



LONDON, ONT., JULY, 1887.

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**Total and Permanent Disability Benefits Paid.**

1885.  
 Thomas Campbell Strathroy, Ont., 2nd Nov. ... \$ 500  
 Samuel Wright, Barrie, Ont., 8th May ..... 1000  
 John Hopkins, Blenheim, Ont., 9th September ... 500  
 John Campbell, Kentville, N. S., 9th Sept. .... 500

**Endowments Paid by I. O. F.**

The following Endowments have been paid to the widows and orphans by the I. O. F.:

1875  
 No. 1. W. Couen, London, 25th August ..... \$ 600  
 " 2. R. Johns, Seaforth, 15th Sept. .... 704  
 1879.  
 " 3. J. W. Simmons, Wingham, 1st March. .... 805  
 " 4. W. B. Shaw, Seaforth 21st April. .... 1000  
 " 5. W. Insell, London, 16th Sept. .... 1000  
 1880.  
 " 6. T. Spratt, Brantford, 27th Feb. .... 1000  
 " 7. L. Cohn, Toronto, 5th March. .... 1000  
 " 8. C. Walker, Woodstock, 23th March. .... 1000  
 " 9. J. Wolthers, Waterford, 25th March. .... 1000  
 " 10. J. C. Bennett, London, 18th Dec. .... 1000  
 1881.  
 " 11. J. Mackenzie, Petrolca, 20th May ..... 3000  
 " 12. W. H. Ferguson, Brockville, 6th July. .... 2000  
 " 13. C. Seibert, London, 1st Sept. .... 2000  
 " 1. E. W. Turner, Chatham, 13th Nov. .... 2000  
 " 15. H. Smith, London, 24th May ..... 1000  
 " 16. W. Glass, London, 24th May ..... 1000  
 " 17. G. H. Vanstone, Thamesford, 25 Dec. .... 1000  
 1882.  
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000  
 " 19. J. P. Christianson, Hamilton, 23rd Jan. 1000  
 " 20. John A. Tew, Dundas, 18th Feb. .... 1000  
 " 21. G. R. Johnston, Chatham, 8th March. .... 1000  
 " 22. D. Currie, London, 3rd May ..... 1000  
 " 23. John Wiley, Sarnia, 3rd June ..... 1000  
 " 24. John Courtis, London, 29th June ..... 1000  
 " 25. E. Bunnel, Blenheim, 6th July ..... 1000  
 " 26. R. Shore, Ottawa, 7th August ..... 1000  
 " 27. R. Hunter, Petrolca, 1st Dec. .... 1000  
 " 28. D. E. Cook, Beachville, 21st Dec. .... 1000  
 " 29. Dr. Morden, London, 29th Dec. .... 2000  
 1883.  
 " 30. W. A. Robinson, Winnipeg, 6th Feb. .... 1000  
 " 31. G. Gordon, Thamesford, 1st May ..... 1500  
 " 32. J. Conroy, St. Thomas, 23rd June ..... 1000  
 " 33. R. J. Stevenson, Peterboro, 20th Aug. .... 1000  
 " 34. J. Walker, Blenheim, 16th Sept. .... 1000  
 " 35. A. McLaws, Wallacestown, 13th Sept. .... 2000  
 " 36. H. Putman, Inwood, 30th Oct. .... 1000  
 " 37. J. C. Brown, Kingsville, 10th Nov. .... 1000  
 1884.  
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000  
 " 39. T. Allen, Hamilton, Ont., 23rd April. .... 1000

No. 40 A. Hilliard, Pakenham, 23rd Aug. .... 2000  
 " 41. Joseph Earl, Blenheim, 24th Sept. .... 1000  
 " 42. T. A. Sheldon, Mt. Sherwood, 28th Sept. 1000  
 " 43. D. Roelofson, Hamilton, 2nd Oct. .... 2000  
 " 44. M. Algie, Aton, 3rd Oct. .... 1000  
 " 45. M. Eakle, Hamilton, 7th Oct. .... 1000  
 " 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000  
 " 47. A. Sloane Ottawa, 8th Nov. .... 1000  
 1885.

" 48. C. Niall, London, 3rd Jan. .... 1000  
 " 49. G. L. Dyer Lennoxville, Q., 3rd Jan. ... 1000  
 " 50. J. McKee, Woodbridge, 11th Jan. ... 1000  
 " 51. Harry B. Wade, Digby, N. S., 28th Mar. 1000  
 " 52. D. Cameron, London, 9th April. .... 1000  
 " 53. J. Makinson, Ottawa, 4th June. .... 1000  
 " 54. A. Lawson, Hamilton, 27th June ..... 2000  
 " 55. D. J. Bodman, Glencoe, 12th July. .... 1000  
 " 56. W. H. Parry, Detroit, Mich., 21st July. ... 1000  
 " 57. M. Y. Keith, Hillsboro' N. B., 11th Aug. 1000  
 " 58. D. Christie, Weymouth Edg. N.S., 19th Aug 1000  
 " 59. J. J. Marshall, Owen Sound, 27th Aug. ... 2000  
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000  
 " 61. E. A. Bradshaw, Goodwood, 30th Sept. 2000  
 " 62. Edwin C. Empey, Russell, 2nd Nov. .... 1000  
 " 63. Malcolm Leitch, Glencoe, 10th Nov. .... 1000  
 " 64. Robert W. Moy, Sherbrooke, Q., 23rd Nov 1000  
 " 65. Wilson Wallace, Fingal, 5th Dec. .... 2000  
 " 66. Capt. John Burgess, Simcoe, 12th Dec. ... 1000  
 " 67. J. G. Kllam, Petitediac, N.B., 20th Dec. 1000  
 " 68. D. M. Steeves, Elgin Cor's, N.B., 18th Dec 1000  
 " 69. Wm. J. Howell, Comber, 25th Dec. .... 2000  
 1886.

" 70. Hugh. Pierce, Portland, N.B., 27th Jan 1000  
 " 71. H. E. Parker, Miramichi, N.B. .... 1000  
 " 72. John Jeffrey, Stirling, 18th March. .... 1000  
 " 73. C. Norcross, Lennoxville, Q., 9th May .. 1000  
 " 74. H. Archer, Owen Sound, 12th May. .... 1000  
 " 75. I. D. Pritchard, Simcoe, 27th May ..... 1000  
 " 76. D. H. Hughes, St. Mary's, N. B., 29th May 1000  
 " 77. Thos. Brown, London, 4th July ..... 1000  
 " 78. James Kerr, Ailsa Craig, 11th July ..... 2000  
 " 79. Peter McKellar, Forest, 16th July ..... 1000  
 " 80. John B. Jackson, Elizabeth, N.J., 24th July 1000  
 " 81. Thos. A. Randall, Weymouth, N.S., 27th Dec. 1000  
 " 82. Thos. Murgard, Ottawa, 26th Sept. .... 1000  
 " 83. Simon Gilpin, Shelburne, 20th Sept. .... 1000  
 " 84. Stanley W. Harvey, Bismark, 12th Oct 1000  
 " 85. Geo. Watling, London, 7th November. ... 1000  
 " 86. W. H. Miller, Windsor, 30th Oct. .... 2000  
 " 87. Robert Martin, Brampton, 15th Nov. ... 1000  
 " 88. G. L. Wright, Montreal, Q., 9th Nov. .... 1000  
 " 89. Chas Allen, Lennoxville Q., 16th Dec. ... 2000  
 " 90. F. S. Brown, Owen Sound, 14th Oct. .... 1000  
 " 91. W. Newman, Owen Sound, 30th Oct. .... 1000  
 1887.

