

# THE Independent Forester.

THE OFFICIAL

ORGAN OF THE

INDEPENDENT

ORDER OF FORESTERS

LONDON ONT., DEC., 1888

VOL. IX.

No 6:

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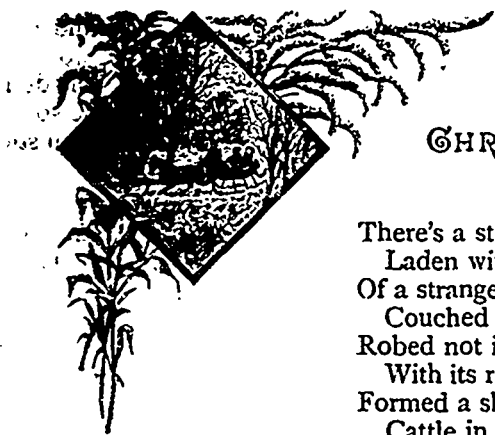
33 SCOTTISH ONTARIO CHAMBERS, OTTAWA.

# THE INDEPENDENT FORESTER

VOL. IX.

DECEMBER, 1888.

No. 6



## CHRISTMAS CAROL.

There's a story olden, golden,  
Laden with the sweetest peace,  
Of a stranger in a manger,  
Couched on Autumn's rich increase,  
Robed not in sable, for a stable,  
With its rude and dust clad walls,  
Formed a shelter, where did swelter  
Cattle in their stifled stalls.  
Then from heaven's azure riven,  
Blazed a star of radiance bright ;  
Glorious, victorious,  
It paled the other stars of night.  
Then it glimmered, gleamed and shimmered  
O'er the town of Bethlehem ;  
And brighter, nearer, richer, clearer,  
Burned the star of glory then.

Above the stable's pointed gables  
Did that star of heaven stand ;  
While adoring, wealth outpouring  
Knelt the men from Judah's land,  
Softly saying, 'mid their praying,  
While their eyes with tears were dim,  
"From afar we've seen his star,  
And have come to worship him !"  
Then came winging, sweetly singing,  
Hosts on hosts of cherubim,  
"Glory, glory, hear the story !  
Peace on earth, good will to men !"

# The Independent Forester

The Official Organ of the Independent Order of Foresters.

Published Monthly at London, Canada.

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ORONHYATEKHA, M. O. London, } Editors.  
 JOHN A. McCALLIVRAY, Uxbridge. }  
 J. B. HALKETT, Ottawa, Chess Editor.  
 ATWELL FLEMING, London, Ont., Business Manager.

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Three " .....	10 "
Six Months, ten lines.....	\$ 6 00
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Rates for Small Condensed Advertisements one cent per word each insertion.	
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LONDON, DECEMBER, 1888.

Paste This in Your 'at.

Send all matter for the Editorial Department of THE FORESTER to Dr. Cronhyatekha, S.C.R., London, Canada.

Our Investments.

The funds of the Order are invested as follows:

Post Office Savings Bank, Ottawa,	\$11,548.59
Dominion Savings Bank, London	10,614.22
Ontario Loan and Debenture Co.,	
London.....	21,101.42
Canada Permanent, Toronto....	5,000.00
Bank of Toronto, Toronto .....	10,149.00
Bank of B. N. America, London	10,000.00
Huron & Erie Loan Co., London	10,000.00
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Rat Portage Debentures .....	3,000.00
	<hr/>
	\$88,339.39

The above are all invested as "Permanent Deposits," and cannot be withdrawn except on a joint cheque of the whole Executive Council. Arrangements have been completed for a further immediate investment in "Permanent Deposits" of another \$17,000, which will leave \$7,402.80, the total cash on hand being, on the 1st instant,

**\$112,742.19.**

Monetary Times on the I. O. F.

Court Balmoral, No. 269, I. O. F.  
 15 Voltigeurs St., Montreal,  
 4th Dec., 1888.

My Dear Chief Oronhyatekha :

Some one has put himself to the trouble and expense of sending each officer of this Court a marked copy of the *Monetary Times*, of date 23rd and 30th November, containing articles attacking our Order duly marked. I am not much posted on insurance matter or the experiences in the past of Mutual Benefit Societies. I have, however, commonsense enough to see that the writer in the *Monetary Times* entirely overlooks a very great source of profit we have from so many members allowing their policies to lapse from one cause or another. This article is evidently intended to have a damaging effect on our Order. While entirely satisfied myself that our Order will redeem all its promises both now and away in the future, at the same time, I would, in the interest of the Order, very much desire to see a reply to the article, from one so well qualified as yourself to do the subject justice.

I am yours, fraternally,

COLIN McARTHUR,  
 Treasurer and P.C.R., of Court Balmoral,  
 and High Counsellor, Quebec.

To Colin McArthur, Esq., High Counsellor of the High Court of Quebec, 15 Voltigeurs St. Montreal :

DEAR SIR AND BROTHER,—In reply to your favor of the 4th inst., I beg to say that since The Independent Order of Foresters became a strong and prosperous body, the *Monetary Times*, at the instance of insurance companies, has from time to time attempted to divert popular favor from the I. O. F. by just such attacks as are contained in its issues of 23rd and 30th Nov last. I have sometimes been asked why we did not invoke the power of the law against such unjust attacks. To succeed in any action, the first thing we would have to do would be to prove that these articles have damaged the Order. If called into the box I should be obliged to testify that the articles of the *Monetary Times* have never done us an iota of harm. On the contrary they have invariably resulted in advantage to the I. O. F. In the first place they give us a free advertisement. In the second place their attacks have always been so manifestly unfair and so full of fallacies and positive mis-statements, that people who think, are compelled to come to the conclusion that

the position of the I. O. F. must be unsailable by fair arguments when so ably conducted a journal as the *Monetary Times* is compelled to resort to questionable methods in order to make a colorable case against the Order.

#### THE QUESTION OF LAPSES

noticed in your letter is so important a factor in the business of insurance, that any conclusion which may be reached in any matter of this kind, wherein that factor has been left out of consideration, must be utterly fallacious. For not only do insurance companies make a large profit out of lapses, but what is even of greater importance to them and to the I. O. F., is the fact that by reason of lapses and the constant addition of new blood, by the admission of new members, companies and societies practically renew their membership every eight or ten years, thus keeping down the average age of the membership, and keeping the membership always within a few years of the medical examiners hand, thereby keeping the rate of mortality way below the figures of the *Monetary Times*.

Even if it were true that every member initiated into the I. O. F. remained a member till he died or reached his expectancy of life, as assumed was the case by the *Monetary Times*, its conclusions would still be altogether erroneous because it has in addition to ignoring the question of lapses, taken no account of the question of interests. The arguments of the *Monetary Times* are of no more value to intelligent men, than if I were to say McArthur is worth \$500,000. to-day, but, as he spends \$25,000 a year, 20 years hence (or as the *Monetary Times* poetically puts it "move time forward 20 years,") McArthur will have spent all his money, consequently "he must wind up with great disappointment to those who have placed dependence upon him."

Why, every man outside the walls of our asylums for idiots would say that fellow is an idiot. The great wall paper factory which made the half million for McArthur will be running "full time" and sometimes, perhaps, "over-time" during the next 20 years. It will be making, if not better, at least as good profits as in the past for its owners; but even if this were not true he has taken no account of interest, and therefore, his figures are

ENTIRELY VALUELESS.

The *Monetary Times* in all its former articles always assumed that the question of the death of the I. O. F. was one only of a *very*

*few years*. In the present answer to its imaginary correspondent, it practically admits, doubtless inadvertently, that the policies of the I. O. F. will be good for their face at least for 20 years to come. It is good enough to suppose that we shall then have \$500,000, in the surplus funds of the Order, but that then 500 old men will step up to the Treasurer and draw out each of them a \$1000, thus wiping out entirely our surplus. This statement, that the endowment of 500 old men would mature at the end of 20 years, all in a bunch, is based on the assumption that there will be no lapses of membership in the Order during all that time.

I need not say to you that such an assumption is necessary to reach such a conclusion, but that such an assumption in connection with the I. O. F. is wholly

#### UNWARRANTED BY FACTS.

The Order was introduced into Canada in 1876. As 12 years have already elapsed, there ought to be at least 500 in the Order today over 60 years of age, and to be in the line of the *Monetary Times* we must assume that none of these 500 will die during the next 10 years, and what is more remarkable, none will allow their membership to lapse.

Unfortunately for the *Monetary Times* the facts do not at all accord with its figures.

A careful examination of the registers of our Order discloses facts, which I doubt not, will astonish even yourself. Although we had in three Courts alone, in 1878, over 50 members who were between the ages of 55 and 60, yet we now have just nine members who are over 60 years of age, and not 500 as supposed by the *Monetary Times*. We have 87 who are over 55 years old, and only 612 out of the 11,105 members who are 50 years of age or over. I find a very large proportion of our members are under 30 years of age.

The explanation of this very gratifying state of the affairs of the I. C. F. lies in the fact that since 1878 we have initiated 17,150, of whom 171 have died, and 5,874 have lapsed, leaving 11,105 in good standing at date. Of the 11,105 members

OVER 3,500

have been admitted to our Order within the last seven months.

Let us inquire whether this state of affairs be exceptional with the I. O. F.

The following table shows the average number of insured in some of our best insurance companies for the past five years, also the number of deaths and number of lapsed

and surrendered policies, as shown in the blue books, based on the sworn statements of the officers of the companies themselves:

Name of Company	Average No. Insured	No. of Deaths	No. of Lapses and Surrenders
Canada Life . . .	14,797	682	4,021
Confederation . . .	7,785	244	3,362
Ontario Mutual . .	6,287	189	3,449
The Sun . . . . .	5,051	167	3,408
The North Amer'n Life . . . . .	2,744	98	3,459

You will note that the principal difference between the above records is that the death rate is much lower in the I. O. F. than in any of the insurance companies.

While on this point let us examine further the evidence afforded by the experience of these same companies, for say the last past five years. The following table speaks for itself. It covers the years 1883, 1884, 1885, 1886 and 1887:

Name of Company	Premium Income	Paid for Death Losses, Matured Endowments, and Annuities	Paid for Salaries, Commissions to Agents, etc.
Canada Life . . .	\$ 4,892,419	\$1,547,044	\$1,059,965
Confederation . . .	2,028,365	444,906	550,432
Sun Life . . . . .	1,410,744	373,719	467,293
Ontario Mutual . .	1,216,176	272,649	317,779
North Am. Life . .	718,447	126,486	283,460
Totals . . .	\$10,266,451	\$2,764,804	\$2,618,924

Thus it appears that these five companies collected from the Canadian people, during the last five years, the sum of \$10,266,451 in premiums alone, and after paying all claims, including death losses, matured endowments and annuities, and

#### THE ENORMOUS SUM OF \$2,678,929

for running expenses, they had still left in their treasuries \$4,822,718. Of course when the interest on past surpluses is added this latter amount would be very largely increased.

The I. O. F. say the amounts collected by the Old Line Insurance Companies are far in excess of the actual requirements of a safe insurance business. The reply made is as you know. "Oh! the rates of the Foresters may do for the present, but wait till the hand of time is moved forward twenty years then the crash will come because of the inadequacy of the rates."

Let us see what is the testimony of actual experience on this point.

The Sun Life, in its 16th year, collected in premiums alone \$406,354. It paid for losses \$97,281, thus showing that for every dollar of loss they paid they received in premiums alone over \$4.17.

The Ontario Mutual in its 17th year received \$301,661, and paid for losses \$63,306, thus making \$4.76 received for each dollar of loss paid by them.

The Confederation in its 16th year received \$519,460 and paid for losses \$148,730 or \$3.49 for each dollar of loss paid.

The Canada Life in its 40th year received \$1,157,428, while they paid \$368,966 for losses. That is to say that this Company even when "time has been moved forward twice 20 years," received in premium income alone \$3.13 for every dollar of loss it was called upon to pay.

The rates of the I. O. F. are a shade less than *one-half* of the rates of the Canada Life so that if this Company had the same rate as the I. O. F., it could have paid all claims accruing in its 40th year from its premium income alone, and without touching a dollar of interest or in any way impairing its Reserve Fund, accumulated in the past.

Let me for a moment direct your attention to another factor that requires consideration: the five Companies above, spent, during the five years, in salaries, commissions, agents, etc., the immense sum of \$2,618,924. The actual management expenses of the I. O. F. is far below \$8,000 a year. But for the purposes of the argument we will say it \$8,000 a year, or \$40,000 for the five years. At the same rates it would have cost five Companies or Societies similar to the I. O. F. \$200,000 to manage the business, thus effecting a saving of \$2,418,924 during the five years. The record above the actual experience of Insurance Companies absolutely contradicts the figures of the *Monetary Times*, and the explanation is to be found in the lapses and continuous infusion of new blood which is taken place all the time in these Companies as the I. O. F.

And the above is the record of every prosperous insurance company, and of every society in the land. To build up an argument, therefore, as the *Monetary Times* has done, on the assumption that there will be no lapses, is to build on a false foundation which shows either rank dishonesty or

#### MONUMENTAL IGNORANCE

of the subject treated of. Suppose, for argument's sake, we admit that in the I. O.

there will be no lapses of membership, but that every one who is initiated will remain in the Order till he dies or reaches his expectancy of life, there is still another important factor which the *Monetary Times* totally ignores, viz: the influx of new blood. I have already indicated that this is something phenomenal in the I. O. F.; that the average for the past seven months has been over 500 per month, consisting mostly of young men under 30 years of age, a rate that would send any of our insurance managers into the 17th heaven if found in connection with his company. This alone would very materially falsify the figures given by the *Monetary Times*, even if there were no lapses in the Order.

As a matter of fact we have initiated, during the last three years no less than 10,178, thus bringing the great bulk of our present membership, comparatively speaking, fresh from the hands of our Medical Examiners.

This brings me to the consideration of another part of the subject.

During the first two or three years after admission to our Order, it will cost us, to carry the risk of a member, not what we charge, viz: a small per cent. above the "cost of risk" at the age of joining, but only about a quarter of that figure. Thus, it follows, if the 3,500 men who have been initiated into the Order during the last seven months remain with us for the next two years and then drop out, we shall have collected from them about \$72,000, while it will have cost us only about \$18,000 or \$20,000 to carry their risks, making a profit of about \$50,000 in the transaction. If they remain three years it will have cost us about one half of what we have collected in that time to carry the risks on their lives, thus making a profit of about

\$90,000.

This margin becomes less and less till about the 10th year, when the cost of carrying them will be about equal to what we collect from them. This is the result of a proper medical selection as it is done in the I. O. F., and is a well known rule in insurance circles, established by the combined experience of insurance companies for the past 100 years.

I have already told you that the Order was introduced into Canada 12 years ago. But, as you are aware, the Order was run at that time on the "death assessment plan," and it was not till our separation from the American Supreme Court in July, 1881, that the "death assessment" plan was abandoned and the present system of requiring a fixed

monthly sum from each of our members adopted. Thus, then, we lost the profits of the first four and one half years, which we would have gained had our present system been in vogue. That is to say we missed the very best years of our life, as an Order, yet during the last seven and one-half years that our present system has been in operation we have paid all claims and have placed over

\$110,000 IN THE SURPLUS.

That is to say, that during the last seven and one-half years of a period of 12 years, it has not cost us much more than *one-half* of what we have collected from our membership under our present system. The great bulk of our membership at this date is but a few years from the hands of our Medical Examiners. In other words, the Order has practically renewed itself by reason of *the lapses* and the infusion of new blood, so that we stand to-day in as good a position, in respect of making profits on our rates, as we did seven and one-half years ago, the only difference being that then we had not a cent to our name and less to our credit. Powerful rivals were seeking our destruction. Our system was new and untried, and above all the *Monetary Times* never even mentioned the INDEPENDENT ORDER OF FORESTERS in its columns. It being loaded only for bears, it would not waste its powder on a little mouse. To-day scores of widows and orphans all over the land are blessing the I. O. F., and are praying for our success. Among the thousands who compose our membership are to be found distinguished divines, eminent public men, prominent Q. C.'s, and some of the shrewdest business men in the country. Our current revenue, year by year, is far in excess of all current demands upon our Order. We have a cash surplus of over a *hundred and ten thousand dollars*, to which we are adding large sums every year. All opposition to us from Sister Societies has ceased, as being worse than useless. And the *Monetary Times* has paid us the compliment not only of making one of its fiercest attacks upon us, but also of sending its issues containing the attack to all our officers whose addresses it could secure, thus thoroughly advertising us as well worthy of extraordinary attentions. My only regret is that the *Monetary Times* had not the addresses of the officers of every Court in the Order so that all our members could have had the opportunity of reading its articles for themselves. We shall continue to grow and

prosper so long as lapses continue, and these are more than filled up by new blood.

Do you know any reason why we should not again

#### RENEW OUR MEMBERSHIP

within the next 10 years? I do not. So that when "the hand of time has been moved forward 20 years," the Order will stand in as favorable a position then as it does to-day in respect of making a profit on its lapsing membership, the only difference being that we now have only a trifle of \$110,000 in our surplus, then, as predicted by the *Monetary Times*, we shall have at least \$500,000.

Do you say I am too sanguine in my views? In 1879 our death rate was 6.3 in 1000; in 1881 it was 6 in 1,000; in 1883 it was 7.1 in 1,000; in 1885 it was 7.3 in 1,000; in 1887 it was 5.8 in 1000, while for the 11 months ending with 30th November last, our rate of mortality was 5.4 in 1,000. Thus instead of there being a gradual rise in the rate of mortality there has been of late years a very marked decline in the rate due to lapses and the infusion of new blood. Yet the *Monetary Times* in its articles completely ignores both factors.

It may be well also to see whether this low rate of mortality in our Order is exceptional, and whether this rate is likely to be so greatly increased in the near future as it is sought to make us believe. The rate of mortality among the Oddfellows of Ontario, in the 30th year of their existence, was only 6 in 1,000. The rate of mortality among the insured lives of the Dominion notwithstanding some of the Companies are 20 and others 40 years old, was last year only 7.909 in a 1000, as given in the Blue Books on page xxii.

