.R. of the great State of New York, and many long years of usefulness and happiness.

— — —

**P. A. Choquette, Esq, M.P. for
Montmagny.**

Brother P. A. Choquette was born at Bécancour, in the county of Vercheres, on the 6th of January, 1854, so that he is only forty-one years of age. He took his classical course at St. Hyacinthe College, and his law course at Laval University, Quebec, where he obtained the Governor General's silver medal. He practises his profession at Montmagny, where for many years he published *La Sentinelle*, and still publishes *L'Echo de Montmagny*. He was beaten in the general election of 1882 by Lt.-Col. Landry by a majority of 120 votes, but he had his revenge in 1887 by a majority of 193 votes, and was re-elected in 1891 by 433 votes. He has given such satisfaction to his electors that the county of Montmagny is to-day considered to be one of the most impregnable fortresses of the Liberal party. Brother Choquette has accompanied Hon. W. Laurier on all his political campaigns from Prince Edward Island to Victoria, British Columbia.

Brother Choquette is a powerful orator, full of resources, that the enemy cannot subdue, and is incontestably one of the strongest fighters of his party, hard-working, eager to inform himself on every subject, he gives up all the leisure left him from the practice of his profession to the study of political questions. He also has public affairs on his finger tips. He is also a writer of some merit; as

polemist he has assuredly a strength which an antagonist may well fear. It would not be well to get into his clutches. He en-



P. A. CHOQUETTE, M.P.

joys lively strife in the press as well as on the hustings, and from all points of view he is a man of worth and usefulness to his party. Our brother married on the 29th April, 1883. Mlle. Marie Bender, daughter of A. Bender, Esq., P.E.S., and grand-daughter of Sir E. P. Tache. Brother P. A. Choquette has just been made a member of Court Temiscouta, No. 1170, which already numbers 100 members in less than two years of existence. Our new brother cannot but add to the prestige of this court and of the Order. For him we wish a long and distinguished career both in his profession and in political life.

Dr. Joseph Godbout, M. P., of Court Mercier, 1976.

Dr. Joseph Godbout was born at St. Vital de Beauce, May 12th, 1850. His father was the first settler of that county. He pursued his studies at the College of Quebec and took the degree of doctor of medicine with great honor at Laval University of Quebec.

His professional success has given him the reputation of an able practitioner, and his intercourse with the public has won for him an immense popularity.

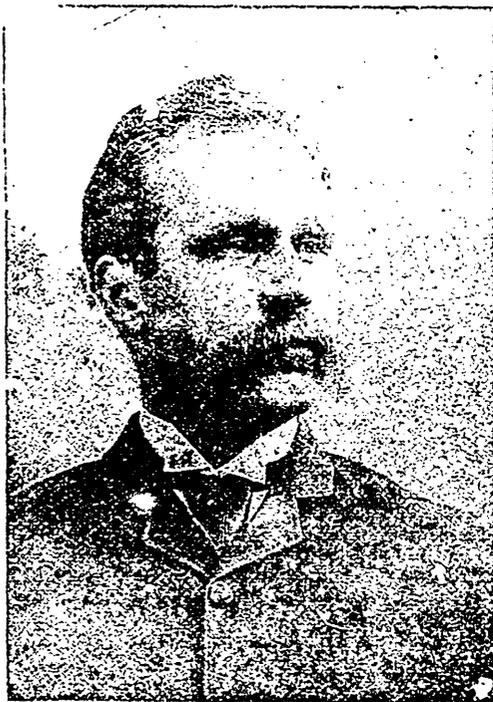
He had never aspired to the honor of being a representative, but he came forward as a candidate in 1887, and carried the county by

a majority of over 600 votes. Strenuous efforts were made to defeat him at the last general elections. He was again victorious, notwithstanding the fact that the candidate who ran against him was a very influential man.

Dr. Godbout is a Liberal, and an enthusiastic admirer of his Chief, Laurier.

He is not a wily politician, but a man of extreme ability, who has succeeded in winning the confidence and esteem of all classes, and who shall probably always enjoy his present popularity.

A perfect gentleman, with a highly cultivated mind and a charming conversationalist, he exercises a personal magnetism on all persons with whom he comes in contact, and if he does not make partisans of them, he at least renders them sympathetic to his cause. Dr. Godbout never had enemies. He is the type of the fortunate man. Happy husband and father, successful in his business and his profession, loved by and friend to all, he i



DR. JOSEPH GODBOUT, M.P.

in a position to do honor to a nice fortune and distinguished career.

He became a Forester a few months ago. He is a charter member of his court.

Many people use an oath to try and cover up a lie.

Insurance is an immediate duty wherever it is needed.

The collection-plate is one of the best tests of a man's religion.

rate available "(sic)" is only about 40% of the net premiums our Dominion Insurance Department holds to be absolutely necessary to meet the insurance part of the contracts being issued by the Order."

THE ANSWER.

In reply I said the "net premiums" referred to above by Mr. McCabe were intended to, and do apply only to "Old Line Companies" who have a fixed level premium rate with no power or authority to call for extra assessments, and that they did not apply at all to "assessment companies." That as the I.O.F. was an assessment company, therefore, the "proof" given by Mr. McCabe was wholly inapplicable to it, and hence the very foundation of his attack was wiped away.

Let me put a parallel case. Suppose I were the owner of one of the clipper tea ships, which sail between England and China, and Mr. McCabe, to serve his own purposes, were to say to the merchants "you are foolish to intrust your merchandise to the Supreme Chief Ranger's ship, because it does not come up to the Government requirements," and when asked to explain his meaning, would reply "the boilers of the Doctor's ship have never been inspected and carries no certificated engineers, as required of ships, by the laws of the land" Would it not be a complete answer to say :

"Mr. McCabe, the provisions to which you refer apply only to steamships, and do not apply to sailing ships, because the law does not require a sailing ship to carry boilers and engineers."

Would not such an answer be regarded as wholly demolishing Mr. McCabe's position?

But I did not content myself with simply showing the absurdity of Mr. McCabe's "proof," but went further, and tried to show that the "available rates" of the I.O.F., owing to the powers of the Order to levy "extra assessments" whenever, and as often as wanted, were, and would always be sufficient to meet all the obligations of the Order.

THE I.O.F. SYSTEM.

I tried to show that the I.O.F. was constructed on the basic principle of giving its insurance to its members at the cost thereof, whatever that may be, the only limitation being that the insurance shall not be given for less than the premium rates laid down in the Constitutions and Laws of the Supreme Court, and which, though Mr. McCabe alleges are 60 per cent. less than they ought to be, have nevertheless proved to be, during the past fourteen and a-half years, more than sufficient to meet all demands in the I.O.F. by over a million and a-half of dollars. I cited the experiences of old line companies that were about half a century old, and of societies like the I.O.F., that were from eighty to one hundred or more years old, and showed therefrom that if the I.O.F. had a similar experience, and there was no reason why it should not, then the present monthly rates of the I.O.F. would be sufficient to meet all claims arising in the Order for at least 100 years and more to come.

One would have imagined that Mr. McCabe would have tried to show that the experience of the companies and societies cited were so exceptional, that it could not possibly be repeated by the I.O.F.; but he does not try to do anything of the kind. His one stock argument is that the rates of the I.O.F. do not come up to the "net premiums" required by the Government, of old line "level premium" companies, and that, too, in the face of the fact that, while it existed, the rates of Mr. McCabe's "legally, commercially and mathematically sound" Commercial Endowment Plan of Insurance were not even 20 nor 10 per cent. of such "net premiums."

THE LAST LETTER.

I now come to the consideration of Mr. McCabe's last letter published in *The World* of the 28th of December last. Notwithstanding that in my reply to Mr. McCabe's first letter, I had met fairly and squarely each point raised by him, as shown in the preceding observations, yet he makes this extraordinary statement,

"Your readers will have observed that there is an utter failure of even any attempt to answer the points in issue. On the contrary, the Supreme Chief indulges in a sea of words to draw off attention from this matter."

If I have seemed to any one else, who has read this correspondence, other than Mr. McCabe, to be guilty of evading any points at issue, I should be very much surprised, and will say to him I have not been conscious of even having a desire to avoid any issue that Mr. McCabe has ever raised in connection with the I.O.F., or with myself personally.

IT'S McCABE WHO RUNS AWAY.

On the other hand, it appears from *The World* of the 4th inst., that at least one gentleman who has read this controversy is of opinion that Mr. McCabe is guilty of the very thing of which he accuses me, for he says :

"Surely the above questions are very pertinent to have answered by a gentleman posing as an Insurance expert. Yet, Mr. McCabe rushes off with all convenient speed upon a new tack, crying 'Stop thief,' hoping to divert our attention from his peculiar qualifications as an insurance expert."

The object of Mr. McCabe's last letter is, presumably, to give "additional facts" to prove the inadequacy of the premium rates of the I.O.F., and to that end furnishes 8 specifications which I will answer one by one, though as a matter of fact, with the exception of the first, all the specifications may be said to have nothing to do with the question at issue.

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Let it suffice for me to say in reply, that so far from proving "conclusively" any such thing, the jury who heard the arguments, viz.,—the members of the Banking and Commerce Committee, said by their verdict, which was reached by a majority of about two to one, that the I.O.F. was all right, and ought

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to be given the powers it was asking for in its Bill, then before Parliament.

2. Mr. McCabe charges myself and my colleagues with "supreme incapacity, extravagance and recklessness," in carrying on the work of the Order, especially in connection with the building of the "Forester's Temple" in this city.

THE TEMPLE A GOOD INVESTMENT.

Although I cannot see what this subject has to do with the "adequacy of the rates of the I. O. F.," yet I will say in answer to the charge, that so far as the Temple of the Order is concerned, the Executive are simply doing what they have been specifically instructed to do by the Supreme Court itself—which may be appropriately called the "Parliament of the I. O. F."—that every step taken has been by and with the advice of competent legal authority. As to the security for this investment I have no hesitation in submitting to any three competent valuers to determine which is the better, the mortgage which the I. O. F. has on this property or a number of the investments of the North American Life, which I can name. But whether the security is or is not good that is certainly a matter which wholly concerns the Foresters themselves, and with which Mr. McCabe and the outside public have nothing whatever to do.

SOLID FINANCIAL BASIS OF THE I. O. F.

With regard to the general charge of "supreme incapacity, extravagance, and recklessness," which Mr. McCabe hurls at the Executive, I may say that it is just 14½ years ago since the alleged "supreme incapacity, extravagance, and recklessness," began to dominate the I. O. F., but in spite of it all, our numbers have multiplied 220 fold. We have disbursed *over three millions of dollars* in benefits to our members and to their beneficiaries. We have planted the banners of the Order in two continents, and although we have been taxing our members, according to Mr. McCabe, 60 per cent. less than we ought to have done, we have, nevertheless, accumulated a "surplus" that on the 1st January, 1896, stood at \$1,560,372.46, of which no less than \$67,380.26 were added during the last two months of the period, and as some further evidence of our "supreme incapacity," I may add that we received for the month of December alone 3,251 applications for membership, a number which probably equals Mr. McCabe's work for the whole year. I am willing to admit that these results have been accomplished in spite of the Executive, and that the chief credit for these great achievements—for they are great—is due to the solid financial and social basis of the Independent Order of Foresters.

THE I. O. F. "SURPLUS."

3. Mr. McCabe disputes that the I. O. F. has any "surplus" but that, on the contrary, it owes to-day three millions of dollars, and that this liability is increasing at the rate of a million of dollars a year.

What are, however, the real facts. According to Mr. McCabe, we tax our membership for their benefits 60 per cent. less than we ought, but notwithstanding this little drawback we have paid in the past all claims,

more promptly than any other insurance company. We have paid claims which were simply moral and not legal claims, and which would never have been entertained by Mr. McCabe and his company. Yet after having paid all this, we have left over from our "40 per cent." premium receipt, considerably more than *a million and a half of dollars* which we call "surplus." We are willing Mr. McCabe should give it any other name he likes. It will not alter the fact that we have that much gold left over from our premiums notwithstanding they are alleged to be only 40 per cent. of what they ought to be.

THE I. O. F. OWES NOT A CENT.

As to the three millions of I. O. F. debt, it is the "boilers and engineers for sailing ships" style of argument again. For if the I. O. F. be an Assessment Society—and not even Mr. McCabe disputes this—then the "Old Line" methods of valuing their policies do not apply to the I. O. F. at all, and the Order is not in debt to the extent of one cent.

4. Mr. McCabe next refers to the amendment of the Insurance Act recently adopted, providing that assessment Insurance Companies doing endowment and annuity business shall not be eligible for registration, and then proceeds to ask a number of foolish questions, which I have appended hereto with my answers to the same.

It is not necessary to say more in reply to this specification than to point out that the I. O. F. is one of the societies which is specially exempt from the provisions of the Insurance Act, and is not affected in any way by the amendment referred to and that it has special authority from the hands of Parliament itself to give the benefits which are promised in its policies.

THE QUESTIONS AND ANSWERS.

(a) Are not all the certificates (policies) of the I. O. F. illegal. Ans. No. On the contrary they are all legal and perfect in good.

(b) Is it true that the benefits promised by the I. O. F. policies cannot be collected by law? Ans. No. It is not true.

(c) Why is this Order permitted to promise benefits which are prohibited by law? Ans. The law to which Mr. McCabe refers does not apply to the I. O. F. The benefits in question are specially authorized in Section 1 (c) of Chapter 4 Statutes of 1893.

(d) Do members understand the waiver they are required to sign on the back of the I. O. F. policies? Ans. Certainly they do.

(e) Why are such waivers required if the certificates are legal? etc., etc. Ans. The waivers do not apply anywhere except in States where the laws prohibit some of the benefits given by the Order, and as a matter of fact, the waiver applies to-day nowhere except in Indiana.

This fact was communicated to the members of the Order in Indiana by "official circular No. 8," dated Toronto, 23rd December, 1892, from which I take the following extract:—

"Officers and members of courts in Indiana are also specially enjoined to take particular pains to explain to all applicants for membership, that, until the laws of the State permit, no special Endowment nor Annuity Benefit can be given to Foresters within the State Indiana."

MR. MCCABE'S SILLY CHALLENGE.

(5 and 6) These specifications relate to an alleged challenge to have the affairs of the I. O. F. submitted to a government examination.

In the first place Mr. McCabe knows well that there could be no such examination because the Government has no authority to cause such an examination to be made. In the second place if there could be such an examination it would have to be made by the Superintendent of Insurance, who, Mr. McCabe alleges has already "conclusively proved" the unsoundness of the I.O.F. plan. Need I say any more as to the character of such a challenge.

But notwithstanding its character, it might well be claimed that the challenge has already been accepted. For in the Bill to be submitted to Parliament at its present session by the I.O.F., it is there provided that the I.O.F. shall make annual returns the same as the Old Line Companies, and that it shall also be subject to government inspection. If Mr. McCabe is sincere in his challenge he will help us to get that part of our Bill through Parliament. We shall see what we shall see.

A BASE INSINUATION.

7. Mr. McCabe's next specification is an insinuation that I had perjured myself when I verified by my oath the returns of the I.O.F. made to the Insurance Department of Ontario, in which it was represented as follows:

"(1). Amount covered by Endowment Contracts in force Dec. 31, 1894, was \$1,204,500."

"(2). Amount covered by contracts other than Endowments, or for Sick or Funeral benefits, in force 31, 1894, was \$86,302,000."

After quoting the above items in our Ontario returns Mr. McCabe makes the following observation:

"The fact is, notwithstanding the oath of the Supreme Chief to the above items (1) and (2), that all of the insurance contracts issued by the I.O.F. are Endowments."

The I.O.F. has two kinds of policies. The one provides that the whole of the insurance should be paid to the member himself on his reaching his expectation of life. This kind of policy, in our returns to Insurance Departments, we place under "Endowment Contracts."

The other kind of policy does not provide for the payment of the whole sum assured on reaching the Expectation of Life period, but it provides for the payment of the sum assured in ten equal annual instalments, as an old age disability benefit, beginning with the 70th birthday, or the whole amount at prior death. This latter kind of policy, whenever a distinction is made by the questions in the Government Forms sent to us to fill, we always return as "other than Endowment Contracts," for the purpose of calling special attention to the fact that we had two kinds of policies. No Commissioner or Superintendent of Insurance has ever found any fault with such classification, on the contrary, the distinguished Superintendent of Insurance of New York, when admitting us, ruled that the benefits given by us on such policies were not "endowment benefits," but "old age disability benefits." Then, too, we always file copies of our Constitutions and Laws, Policies and other Forms, thus disclosing the exact nature and kind of benefits given by us.

