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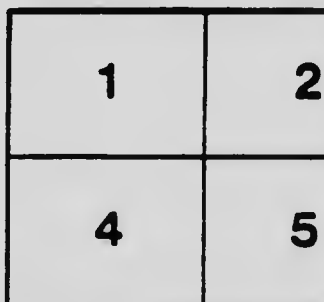
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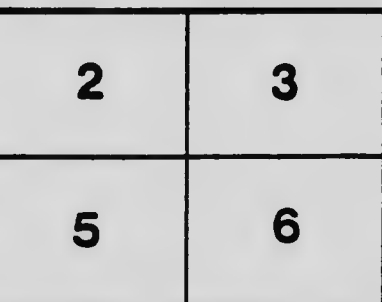
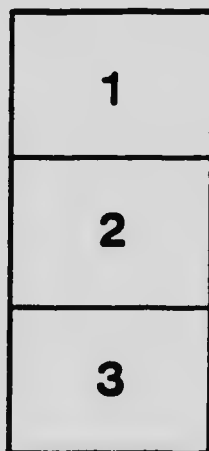
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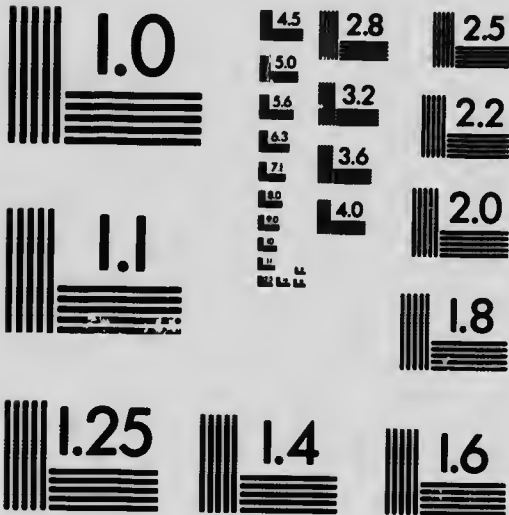
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ASSESSMENT SYSTEM

# Canadian Order of Foresters

Organized and Incorporated 1879

Head Office: Brantford, Ont.

Canada's National Society

NO ORDER EXCELS IT IN

Economy of Management

Selection of Territory

Low Cost of Insurance to Members

Promptness in Payment of Claims

Progressive in All Departments

Protection at Minimum Cost

FUNDS ON AUGUST 1st, 1916

Insurance . . . . .	\$5,417,822 19
Sick and Funeral Benefit . . . . .	470,144 20
Total . . . . .	\$5,887,966 39

MEMBERSHIP OVER 91,046

PRESENTED BY

# The Question of the Hour?

**T**HE question of the hour for each man to answer—no matter what his station in life may be—is: Can I afford to be without proper protection for those dependent upon me in case of my death? This question applies as well to the prosperous business man as to the laboring man, and there can be but one answer: Neither can be without protection. Then the inquiry naturally follows: Where can I get the best insurance at the least possible cost, consistent with safety? If a man really wants protection for those dependent upon him, he wants that **PROTECTION AT THE LOWEST POSSIBLE COST.** This is life insurance proper, and to this end **THE CANADIAN ORDER OF FORESTERS** has been formed.

There is no aim or desire on the part of this Society to bring wealth to the family. Its purpose is simply that a fund may be at hand, which shall at least cover the necessities which in a majority of cases, exist when Death removes the bread-winner. Its object is to practically solve that problem which is constantly in the minds of those who are obliged to live up to their incomes, and have families whom they might be called upon to leave without any ways dependent upon sources outside of themselves. The millions of dollars which the Order has divided among just such families is a complete and satisfactory solution which cannot be controverted. The families are provided for, and if contentment is a blessing, the husband and father who has thus prepared for the future has the added blessing of a contented mind while on the rounds of his daily vocation.

Will You Join the Canadian Order  
of Foresters?