If, then, in the regular insurance companies of any activity, the rate is kept below 10 in 1,000, is there any reason why it may not likewise be kept down in the I. O. F., perpetually by reason of the constant renewal of the membership that is going on and will always be taking place in the I. O. F.? Bear in mind that so long as the rate is kept

BELOW 10 IN 1,000,

we shall be able to pay all demands from current revenues and without touching a dollar of the profits on lapsed membership, or a dollar of the principal of our surplus funds.

But I must hasten to a close, as this letter is already too long. I wish to call your attention specially to only one other point.

The *Monetary Times*, in its issue of the 23rd November, says:

"For the \$1,000 payable at death or expectancy, the young men will contribute an average of \$316.30 each, and the old men \$390.84 each (plus two extra monthly assessments a year, viz.: \$1.20 for the youngest and \$3.70 for the oldest, as explained farther on). Those members who do not die or drop out otherwise, but remain the number of years shown in the second column, must each then get \$1,000 as a cash endowment, if they have paid the 14 instead of 12 rates each year.

"Now, move time forward 20 years, and the old people will each have drawn out \$1,000 for about \$400 paid in, plus what the \$3.70 per year produces, while the younger group will not have got half way through. Let us suppose the funds on hand at the 20 years' end amount to about \$500,000, and that the old people number about 500. It is easy to see that they will carry off the whole, leaving nothing for those who come next. But that is not so much to the point as the fact that each will have drawn out nearly \$600 more than he has paid in, thus leaving a deficiency of about \$300,000."

In its issue of the 30th November it repeats the point in the following language:

"In the first article on this subject, which appeared in last week's issue, we showed the annual payment of a man who became a member of the Order at age 54. The fixed assessment of such a member is \$22.20 per annum (\$1.85 per month) and he would have paid in 19 years, i. e., at age 72, \$421.80. Now the cost of this risk for 19 years, according to the American tables of assurance experience, is \$726.27, or \$304 more than has been paid in. How is this deficit to be made good?"

You are aware that those of our members who are in the Special Endowment Class, and are 54 years old, pay \$1.85 per month, with an extra \$1.85 every six months, making a payment of \$12.95 every six months. Our funds are invested at from four to six per cent. interest. A very large portion of the interest is compounded every six months. What we receive, therefore, from such members is not \$400, as stated by the *Monetary Times*, but if the interest is computed at five per cent., compounded every six months, it would amount to

\$896.61

in 20 years, leaving a deficit of \$103.39, instead of \$600, as given by the *Monetary Times*, which will be amply provided for by the interest derivable from our surplus funds. In 19 years we receive from them \$828.45, or \$102.18 more than "the cost of risk, according to the American tables of assurance experience," and not a deficit of \$304, as stated by the *Monetary Times*.

In conclusion, let me recapitulate briefly (1.) The *Monetary Times* assumes, in its



calculations, that there will be no lapses in our Order, a state of things that never did nor ever will exist in any society or company.

(2.) The *Monetary Times*, in its calculations, made no allowance for the infusion of new blood that is taking place constantly and to so large an extent in the I. O. F.

No calculation in connection with the question of insurance is honest, or of any value without due consideration being given to the above two points.

(3.) The *Monetary Times*, in its calculations, takes no account of interest, which forms so important a factor in estimating the value to a society of periodic payments into its treasury.

Why did the *Monetary Times*

IGNORE THESE POINTS,

that are so vital to a just and honest conclusion upon the questions at issue? Simply because the moment it made due allowance for the profits that are usually made on lapses, and for the effect of a constant influx of fresh young blood, and gave credit for interests, it would have had to admit that the system of the I. O. F., especially in view of its economical management, rested on a perfectly sound financial basis, and would continue to prosper so long as boys were born in the country and grew up to manhood, and thus became eligible for membership in the Independent Order of Foresters.

Yours in L., B. and C.,

ORONHYATEKHA,

*Supreme Chief Ranger.*

London, 15th December, 1888.

### The New York Life.

We have received the forty-third annual report of the New York Life Insurance Co. of New York, from which we learn that the company, notwithstanding its great age, is still able to live. The statistics given show that its *premium income* alone for 1887 amounted to \$18,286,853.72, and that from its *invested funds* amounted to \$3,765,933.40, or a total of \$22,052,787.12.

From the constant preaching of insurance journals that no company can live that does not collect, in addition to the requirements of present death claims and annuitants, and the management expenses, a large sum for a reserve fund, we expected that this company was now old enough to make it necessary that it should use some of its reserve fund that it has been collecting from its policy

holders for the past 43 years in order to meet its present accruing liabilities. Such, however, is not the case, for it paid for death claims, endowments and annuities only \$5,329,283.71, leaving only \$16,723,569.41 to be used for other purposes, apparently therefore as far from needing the "reserve fund" chest as they were 40 years ago. Out of the sixteen millions odd they used for salaries, commissions, office and law expenses, advertising and printing, brokerages, agency expenses, physicians' fees, etc., only \$4,424,882.64, and yet they live and prosper. The more light we get from such literature, presenting such stern facts drawn from actual experience, the more firmly convinced do we become that safe insurance can be furnished at less than half the cost in the old time companies, and that the rates of the I. O. F. are such as will carry the Order through for all time to come.

## Want of Sleep

Is sending thousands annually to the insane asylum, and the doctors say this trouble is alarmingly on the increase. The usual remedies, while they may give temporary relief, are likely to do more harm than good. What is needed is an Alterative and Blood-purifier. **Ayer's Sarsaparilla** is incomparably the best. It corrects those disturbances in the circulation which cause sleeplessness, gives increased vitality, and restores the nervous system to a healthy condition.

Rev. T. G. A. Coté, agent of the Mass. Home Missionary Society, writes that his stomach was out of order, his sleep very often disturbed, and some impurity of the blood manifest, but that a perfect cure was obtained by the use of Ayer's Sarsaparilla.

Frederick W. Pratt, 424 Washington street, Boston, writes: "My daughter was prostrated with nervous debility. Ayer's Sarsaparilla restored her to health."

William F. Bowker, Erie, Pa., was cured of nervousness and sleeplessness by taking Ayer's Sarsaparilla for about two months, during which time his weight increased over twenty pounds.

## Ayer's Sarsaparilla,

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.  
Sold by all Druggists. Price \$1; six bottles, \$5.

### The Memorial Service.

THE FORESTERS SPEAK TOUCHINGLY OF A LATE MEMBER—COURT FRONTENAC, INDEPENDENT ORDER, RECALLING THE VIRTUES OF A LAMENTED BROTHER, E. J. GREAVES—WHY DOES DEATH COME?—AN ENIGMA TO MAN ON EARTH—SOLVED IN HEAVEN—DELIGHTFUL SINGING—A MOST TOUCHING INCIDENT.

(From the Kingston Daily Whig.)  
 A most impressive memorial service was held last evening by Court Frontenac, No. 59, Independent Order of Foresters. The attendance of members was very large. After routine work had been completed the officers vacated their chairs, and Revs. C. E. Cartwright and J. Rattray at once proceeded to conduct the service memorial of the late E. J. Greaves, an esteemed member of the Court.

Rev. Mr. Cartwright read appropriate passages of Scripture, and Rev. Mr. Rattray offered up a most sympathetic prayer. The Court sang with fine effect, "Abide With Me." Rev. Mr. Cartwright briefly told the circumstances of the solemn occasion, and quite touchingly referred to the deceased member cut off in the midst of usefulness and in the prime of life. He mentioned that this was but the second death in the existence of the Court here.

A. R. Milne, High Chief Ranger of the High Court of Ontario, sympathized with the bereaved family and made appropriate references to his lamented friend. He spoke of the beneficence of the Order and the assurance given that those bereaved would not be neglected by it.

Dr. Henderson spoke of Brother Greaves as a true friend, as a young man whose upward progress had been watched by him with great interest. He told of his illness and his death, of the brotherly feeling and sympathy expressed by the members of the Court, gave credit to the deceased for integrity and uprightness, and urged the members to emulate his life. He had no doubt as to the young man's future. He had so lived as to fulfil the trust God had given to him.

J. G. Elliott spoke of the deceased as a man of earnestness, of ambition, of honor, as one who was ever provident. In this last respect he said: "Married at an early age, he gave evidence of that frugality and industry that should be exemplified by all who take upon themselves the responsibilities of

domestic life. He was liberal but not extravagant, careful but not penurious. But it was in the matter of the future of his household that he seemed most concerned. Like a wise man he made preparation for a time when, should the sickle of death gather him home, want would not stand at the door to add to the sorrow and grief within. He sought means to aid and succor those bereaved. He was not one who figured and speculated on the possibilities of life insurance, and left these to his widow and fatherless children; but he embraced the privileges offered by this and kindred societies, and with trust and faith in his brethren was prepared to stand by them, feeling confident that the benevolence and honesty of those governing would be accorded him should it ever be required. His faith will be realized, his trust will not be misplaced, and while we mourn his loss we admire his foresight and applaud the organizations that have been provided by which men can secure some endowment for the bereaved." The speaker had confidence in the faithfulness of Brother Greaves. As churchwarden of St. Paul's church his religious life added beauty and symmetry to his other virtues. He may not have been demonstrative, he may not have proved his godliness in a way that some men would have thought necessary, yet he was climbing, as many others are, unostentatiously.

"The great world's alter stairs  
 That slope through darkness up to God."

The members were urged to store in their memories some fragrant thought of him who lies so silent in death, something that will stir them up to renewed action to be men while life lasts.

R. W. Meek, Chief Ranger of the Court, referred to the fact that since the last meeting one happy house had been made desolate by death, and that though the Court room was large and well filled there was still a vacant chair. Henceforth Edwin J. Greaves would live in memory only. He had shown by the consistency of his conduct that he had imbibed the proper spirit of a Forester, and that he was determined to bear witness to it in every routine of life. He did honor to the principles of the Order; above all he had in constant remembrance that pure religion and undefiled before God and the Father was this: to visit the fatherless and widows in their affliction and to keep himself unspotted from the world. "We would," said he "that he yet remained, so useful was he to us in all the activities of life, in his will-

ingness to serve the brethren, in his eagerness to properly set before his friends the benefits of our Order. We did what we could while life and hope lasted in his behalf. We were always solicitous in his case. We saw that skill and sympathy were united in the prolongation of his life. But all in vain. Yesterday morning, at an early hour, while the world slept, while his faithful attendants were hushed into a profound stillness, the angel of death entered and life departed. But though dead he yet speaketh. Though no longer a member of Court Frontenac, he is a brother, having been but translated to the Highest of all Courts at the summons of the Great and Supreme Chief, and welcomed there, as he was here, in the words "Well done, good and faithful servant."

"Only the actions of the just  
Smell sweet and blossom in the dust."

Closing, he said that though Brother Greaves had gone forever from earthly view, his name had been inscribed on the honor roll of the Independent Order of Foresters, and would be held by the Court in affectionate remembrance.

C. C. Whale, of Ottawa, Provincial Organizer, offered sympathy to the bereaved Court. He was prouder of the Order now than he had ever been before. The memorial service was most touching. He was sure beneficial results would flow from it.

Rev. Mr. Rattray spoke of the three-fold purposes for which they had met. (1) To bow reverently before God and acknowledge His proprietary rights; (2) to offer tokens of regard for the Brother God had taken from the Court; and (3) to tender deep sympathy to those, who by his removal, were bereaved. Why death comes was known. It was the evil outcome of sin. But why this or that one was called away was only known to Him who controls man's bounds. He touched on man's acquaintance with the secrets of the earth, sky and sea, but how little he knew of things affecting human life. They were but as children crying in the dark. But how hopeful and inspiring was the thought that with death came life; that man was always travelling towards the light; that life will not always be an enigma, that some day "We shall know even as we are known." They committed the body of the departed brother to the glorious promises of God, feeling that those who depart in Him will find a glorious resurrection. He was glad that while they sorrowed, they also had a good hope. He prayed that the widow and bereaved ones

would be upheld by the consolations that God alone can give. He admonished the Court members to so live that there would be ultimate fellowship with Him above.

At this stage of the meeting the following resolutions were unanimously adopted:

"Whereas, in the Providence of God, Brother Edwin J. Greaves has been removed to the Higher Court above, we, the members of Court Frontenac No. 59, I. O. F., desire to place on record our high appreciation of the many virtues of the deceased, and to offer to the widow and other bereaved members of the family our sincere condolences. As a brother we esteemed him for his rectitude, his friendliness and his constant desire to advance the interests of this Court. Though our loss is his infinite gain, we mourn with those that mourn and pray that the God of the fatherless and the widow will, in His infinite mercy, soothe and sustain them in their loneliness and grief.

"Resolved, That a copy of this resolution be forwarded to Mrs. Greaves by our recording secretary."

It was also resolved:

"That this Court wishes to place on record its sincere sympathy with Brother William Walsh in the loss he has sustained in the death of his best friend on earth—his mother. However touching death is it comes with the most sadness when one so loved as she was has been called home; and that a copy of this resolution be forwarded to Brother Walsh."

During the evening most appropriate hymns were sung. Brother Horace Reyner presided at the organ and the singing was led by Brothers R. Crawford and W. G. Craig. The Court joined in heartily. The volume of sound produced was most inspiring. The hymns selected were: "Abide With Me," "Nearer My God to Thee," "Sweet Bye-and-Bye," "Safe in the Arms of Jesus," "Blest be the Tie that Binds," and "When We Get Home." A most touching incident occurred. After the Chief Ranger had spoken Mr. Matthew Claxton arose, and sang two stanzas of "They are Going Down the Valley." He apologized for the interruption, but his feelings had overcome him, and he had to express himself. A year ago his wife had been taken away, and now another friend had been called home. "One by one" they were passing hence.

Rev. Mr. Cartwright closed the service, the first of its kind ever held in Kingston.

**T**O THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any person who applies to NICHOLSON, 30 St. John Street, Montreal.

### Juvenile Foresters.

Heretofore there have been no Juvenile Courts in connection with the I. O. F., but for some time there has been an agitation going on to have such a department created in connection with the Order. Accordingly at the last meeting of the High Court of Ontario the Courts in London were authorized to inaugurate the work under the supervision of the S. C. R. The matter was placed in the hands of an energetic committee, and when the by-laws and new rituals were got ready and approved of by the S. C. R., they were prepared to begin work. Accordingly on Friday evening, 30th November, Excelsior Juvenile Court, No. 1, was formed in Foresters' Hall, corner of Dundas and Richmond streets, with 50 as bright and happy-looking little fellows as are to be found in the city, who all seemed to take a deep interest in the exercises.

The ceremonies were conducted by Brother Dr. Oronhyatekha, S. C. R., assisted by by Brothers James Crawford, H. Gibbens, G. H. McLelland, Dr. Pingel, A. Cornish, H. Hull, J. Ross, P. Matthews, W. Dundas, H. Pratt, A. Padfield, J. Wright, S. Merritt, W. H. Ford, F. H. Hawthorn, C. Fitzwalters, J. Brooks, J. S. Kelley, H. Stayner, J. Amor, C. Griffiths, G. Bonsor, W. J. Jamieson, who were elected honorary members of the Court.

The following officers were then duly installed :

W. Com., J. F. McLelland.  
 V. Com., A. Wistow.  
 R. S., A. Ross.  
 F. S., R. Jones.  
 Treas., E. W. Crawford.  
 S. C., J. Merritt.  
 J. C., R. S. Kelly.  
 S. G., N. Wright.  
 J. G., S. Gerry.  
 Chap., W. Bryanston.

Brother James Crawford, Chairman of the Management Committee, was elected Superintendent, and Brother H. Gibbens Assistant Superintendent.

Each of the Juvenile members will be entitled to from 50 to 75 cents per week sick benefits, besides free medical attendance. Dr. Pingel has been elected Juvenile Physician. The initiation fee is 50 cents for boys from 10 to 14, and 75 cents for those from 14 to 16 years of age. The dues are 15 cents and 20 cents per month respectively. The receipts were \$38.15. The obligation which the boys are required to take is one

that will doubtless commend itself generally to parents, and reads as follows :

"I do solemnly promise, upon my sacred word and honor, never to tell anyone who is not a member of the Juvenile Foresters any of the signs, passwords, or other secrets of the Order which may come to my knowledge.

"I also promise to obey the laws of this Court, to be kind to all members of the Order, and do all that I can to advance the prosperity of the Juvenile Foresters.

"I also promise not to use any profane words, and to abstain from the use of tobacco in every form, also to abstain from the use of intoxicating liquors as a beverage.

"Lastly, I promise to obey my parents in all things, as well as the Officers of this Court in the discharge of their duties in the Order."

### The Instructor and Organizer.

#### FRATERNAL VISIT.

The members of Court Pembroke, No. 265, I. O. F., turned out in full force on Thursday evening last to listen to an address by Brother C. C. Whale, one of the instructors and organizers of the Order. In speaking of the Independent Order of Foresters he referred to the prompt manner in which all claims had been paid, in nearly every case the beneficiary receiving the amount of the endowment within six days from the time the Executive received notification of death; the increase in membership had been very large, and it was expected that by the end of the present year the reserve fund would reach \$200,000. He congratulated Court Pembroke on the substantial growth it had made since its institution a year ago, it having doubled its membership. After the business meeting had been brought to a close the brethren adjourned to the adjoining hall where an excellent lunch had been prepared by Brother G. C. Archer. After ample justice had been done to the good things, a pleasant hour was spent in speeches, songs, etc. Court Pembroke will look forward with pleasure to a second visit from Brother Whale. In addition to above Brother Whale has done excellent work visiting Courts at Cobden, Arnprior, Carp, North Gower, Carleton Place, &c., and given every satisfaction to the members. He has engagements now to keep him actively employed in this section till the beginning of the year, after which he will probably be sent west.

## THE INDEPENDENT FORESTER.

Court Valley City, No. 73,  
Galt, 8th Oct., 1888.

Wishing you, and the Noble Order, of  
which you are the head, every success,  
Yours, fraternally,  
A. J. WILSON.