The perjury charge, therefore, which Mr. McCabe insinuates against myself is wholly baseless, as also are his statements that

"The Chief has apparently succeeded in misleading the State and Government Insurance authorities on this point, thus escaping making provisions to meet such contracts."

LYING UNDER A MISTAKE.

In a word, when Mr. McCabe made the above statement he was simply *lying*, as he very frequently does, *under a grave mistake* and he wantonly insulted the intelligence of the Commissioners and Superintendents of Insurance concerned.

I know that the able head of our Insurance Department in Ontario understands exactly what we meant in our returns when we said we had in force in 1894, \$1,204,500 in "Endowment contracts," and we had \$86,302,000 in force other than the "endowment contracts" above referred to, and as the I.O.F. has always found Dr. Hunter to be perfectly fair and just in his dealings with us, I have no doubt if asked, he would without hesitation say that he has always found the officers of the I.O.F. to be frank, open and straightforward in their dealings with his department, and always willing to give any information he desired, and that they have in no way attempted, nor as a matter of fact have they misled him in any particular.

With regard to the differences in the figures of the New York returns and those of Ontario, the explanation is a simple one. The New York returns were intrusted to a clerk who made them out from the Treasurer's books, as those books stood on the 31st day of Dec., 1894. The returns for Ontario were made out by the bookkeeper who has usually made them out from the books of the Supreme Secretary as they stood on the same date. In the past, while the books of the Supreme Treasurer were kept in London, there were always more or less differences in the two sets of books at the close of each year, dependent on the amount of the receipts and disbursements which were entered in the Secretary's books and then sent to the Treasurer on the last day of the year, and which would not get into the Treasurer's books till the 1st or 2nd of January following. The differences in the two reports were due to the foregoing facts. I am free to confess if my attention had been called to the matter at the time, I certainly would have had all the returns made from the Secretary's books. It is noteworthy that Mr. McCabe refers only to the difference in the "total expenses of management" and does not point out the fact that the "total receipts" in the New York report were also different from that in the Ontario report by nearly the same sum as in the item of "management expenses." and that as a matter of fact the liabilities in the two reports are the same and the reported assets differ by only \$1,300.

MCCABE'S CHARGE OF FALSEHOOD.

8. Mr. McCabe next charges me with falsehood in that I stated under oath in the last report made to the Ontario Insurance Department that the total manage-

mont expenses of the I.O.F. in 1894 was \$181,186 33, and that the total receipts of the I.O.F. for the same period were \$1,233,877.35, hence the management expenses were nearly 13 per cent. of the total cash receipts, whereas I had printed and had laid before the Banking and Commerce Committee of the House of Commons, a statement showing that these expenses were only five per cent. of the cash premiums.

Let me reproduce so much of the printed statement which was laid before the Banking and Commerce Committee by me, as bears directly upon the above most serious charge. It is as follows:—

“TABLE 8.

Name of Company.	Year.	Premium Income.	Amount of Premium Income used for Management Expenses and Dividends to Stockholders.	Percentage of Premium Income used for Management Expenses.
North American Life (commenced business in 1881.....)	1889	256,437	90,446	35
	1890	304,012	97,256	31
	1891	330,027	101,559	31
	1892	364,022	116,041	32
	1893	394,379	126,914	32
1894	459,519	135,130	29	
Totals and averages.....		\$2,116,988	\$665,386	31
The Independent Order of Foresters (commenced business in 1874).....	1889	191,957	9,597	5
	1890	244,334	14,110	5
	1891	399,588	19,973	5
	1892	540,111	26,065	5
	1893	661,822	34,807	5
1894	885,755	41,287	5	
Totals and averages.....		\$2,487,89	\$149,291	5

Look at the headings of the columns in table No. 8 and read this one.

“Amount of premium income used for management expenses, and dividends to stockholders.”

Then look down the column to the figures of the I.O.F. and you will find 2 sets of figures. Those to the left represent five per cent. of the premiums of the I.O.F. which were used towards management expenses. No other figures were really necessary for the purposes of the table, but to insure against any misconception, the figures to the right headed with the words “total expenses” were placed there in order to make it impossible for any honest person to misunderstand the meaning of the writer that the “5 per cent.” did not constitute the whole of the management expenses of the I.O.F. But this is not all. Read the following comments which appeared on the same page of the pamphlet, and directly under Table No. 8.

“It also appears, from the above exhibit, that the Superintendent of Insurance was amply justified when in 1889, he said:

“The rates of the Society [I.O.F.] are acknowledged to be very much less than the rates required by the Government standard, due allowance being made for the expense element, which is certainly, in the Foresters, reduced to a minimum.”

The Superintendent, I understand, is now of opinion that the Independent Order of Foresters is no longer entitled to the certificate for economical management he gave it in 1889. Let us see upon what grounds he has seen fit to withdraw such certificate.

At the time he gave us the certificate, viz., in 1889, we expended in management expenses \$17.34 to each \$100 of premiums received, as against an average of \$2.31 per cent by the old line companies named in Table No. 8, notwithstanding that the premiums of the I.O.F. were only about one-half as large as those of the old line companies. In 1894 we expended for the same purpose \$15.03 to each \$100 of premium income received, thus making a reduction in our expenditures of \$1.31 in every hundred dollars of premium income”

FALSIFYING THE RECORD.

Can there be any possible doubt, from the above extracts that Mr. McCabe had absolutely no ground whatsoever for charging me with falsehood. Will any one deny that the substance of what I printed and laid before the Banking and Commerce Committee was this:

We use only 5 per cent. of our premium receipts towards management expenses, while the North American Life uses an average of 31 per cent. It is due, however, that I should explain that the 5 per cent. does not cover the whole of our management expenses, for that is equal to 15.03 per cent. of our premium receipts.

It only remains for me to say that the difference between the \$133,157 given by me in the table No. 8 as being the total management expenses of the I.O.F., and the \$184,486 33 given in the Ontario report is due to the fact that the latter contains the expenditures on account of the purchase of supplies or stock in trade of the Supreme Court, and which is sold by it at a profit, and which the Ontario report requires to be returned under the head of “management expenses.” We think this item ought not to be included in “management expenses” any more than the cost of the stock in trade purchased by a merchant should be included in estimating the running expenses of his business.

If in the foregoing I have correctly represented what I did say, and the reader can judge for himself then it follows that when Mr. McCabe accused me of saying that the total management expenses of the I.O.F. were only “5 per cent. on the cash premium receipts,” he simply falsified the record. And for what purpose? So that he might accuse me of falsehood in connection with this subject. I am happy to say that in all my experience I have never before met an opponent who would stoop so low to gain a point.

Under these circumstances I must decline in the future to waste any more of my time upon Mr. McCabe unless his utterances are endorsed or confirmed by a gentleman who can be trusted, at least, to quote records truthfully.

Yours truly,

ORONHYATEKHA.

Toronto, 9th Jan., 1896.

It was a pert young lady, who, when the minister remarked that it was his business to save young men, asked him to save a good one for her. So we say to all who are in the business of saving young men to save the good ones for our Order.—Observer.

Supreme Secretary's Statement for Month of December 1895.

Delinquent Courts who have not paid their December Assessment.

Name of Court.	No.	Name of Court.	No.
Ash	780	Courcelles	1589
Lantern	1332	Mt. Hope	1799

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

Courts Reinstated Since Last Report.

Name of Court.	No.	Name of Court.	No.
Eldon	458	Crawford	1885
Sunset	1277	Prospect Hill	1884

Receipts, December, 1895.

No. of Members.	Name of Court.	Mortuary Benefit Ass'n'ts.	S. & F. Benefits.	General Funds.	No. of Members.	Name of Court.	Mortuary Benefit Ass'n'ts.	S. & F. Benefits.	General Funds.
243	British Columbia.....	\$ 262 43	\$ 33 73	\$ 69 75	7505	New Jersey.....	\$ 2642 15	\$ 51 69	\$ 234 50
4568	California.....	5431 72	165 66	480 00	6 07	New York.....	6143 48	455 08	697 25
180	Colorado with Utah annexed.....	241 80	9 78	18 00	1125	North Dakota.....	1056 82	34 14	72 75
898	Illinois.....	889 13	20 04	93 00	603	N. W. Territory.....	591 89	43 61	25 50
1059	Indiana.....	1146 99	5 18	85 25	1626	Nova Scotia.....	1331 36	132 94	86 25
395	Iowa.....	448 76	3 51	31 25	3378	Ohio.....	4036 21	79 55	395 00
1383	Maine.....	1154 09	270 61	152 00	28069	Ontario.....	27067 74	4252 30	2167 16
1377	Manitoba.....	1215 55	108 60	66 00	315	Pennsylvania.....	492 45	5 42	42 50
9010	Michigan.....	8694 65	977 23	846 00	837	P. E. Island.....	630 38	16 08	67 25
1835	Minnesota.....	2025 12	74 07	250 00	9370	Quebec.....	10468 46	2817 23	1192 78
826	Missouri with Kansas annexed.....	1006 42	9 93	103 25	460	Washington.....	548 34	16 07	86 50
4237	New Brunswick.....	4235 05	703 08	377 00	1048	Wisconsin.....	1173 61	11 31	88 25
573	New England.....	500 59	144 51	126 50	2814	S. C. Jurisdiction; including Gt. Britain and Ireland.....	2954 51	39 32	203 52
Received on account of Organizing and other accounts.....								
Amount of returned Assessments charged to General Fund for year.....								
Received on Account of Supplies.....								
Grand Totals.....					85239 \$86,440 20 \$10,475 70 \$48,444 56				

Recapitulation.

RECEIPTS.	CONTRA CR.
For Mortuary Benefit Fund.....	\$ 86,440 20
" Sick and Funeral Benefit Fund.....	10,475 70
" General Funds.....	48,444 56
Total.....	\$145,360 46

Investment Account.

RECEIPTS.	CONTRA—CR.
Rec'd on acct. of Principal on Mortgages.....	\$ 9,976 00
" " " Debentures.....	2,025 28
Total.....	\$12,001 28

Submitted in L., B. & C.,
JOHN A. MCGILLIVRAY, *Supreme Secretary.*

Mortuary Statement for the Month of December, 1895.

No. 1799. Brother George Briggs, aged 49 years, of Court Littlejohn, No. 442, died of *Phthisis* on the 5th October, 1895. Initiated 7th April, 1891. Beneficiary, Nettie Briggs, wife. \$1,000.

No. 1800. Brother Peter J. Bradt, aged 38 years, of Court Morenci, No. 118, was *Accidentally Poisoned* on the 30th October, 1895. Initiated 21st May, 1895. Beneficiary, Lucretia Bradt, wife. \$1,000.

No. 1801. Brother Edward J. Magee, aged 41 years, of Court Putnam, No. 160, died of *Cancer of Stomach* on the 5th November, 1895. Initiated 14th May, 1885. Beneficiary, Hannah Magee, wife. \$1,000.

No. 1802. Brother Ivan Smirl, aged 26 years, of Court Canmore, No. 1462, died of *Appendicitis* on the 20th October, 1895. Initiated 1st February, 1894. Beneficiary, John Smirl, father. \$1,000.

No. 1803. Brother Joseph A. Dunfield, aged 54 years, of Court Petrolia, No. 42, died of *Pneumonia* on the 23rd November, 1895. Initiated 3rd December, 1879. Beneficiary, Ruhael Dunfield, wife. \$2,000.

No. 1804. Brother Spencer Miller, aged 40 years, of Court Stewacke, No. 331, died of *Fracture of Spine* on the 15th November, 1895. Initiated 10th January, 1895. Beneficiary, Fano Miller, wife. \$1,000.

No. 1805. Brother Samuel H. McColl, aged 49 years, of Court Wooler, No. 567, died of *Phthisis* on the 6th of

October, 1895. Initiated 12th May, 1890. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1806. Brother Arlington Mills, aged 25 years, of Court Downer, No. 466, died of *Diabetes* on the 3rd November, 1895. Initiated 2nd November, 1889. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1807. Brother Robert Caldwell, aged 41 years, of Court Nebo, No. 1316, *Committed Suicide while Insane* on the 11th December, 1893. Initiated 6th June, 1893. Beneficiary, M. C. S. Caldwell, wife. \$1,000.

No. 1808. Brother F. Rivest, aged 54 years, of Court St. Catherine, No. 729, died of *Peritonitis* on the 15th September, 1895. Initiated 27th June, 1894. Beneficiary, Julie Paric, wife. \$2,000.

No. 1809. Brother Aaron D. Bean, aged 40 years, of Court Toronto, No. 167, died of *Typhoid Fever* on the 5th December, 1895. Initiated 22nd March, 1890. Beneficiary, Anne Bean, wife. \$1,000.

No. 1810. Brother Julien Boudreau, aged 49 years, of Court Jean d'Arc, No. 1650, died of *Rheumatism* on the 27th November, 1895. Initiated 22nd February, 1895. Beneficiary, Delima Caderre Boudreau, wife. \$1,000.

No. 1811. Brother Frank P. Brede, aged 32 years, of Court Butler, No. 1380, died of *Paralysis of Heart* on the 17th November, 1895. Initiated 8th May, 1895. Beneficiary, Catherine Brede, mother. \$2,000.

No. 1812. Brother Alexander Currie, aged 26 years, of Court Au Sable, No. 289, died of *Bronchitis* on the 18th October, 1895. Initiated 3rd November, 1894. Beneficiary, Eliza Currie, mother. \$1,000.

No. 1813. Brother Joseph Droletto, aged 49 years, of

Court Mission, No. 1369, died of *Asthma* on the 25th November, 1895. Initiated 4th August, 1893. Beneficiary, Annie Drolette, wife. \$2,000.

No. 1814. Brother Robert Drynan, aged 54 years, of Court Gower, No. 217, died of *Bright's Disease* on the 6th December, 1895. Initiated 23rd November, 1886. Beneficiary, Jessie Drynan, wife. \$1,000.

No. 1815. Brother Ira McMiers, aged 50 years, of Court Romeo, No. 755, died of *Typhoid Fever* on the 30th November, 1895. Initiated 7th December, 1891. Beneficiaries, Mary C. McMiers and Addie S. McMiers, wife and daughter. \$500.

No. 1816. Brother Peter Roy Campbell, aged 44 years, of Court Ridgetown, No. 221, died of *Phthisis* on the 8th December, 1895. Initiated 17th January, 1891. Beneficiaries, Phoebe A. Campbell and Orma L. Campbell, wife and son. \$2,000.

No. 1817. Brother Alexander Greenshields, aged 52 years, of Court Cairnsmore, No. 432, died of *Typhoid Pneumonia* on the 9th December, 1895. Initiated 17th April, 1885. Beneficiary, Annie Greenshields, wife. \$2,000.

No. 1818. Brother Edgar F. Burpee, aged 36 years, of Court Keewatin, No. 19, died of *Obstruction of the Bowels* on the 16th October, 1895. Initiated 10th February, 1885. Beneficiary, Lizzie Alice Burpee, wife. \$2,000.

No. 1819. Brother Peter A. Minaker, aged 43 years, of Court Picton, No. 177, died of *Typhoid Fever* on the 30th September, 1895. Initiated 27th December, 1883. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1820. Brother W. Weiland, aged 54 years, of Court Flower City, No. 336, died of *Typhoid Fever* on the 29th November, 1895. Initiated 11th March, 1890. Beneficiary, Francis Weiland, wife. \$1,000.

No. 1821. Brother Wm. C. Wood, aged 35 years, of Court Isosco, No. 278, died of *Apoplexy* on the 4th December, 1895. Initiated 7th August, 1889. Beneficiary, Bella Wood, wife. \$2,000.

No. 1822. Brother Julius Peckloeffel, aged 46 years, of Court Broadway, No. 1252, died of *Pleuro-Pneumonia* on the 27th November, 1895. Initiated 2nd January, 1895. Beneficiary, Renegina Peckloeffel, wife. \$1,000.

No. 1823. Brother Wm. Arthur McPherson, aged 25 years, of Court Prescott No. 871, died of *Diabetes Mellitus* on the 6th December, 1895. Initiated 1st August, 1891. Beneficiary, Mrs. M. McPherson, mother. \$3,000.

No. 1824. Brother James E. Wilson, aged 59 years, of Court Fairview, No. 518, died of *Cancer of Liver* on the 7th December, 1895. Initiated 20th March, 1890. Beneficiary, Ellen E. Wilson, wife. \$3,000.