" 92. S. A. Abbott, M.D., Belleville, 23th Jan. 1000  
 " 93. J. A. Griffith, Frontenac, 6th Feb. .... 1000  
 " 94. W. Barker, Beamsville, 29th Jan. .... 1000  
 " 95. R. J. Vance, Chesley, 18th Jan. .... 1000  
 " 96. H. Lark, Toronto, 4th March ..... 1000  
 " 97. Rev. A. P. Taylor, Derby, N. B., 10 Feb. 2000  
 " 98. Hugh G. Armstrong, Bligigate, 15th Feb. 1000  
 " 99. T. Herritt, Petitediac, N. B., 13th Mar. 1000  
 " 100. Oscar C. S. Ault, Cornwall, 15 Mar. .... 1000  
 " 101. Thos. Newman, Leamington, 3rd Feb. ... 1000  
 " 102. Samuel Cal, Leamington, 23th April. ... 2000  
 " 103. Alex. McDonald, Belmont, 23rd May. ... 2000  
 " 104. James May, Sherbrooke, Q., 14th May 1000  
 " 105. Wm. Matterson, Shelburne, 2nd June. ... 1000  
 " 106. Wm. Hill, Portland, N. B., 16th June. ... 1000  
 " 107. David Campbell, Thamesford, 7th June 1000  
 " 108. J. Leavitt, Hillsboro, N. B., 13th June 2000  
 " 109. Wesley P. Wooly, Simcoe, 21st June. ... 1000  
 Thus making the princely sum of

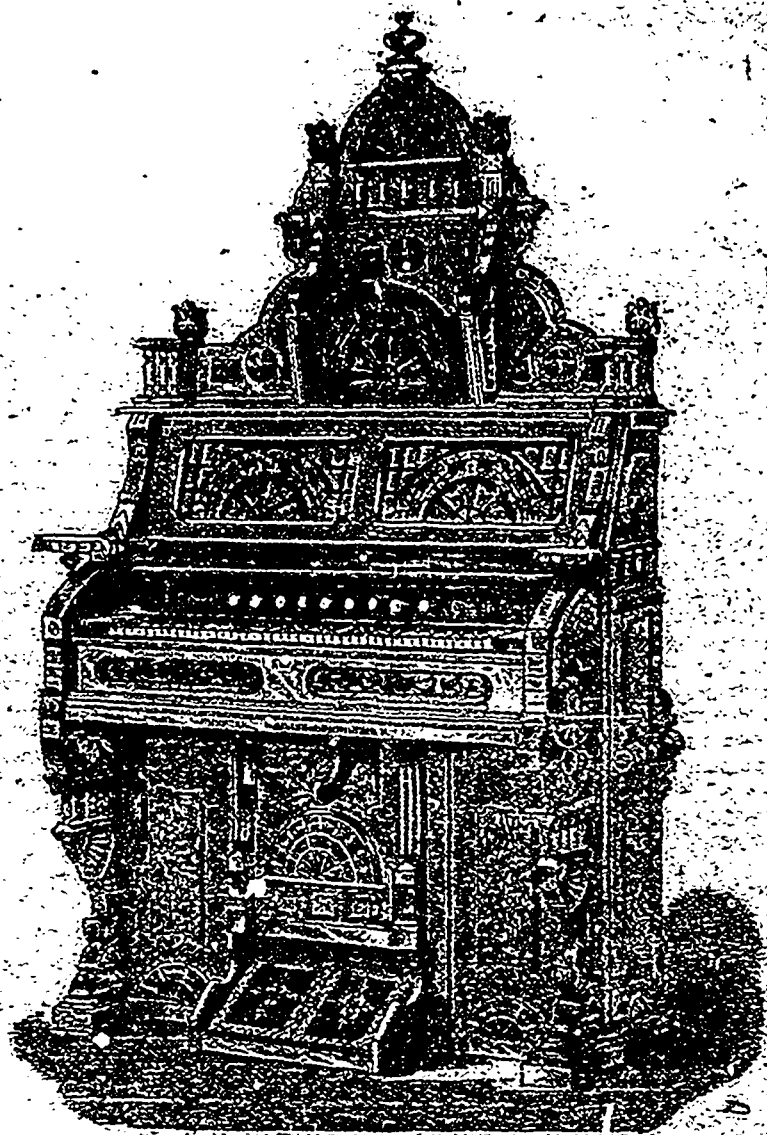
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Vol. VIII. No. 2.

LONDON, ONT., JULY, 1887.

Single Copies, 10c.  
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## PERMANENT RESERVE FUND \$10,000.00.

POST OFFICE DEPARTMENT, Ottawa, London, —7896, Savings Bank Branch.  
The Postmaster having reported to the Postmaster General the receipt by him, on the 16th Oct. 1884, of your deposit of ten thousand dollars, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART, Supt.  
To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

Interest amounting to \$1,104.42 to June 1886, has been added to the above.

### DOMINION SAVINGS BANK. London, 19th Aug., 1886.

Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 875 for \$15,000, making a total of twenty-five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS, Manager.  
The interest a ready added to the above is \$1,093.30

Another \$20,000 has been deposited with the Ontario Loan and Debenture Company. Interest on the above added to principal is \$180.59

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

**\$57,378.31.**

The above is subject only to the joint cheques of the whole Executive Council, viz.,  
S. C. R., Dr. Oronhyatekha, Editor Masonic Tablet, London.  
P. S. C. R., E. Botterell, House of Commons, Ottawa.  
S. V. C. R., Dr. George Hetherington, St. John, N. B.  
S. Sec., E. S. Cummer, London.  
S. Treas., T. G. Davey, London.  
S. Physician, Prof. W. H. H. Anderson, M. D., Kingston.  
S. Coun., John A. McGillivray, Uxbridge.

With what we have in the current bank account our total Reserve on hand on the 1st inst. amounts to

**\$68,888.61.**

### Grand Record.

We feel that nothing is necessary to be added to the record of progress than the figures given below. They speak for themselves; they show a steady and healthy growth, that give promise of a glorious future for our noble Order.