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

DEAR SIR AND BROTHER,—I am glad to inform you that the Court in this town is in a flourishing condition; never were better since we were organized. There has been and still is quite a boom just now in the Order. Members are beginning to take a lively interest in its welfare. We have a first-class staff of officers during this half year, they are attending very regular so far, with the exception of one or two minor offices, some of them being laid up with typhoid fever and other summer complaints. Brother R. S. Hocd, our Financial Secretary, has been on a pleasure trip to Chicago for a few weeks; we miss him very much, but are living in hopes that he will be back in a short time to resume his duties in the Court. He is a most efficient and obliging officer, and never lets an opportunity slip of doing a good turn for the Order. We had a fraternal visit from some of the members of Court Black Knight, No. 173, Preston, at our last regular meeting on Friday night; they seemed more than pleased to see the rapid progress that our Court is making. Brother Rod Ross, on being called upon to make a speech, responded in a few practical remarks, and concluded by saying that he was extremely glad to meet his old co-workers in the noble work of Forestry, and the Court closed its labors in L., B. and C.

I might say that we have a good Court physician in our Order; he is very diligent in attending to the examining of new candidates for admission into our noble Order. We have had quite a sensation in our midst during the week, packages of poisonous candies being sent from Toronto to some of our most respectable citizens, and some have died through the effects of eating them. It is the most diabolical act of murder that has ever happened in this part of the country, and it is to be hoped that the parties will receive justice at the hands of the law, nothing can be too harsh for such an act.

Court Valley City, No. 73, is going ahead at more than ordinary speed. At the present time we are initiating new members at every meeting, and we are admitting none but first class members. We have been under the necessity of holding weekly meetings for the winter months, and we are just getting things into good shape for having a very successful and entertaining time during the winter.

Tower City, Dakota,  
3rd November, 1888.

Dr. Oronhyatekha, Editor the Forester :

DEAR SIR AND BROTHER,—I have from time to time seen items in the columns of THE FORESTER requesting the members to write an article for that journal. As I have left home for a time for the prairies of the west I thought I would try and write something interesting, as well as to give some of the members of the Order some advice. I left home the 24th day of July last. (My home is in Florence, Ont.) I took the Erie and Huron Railroad to Sarnia. While on the train I had the pleasure of meeting Brother A. R. Mill, the officer that instituted the Court of which I am still a member. He was going to St. Clair, Michigan, in the interests of the Order to organize a Court, which I saw through THE FORESTER he succeeded afterwards in doing. We crossed the river at Port Huron. Brother Mill tried to smuggle over some I. O. F. literature, but the United States Customs House officer was too sharp for him, and Brother Mill had to come down with the stamps. About three o'clock in the afternoon I bid Brother Mill good by and returned to Sarnia to take the steamer "United Empire" for Duluth. I had a pleasant trip up the great lakes, Huron and Superior, barring an accident or two, for the steamer lost her rudder, and we were transferred to the "Ontario," which was also disabled with a broken propellor, and being again transferred to the steamer "Idaho" to finish the trip: otherwise I had a pleasant time. When once in Duluth, on *terra firma*, and then on a train on the N. P. R. I was soon hurried through to my destination. Being now at my journey's end I will try and describe the country. Dakota is a broad prairie with no trees, except those planted by settlers. The land is very level in some places and rolling in others, and is being settled very rapidly, although the days of the boom are past. It is an immense wheat field as far as the eye can see. There are very large farms here. The Dalrimple farm, I believe, is the largest, it is said to contain 75,000 acres of land. On this farm can be seen all the machinery employed in Dakota farming. It is wonderful to see the self-binders one after the other working in

field, as many as fifteen in *en echelon*. The air here is very pure—that was about the first thing I noticed in the country. It is a beautiful place in summer, the prairie is all covered over with flowers of all kinds, from the violet to the rose. The mirage can be seen here at times very plainly. It has the appearance of the whole country being lifted up for miles away, and buildings that cannot be seen through the day with the naked eye can be seen quite plainly in the mirage. A person can appreciate the idea of being out of doors in Dakota, there is nothing to stop the sight, towns can be seen quite plainly at 18 or 20 miles away. Nevertheless Dakota has its drawbacks. A man settling here on a new farm has a great many trials to undergo before he gets entirely settled. The land has to be broken the first year, a lot of hard work and expense, before he can get a crop. Times this year in Northern Dakota are very hard. A frost on the 17th of August last destroyed nearly all the standing grain. Fields that looked promising before scarcely paid for harvesting, averaging about seven or eight bushels to the acre of wheat (not wheat but stuff). The weather here now is getting rather frosty, as it is late in the fall, but there has been some fine weather, as nice as I ever saw in Canada. I would advise readers of this epistle never to go to Dakota to find anything better than there is in Ontario. If they do they will get "left," and left badly. As to the state of the Order in Dakota I have not met a Forester since I met Brother Mill in Sarnia. I think there is a good field for work here. Well, I will close this epistle, hoping that I have not intruded upon your space in THE FORESTER, and wishing the Order all success,

I remain in L., B. and C.,  
E. B. BROWN.

### Divine Service.

Court Valley City, No. 73,  
Galt, 24th October, 1888.

To Dr. Oronhyatekha, Editor of Forester:

DEAR SIR AND BROTHER,—A large number of the members of Court Valley City attended Divine service held in the Methodist Church in Preston, presided over by Rev. Mr. Hincks, pastor of the church. Along with the brethren from Preston, Guelph, Doon, Berlin, Hespeler, Aberfoyle, Puslinch, there were between ninety and a hundred members in the procession. This

was a special sermon got up by the reverend gentleman for the benefit of the I. O. F. Special prayers were offered up on behalf of Brother Jesse Hilborn, who was lying on his death-bed, and who has since died and been buried to-day. The sermon preached on Sabbath afternoon was a most excellent one, the preacher taking his text from the Epistle of St. James, 1st chapter, 27th verse: "Pure religion and undefiled before God and father is this, to visit the fatherless and widows in their affliction and to keep himself unspotted from the world." He dwelt principally on the duties of members to their brethren when in affliction. The choir sang some very fine pieces of music, very appropriate for the occasion, and was relished very much by the members. The church was well filled with strangers and members of the church. Now I hope you will be able to find a corner in your most valuable and interesting paper and oblige,

Yours fraternally,  
In L., B. and C.,  
ALEX. J. WILSON.

### At Rest.

To Dr. Oronhyatekha:

DEAR SIR AND BROTHER,—I have a very mournful duty to perform, and that is to record the death of a beloved Brother in our midst, in the person of Brother Jesse Hilborn, of Preston, a member of Court Black Knight, No. 173. The ceremony was a very impressive one. He was buried under Foresters' honors, and a large turn-out of Foresters from different Courts named: Court Black Knight, No. 173; Court Valley City, No. 73; Court Berlin, No. 154; Court Doon, No. 260; Court Grand River, No. 63. Brother Black, D.D.H.C.R., C.D.H.C.R. of Court Valley City, No. 73, Galt, acted as Supreme Marshal, Brother Ernfeld acted as Supreme Chief Ranger and Brother Murray as Supreme Chaplin. There was close on 75 members present and a large turn-out of vehicles, showing the high esteem in which he was held in the community in which he lived. The Rev. Mr. Hincks, of the Methodist Church, assisted in the ceremony. The cause of his death was occasioned by stepping on a rusty nail, and then it turned to blood poisoning and lock-jaw. After the ceremony was over at the cemetery the members formed in procession again and marched back to the hall. The members took their seats for a few minutes and Brother

Ernfelt, Court Deputy, took the chair and made a few remarks, thanking the visiting brethren for turning out so nobly to pay the last sad rites to a departed brother; he also called on some of the other members to say a few words. Afterwards a resolution of condolence was ordered to be drawn out and signed by the different Courts and presented to the wife of the deceased brother, after which the fraternal circle was formed, and the usual preliminaries gone through with, the members dispersed. The members were all attired in neat regalia provided for the occasion. I would like if you would give us the full proceedings in THE FORESTER next month and oblige,

Yours fraternally in L., B & C,  
ALEX. J. WILSON.

**Condolence.**

Chambers of Court Picton,  
8th Nov., 1888.

*To Mrs. Sarah J. Mastino :*

DEAR MADAM, — We, the members of Court Picton, No. 177, through our representatives now before you, beg leave to express our deep sympathy with you in the loss of your beloved husband and our esteemed brother. He fully realized that while we are in the midst of life we are in death, and adopted the true course by doing all in his power to help his loved ones in their trouble and distress, and deemed it an honor to belong to our most noble Order. We are here on behalf of that Order to present to you the full Endowment of \$1,000, the result of his forethought. We trust it will imbue you with courage, and trust the Supreme Ruler of the universe may guide you and your dear family, finally leading you to that grand union above, where there is no more parting with loved ones, and where all is rest and peace.

Signed on behalf of Court Picton,  
F. TOOKE, R.S.,  
J. D. MURRAY, C.D.H.C.R.,  
W. H. SETH, F.S.,  
P. F. HICKS, V.C.R.

Newark, N. J., 29th Oct., 1888.

Whereas, It has pleased our Almighty Father, the Supreme Ruler of our "Forest Home," to move the beloved mother of Brother Talmage Van Riper to His Eternal Court

*Resolved,* That the members of Court Progressive, No. 254, I. O. F., hereby extend to our brother in his bereavement their most sincere sympathy in his great loss, and that a copy of the resolution be presented to him, and inserted in THE FORESTER.

E. H. ALLI, C.R.,  
F. WELLER, R.S.

**\$2,000.**

Picton, 28th Nov., 1888.

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

DEAR SIRS, — I desire, through you, to return my most sincere and grateful thanks to the Executive Council of the Supreme Court, I. O. F., for the prompt manner in which they have paid the endowment on the life of my late husband, Allan I. Carkindale, amounting to \$2,000. I am also thankful to the officers and members of Court Picton, No. 177, for their attention and sympathy. May God spread your noble Order and prosperity be with it.

Yours truly,  
LUCRETIA A. CORKINDALE.

**\$60.00.**

Arkona, 20th July, 1888.

*T. G. Davey, Supreme Treasurer I. O. F. :*

DEAR SIR AND BROTHER. — Accept my heartfelt thanks for the receipt of cheque No. 2303, for \$60.00 for 84 days' Sick Benefit. Through you, I beg leave to convey my thanks, also to the Supreme Court Officers and the officers and members of our Court, for the prompt manner in which my claim was met. Wishing our Order God speed,

I am, yours in L., B. and C.,  
JAMES RUSSEL, F.S.

**\$60.00.**

Forest, 8th Dec., 1888.

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

DEAR SIR AND BRETHREN, — I wish, through the columns of THE INDEPENDENT FORESTER, to express my deep gratitude for the promptness in paying my Sick Claim, of \$60.00, for 84 days' illness; also, I desire to thank the members of Court General Gordon, No. 152, for their kindness to me during my illness. Hoping that our noble Order will still prosper,

I remain yours, in L., B. and C.,  
G. H. WHITE.

## Supreme Secretary's Statement for the Month of November, 1888.

RECEIPTS.											
No. of Members.	Name of Court.	No. of Court.	Endow'nt Asses'm't.	S. & F. Benefit.	General Fund.	No. of Members	Name of Court.	No. of Court.	Endow'nt Asses'm't.	S. & F. Benefit.	General Fund.
151	Elizabeth	1	\$139.65	...	...	18	Queen City	66	\$18.28	\$ .33	...
67	Hope	1	60.94	\$20.24	...	85	Alvinston	67	62.33	...	\$ 6.00
48	Beaver	2	55.48	...	...	40	Thamesford	68	30.12	3.59	2.00
46	Stormont	3	43.06	11.20	...	36	Woodstock	69	41.44	2.69	4.74
107	Dufferin	4	101.92	19.39	...	20	Concord	70	17.01	3.12	...
16	Myrtle	5	15.76	3.56	\$ .68	29	Moncton	71	33.88	...	...
68	McGregor	6	60.74	1.51	2.00	25	Rosewood	72	16.25	1.04	2.00
38	Mount Royal	7	35.33	1.36	5.85	80	Valley City	73	60.56	22.89	17.78
47	Forest City	8	34.39	11.86	...	46	Southampton	74	37.65	...	...
23	Kingsville	9	...	...	...	12	Credit Valley	75	9.13	...	...
131	Victoria	10	143.33	33.98	1.00	29	Oil City	77	27.60	7.40	...
10	Royal Oak	11	8.99	1.15	...	107	Mississippi	78	84.58	4.29	75.00
97	Welcome	12	75.35	32.10	8.45	48	Excelsior	79	65.92	3.05	.72
40	Winnipeg	13	...	...	...	42	Beaconsfield	80	52.14	...	...
51	Crediton	14	43.79	4.36	...	37	Madawaska	81	41.06	1.30	2.00
28	Cobourg	15	25.77	4.44	...	14	Davenport	82	15.15	3.60	4.00
9	Manitoba	16	7.55	...	...	10	Sidney	83	9.22	3.12	...
24	Elora	17	19.19	7.49	2.68	15	Robin Hood	84	...	...	...
14	Springfield	18	11.91	...	...	31	Ontario	85	...	...	...
86	Keewatin	19	84.46	...	20.04	51	Union	86	69.13	6.21	1.00
11	St. Clair	20	19.18	1.98	...	44	Midland	87	40.39	...	13.60
19	Wellington	21	20.24	...	...	25	Rosedale	88	19.77	5.33	...
45	Fergus	22	39.81	13.24	13.34	10	Bonnechere	89	8.16	...	...
128	Oronhyatekha	23	166.63	11.37	8.00	11	Olive Branch	90	7.60	1.46	...
84	Kennebecasis	24	78.88	15.75	132.40	20	Hillsboro	91	23.77	2.65	1.76
36	Dominion	25	30.52	12.98	...	31	Hazel	92	26.90	...	2.00
50	Pr. Alexandria	26	52.30	15.93	.50	35	Deseronto	93	24.40	9.84	15.54
52	Jubilee	27	37.54	21.63	56.30	79	Petitcodiac	94	67.54	6.46	...
41	Bruce	28	42.44	3.08	...	48	Collingwood	95	38.29	4.43	2.00
70	Elgin	29	64.57	5.68	...	18	Lorne	96	16.61	...	...
10	Napanee	30	10.08	...	...	18	Lisgar	97	19.75	8.75	...
45	Rideau	31	54.94	...	...	30	Harwich	98	31.60	...	...
21	Mt. Sherwood	32	18.02	...	...	46	Tyrconnell	99	29.62	.72	...
9	Moir	33	9.23	...	...	18	Albert	100	22.23	2.26	...
33	Intervale	34	23.38	6.27	2.00	36	Gordon Falls	101	32.19	5.62	5.80
29	Essex	35	...	...	...	48	Acadia	102	39.73	9.32	1.60
5	Springbrook	36	5.15	...	...	7	Blomidon	103	9.44	...	...
39	Guelp	37	33.60	6.72	...	35	Columbia	104	30.38	...	...
17	Thames	38	...	...	...	12	Londonderry	105	10.04	.38	...
56	Amity	39	60.44	...	2.00	46	Haldimand	106	30.28	5.16	14.96
27	Glen	40	...	...	...	86	Seguin	107	67.69	23.44	2.00
218	Ottawa	41	225.55	2.96	6.50	17	Hiawatha	108	19.17	...	...
13	Petrolia	42	21.18	.52	...	21	Evangeline	109	30.95	2.98	1.00
46	Sydenham	43	51.84	11.98	12.40	23	Stanley	110	21.95	3.29	2.00
70	Washington	44	58.31	...	6.00	30	Durham	111	26.07	10.57	...
66	Shelburne	45	59.40	...	...	26	Equity	112	35.16	2.05	2.00
33	Oxford	46	50.27	11.14	...	35	Pearl	113	22.66	10.10	41.91
69	Eric	47	57.96	22.62	.50	42	Royal Jubilee	114	35.91	.48	43.00
8	Northern Star	48	6.48	...	...	24	Admiral Digby	115	22.42	...	...
13	Russell	49	10.26	...	...	29	Welland	116	28.30	1.86	...
27	Alliston	50	30.21	.44	...	15	Bad Axe	117	12.37	6.23	3.35
54	Poslinch	51	38.06	16.20	16.21	21	Locksley	118	17.98	...	...
18	Brunswick	52	...	...	...	8	Bear River	119	8.35	...	...
38	Canada	53	37.28	13.11	2.00	24	York	120	21.87	7.61	...
32	Enterprise	54	30.03	4.50	...	71	Loyalist	121	76.04	...	...
70	Sarnia	55	83.25	...	3.00	21	Sissiboo	122	22.87	...	2.00
17	Hopewell	56	17.90	...	...	45	Exeter	123	50.11	1.39	...
41	Harmony	57	34.62	13.31	5.45	25	Stellar	124	23.48	...	...
14	Protection	58	23.08	...	...	26	La Tour	125	...	...	...
331	Frontenac	59	302.94	63.21	182.70	16	Arva	126	12.21	1.77	...
23	Maple Leaf	60	23.96	...	...	148	North'n Light	127	165.55	...	30.00
73	Oak Leaf	62	54.25	21.20	2.00	11	Crescent	128	34.88	1.08	...
15	Grand River	63	12.03	...	...	10	Birtle	129	11.52	...	.48
28	Ganet	64	25.03	5.15	...	10	Hizzpah	130	...	...	...
32	Bureka	65	27.19	11.27	2.64	16	Jewel	131	15.25	5.69	...