No. 1825. Brother Charles E. Jacques, aged 34 years, of Court Champlain, No. 663, died of *Nephritis* on the 12th December, 1895. Initiated 8th August, 1894. Beneficiary, Elodie Gauthier Jacques, wife. \$1,000.

No. 1826. Brother Henry A. Haussling, aged 43 years, of Court Cartaret, No. 1602, died of *Typhoid Fever* on the 3rd December, 1895. Initiated 30th January, 1895. Beneficiary, Emma A. Haussling, wife. \$1,000.

No. 1827. Brother Wm. A. Wilson, aged 45 years, of Court Wellington, No. 21, died of *Typhoid Fever* on the 22nd October, 1895. Initiated 21st May, 1895. Beneficiary, Ellen Mary Wilson, wife. \$1,000.

No. 1828. Brother Nicholas Vinton, aged 23 years, of Court Fargo, No. 886, died of *Typhoid Fever* on the 10th December, 1895. Initiated 26th September, 1895. Beneficiary, Thomas Vinton, brother. \$2,000.

No. 1829. Brother Thomas A. Esford, aged 23 years, of Court Lake Erie, No. 1205, was *Accidentally Killed by Falling from Building* on the 11th December, 1895. Initiated 28th May, 1895. Beneficiary, Ellen Esford, mother. \$1,000.

No. 1830. Brother Samuel Haney, aged 56 years, of Court Crown of the Valley, No. 817, died of *Heart Disease* on the 9th December, 1895. Initiated 1st June, 1891. Beneficiaries, Marion E. Haney and Walter F. Haney, sons. \$2,000.

No. 1831. Brother John A. Gehring, aged 35 years, of Court Progressive, No. 254, died of *Diabetes* on the 8th December, 1895. Initiated 9th July, 1883. Beneficiaries, Bertha Gehring and Lillie Gehring, wife and daughter. \$2,000.

No. 1832. Brother Thomas Wiley, aged 36 years, of Court Jubilee, No. 27, died of *Phthisis* on the 2nd November, 1895. Initiated 7th April, 1887. Beneficiary, Francis Harriett Wiley, wife. \$1,000.

No. 1833. Brother Lucien C. Bonillon, aged 37 years, of Court Matane, No. 1190, was *Accidentally Drowned* on the 12th November, 1895. Initiated 19th October, 1892. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1834. Brother Gordon Cross, aged 29 years, of

Court Myrtle, No. 5, was *Accidentally Killed on R. R.* on the 17th December, 1895. Initiated 7th September, 1891. Beneficiary, Mary Jean Cross, mother. \$1,000.

No. 1835. Brother Ernest Dauray, aged 42 years, of Court St. Catherine, No. 729, died of *Intestinal Occlusion* on the 15th October, 1895. Initiated 27th July, 1892. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1836. Brother Frederick Miller, aged 36 years, of Court East Buffalo, No. 1184, *Shot himself while Insane* on the 3rd December 1895. Initiated 3th March, 1895. Beneficiary, Elizabeth Miller, wife. \$1,000.

No. 1837. Brother James Gilroy, aged 37 years, of Court Miranda, No. 326, died of *Phthisis* on the 5th December, 1895. Initiated 7th August, 1887. Beneficiary, Elizabeth Jane Gilroy, wife. \$500 and \$500 has been paid on Total and Permanent Disability.

No. 1838. Brother A. Paquette, aged 49 years, of Court St. Helene, No. 1019, died of *Typhoid Fever* on the 15th December, 1895. Initiated 21st August, 1873. Beneficiary, Georgiana Leblanc, wife. \$1,000.

No. 1839. Brother Jesse B. Baker, aged 40 years, of Court Mansfield, No. 1455, died of *Hepatitis, with Obstruction of Gall Duct* on the 9th December, 1895. Initiated 26th March, 1894. Beneficiary, Anna Baker, wife. \$2,000.

No. 1840. Brother C. N. Shepard, aged 34 years, of Court Plum Creek, No. 1192, was *Killed by Machinery* on the 26th September, 1894. Initiated 19th September, 1893. Beneficiaries, Ida Elizabeth, Ada May, George Ambrose and Mary Alice Shepard, children. \$1,900.

Supreme Treasurer's Statement for the Month of December, 1895.

Mortuary Benefit Fund.

RECEIPTS.

To Balance per last report.....	\$1,455,949 51
Supreme Secretary	86,440 20

\$1,542,389 71

CONTRA—CR.

By Claims paid to Beneficiaries of late Bros.	
George Briggs...Court Littlejohn, 442	\$1,000 00
Peter J. Bradt... " Morenci, 1718	1,000 00
Edgar J. Magee... " Putnam, 160.....	1,000 00
C. M. Wigwags... " Young's Cove, 1812.....	1,000 00
Ivan Smith... " Cannamore, 4162.....	1,000 00
Jos. A. Du-field... " Petrolia 42.....	2,000 00
Spencer Miller... " Stewiacke, 931.....	1,000 00
S. H. McCol... " Wooler, 567	1,000 00
Robt. Caldwell... " Nebo, 1316.....	1,000 00
F. Rivest... " St. Catherine, 729.....	2,000 00
Aaron D. Bean... " Toronto, 167.....	1,000 00
Walter E. Smith... " McLean, 1443.....	500 00
Julien Bowdread... " Jeanne l'Arc, 1650	1,000 00
F. P. Breda... " Butler, 1380.....	2,000 00
A. Currie... " Au Sable, 289	1,000 00
Jos. Drolette... " Mission, 1369.....	2,000 00
Robt. Drynan... " Gower, 217.....	1,000 00
Ira McMi rs... " Romeo, 755.....	230 00
P. R. Campbell... " Ridgetown, 221	1,000 00
A Greenshields... " Cairnsmore, 432.....	2,000 00
Edgar F. Burpee... " Keewatin, 19.....	2,000 00
Peter A. Minaker... " Picton, 177.....	1,000 00
W. Weiland... " Flower City, 336.....	1,000 00
Wm. C. Wood... " Isosco, 278.....	2,000 00
Jules Peckloeffel... " Broadway, 1252.....	1,000 00
Wm. A. McPherson... " Prescott, 871.....	3,000 00
Jas. F. Wilson... " Fairview, 518.....	3,000 00
C. E. Jacques... " Champlain, 663.....	1,000 00
H. A. Haussling... " Carteret, 1602.....	1,000 00
Wm. A. Wilson... " Wellington, 21.....	1,000 00
Nicholas Vinton... " Fargo, 886.....	2,000 00
Thos. A. Esford... " Lake Erie, 1205.....	1,000 00
Samuel Haney... " Crown of Valley, 817.....	2,000 00
Jas. A. Gehring... " Progressive, 254.....	1,500 00
Thomas Wiley... " Jubilee, 27.....	1,000 00
L. C. Bouillon... " Matane, 1190.....	1,000 00
Gordon Cross... " Myrtle, 5.....	1,000 00
C. N. Shepard... " Plum Creek, 1192.....	1,000 00
Ernest Dauray... " St. Catherine, 729.....	1,000 00
F. Miller... " East Buffalo, 1184.....	1,000 00
James Gilroy... " Miranda, 326.....	500 00
A. Paquette... " St. Helene, 1019.....	1,000 00
Jesse B. Baker... " Mansfield, 1455.....	2,000 00

\$55,750 00

Court Mission, No. 1369, died of *Asthma* on the 25th November, 1895. Initiated 4th August, 1893. Beneficiary, Annie Drolette, wife. \$2,000.

No. 1814. Brother Robert Drynan, aged 56 years, of Court Gower, No. 217, died of *Bright's Disease* on the 6th December, 1895. Initiated 23rd November, 1896. Beneficiary, Jessie Drynan, wife. \$1,000.

No. 1815. Brother Ira McMiers, aged 59 years, of Court Romeo, No. 755, died of *Typhoid Fever* on the 30th November, 1895. Initiated 7th December, 1891. Beneficiaries, Mary C. McMiers and Addie S. McMiers, wife and daughter. \$500.

No. 1816. Brother Peter Roy Campbell, aged 44 years, of Court Ridgetown, No. 221, died of *Phthisis* on the 8th December, 1895. Initiated 17th January, 1891. Beneficiaries, Phoebe A. Campbell and Orma L. Campbell, wife and son. \$2,000.

No. 1817. Brother Alexander Greenshields, aged 52 years, of Court Cairnsmore, No. 432, died of *Typhoid Pneumonia* on the 9th December, 1895. Initiated 17th April, 1885. Beneficiary, Annie Greenshields, wife. \$2,000.

No. 1818. Brother Edgar F. Burpee, aged 36 years, of Court Keewatin, No. 19, died of *Obstruction of the Bowels* on the 16th October, 1895. Initiated 10th February, 1885. Beneficiary, Lizzie Alice Burpee, wife. \$2,000.

No. 1819. Brother Peter A. Minaker, aged 43 years, of Court Picton, No. 177, died of *Typhoid Fever* on the 20th September, 1895. Initiated 27th December, 1888. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1820. Brother W. Weiland, aged 54 years, of Court Flower City, No. 336, died of *Typhoid Fever* on the 29th November, 1895. Initiated 11th March, 1890. Beneficiary, Francis Weiland, wife. \$1,000.

No. 1821. Brother Wm. C. Wood, aged 35 years, of Court Isosco, No. 278, died of *Apoplexy* on the 4th December, 1895. Initiated 7th August, 1889. Beneficiary, Bella Wood, wife. \$2,000.

No. 1822. Brother Julius Pecklöffel, aged 46 years, of Court Broadway, No. 1252, died of *Pleuro-Pneumonia* on the 27th November, 1895. Initiated 2nd January, 1895. Beneficiary, Renegina Pecklöffel, wife. \$1,000.

No. 1823. Brother Wm. Arthur McPherson, aged 25 years, of Court Prescott No. 871, died of *Diabetes Mellitus* on the 6th December, 1895. Initiated 1st August, 1891. Beneficiary, Mrs. M. McPherson, mother. \$3,000.

No. 1824. Brother James F. Wilson, aged 59 years, of Court Fairview, No. 518, died of *Cancer of Liver* on the 7th December, 1895. Initiated 20th March, 1890. Beneficiary, Ellen E. Wilson, wife. \$3,000.

No. 1825. Brother Charles E. Jacques, aged 34 years, of Court Champlain, No. 663, died of *Nephritis* on the 12th December, 1895. Initiated 8th August, 1894. Beneficiary, Elodie Gauthier Jacques, wife. \$1,000.

No. 1826. Brother Henry A. Haussling, aged 43 years, of Court Cartaret, No. 1602, died of *Typhoid Fever* on the 3rd December, 1895. Initiated 30th January, 1895. Beneficiary, Emma A. Haussling, wife. \$1,000.

No. 1827. Brother Wm. A. Wilson, aged 45 years, of Court Wellington, No. 21, died of *Typhoid Fever* on the 22nd October, 1895. Initiated 21st May, 1895. Beneficiary, Ellen Mary Wilson, wife. \$1,000.

No. 1828. Brother Nicholas Vinton, aged 23 years, of Court Fargo No. 886, died of *Typhoid Fever* on the 10th December, 1895. Initiated 26th September, 1895. Beneficiary, Thomas Vinton, brother. \$2,000.

No. 1829. Brother Thomas A. Esford, aged 23 years, of Court Lake Erie, No. 1245, was *Accidentally Killed by Falling from Building* on the 11th December, 1895. Initiated 28th May, 1895. Beneficiary, Ellen Esford, mother. \$1,000.

No. 1830. Brother Samuel Haney, aged 56 years, of Court Crown of the Valley, No. 817, died of *Heart Disease* on the 9th December, 1895. Initiated 1st June, 1891. Beneficiaries, Marion E. Haney and Walter F. Haney, sons. \$2,000.

No. 1831. Brother John A. Gehring, aged 35 years, of Court Progressive, No. 254, died of *Diabetes* on the 8th December, 1895. Initiated 9th July, 1883. Beneficiaries, Bertha Gehring and Lillie Gehring, wife and daughter. \$2,000.

No. 1832. Brother Thomas Wiley, aged 36 years, of Court Jubilee, No. 27, died of *Phthisis* on the 2-th November, 1895. Initiated 7th April, 1887. Beneficiary, Francis Harriett Wiley, wife. \$1,000.

No. 1833. Brother Lucien C. Bouillon, aged 37 years, of Court Matane, No. 1190, was *Accidentally Drowned* on the 12th November, 1895. Initiated 19th October, 1892. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1834. Brother Gordon Cross, aged 29 years, of

Court Myrtle, No. 5, was *Accidentally Killed on R. R.* on the 17th December, 1895. Initiated 7th September, 1891. Beneficiary, Mary Jean Cross, mother. \$1,000.

No. 1835. Brother Ernest Dauray, aged 42 years, of Court St. Catherine, No. 729, died of *Intestinal Occlusion* on the 15th October, 1895. Initiated 27th July, 1892. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1836. Brother Frederick Miller, aged 36 years, of Court East Buffalo, No. 1184, *Shot himself while Insane* on the 3rd December 1895. Initiated 6th March, 1895. Beneficiary, Elizabeth Miller, wife. \$1,000.

No. 1837. Brother James Gilroy, aged 37 years, of Court Miranda, No. 326, died of *Phthisis* on the 5th December, 1895. Initiated 7th August, 1887. Beneficiary, Elizabeth Jane Gilroy, wife. \$500 and \$500 has been paid on Total and Permanent Disability.

No. 1838. Brother A. Paquette, aged 48 years, of Court St. Helene, No. 1019, died of *Typhoid Fever* on the 15th December, 1895. Initiated 21st August, 1873. Beneficiary, Georgiana Leblanc, wife. \$1,000.

No. 1839. Brother Jesse B. Baker, aged 40 years, of Court Mansfield, No. 1455, died of *Hepatitis, with Obstruction of Gall Duct* on the 9th December, 1895. Initiated 26th March, 1894. Beneficiary, Anna Baker, wife. \$2,000.

No. 1840. Brother C. N. Shepard, aged 34 years, of Court Plum Creek, No. 1192, was *Killed by Machinery* on the 26th September, 1894. Initiated 19th September, 1893. Beneficiaries, Ida Elizabeth, Ada May, George Ambrose and Mary Alice Shepard, children. \$1,900.

Supreme Treasurer's Statement for the Month of December, 1895.

Mortuary Benefit Fund.

RECEIPTS.

To Balance per last report.....	\$1,455,949 51
Supreme Secretary.....	86,440 20

\$1,542,389 71

CONTRA-CR.

By Claims paid to Beneficiaries of late Bros.	
George Briggs... Court Littlejohn 442	\$1,000 00
Peter J. Bradt... " Morenci, 1718	1,000 00
Edgar J. Magee... " Putnam, 160	1,000 00
C. M. Wiggins... " Young's Cove, 1812	1,000 00
Ivan Smirl... " Cannamore, 1462	1,000 00
Jos. A. Dunfield... " Petrolia 42	2,000 00
Spencer Miller... " Stewiacke, 931	1,000 00
S. H. McCoy... " Wooler, 567	1,000 00
Robt. Caldwell... " Nebo, 1316	1,000 00
F. Rivest... " St. Catherine, 729	2,000 00
Aaron D. Bean... " Toronto, 167	1,000 00
Walter E. Smith... " McLean, 1443	500 00
Julien Bowdreau... " Jeanne D'Arc, 1650	1,000 00
F. P. Breda... " Butler, 1330	2,000 00
A. Currie... " Au Sable, 229	1,000 00
Jos. Drolette... " Mission, 1369	2,000 00
Robt. Drynan... " Gower, 217	500 00
Ira McMiers... " Romeo, 755	500 00
P. R. Campbell... " Ridgetown, 221	1,000 00
A. Greenshields... " Cairnsmore, 432	2,000 00
Edgar F. Burpee... " Keewatin, 19	2,000 00
Peter A. Minaker... " Picton, 177	1,000 00
W. Weiland... " Flower City, 336	1,000 00
Wm. C. Wood... " Isosco, 278	2,000 00
Jul's Pecklöffel... " Broadway, 1252	1,000 00
Wm. A. McPherson... " Prescott, 871	3,000 00
Jas. F. Wilson... " Fairview, 518	3,000 00
C. E. Jacques... " Champlain, 663	1,000 00
H. A. Haussling... " Carteret, 102	1,000 00
Wm. A. Wilson... " Wellington, 21	1,000 00
Nicholas Vinton... " Fargo, 886	2,000 00
Thos. A. Esford... " Lake Erie, 1205	1,000 00
Samuel Haney... " Crown of Valley, 817	2,000 00
Jas. A. Gehring... " Progressive, 254	1,500 00
Thomas Wiley... " Jubilee, 27	1,000 00
L. C. Bouillon... " Matane, 1190	1,000 00
Gordon Cross... " Myrtle, 5	1,000 00
C. N. Shepard... " Plum Creek, 1192	1,000 00
Ernest Dauray... " St. Catherine, 729	1,000 00
F. Miller... " East Buffalo, 1184	1,000 00
James Gilroy... " Miranda, 326	500 00
A. Paquette... " St. Helene, 1019	1,000 00
Jesse B. Baker... " Mansfield, 1455	2,000 00

\$55,750 00

Paid Disability Benefits to Brothers—	
James R. Surine, Ct. Unionville, 732, 8500 00	
Gideon Doupe, Ct. Lucan, 207	500 00
Alfred A. Walker, Ct. Lakewood, 418 500 00	
	<u>1,500 00</u>
Medical Examinations re Disability Claims	27 50
Wm. Anderson, expenses re Cameron Case	50 00
Registration of Mortgages, etc.	225 84
Refund of assessments paid from General Fund for year	17 76
5 per cent. to General Fund	4,322 96
Balance	1,480,495 65
	<u>\$1,542,389 77</u>

Sick and Funeral Benefit Fund.