# Funds on hand Aug. 1st, 1916, to Pay Insurance and Sick and Funeral Benefit Claims \$5,887,966.39

Invested as follows:

Dominion War Loan.....	\$273,260 30	Ottawa, Ont., City of.....	47,261 00
Deposit with Government of Quebec.....	5,000 00	Oakville, Ont., Town of.....	2,215 00
Arcols, Sask., Town of.....	9,580 44	Palmerston, Ont., Town of.....	49,477 44
Aylmer, Ont., Town of.....	9,145 82	Port Eglon, Ont., Town of.....	4,022 85
Almonte, Ont., Town of.....	3,656 15	Portage la Prairie, Man., City of.....	15,976 01
Alvinston, Ont., Town of.....	1,656 43	Petrolia, Ont., Town of.....	4,669 78
Assinibola, Municipality of.....	182,707 26	Port Arthur, Ont., City of.....	109,701 47
Arin River, Sask., R. M. of.....	4,850 00	Pilot Mound, Man., School District of.....	4,782 04
Brantford, Ont., City of.....	19,980 1	Parishboro, N. S., Town of.....	4,028 26
Brantford, Ont., Township of.....	977 54	Prince Albert, Sask., City of.....	61,023 97
Battleford, Sask., Town of.....	12,713 55	Prince Albert, S. D., Sask.....	7,948 54
Birtle, Man., Town of.....	24,637 14	Ferth, Ont., Town of.....	21,079 05
Berlin, Ont., City of.....	4,230 35	Port Stanley, Ont., Village of.....	5,264 74
Bracebridge, Ont., Town of.....	946 31	Pointe aux Trembles, Que., Town of.....	103,028 98
Bruce Mines, Ont., Town of.....	4,788 25	Prairie, Sask., R. M. of.....	11,768 09
Beauveville, Que., Town of.....	6,797 07	Penitencion, B. C., District of.....	60,325 12
Blyth, Ont., Village of.....	1,466 97	Point Grey, B. C., Mun. of.....	66,113 42
Belleville, Ont., City of.....	10,006 86	Point Stuyvesant, Ont., Village of.....	7,954 75
Buc ingham, Que., Town of.....	15,720 17	Qu'Appelle, Sask., Town of.....	2,079 22
Bathurst, Ont., Township of.....	402 25	Ridgetown, Ont., Town of.....	12,254 78
Bassano, Alta., Town of.....	12,949 76	Rebrev, Ont., Town of.....	7,069 84
Canora, Sask., Town of.....	18,067 21	Ravmond, Alta., School District of.....	17,844 4
Cochrane, Ont., Town of.....	34,512 05	Rosemont, Que., Village of.....	29,157 65
Calgary, Alta., City of.....	21,410 25	Riviere St. Pierre, Que., School Com. of.....	15,736 65
Camrose, Alta., Town of.....	26,397 51	Regina, Sask., City of.....	10,928 28
Camrose, Alta., School District of.....	18,000 32	Regina, Sask., City of.....	111,298 76
Cranbrook, B. C., City of.....	8,977 13	Red Deer, Alta., City of.....	74,503 41
Carlyle, Sask., Town of.....	2,750 00	Rosedale, Sask., Rur. Mun. of.....	4,640 77
Clinton, Ont., Town of.....	661 05	Radville, Sask., School Dist.....	11,028 21
Clareholm Alta., Town of.....	42,113 22	Redcliffe, Alta., Town of.....	5,902 73
Cardston, Alta., Town of.....	39,087 02	Selkirk, Man., Town of.....	12,023 02
Chatham, Man., City of.....	16,478 71	Stettler, Alta., Town of.....	47,453 07