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

#### TABLE OF MONTHLY RECEIPTS AND BALANCE.

1882.	No. of Members	Monthly Receipts.	Balance in Bank
Oct	880	\$1510 84	\$ 1'45 07
Nov.	1048	1032 73	39'9 78
Dec.	1099	1082 21	2967 93
1883.			
Jan.	1134	1043 33	2769 58
Feb.	1225	1406 46	3969 33
March	1387	1511 00	3136 02
April	1469	1697 37	3616 97
May	1595	1584 87	3908 50
June	1653	1830 50	5240 28
July	1737	2324 94	7582 84
Aug.	1747	1935 63	8496 85
Sept.	1986	2609 24	8003 71
Oct.	2014	2558 22	8147 99
Nov.	2106	2302 42	9068 14
Dec.	2194	2384 08	10857 65
1884.			
Jan.	2216	2338 56	13070 85
Feb.	2261	2357 28	13638 76
March	2301	2559 49	15822 82
April	2345	2343 58	13739 14
May	2345	2502 34	15887 84
June	2355	2379 35	17912 55
July	2360	2276 33	19815 28
Aug.	2388	2744 66	20903 07
Sept.	2401	2321 72	20054 22
Oct.	2420	2416 10	20880 37
Nov.	2441	2956 48	20647 24
Dec.	2520	2562 08	23081 85
1885.			
Jan.	2558	2682 80	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 96	23463 82
May	2898	2955 69	27561 82
June	3007	3363 97	27561 96
July	3046	3735 25	28036 93
Aug.	3117	3934 45	30812 70
Sept.	3169	3624 74	29'64 99
Oct.	3159	3442 84	30448 83
Nov.	3223	3532 45	30018 59
Dec.	3238	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	3827	4345 35	32367 98
March	3904	5148 17	33949 80
April	4087	4352 77	36470 43
May	4151	4776 08	38280 02

June	4314	5026 84	40853 21
July	4628	5462 21	44220 75
Aug.	4692	5070 03	44479 27
Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53881 28

1887.  
Jan. 5804 8154 65 60325 02  
Feb. 5962 8855 94 59755 17  
March 6105 7155 73 58809 35  
April 6319 7727 74 61715 18  
May 6550 7091 09 67893 03  
June 6656 87805.59 668,888.61

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

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Badges for Officers	per set of 13	20 00
Badges for Members	each	1 25
Ballot Balls	per 100	1 00
Ballot Boxes	each	3 00
Bonds	.. .	02
Cards, Chaplain's	.. .	05
Cards, Odo	.. .	05
Cards, Travelling	.. .	10
Cards, Withdrawal	.. .	05
Cash and Ordn. Books for R. S.	.. .	1 60
Certificates of Endowment	.. .	50
Certificates of Membership	.. .	1 00
Certificates of P. C. R., or of Deputies	.. .	1 00
Charter (in case of loss)	.. .	5 00
Charms for watch chain (gold and enamelled)	.. .	25 00
Claim Papers for Endowment	each	10
Claim Papers for Sick Benefit	.. .	02
Constitutions (11 papers)	.. .	05
Dispensations (in case of loss)	.. .	2 00
Financial Secretary's Ledger	100 folios	1 50
Financial Secretary's Ledger	200 folios	2 50
Gaols	per pair	75
Instructions to Deputies	each	50
Instructions to Medical Examiners	.. .	10
Masks for Members	.. .	50
Masks for Chief Stanger	.. .	6 00
Medical Examination Forms	.. .	02
Minute Books with roll	200 pages	1 50
Minutes of Proceedings	each	50
Monthly Reports Forms	.. .	02
Notice to Members of Meetings	per 100	50
Orders on Treasurer (in books of 100)	each	50
Pass Books for Members	.. .	20
Pins for Breast (gold and enamelled)	85 00	25 00
Receipt Books of Financial Secretary	each	50
Receipt Books of Initiating Officers	.. .	50
Receipt Books of Treasurer	.. .	60
Reinstatement Forms	.. .	02
Rituals	.. .	1 00
Robes	in sets of four	10 00
Sashes for Members	.. .	50
Sashes for Officers of Sub Courts	.. .	50
Sashes for Deputies	.. .	50
Scales and Presses	.. .	50
Stereotypes for Letter Heads	.. .	50
Treasurer's Ledger	.. .	75
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## THE INDEPENDENT FORESTER.

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Associate Editors:

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F. W. EMMERSON, Petisodiac, N. B.  
A. V. WADE, DIRBY, N. S.

LONDON, JULY, 1887.

## Official Circular No. 8.

OFFICE OF THE EXECUTIVE COUNCIL, I. O. F.  
London, 10th July, 1887.

To all Officers and Members of the Supreme Court.

Referring to our Official Circular, No. 6, you will please take notice that the Sixth Annual Session of the Supreme Court will be opened in the City of Montreal, on Thursday, 18th day of August, 1887, at 8.30 p.m.

By Order,

E. S. CUMMER, OROHYATEKHA,  
S. S. S. C. R.

## The New Charters.

The new charters are now being engrossed and sent to new Courts organized since we stopped sending out the old charters. If any new Court has not received its charter by the end of this month, please write to the Supreme Secretary and advise him of the fact.

Any old Court desiring to have the new charter can have it on payment of \$1.00, the cost of engraving and transportation. In connection with the issuing of new charters to old Courts, in case the name of one appears in the list of officers who has been suspended or expelled, the Court, if it desires, can substitute the name of some other charter member who is still a member in good standing in the Court, but it must be the name of one of the original charter members.

## Constitutions.

New Courts are entitled to twenty copies of the Constitution, and if there are more than twenty charter members, then they are entitled to enough constitutions so as to provide one copy for each charter member actually admitted. If any Court has not received all that it is entitled to under this rule, they will please write to the S. S. and advise him of the deficiency.

## Total Abstinence vs. "Moderation."

The United Kingdom Provident Institution, of England, recently held its annual meeting, when its actuaries presented their report for the preceding five years—dividends to policyholders being made once in five years. The report showed that while the Temperance Section should have had, according to the

actuaries' table of mortality, 1,179 deaths in five years, involving insurance to the amount of \$1,341,360, the actual number of deaths occurring had been but 835, involving \$840,015. In the General Section the expected claims were 1,670, the insurance \$1,836,070, and the actual deaths were 1,530, and the amount paid was \$1,635,500. On this basis, while the Temperance Section received dividends, in some instances equal to 84 per cent. of the premiums paid, in the General Section, under precisely similar conditions, the dividend was only 55 per cent. of the premiums paid. We append a table showing the difference in the percentage of deaths in the two sections during a period of twenty years:—

Year.	Total Abstainers.			Moderate Drinkers.			Excess of Moderate Drinkers.
	Expected Deaths.	Actual Deaths.	Per. Cent. of Deaths.	Expected Deaths.	Actual Deaths.	Per. Cent. of Deaths.	
66-70..	549	411	.74	1,008	944	.94	.20
1871..	127	72	.57	234	217	.93	.36
1872..	137	90	.66	244	222	.91	.25
1873..	144	118	.82	253	246	.97	.15
1874..	153	110	.72	263	238	.91	.28
1875..	162	121	.75	273	297	1.09	.34
1876..	168	102	.60	279	253	.90	.30
1877..	179	132	.73	291	280	.96	.23
1878..	187	117	.63	299	317	1.06	.45
1879..	196	164	.84	305	326	1.07	.23
1880..	203	156	.77	311	304	.98	.31
1881..	214	131	.61	320	290	.90	.29
1882..	225	157	.70	327	295	.90	.20
1883..	235	174	.74	333	301	.90	.16
1884..	247	196	.79	342	283	.82	.34
1885..	258	177	.69	348	311	1.01	.03
20 yrs.	3,484	2,408	.69	5,430	5,281	.97	.28

These results are the actual, practical experience of an old and well-known company, and show that the total abstainers have an advantage over the moderate drinkers equal to nearly 30 per cent.—*The Rescue*, San Francisco, Cal.