No. of Members.	Name of Court.	No. of Court.	Endow't Assess'm't.	S. & F. Benefit.	General Fund.	Name of Court.	No. of Court.	Endow't Assess'm't.	S. & F. Benefit.	General Fund.
12	Middleton	132	\$10.03	\$2.53	..	10 Onangondy	204	\$ 6.89	..	..
27	Credit	133	26.76	2.58	..	25 La Have	205	29.09	..	..
20	Progress	134	15.45	..	..	26 L'away	206	23.20	\$ .78	..
26	Manitow	135	27.78	2.98	..	27 L'can	207	28.27	6.92	..
3	St. Anthony	136	..	..	..	16 Blenheim	208	15.61	.74	\$ 2.00
21	Milton	137	44.59	1.85	..	11 May Flower	209	13.46	..	..
42	Jarvis	138	24.56	8.86	\$10.68	13 Clare	210	9.17	..	..
53	Milicete	139	69.05	12.05	4.65	37 Tilbury	211	25.51	1.77	..
20	Algoma	140	19.48	3.37	..	52 Royal	212	49.92	18.94	2.70
26	Alexandra	141	26.30	..	.50	21 Lansdowne	213	34.84	..	..
27	Carp	142	20.72	1.48	..	48 Kemptville	214	34.74	4.13	2.00
35	Lambeth	143	30.00	6.11	..	9 Minnewawa	215	..	..	..
66	Manotick	144	65.75	.35	..	9 Amherstburgh	218	9.77	..	..
88	St. Mary's	145	84.14	12.94	..	29 Gower	217	18.15	..	6.00
30	Rockland	146	29.05	10.96	2.78	16 Sylvan	218	13.37	1.11	..
38	Fulford	147	52.71	20.53	2.72	10 St. Lawrence	219	8.88	1.18	.22
17	Saugeen	148	16.61	4.95	5.35	21 Clifton	220	23.59	5.12	..
60	Prince Albert	149	56.18	1.10	2.50	10 Ridgetown	221	11.42	.65	..
30	Happy Retreat	150	23.22	1.66	..	8 Cy of the Val	222	11.71	..	..
40	Gen. Gordon	152	46.91	13.31	..	24 St. John	223	25.67	..	..
23	Belmont	153	24.64	..	..	61 Stadacona	224	88.77	2.01	4.38
45	Berlin	154	38.10	13.89	13.60	15 Lincoln	225	17.72	4.78	..
180	Maple	155	162.05	53.23	82.88	18 Winona	226	..	..	..
90	Parkhill	156	83.93	25.69	146.60	6 Falls View	228	9.79	1.30	..
17	Ivy	157	18.54	..	..	50 Laurentian	229	50.01	.66	..
17	Forest Queen	158	10.91	3.95	5.32	16 Empress	230	16.28	3.34	..
9	Putnam	160	7.29	2.83	..	20 Dunnville	231	21.00	.84	..
5	Summervale	161	3.34	1.66	..	38 Valley	232	46.05	.72	1.40
32	Carleton	162	30.00	.69	..	13 Pelham	233	10.15	2.62	..
35	Huron	163	38.40	12.98	..	63 Richmond	234	51.58	..	3.00
61	Dresden	164	67.98	9.89	5.72	30 Selkirk	235	28.41	6.55	2.76
31	Miramichi	165	24.94	..	..	9 Raymond	236	8.24	3.17	..
63	Simcoe	166	72.00	3.34	..	8 Otter Valley	237	6.06	1.35	..
24	Toronto	167	25.62	7.45	..	5 Monk	238	3.91	1.61	..
27	Brant	168	33.76	3.94	..	66 Flint	239	62.15	4.57	1.25
38	River Speed	169	33.29	3.88	..	19 St. James	240	24.00	..	..
47	Hamilton	170	56.67	4.30	20.57	39 Spadina	241	43.21	4.96	13.00
19	Garden City	172	20.39	1.84	..	21 Brock	242	16.62	2.44	..
39	Black Knight	173	29.81	10.07	..	26 Bracebridge	243	22.53	5.25	..
34	Nelson	174	69.30	7.21	16.83	6 Gravenhurst	244	6.15	1.23	..
11	Ethel	175	9.66	..	..	13 Hastings	246	11.24	..	..
9	Cookshire	176	8.25	1.83	..	40 Lansing	247	49.91	..	..
33	Picton	177	27.11	2.84	..	28 Relief	248	30.11	5.29	..
24	Glenmorris	178	19.19	4.25	..	23 North Toronto	250	19.41	4.26	..
24	Port Perry	179	42.46	.88	..	45 Argyle	251	51.82	3.10	2.00
25	Fidelity	180	68.18	..	..	20 Kinburn	252	21.04	..	..
16	Lindsay	181	17.84	4.27	..	Woodgreen	253	..	..	..
25	Phoenix	182	24.77	5.87	..	38 Progressive	254	32.01	..	2.50
27	Mt. Brydges	183	49.12	17.68	8.02	18 Woodham	255	19.51	..	..
25	Butternut Rge	184	20.09	.45	2.00	38 Caledonia	256	35.49	4.17	2.00
37	Beaverton	185	35.22	4.41	..	25 Greenwood	257	22.16	2.20	..
14	Rock Glen	186	9.46	3.35	..	20 Eglinton	258	26.73	1.11	..
72	Deamond	187	65.93	..	8.00	31 Mystic	259	37.86	1.79	.37
63	Aurora	188	64.30	9.94	..	15 Doon	260	12.02	4.98	2.00
13	Florence	189	13.97	1.79	..	14 Michigan	261	14.22	7.19	1.65
28	Salisbury	190	36.23	1.18	2.00	42 Sta. of Mackaw	262	48.91	.43	2.00
6	Success	191	10.27	2.62	2.65	15 Benevolence	263	12.25	..	6.00
12	Theford	192	8.49	..	..	8 Pleasant	264	9.03	..	..
40	Pearless	193	20.65	9.09	16.52	29 Pembroke	265	21.78	3.10	6.00
13	Denfield	194	..	..	..	24 Herbert	266	30.14	..	..
15	Waterdown	195	15.16	1.08	..	25 Marion	267	22.63	8.76	2.84
46	Sauble	196	..	..	..	11 Harbor	268	8.07	3.38	..
15	Shakespeare	197	11.29	5.30	.50	42 Balmoral	269	55.16	11.10	2.80
28	Refuge	198	25.55	3.07	.50	13 Prospect	270	10.71	..	..
7	St. Paul	199	..	..	..	6 Pontiac	271	5.12	..	..
10	Triumph	200	10.70	2.18	..	17 Bellevue	272	15.31	..	..
16	Ruby	201	15.03	4.40	3.00	8 Crowwell	273	6.00	2.14	..
30	Chautauqua	202	30.63	..	..	11 Albion	274	8.22	.66	..
32	Kara	203	35.46	2.22	2.02	30 Cedar	275	30	.32	..

No. of Members	Name of Court.	No. of Court.	Endow't Assess't.	S. & F. Benefit.	General Fund.	No. of Members	Name of Court.	No. of Court.	Endow't Assess't.	S. & F. Benefit.	General Fund.
26	Shawville	276	\$24.96	\$ 1.02	...	18	Zephyr	346	\$19.24	...	\$ 4.00
17	Bryson	277	14.54	.39	\$6.00	25	Burrard	347	...	...	...
50	Iosco	273	47.14	17.69	25.88	12	Leisure Hour	348	5.05	...	...
27	Eganville	279	31.26	4.36	2.80	14	Riverside	349	11.21	\$.34	...
9	Lachute	280	11.67	2.07	...	28	Weidman	350	21.32	9.39	2.70
60	Harvard	281	54.75	...	4.00	15	Actonvale	351	16.32	3.21	...
31	St. Marks	282	23.27	...	10.00	21	Canington	352	...	...	...
12	St. Albans	283	10.13	3.37	...	27	Tittabawasse	353	...	...	...
17	Cayuga	284	18.30	...	...	17	Mason	354	...	...	...
71	Osoda	285	59.02	21.96	19.69	6	Fremont	355	5.36	...	...
46	Windsor Mills	286	46.86	16.18	66.60	15	Pride of Akron	356	21.77	...	22.00
18	Britannia	288	13.74	.36	...	23	Siguet	357	...	...	...
10	Au Sable	289	7.76	1.13	...	10	Schomberg	361	...	...	20.00
25	Shefford	290	19.87	3.44	...	13	Ogoode	362	...	...	...
21	Eyesache	291	13.27	5.03	...	27	King City	363	...	...	...
23	Yamaska	292	21.59	8.86	1.50	20	Oakwood	364	...	...	...
28	Alpena	293	38.60	5.59	...		G. T. B. A.		13.60	...	...
16	Ohawa	294	19.83	1.75	...		H. C. of Ohio		...	...	16.00
11	Calgary	295	21.40	4.66	5.50		H. C. of Quebec		...	...	25.00
15	Aberfoyle	296	10.75	5.40	2.92						
11	Fortune	297	9.48	3.71	2.69	11104			\$10322.14	\$1430.93	\$1586.24
18	Cold Brook	298	15.72	6.10	2.61						
10	Missisquoi	299	...	...	...						
21	Maple Ridge	300	18.26	...	...						
14	Rock	301	16.89	3.84	...						
21	Burns	302	16.20	.33	...						
18	Bedford	303	26.31	.91	...						
12	Sutton	304	13.42	3.32	...						
46	Eden Mills	305	38.90	14.87	...						
32	Bay City	306	29.21	9.29	4.67						
22	Willowdale	307	...	...	...						
19	Bolton	308	...	...	...						
10	Garfield	309	10.66	...	...						
9	Superior	310	7.31	...	2.00						
21	Cuyahoga	311	14.65	...	...						
60	Buckeye	312	51.93	...	2.00						
30	Liberty	313	22.86	1.38	2.00						
20	Queen Victoria	314	22.44	...	5.00						
	Stanbridge	315	...	...	...						
19	Meadowvale	316	14.22	4.15	...						
27	Eastman	317	33.85	9.92	...						
20	Resort	318	13.04	...	...						
20	Valens	319	31.99	14.16	3.80						
15	Magog	320	14.20	2.43	...						
20	Sherbrooke	321	24.62	5.57	...						
30	Manistique	322	30.19	...	4.00						
15	International	323	15.43	1.18	2.02						
5	Masonville	324	6.85	...	...						
31	Preque Isle	325	...	...	...						
23	Miranda	326	29.91	8.26	2.00						
17	Ivanhoe	327	11.34	.33	...						
18	Dover	328	24.89	...	...						
7	Stouffville	329	11.44	...	...						
28	Buckingham	330	29.56	.44	4.00						
13	Thurso	331	10.46	...	4.00						
10	Markham	332	21.31	...	...						
11	Trent	333	14.13	...	...						
13	Warkworth	334	12.33	...	1.00						
	Boinnie Doon	335	...	...	...						
24	Flower City	336	16.89	4.90	...						
28	Vassar	337	25.46	11.54	4.00						
22	Charlotteville	338	19.97	.75	...						
13	Triflavian	339	...	...	...						
12	Danville	340	10.25	4.25	...						
	Coaticook	341	...	...	...						
		342	...	...	...						
	Monarch	343	...	...	...						
87	Lafayette	344	69.10	...	78.00						
23	Waverley	345	19.04	8.38	5.50						

RECAPITULATION.

RECEIPTS.	
From Endowment assessment	\$10,322 14
" Sick and Funeral Benefit	1,430 93
" General Fund	1,586 24
	<u>\$13,339 31</u>

CONTRA—CR.

By paid the Supreme Treasurer	\$13,339 31
Submitted in L., B. and C.,	
E. S. CUMMER, Supreme Sec.	

Supreme Treasurer's Statement for the Month of November, 1888.

ENDOWMENT ACCOUNT.

RECEIPTS.	
To balance per last report	\$ 111,269 29
" Cash received from S. Sec.	10,322 14
	<u>\$121,591 43</u>

CONTRA—CR.

Nov. 6, by cheque 2720, Evangeline May Little, widow late Brother Robert Little, Court Sarnia, No. 55, Endowment in full	\$1,000 00
Nov. 6, by cheque 2721, Sarah Jane Mastin, widow late Brother Arnold Mastin, Court Picton, No. 177, Endowment in full	1,000 00
Nov. 6 by cheque 2722, Mary Hilborn, widow late Brother Jesse Hilborn, Court Black Knight, No. 173, Endowment in full	1,000 00
Nov. 8, by cheque 2724, Elizabeth Jane Tetlock, widow late Brother Alf N. Tetlock, Court Mississippi, No. 78, Endowment in full	1,060 00
Nov. 16, by cheque 2758, Wilhemina, widow late Brother Harry Davey, Court Warkworth, No. 334, Endowment in full	1,000 00
Nov. 16, by cheque 2759, Dinah Buchanan, Aint of late Brother W. A.	

Somerville, Court Intervale, No. 176, Endowment in full.....	1,000 00
Nov. 16, by cheque 2760, Anne, widow late Brother W. H. C. Hill, Court Cookshire, No. 176, Endowment in full.....	1,000 00
Nov. 16, by cheque 2761, Mary Louisa, widow late Brother Philip S. Martin, Court Lindsay, No. 181, her share Endowment Claim.....	1,000 00
Nov. 22, by cheque 2771, Margaret Hart, sister late Brother Isaac R. Hart, Court Bracebridge, No. 243, Endowment in full.....	1,000 00
Nov. 22, by cheque 2772, Harriet Russell, mother of late Brother Jas. Russell, Court Rock Glen, No. 186, Endowment in full.....	1,000 00
Nov. 22, by cheque 2773, Lucretia A. widow late Brother Allen, J. Corkindale, Court Picton, No. 177, Endowment in full.....	2,000 00
Nov. 22, by cheque 2774, Jno. A. McGillivray S. C. expenses re Wells case.....	150 00
5 per cent. to General Fund..	516 10
Balance:	
P. O. Sav. Bank.....	\$11,548 59
Dominion Sav. Bk.....	10,614 22
Ont. Loan and Deb. Co..	21,101 42
Can. Per. Invt. Co.....	5,000 00
School Debentures..	6,926 16
Rat P'tage De'turer .....	3,000 00
Bank of Toronto..	10,149 00
Bank British N. America	10,000 00
Huron and Erie S. & L. Co.	10,000 00
Uxbridge Town Deb.....	9,112 50
Freehold Sav. & Loan Co.	10,000 00
Current Bank acct.....	1,473 44
	<hr/>
Total.....	\$121,591 43

SICK AND FUNERAL FUND.

RECEIPTS.

To balance per last report.....	\$1,478 90
" Cash received from S. Sec.....	1,430 93
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	\$2,909 83

CONTRA—CR.

Paid for Sick Benefits.

Nov. cheque.	days.	
1, 2702, Chas. D. Carpenter .....	14	\$ 10 00
2703, Geo. King.....	14	10 00
2704, Geo. Mitchell .....	8	5 71
2705, J. A. Simpson.....	21	15 00
2706, Thos. Underhill.....	8	5 71
6, 2709, J. Sharp.....	7	5 00
2710, S. McKnight .....	9	6 43
2711, Henry P. Gardiner.....	19	13 57
2712, Duncan Dewar.....	8	5 71
2713, Richard Bissett .....	18	12 86
2714, John Pletsch.....	16	11 43
2715, Robt. Johnson.....	33	23 57
2716, A. O. Everingham.....	11	7 86
2717, W. J. Nelson.....	19	13 57
2718, Henry Littlechild .....	19	13 57
2719, John J. White.....	29	20 71
2723, Sick and Funeral Benefits late Brother Hilborn.....		70 00
13, 2726, J. W. Terry.....	14	10 00
2727, Wm. Teny .....	14	10 00

2728, E. W. Kilmer.....	13	9 29
2729, Geo. Sloan.....	14	10 00
2730, Robert Garner.....	15	10 71
2731, Rich. Henderson.....	8	5 71
2732, Ananias Howell.....	13	9 29
2733, Neil McKinnon .....	14	10 00
2734, Robt. Vollet.....	12	8 57
5735, A. W. Patterson .....	15	10 71
2736, J. R. White .....	10	7 14
2737, L. J. Demers .....	8	5 71
2738, Thos. A. Leigh.....	7	5 00
2739, Fred. Piper .....	9	6 43
2740, M. W. Somerville .....	8	5 71
2741, Rich. O. Starkey .....	7	5 00
2742, M. V. Winterbotham .....	18	12 86
2743, Ed. Harrison .....	7	5 00
16, 2746, J. W. Morris .....	14	10 00
2747, Aaron Auger .....	42	30 00
2748, G. H. Sharpe .....	43	30 70
2749, T. N. Rogers.....	84	60 00
2750, Wm. S. Amos .....	61	43 57
2751, Wm. Broom .....	84	60 00
2752, Alex. McDonald .....	35	25 00
2753, Jno. Chasely.....	84	60 00
2754, August Seefeld.....	60	42 86
2755, Geo. B. Eurney .....	15	10 71
2756, Jos. A. Acton.....	7	5 00
2757, Jos. Wilson.....	18	12 86
22, 2763, W. W. Young.....	16	11 43
2764, Jno. Wilson .....	7	5 00
2765, Samuel Waite .....	13	9 29
2766, J. Geo. Tudor .....	15	10 71
2767, Thos. Pickard .....	7	5 00
2768, Robert Massie.....	13	9 29
2769, Jno. G. McMillan.....	9	6 43
2770, Jas. Fowler.....	8	5 71
24, 2775, Richard Bissett.....	23	16 43
2776, Chas. Dundas .....	10	7 14
2777, Chas. Clements.....	9	6 43
2778, Thos. Histed .....	33	23 57
2779, Chas. Maltock .....	14	10 00
2780, Sumner Stork.....	7	5 00
2781, Jas. Shearer.....	19	7 14
2782, Geo. Wark .....	7	5 00
2783, Geo. H. White.....	46	32 86
2784, Frank Black.....	71	50 71
2785, W. W. Wright.....	48	34 29
2787, Oliver Fitzpatrick .....	18	12 86
5 per cent. to General Fund		71 54
Balance on hand.....		<hr/>
		\$2,909 83

GENERAL FUND.

To cash received from S. Secretary.....	\$1,586 24
" 5 per cent. Endowment receipts.....	516 10
" 5 per cent. S. & F. receipts .....	71 54
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	\$2,173 88
CONTRA—CR.	
Nov. 1, by cheque 2707, Advertiser Printing Co.....	\$ 200 00
Nov. 5, by cheque 2708, T. Millman, examining fees .....	300 00
Nov. 10, by cheque 2725, Tho. Lawless, audit fees and expenses.....	32 00
Nov. 13, by cheque 2744, Dr. Oronhyatekha, sal. for Nov.....	208 00
Nov. 16, by cheque 2745, Advertiser Printing Co.....	100 00
Nov. 17, by cheque 2762, J. Kilgour, furniture Ex. Office.....	80 00

Nov. 30, by cheque 2789, Prem. on bonds  
of S. S. and S. T ..... 85 00  
Balance..... 1,168 88  
\$2,173 88

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

**Mortuary Statement for the Month  
of November, 1888.**

No. 181. Brother Alfred N. Tetlock, of Court Mississippi, No. 78, located at Carleton Place, Ont., killed on 3rd November, in railroad accident, aged 21 years. Initiated 30th October, 1888. Paid into Endowment Fund seventy-three cents (73c.) Endowment of \$1,000, designated to his wife, Elizabeth J. Tetlock. Paid by cheque No. 2724.