Charman, Man., Town of.....	15,406 50	St. Boniface, Man., City of.....	79,026 26
Collingwood, Ont., Town of.....	9,027 90	St. Catharines, Ont., City of.....	15,437 06
Cote des Neiges, Que., School of.....	25,888 36	Stratford, Ont., City of.....	12,221 78
Cote St. Laurent, Que., Town of.....	2,205 04	Smith's Falls, Ont., Town of.....	11,889 29
Cote St. Louis, Que., Town of.....	21,625 45	Souris, Man., Town of.....	26,047 89
Chleoutiml, Que., Town of.....	8,177 55	St. Catharines, Ont., City of.....	2,600 00
Castor, Alta., Town of.....	12,187 22	Stonewall, Man., Town of.....	4,267 09
Caledonia, Rur. Mun. of.....	10,000 41	St. Edouard, Que., Town of.....	16,468 41
Conlee, Sask., R. M. of.....	3,855 06	St. John's, Que., Town of.....	15,187 82
Conquiam, B. C., Dist. of.....	66,127 43	Sydney, N. S., City of.....	16,373 04
Dalhousie, N. B., Town of.....	110,857 80	Sault Ste. Marie, City of.....	29,269 94
Dauphin, Man., School District of.....	2,351 89	St. Gregoire le Thaumaturge, Que., School	23,960 09
Darham, Ont., Town of.....	458 90	St. Laurent, Que., Town of.....	10,265 07
Drummondville, Que., Town of.....	22,256 76	St. Louis, Que., Town of.....	10,242 70
Didsbury, Alta., Town of.....	13,223 52	Swift Current, Sask., Town of.....	122,187 43
Daysland, Sask., Town of.....	5,376 99	Sarnia, Ont., Town of.....	3,379 26
Deloraine, Man., Town of.....	5,378 55	Shelburne, Ont., Village of.....	1,867 00
Dundurn, Sask., R. M. of.....	3,193 73	Stonehege, Rural Mun. of.....	10,269 52
Edmonton, Alta., City of.....	32,349 64	Sacre Coeur, Que., School Dist.....	2,091 45
Enderby, B. C., City of.....	8,719 20	St. Andrews, Sask., R. M. of.....	6,267 28
Etthorn, Man., Town of.....	6,436 98	Strasbourg, Sask., Town of.....	10,154 04
Estevan, Sask., Town of.....	23,479 45	Sudbury, Ont., Town of.....	44,025 20
Et. Saskatchewan, Alta., Town of.....	30,665 36	Sudbury, Ont., Town of.....	83,466 55
Fort William, Ont., City of.....	71,922 08	Sas'atoon, Sask., City of.....	103,230 13
Fraserville, Que., Town of.....	3,000 00	Sas'atoon, Sask., S. D.....	102,044 97
Frenelon Falls, Ont., Town of.....	4,426 00	South Vancouver, B. C., Dist. of.....	24,000 65
		Sault au Recollet, Que., Town of.....	34,000 00
		St. Stanislas School, Que.....	254 82
		Tara, Ont., Village of.....	22,715 00
		Taber, Alta., Town of.....	6,169 22
		Trenton, Ont., Town of.....	17,548 94
		Thessalon, Ont., Town of.....	8,740 41
		Terrbonne, Que., Town of.....	44,223 09
		Toronto, Ont., City of.....	43,005 42
		Toronto, Ont., City of.....	20,254 31
		Virtna, Man., Town of.....	10,222 14
		Victoria, B. C., City of.....	22,260 24
		Vancouver, B. C., City of.....	15,000 00
		Vermillion, Alta., Town of.....	25,000 00
		Vernon, B. C., City of.....	25,000 00