## Thanks, Captain.

We are indebted to a Capt. A. J. Wolfe, an agent of the Equitable Insurance Company of N. Y., for an attack on the I. O. F., for which he has our sincere thanks. In Ontario insurance agents are sometimes found foolish enough to direct special attention to the I. O. F., by a stupid attack, which, as a rule, is easily answered with crushing effect, and which serves only to set people thinking about, and examining the I. O. F., and the result is always the same, viz.: the increased prosperity of the I. O. F. In Ontario, where the I. O. F. is now one of the best established and well-known of the great Fraternal Insurance Societies, a number of the best informed insurance agents and inspectors are either members of our Order or are friends of the I. O. F. To attack the I. O. F. with such twaddle as A. J. Wolfe gets off is always regarded, in this Province, as a sure sign of ignorance and stupidity or something worse. We do not intend to add anything to the crushing reply of Bro. Thos. Clarke, found in this issue of the FORESTER, except to call attention to one or two extracts from the Captain's letter:

"In the Order Incorporated" The little book states that on the 24th July, 1887, the present Supreme Court was incorporated in Canada. It may have been but where is the proof? The Superintendent of Insurance for 1884 and 1885 strongly neglects to notice any such Order."

If Mr. Wolfe does not know that the Superintendent of Insurance does not notice fraternal organizations like the Royal Arcanum, the Legion of Honor, the Masonic Insurance Societies, the I. O. F., etc., because the law does not require him to do so, then he is guilty of

## STUPENDOUS IGNORANCE.

If he does know the law and seeks to make a point because as he alleges "the Superintendent of Insurance for 1884 and 1885 strongly neglects to notice any such Order," he is guilty of a want of candor that is unworthy of a fair minded man.

The I. O. F. was duly incorporated, as claimed, the papers having been certified to, in the City of London, by Judge Elliott, and filed with the Provincial Registrar in Toronto as required by the statute. This incorporation authorized the society to provide certain benefits for its membership. Among these benefits is the payment on the death of a Forester to the wife, children or the heirs of such deceased Forester of \$1,000, \$2,000 or \$3,000. It does not matter in the slightest degree to the widows and orphans whether the \$3,000 so provided be called "legitimate insurance" or "charity" so long as they get the money—current coin of the realm—promptly and in full. Mr. Wolfe will not dare to say that the I. O. F. has failed to pay every legitimate claim

## PROMPTLY AND IN FULL.

Another benefit that the I. O. F. provides is the payment of one half of the "insurance benefit" or "charity" if you like to call it so, to the member of the I. O. F. himself upon total and permanent disability, and our Bros. Samuel Wright of Barrie, Ont., and John Campbell of Kentville, N. S., we apprehend, did not care what the benefit was called by Mr. Wolfe, so long as it was paid by the Supreme Court promptly when the brethren became entitled to it by reason of their total and permanent disability, the former by disease and the latter through accident—the former getting \$1,000 and the latter \$500.

The I. O. F. also provides \$5.00 per week sick benefits with free medical attendance for all its members. When a brother has been ill for 10 weeks and has in that time received \$50 from the Supreme Court, and has had the constant care and attention of the Court Physician, it does not matter whether Mr. Wolfe calls this "illegitimate charity" or what not. Suffice it to say that every member of the I. O. F. who pays our small monthly rates is entitled to them and gets them

## AS A RIGHT.

But let us quote again from Mr. Wolfe, as follows:

"Would we could say as much for those in the tinted circular. Let us look at it. It tells us all about "Forestry" except what we are most anxious to know. How to organize, how the working man, the poor man and the rich man can pay and what to expect, etc., etc. But the all important feature is omitted, viz.: How the Order can pay its claims and redeem its policies. See tinted circular, p. 11, table. Take as an example a member entering at 23 years of age, cost \$9 per \$1,000 yearly; expectation of life, 33.2 years; total amount paid, \$295.20. This is very cheap, this is the point which the circular makes prominent: this \$9 annual premium paid regularly and placed at compound interest for 33 years in all amounts to \$619.72, yet the Order promises to pay \$1,000 at death, and can pay only \$619.72, provided every man lives to the full expectation of life. What proportion of subjects will do so? Possibly one in ten, possibly one in twenty will go beyond the allotted time."

Here Mr. Wolfe demonstrates, as pointed out by Bro. Thos. Clarke, that he is either ignorant of the first principles of insurance else he is grossly unfair by suppressing the most material facts bearing on the question under discussion.

All authorities agree that among, say 1,000 lives carefully selected, as they all are in the I. O. F. by rigid and searching medical examinations, the rate of mortality for the first five years would only be about one half of the rates charged by the I. O. F. So that

under ordinary circumstances the Supreme Court will make a profit during the first five years on each of its members of about one half of the payments made by them. That this

LOWERING OF THE RATE

of mortality by medical examination and selection does not pass away till in from 10 to 12 years after the medical examinations are made, so that even if all our members staid in the Order and no new members were admitted it would be 8 or 10 years hence before the rate of mortality would be as high as those given in our tables.

Now let us apply these insurance truths, 7,000 members at 33 years of age—which is higher than our average age—would give us during five years, not computing interest, \$45,000. It would cost us to carry their insurance only, in round numbers, about \$23,000, leaving \$22,000 in the surplus funds. As a matter of fact the average membership during the past five years in the I.O.F. has been about 3,000, which would give us according to the above figures \$66,000 of a surplus. We have actually in the surplus funds

\$68,888.

It will be borne in mind that these figures are not exceptional with the I.O.F. They are equally true of all well conducted insurance companies. If the reader will consult the article taken from *The Guardian*, found in another column in the FORESTER, he will find that in 1886, 12 insurance companies in different parts of the United States, some of the companies being among the oldest in the land, and all but one being over 18 years of age, received in premium incomes alone the enormous sum of \$22,630,262 in one year, while during the same time they only paid \$4,437,532 in losses. If these companies had been charging the same rates as the I.O.F. that only is only one-third of their present rates they would still have had \$7,543,420 to pay \$4,437,532, leaving a balance of \$3,805,888 for expenses and surplus funds. Again, if these companies conducted their business with the same care, prudence and economy as the I.O.F. they would have paid only about \$377,171 for management expenses instead of as they actually did, pay

FOR MANAGEMENT EXPENSES

the enormous sum of \$5,532,932.