No. 182. Brother Philip S. Martin, of Court Lindsay, No. 181, located at Lindsay, Ont., died on 5th November, of Gastritis, aged 50 years. Initiated 8th January, 1886. Paid into Endowment Fund one hundred and twenty-four dollars and forty-four cents (\$124.44). Endowment of \$3,000, designated to his wife, Mary L. Martin, and his sons, George E. and Edgar P. Paid by cheques Nos. 2761, 2831 and 2832.

No. 183. Brother James Russell, of Court Rock Glen, No. 186, located at Arkona, Ont., died on 26th October, of Phthisis, aged 18 years. Initiated 3rd February, 1888. Paid into Endowment Fund four dollars and eighty cents (\$4.80). Endowment of \$1,000, designated to his mother, Harriet Russell. Paid by cheque No. 2772.

No. 184. Brother Allen Innes Gorkindale, of Court Picton, No. 177, located at Picton, Ont., died on the 16th November, of Centosis of Liver, aged 48 years. Initiated 26th April, 1888. Paid into Endowment Fund seventeen dollars and eight cents (\$17.08). Endowment of \$2,000, designated to his wife, Lucretia Ann Gorkindale. Paid by cheque No. 2773.

No. 185. Brother Thos. Boardman, of Court Northern Light, No. 127, located at Owen Sound, Ont., died on 23rd November, of Paralysis, aged 54 years. Initiated 6th March, 1884. Paid into Endowment Fund eighty-one dollars and twenty cents Endowment of \$1,000, designated to his wife, (\$81.20). Eliza Boardman. Paid by cheque No. 2808.

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

**Report of Medical Board for Month  
of November, 1888.**

	No.	4	3	0
Court Dufferin				
" McGregor	"	6	2	0
" Mt. Royal	"	7	4	0
" Forest City	"	8	1	0
" Victoria	"	10	1	0
" Welcome	"	12	4	0
" Winnipeg	"	13	1	0
" Cobourg	"	15	1	0
" Elora	"	17	1	0
" Fergus	"	22	1	0

		23	2	0
" Oronhyatekha	"	23	2	0
" Kennebecasis	"	24	7	0
" Jubilee	"	27	5	0
" Guelph	"	37	1	1
" Amity	"	39	2	0
" Ottawa	"	41	3	1
" Sydenham	"	43	3	0
" Shelburne	"	45	1	0
" Oxford	"	46	1	0
" Erie	"	47	5	0
" Alliston	"	50	1	0
" Puslinch	"	51	1	0
" Canada	"	53	2	0
" Frontenac	"	59	6	1
" Eureka	"	65	2	0
" Alvinston	"	67	4	1
" Rosewood	"	72	1	0
" Valley City	"	73	5	2
" Sylva	"	76	18	2
" Oil City	"	77	2	0
" Mississippi	"	78	12	5
" Excelsior	"	79	1	0
" Davenport	"	82	2	0
" Union	"	86	3	0
" Midland	"	87	8	0
" Hazel	"	92	2	0
" Deseronto	"	93	0	1
" Harwich	"	98	1	0
" Haldimand	"	106	5	2
" Pearl	"	113	1	1
" Royal Jubilee	"	114	14	0
" Bad Axe	"	117	1	0
" Locksley	"	118	1	0
" York	"	120	3	0
" Loyalist	"	121	6	0
" Exeter	"	123	1	1
" Northern Light	"	127	8	0
" Jewel	"	131	3	0
" Jarvis	"	138	7	0
" Miliceta	"	139	1	0
" Fulford	"	147	3	0
" Saugeen	"	148	3	1
" Gen. Gordon	"	152	5	0
" Belmont	"	153	0	1
" Berlin	"	154	1	0
" Maple	"	155	12	2
" Parkhill	"	156	7	0
" Forest Queen	"	158	5	0
" Dresden	"	164	1	0
" Simcoe	"	166	1	0
" Toronto	"	167	1	0
" River Speed	"	169	2	0
" Hamilton	"	170	7	0
" Nelson	"	174	2	0
" Cookshire	"	176	2	0
" Picton	"	177	5	0
" Mt. Brydges	"	183	3	0
" Butternut Ridge	"	184	1	0
" Beaverton	"	185	1	0
" Rock Glen	"	186	1	0
" Desmond	"	187	6	0
" Florence	"	189	2	0
" Peerless	"	193	2	0
" Sauble	"	196	1	0
" Ruby	"	201	0	1
" Royal	"	212	2	0
" Kemptville	"	214	7	2
" Gower	"	217	7	3
" Stadacona	"	224	1	1
" Winona	"	226	1	0
" Laurentian	"	229	2	0
" Selkirk	"	235	2	1

THE INDEPENDENT FORESTER.

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		Approved.	Rejected.				
" Raymond	" 236	1	0	Jubilee	27		4 00
" Flint	" 239	1	0	Mt. Sherwood	32		4 28
" St. James	" 240	1	0	Amity	39		1 00
" Spadina	" 241	1	0	Ottawa	41		4 00
" Brock	" 242	1	0	Sydenham	43		4 00
" Progressive	" 254	2	1	Erie	47		6 00
" Woodham	" 255	2	0	Alliston	50		16
" Caledonia	" 256	2	0	Frontenac	59	\$ 50	4 12
" Eglinton	" 258	1	0	Forest	63		
" Benevolence	" 263	1	0	Rosewood	72		1 00
" Balmoral	" 269	3	0	Southampton	74		30
" Prospect	" 270	2	1	Excelsior	79		3 00
" Egansville	" 279	1	0	Davenport	82		2 50
" Harvard	" 281	1	0	Robin Hood	84	8 00	
" St. Marks	" 282	4	0	Hazel	92		3 00
" St. Albans	" 283	1	0	Deseronto	93		11 22
" Oscoda	" 285	4	1	Tyroconnell	99		1 10
" Windsor Mills	" 286	2	0	Haldimand	106		4 00
" Yamaska	" 292	2	0	Pearl	113		1 00
" Oshawa	" 294	1	0	Northern Light	127		7 00
" Calgary	" 295	1	2	Jewel	131	8 00	
" Aberfoyle	" 296	1	0	Milton	137		1 00
" Fortune	" 297	1	0	Jervis	138		3 25
" Maple Ridge	" 300	1	1	Gen. Gordon	152		31 60
" Bedford	" 303	6	0	Berlin	154		5 00
" Sutton	" 304	2	0	Maple	155		17 50
" Buckeye	" 312	4	0	Parkhill	156		13 25
" Resort	" 318	1	0	Ivy	157		1 00
" Valens	" 319	3	0	Forest Queen	158		2 00
" Mauistique	" 322	1	0	Huron	163		50
" Miranda	" 326	2	1	Dresden	164		3 60
" Dover	" 328	2	0	Hamilton	170		7 00
" Buckingham	" 330	4	0	Black Knight	173	17 00	1 10
" Trent	" 333	1	0	Nelson	174		2 00
" Warkworth	" 334	2	0	Piston	177		2 00
" Flower City	" 336	4	0	Rock Glen	186		10
" Vassar	" 337	28	0	Royal	212		6 00
" Lafayette	" 344	2	1	Keinptville	214		4 00
" Waverly	" 345	3	0	Selkirk	235		
" Burrard	" 347	1	0	Woodham	255		20 00
" Actonvale	" 351	2	0	Caledonia	256		2 00
" Cannington	" 352	3	0	Pleasant	264	5 00	
" Tittabawasse	" 353	1	0	Spadina	271		10 00
" Fromont	" 355	4	0	St. Marks	282		32 50
" Pride of Akron	" 356	1	0	Cayuga	284		1 00
" Signet	" 358	1	0	Aberfoyle	296		1 00
" Appin	" 359	2	1	Eden Mills	305		2 00
" Banner	" 360	66	1	Valens	319		4 50
" Osgoode	" 62	13	0	Waverley	345	10 50	1 68
				Zephyr	348		1 50
Total		478	39			\$ 72 50	\$244 70

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

To cash from capitation tax as above ..... \$ 72.50  
 " cash from general supplies " ..... 244 70  
 " cash from charter fees " ..... 100 00  
 Total ... \$417 20

HIGH COURT OF ONTARIO.

High Secretary's Statement for the  
 Month of November, 1888.

RECEIPTS.			
Name of Court.	No. of Court.	Capitation Tax.	General Supplies.
Stormont	3		\$ 50
Crediton	14		74
Springfield	18		50
Dominion	25	\$17 50	
Pr. Alexandra	26		2 20

CONTRA-CR.  
 By cash paid to High Treasurer ..... \$417 20  
 Submitted in L., B. and C.,  
 JAS. B. HALKETT, High Secretary.

High Treasurer's Statement for the  
 Month of November, 1888.

RECEIPTS.	
To balance per last report.....	\$2,158 23
" cash from H. Secretary.....	417 20
	<u>\$2,575 43</u>

## CONTRA—OR.

Nov. 8, by cheque 28, H. Secretary, salary and expenses.....	\$ 63 51
Nov. 8, by cheque 29, C. G. Whale, expenses, Oct .....	60 00
Nov. 8, by cheque 30, Hunter Rose and Co., stationery.....	5 70
Nov. 16, by cheque 32, Hunter Rose and Co., books.....	16 50
Balance on hand.....	2,429 72
	<hr/>
	\$2,575 43

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

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### New Courts.

## COURT KING CITY, NO. 363, KING.

Instituted on the 14th Nov., 1888, by A. H. Dixon, D.S.C.R.

## OFFICERS INSTALLED.

C. D. H. C. R., Jno. H. Ross.  
C. R., J. W. Crossley.  
V. C. R., J. C. Stokes.  
R. S., Arch. Campbell.  
F. S., Jas. W. Bolton.  
Treas., O. C. Tillman.  
S. W., C. Patterson.  
J. W., R. Ross.  
S. B., Joseph Thompson.  
J. B., Christopher Orf.  
P. C. R., E. J. Davis, M.P.P.  
Chap., J. S. Harker.  
Physician, T. J. Norman, M.D.

## COURT OAKWOOD, NO. 364, RICHMOND.

Instituted on the 30th Nov., 1888, by C. C. Whale, P.D.H.C.R.

## OFFICERS INSTALLED.

C. D. H. C. R., D. McDougall.  
C. R., Robt. Hill.  
V. C. R., Thos. Good.  
R. S., W. T. Jamieson.  
F. S., J. W. McElroy.  
Treas., J. W. McElroy.  
S. W., Geo. Dawson.  
J. W., Jas. Nesbitt.  
S. B., Jas. E. Nesbitt.  
J. B., John Jamieson.  
P. C. R., Robt. Gemmill.  
Chap., Saml. Nesbitt.  
Physicians, Drs. Wilson and Richardson.

## COURT STAR, NO. 365, FARQUHAR.

Instituted on the 3rd Dec., 1888, by A. R. Mill, D.S.C.R.

## OFFICERS INSTALLED.

C. D. H. C. R., T. M. Kay.  
C. R., Hiram Borland.  
V. C. R., Jas. Ballantyne.

R. S., John Kay.  
F. S., Duncan Hay.  
Treas., Ephraim Hewitt.  
S. W., John Duncan.  
J. W., William Monteith.  
S. B., Wm. McClocklin.  
J. B., John Duncan.  
P. C. R., Robt. Pringle.  
Chap., Wm. H. Passmore.

## COURT SCHOMBERG, NO. 361, SCHOMBERG.

Instituted 27th October, 1888, by A. H. Dixon, D.S.C.R.

## OFFICERS INSTALLED.

C. D. H. C. R., Arthur Armstrong.  
C. R., Newton H. Sproule.  
R. S., M. M. Hulse.  
F. S., Joseph L. Kitchen.  
Treas., John Hanlon.  
S. W., Jas. S. Kitchen.  
J. W., Wm. A. Fletcher.  
S. B., G. W. Clarridge.  
J. B., Wm. W. Dean.  
Physician, Wm. J. Brereton M.D.

## COURT OSGOODE, NO. 362, OSGOODE STATION

Instituted 10th November, 1888, by C. C. Whale, P.D.H.C.R.

## OFFICERS INSTALLED.

C. D. H. C. R., Hugh Cleland.  
C. R., Hugh Cleland.  
V. C. R., Jos. A. Moses.  
R. S., Albert Bower.  
F. S., Jos. A. McQuade.  
Treas., Jos. A. McQuade.  
S. W., W. J. Moses.  
J. W., Jonathan Kerr.  
S. B., Alex. Taylor.  
J. B., Wesley Edwards.  
P. C. R., Geo. Ralph.  
Chap., Robt. Ralph.  
Physician, Arch. Jamieson, M.D.

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### A Handsome Premium.

We have received from the *Empire* office, Toronto, one of the Bust of Sir John Macdonald, given as a premium this fall with the *Weekly Empire*. It stands 11 inches high, is a most faithful likeness of the Premier, and would make a handsome ornament in any parlor. There will no doubt be a rush for them, as every Conservative in the country will want to have a Bust of "The Chieftain," when it can be got so easily, while large numbers of Reformers will also want this faithful likeness of the Premier of the Dominion.

## What a Time

People formerly had, trying to swallow the old-fashioned pill with its film of magnesia vainly disguising its bitterness; and what a contrast to Ayer's Pills, that have been well called "medicated sugar-plums"—the only fear being that patients may be tempted into taking too many at a dose. But the directions are plain and should be strictly followed.

J. T. Teller, M. D., of Chittenango, N. Y., expresses exactly what hundreds have written at greater length. He says: "Ayer's Cathartic Pills are highly appreciated. They are perfect in form and coating, and their effects are all that the most careful physician could desire. They have supplanted all the Pills formerly popular here, and I think it must be long before any other can be made that will at all compare with them. Those who buy your pills get full value for their money."

"Safe, pleasant, and certain in their action," is the concise testimony of Dr. George E. Walker, of Martinsville, Virginia.

"Ayer's Pills outsell all similar preparations. The public having once used them, will have no others."—Berry, Venable & Collier, Atlanta, Ga.

## Ayer's Pills,

Prepared by Dr. J. C. Ayer & Co., Lowell, Mass.  
Sold by all Dealers in Medicine.

### Copy of Letter Sent to the Editor of the "Monetary Times."

To the Editor of the *Monetary Times*:

Information has reached me that you have been good enough to send gratis bundles of the *Monetary Times*, date of issue, 23rd and 30th November ult., to some fifty of our Subordinate Courts.

As we have about 370 Subordinate Courts, it follows that some 320 of them have not had the pleasure of reading for themselves your well-written articles on the I. O. F., and thus seeing with their own eyes how rotten are the foundations on which you have based your attacks upon the Independent Order of Foresters. I am anxious that all of our Courts should have this pleasure. I therefore take the liberty of sending you a list containing the names of the Court Deputies

of all our Courts who have not yet received copies of your paper. Each Court has 14 officers, so that you may, if you so wish, send with advantage 14 copies of each issue with each bundle.

I have sent instructions to all our officers to see that any copies of your excellent Journal you may be good enough to send to them are well circulated among the membership.

My reply to your articles will reach the membership about the 1st January, and it will be well to have the copies of the *Monetary Times* in their hands by that date.

Yours sincerely,

ORONHYATEKHA,  
*Supreme Chief Ranger I. O. F.*

### Official Circular.

Office of the High Secretary,  
347 McLaren Street,  
Ottawa, 20th Dec. 1888.

Deputies of the various Courts within the jurisdiction of the High Court of Ontario, are hereby directed to present the semi-annual return form which has been mailed to their respective addresses at the first meeting of their Courts in the month of January, 1889, have the same duly filled in, signed by the proper officers, the seal of the Court attached, and the amount due for capitation tax for the ensuing six months, viz., 50 cents per member, remitted at once with the form completed, to

JAMES B. HALKETT,  
*High Secretary.*

### Notes.

THE INDEPENDENT FORESTER wishes all Foresters, their wives and sweethearts a Merry Christmas and a Happy New Year.

Brother Whale continues to meet with great success in his tour among the weak Courts. He is doing much good.

We want 100 organizing officers to begin work in January, 1889, so as to push our membership to 25,000 by the next Session of the Supreme Court.

Owing to various causes the contemplated visit of the S. C. R. to Manitoba and British Columbia has been unavoidably postponed, so that it is not now likely that it will occur earlier than in March.

Court Frontenac proposes to have a public installation of its officers on the 4th of January next. The Supreme Chief Ranger has promised to be present and officiate as in stalling officer.

The Supreme Chief Ranger has appointed Brother D. Rose, of the firm of Hunter, Rose & Co., of Toronto. and Brother G. A. Harper, of Cleveland, Ohio, and Alex. McKay, M. P., Mayor of Hamilton, to the office of Deputy Supreme Chief Ranger.

It is proposed sometime in the near future to remove the headquarter offices to Toronto. There seems to be a general concensus of opinion among the membership that it would be best for the Order to have our headquarters established in a centre like Toronto.

The High Secretary of Ontario desires to draw the attention of the membership to the fact that the Circular of the Executive Council requires old reinstatement forms to be returned to Brother E. S. Cummer, Supreme Secretary, London, Ont., and not to him. By carrying out these directions much unnecessary trouble will be saved the High Secretary. Please do not send him any more old forms.

Court Laurentian had its annual banquet at the Butler House, Ottawa, on the 21st of December, inst. We had a card of invitation from Brother Spencer, and fully intended to be present, and had got as far as Kingston, *en route*, when the business of the Order of an urgent nature demanded our return to headquarters at once. However, as H. C. R. Milne intended to be present and P. S. C. R. Botterell and H. Secretary Halkett would be at home, the loss was wholly ours. We know by experience that Brother Butler spreads a table that would tempt a king. Thank you, Brother Spencer, for remembering us. We were with you in spirit.