RECEIPTS.

To Balance per last Report	\$76,793 70
Supreme Secretary	10,475 70
	<u>\$87,269 40</u>

CONTRA—CR.

Paid Sick Benefit Claims	\$ 6,238 35
Funeral Benefit Claims	625 00
Refund of Assessments paid from General Fund for year 1895	4 44
Five per cent. to General Fund	523 77
Balance	79,877 81
	<u>\$87,269 40</u>

General Fund.

RECEIPTS.

To Supreme Secretary	\$48,422 31
5 per cent. Mortuary Benefit Receipts	4,322 96
S and F	523 78
Amount of returned assessments charged to General Fund for year 1895	22 22
Cheque for Drafts, Bank du Peuple	651 53
	<u>\$53,942 80</u>

CONTRA—CR.

S. S., salary for December	\$ 500 00
S. T., " "	186 68
S. P., " "	500 00
Alex. Henry, sal. and exp. for Nov. and adv. on Dec	169 50
Dr. C. L. Coulter, sal. and expenses, organizing work	200 00
" " rent of N. Y. offices	3 00
Julius M. Swan, for filing case	5 50
G. A. Harper, organizing expenses	39 60
E. A. Macle, salary and exp., organizing work Le Ba on Cole an, fees refunded Court 1613	11 96
P. L. Doyle, pig acct. Rev. H. C. Mun on	15 00
S. S. to pay sundry advertising accounts re I. O. F. Bill	11 63
J. H. Gilmour, expenses as organizer	378 25
B. F. Parker, H. C. R., Organizing account for Wisconsin	25 00
Duty, Press, Exchange, and sundry office expenses	583 00
Jas. H. Dunlop, decorations at exhibit tent	274 34
Thayer & Jackson Stationery Co., supplies	7 00
Sweeney's Printing House, supplies	674 11
Thomas Knapp Printing Co., supplies	103 34
Madison Smith & Co., supplies	89 49
University Printing Co.	11 61
Fred Parry, fr sea's	6 55
The G. N. W. Telegraph Co.	18 05
Chicago Despatch, for advertising	27 65
W. G. Mutton, salary as organizer	150 00
H. O. Sonntag, salary and expenses	65 00
A. E. Stevenson, bal. sal. Oct. and Nov. and sal for Dec	110 18
" " supplies and expenses	350 00
" " advances to organizers	299 19
" " to pay legal and other exp. in Wis.	344 75
G. W. Allen, salary for Nov and Dec	200 00
G. W. Strickland, salary for Nov and Dec	150 00
W. T. Bingham, salary for November	200 00
T. F. Rich, salary and expenses for Nov	75 00
William Sanderson, salary for Nov. and Dec. Hunter Rose Co., Ltd., re FORESTER	178 55
" " supplies	200 00
R. F. Smiley, salary for December	507 00
J. Ross Robertson, advertising	456 43
Daniel Rose, printing and supplies	100 00
	11 2
	<u>363 00</u>

V. A. Parkinson, Fire extinguishers	\$ 60 00
L. B. Caldwell, sal. for two months, and exp.	173 83
A. H. Howard, engrossing names and dates on diplomas	52 41
D. M. Card, salary for Dec and bal. of Nov.	110 25
John H. Dunlop, amount of account	98 00
L. C. Fell & Co., sales, etc.	26 25
Toronto Electric Works	28 15
The Barber & Ellis Co., stationery	72 1
Toronto Lithographing Co., supplies	137 15
C. P. R. Telegraph Co.	18 06
J. D. Henderson, salary as organizer	75 00
Postage for November and December	76 04
Refund in re Suspense Account	145 93
D. Miller, organizing work	0 00
T. Lawless, two typewriters and supplies	1,8 50
Nelson R. Butcher, one typewriter	65 00
C. W. Irwin, Brokerage, etc	14 00
W. H. Perry, expenses Oct., Nov. and Dec. as supply agent in California	30 00
Rev. E. T. Nesbit, salary and exp. organizing	30 60
F. E. Davis, salary and expenses organizing	122 00
The Incandescent Light Co. of Toronto	35 22
H. F. Barber, organizing	95 00
P. W. Ellis & Co., amount of account for supplies	119 80
John Kay, Son & Co., for supplies re Exhibition Tent	42 15
W. H. Ferguson, carpentering account	91 14
A. J. Messenger, sal. and exp. Nov. and Dec.	107 00
C. R. Fitzgerald, to pay special organizing work	75 00
Isaac T. H. Brown, sal. for Oct. and Nov. as organizer	100 00
W. J. McCaughan, special advertising	490 55
Chas. Punchard, organizing account	23 00
S. C. R., expenses Ottawa and Carleton Place	40 00
James Casey, amount of account	10 88
American Express Co., duty on goods, etc.	47 70
M. Langmuir Manufacturing Co. of Toronto	124 93
J. W. H. Holtby, salary as organizer	40 00
J. W. Stocks, refund of Charter Fees of Ct. 1896	25 00
Advertising in <i>Globe, Mail-Empire, World, Star, etc.</i>	247 62
Dom. Regalia Co., ballot boxes and ballots	3 75
Stanley Searles, supplies	10 00
James Glendenning, organizing work	103 00
W. F. Hall, printing supplies	98 58
Rev. A. Macgillivray, organizing work	110 00
J. D. Clark, organizing expenses	14 48
Duty and express on goods from Chicago	27 45
H. C. of New Brunswick re advertising	150 00
Dominion Bank, rent of offices	400 00
S.S. Organizing Work, as per vouchers	155 00
Duty and freight on badges from England	583 72
T. G. Davey, salary and expenses for Dec.	175 00
John F. Kenny, law costs, Rochester, Weir vs. Foresters	25 00
H. Court refund re Ct. Dover Centre, 1177	58 37
Accident Insurance re Supreme and High Court Meetings	500 00
D. D. Aitken, bal. services rendered	526 00
Rev. W. Walsh organizing work	11 50
Exchange, sundry debentures and coupons	33 10
Thomas Clark, salary for Dec. as organizer	50 00
Postal Cards	35 00
Wages employees for Dec.	2,017 65
	<u>\$16,748 03</u>
Disbursements Great Britain	1 16 64
Balance	35,248 21
	<u>\$53,942 83</u>

Reserve Fund.

P. O. Savings Bank	\$ 14 281 81
Loans to High Courts	1,650 00
New Brunswick	20,000 00
Great Britain	97,333 33
Mortgages	1,158,626 07
Debentures	119,137 45
	<u>Total Permanent Reserve \$1,411,786 68</u>
Current account surplus	39,116 93
	<u>Total Surplus \$1,450,903 65</u>
Sick and Funeral Surplus	79,877 81
	<u>Grand Total Surplus \$1,530,781 46</u>

Yours in L., B. and C.,

H. A. COLLINS, *Sup. Treas.*

Report of the Medical Board for the Month of December, 1895.

During the month of December, the Medical Board reviewed 3,268 medical examination papers, of which 2,934 were accepted and 334 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:

Jurisdiction.	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
Arizona.....	1	...	New York.....	264	29
British Columbia.	11	2	North Dakota.....	32	4
California.....	278	45	N. W. Territories	9	1
Colorado.....	10	...	Nova Scotia.....	63	8
Illinois.....	183	16	Ohio.....	227	18
Indiana.....	67	5	Ontario.....	426	35
Iowa.....	50	2	Oregon.....	4	1
Kansas.....	58	5	Pennsylvania.....	37	6
Maine.....	111	10	P. E. Island.....	17	2
Manitoba.....	3	1	Quebec.....	316	47
Massachusetts.....	203	25	Utah.....	4	...
Michigan.....	110	3	Vermont.....	14	1
Minnesota.....	15	2	Washington.....	10	1
Missouri.....	17	1	Wisconsin.....	79	11
Montana.....	11	...	England.....	58	8
Nebraska.....	140	22	Ireland.....	4	...
New Brunswick.....	17	2	Scotland.....	5	2
New Hampshire.....	68	16	Wales.....	9	...
New Jersey.....			Total.....	2934	334

Yours in L., B. & C.,
T. MILLMAN, M.D.,
Sec. of Med. Board.

New Courts.

COURT HAGGARTY, No. 3034, SUTHERLAND'S CORNERS, ONT.

Instituted on the 2nd day of Dec. 1895, by I. L. Smith. *Officers Installed.*—C. D. H. C. R., Wm. Baughart; Chaplain, Wm. Willis; Physician, —. 24 members.

COURT SO. MILWAUKEE, No. 3038, MILWAUKEE, WIS.
Instituted on the 4th day of December, 1895, by Chas. A. Van Nes.

Officers Installed.—C. D. H. C. R., John Evans; Chaplain, Wm. Cahill; Physician, Herbert Grieger, M. D. 21 members.

COURT KANKAKEE, 3rd 39, KANKAKEE, ILLINOIS.

Instituted on the 4th day of December, 1895, by Isaac T. H. Brown.

Officers Installed.—C. D. H. C. R., Frank S. Fries; Chaplain, Edward Grant; Physician, Chas. Truc, M. D. 18 members.

COURT TEMISCAMINGUE, No. 3042, HALLSBURY, ONT.

Instituted on the 5th day of December, 1895, by G. W. Bartlett.

Officers Installed.—C. D. H. C. R., Charles McDougall; Chaplain, Rev. Mr. Johnston; Physician, D. C. Dubay, M. D. 24 members.

COURT QUINCY, No. 343, QUINCY, ILLINOIS.

Instituted on the 6th day of November, 1895, by A. Morehead.

Officers Installed.—C. D. H. C. R., E. J. Mitchell; Chaplain, Louis Lambur; Physician, F. T. Brenner, M. D. 10 members.

COURT NELSONVILLE, No. 3041, NELSONVILLE, ONT.

Instituted on the 7th day of December, 1895, by W. H. C. de.

Officers Installed.—C. D. H. C. R., George Cook; Chaplain, Richard Fenson; Physician, —. 33 members.

COURT WINKLER, No. 3050, WINKLER, MANITOBA.

Instituted on the 6th day of December, 1895, by Thos. Waddell.

Officers Installed.—C. D. H. C. R., W. H. Taylor; Chaplain, J. W. Wooster; Physician, R. C. Bayle, M. D. 21 members.

COURT NEPEAWA, No. 3051, NEPEAWA, MAN.

Instituted on the 4th day of December, 1895, by F. E. Davis.

Officers Installed.—C. D. H. C. R., Joshua Wakefield; Chaplain, Geo. H. Martin; Physicians, J. J. McFadden, M. D., and W. J. Gunne, M. D. 24 members.

COURT RENAUD, No. 3053, LOWER TOWN, QUE.

Instituted on the 12th day of December, 1895, by Edmund Bols.

Officers Installed.—C. D. H. C. R., P. T. Tremblay; Chaplain, J. A. Caddan; Physician, F. X. Jules Dorion, M. D. 35 members.

COURT CHEQUAMEGON, No. 3054, WASHBURN, WIS.

Instituted on the 10th day of December, 1895, by C. H. Knight.

Officers Installed.—C. D. H. C. R., Gilbert Olsom; Chaplain, Jacob Grothem; Physician, O. Anthony Christensen, M. D. 15 members.

COURT INJUNCTION, No. 3057, OTTAWA, ILLINOIS.

Instituted on the 13th day of December, 1895, by H. O. Sonntag.

Officers Installed.—C. D. H. C. R., H. M. Whitehead; Chaplain, John Jobst; Physician, E. P. Hatheway, M. D. 24 members.

COURT SILVER SEAL, No. 3061, BUTTE, MONTANA.

Instituted on the — day of December, 1895, by Tom B. Moore, M. D.

Officers Installed.—C. D. H. C. R., Edward F. Colley; Chaplain, John V. Cunningham; Physician, Tom B. Moore, M. D. 20 members.

COURT EMPIRE STATE, No. 3062, NEW YORK CITY, N. Y.

Instituted on the 17th day of December, 1895, by C. H. Coulter, M. D.

Officers Installed.—C. D. H. C. R., Joseph H. Guise; Chaplain, Chas. Helmholtz; Physician, J. Harvey Dew, M. D. 38 members.

COURT BUENA, No. 3063, BUENA PARK, CAL.

Instituted on the 16th day of December, 1895, by G. A. McElfresh.

Officers Installed.—C. D. H. C. R., S. L. Christie; Chaplain, M. E. Lathrope; Physician, E. D. Johnson, M. D. 22 members.

COURT GOLDEN GROVE, No. 3064, GOLDEN GROVE, N. B.

Instituted on the 18th day of December, 1895, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., W. A. McFate; Chaplain, W. Boyle; Physician, J. H. Scammell, M. D. 12 members.

COURT CHICAGO, No. 3044, CHICAGO, ILLINOIS.

Instituted on the 5th day of December, 1895, by A. E. Stevenson and J. W. Rogers.

Officers Installed.—C. D. H. C. R., Geo. W. Beck; Chaplain, W. Gould; Physician, Dr. J. J. Driscoll. 24 members.

COURT ARAPAHOE, No. 3056, DENVER, COLORADO.

Instituted on the 11th day of December, 1895, by C. Van Zandt.

Officers Installed.—C. D. H. C. R., E. J. Mundy; Chaplain, John Leuthold; Physician, Dr. H. B. Curtis. 18 members.

COURT NASHICK, No. 3035, PERRY, MAINE.

Instituted on the 15th day of November, 1895, by E. C. Lockett.

Officers Installed.—C. D. H. C. R., C. Fremont Pottle; Chaplain, J. E. Gove; Physician, Edward M. Small, M. D. 18 members.

COURT COBSHOOK, No. 3036, WHITING, MAINE.

Instituted on the 25th day of November, 1895, by E. C. Lockett.

Officers Installed.—C. D. H. C. R., Edgar S. Chase; Chaplain, Rev. Wm. James; Physician, John A. McDonald, M. D. 21 members.

COURT —, No. 3011, SAN FRANCISCO, CAL.

Instituted on the 2nd day of December, 1895, by E. T. Nesbit.

Officers Installed.—C. D. H. C. R., W. B. Wilson; Chaplain, L. S. Strehlke; Physician, C. W. Card, M. D. 23 members.

COURT NEW BRIGHTON, No. 3053, NEW BRIGHTON, MINNESOTA.

Instituted on the 16th day of December, 1895, by J. C. O'Keefe.

Officers Installed.—C. D. H. C. R., Jas. D. McCallum

Chaplain, Frank L. Barlow; Physician, E. W. Buckloy, M.D. 10 members.

COURT MACDONALD, No. 3039, MACDONALD, MANITOBA.

Instituted on the 12th day of December, 1895, by Thos. Waddoll.

Officers Installed.—C. D. H. C. R., Fred M. Brown; Chaplain, John Scott; Physician, Thos. M. Milray, M. D. 27 members.

COURT WHITEFISH BAY, No. 3067, WHITEFISH BAY, WISCONSIN.

Instituted on the 24th day of December, 1895, by Van Ness and Samuels.

Officers Installed.—C. D. H. C. R., Aug. F. Musssauber; Chaplain, Elmer Knapp; Physician, T. W. Williams, M. D. 21 members.