Ekhorn, Man., Town of.....	4,486 98
Estevan, Sask., Town of.....	23,479 45
Ft. Saskatchewan, Alta., Town of.....	30,675 31
Fort William, Ont., City of.....	71,582 08
Fraserville, Que., Town of.....	3,000 00
Fenelon Falls, Ont., Town of.....	4,486 00
Poam Lake Sas., R. M. of.....	6,392 46
Grimsby, Ont., Village of.....	10,478 29
Graud Mere, Que., Town of.....	27,051 23
Granby School, Que.....	2,350 76
Golden West, Sask., R. M. of.....	5,100 93
Gull Lake, Sask., T.....	3,999 49
Hepworth, Ont., T.....	4,045 19
Harriston, Ont., Town of.....	2,376 42
High River, Alta., Town of.....	11,116 20
Halleybury, Ont., Town of.....	11,201 35
Hambots, Man., Town of.....	7,191 71
Huntsville, Ont., Town of.....	14,265 33
Hartney, Man., Town of.....	3,299 34
Humboldt, Sask., Town of.....	29,446 10
Heart's Hill, Sask., Rural Mun. of.....	9,925 82
Indian Head, Sask., City of.....	23,679 51
Troquois, Ont., Village of.....	10,650 47
Innisfail, Alta., Town of.....	8,531 40
Invermay, Sask., Rur. Mun. of.....	10,030 41
Kinrossky, Sask., Town of.....	61,417 45
Kenora, Ont., Town of.....	58,610 78
Killarney, Man., Town of.....	3,035 14
Key West, Sask., Rur. Mun. of.....	10,877 02
Lachine, Que., Town of.....	71,041 02
Lumsden, Sask., Town of.....	2,395 03
Liatowel, Ont., Town of.....	5,137 61
Lethbridge, Alta., City of.....	52,822 64
Longueuil, Que., School.....	19,000 00
Levis, Que., City of.....	21,554 40
Lucan, Ont., Village of.....	782 87
Lloydminster, Sask., Town of.....	10,784 85
Lakeland, Ont., Village of.....	2,065 29
Latchford, Ont., Town of.....	4,000 00
Laval des Rapides, Que., City of.....	12,574 44
Clintonna, Man., Municipality of.....	10,700 85
Moore Jaw, Sask., City of.....	109,000 93
Minto, Ont., Township of.....	1,800 00
Mornington, Ont., Township of.....	557 08
Merriton, Ont., Village of.....	2,115 06
Matsoneuve, Que., Town of.....	7,537 09
Medicine Hat, Alta., City of.....	29,041 92
Medicine Hat, Sask., Town of.....	215,823 50
Maple Creek, Sask., Town of.....	10,418 72
Macleod, Alta., Town of.....	34,570 26
Midland, Ont., Town of.....	12,717 46
Moosomin, Sask., Town of.....	16,480 55
Mount Forest, Ont., Town of.....	9,545 82
Montreal West, Que., Town of.....	14,309 57
Megantic, Que., Village of.....	5,251 41
Meaford, Ont., Town of.....	14,892 51
Maikdale, Ont., Village of.....	6,466 67
Minnedosa, Man., Town of.....	8,932 31
Magrath, Alta., Town of.....	9,063 54
Melfort, Sask., Town of.....	45,750 37
New Hamburg, Ont., Village of.....	871 11
Norru Battleford, Sask., City of.....	117,946 68
Nanton, Alta., School District of.....	2,987 28
North Bay, Ont., town of.....	14,500 54
Niagara, Ont., Town of.....	7,064 75
Niagara Falls, Ont., City of.....	10,504 35
Neison, B. C., City of.....	15,170 00
Nokomis, Sask., Town of.....	3,833 61
Norance, Sask., Town of.....	10,316 77
Norwich, N. W., Town of.....	5,805 13
Northward, Ont., Town of.....	12,161 57
North York, Ont., Rur. Mun.....	9,530 50
North York, B. C., City of.....	25,757 97
North York, Sask., Town of.....	21,974 50
Orangeville, Ont., Town of.....	64,098 19
Orangville, Ont., Town of.....	922 04