The attention of the membership is specially called to two articles published in the *Monetary Times* of date of 23rd and 30th November, ult. We have requested that copies of the papers be sent to all our Courts as has been done in the case of those Courts which appear in our directory.

The officers and members are requested, not only to read said articles but to see that all our members and friends outside the Order read them. After having done so, point out to all the rottenness of the *Mon-*

*tary Times'* articles. Rotten as they are, they are the very best that can be brought against the Independent Order of Foresters.

Recently we had occasion to visit Kingston, and while there we called at a number of business places, and wherever we went we found the places of business literally swarming with Foresters.

We did ourselves the pleasure of calling on Brother Meek, Editor of the *Daily Whig*, C. R. of the Court, and had a pleasant chat with him. No one in the Order could take a deeper interest in his Court than Brother Meek. Court Frontenac is indeed fortunate in having such a Chief Ranger. When about to leave we expressed a desire to telephone to Brother Wilson's livery stable for a rig to drive us to the residence of the H. C. R., near Rockwood Asylum, whereupon the genial Brother undertook to do the job for us, and this is what we heard:

"Hello! Give me 229."

"Hello! Is that Wilsons?"

"Send a rig to the *Whig* office to drive the Supreme Chief Ranger to the Insane Asylum."

It is needless to say we promptly protested against the way the message was delivered.

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### Explanation.

We have had a number of enquiries as to the relations which have been established between the Order and the Dominion Investment Loan and Savings Company, whose advertisement appears in THE FORESTER. As we understand it, the policy of the Company is to have all borrowers who can pass the required examination to insure their lives in some company, so that in case of death before the obligations to the Company are fully discharged, there may be funds available with which to give the widow a clear title to the home. The Company in their agreement promise to bring the claims of the I. O. F. to the notice of each of their borrowers. On our part we agree to bring the claims of the Company to the notice of our Courts. This has been done already, both in the columns of THE FORESTER and by Executive Circular.

The question of taking stock to qualify for the position of paid agents of the Company is a matter which must be left to the judgment of each one, and about which the Executive could not give any advice.



# BARRIERS BURNED AWAY.

By Rev. E. P. Roe.

(Continued.)

"Then they don't believe the Bible, either," said Christine. "For if they did they would insist on your doing it; and if you believed you would do all this in spite of them, for see what is written here. The very Being that you worship and dedicate your churches to, will say, because not doing this, 'Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels.' And this is but one of many similar passages. Now all this is a monstrous fable to me. The idea of any such experience awaiting my light-hearted little Sybarite here!"

Miss Winthrop had buried her face in her hands, and was trembling from head to foot. The words of God never seemed so real and true before, as now while uttered by an unbeliever.

"I don't believe there is any such place or things," said Miss Brown bluntly.

"There spake my mature and thoughtless friend who is not to be imposed upon," said Christine with a touch of irony in her tone.

Dennis had listened in sad wonder. Such words of cynical unbelief were in dark, terrible contrast with the fair young face. He saw the mind and training of her father in all she said, but he bitterly condemned the worldly, inconsistent life of multitudes in the church who do more to confirm unbelievers than all their sophistries. But as she went on seemingly having the argument all her own way, his whole soul burned to meet and refute her fatal views. For her own sake and the others, as well as for the dishonored name of his Lord, he must in some way turn the tide. Though regarded as a humble servitor, having no right to take part in the conversation, he determined that his hands must lift up the standard of truth if no others would or could. To his joy he found that the programme would soon give him the coveted opportunity.

Christine went on with a voice as smooth and musical as the flow of a stream over a glacier.

"I have read the Bible several times, and that is more than all of you can say, I think. It is a wonderful book, and has been the inspiration of some of our best art. There

are parts that I enjoy reading very much for their sublimity and peculiarity. But who pretends to live as this old and partially obsolete book teaches? Take my father for instance. All the gentlemen in the church that I know of, can do, and are accustomed to do, just what he does, and some I think do much worse; and yet he is an infidel as you would term him. And as to the ladies, not the Bible, but fashion rules them with a rod of iron. I have cut free from it all, and art shall be my religion and the inspiration of my life."

As Christine talked on, the twilight deepened, and Dennis worked with increasing eagerness.

"After all," she continued, "it is only history repeating itself. The educated mind to-day stands in the same relation to Christianity that the cultured mind of Greece and Rome stood to the older mythology in the second century. The form of religion was kept up, but its belief and power were fast dying out. The cities abounded in gorgeous temples, and were thronged with worshippers, but they sacrificed at the dictates of fashion, custom, and law, not of faith. So our cities are adorned with splendid churches, and fashion and the tastes of the congregation decide as to the form of service. They differ widely from each other, and all differ from the Bible. The ancients gave no more respect to what was regarded the will of their imaginary deities than do modern Christians to the precepts of the Bible. People went to the ceremonies, got through with them, and then did what they pleased; and so they do now.

"Take for instance one of your commonest doctrines, that of prayer; the majority have no practical belief in it. My father has taken me, and out of curiosity I have attended several prayer meetings. The merest fraction of the congregation are present at the best of times, and if the night is stormy, the number out is painfully small. Yet all profess to believe that the Lord of heaven and earth will be present, and that it is His will that they should be. Your Bible teaches that the Being who controls completely the destiny of every person, will be in the midst

of those gathered in His name, to hear and answer the petitions. If this is true, then no earthly ruler was ever so neglected and insulted, so generally ignored as this very Deity to whom you ascribe unlimited power, and from whom you say you receive life and everything. An eastern despot would take off the heads of those who treated him in such style, and a republican politician would scoff at the idea of giving office to such lukewarm followers. Why here in Christian Chicago the will of God is no more heeded by the majority than that of the Emperor of China, and the Bible might as well be the Koran. Looking at these facts from my impartial standpoint, I am driven to one of two alternatives: either you regard your God as so kind and good, so merciful, that you can trespass on His forbearance to any extent, and treat Him with a neglect and indifference that none would manifest toward the pettiest earthly potentate, and still all be well, or else you have no real practical belief in your religion. Though not very charitably inclined, I cannot think quite so meanly of human nature as to take the former view, so I am driven to the latter. For surely no man who wished to live and prosper, no woman who loved her husband and children, could so coolly and continually disregard the Deity in whom they profess to believe with the old Greek Poet, they "live, move, and have their being."

The twilight deepened, and Christine continued, her words portaying the decline of faith according, ominously with the increasing gloom.

"Why, in order to see the truth of what I am saying, look at the emblem of your faith—the Cross. All its historical associations are those of self-denial, and suffering for others. The Founder of your faith endured death upon it. He was a great good man like Socrates, though no doubt a mistaken enthusiast. But what He meant, He said plainly and clearly, as for instance, 'Whosoever doth not bear His cross and come after Me, cannot be My disciple.' I admit that in the past He had a wonderful following. In the ages of martyrdom multitudes left all and endured all that He did for His sake. But so there have been other great leaders with equally devoted followers. But in this practical age religious enthusiasm has but little chance. What crosses do the members of the Church of the Holy Virgin take up? and what are borne by your great rich church, Miss Winthrop? The shrewd people of this day manage better, and put their crosses on

top of the church. I suppose they reason that the stone tower can carry it for the whole congregation on the principle of a labor-saving machine. But honestly your modern disciples are no more like their Master than one of the pale, slim, white-kidded gentlemen who will be here to-night, is like Richard Cœur de Lion as he led a charge against the Moslems. Your cross is dwindling to a mere pretty ornament—an emblem of a past that is fast fading from men's memories. It will never have the power to inspire the heart again, as when the Crusaders—"

At that moment their eyes were blinded by a sudden, dazzling light. There was a general and startled exclamation, and then, awe-struck and silent, they gazed as if spell-bound upon a luminous cross blazing before them.

#### CHAPTER XXIV.

##### EQUAL TO AN EMERGENCY.

The fiery cross that so awed Christine and her little group of auditors, was to be the closing scene of the evening entertainment. It was of metal, and by a skilful adjustment of jets was made to appear as if all aflame. While the others were intent on Christine's words, and she in the interest of her theme had quite forgotten him, Dennis made all his arrangements, and at the critical point narrated in the preceding chapter, he turned on the gas with the most startling effect. It seemed a living, vivid refutation of Christine's words, and even she turned pale. After a moment, for the emblem to make its full impression, Dennis stepped out before them all, his face lighted up by the luminous cross. They admitted that no Crusader could look more earnest and brave than he.

"Miss Ludolph," he said in firm yet respectful tones, "I should evermore be unworthy of your respect and confidence, what is more, I should be false to myself, false to my faith, should I remain silent in view of what I have been compelled to hear. That sacred emblem has not spent its meaning, or its power. Millions to-day would die for the sake of Him who suffered on it. Many even of those weak, inconsistent ones that you have so justly condemned, would part with life rather than the faint hope that centres there," pointing to the radiant symbol.

"You are rude, sir," said Christine, her face pale, but her eyes flashing in turn.

"No, he is right! he is right!" exclaimed

Miss Winthrop, springing up with tears in her eyes. "Undeserving as I am of the name of Christian, I would die, I know I would die, before I would give up my poor little hope,—though I confess you make me fear that it is a false one. But it's the best I have, and I mean it shall be better. I think a good touch of persecution that would bring people out, would do the Church more good than anything else."

"Pardon me, Miss Ludolph," continued Dennis; "but I appeal to your sense of justice. Could I be a true man and be silent, believing what I do? Could I hear the name of my Best Friend thus spoken of, and say not one word in His behalf?"

"But I spoke most highly of the Christ of the Bible."

"You spoke of Him as a great, good, but mistaken *man*, an enthusiast. To me He is the mighty God, my Divine Saviour, to whom I owe infinitely more than life. You know that I mean no disrespect to you," he added with gentle but manly courtesy. "I regret more deeply than words can express that you honestly think as you do. But if I as honestly believe the Bible, am I not acting as you said a true follower ought? For I assure you it is a heavier cross than you can ever know, to speak thus unbidden where I am regarded only as a serving-man. But would I not be false and cowardly, if I held my peace? And if you afterwards should know that I claimed the name of Christian, would you not despise me as you remembered this scene?"

Christine bit her lip and hesitated, but her sense of justice prevailed, and she said—

"I not only pardon you, but commend your course in view of your evident sincerity."

Dennis replied by a low bow.

At this moment there was a loud ring at the door.

"There come the gentlemen," exclaimed Miss Brown. "I am so glad. O dear, what a long, uncomfortable preachment we have had; now for some fun."

The colorless young ladies had stared first at Christine, and then at the cross, in blank amazement.

At the word "gentlemen" they were all on the alert and ready for *real* life; but Miss Winthrop left the room for a short time.

A handsome, lively youth entered, scattering bows and compliments on every side with the off-hand ease of an accomplished society man. He paid no heed to Dennis, evidently regarding him as the showman.

"Well, ladies, you have done your part," he said, "your arrangements seem complete."

"Yes, Mr. Mellen; but where is Mr. Archer, our tenor?" asked Christine. "We have only three-quarters of an hour for music rehearsal, before we must retire to dress for our parts."

"Bad news for you, Miss Ludolph," said Mr. Mellen, coming to her side; "Archer is sick and can't come."

"Can't come?" they all exclaimed in dismayed chorus.

"What is the matter?" asked Miss Winthrop anxiously, coming in at that moment.

"Matter enough," said Miss Brown, poutingly, "that horrid Archer has gone and got sick. I do believe he did it on purpose. He did not know his parts near as well as he ought, and he has taken this way to get out of it."

"But he promised me he would study them all the morning," said Christine. "O I am so sorry. What shall we do? Our entertainment seems fated to be a failure," and she spoke in a tone of deep disappointment.

"I assure you I feel the deepest sympathy for you," said Mr. Mullen, looking tenderly at Christine, "but I did my best. I tried to drag Archer here out of his sick-bed, and then I ran around among some other good singers that I know, but none would venture. They said the music was difficult, and would require much practice, and that now is impossible."

"O isn't it too bad," mourned Miss Winthrop. "The programme is all printed, and the people will be so disappointed. We can't have that splendid duet that you and Mr. Archer were to sing together, Christine. I have a score of friends who were coming to hear that alone."

"O as for that matter, half our music is spoiled," said Christine dejectedly. "Well this is the last time I attempt anything of the kind. How in the world we are going to get out of this scrape, I do not know. The tickets are so high, and so much has been said, that the people are expecting a great deal, and there is every prospect of a most lame and impotent conclusion."

A general gloom settled upon the faces of all. At this moment Dennis stepped forward hesitatingly and said to Christine—

"Have you the music that Mr. Archer was to sing?"

"Certainly! do you suppose it was of the kind that he could make up out of his head?" said Miss Brown pertly.

"Will you let me see it? If you are willing, perhaps I can assist you in this matter."

All turned toward him with a look of great surprise.

"What do you think of that from the man who sweeps Mr. Ludolph's store?" asked Miss Brown in a loud whisper.

"I think the fellow is as presuming as he is ignorant," said Mr. Mellen so plainly that all heard them.

"It is not presuming, sir, to offer a kindness where it is needed," said Dennis with dignity, "and my ignorance is not yet proved. The presumption is all on your part."

"Mr. Mellen flushed and was about to answer angrily, when Miss Winthrop said hastily but in a kindly tone—

"But really Mr. Fleet, much of our music is new and very difficult."

"But it is written, is it not?" asked Dennis with a smile.

Christine looked at him in silent wonder. What would he not do next? But she was sorry he had spoken, for she foresaw only mortification for him.

"O give him the music by all means," said Miss Brown, expecting to enjoy his blundering attempts to sing what was far beyond him. "There, I will play the accompaniment. It's not the tune of Old Hundred that you are to sing now, young man, remember."

Dennis glanced over the music, and she commenced playing a loud, difficult piece.

He turned to Miss Ludolph and said—

"I fear you have given me the wrong music. Miss Brown is playing something not written here."

They exchanged significant glances, and Miss Winthrop said—

"Play the right music, Miss Brown."

She struck into the music that Dennis held but played it so out of time, that no one could sing it. Dennis laid down his sheets on the piano and said quietly, though with flushed face,

"I did not mean to be obtrusive. You all seem greatly disappointed at Mr. Archer's absence and the results, and I thought that in view of the emergency it would not be presumption to offer my services. But it seems that I am mistaken."

"No, it is not presumption," said Miss Winthrop. "It was true kindness and courtesy, which has been ill requited. But, you see to be rank, Mr. Fleet, we all fear that you do not realize what you are undertaking."

"Must I of necessity be an ignoramus because, as Miss Brown says, I sweep a store?"

"Let me play the accompaniment," said Christine, with the decided manner of her own that few resisted, and she went correctly through the difficult and brilliant passage. Dennis followed his part with both eye and ear, and then said—

"Perhaps I had better sing my part alone first, and then you can correct any mistakes."

There was a flutter of expectation, a wink from Mr. Mellen, and an audible titter from Miss Brown.

"Certainly," said Miss Ludolph, who thought to herself "If he will make a fool of himself, he may," and she played the brief prelude.

Then prompt upon the proper note, true to time and note, Dennis's rich, powerful tenor voice startled, and then entranced them all. He sang the entire passage through, with only such mistakes as resulted from his nervousness and embarrassment.

At the close, all exclaimed in admiration save Miss Brown, who bit her lip in ill-concealed vexation, but she said with a half sneer—

"Really, Mr. What-is-your-name, you are almost equal to Blind Tom."

"You do Blind Tom great injustice," said Dennis. "I read my music."

"But how did you learn to read music in that style?" asked Christine.

"Of course it took me years to do so. But no one could join our musical club at college who could not read anything placed before him."

"It must have been small and select, then."

"It was."

"How often had you sung that piece before?" asked Miss Brown.

"I never saw it before," answered Dennis.

"Why it is just out," said Christine.

"Well, ladies and gentlemen, our troubles are over at last," said Miss Winthrop. "Mr. Fleet seems a good genius—equal to any emergency. If he can sing that difficult passage, he can sing anything else we have. We had better run over our parts, and then to our toilets."

One of the colorless young ladies played the accompaniments, her music making a sort of neutral tint, against which their rich and varied voices came out with better effect. They sang rapidly through the programme, Dennis sustaining his parts correctly, and with taste. He could read any music placed before him like the open page of a book, and

years of practice enabled him to sing true, and with confidence. As he sang one thing after another with perfect ease, their wonder grew, and when in the final duet with Christine, they both came out strongly, their splendid, thoroughly-trained voices blending in perfect harmony, they were rewarded with a spontaneous burst of applause, in which even Miss Brown was compelled to join.

Christine said nothing, but gave Dennis a quick, grateful glance, which amply repaid him for the martyrdom she had led him into that afternoon.

He acknowledged the plaudits of the others with a slight, cool bow, but her thanks with a warm flush of pleasure, and then turned to complete his arrangements as if nothing had happened. There was not the slightest show of exultation, or of a purpose to demand equality in view of what had happened. His old manner returned, and he acted as if they all were strangers to him. They exchanged significant, wondering glances, and after a brief consultation, retired to the dining-room, where coffee and sandwiches were waiting. Miss Winthrop and Christine sincerely hoped that Miss Brown would invite Dennis out, but she did not, and as it was her house, as she had said, they could not interfere. Dennis heard the clatter of knives and forks, and saw that he was again slighted; but he did not care now. Indeed in the light of the sacred emblem before which he had stood, he had learned to have a genuine pity for them all.

He remembered how the rich and great of the world had treated his Master.

Then, too, Christine's kind, grateful glance seemed to fall upon him like a warm ray of sunlight.

After they were through and about to dress for their parts, Miss Brown put her head within the door and said shortly—

"You will find some lunch in the dining room."

"Dennis paid no heed to her, but he heard Miss Winthrop say,—

"Really, Miss Brown, that is too bad after what he has done and shown himself to be, I wonder that he does not leave the house."

"He will not do that till all is over," said Christine.

"Then he may as soon as he chooses," said Miss Brown. She was a girl of violent prejudices, and from her very nature would instinctively dislike such a person as Dennis Fleet.

"Well," said Miss Winthrop, "he is a gentleman, and he gave the strongest proof

of it when he quietly and modestly withdrew after achieving a success that would have turned any one's head, and which ought to have secured him full recognition."