Now, we will go a step further, and give Mr. Wolfe further light on the question of "lapses," because the profits made on the membership fresh from the medical examination and the lapses are the two main factors in the consideration of the question as to "how the Order can pay its claims and redeem its policies." Of course, Mr. Wolfe presumes upon the ignorance of the public when he insinuates that the I.O.F. can pay only \$619.72 less management expenses on each \$1,000 policy.

We initiated in the Forestric year of '83	1288
" " " " " '84	1315
" " " " " '85	1980

Total initiated during the 3 years 4523

We had at the beginning of 1883 good on our books 1530 members, making a grand total of 6,503. We had 45 deaths during the 3 years, and at the end of the term we had good on our books 4314, showing the lapses for the 3 years to have been 1,694. At this rate the Order would practically renew its membership every 5 or six years.

It follows, therefore, that our membership will be, for all time to come, practically within a few years from the hands of our medical examiners. The Order will be con-

stantly renewing itself, and hence our mortality rate will always be far below the estimated rates given by actuaries, upon which our tables are based, and we shall continue for all time to make a profit, small as are our rates compared with those of the Equitable and concerns of that ilk. These profits made on lapsed members will not only be sufficient to make up the balance required to pay each policy in full, but they will leave a margin quite ample to enable the Executive to declare from time to time "a dividend to policy holders" in accordance with the most approved methods of the best and most successful Insurance Companies. Even now the matter is under the consideration of the Executive of declaring the first "quinquennial dividend." That, we believe, is the approved insurance phraseology, whether Capt. Wolfe will call that another "charity" will not matter very much to our members who may thus early benefit by the provident and economical management of the I.O.F. Executive.

Let us next consider the following extract from Mr. Wolfe:

"Now, about the expenses of management. Turn to the aforementioned tinted circular, p. 13, first table, year 1883 to 1886, both inclusive, we find total receipts for the four years \$143,829.35: less death claims, \$64,000: balance \$79,829.45. Increase of reserve, \$45,098.28; balance unaccounted for \$34,731.27, or over 24 per cent. for management and expenses, or, as we are told 5 per cent. covers all, perhaps the balance is laid aside to cover funeral expenses, etc., in the near future."

If our readers will turn to the first page of the cover of this paper they will find the first claim in 1883 to have been No. 30—W. A. Robinson died Feb. 6th, and the last claim in 1886 was No. 91—W. Newman died Oct. 30th. If, now, they will add up the sums paid in death claims from Nos. 30 to 91, both inclusive, they will find the total amount to have been

\$73,000

and not \$64,000 as reported by Mr. Wolfe, an error in addition of only \$9,000—a mere drop in the bucket we know for an agent of the Equitable Insurance Company. Now, let our readers turn to the first page of this paper and they will find the balance to our credit on the 1st Jan., 1883, was \$2,769.58; and on the 1st Jan., 1887, it was \$60,325.02. An increase in the Reserve Fund of \$57,555.44 instead of \$45,098.28 as given by Mr. Wolfe, an error in subtraction of only \$12,457.16.

Mr. Wolfe, of course, totally ignores the item, as being beneath the notice of an agent of the Equitable, of \$2,500 paid for total or permanent disabilities. We may also say to Mr. Wolfe that we have paid in that time a few thousands for Sick Benefits and for *Funeral Benefits*. Also that on 1st July, 1886 we had in stock and supplies for the use of our Courts \$6,566.02.

If, therefore, we take into account the total and permanent disability benefits paid, but not reckoned by Mr. Wolfe, together with his errors in addition and subtraction we shall have

\$23,957.16

to take from his \$34,731.27, thus leaving only \$10,774.11 with which to pay the Sick and Funeral Benefits, to pay for the supplies on hand and for the management expenses for the four years brought under our consideration by Mr. Wolfe. Having thus established Mr. Wolfe's thorough unreliability as an authority for facts, and his acquaintance or worse with the principles of insurance, we beg again to thank Mr. Wolfe for his uncalled-for and gratuitous attack on the I.O.F., and to say if he has anything to say in reply, or if he has another attack

we shall be glad to publish the same in THE FORESTER, the official organ of the I. O. F.

The New Certificates.

At last the new certificates have been delivered, and copies sent to each C. D. H. C. R. Any brother who has already had the old certificate can have the new by sending, before the 1st August, an order for the same, accompanied with fifty cents. After the 1st of August they will be sent out to old members only on payment of \$1.00. We hope, therefore, Deputies and Secretaries will see that each brother of the Court is canvassed for a copy before the 1st of August, so that all may have an opportunity of securing our new certificates at the half rate. Any of our brethren who have been initiated since we ran out of the old certificates, and have, therefore, not received the old certificates, will get the new certificates free. As there are five or six hundred to engross now, it will take a little time to get them all out. If, however, any brother has not received his certificate of membership by the 1st of August, please write to Supreme Secretary, advising him of the fact.

From the Lunenburg Progress June 8th 1887.

Independent Order of Foresters.

MR. EDITOR,—

We have been notified that a "Court" of the above Order has been formed in our town.

The organizer, Mr. Thomas Clarke, has written us a letter to that effect. In the letter he pours forth wrathfully because we are not in sympathy with this Order. He resorts to vile abuse because we condemned the principle of insurance, which he advocates. He challenges us under dire threats, to come to the meeting of the "Court" and "tell the whole truth and nothing but the truth as to what we know about said Order." We decline his invitation to the meeting as courteously as it was extended, but the truth shall be told notwithstanding. If, however, Mr. Clarke understands "Forestry" with all its misty promises, he should not seek for the truth. But since it is his request, and our infallible rule is to be truthful in all respects, he shall have one installment now and more as he is able to bear it. The sources from which we glean facts and figures, are Insurance Reports (official documents) and the little tinted book on Forestry furnished by Mr. Clarke.

*Is the Order Incorporated?* The little book states that "on 24th July, 1881, the present Supreme Court was incorporated in Canada." It may have been, but where is the proof? The Superintendent of Insurance for 1884 and 1885 strongly neglects to notice any such Order. Since the Order did business in those years in Canada they must have done it contrary to law not having paid the usual \$50,000 deposit into the department of Insurance for the protection of policy holders, or, as a fraternal and charitable body has been exempt from such payment and at the same time beneath the notice of that official who carefully investigates all regular insurance companies. Clearly the Order is not conducting legitimate life insurance, else there would be a report in the year last named. It must be a fraternal charitable Order, wherein the brethren contribute to support the families of deceased members. Charity gives with out expectation of return in kind. That is a virtue not to be over looked. I heartily recommend the I. O. F. to all persons so disposed.