COURT MILLBANK, No. 3033, TOMAH, WISCONSIN.

Instituted on the 27th day of November, 1895, by J. T. Long.

Officers Installed.—C. D. H. C. R., E. A. Baumgartner; Chaplain, H. Torrence; Physician, Dr. Chas. E. Quigg, 16 members.

COURT SYLVAN DALE, No. 3037, KINGMAN, MAINE.

Instituted on the 2nd day of December, 1895, by Thos. Clark.

Officers Installed.—C. D. H. C. R., John H. Lancaster; Chaplain, A. L. Brown; Physician, R. Y. Love, M. D. 40 members.

COURT BEE-HIVE, No. 1537, CHICAGO, ILLINOIS.

Instituted on the 27th day of December, 1895, by John Bickley and C. H. Ruess.

Officers Installed.—C. D. H. C. R., Lewis F. Grafton; Chaplain, C. A. Brooks; Physician, J. N. Albright, M. D. 18 members.

COURT KING RICHARD, No. 3065, FLORENCEVILLE, N. B.

Instituted on the 16th day of December, 1895, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., Otis Shaw; Chaplain, O. Miller; Physician, D. W. Ross, M. D. 39 members.

COURT WATERFORD, No. 3668, WATERFORD, N. B.

Instituted on the 28th day of December, 1895, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., Jas. A. Moore; Chaplain, D. Ross; Physician, F. Pearson, M. D. 19 members.

COURT —, No. 3071, BELVEDERE, ILLINOIS.

Instituted on the 23rd day of December, 1895, by J. M. Fletcher and A. E. Stevenson.

Officers Installed.—C. D. H. C. R., Edgar Jones; Chaplain, Fred S. Piel; Physician, Robt. H. Benton, M. D. 18 members.

COURT —, 3072, BLIND RIVER, ONTARIO.

Instituted on the 26th day of December, 1895, by W. H. Code.

Officers Installed.—C. D. H. C. R., Albert C. Egan; Chaplain, Jas. E. Boyle; Physician, Chas. H. Lancy, M. D. 13 members.

COURT PROVISIO, No. 3073, HARLEM, ILLINOIS.

Instituted on the 30th day of December, 1895, by C. H. Russe.

Officers Installed.—C. D. H. C. R., H. A. Cotton; Chaplain, Benj. C. Freeman; Physician, —, 15 members.

COURT KILLARNEY, No. 3010, KILLARNEY, MANITOBA.

Instituted on the 2nd day of December, 1895, by Thos. Waddoll.

Officers Installed.—C. D. H. C. R., W. T. Phillips; Chaplain, Walter Hopkins; Physician, John T. Whyte, M. D. 21 members.

COURT BATHURST, No. 3045, BATHURST, N. B.

Instituted on the 6th day of November, 1895, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., R. D. Branscombe; Chaplain, Rev. W. Harrison; Physicians, G. M. Duncan, M. D. and W. P. Bishop, M. D. 27 members.

COURT ELLIOT, No. 3060, LONG CREEK, P. E. I.

Instituted on the 16th day of December, 1895, by C. D. Bell.

Officers Installed.—C. D. H. C. R., James McKinnon; Chaplain, Neil Mackay; Physician, A. J. Murchison, M. D. 12 members.

COURT TWIN CITIES, No. 3046, ST. JOSEPH, MICHIGAN.

Instituted on the 3rd day of December, by R. H. Cole and A. A. Weeks.

Officers Installed.—C. D. H. C. R., J. S. Mulliken; Chaplain, Edward S. Kelley; Physician, W. L. Wilson, M. D. 24 members.

COURT MORIN, No. 3048, MONTREAL, QUE.

Instituted on the 9th day of December, 1895, by —, *Officers Installed.*—C. D. H. C. R., Geo. W. Upjohn; Chaplain, W. Belanger; Physician, Dr. C. N. Poitras, 18 members.

COURT MEDONTE, No. 3049, WARMINSTER, ONT.

Instituted on the 9th day of December, 1895, by T. H. Soper.

Officers Installed.—C. D. H. C. R., R. C. Hipwell; Chaplain, W. Brechin; Physician, Dr. Ardah. 11 members.

COURT WINFIELD S. SCOTT, No. 3052, ELIZABETH, N. J.

Instituted on the 18th day of December, 1895, by W. T. Bingham.

Officers Installed.—C. D. H. C. R., C. C. Lever; Chaplain, Alfred Rigby; Physician, George H. Bridgman, M. D. 23 members.

COURT CLEARWATER, No. 3055, CLEARWATER, CAL.

Instituted on the 9th day of December, 1895, by G. A. McElfresh.

Officers Installed.—C. D. H. C. R., John A. Philbin; Chaplain, H. W. Brewer; Physician, E. P. Atwater, M. D. 17 members.

COURT RED BANK, No. 3066, BROOKVILLE, PA.

Instituted on the 23rd day of December, 1895, by Geo. W. Strickland.

Officers Installed.—C. D. H. C. R., Thomas B. Zelter; Chaplain, Adelbert H. Babcock; Physician, Walter W. Watson, M. D. 21 members.

COURT CITY OF BRISTOL, No. 2178, BRISTOL, ENGLAND.

Instituted on the 16th day of November, 1895, by Jas. Marshall and Chas. E. Price.

Officers Installed.—C. D. H. C. R., W. E. I. Lambert; Chaplain, Dalton Isaac Hill; Physician, Arthur Walton Peake, M. D. 20 members.

COURT CASTLE, No. 2179, NEWCASTLE, ENGLAND.

Instituted on the 21st day of November, 1895, by Jas. T. Bibby.

Officers Installed.—C. D. H. C. R., Walter Horne; Chaplain, Wm. Henry Lee; Physician, John Turnan, M. D. 15 members.

COURT BOURNEMOUTH, No. 2180, BOURNEMOUTH, ENG.

Instituted on the 25th day of November, 1895, by Jas. Marshall and A. T. Blamey.

Officers Installed.—C. D. H. C. R., Thomas T. Tucker; Chaplain, —; Physician, R. W. Bateman, M. D. 10 members.

COURT QUEEN'S PARK, No. 2181, CROSS HILL, GLASGOW, SCOTLAND.

Instituted on the 25th day of November, 1895, by Wm. T. Hart.

Officers Installed.—C. D. H. C. R., Jno. Anderson; Chaplain, Thomas Law; Physician, John Bower, M. D. 11 members.

COURT RUSTIC, No. 213 LONDON, ENGLAND.

Instituted on the 9th day of December, 1895, by Jas. Marshall.

Officers Installed.—C. D. H. C. R., Albert Shaw; Chaplain, F. H. Moss; Physician, Hope Grant, M. D. 10 members.

As Others See Us.

The Macasta County News, Big Rapids, (Mich.), bears the following unsolicited testimony:

"The good work of this noble Order is being more keenly felt in Big Rapids every day. Only the past few months has shown the true merits of this fraternal insurance. A gentleman in this city was taken ill with typhoid fever, and was sick over two months, and to-day he owes his life to the Foresters, and to the untiring efforts of Dr. Dodge, Court Physician, who made seventy calls on the unfortunate man. The court paid his doctor bill, nurses, and sundry accounts, besides \$5 a week insurance. This is not charitable work, but an insurance feature purely. Can a man afford to be without insurance in this world now-a-days with an insurance Order of this kind in our midst?"

Among the Courts.

Ontario.

Court Newtonville, No. 1706.

In less than a year this court has doubled its membership, and is now one of the strongest in the county of Durham. The members and officers are the best men in the community, and from the first the Order has been popular in the place. On the evening of January 11th, there was a public installation of officers, and a presentation of a set of officers' badges won from the High Court of Ontario. The interesting ceremony was performed by Bro. Rev. A. Macgillivray, assisted by Col. Hughes as High Marshal. After the installation, the P.H.C.R. and the officers elect gave addresses. On Sunday evening, Jan. 12th, the first anniversary service of the court was held in the Methodist church, of which Bro. Rev. Wesley Down is pastor. The church was crowded, chairs being placed in the aisles. The sermon was preached by Bro. Macgillivray. In addition to the members of Court Newtonville, a large number of visiting brethren were present from Port Hope, Newcastle and Kendall. At the close of the service, the brethren met in the courtroom. Short addresses were given and refreshments served. We know no better court than Newtonville.

Court Trinity, No. 1806, Toronto.

A little over six months ago this court was organized. It has now a membership of over eighty, and is pushing on for the century mark. The officers were installed on the evening of January 8th, by Bro. P.H.C.R. Macgillivray, assisted by Bro. Fleming, H.T., and Bros. Barton and Dilworth. Badges won from the Supreme Court, and a Bible for the altar from the High Court were presented. The installed officers gave short addresses, as did the visiting brethren. Refreshments were served by the Entertainment Committee. Court Trinity is doing admirable work.

Court Davenport, No. 86, Toronto Junction.

This old court closed a good year in its history. The officers for the current year were duly installed on the evening of January 9th by Bro. Rev. A. Macgillivray, P.H.C.R. The best spirit prevails in the court, and the new officers are resolved to do all in their power to still further extend the Order.

Court Conqueror, No. 1073, Harley.

The annual supper and concert of this Court was held on the 18th Dec., 1895. Although the night was dark and wet it was a grand success, the Town Hall being filled with Foresters and their friends. We had a good programme, but the event of the evening was the grand address delivered by Bro. C. C. Whale, High Court Inspector, who is a host in himself, and everybody was pleased with the way he told the workings of the Order. It has been said that a prophet hath no honour in his own country, not so with Bro. Whale, who was brought up in this Township, for all will be glad to have

another opportunity of hearing him again. I am sure that his visit will be the means of adding new blood to our Court which is steadily growing.

Court Streetsville, No. 1243.

The concert of this court on the 14th January, met the expectation of every one. The programme was good and the audience large and appreciative. The literary and musical numbers of the entertainment were rendered with fine effect by Miss Sara Lord Bailey, Mrs. Ramsay and Mr. Ramsay. Inspector C. C. Whale, who is a great favorite wherever he goes, gave a capital address on the principles and benefits of the I.O.F. Forestry is to the front in Streetsville.

Court Northern Light, No. 127, Owen Sound.

The brethren of the big court to the north believe in letting their light shine. Whatever they do, they do well. At the installation of their officers fully 100 of their members were present. After the installation Bro. McQueen was presented with a P.C.R.'s jewel. The banquet that closed proceedings was presided over by Ex-Mayor Frost. Among the guests were Rev. Bros. Norton and Rodgers, and Ex Mayor McLachlan, who was received into honorary membership. The court is counting on a prosperous year.

Court Frontenac, No. 59, Kingston.

Very few entertainments ever given in Kingston can have surpassed the one given by the I.O.F., recently in the City Hall. The occasion was taken for the installation of officers for the year 1896. The platform was greatly beautified by the addition of the official chairs of the lodge, and over the front edge hung a pretty drapery of flags in the form of drawn curtains. In the background, mingling in the row of pictures that adorn the wall, was suspended an elaborate banner, containing the printed form of the lodge charter.

On the platform were seated the officers of the High Court, of Court Frontenac, No. 59, and of Collin's Bay Court. The ceremonies of installing the officers of Court Frontenac, No. 59, and of Collin's Bay Court, which joined with the Kingston lodge for the installation, were under the charge of the High Court. The officers elect of Court Frontenac and Collins Bay were presented to Bro. Robert McNair, H.C.R., who put to them the oath of secrecy and allegiance, which all repeated in unison, and with three raps of the gavel, the H.C.R., declared them fully installed. Chief Marshal Jas. Galloway presented the officers with the badge and other appertainments of their office, and they were conducted to their several chairs.

Mr. W. H. Godwin, C.R., then took the chair and introduced an excellent programme. The High Chief Ranger made a brief but pleasing address, in which he complimented Court Frontenac on being considered the banner Court, and said he hoped to see it continue to rattle on and retain its enviable record. Success, he said, rests not altogether on great ability, but in powerful stick-toitiveness, which always conquers in the long run,

His address was made spicy by many pleasing anecdotes. The hall was crowded, every available space being occupied, and the entertainment was highly enjoyable throughout. Much credit is due Mr. W. M. Dreunan, who spent considerable time and energy to make the affair the success it was.

Court Spadina, No. 241, Toronto.

The evening of Monday, 20th January, was a red letter one in the history of Court Spadina, the occasion being the annual installation ceremonies, which were duly carried out at a public gathering in Wardell's Hall, Spadina avenue, for which 300 invitations were issued, a large number responding, the ladies especially showing their interest by turning out in large numbers. Some of the most prominent members of the Order graced the platform with their presence, among whom were Dr. Oronhyatekha, S.C.R.; G. A. Harper, Assistant S.C.R.; C. C. Whale, Inspector; Dan el Rose, D.S.C.R.; Atwe. Fleming, H.T., and others. After a very enjoyable programme of song and music the installation ceremonies were conducted by the Supreme Chief, assisted by the other prominent visitors. The Supreme Chief gave a pleasing address, in which he pointed out the many advantages of membership in the Order. The large membership, low death rate and magnificent surplus were emphasized. The Doctor's address seemed to give the greatest satisfaction. At the conclusion refreshments were served. The affair was a great success. Court Spadina ought to boom now.

ONTARIO NOTES.

The Mother High Court still leads the procession.

Court Avenmore is to have a public installation on the 27th inst. and expects a great house, as the I.O.F. is the popular order there.

Court Springbrook has booked the H.C.R. for a public meeting on the 30th January, and anticipates a great gathering and successful meeting.

The applications for December were 461, first, with 98 to spare. Independent Forestry leads all fraternal orders in Ontario, and is increasing its lead.

Bro. Waddell who was the organizer of Court Cardinal is now pushing the work in other parts of eastern Ontario, and expects to report another court soon.

The court at Hammond recently formed in County of Russell seems to have bright prospects ahead. They are enthusiastic over having the order planted there.

Bro. Wardrobe, H.V.C.R., is in great demand in Western Ontario. He is booked to speak at Clearville, Aberfoyle and Kettleby, and will do justice to his subject.

Quebec's ambition is praiseworthy. Ontario cannot hope to see it realized. No, not for one month even, do we feel like giving up first place to our beloved sister.

Time may be saved if courts would all remember to notify the H.C.R. Bro. Robt.

McNair, of Carleton Place, when any change takes place in the office of C.D.H.C.R.

The Foresters of Stirling are in great spirits over the proposed concert. They expect Bro. Whale's address to greatly aid them in spreading the principles of Forestry.

Bro. Rev. J. H. Courtenay of Pt. Stanley, has addressed several meetings lately and every one was delighted with his clear and practical utterances concerning the benefits of the I.O.F.

The new Courts are still coming—years ago it was supposed the ground was fully occupied. There is still room and more to follow. If you know where one can be planted, write High Chief McNair.

Bro. Ingram who was lately sent to Cobden to revive an almost defunct court has met with great success. In a few days he succeeded in adding 9 members to the court besides waking up the old members.

After a hard struggle a court has been planted in Cardinal and as the very best men of that place having taken hold of the I.O.F. we may look for a court there that will rival Iroquois, and that is saying a good deal.

W. H. Code, C.D.H.C.R. has been visiting courts in Algoma and has been the means of strengthening some seven or eight of the weaker branches of the I.O.F. The brethren report most favorably wherever Bro. Code has been.

Watch the annual report of the old line companies, managed ably by capable actuaries, and at the expense of over half their premium income, and you will find their year's increase of policy holders, less than the increase of the I.O.F. for one month.

Bro. Swallow, of Clinton, is a Forester of the right kind. He is always willing to do his utmost for the order. This brother has lately been in Bayfield with High Inspector Whale and now Court Bayfield may be expected to set the pace for Huron County.

The H.C.R. issued a list of questions to all court Deputies on the 1st of November. Many of these have not been returned, will all court Deputies kindly see that the same are filled out and returned at once. Send to H.C.R. for another copy if the one sent has been mislaid.

Bros. Heron and Meredith of South Indian are amongst the meekest of Foresters and are besides very busy men, but they quietly worked away for the I.O.F. and had the satisfaction of seeing a court of 25 members instituted at Hammond on the 16th of January, as a result of their labors. The H.C.R. was so well pleased with the good work done by these brothers, he at once issued a commission C.D.H.C.R. to Bro. Heron and will do the same for the other good brother if he can find time to use it.

Bro. Rickard, of Court Port Newcastle, was elected Reeve of Newcastle for the present year. After the meeting of the County Council at Cobourg, he purposes taking a trip to Los Angeles, Cal.