"I told you he was a gentleman," said Christine briefly, "and I consider myself a judge," and then their voices passed out of hearing.

Dennis having arranged everything so that he could place his hands right upon it, found that he had half an hour to spare. He said to himself, "Miss Ludolph is wrong. I shall leave the house a short time; I am a most unromantic individual, for no matter what, or how, I feel, I will get hungry. But I am sure Miss Brown's coffee and sandwiches would choke me. I have already swallowed too much from her to care for any more, so here's for a restaurant."

Miss Winthrop hastened through her toilet in order that she might come down and speak to Dennis while he was alone. She wished to thank him for his course and his vindication of the truth, and assure him that she both respected and would treat him as a true gentleman. She went into the back parlor, but he was not there; then she passed to the dining-room, but found only servants clearing away and preparing for the grand supper of the evening.

In quick alarm she asked,

"Where is Mr. Fleet?"

"Is it the man in the back parlor, mum? He's just after goin' out."

"O girls," exclaimed Miss Winthrop, rushing up stairs. "Mr. Fleet has gone."

And there was general consternation.

## CHAPTER XXV.

### THE REVELATION.

The toilets of the young ladies were nearly completed, but without waiting to put another touch, all hastened to the place where they had left Dennis. One of the colorless young ladies appeared upon the scene with a shawl around her bare shoulders, and a great deal of color on one cheek, and none on the other as yet, but this slight discrepancy was unnoted in the dire calamity they feared.

Many were the exclamations and lamentations.

"Why, the people will be here in fifteen minutes," said Miss Winthrop in a nervous tremor.

"Did he leave no word?" asked Miss Brown of the servants.

"No word, mum," was the dismal echo.

"What shall we do?" they said, looking at each other with blank faces; but none could answer.

"I do hate such proud, stuck-up people. There is no managing or depending on them," said Miss Brown spitefully.

Miss Winthrop bit her lips to keep from saying to her hostess what would be more true than polite. There was a flash of anger in Christine's dark blue eyes, and she said coldly,

"I imagine that you have finished the business this time, Miss Brown. But I confess that I am greatly surprised, for he said I could depend upon him for to-night."

"So you can," said Dennis, coming in behind them. "I am sorry you have had this needless alarm. But the fact is, I am a plain, ordinary mortal, and live in a very material way."

"There was plenty of lunch in the dining-room," said Miss Brown tartly. "You need not have gone out and made all this trouble."

"Pardon me for slighting your *hospitality*," said Dennis with emphasis on the word, "but I am very fastidious as to the *seasoning* of my food."

Again significant glances were exchanged, and there was a suppressed titter at Miss Brown's expense. She darted a blank look at Dennis, and left the room.

"I can assure you, ladies," added he, "that all is ready. I can lay my hand on whatever is needed in a moment, you need give yourselves no further anxiety."

There was a general stampede for the dressing-rooms, but Miss Winthrop lingered. When Dennis was alone she went up to him and frankly gave her hand, saying,

"Mr. Fleet, I wish to thank you for your course to-day. Between Miss Ludolph's unwitting sermon, and your brave and unexpected vindication of our faith, I hope to become more deserving of the name of Christian. You *are* a gentleman, sir, in the truest and best sense of the word, and as such it will ever be a pleasure to welcome you at my father's house," and she gave him her card.

A flush of grateful surprise and pleasure mantled Dennis's face, but before he could speak she was gone.

The audience were now thronging in. By half-past eight the performers were all in the back parlor, and there was a brilliant array of actors and actresses in varied and fanciful costume, many coming to the house dressed for their part. There were gods and goddesses, shepherds, shepherdesses, and angels, crusaders who would take leave of languish-

ing ladies, living statuary, and tableaux of all sorts. Dennis was much shocked at the manner in which ladies exposed themselves in the name of art, and for the sake of effect. Christine seemed perfectly Greek and Pagan in this respect, yet there was that in her manner that forbade the wanton glance. But as he observed the carriage of the men around him, he was more than satisfied that no plea of art could justify the "style," and felt assured that every pure minded woman would take the same view if she realized the truth. Under the names of fashion and art much is done in society that would be simply monstrous on ordinary occasions.

The music, as far as possible, was in character with the scenes. The entertainment went forward with great applause. Every one was radiant, and the subtle exhilarating spirit of assured success glowed in every eye, and gave a richer tone and coloring to everything.

Christine appeared in several and varied characters, and Dennis had eyes only for her. The others he glanced over critically, as the artist in charge, and then dismissed them from his thoughts, but on Christine his eyes rested in a spell-bound admiration that both amused and pleased her. She loved power of every kind, and when she read approval in the cultured and critical eye of Dennis Fleet, she knew that all the audience were applauding.

But Dennis had little time for musing, so great was the strain upon him to prevent confusion. His voice excited great surprise and applause, many inquiring vainly who he was. When he and Christine sang together, the audience were perfectly carried away, and stormed and applauded without stint. Indeed it seemed that they could not be satisfied. The call was so urgent that several asked Christine to sing again, and she did so alone. For ten minutes she held the audience perfectly entranced, and none more so than Dennis. Usually she was too cold in all that she did, but now in her excitement she far surpassed herself, and he acknowledged that he never heard such music before.

The very soul of song seemed breathed into her, and every nook and corner of the house appeared to vibrate with melody. Even the servants in distant rooms said that it seemed that an angel was singing. After she ceased, the audience sat spell-bound for a moment, and then followed prolonged thunders of applause, the portly brewer, Mr. Brown himself, leading off again and again.

"Now let the tenor sing alone," he said,

for though a coarse man, he was hearty and good-natured.

The audience emphatically echoed his wish, but Dennis as decidedly shook his head.

Then came a cry, "Miss Ludolph and the Tenor again," and the audience took it up with a clamor that would not be denied.

Christine looked inquiringly at Dennis, and he replied in a low tone,

"You command me this evening."

Again she thanked him with her eyes, and from a music stand near, chose a magnificent duet from Mendelssohn, in which he must sing several difficult solos.

"Will that answer?" she asked.

"Act your pleasure. I am familiar with it," he said, smiling at the way she had circumvented him in his refusal to sing alone.

Christine sat down and played her own accompaniment, while Dennis stood at her side. He determined to do his best and prove that though he swept a store, he could also do something else. Many of the strains were plaintive, and his deep and unconscious feeling for his fair companion in song, gave to his voice a depth, and at times a pathos that both thrilled and touched the heart, and there were not a few wet eyes in the audience. Unconsciously to himself and all around he was singing his love, and even Christine, though much preoccupied with her part, wondered at the effect upon herself, and recognized the deep impression made upon the audience.

As the last notes died away the sliding doors were closed.

Dennis had achieved a greater success than Christine, because singing from the heart he had touched the heart. His applause could be read in moist eyes and expressive faces, rather than in noisy hands. She saw and understood the result. A sad, disappointed look came into her face, and she said in a low, plaintive tone, as if it were wrung from her,

"There must be something wrong about me. I fear I shall never reach true art. I can only win admiration, never touch the heart."

Dennis was about to speak eagerly, when they were overwhelmed by the rush and confusion attendant on the breaking up of the entertainment,

Part of the older guests at once left for their homes, and the rest stayed for supper.

The parlors were to be cleared as soon as

possible for dancing. Christine was joined by her father, who had sat in the audience, scarcely believing his eyes, much less his ears. Was that the young man who was blacking old Schwartz's boots the other day.

His daughter was overwhelmed with compliments, but she took them very coolly and quietly, for her heart was full of bitterness. That which her ambitious spirit most desired she could not reach, and to the degree that she loved art, was her disappointment keen. She almost envied poor Dennis, but she knew not the secret of his success; nor did he, either, in truth. His old manner returned, and he busied himself in rapidly packing up everything that he had brought. Mr. Ludolph, who had received a brief explanation from Christine, came and said kindly,

"Why, Fleet, you have blossomed out strongly to-day."

"Indeed, sir, I think I have never had a more rigorous pruning," was the reply.

When the story had been told him in full, he understood the remark. Christine was waiting for the crowd to disperse somewhat, in order to speak to Dennis also, for her sense of justice and genuine admiration impelled her to warm and sincere acknowledgment. But at that moment Mr. Mellen came in exclaiming,—

"Miss Ludolph, they are all waiting for you to lead the dance, for to you is given this honor by acclamation, and I plead your promise to be my partner," and he carried her off, she meaning to return as soon as possible, as she supposed Dennis would remain.

A moment after, light airy music was heard in the front parlor, followed by the rhythmic cadence of light feet and the rustle of silks like a breeze through a forest.

For some reason, as she went away, Dennis's heart sank within him. The strong excitements of the day reacted, and a strange sense of weariness and despondency crept over him. The gay music in the other room seemed plaintive and far away, and the tripping feet sounded like the patter of rain on Autumn leaves. The very lights appeared to turn dimmer, and the color to fade out of his life.

Mechanically he packed up the few remaining articles, to be called for in the morning, and then leaned heavily against a pillar, intending to rest a moment before going out into the night alone.

(To be continued.)

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 Francis Irwin.  
 Herbert Monkman.  
 J. H. Burger.  
 Frank Boston.  
 Lewis H. Dickson.  
 A. E. Walker.  
 William Little.  
 James Jones.  
 Edward J. Hearn.  
 W. H. Franks, M.D.  
 J. W. Shearer.  
 J. A. Todd, M.D.  
 William Paxton.  
 C. E. Bouna.  
 W. S. Smith.  
 G. H. Groves, M.D.  
 J. Foreman.  
 Henry Tompkins.  
 Ed. C. Wood.  
 J. A. Couse.  
 Ralph G. Fauger.  
 W. Cadwell.  
 Oliver Cruse.  
 A. M. Miller.  
 J. J. Armstrong.  
 R. N. Frasier, M.D.  
 I. W. Cornish.  
 Alexander Yule.  
 J. B. Beveridge.  
 B. Bridgewater.  
 Jos. T. Carson.  
 Robt. B. Powell.  
 Thos. Webster.  
 Christian Pabst.  
 John Hoodless.  
 Wm. Magnus.  
 H. S. Arnfield.  
 A. M. C. Black.  
 John M. Davis.  
 Jas. D. Murray.  
 Geo. N. Geddes.  
 Dugald McBride.  
 R. Long.  
 Philip S. Martin.  
 Hugh McDougal.  
 M. F. Tupper.  
 John Hodgson.  
 D. Black.  
 Jos. Brothers.  
 J. M. Campbell, M.D.  
 J. H. Johnston.  
 W. A. Munns, M.D.  
 C. E. Slack.  
 John Edwards.  
 T. Otway Page.  
 John Gunn, M.D.  
 F. C. Stevens.  
 Alex. W. Fringle.  
 Jas. Bradshaw.  
 Geo. Geddes.  
 J. A. Bryce.  
 Thos. Hossack, M.D.  
 Silas Dawson.  
 John Bartley.  
 G. F. Jeffrey.  
 Geo. Keating.  
 John Lovegrove.  
 Geo. Craig.  
 J. C. Rothery.  
 T. L. Broderick.  
 H. J. Dean.  
 Waker Russ.



Name.	No.	Location.	C.D.H.C.R.
Falls View	228	Niagara Falls	Robt. L. Macfarlane.
Laurentian	229	Ottawa	G. W. Paterson.
Empress	230	Smithville	W. H. Morgau.
Dunnville	231	Dunnville	F. J. Ramsay.
Pelham	233	Fenwick	S. E. Birdsall, M.D.
Selkirk	235	Wallaceburg	W. J. Badder.
Raymond	236	Fonthill	J. O. Emmet, M.D.
Otter Valley	237	Vienna	E. H. Suffel.
Monck	238	Marshville	Arch'd McLean.
St. James	240	Toronto	W. J. Hambly.
Spadina	241	Toronto	Robt. Gilray.
Brock	242	Toronto	J. A. Allen.
Bracebridge	243	Bracebridge	D. E. Bastedo.
Gravenhurst	244	Gravenhurst	H. R. King.
North Toronto	250	Toronto	S. Wallace.
Argyl-	251	Toronto	E. Phenix.
Woodgreen	253	Toronto	G. S. Cleland.
Woodlark	255	Kirkton	John McCurdy.
Caledonia	256	Caledonia	W. J. Burns, M.D.
Greenwood	257	Claudeboye	S. E. Hooper, M.D.
Eglinton	258	Eglinton	A. H. Dixon.
Mystic	259	London	R. B. Hungerford
Doon	260	Doon	N. Card.
Pleasant	264	Malton	R. J. Spiers.
Pembroke	265	Pembroke	R. H. Row.
Prospect	270	Lobden	J. C. Rattray, M.D.
Bellevue	272	Weston	Jos. Nason.
Eganville	279	Eganville	Robt. Carruth.
St. Marks	282	Brockton	J. R. Hill.
St. Albans	283	Parkdale	R. D. Storey.
Cayuga	284	Cayuga	Thos. Bridger.
Britannia	288	Mono Road	J. F. Mitchell.
Oshawa	294	Oshawa	C. W. Scott.
Aberfoyle	296	Aberfoyle	P. Falconbridge.
Rock	301	Whitby	David Ormiston.
Burns	302	Embros	A. Brand.
Eden Mills	305	Eden Mills	Jas. Hortop.
Willowdale	307	York Mills	H. E. Webster, M.D.
Bolton	308	Albion	H. H. Bolton.
Queen Victoria	314	Pickering	Geo. Kerr.
Meadowdale	316	Meadowdale	Fred. Dickinson.
Resort	318	Lynedock	Jos. P. Groves.
Valens	319	Valens	John A. Valens.
Ivanhoe	327	Millbrook	R. J. Ough, M.D.
Dover	328	Port Dover	Hugh Ivey.
Stouffville	329	Stouffville	R. R. Coulston.
Markham	332	Markham	John Jerman.
Trent	333	Campbellford	M. B. Mallory.
Warkworth	334	Warkworth	Wm. Bensley.
Charlottetown	338	Victoria	Chas. P. Young.
Waverly	345	Fletcher	Jas. W. Campbell.
Zephyr	346	Zephyr	Thos. A. Wilson.

Officers of Courts.

**COURT HOPE, NO. 1, LONDON.**  
 C.D.H.C.R., Wm. Tackaberry; C.R., P. Matthews; V.C.R., — Ratmore; R.S., H. E. Lawson; F.S., R. S. Hannah; Treas., J. G. Bradley; Chaplain, — Kolston; Phys., W. T. Waugh, M.D. Meets 2nd and 4th Thursdays of each month. 12-8

**COURT ELIZABETH, NO. 1, ELIZABETH, N.J.**  
 C.D.H.C.R., Elwood Phares; C.R., H. L. Rogers, V.C.R., J. C. Fenwick, R.S., B. H. Marsh; F.S., H. F. Robinson; Treas., J. D. Bennett; Chaplain, James Dabb; Phys., W. A. H. Mack, M.D. Meets alternate Fridays. 6-9

**COURT BEAVER NO. 2, LENNOXVILLE, QUE**  
 C.D.H.C.R., Henry W. Hunting; C.R., Geo. Henry; V.C.R., G. H. Rawlins; R.S., F. B. Burge; F.S., W. Johnson; Treas., Alfred LeRay; Chap., J. W. McLaughlin; Phys., A. N. Worthington. Meets 1st and 3rd Wednesdays in each month. 12-8

**COURT DUFFERIN, NO. 4, LONDON.**  
 C.D.H.C.R. A. Aikman; C.R., R. Aiken; V.C.R., R. North; R.S., C. Green; F.S., G. H. Williams; Treas., H. Gibbons; Chaplain, W. H. Ford; Phys., F. Drake, M.D. Meets on 2nd and 4th Fridays of each month. 12-8

**COURT MCGREGOR, NO. 6, CHATHAM.**  
 C.D.H.C.R., W. G. Betts; C.R., Charles Atkin; V.C.R., Joseph Payne; R.S., J. R. R. Cathcart; F.S., George Smith; Treas., W. G. Betts; Chaplain, George French; Phys., T. K. Holmes, M.D. Court meets first and third Tuesdays in each month. 12-8

**COURT MT. ROYAL, NO. 7, MONTREAL, QUE.**  
 C.D.H.C.R., C. W. Bolton; C.R., J. R. Lewis; V.C.R., E. H. Walker; R.S., F. H. Wildgoose; F.S., H. Powles; Treas., C. W. Bolton; Chaplain, G. Harwood; Phys., Dr. Barnes. Meets every alternate Friday. 12-8

**COURT VICTORIA, NO. 10, LONDON.**  
 C.D.H.C.R., E. S. Cumber; C.R., Atwell Roddam; V.C.R., Geo. Jeffrey; R.S., Wm. Waulless; F.S., W. J. Crono; Treas., Atwell Fleming; Chaplain, L. Jones; Phys., Orunhyatoka, M.D., and A. G. Fenwick, M.D. Meets 2nd and 4th Saturdays. 12-8

**COURT WELCOME, NO. 12, LONDON.**  
 C.D.H.C.R., Wm. L. Dundass; C.R. Wm. L. Dundass; V.C.R., — Coraish; R.S., Jas. Vanstone; F.S. and Treas., Jos. Amor; Chaplain, — Stauyer; Phys., A. R. Pingel, M.D. Meets in Hicks Block, 2nd and 4th Mondays of each month. 12-8

**COURT KERWATIN, NO. 19, RAT PORTAGE.**  
 C.D.H.C.R., W. R. Gerrie; C.R., A. Campbell; V.C.R., C. W. Belyea; R.S., J. A. McCrossan; F.S., M. Segmiller; Treas., J. Hose; Chaplain, Rev. R. Nairn; Phys., Thomas Hanson, M.D. Meets 1st and 3rd Tuesdays in each month. 12-8

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

**COURT JUBILEE, NO. 27, HEPWORTH.**  
 C.D.H.C.R., W. R. Gilbert; C.R., W. Beacock; V.C.R., R. S. Russell; R.S., Hugh Shiels; F.S., Robt. Ford; Treas., E. Brigham; Chaplain, W. H. Barnes; Phys., F. Campbell, M.D. Meets 2nd and 4th Fridays in each month. 12-8