## An Unblemished Municipal Record

"It is absolutely and literally true that not a dollar has ever been lost in Principal or Interest by the purchase of Canadian Municipal Bonds."

—From Financial Times, Montreal.

### Sick and Funeral Benefit Fund

Dominion War Loan.....	\$ 19,519 24
Antelope Park, Sask., R. M. of.....	4,769 84
Assiniboia, Man., Municipality of.....	5,502 07
Bialmore, Alta., Town of.....	12,077 87
Blyth, Ont., Village of.....	7,582 46
Buffalo, Sask., R. M. of.....	7,287 53
Bushville, Sask., R. M. of.....	7,944 70
Caigary, Alta., City of.....	10,006 05
Carlyle, Sask., Town of.....	2,301 15
Cranbrook, B. C., City of.....	12,319 34
Carrot River, Sask., R. M. of.....	6,908 24
Coteau, St. Pierre, Que., School Com.....	9,000 00
Dundas, Ont., Village of.....	4,683 08
Dauphin, Man., City of.....	12,269 15
Edmonton, Alta., City of.....	16,318 10
Elfron, Sask., R. M. of.....	2,944 05
Elfron, Sask., R. M. of.....	8,448 79
Elfron, Sask., R. M. of.....	7,708 28
Fastview, Ont., School.....	2,616 91
Elderslie, Sask., R. M. of.....	2,616 91
Grayson, Sask., R. M. of.....	3,041 07
Grayson, Sask., R. M. of.....	5,508 24
Haleybury, Ont., Town of.....	24,308 24
Indian Head, Sask., City of.....	2,549 29
Lloydminster, Sask., Town of.....	16,318 10
McCrancy, Man., Rur. Mun. of.....	6,137 78
Manitowick, Sask., R. M. of.....	5,669 89
Moore Jaw, Sask., S. D.....	2,088 21
Prince Albert, Sask., City of.....	11,141 07
Penitencion, B. C., District of.....	19,132 54
Raymond, Alta., Town of.....	6,973 05
Rosemount, Sask., Rural Mun. of.....	12,282 59
Red Deer, Alta., City of.....	24,207 13
Strathcona, Alta., City of.....	3,883 34
Strathcona, Alta., School District of.....	29,282 24
Swift Current, Sask., Town of.....	2,379 81
Swan River, Man., Town of.....	3,247 91
Strasbourg, Sask., Town of.....	22,444 09
St. Boniface, Man., City of.....	12,168 04
Souris, Man., Town of.....	2,465 28
Shoal Lake, Man., Town of.....	22,204 79
Saanich, B. C., District of.....	14,189 89
Sydney, N. S., City of.....	7,285 84
Uxbridge, Ont., Town of.....	2,239 09
Vegreville, Alta., Town of.....	12,519 25
Waterloo, Ont., Town of.....	5,065 94
Wellington, Sask., R. M. of.....	1,433 23
Weyburn, Sask., Town of.....	564 05
Yorkton, Sask., Town of.....	1,433 23
Union Bank, C.A., Winnipeg, Man., Cr.....	1,433 23
Standard Bank, Brantford, O.A., Dr.....	564 05