The Ancient Order of Foresters is the parent of the I. O. F. In all essentials they are now alike. The Insurance Reports of New York gives the following facts touching A. O. F.: At the end of 1885, nine years after organization, the assets were, \$6,869.35, and the liabilities, \$6,000.00, leaving the net assets \$269.35. as over against \$1,996,000 insurance in force. Again, policies written in 1885, were 448; policies which ceased to be in force, 468. Deducting 28 which matured by death, we have 440 policies lapsed in this one year and one claim resisted. Forestry is evidently on a decline in New York State. This is a brilliant showing, but it is the natural results in all so-called "cheap" insurance orders.

\$269.35 assets against \$1,996,000 outstanding policies! Who says there is nothing in insurance? Well, we admit there is not much in some kinds and the above belongs to the "some."

These figures are official. Would we could say as much for those in the tinted circular. Let us look at it. It tells all about "Forestry" except what we are most anxious to know. How to organize, how the working man, the poor man and the rich man can pay and what to expect, etc., etc. But the all important feature is omitted, viz.: How the Order can pay its claims and redeem its policies. See tinted circular, p. 11, table. Take as an example a member entering at 33 years of age, cost \$9 per \$1000 yearly; expectation of life, 33.2 years; total amount paid, \$268.80. This is very cheap, this is the point which the circular makes prominent; this \$9 annual premium paid regularly and placed at compound interest for 33 years in all amounts to \$619.72. yet the Order promises to pay \$1,000 at death, and can pay only \$619.72, provided every man lives to the full expectation of life. What proportion of subjects will do so? Possibly one in ten, possibly one in twenty will go beyond the allotted time. But again, from this \$619.72 gross amount, expenses must be deducted, after which under the most favorable showing under \$500 will remain to pay the \$1000 claim. Any man can see this is not possible. The only means to secure \$1,000 policy payment is to die young before the members have thought or figured much.

Now about the expenses of management. Turn to the aforementioned tinted circular, p. 13, first table, year 1883 to 1886, both inclusive, we find total receipts for the four years \$143,829.35; less death claims, \$64,000.00; balance \$79,829.45. In crease of reserve, \$45,098.28; balance unaccounted for \$34,731.27, or over 24 per cent. for management and expenses, or, as we are told 5 per cent. covers all, perhaps the balance is laid aside to cover funeral expenses, etc., in the near future.

The above calculations are made on the same basis as "Record of Insurance Companies is made on p. 13, little reddish pamphlet, 2nd table.

Enough for this time. If Mr. Clarke wants more truth, it can be furnished. Let the people among whom he seeks patronage enquire for themselves, and the true inwardness of his highly vaunted scheme of cheap life insurance will be seen. In the meantime it will be well to remember, for those seeking life insurance, to secure for themselves and family a policy incontestable and payable on receipt of proof, at lowest rates consistent with security, and under the most adversity of the Company's future business. Yours, etc.,  
A. J. WOLFE.

"Here, you young rascal, give an account of yourself. Where have you been?"  
"After the girls, father." "Did you ever know me to do so when I was a boy?"  
"No, sir; but mother did."

From the Lunenburg Progress, June 15th 1887  
Independent Order of Foresters.

MR. EDITOR,—

My apology for this letter is one on the above subject in your last issue over the signature of A. J. Wolff. Your correspondent asks the question, "Is the Order incorporated? If so where is the proof?" Let him ask some school boy that question. If Capt. Wolff's education has been so seriously neglected that he does not know where to look for any Act of Incorporation when day and date are given, it is his misfortune and not my fault.

Capt. Wolff may be pardoned for doubting the truth, seeing that he represents a company whose circulars and so called "estimates" are an insult to a man's common intelligence. To use the Captains' own words, uttered in my hearing, "A man taking a tontine policy at the expiration of 20 years, will not only receive the face of the policy, but in addition thereto the entire premium paid during said 20 years will be returned." How is this for "misty promises?" Will Capt. Wolff give the other side of this tontine scheme, as reluctantly given by the President of the "Equitable" before the bar of justice, only a little more than a year ago? It would make a nice little "tinted circular," and if not as full of interesting facts would be instructive reading, and if everything in connection with the "Equitable" was as just and equitable as it should be, it ought to be a good advertisement for business.

The I. O. F. "tinted circular" shows just what the Order does and how it does it, and the absence of "estimates" and misty promises is conspicuous, and is quite a contrast in this respect to the circulars of the Equitable Ins. Co. The I. O. F. makes provisions for the widows and orphans, and under certain conditions for the members themselves during their life time, but it offers no gambling schemes so-called tontine, from having originated in a gambling hell in Paris, by a Frenchman, from whom it takes its name. A scheme that holds out the questionable prospect of large profits in the distant future at the expense of the misfortunes of his fellow men.

In this deal between the Company and its dupes, the Company holds the stake, and the game as far as they are concerned is sure and certain, no matter how it goes, or in other words the Company bets on the principle of "heads I win, tails you lose." For twenty years the policy-holder goes it blind, or starts out with the purpose of doing so. Is it my wonder that nine out of every ten drop out of the race and throw up the sponge, thus forfeiting their stakes and converting what should have been a provision and a blessing into a snare and a curse, by robbing the poor to enrich the rich.

Will Capt. Wolff kindly state in his next letter what fraction of the premiums paid into the coffers of the "Equitable" reach the source for which it was intended, viz., the payment of death losses? Will he tell us how many lapsed policies there are to each death loss? And will he tell us the average cost of insurance, as required for paying death losses and matured endowments in the Equitable, during the existence of that company? Having done this, he will no longer ask where the I. O. F. is going to get the money to pay its death losses, for he will find that according to the Equitable's experience we shall be able to pay all losses, and have a large sum to spare, even at the rates charged by the I. O. F. Perhaps Capt. Wolff will permit that this goes beyond his knowledge of the business of the Equitable, seeing that his business is merely to rope in the victims and pocket the lion's share of the premium for the first year, and a good thing every year after, so long as he can succeed in getting

the policy holder to pay up. But no honest man would knowingly lend himself to a fraud, no matter how well it pays, and he has a right to study the inner workings of his company and make himself conversant with all these facts.

He seems to have been looking into the "Blue Books." Let him look a little deeper and glean the facts asked for above, and not resemble the sailor who "read the Bible from end to end to try and discover who was Cain's wife." Did the Captain find the financial standing of the A. F. & A. M. or the I. O. F. in the blue book, I wonder? If not, why not? Both Orders have insurance among its members, and I have yet to learn that either Order ever defrauded the widow or orphan, or refused to pay what they had agreed to do. And if Capt. Wolff knows of the case of any member, having died, belonging to the I. O. F., whose loss was not paid promptly and in full, "let him now declare it, or for ever after hold his peace.