Quebec.

Court Mansonville, No. 324.

From an interesting letter of an esteemed correspondent we learn that this Court has had an exceptionally successful year. They have won double honors in the way of sashes and badges from both the Supreme and High Court. The officers for the current year were installed in the presence of a large and interested company. Following the installation was a short musical programme. The Court enters upon the year united and enthusiastic.

Court Argenteuil, No. 1804, St. Philippe.

This court is located at St. Philippe, and was instituted on the 15th of March, 1895. They have forty-two members in good standing, and is looked upon as one of the young, enterprising courts of this Province, and will leave some of the older courts in the shade if they do not look out. They are red hot after some of our High Court prizes. This is what every court should do. The officers of this court were installed on the 3rd inst., by Bro. J. S. X. Dussault, G.D.H.C.R. of Montreal, who, after the installation ceremony was ended, addressed the court in a very able and pleasing manner. Good lively speeches were also made by Bro. James McDonald, C.R., Bro. D. S. McGibbon, C.D.H.C.R., and Bro. J. Davis, F.S. After the court closed the brethren retired to Bro. H. Paquin's, where oysters and all the good things of the land were served up in fine shape, after which songs, recitations, music, etc., were in order. Success to Court Argenteuil.

Court Drummond, No. 1321.

The H.C.R. made an official visit to this court a short time ago, and reports having found them in a very flourishing condition. He was received by the brotherhood in a right royal manner. The meeting was opened in due form, several candidates were initiated, after which the meeting adjourned. A torchlight procession composed of over one hundred loyal Foresters, marched through the principal streets, headed by the drum band. The brethren of Court St. Germain turned out almost to a man. Many members from Court Ulverton were to be seen in the procession. When they returned to the hall they found a pleasing sight. Tables were spread loaded down with all the good things of the season. After lunch, speeches, recitations, readings and songs, etc., were in order. The following brethren addressed the meeting, all speaking in the highest terms of the noble Order to which they belonged; C. A. Miller, H.C.R., William Mitchell, H. Girard, A. Willette, R. Jamieson, Joseph Moureau, James Bothwell, L. F. Hebert and R. Miller. Much credit is due to Mr. William Mitchell, General Manager of the Drummond County Railroad, for the marked prosperity of Court Drummond, it is his earnest desire that all his employees should join the I.O.F., as he considers a policy in this Order preferable to any other accident or life policy.

This banquet will long be remembered by all the brethren that were present.

QUEBEC NOTES.

Court Metapedia, No. 1830, is adding new members each meeting.

Now for work, and work by all. Thirteen new courts to date. Who says the H.C.R. is not a hustler?

The three above mentioned courts was instituted by the High Secretary last May, being the first introduction of our Order in the County.

Court Casped. No. 1846, the baby court in the County of Bonaventure, has purchased a set of officer's badges, with members badges sufficient for each member.

Brethren let us beat Ontario one month in the year (?) Court Bonaventure, No. 1833, —down by the sea—has initiated nineteen new members during November and December.

Court Isle Aux Noix, No. 1080, is bound to shine, they have just purchased a set of officers badges with a large number of members badges, the pony goat will have a hard winter's work, with snow coming in every meeting.

Court Gaspesia, No. 1944, of Gaspé, reports seven applications at the last meeting. The enterprising Court Physician, Bro. Smillie, has personally secured three more for the next meeting, the Dr. is the right kind of a Court Physician to have. It looks as though some of our High Court prizes will go down by the sea coast.

The funeral of the late Bro. G. Cross, of Richmond, who was accidentally killed on the G. T. Railway at Coaticook, was a very solemn occasion. The brethren turned out in great numbers. The Foresters brass band, as well as the town band, added to the solemnity of the occasion. Much credit is due to Court Myrtle for the very systematic way in which all arrangements were carried out. C. A. Miller, H.C.R., Frank Smith and Rev. Hepburn took part in the burial ceremony.

The Ill. Com. and officers of St. Lawrence Encampment, No. 52, Montreal, held a reception in their hall for their friends, on the evening of January 17th, which was attended by over 300 people, of which number there were 175 ladies present, comprising some of Montreal's best society.

The programme consisted of a short concert, after which refreshments were served, and a dance programme indulged in.

The benefit both to the Order and encampment were perceptible on that evening, as there were 18 applications for membership into the Order, and 7 for the encampment, received.

The ladies were very enthusiastic over the event, and declared to the Ill. Com. that it was a hard law that kept them out of such a glorious Order.

Bro. Miller, of Court Parkhill, has been re-elected Reeve of Parkhill. Bro. Miller has held the position for several years. His re-election is proof of efficiency as well as popularity.

High Court of the North-West.

The I.O.F. leads in the far west. With the influx of settlers, the Order is sure to grow and maintain its lead.

Bro. A. T. Grady, a member of Court Chinook, has been elected Mayor of McLeod.

We had the pleasure of meeting Bro. W. Gardiner, Chief Ranger of Court Chinook. The esteemed brother has been for three years chairman of the Public School Board.

Bro. Steadman, V.C.R. of Court Chinook, has been for nine years chairman of the Separate School Board.

Manitoba.

Court Manitou, No. 135.

This court is doing excellent work. Recently the members of the court with their friends of the C.O.F. gave an entertainment, which was well patronized and greatly enjoyed. The officers for 1896 have entered upon their duties, and are resolved to beat all former records.

The Order in Manitoba is making gratifying progress. For December 111 applications. When the population of the province is considered, Manitoba may justly claim the lead for December.

Now that the provincial elections are over in the Prairie Province, we may look for still better results. The effects of the good harvest will be seen in large additions to the I.O.F.

Illinois.

Court Iroquois No. 854, Chicago.

A correspondent writes:—"I am more than pleased to inform you that Court Iroquois is doing well. Coming steadily, but surely to a front position among the Illinois Courts. The membership in August was five and now it is twenty-three with about a dozen applications received and more to follow. The traitors have done and are still doing all they can to retard our progress, particularly in this Court, but we are resolved to defeat their schemes by incessant work."

We are delighted with the above good news, we remember the dark days through which Court Iroquois passed, but the clear shining has come after the rain.—[ED.]

NOTES.

A number of experienced organizers are at work in the State under the direction of A. E. Stevenson, High Chief Ranger of Illinois.

The record for December is the best in the history of the Order in Illinois. 199 applications were received, of whom 183 were accepted.

The Order in this State is coming rapidly to the front. Since the insurance department granted a license a few months ago, the growth of the I.O.F. has been quite marked.

The field staff in Illinois has recently been strengthened by the addition of Bro. A. Mc-

Kee, D.S.C.R., from Uxbridge, Ontario. Bro. McKee is an old and tried friend of the Order.

A court is about to be instituted at Chicago Heights. Capt. Allen is the instituting officer. A public meeting was recently held, and notwithstanding the intense cold it was well attended. The chair was occupied by Bro. Miller. An address was delivered by Mayor Gorman; but the speech of the evening was given by A. E. Stevenson, High Chief Ranger, who gave a very full and lucid exposition of the principles and benefits of the Order, for which he received a very hearty vote of thanks. The court will begin with a good charter membership.

New York.

Court Pope's Mills, No. 1208.

"We have a good staff of officers for the coming year, and are in every way in good shape for active work," so writes a correspondent. The membership is thirty-three with prospects of rapid growth.

Court Lake Erie, No. 1,205, Buffalo.

The brethren of this court claim that it is the banner court of the city if not of the State. The initiations for 1895 were 75. For 1896 the number will be still higher. The members of the court are highly gratified with the promptness with which the claim of the late Brother Elford was paid. The cheque was handed to the widow within eight days of the claim being mailed. The I.O.F. always leads.

Court Tonawanda, No. 624.

The record of this court for 1895 is a creditable and encouraging one. The net increase is 16 for the year. The prospects for 1896 are even brighter. A splendid staff of officers has been chosen, and the court is in excellent working order.

Court Adirondack, No. 1284, Malone.

This court has been once more summoned to mourn the loss of a beloved brother, Jacob A. Davis, who died on Sunday morning, January 6th inst. His death was a severe shock to the Order here and community, as he had been out and apparently well the night previous to his death. The funeral took place on the following Tuesday at the Notre Dame Cathedral, which was attended by our members in full force, and marched in procession to the grave, there performing the last rites the living can render to the dead. We mourn the loss of our beloved brother.

This court held its regular installation of officers Tuesday evening, January 7th, 1896. On this occasion we entertained several of our sister courts. After the regular business was performed we retired to the dining-room and then partook of a capital supper, prepared and served in elegant style by some of our brethren. After supper we again assembled in the court-room, where songs and speeches were in order until the wee sma' hours. Two members have been initiated since the first of the year. The members are up and doing, and more are to follow.

NOTES.

A German court is about being organized, composed wholly of Germans.

Organizers are reporting favorable conditions, and we hope soon to be able to report several courts organized and instituted.

Forestry in the State of New York is going right on, at the old stand, and nursing its ambition to become the second High Court in the Order.

Bro. Charles S. Hall, who formerly organized so many courts in this state, is now organizing a court at Cohoes, and will soon institute the same.

Dr. Belch, of Syracuse, is doing good organizing work, and we hope to see him with a half-dozen new courts to his credit in the near future. Keep up the good work thus well began.

We are pleased to note that our friend Bro. Otto Ochs, has been selected as the Archivist of the Mecca Encampment, No. 55, Royal Foresters of New York City. He is a faithful, efficient and painstaking official.

Bro. J. W. Cameron, of Malone, will soon remove to Buffalo, where he intends practicing his profession. This is an outcome of the Session of High Court being held in Buffalo. The Doctor saw a greater field for his professional labors, and will soon take advantage of the opportunity.

Glyndon S. Phillips, District Deputy for St. Lawrence County, makes a very favorable report of the condition of the courts he has recently visited in his district. "Glyn" is made of the right sort of stuff, no matter what the weather may be. On his last tour he travelled nearly 200 miles.

After considerable delay, caused by an accident at the printing house, the printed proceedings have been issued to the officers and representatives attending the High Court Session. The work is of excellent character, and reflects great credit upon the printer and our worthy High Secretary.

"Court Caldwell," only think of it; how euphonious it sounds; has been instituted at Syracuse, by J. H. Belch, M.D., and is said to be in honor of the grandfather of the "Founder" of the Order. We hail with pride the information that the family of Caldwell has been recognized, and we trust the Col. will not let this stripling get the best of his own court in point of membership.

The exhortations of Paul to Timothy, under the present international estrangement, come to us with peculiar significance, and with as appropriate language as if they were made for the existing circumstances. "I exhort therefore, that first of all, supplication, prayer, intercession, and giving of thanks be made for all men. For kings and for all that are in authority, that we may lead a quiet and peaceable life in all godliness and honesty."

Hon. H. A. Collins, Supreme Treasurer, installed the officers at Court West Side, at Buffalo, on Jan'y. 16th, and after visiting among the courts in New York City, and in-

stalling the officers of Mecca Encampment, No. 55, returned to Clayton and installed the officers of Court Clayton on his way home. Harry is a jolly good fellow, and is doing great work for the Order. He will always be welcome in the Empire State, more especially in Buffalo.

Junior P.H.C.R. Wm. E. A. Faichney, is doing yeoman service in Jefferson County by installing the officers of several of the courts both publicly and privately. Bro. William is always ready to do service, and we are not a little surprised that he has not reported a new court organized before this. The brethren have made greater calls upon him than his time will permit to absent himself from his business, yet he is willing to do all that his leisure time will admit of.

Court Lake Erie, of Buffalo, has again called for its Chief Ranger, Past Chief Ranger, Byron Colgrove, the present D.D.H.C.R. for Erie County, and on the 13th of January, celebrated the opening of their new hall, cor. Clinton and Hickory Sts., with a musical and literary entertainment. The new hall is said to be the finest in the city, and was crowded to its utmost capacity. The entire program was rendered in perfect style, and each one engaged in its performance was encored as they deserved.

 England.

A New Court for Newcastle.

Recent English papers contain an interesting account of a public meeting held in the above city, for the purpose of hearing Bro. Marshall explain the principles and benefits of the I.O.F. After an able address by the British Manager, a number gave their names as applicants for a new court.

 Scotland.

Progress in the land of the canny Scot if slow, is sure. Recent information is to the effect that several courts have recently been organized, and that some of the existing ones have increased their membership. There is no better field anywhere than Scotland for the extension of the principles and benefits of Independent Forestry.

Court Queen's Park, No. 2181, was recently instituted at Cross Hill, Glasgow, by Bro. W. T. Hart.

Court Scottish Pioneer, No. 2005, Glasgow.

This is one of the first of the old country courts. The growth in membership, if not rapid, has been steady and substantial. The charter members have been repaid what they contributed to the charter fee. 1806 is commenced free of debt, and the court has shown praiseworthy enterprise in advertising the many benefits of the Order. Success to "Scottish Pioneer."

An endowment policy provides for one's old age.

High Court of Ohio.

OFFICIAL CIRCULAR.

OFFICE OF THE HIGH CHIEF RANGER,
CLEVELAND, OHIO, Jan. 1st, 1896.

To all Courts in Ohio—Greeting:

BRETHREN,—At the beginning of 1896 let us make a vigorous effort for 6,000 Foresters in Ohio before the third Tuesday in Sept., 1896.

Remember that our State has just ended a prosperous year for her citizens generally. Nearly all good men have a few dollars now. Say, Brother, have you a friend who is not a Forester, and who ought to have a little insurance? Advise him of the rates of insurance; then a little kindly advice will bring him in.

Now Brothers, with your new officers, make a noble effort to do a little work this year. If you never have done anything before, begin now. Let every officer be in his station at the time specified in your by-laws. Punctuality will aid you in your work. Make it pleasant for your members when they attend the meetings. Don't forget that this is a Fraternal Order.

Now Brothers remember the number is 6,000!

All courts who have elected their delegates to the High Court to be held at Sandusky, next September, will please read Section 139, Sub-Sec. 2, Amendments to the Constitution. According to a decision by the Supreme Chief Ranger, delegates to the High Court of Ohio shall be elected at the last meeting night in June. Court Deputies who have not already read the Amendments to the Constitution (adopted at the last Supreme Court meeting) will please do so at the next meeting of their court.

Yours in L. B and C.,
W. G. PHILIP,
High Chief Ranger.

Court Standard No. 847, Cleveland.

The banner of Forestry is being held aloft by Court Standard. It meets second and fourth Wednesday of each month in Mechanic Ave., corner of Wilson Ave. and St. Clair St. The new officers have entered on their duty with enthusiasm. During Nov. and Dec. 55 applications were received. Well done!

Court Buckeye, No. 312, Cleveland.

A friend writes: "This court has just ended what we consider a successful year, having added to its roll of members 23 candidates during the term, making a total of 151 members. While not the banner court of Ohio in numbers we can safely say we are the banner court in finance. At a regular meeting held Dec. 26th, 1895, the finance committee reported a balance of over \$1,500 in banks and hands of treasurer after paying nearly \$400 in sick benefits and \$50 funeral benefit. Court Buckeye adopted a new way of collecting the capitation tax July 1st, 1894, and it has worked successfully and satisfactory

to all the members. By each member paying 60 cents per month for dues instead of 50 cents, we have 20 cents to the credit of each member at the end of the year. This balance, together with profits earned by giving balls, picnics, parties, etc., goes into a contingent fund, which can be used as the court directs for the benefit of the Order. This fund has now created \$150, and Court Buckeye is going to extend the benefits of the Order by giving a complementary entertainment and ball to its members and friends some time in February. We wish every court in this jurisdiction and the entire Order a happy and prosperous new year."

Minnesota.

Court Northcote, No. 1683.

This court has made a splendid beginning for the new year, in sending three applications for membership. The present to the Order is both appropriate and welcome, and may be imitated with safety.

NOTE.

Court Findley is the latest acquisition to the list of courts being organized by Bro. Steadman, accompanied by the High Chief Ranger who assisted at the installation on Jan. 11th.

Court Lion Heart, of St. Paul, gave a very enjoyable Christmas party on Christmas day. A beautiful Christmas tree laden with many choice gifts, which only Santa Claus can bring, furnished lots of surprises for the "juvenile foresters" at the "forest home" of the court.

Several of the members of the Order have asked "What is the matter with Court New Brighton," and the reply is given promptly, "She's all right." This court was instituted by the High Chief on Dec. 16th, at New Brighton, and on the occasion of his visit to give them instructions. One week later he found them located in their own hall, with a fine set of lodge furniture all paid for by the members, so that they have their "forest home" in reality.