\$5,417,822 19

\$70,144 20

# Table of Membersh.p, Claims Paid and Insurance Department Funds

Year	Member- ship	Claims Paid	Increase in Funds	Total Funds	Year	Member- ship	Claims Paid	Increase in Funds	Total Funds
1880		\$ 5,838.50	\$ 888.50	\$ 888.50	1898	30,789	\$143,987.06	\$108,407.24	\$ 701,173.79
1881	1 0	5,000.00	2,158.50	3,047.00	1899	35,667	158,035.81	136,057.91	837,261.68
1882	2,000	11,000.00	604.50	3,651.50	1900	40,142	195,668.99	144,767.66	982,029.32
1883	2,900	15,000.00	563.78	4,215.28	1901	44,965	215,792.65	167,534.24	1,149,563.56
1884	3,500	11,000.00	2,737.59	6,952.87	1902	50,214	272,130.75	160,596.23	1,310,159.79
1885	4,305	23,000.00	31.66	6,984.53	1903	52,160	268,627.45	216,807.44	1,526,967.23
1886	5,131	23,000.00	9,539.82	16,524.35	1904	56,438	343,767.68	190,500.43	1,717,532.66
1887	5,758	28,000.00	14,786.34	31,310.69	1905	60,241	344,180.30	232,329.49	1,949,862.15
1888	7,261	30,000.00	25,501.66	56,812.35	1906	64,055	390,127.20	235,010.30	2,174,872.45
1889	8,625	41,000.00	23,473.16	80,285.51	1907	68,424	413,326.24	251,818.42	2,428,000.97
1890	10,282	51,800.00	27,728.49	108,014.00	1908	70,757	396,881.82	302,249.67	2,728,940.54
1891	12,514	60,200.00	36,219.65	144,233.65	1909	73,985	463,979.66	273,367.75	3,002,308.29
1892	14,208	69,000.00	46,974.78	191,208.43	1910	78,104	501,582.44	276,186.13	3,278,494.43
1893	16,295	74,059.83	61,576.04	252,784.47	1911	83,126	500,570.68	330,754.64	3,609,249.08
1894	18,641	88,000.00	70,463.09	333,247.56	1912	87,536	508,951.19	380,727.15	3,989,978.23
1895	20,791	105,647.10	70,297.02	393,544.58	1913	90,555	562,361.19	375,095.86	4,365,072.07
1896	22,651	104,647.10	82,976.73	476,521.31	1914	91,557	613,890.12	375,295.94	4,740,368.01
Bal. 1896	24,092	69,156.15	48,658.12	525,179.45	1915	91,046	592,179.88	465,500.31	5,205,868.32
1897	27,165	152,352.53	67,587.08	592,766.51					

To those interested in "Fraternal Insurance" the desirable features of the Canadian Order of Foresters are well worthy of examination

- 1 Purely CANADIAN.
- 2 NATIONAL in Character.
- 3 Age Limit—16 to 35.
- 4 Fixed Premium. No Death Assessments.
- 5 Gives \$500 or \$1,000 Insurance.
- 6 OVER TEN MILLION DOLLARS paid to Members and their dependents since organization in 1879.
- 7 Careful Medical Selection. Death Rate for 36th year of its history only 6.50 per 1,000.
- 8 SECURITY OF INVESTMENTS. Not a dollar of the funds invested outside of Canada.
- 9 Premiums and Interest accruing therefrom **ONLY FOR PAYMENT OF DEATH CLAIMS**

The Leading Benevolent and Fraternal Insurance Society in Canada.

Giving \$500 or \$1,000 Insurance and Sick and Funeral Benefits to its Members

### COST OF JOINING

#### Fees Payable by Charter Members

1. A Charter Fee of \$60.00, (if there be 20 Charter Members, each would pay towards the Charter \$3.00).
2. A Medical Examination Fee. This Fee to be paid by the Applicant Direct to the Examining Physician, and shall not be less than \$1.00 for \$500 or \$1,000 Insurance.
3. The High Court Medical Fee is 25 cents.
4. Certificate Fee, \$500 or \$1,000 insurance, \$1.00.

Each beneficiary member shall pay on or before the first day of each month, for that month, the following sums according to age at the time of his admission into the Order:

Between the ages of	On \$500	On \$1,000
16 to 25.....	35c.....	60c.
25 to 30.....	40c.....	65c.
30 to 35.....	45c.....	70c.

## SICK AND FUNERAL BENEFITS

The High Court Sick and Funeral Benefits are optional, and are \$3 per week for the first two full weeks, and \$5 per week for the following ten weeks in any one year, and \$50 towards Funeral expenses.

In the case of a member of this branch losing a leg or arm by accident or amputation, an additional benefit is payable to him of fifty dollars.

A Special Benefit is granted to members, in addition to the ordinary Sick Benefit, who take treatment at any of a number of Sanitaria treating Tubercular troubles. This Benefit is three dollars per week up to six months.