Your readers will observe that I have confined my remarks to the "Equitable," of New York. My reasons for so doing is that if Capt. Wolff knows anything about insurance, it should be about the company he represents. I had almost said misrepresent, for it is a fact that I have found not a few who, as they suppose, were insured on the endowment plan in the "Equitable," and expected to draw the face of the policy with large additions at the expiration of 15 or 20 years, who have simply an ordinary life policy, and who will never receive a dollar during their life time, but as the Yankee put it, "will have to die to win." For "misty promises," Capt. commend us to the Equitable in its multifarious schemes for "catching all they can, and keeping all they get."

Not being able to contradict one statement in the "tinted circular," Capt. Wolff, either from his imagination or some other source not one whit more reliable, gets some figures ancient what he calls the "Ancient Order of Foresters" of the United States. If there exists any such Order, which is extremely doubtful, it bears the same relation financially to the I. O. F. as does the Equitable to the Yarmouth Mutual, no more, no less. The United Order of Foresters in the United States is an Order which at death assesses each member a certain sum, and between this Order and the I. O. F. in its mode of business there is just the same difference as exists between the Equitable and that Order.

The I. O. F. takes for its basis the Standard Actuaries Table, the same basis of insurance calculation as used and accepted by all companies and actuaries, Equitable included. Every insurance actuary is as covariant with this table as the boy in the high school with the multiplication table. Every insurance agent, who is an agent *de facto*, is or should be conversant with this standard table, and no man who knows even the A B C of insurance will dispute that this table is high enough at least to pay death losses if even an ordinary, not to add a careful selection of risks are made.

Capt. Wolff seems to know so little about this matter, that he evidently is befogged with the idea that the American Combined Experience Table, on page 8 of the "tinted circular," is something gotten up by the I. O. F. Not at all, Captain. Send that table to the actuary of the Equitable and ask him what he knows about it. And if you, Capt. Wolff, had studied the little "tinted circular" more carefully you would have discovered how little you know about insurance, and would have thought twice before rushing into print and burning your fingers by handling what you know nothing of.

The Actuaries Table declares that at the age of 18 it costs \$7.13 to carry a risk of \$1000 for a year, and so on from year to year as per table on page 8 of this "tinted circular" before mentioned, until at age 60 it costs \$30.34 for the same amount and period. Any one not conversant with insurance calculations will, like Capt. Wolff, try to figure out by simple multiplication the thousand dollars at a given period. One great factor is lost sight of. There are two classes in this contract, those who carry their contract through and those who, after a longer or shorter time, allow it to drop. And the profit from lapses in some companies is enormous. Often as high as nine lapses to one death loss, but taking the average of all companies, this table is the result, and as regards Canada it has been found so high that no Company has paid more than three fourths of the amount called for. In the I. O. F. the lapses are less than one fourth that of the old line companies, but there are lapses even in the I. O. F., and this is a large source of profit to the Order, which in itself would more than meet any seeming deficit in that amount required to pay its deaths losses. Suffice it to say that from a balance to the credit of the Order of \$1,100.00 in October, 1882, it has reached nearly \$70,000, at date, being a period of less than five years.

The I. O. F. circular gives the public much information that has been strenuously withheld and carefully hid from outsiders and even some so called life insurance agents have not been permitted behind the scenes.

If you Capt. Wolff, expect me to write another letter, you will have to tell something what the Equitable is doing. I am willing to give any information required on behalf of the I. O. F., and if you will not give something from the blue book in answer to my question touching the Equitable, I shall be compelled to do so, and thus make comparison between the two, and you know that sometimes comparisons are odious.

In conclusion, I would add that it is the Independent Order of Foresters that has been just organized in Lunenburg, and it is with the financial standing of this Order above that we have to deal. With the standing financially of any other Order we have no more to do than you and I have to do with the man in the moon.

Respectfully yours,  
THOS. CLARKE.

Lunenburg, June 9th, 1887.

P. S.—Where do the many thousands of dollars paid in sick and funeral benefits, by I. O. F., figure in your account for that mare's nest of 24 per cent.

T. C.

Another "Tontine" Victim.

Editor OUR SOCIETY JOURNAL.

DEAR SIR:—I saw the original letter of Mr. Yancey a few months ago. It has since been published as enclosed, and yet in the face of such testimony and results this Tontine Life Insurance Company has the presumption to promise even better!

Yours Truly,  
W. H. CURRY.  
BALTIMORE, May 31st, 1887.

ATHENS, GA., MARCH 10th, 1887.  
MR. JOSEPH H. MORGAN,  
Special Agent, Manhattan Life Ins. Co.,  
Atlanta, Ga.

DEAR SIR:—At your request, I submit to you for use, the "estimated results" made to me ten years ago, by Geo. T. G. White, then general agent of one of the tontine life insurance companies of New York, by which I was

induced to change an ordinary life policy, on the life of a debtor, for \$22,000, into a tontine saving fund policy for same amount for ten years. I also give the actual results tendered me as options, at the conclusion of the ten-year tontine period. The vast difference between the "estimated" and the "actual" results was a surprise to me.

I went to New York to look after the settlement; the period of option expiring on 28th February, ult. I was aware there was no legal remedy for me even if I was unjustly treated, as the Supreme Court of New York had decided that a policy-holder in a case against the tontine company was not a partner, and was not *cestui que trust*, that a policy-holder in that company stood simply on the footing of a creditor. I was aware that the company was not bound by estimated results, and I can see the policy of such a clause, as agents frequently make large estimates to earn large percentage on business gained thereby. But in my case the estimated results were authorized by the society at the time Mr. White, "general agent," now termed "Southern manager," made them to me. There were good inducements offered to me, to make the investment in the tontine policy.

A leading officer—vice-president—said, "that the company, as the policy would show, was not bound by erroneous estimates of agents." I said, "but I have the statements of Mr. Geo. T. G. White, Southern manager, that his estimates, when given, were the figures that were given by the society at the time for such policies." It was on this stand-point—a moral ground—if he would accord me a few moments, I would show to him that letter. The vice-president replied: "it was a question of mathematics, and that he was not disposed to fence with me on any moral ground. I was restricted to take what the company offered."

I am not inclined to enter into newspaper controversy; I had concluded to say nothing, but to the request to submit to you the facts, I yield. But perhaps, it may always be a duty to my numerous friends in the South to warn them to keep clear of estimates of general or special agents of the tontine life insurance companies.

On my ordinary life policy on the life of my debtor, I had about \$7,143.00, and on the tontine ten-year policy over \$11,391.00, say about \$18,535.00, and received the sum of only \$7,108.16.

Respectfully, (Signed) B. C. YANCEY.

DIFFERENCE BETWEEN ACTUAL AND ESTIMATED RESULTS!

B. C. Yancey, Esq., of Athens, Ga., was induced by the statements and representations of the general agent of a tontine life insurance company of New York, as stated in the subjoined letter, to exchange a life policy on the life of a debtor, on which he had paid cash, \$7,143, and take one for the same amount (\$22,000) on the ten-year tontine plan.

STATEMENT.