"On with the dance. Let joy be unconfin'd." This seems to be the prevailing motto with the Minnesota courts, and if the wives and sweethearts of the members are not enjoying themselves in "tripping the light fantastic" they have none to blame but themselves. Courts Belle Plaine and Lake Pepin gave their friends an opportunity to dance the old year out and new year in with two of the most successful dances given in Belle Plaine and Lake City in years. These courts netted a handsome sum for their treasures as well as securing several new members for their courts.

Court Jordan gave a New Year's ball on the evening of January the first, where over two hundred couple participated. The grand march being a grand spectacle, with 166 couples in line, which was headed by the members of Court Jordan and the visiting brothers from Belle Plaine and Minneapolis. The High Chief Ranger being present, de-

livered an address on the many features of the Order, which was well received, from the fact that several gentlemen present signified their intention of making application for membership in the court. Court Flour City gave its third of the series of social hops at its hall on Monday evening, Jan. 13th, and the usual good time that has characterized the previous one was had.

Courts Minneapolis, St. Anthony, Flour City, Century, Convention City, Hillside, Calhoun, Nicollet, Minnehaha, Campus, Adolph, Lumber Heights, all of Minneapolis, held a joint installation of officers at the Masonic Temple on Thursday evening, Jan. 9th, the members of the High Standing Committee performing the ceremonies. There were over 600 foresters present. After installation a banquet was served, at which District Deputy, D. W. J. Metzger presided. Addresses were made by High Chief Ranger O'Keefe, of Minneapolis, Past High Chief Dr. E. W. Beckley, of St. Paul; H. V. C. R. N. B., Bro. Morrison, of Duluth; High Phys. Dr. E. H. Whitcomb, of St. Paul; High Treasurer Hiram Howe, of Red Wing; Past High Secretary Gaxjes, of St. Paul; Past Chief Ranger Lewis, and Chief Rangers McDermott and Young, of Minneapolis. The High Chief Ranger, on behalf of the members of Court Century, in some well-chosen words presented Chief Ranger Young, who is also High Auditor, with a beautiful gold chain and charm emblematic of the Order. Court Transfer on Dec. 16th initiated a class of sixty-six members; this speaks well for the court that has been struggling against fate for the last year. The reports which are received by the High Secretary shows the past six months as the most prosperous of any in the history of the High Court. All the courts show a good gain in membership with few exceptions, and the financial conditions are much better than heretofore.

California.

The golden State does not quite lead creation, but it leads in Forestry for December, that considerable portion of the earth, over which the Stars and Stripes wave. Well done California.

The number of applications for December was 325, of whom 278 were accepted by the Medical Board.

A recent letter from Bro. W. H. Ferry, H. S. of California, contains the following:

"I am sure that it will be a matter of interest to you to know that at no time in the history of the Order in this jurisdiction has there been so great interest shown in the up-building of the Order as at the present time. The reports which are reaching me from all over the State are of the most encouraging nature, and I feel quite sure that the present year will be the best of our history in this jurisdiction. As a sample of what can be done when the brethren "work," I may say that Court Morris Vineyard No. 532, of this city (Los Angeles), has taken in no less than 171 applications since and including their first meeting in November. We would like to

hear from the court that can show a better record than this."

Court Morris Vineyard, No. 532, Los Angeles.

This fine court had a public installation of officers. The ceremony was performed by Bro. McElfresh, H. C. R., who appeared in the uniform of a Brigadier General of Royal Foresters. He was accompanied by his staff in Uniform. The whole proceeding was very impressive. A capital address was given by the H. C. R. and also by a number of representative members of other courts in the city.

An excellent musical programme was also rendered.

Supper followed, and altogether a most enjoyable evening for the members, and profitable one for the Order was spent.

Court Los Angeles, No. 422.

The Los Angeles *Herald* of January 10th, gives an interesting account of the public installation of the officers of Court Los Angeles. The contest between Court Los Angeles and Court Ottawa for first place among the courts of the I. O. F., has been long and keen. The official statement of the Supreme Secretary giving the membership of all courts on the 31st Dec. last, will be awaited with interest. Court Los Angeles is said to have 500 members. The officers were installed by High Chief Ranger McElfresh. A choice musical and literary programme was rendered, followed by an informal banquet. Forestry is having a big boom on the Pacific Coast.

New Jersey.

Court Fairmount No. 1857, Jersey City.

An esteemed correspondent writes: "In reviewing our work since our institution May 22, 1895, we stand to-day as follows: 28 beneficiary and two social members, with 40 applications pending, 34 of these were presented during December. At the first meeting in January, 1896, we were presented with a Bible, ballot box, and a set of gavels, which added much to the dignity of our Court. Our present aim is to reach a membership of 100, and in a very short time we expect to be the largest Court in this State."

Kansas.

Bro. G. O. L. Dewy has been elected by the High Standing Committee of the High Court of Kansas, H. V. C. for the balance of the forestry year. Bro. Dewy is devoted to the interest of the Order, and will make an efficient officer.

North Dakota.

Court Mignonette, No. 1211, Gibby.

In life sunshine and shadow alternate, The brethren of this court are felicitating Bro. Carnahan on his marriage to Miss Finlayson, of Moore, Ontario. They are also extending their sympathy and condolence to Bro. Bjerklie and Myers, who each lost a loved little girl by diphtheria.

High Court of Iowa.

OFFICIAL CIRCULAR.

DES MOINES, IOWA,
January 3rd, 1896.

To all Iowa Courts:

BROTHERS,—With this semi-annual communication you will find blanks for the semi-annual report of your court, which report should be made to me without delay, showing your membership on the closing of the year 1895, and accompanied by the High Court *per capita* of fifty cents per member on all who were in good standing at the close of said year. This *per capita* has no relation to the *per capita* that you remit to the Supreme Court, but is wholly independent therefrom, and is used in defraying the expenses of our State High Court, paying the mileage of your representative to our High Court meetings, etc. Some of the courts have not remitted the High Court *per capita* that was due the 1st of July; let me call the attention of such courts to Sections 169 and 171, pages 122 and 123 of the Subordinate Court Constitution, and also to Division 3 of Section 88, page 68. We now have to call for the *per capita* for both terms from all such courts, and if it shall not be promptly received there is no alternative but to make due report to the coming High Court session, and then the action contemplated by the Constitution cannot longer be avoided. I trust each court interested will be very prompt in this matter. Courts Nos. 1101, 1921, and 1951 are the only ones that were exempt from the High Court *per capita* payment of fifty cents per member on July 1st, 1895.

The State High Court will convene in annual session at Dubuque, on Thursday, February 27th, at 10 a.m. The Merchants' Hotel will be our headquarters, and the rate \$2 per day. I enclose credentials for delegates; these should be given to the delegates, and held by them until their arrival at Dubuque, but I should be advised at once of the names of all elected delegates and alternates. Each court is entitled to two delegates for fifty members or less, and to one additional for each additional twenty-five or major fraction thereof. It is hoped that every court will be fully represented.

The password for the current term is enclosed, providing your court is not in arrears for the July *per capita*; if it is so in arrears, then the password will be sent when such *per capita* has been received by me.

Yours fraternally,
PERRY PERKINS,
High Secretary.

Maine.

December and November were good months, showing 183 applications; a very decided gain on the two preceding months.

The work in the Pine Tree State is going on vigorously and prosperously. Although the Order was only introduced into Maine about two years ago, it has made most grati-

fyng progress. It has now over 1,400 members, and is steadily growing.

The court at Rumford Falls, that now numbers seventy members, was instituted only last June, and with a charter membership of twenty. The fine new Forest Home of the court was dedicated recently with appropriate forestry ceremonies, and a high class concert. The *Times* gives a two-column article descriptive of the hall and opening ceremonies, and speaks of the entertainment as the best ever given in the place. The march of the brethren, headed by their band, the decorations, etc., were very fine. Forestry leads in Rumford Falls.

New Hampshire.

The Order is making its way in this State. Progress so far has been slow, but it is *sure*. A fine court with an able staff of officers was instituted January 3rd, at Littleton. The court will be known as Court Grafton.

Michigan.

Court Traverse, No. 853. Traverse City.

On Christmas day the members of this court kept open house, and dispensed hospitality in a manner worthy of the Order, and of Michigan. In the afternoon a banquet was spread, to which 300 sat down. Needless to say that good fellowship prevailed. The guests tarried till the evening when, to the strains of sweet music the younger people enjoyed the fascination of the dance. Supper followed, closing a day of unalloyed pleasure. Needless to say the I.O.F. is popular, and leads in Traverse City.

Court Lake Orion, No. 1057. Orion.

From a communication received from the R. S. we have no difficulty in concluding that this court is very much alive. The evidences of life are most conclusive. A public installation of officers conducted by Court Deputy Farrell, done in "grand shape." Following the installation was a banquet. The Orion band furnished suitable music. "We are Foresters from head to foot," and look out for a good years work. We are on the lookout.

NOTES.

Bro. J. V. Van Sickle has recently organized a court at Three Oaks, Berrien County.

Michigan is fast creeping up on Quebec, and if all of the boys will do their duty, we will catch them before the meeting of the High Court.

The Officers of Court Romeo were publicly installed on Friday evening, the 17th inst. The services were conducted by High Chief Ranger Joslyn, assisted by Bro. J. L. Starkweather.

State Organizer Weeks has attended public installations recently at Sparta, Cedar Springs, Luther, Marion and Ann Arbor. He reports the Order in a flourishing condition in all of these places.

The semi-annual reports of the High Court have come in very rapidly up to the present writing, and more returns have been received than at any other time in the history of the Order at the same time of the year.

Courts should bear in mind that their representatives are not entitled to per diem or mileage or any voice in proceedings of the High Court, unless their High Court dues for the semi-annual term are paid before the meeting.

High Chief Ranger Joslyn publicly installed the officers of Court Elkton on Tuesday evening the 14th inst. Visitors were present from all of the surrounding courts, and the meeting was one of the best ever held in that section of the State.

An appeal has been issued requesting the assistance of the courts and members of the Order in Michigan, for the assistance of Bro. James L. Donohue, of Midland, who was very seriously injured by a gasoline tank explosion a few days ago.

A number of the representatives to the Supreme Court have been elected as delegates to the coming meeting of the High Court and nearly every one of the representatives who went to the old country will be at Lansing to attend the annual gathering.

The High Vice-Chief Ranger publicly installed the officers of Court Berne, of Pidgeon, on the evening of the 9th. A large number of visiting members from surrounding courts were in attendance. The interest among members of the Order present, is largely increased as a result of the meeting.

Dr. D. A. MacTavish of West Bay City, and the High Chief Ranger addressed a public meeting of Court Bay City, No. 306, recently, giving interesting accounts of the trip across the ocean. Court Bay City is in a flourishing condition and has taken in a number of new applicants during the past few weeks.

Court Bad Axe, No. 117, had a public installation of its officers on the 8th inst., conducted by H. V. C. R., Townsend. The installation services were followed by a stirring address by the brother, after which the annual party was held. The evening was a pleasant one, and Forestry in Bad Axe is by no means on the wane.

Court Mountaineer, Saginaw, East Side, had a public installation of officers on the 7th inst., conducted by the High Chief Ranger with the assistance of the High Vice-Chief Ranger. After the installation, the High Court Officers present, gave interesting accounts of the condition of the Order in Michigan and of the meeting of the Supreme Court and the trip through the old country during the past summer.

The officers of Court Owosso, were installed on Wednesday evening the 15th inst., at a public meeting, the admittance to which was ten cents, the proceeds going for the benefit of members of the Order whose effects were destroyed in the recent fire in the car shops. The installation services were conducted by the High Chief Ranger, assisted by Past High Physician Dr. A. L. Arnold. A neat

sum was realized for the benefit of members of the Order.

One of the most encouraging indications of the growth of Forestry in Michigan and of the strength of the Order, is the number of courts whose membership is large. There are now in Michigan two courts whose membership is over two hundred; fifteen whose membership ranges between one hundred and twenty-five and one hundred and seventy-five, and over fifty whose membership ranges from fifty to one hundred, and there are few courts in the State that are not in a flourishing condition.

The public installation of officers at Decker-ville on the 8th inst., proved one of the most interesting events in the history of Court Marion. The High Chief Ranger and High Secretary were present and conducted the exercises, assisted by Bro. William Cumming of Court Custer of Brown City. Although the night was a stormy one, there were upwards of two hundred and eighty persons present, many of whom were ladies. After the exercises an excellent oyster supper was served, to which two hundred guests sat down. Court Marion has increased during the past two years from a membership of less than twelve to eighty-three, and is now one of the leading courts in the Thumb.

Court Grand Rapids, No. 1765, had a public installation of its officers on Monday evening the 13th inst., conducted by High Chief Ranger Joslyn, assisted by State Organizer Bro. Weeks. A large number of members from other courts in the city were in attendance, and the Foresters' wives turned out *en masse*. After the services of installation, Brother Joslyn gave a talk on Forestry for half an hour, followed by Bro. Weeks, who gave a very interesting account of his work as State Organizer, and encouraging reports of the condition of the Order throughout the State. Refreshments followed the literary exercises and the meeting is indicative of the rapid growth of Forestry in the "Flour City."

The High Court will meet in annual session on the 25th and 26th of February, in Representative Hall, in Lansing. The meeting will open at ten o'clock in the forenoon on the 25th. A uniform rate of one and one-third fare, on the certificate plan, has been arranged for by all the railroads in the State. Oronhyatekha has promised to be present and address the meeting in Representative Hall on the evening of the 25th; the Supreme Vice-Chief Ranger, Bro. Arken, will also be present, it is also expected that the Supreme Secretary, Bro. McGillivray will be in attendance, and the Supreme Treasurer, our own Harry Collins has signified his intention to be present if it is possible for him to do so. On the whole, the meeting promises to be the most interesting in the history of the Order in this State.

'Tis easy enough to be pleasant

When life flows along like a song,

But the man worth while is the man who will smile,

When everything goes dead wrong.

—EUGENE.

OUR BILL.

If the amendments asked for by the Order pass, the Act of Incorporation will be virtually changed to the following. The new matter is in italics.

DOMINION INCORPORATION.

52 VICTORIA CHAP. 104.

An Act to Incorporate the Supreme Court of the Independent Order of Foresters.

[Assented to 2nd May, 1889].

WHEREAS the persons hereinafter named have by their petition, prayed to be incorporated under the name of "The Supreme Court of the Independent Order of Foresters," and it is expedient to grant the prayer of their petition: Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Oronhyatekha, M. D., London, Ont.; E. Botterell, Ottawa, Ont.; H. C. Creed, Fredericton, N. B.; E. S. Cummer, London, Ont.; T. G. Davey, London, Ont.; John A. McGillivray, Uxbridge, Ont.; Thos. Millman, M. D., Kingston, Ont.; J. B. Halkett, Ottawa, Ont.; George A. Hetherington, M. D., St. John, N. B.; W. W. Fitzgerald, London, Ont.,

* * * * *
members of the Supreme Court of the Independent Order of Foresters, together with such persons as are or become members of the said Supreme Court, are hereby constituted a body corporate under the name of "The Supreme Court of the Independent Order of Foresters," hereinafter called the Society, for the following purposes and objects:

(a.) To unite fraternally all persons entitled to membership under the Constitutions and Laws of the Society; and the word "laws" shall include general laws and by-laws;

(b.) To give all material aid in its power to its members and those dependent upon them;

(c.) To improve the social and intellectual status of its members;

(d.) To establish a fund for the relief of sick and distressed members;

(e.) To establish a benefit fund, from which on satisfactory evidence of the death of a member of the Society who has complied with all its lawful requirements, a sum not exceeding five thousand dollars shall be paid only to the family, heirs, blood relations, affianced wife of, or to persons dependent upon the member, whom he may have designated as required by the Constitutions and Laws of the Society;

(f.) To secure for its members such other advantages as are, from time to time, designated by the constitution and laws of the Society.

2. The head office of the Society shall be in the City of Toronto.

3. Subject to the Constitutions and Laws of the Society, branches under the name of "High Courts," "Subordinate Courts," or "Encampments of Royal Foresters," may from time to time be established, under the

title designated in the charter granted by the Society constituting such branches; and the trustees of each branch already established, and to be hereafter established, in Canada, shall be a body corporate and politic, subject to the constitution and laws of the Society; but no such branch shall have power to establish benefit funds under paragraphs (d.) and (e.) of section one of this Act; and each of such branches shall be so incorporated under the corporate name of "The Trustees of (giving the title of the branch);" and upon being established and before proceeding to act as such corporation, shall cause to be registered at full length, in the registry office of the city, county, or registration division within which such branch is established, a declaration signed by the trustees stating the fact of such establishment, the date of the instrument effecting it, the corporate name, and the names in full of the trustees thereof.