The rates for High Court Sick and Funeral Benefits per month, besides the Enrollment Fee of 50 cents, are as follows :

Between 16 and 25 years .....	25 cents
"    25 and 30 years .....	30 cents
"    30 and 35 years .....	35 cents

## AFTER A COURT IS INSTITUTED

The Initiation Fee is regulated by the Court. The usual fee is \$5 in addition to the certificate and other fees provided for in the Constitution.

The Annual Court Dues are also regulated by the Court.

These Dues are paid into Subordinate Courts, and together with the initiation fees, maintain the fund out of which are paid capitation tax, and all other expenses necessarily incurred by Subordinate Courts.

## BENEFITS

Each Court may provide a fund for the payment of Subordinate Court Sick and Funeral Benefits and also for the attendance of a skilled physician during illness.

The High Court Sick and Funeral Benefits are stated above.

After satisfactory proof of the death of a member in good standing, the wife, children, or designated payees of the deceased, receive the amount of insurance.

**Will you Join the Canadian Order of Foresters**

**FACTS FOR CONSIDERATION :**

**1**

The Interest on the Insurance Funds paid over 251 Death Claims of \$1,000 each last year.

**2**

The Canadian Order of Foresters has paid over \$10,893,819.48 in Insurance and Benefits to Members and their dependants since organization in 1879.

**3**

The Death Rate of the Canadian Order of Foresters last year was lower than that of any of its competitors, being only 6.50 in the 1,000, and the average rate for the past thirty-six years 5.35 per 1,000.

**4**

The Canadian Order of Foresters, with its present death rate could pay all death claims maturing during the next seven years without collecting a single dollar from its members.

**5**

All the money received from the monthly Insurance fees is placed in the Insurance Fund and no portion of this fund or the interest accruing therefrom can be used for any purpose whatever other than the liquidation of death claim certificates. Not a fraction can be used for managing expenses

For further particulars, enquire of any of the Officers or members of the Order, or address

**W. G. STRONG,**  
Superintendent of Organization,  
Brantford, Ontario.

# High Court Officers

1916-17

## HIGH CHIEF RANGER

J. A. Stewart - - - - Perth, Ont.

## HIGH VICE-CHIEF RANGER

J. A. A. Brodeur - - Montreal, Que.

## HIGH SECRETARY

Robert Elliott - - - Brantford, Ont.

## HIGH TREASURER

A. R. Galpin - - - Brantford, Ont.

## CHAIRMAN MEDICAL BOARD

Dr. U. M. Stanley - - Brantford, Ont.

## EXECUTIVE COMMITTEE

J. A. Stewart, H.C.R. - - Perth, Ont.

J. A. A. Brodeur, H.V.C.R. - Montreal, Que.

A. R. Coffin - - - - Truro, N. S.

F. H. Davidson - - - Winnipeg, Man.

A. E. Wright - - - - Toronto, Ont.

Dr. E. W. Moles - - - - Norwich, Ont.

John Mills - - - - Hanover, Ont.

## HIGH AUDITORS

W. L. Roberts - - - - Brantford, Ont.

J. P. Hoag - - - - Toronto, Ont.

## HIGH REGISTRAR

W. M. Couper - - - Montreal, Que.

## HIGH CHAPLAIN

Rev. W. J. West - - - Port Perry, Ont.

Superintendent of Organization, W. G. STRONG,  
Brantford, Ont.

High Court Solicitor, W. A. HOLLINRAKE, Brant-  
ford, Ont.

Medical Referee for the Provinces of British Colum-  
bia, Alberta and Saskatchewan, and the District High  
Court of Manitoba, DR. J. S. GRAY, 358 Hargrave  
Street, Winnipeg, Man.

## LEGAL AGENTS

Province of Quebec - - J. E. DROUYN, Quebec City

Province of Manitoba, D. E. McKINNON, Winnipeg

Province of Saskatchewan, J. A. COSS, Regina

Province of Alberta, E. N. BUTCHART, Edmonton