**COURT BRUCE, NO. 28, CHESLEY.**  
 C.D.H.C.R., J. F. Cullen; C.R., J. F. Cullen; V.C.R., D. J. Clarke; R.S., R. J. Follis; F.S., R. G. Williams; Treas., H. Hayes; Chaplain; J. G. Reaverly; Phys., J. M. Stewart, M.D. Court meets 2nd and 4th Thursdays in each month. 12-8

**COURT AMITY, NO. 39, HAMILTON.**  
 C.D.H.C.R., E. Easterbrook; C.R., P. A. Nichol; V.C.R., C. Mason; R.S., J. R. Nicholls; F.S., P. Armstrong; Treas., J. Brundle; Chaplain, A. Elder; Phys., Dr. Jas. Anderson. Meets 2nd and 4th Wednesdays of each month in Foresters' Hall, 2 1/2 King Street East. 12-8

**COURT OTTAWA, NO. 41, OTTAWA.**  
 C. D. H. C. R., Wm. Cairns; C.R., Wm. Rea; V.C.R., J. H. Gervan; R.S., A. C. Whittier; F.S., E. E. Hickmet; Treas., W. C. Bowels; Chaplain, J. Hickmet; Phys., Thos. Potter, M.D., and J. F. Kidd, M.D. Meets on 2nd and 4th Mondays of each month. 12-8

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

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

**COURT SARNIA, NO. 55, SARNIA.**  
 C.D.H.C.R., John Leys; C.R., P. Symington; V.C.R., E. Redfern; R.S., S. G. Merrill; F.S., D. N. Morrison; Treas., A. Thompson; Chaplain, D. Davidson; Phys., J. G. Morrison. Meets alternate Mondays at Victoria Hall, Lochiel Street. 12-8

**COURT FRONTENAC, NO. 59, KINGSTON.**  
 C.D.H.C.R., T. W. Moore; C.R., Robert Meek; V.C.R., Henry Hunter; R.S., J. S. R. McCann; F.S., S. Lowe; Treas., J. R. Rattenbury; Chaplain, Rev. C. E. Cartwright; Phys., W. H. Henderson, M.D. Meets 1st and 3rd Thursdays of each month. 12-8

**COURT WOODSTOCK, NO. 69, WOODSTOCK.**  
 C.D.H.C.R., J. M. Cope; C.R., Wm. Newton; V.C.R., Wm. Broom; R.S., Joseph Cross; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, Thos. Robertson; Phys., A. B. Welford, M.D. Meets 4th Tuesday in each month. 12-8

**COURT ROSEWOOD, NO. 72, MONKTON.**  
 C.D.H.C.R., C. H. Merryfield; C.R., G. T. McKenzie; V.C.R., Joseph Adair; P.C.R., Henry Featherstone; R.S., John Scott; F.S., James C. Wilson; Treas., Chas. McKenzie; Chaplain, Henry Manton; Phys., Dr. Hamilton. Meets every Thursday night at 7.30 o'clock p.m. 12-8

**COURT VALLEY CITY, NO. 73, GALT.**  
 C.D.H.C.R., John Black; C.R., C. Philip; V.C.R., A. Cairns; R.S., J. Welland; F.S., R. S. Hood; Treasurer, E. Morrish; Chaplain, J. R. White; Phys., A. Hawk. Meets every alternate Friday. 12-8

**COURT SOUTHAMPTON, NO. 74, SOUTHAMPTON.**

C.D.H.C.R., Nelson B. Zinkan; C.R., James Johns; V.C.R., Edwin Wetherall; R.S., \_\_\_\_\_; F.S., Robert Dobson; Treas., David Robertson; Chaplain, M. S. McAulay; Phys., W. S. Scott, M.D. Meets 1st and 3rd Mondays of each month. 12-8

**COURT ROSEDALE, NO. 88, TORONTO.**

C.D.H.C.R., A. E. Harris, 46 Berryman St.; C.R., A. J. Vanderburg; V.C.R., Wm. Gault; R.S., T. A. Govette, 1086 Yonge St.; F.S., J. B. Stephens, 1120 Yonge St.; Treas., J. Hewitson; Chaplain, J. Christie; Phys., B. Spencer, M.D., 8 Bloor St. East. Meets last Wednesday in each month in Temperance Hall, Davenport Road. 12-8

**COURT LORNE, NO. 96, PORT ROWAN.**

C.D.H.C.R., F. H. Pearsoll; C.R., F. H. Pearsoll; V.C.R., D. W. Scott; R.S., J. B. Fick; F.S., Jas. Ryan; Treas., Thos. Gordon; Chaplain, P. F. Fick; Phys., Geo. Stewart, M.D. Meets 2nd and last Wednesdays of each month. 12-8

**COURT HALDIMAND, NO. 106, HAGREVILLE.**

C.D.H.C.R., Wm. Anderson; C.R., Henry Almas; V.C.R., Wm. Hobbs; R.S., Wm. Hawke; F.S., Wm. Southern; Treas., B. A. Griffith; Chap., W. H. Martin; Physician, S. H. Quance, M.D. 6-9

**COURT DURHAM, NO. 111, DURHAM.**

C.D.H.C.R., Wm. Johnston, jr.; C.R., A. W. Patterson; V.C.R., Henry Bonner; R.S., William Johnston, jr.; F.S., Wm. F. Beggs; Treas., Samuel Wright; Chaplain, Benjamin Williams; Phys., David Jamieson, M.D. Court meets on the 2nd and last Wednesdays in each month. 12-8

**COURT LOYALIST, NO. 121, PORTLAND, N. B.**

C.D.H.C.R., Le B. Coleman; C.R., H. W. Moore; V.C.R., Jas. Irvine; R.S., Frank H. Hayes; F.S., Henry J. Pratt; Treas., Thos. F. Granville; Chaplain, John Chamberlain; Phys., J. H. Gray, M.D. Meets on the 2nd and last Thursdays of each month. 12-8

**COURT NORTHERN LIGHT NO. 127, OWEN SOUND.**

C.D.H.C.R., Wm. Little; C.R., A. P. Bowes; V.C.R., W. McKissack; R.S., T. H. Graham; F.S., Wm. Wilson; Treas., W. G. Little; Chaplain, James Fyfe; Phys., A. Cameron, M.D. Meets 2nd and 4th Tuesdays each month. 12-8

**COURT FULFORD, NO. 147, MONTREAL, QUE.**

C.D.H.C.R., Thos. G. Leders, 62 Coursol St.; C.R., John Hamilton; V.C.R., Robt. King; R.S., G. W. Swift; F.S., T. J. Rutherford; Treas., A. Rutherford; Chaplain, F. J. Walker; Phys., Geo. E. Armstrong, M.D. Meets 1st and 3rd Mondays of each month. 12-8

**COURT PRINCE ALBERT, NO. 149, SHERBROOKE, QUE.**

C.D.H.C.R., J. W. Stocks; C.R., W. J. Gilkerson; V.C.R., John Parr; R.S., John W. Stocks; F.S., A. D. Bostwick; Chaplain, Robt. Allen; Treas., C. J. Odell; Phys., N. A. Worthington, M.D. Meets 2nd and 4th Tuesdays in each month. 12-8

**COURT GENERAL GORDON, NO. 152, FOREST.**

C.D.H.C.R., J. A. Couse; C.R., R. Craig; V.C.R., G. White; R.S., J. A. Couse; F.S., D. McKellar; Treas., J. C. Pollock; Chaplain, Rev. D. Corcoddin; Phys., Dr. Tottan. Meets 2nd and last Thursday in each month. 12-8

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

C.D.H.C.R., O. Cruse; C.R., T. H. Culverwell; V.C.R., W. Hayden; R.S., F. Rawlinson; F.S., J. Sharp; Treas., E. M. Yarwood; Chaplain W. H. L. Gray; Phys., C. E. B. Duncombe. Meets 2nd and last Thursdays of each month. 12-8

**COURT HURON, NO. 163, POINT EDWARD.**

C.D.H.C.R., I. B. Beveridge; C.R., W. F. Gibson; V.C.R., Walter Wake, jr.; R.S., Wm. Orr; F.S., Wm. Orr; Treas., Wm Sweet; Chaplain, J. E. Campbell; Phys., Wm. Logic, M.D. Meets 1st and 3rd Mondays of each month. 12-8

**COURT DRESDEN, NO. 164, DRESDEN.**

C.D.H.C.R., B. Bridgwater; C.R., A. E. Dowswell; V.C.R., John Robinson; R.S., B. Bridgwater; F.S., Arthur Smith; Treas., W. H. Switzer; Chaplain, Thos. Tallach; Phys., D. Galbraith, M.D. The Court meets on the 1st Friday after the 15th of each month. 12-8

**COURT TORONTO, NO. 167, TORONTO.**

C.D.H.C.R., R. B. Powell, 25 Baldwin Street; C.R., R. Manser, 147 Wilton Ave.; V.C.R., A. Irwin, 54 Northcote Ave.; R.S., H. Liddell, 5 Widmer Street; F.S., E. H. DeGuerre, 6 Baldwin Street; Treas., R. F. Hayball, 71 Amelia Street; Chaplain, I. Kelly, 111 Sumach Street; Phys., Dr. G. B. Smith, 25 Elm Street. The Court meets on the 2nd and 4th Thursdays in each month. 6-8

**COURT RIVER SPEED, NO. 169, HESPELNER.**

C.D.H.C.R., Christian Pabst; C.R., D. H. Whitmer; V.C.R., C. M. Schultz; R.S., A. H. Hall; F.S., Wm. Jardine;

Treas., A. H. Whitmaak; Chaplain, John Beer; Phys. R. J. Lockhart, M.D. Meets 3rd Tuesday of each month. Visiting Brethren always welcome. 12-8

**COURT ROCK GLEN, NO. 186, ARKONA.**

C.D.H.C.R., Daniel Black; C.R., D. G. Rodgers; V.C.R., Allen Cliff; R.S., D. Black; F.S., James Russell; Treas., M. H. Eastman; Chaplain, Robert Kells; Phys., Walter J. Teedsal. Meets 2nd and 4th Fridays in each month. 12-8

**COURT AURORA, NO. 188, AURORA.**

C.D.H.C.R., James Brothers; C.R., J. S. Flumerfelt; V.C.R., Geo. A. Pollock; R. S., M. E. Cummer; F.S., Josiah Hall; Treas., E. Mahers; Chaplain, D. McDonald; Phys., R. M. Coulter, M.D. Meets 3rd Friday of each month. 12-8

**COURT SHAKESPEARE, NO. 197, SHAKESPEARE.**

C.D.H.C.R., Francis C. Stevens; C.R., Thomas Flynn; V.C.R., William Krahling; R.S., David Trachsell, jr.; F.S., John Pletsch; Treas., Robert Thomson; Chaplain, Herman C. Goerke; Phys., Dr. Robt. Whitman. Meets 2nd and last Tuesdays of each month.

**COURT STADACONA, NO. 224, QUEBEC.**

C.D.H.C.R., O. B. C. Richardson; C.R., E. J. Rexford; V.C.R., I. H. Argue; R.S., James Ellis; F.S., A. Boomer; Chaplain, E. I. Rexford. Court meets 3rd Thursday of each month at their rooms Masonic Hall, Quebec.

**COURT LAURENTIAN, NO. 229, OTTAWA.**

C. D. H. C. R., Geo. W. Paterson; C.R., James Hervey Spencer; V. C. R., H. C. Ross; R. S., H. A. Botterell; F. S., J. S. Hale; Treas., W. Rowan; Chaplain, W. Gludon; Phys., H. B. Small, M. D. Meets 1st and 3rd Tuesdays of each month. 12-8

**COURT BROCK, NO. 242, TORONTO.**

C.D.H.C.R., J. A. Allan; C.R., Alex. R. Scobie; V.C.R., C. Rehder; R.S., W. B. Seaman, 113 Gladstone Ave.; F.S., G. Douglas; Treas., N. E. Hang; Chaplain, Jas. Bain; Phys., W. M. Geekie, M.D. Meets on the 1st and 3rd Tuesdays in each month corner of Queen and Brock Sts. 12-8

**COURT ARGYLE, NO. 251, TORONTO.**

C.D.H.C.R., E. Phenix; C.R., D. Millar; V.C.R., J. H. Watts; R.S., W. S. Milne; F.S., John Orchard; Treas., W. H. Payne; Chaplain, J. Arnold; Phys., J. Hunter, M.D. Meets 2nd and 4th Mondays in each month. 12-8

**COURT DOON, NO. 260, DOON.**

C.D.H.C.R., Thomas C. Ray; C.R., Nicholas B. Card; V.C.R., George Kimpel; R.S., Thomas C. Ray; F.S., Richard O. Card; Treas., Meno Wilong; Chaplain, John Utley; Phys., W. B. Duck, M.D. Meets 2nd and last Wednesdays of each month. 12-8

**COURT STRAITS OF MACKINAC, NO. 262, CHEBOYGAN, MICH.**

C.D.H.C.R., Edward J. James; C.R., Fred G. Baker; V.C.R., Chris. McDonald; R.S., A. William Zorn; F.S., Robert Nimmo; Treas., B. J. Vincent; Chaplain, Rev. R. H. Balmer; Phys., T. A. Perrin, M.D. Meets 2nd and last Wednesdays of each month. 12-8

**COURT BALMORAL, NO. 269, MONTREAL.**

C.D.H.C.R., D. J. McArthur; C.R., Peter Strathearn; V.C.R., S. E. Leigh; R.S., Jas. D. Haines; F.S., H. J. Ross; Treas., D. J. McArthur; Chap., F. G. Kearns; Physician, McG. DeCow, M.D. Meets 2nd and 4th Tuesdays of each month at 251 St. James Street. 6-9

**COURT IOSCO, NO. 278, EAST TAWAS, MICH.**

C.D.H.C.R., W. F. Edsall; C.R., W. P. Gorman; V.C.R., Geo. P. Tompkins; R.S., John Simpson; F.S., Robt. Copland; Treas., James Hannah; Chaplain, Washington Langworthy; Phys., Fred. C. Thompson, M.D. 12-8

**COURT OSCODA, NO. 285, OSCODA, MICH.**

C.D.H.C.R., Edward Hull; C.R., John H. Buckley; V.C.R., Joseph Cushen; R.S., M. J. Crothers; F.S., J. J. Whittier; Treas., Wm. Wylie; Chaplain, Jas Wilson; Phys., Dr. Ruffe. Meets Tuesday Evenings. 12-8

**COURT YAMASKA, NO. 292, FARNHAM.**

C.D.H.C.R., \_\_\_\_\_; C.R., Thomas Flynn; V.C.R., Edward Blackburn; R.S., S. E. Randall; F.S., Henry Cook; Chaplain, Rev. Malvin Taylor; Phys., G. F. Slack, M.D. 6-9

**COURT CALGARY, NO. 295, CALGARY, N. W. T.**

C.D.H.C.R., Jas. L. Riddell; C.R., Thos. B. Linton; V.C.R., J. R. Mitchell; R.S., Henry E. Kirk; F.S., W. L. Ollsen; Treas., Samuel Parrish; Chaplain, D. Lamont; Phys., Neville J. Lindsay, M.D. 4-9

# Extracts from the Constitution.

## OBJECTS OF THE ORDER.

4. (1) To unite fraternally all persons of sound bodily and mental health and good moral character, who are socially acceptable, and under fifty-five years of age.

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

(3) To educate its members socially, morally and intellectually.

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

(5) To establish a Benefit Fund, from which, on satisfactory evidence of the death of a member of the Order who has complied with all its lawful requirements, a sum not exceeding *three thousand dollars* shall be paid to the widow, orphans, dependents, or other beneficiary whom the member may have constitutionally designated, or to the personal representative of the member; or upon the completion of the Expectancy of Life of a member, as laid down in this Constitution, such sum shall be paid to himself.

(6) To secure for its members—

[a] Free medical a tendance;

[b] Five dollars per week sick benefit;

[c] Fifty dollars funeral benefit;

[d] One hundred dollars, two hundred dollars, or three hundred dollars a year after passing *seventieth* birthday;

[e] Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability;

## 162. COST OF SICK AND FUNERAL BENEFITS.

#2 Age.	Enrollment Fee.	Monthly rate of Assessment.	Age.	Enrollment Fee.	Monthly rate of Assessment.
18	\$ 60	30	37	\$ 82	41
19	61	31	38	84	42
20	62	31	39	86	43
21	63	32	40	88	44
22	64	32	41	90	45
23	65	33	42	92	46
24	66	33	43	95	48
25	67	34	44	98	50
26	68	34	45	1 02	52
27	69	35	46	1 07	54
28	70	35	47	1 14	58
29	71	36	48	1 22	62
30	72	36	49	1 35	68
31	73	37	50	1 45	75
32	74	37	51	1 55	80
33	75	38	52	1 65	85
34	76	38	53	1 75	90
35	78	39	54	1 85	95
36	80	40			

## BENEFITS PAYABLE WITHIN THIRTY DAYS.

175. (1) Members in the Endowment Class shall have their endowments paid in full to themselves within *thirty days* after completing their Expectation of Life, according to the following Table

Age at Initiation.	Expectation of Life.	Full Endowment payable at the age of	Age at Initiation.	Expectation of Life.	Full Endowment payable at the age of
Years.	Years.	Years.	Years.	Years.	Years.
18	45	63	40	29	69
19	44	63	41	28	69
20	43	63	42	27	69
21	42	63	43	26	69
22	41	63	44	36	70
23	41	64	45	25	70
24	40	64	46	24	70
25	39	64	47	24	71
26	39	65	48	23	71
27	38	65	49	22	71
28	37	65	50	21	71
29	36	65	51	20	72
30	36	66	52	20	72
31	35	66	53	19	72
32	35	67	54	19	73
33	34	67	55	18	73
34	33	67	56	17	73
35	32	67	57	17	74
36	31	68	58	16	74
37	31	68	59	15	74
38	30	68	60	15	75
39	29	68			

178. The monthly rates of assessment which every Beneficiary member in the "Ordinary Class" shall pay, according to his age at the date of his enrolment, shall be as follows:

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

and shall pay the same rate of assessments there after so long as he remains continuously in good standing in the Order and in the same Class.

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