4. The value of the real property which the Society or any branch thereof may hold shall not exceed, in the case of the Society, four hundred thousand dollars, and, in the case of any branch, twenty-five thousand dollars; but in towns having less than six thousand inhabitants the value of such real property shall not, in the case of any one branch, exceed five thousand dollars; and the Society may, by laws, determine the manner in which such real property shall be held and conveyed, subject always to the laws of the Province in which such real estate is situated.

5. The property of each branch only shall be liable for the debts and engagements of such branch.

6. The surplus funds of the Society shall, subject to the provisions of Section Four hereof, be invested in mortgages which are a first charge on land held in fee simple in Canada, or in deposits with, or in registered debentures, of loan and investment companies incorporated in Canada, or in debentures of municipal or school corporations in Canada, or in securities of the Dominion of Canada, or any of the Provinces thereof, or shall be deposited in a chartered bank in Canada; but the Society shall sell such real estate and property as it acquires by the foreclosure of a mortgage, hypothec, or lien, within seven years after it has been so acquired, otherwise it shall revert to the previous owner or to his heirs or assigns.

7. Notwithstanding anything contained in the said Act, the Society may invest or deposit such portion of its funds in foreign securities as is necessary for the maintenance of any foreign branches, provided that at no time shall more than one-fourth of the available surplus funds of the Society be invested outside of Canada.

8. Notwithstanding anything contained in any Act of the Parliament of Canada, it shall be lawful for the Society to make the deposit required by Section 39 of the Insurance Act; and in the securities required by the said Act; provided that at the time of making the said deposit, the Society shall file the Constitutions and Laws of the Society with the Superintendent of Insurance, whereupon the said Constitutions and Laws shall be binding

upon the Society and upon every member thereof; provided also that in the event of the Society at any time thereafter amending the said Constitutions and Laws, such amendment shall forthwith after the adoption thereof by the Society be filed with the Superintendent of Insurance, and shall thereupon be binding upon the Society and upon every member thereof; provided also that in case of contradictory or repugnant provisions in the said Constitutions and Laws or in the case of provisions conflicting with any statute law in force in Canada, the Treasury Board may, after due notice to the Executive Council of the Society, and hearing what they may have to allege amend by order of the Board, the said Constitutions and Laws, and from the date of such amendment the Constitutions and Laws so amended shall be binding upon the Society and every member thereof.

2. Upon the Society making such deposit and filing its Constitutions and Laws as aforesaid, the Society shall be entitled to receive a license, renewable from year to year so long as the Society shall comply with the requirements of this Act, to undertake with its members a contract or contracts of Insurance specified in the said Constitutions and Laws for a sum or sums not exceeding in all the sum of \$5,000 00 upon any one life.

3. On or before the first day of March in each year, the Supreme Chief Ranger and the Supreme Secretary of the Society shall transmit to the Superintendent of Insurance a statement verified by their own oath, of the condition and affairs of the Society, at the thirty-first day of December then next preceding, which statement shall exhibit the assets and liabilities of the Society, and its income and expenditure during the previous year, and such other information as is deemed necessary by the Minister of Finance and Receiver-General.

4. Any failure to make the said statement shall subject the Society to a penalty of ten dollars for each day during which such default continues; and such penalty shall be recoverable and enforceable with costs at the suit of Her Majesty instituted by the Attorney-General of Canada.

5. The Superintendent of Insurance may from time to time examine or cause to be examined at its head office, the books, vouchers and securities of the Society, and its officers shall facilitate such examination so far as it is in their power; and he may address any enquiries to the said officers in relation to the assets, investments, liabilities, doings or conditions of the Society and it shall be the duty of the officers so addressed to promptly reply in writing to such inquiries.

6. Every certificate and policy issued by the Society shall contain a promise to pay the whole amount therein mentioned out of the mortuary funds of the Society, and out of any moneys realized from assessments to be made for that purpose, and the Society shall be bound forthwith and from time to time to make assessments to an amount adequate with its other available funds, to pay all obligations created under every such certificate or policy without deduction or abatement.

7. Every application, policy and certificate issued or used by the Society in Canada shall have printed thereon in a conspicuous place, in ink of a color different from that of the ink used in the instrument, and in good sized type, the following words: "This Society is not required by law to maintain the reserve which is required of ordinary life insurance companies."

8. The words "Assessment System" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada in connection with the business of the Society.

9. Sections 8 and 9 of the said Act of Incorporation are hereby repealed.

10. In addition to the deposit required by Section eight of this Act, the Minister of Finance, upon the report of the Superintendent of Insurance, approved by the Treasury Board, may from time to time require such other and further deposit as is recommended in such report and so approved, to be made by the Society or deposited with Trustees, to be named by the Minister of Finance, upon such trusts as are determined by the Treasury Board; provided that the amount of the deposits that may be required of the Society under Sections 8 and 9 hereof, shall not exceed in all the sum of \$250,000.

11. The liabilities of any member of the Society shall, at any date, be limited to the assessments, dues, fees, capitation tax and fines of which at that date notice has been actually given by the Society or which under its Constitutions and Laws have matured and become due; provided that no member, or his beneficiary, shall be entitled to any pecuniary benefit of the Society during the time such member is in default with respect to the payment of any assessments, dues, fees, capitation tax or fines.

12. So much of the Act referred to in the first Section of this Act as is inconsistent with the provisions of this Act is hereby repealed, and so much of the provisions of the existing Constitutions and Laws of the said Society as are inconsistent with this Act are hereby declared to be null and void.

13. Whenever, under the Constitutions and Laws of the Society, any branch becomes dissolved, the Society shall have the option of taking over the property of such branch, provided it exercises such option within three months after the dissolution of such branch, evidenced by an instrument under the hand of the chief officer of the Society for the time being, and the seal of the Society, and registered in the registry office for the city, county, or registration division within the limits of which such property may be situated, whereupon the said property, whether real or personal, shall become vested in the Society, subject, however, to the payment of all the debts and liabilities of such branch, which it shall be incumbent on the Society to liquidate and discharge as the same may mature, and thereupon each creditor shall have a direct right of action against the Society for the enforcement of his lawful claims upon such branch; and provided also that in the case of real estate it shall be sold

within seven years after the dissolution of such branch; and provided further, that pending the exercise of such option by the Society, the corporation shall continue in existence, and the trustees thereof shall continue their duties for the purpose of liquidation only.

13. Within three months from the coming into force of this Act, a certified copy of the present Constitutions and Laws of the Society, and of its form of insurance policy or contract, shall be deposited in the offices of the Secretary of State of Canada, and of the Superintendent of Insurance; and copies of any future changes or amendments thereto shall be so deposited within three months from their adoption by the said Society, and in default of compliance with any provision of this section, the Society shall incur a penalty of ten dollars for each day during which such default continues.

14. Nothing herein contained shall be held to exempt the Society from the effect of any legislation hereafter passed by the Parliament of Canada in respect to any insurance powers exercised by friendly societies.

Acknowledgements.

Letters acknowledging the prompt payment by the Supreme Executive of mortuary benefits, and the kindness of members of the subordinate courts, have been received from the following beneficiaries. The letters invariably express good wishes for the prosperity and growth of the Order.

\$56. Bro. L. F. Hanson acknowledges gratefully the prompt payment of his sick claim, also the great kindness shown him in his illness by the brethren of Court Golden Rule, No. 704, South River.

\$1,000. Mrs. E. H. Stanley, Ottawa, expresses by letter her gratitude for the prompt payment of the mortuary benefit of her late husband, and also the indebtedness to the members of Court Capital for many acts of kindness.

\$2,000. Mrs. Catherine Brede, Hamilton, Ohio, writes in grateful terms of the prompt payment of the mortuary benefit of \$2,000 of her late son. She also mentions the kindness and sympathy shown her by the members of Court Butler, No. 1380.

\$1,000. Mrs. Isabella Curtindall in a grateful letter to Court Rifle, No. 714, acknowledges the prompt payment of the mortuary benefit of her husband, as well as the many acts of kindness shown her husband during his illness and herself since his death.

\$1,000. Mrs. Ellen Esford, of Buffalo, writes the officers and members of Court Lake Erie No. 1205, Buffalo, thanking them for kindly sympathy on the death of her son, and for the prompt payment of the benefit of \$1,000. She says: "Truly your Order is the mother's friend."

Endowment insurance is a good precaution for a rich man.

Our Exchanges.

The Cube, the official organ of the National Provident Union, appears in special new dress for the new year. It is carefully edited, and well printed on fine paper.

**

Our Dumb Animals for January is as bright and fearless as ever. The editor, Geo. T. Angell, pleads eloquently for peace and good will between the two great English-speaking nations of the earth. More power to his pen.

**

Printer's Ink, a journal for advertisers, is published by Geo. P. Howell & Co., New York. Its 96 pages are full of interesting matter to advertisers.

**

The *Canadian Woodman*, published at London, Ont., is one of the latest additions to fraternal journalism. It is a modest well-edited eight-page paper, devoted to the interests of Woodmen in Canada. We welcome it to our exchange table, and wish it a long and useful career.

**

Massey Magazine, from the Massey press, is a distinct gain to the periodical literature of Canada. We have gone through the initial number from cover to cover, and we did not find a dull page. The mechanical work is admirable. We bespeak for it a cordial reception, and a successful career.

Home Office Staff.

FIRST ANNUAL "AT HOME" A BRILLIANT
FUNCTION.

The Assembly Hall in Confederation Life building presented an animated and brilliant appearance on the evening of Monday, Jan. 13th. The occasion being the first At Home given by the Home Office Staff of the I.O.F. In every particular the affair was a great success, and must have proved highly satisfactory to its promoters, as well as gratifying to Dr. Oronhyatekha, S.C.R., and G. H. Harper, A.S.C.R., in whose honor it was arranged. The officers of the Supreme and High Courts, resident in the city, the members of the office staff, with very few exceptions, together with their sisters, cousins, and aunts, made up a goodly company of upwards of 150. To say that the fair lady clerks looked charming is but a literal statement of fact. In the discharge of official duties they have not neglected to cultivate the graces of social life. Conversation, promenading, games, and the dance afforded scope for the entertainment of a diversity of tastes. The Supreme Chief was constantly moving hither and thither seeing that no one was forgotten and that every one was sharing in the enjoyment. The friendly relationship existing between the executive and the staff is a noteworthy characteristic of the I.O.F.

The Lady Patronesses of the "At Home"

were Mesdames, Oronhyatekha, McGillivray, Millman, Barker, Stone, Cumner, Lawless, Brown and Sanderson.

The Committee of Arrangements that carried everything through so successfully were Messrs. J. A. McGillivray, S.S., Q.C., M.P., T. Millman, M.D., E. S. Cummer, T. Lawless, Alex. Henry, Wm. Sanderson, Geo. Brown, and C. A. Stone, Hon. Secy.

The supper, which was the product of the caterer's most skilful art, was furnished by J. Tasker, Queen Street.

What They Are Saying of the I. O. F.

From the *Lodge Record* of Jan'y 4th, we clip the following:—

INDEPENDENT ORDER OF FORESTERS.

BY GOOD MANAGEMENT OUR ORDER STANDS AT THE HEAD.

Good management is essential to the success, prosperity and permanency of any business or system, and while it is true that good management could not make a bad system good, yet it is equally true that it is necessary to have a combination of both in order to make either a winner.

That this is true has been very markedly evidenced and demonstrated in connection with the affairs of the Independent Order of Foresters, that has now grown to such proportions and gained such great success as to justify us in the belief that it is ultimately destined to prove the most successful of all kindred associations.

Turning back the pages of the Record and looking over the ground in the past, this journal finds that the gradual growth in the direction of success on the part of the Order commenced with the inauguration of the plans first laid down by the present Supreme Chief Ranger, Dr. Oronhyatekha. Working earnestly, faithfully and with a confident belief in its possibilities he took up the burden and started forward upon original plans and with original ideas, evidently determined to succeed. There were many old liners who wisely shook their heads, uttered notes of warning, but, unheeded, he went on and on until to-day he is able to present to the admiring gaze of the membership of the Order a fraternal insurance system unsurpassed in its success in the history of such organizations. That all doubt in regard to the success of the Order has now passed is conceded by everyone, and with this conclusion comes the universal acknowledgement that the income has been the result of the splendid management of Dr. Oronhyatekha, and that but for the skill and energy displayed by him the success of to-day could never have been accomplished.

Bro. Rev. Wm. J. McCaughan, High Chief Ranger of Ireland, is a man of many sympathies. The more he does the more he wants to do. In a recent issue of the *Belfast News-Letter*, a letter appears over his signature, in which he pleads for the three thousand unemployed of Belfast. Bro. McCaughan is foremost in every good work.

NOTICE.

NOTICE is hereby given that application will be made to the Parliament of Canada, at its next session, by the Supreme Court of the Independent Order of Foresters, for an Act to amend their Act of Incorporation, 52 Victoria, chapter 104, in the following particulars, viz. :—

1. To increase the amount of maximum mortuary benefit from three thousand to five thousand dollars.

2. To enable them to invest in United States Bonds, or in similar securities in Great Britain, or in any other country in which they may desire to carry on their business, such amount of their surplus as may be necessary to meet the requirements of such country with regard to the deposit of security by insurance companies doing business in such country; the total amount of such investments not, however, at any time to exceed one-fourth of their total available surplus or accumulated funds.

3. To increase the value of the real property, which they may hold, from one hundred thousand to five hundred thousand dollars.

4. To strike out of section 8 of their said Act the provision exempting their policies from Government inspection.

5. So as to further provide as follows :—

(a) That a sworn statement shall be made annually to the Government of the assets and liabilities of the said Court, and of their income and expenditure in respect of the mortuary benefit and of the sick and funeral benefit departments;

(b) That the Superintendent of Insurance may from time to time examine the books and vouchers, so as to verify the said annual statement;

(c) That a deposit of \$250,000 dollars shall be maintained with the Government, with power to increase the amount as may be deemed necessary;

(d) That no member shall be liable for any assessments, dues or fines to the Order, or for any debt or liabilities of the Order, but all such payments shall be voluntary, but no member or his beneficiary shall be entitled to any pecuniary benefit of the Order during the time that he is in default of any such payment.

ORONHYATEKHA,
Supreme Chief Ranger.
JOHN A. MCGILLIVRAY,
Supreme Secretary.

Toronto, 12th December, 1895.

NOTICE.

Notice is hereby given that the Supreme Court of the Independent Order of Foresters will apply to the Legislative Assembly of the Province of Ontario, at the next Session thereof, for an Act to give the said Supreme Court power to hold real estate in the Province of Ontario not exceeding in annual value twenty thousand dollars.

ORONHYATEKHA,
Supreme Chief Ranger.
JOHN A. MCGILLIVRAY,
Supreme Secretary.

Dated at Toronto, this 17th day of January, 1896.



THE undersigned begs to draw the attention of the Ruptured people throughout Canada to the Celebrated Wilkinson Truss, the only truss that works upon the proper principle. By the use of this Truss, in numerous cases, radical cures have been effected. Among those are two persons, ages 70 and 74, one with Hernia over 20 years' standing. Both are cured and are not now wearing truss or supports of any kind.

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ROSSLYN BLOCK, - TORONTO, ONT.

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All kinds of Canadian, Nova Scotia, New Brunswick, Prince Edward Island, British Columbia, Newfoundland and United States postage stamps used BEFORE 1899 are of value. These we desire promptly cash, from 1 cent to them according to original let not out them off. Send all you can. The highest prices will be remitted to you by return mail. Common Stamps now in use are not wanted. Will buy old collections containing 500 or more stamps, made 10 years ago. Address, ATWELL & BURNHAM, 34 Cedar St., Toronto, Ont.

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Learned men should insure: their brains are their capital.

Salaryed men should insure: death would stop the salary.

A few cents per day will pay for \$1,000 insurance on your life.

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HEAD OFFICE, MONTREAL.

Paid-up Capital.....	\$2,000,000.00
Reserve Fund.....	\$1,375,000.00
Reserve for Depots on Current Discounts.....	40,000.00
Profit and Loss Account.....	\$1,498,687.02

BOARD OF DIRECTORS.

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