Age 52, amount \$22,000, 10 years' tontine premium,  
\$1,139.16, Premiums paid in 10 years.....\$11,391.16  
Results promised in ten years, and realized after ten years experience.  
1st option promised.—Sell policy and dividends to company for cash.....\$11,528.00  
Result.—Company offered cash to settle same.....7,108.16

Loss or deficit.....\$4,419.14  
2d option promised.—Paid up policy on surrender of old policy to company.....\$20,240.00  
Result.—Paid-up policy offered by company

(on surrender of old policy and dividend accumulations).....11,528.00

Loss or deficit.....\$8,712.00  
3rd option promised.—Cash to be paid for dividends, and policy to be continued.....\$6,224.60  
Result.—Company offered cash to settle same.....1,656.16

Loss or deficit.....\$4,568.44  
4th option promised.—Annuity (to be purchased with surplus).....\$305.80  
Result.—Company offered annuity to settle.....57.64  
Loss or deficit every year for life.....\$248.16  
Our Society Journal.

The High Secretary of High Court of Ontario, desires us to say that should any Courts require additional railway certificates to what has been sent, he will be glad to furnish such on application. He would likewise be obliged to the deputies of Courts whose representatives will travel to High Court overlines other than the Canada Pacific & Grand Trunk to communicate with him at once.

A Unique Work on Canadian Topics.

Mr Erastus Wiman, President of the Canadian Club, writes to the editor of this paper as follows:—

"It is the intention of certain members of the Canadian Club, in New York, to issue, in the form of a beautiful book, the papers which have been delivered before the Club during the past winter by prominent parties, together with those which are to be delivered during the remainder of the season.

"These papers will include a speech on 'Commercial Union,' by the Hon. Benjamin Butterworth, member of Congress, who is said to be one of the most eloquent men of that body. A remarkable production by Prof. Goldwin Smith on 'The Schism in the Anglo-Saxon Race.' A paper by Dr. Grant of the Queen's University on 'Canada First.' One by J. W. Bengough, Editor of Toronto *Globe*. By Mr. LeMoine, of Quebec, on 'The Heroines of New France.' By J. A. Fraser, 'An Artist's Experience in the Canadian Rockies.' By Edmund Collins, on 'The Future of Canada.' By Professor G. D. Roberts, of Kings College. By Geo. Stewart, jr., of Quebec. By the Rev. Dr. Eccleston, on 'The Canadian North West.' By John McDougall, on 'The Minerals of Canada.' And by the Editor, G. M. Fairchild, jr., on 'The History of the Canadian Club.' The work will also include extracts from the speeches and letters of the President.

"The book is to be issued in beautiful style, at \$1 per copy.

"A great many Canadians will doubtless desire to possess themselves of this rare compilation, and, by purchasing copies, indicate the interest which is manifested throughout Canada in the attempt of the Canadian Club to lay before Americans the resources, advantages, and attractions of their native country.

"Parties desirous of obtaining copies can do so by enclosing the price of the book to JAMES ROSS, Canadian Club, 12 East 29th Street, New York."

"Oh, Rowena, exclaimed Voltigern Tape-measure, dropping on his knees without a struggle, "your beauty fires my heart—"  
"My daughter," said old Hengist Wheat-corn, entering the room, "I will divide the contract with you. I will fire the rest of him." Which he did.

**The Days that are no More.**

Tears, idle tears, I know not what they mean;  
Tears from the depth of some divine despair  
Rise to the heart, and gather in the eyes,  
In looking on the happy Autumn fields  
And thinking of the days that are no more.

Fresh as the first beam glittering on the sail,  
That brings our friends up from the under world,  
Sad as the last which reddens over one  
That sinks with all we love below the verge;  
So sad, so fresh, the days that are no more.

Ah, sad and strange as in dark summer dawns,  
The earliest pipe of half-awakened birds  
To dying ears, when unto dying eyes  
The casement slowly grows a glimmering square;  
So sad, so strange, the days that are no more.

Dear as remembered kisses after death,  
And sweet as those by hopeless fancy feign'd  
On lips that are for others; deep as love,  
Deep as first love, and wild with all regret,  
O Death in Life! the days that are no more.

—*Alfred Tennyson.*

**Official Circular No. 9.**

OFFICE OF THE EXECUTIVE COUNCIL, I. O. F.  
London, 9th July, 1887.

To C. D. H. C. R. :

DEAR SIR AND BROTHER, It is deemed desirable—a majority of the Courts in your Province concurring—to institute a High Court for Quebec on Thursday, the 18th day of August next. A convention of the delegates from all the Courts in Quebec is therefore hereby summoned to meet at the St. Lawrence Hall, Montreal, on the above date, commencing at 8 p.m., for the purpose of forming the High Court. It is sincerely hoped that your Court will send the full delegation to which it is entitled.

You are aware that the Supreme Court is called to meet at the same time and place, so that your delegates will have the privilege of visiting the Supreme Court after the first session. All members of the Order in good standing are admitted to the sessions of the Supreme Court as visitors.

By order,

ORONHYATEKILA,

E. S. CUMMER,

S. C. R.

Supreme Secretary.

[From the Guardian, May 16th, 1887.]

**A Discourse after the Style of the Level-Premium Journals.**

One would imagine that the people of this country had had enough of paying to so-called life insurance companies, year after year, many times the amount returned to them in death-claims, so that when it came to the matter of more of their money being used up in the expense incident to paying these death claims than the death claims themselves amount to, they would call a halt and ask themselves what all this means

and where all this is to end. When some poor little assessment company that has been in existence but part of a year, and in the very nature of things, ought not to have had a loss, makes a report showing that it has paid no death-claims and that it has not succeeded in stealing business, but has had to pay a fair price for it, we send up a howl that would do justice to the unearthing of a piece of scoundrelism like the wrecking and stripping of the Continental Life, the New Jersey Life, the Charter Oak Life, and others of that ilk too numerous to mention. We do this on the same principle that the pursued joins most heartily in the cry of "stop thief!" It serves to turn attention in another direction—provided it is not carried to an extreme. It is our duty to let the people know what is being carried on under the guise of life insurance, and we propose to do it. The last New York Life report affords some very striking illustrations of the manner in which,—in which, well, somebody, though perhaps that "somebody" is not exactly the policy-holders, is being benefitted by this business. Taking this report in conjunction with others that cover the doings during 1886, of those companies that do not report to the New York Department, we find the following exhibit of financial operations, that tends to show that the managers of these so-called life insurance companies have not, to put it mildly, been entirely forgotten in the distribution of benefits.

Name of Company.	Yearly Business.	Income 1886.	Premiums Rec'd. 1886.	Death Losses Paid. 1886.	Expenses of Admin. 1886.
Brooklyn, New York.....	1864	\$278,036	\$186,738	\$76,239	\$95,130
Continental, Hartford.....	1867	205,835	184,455	73,281	84,424
Equitable, Iowa.....	1867	100,755	64,617	6,376	29,207
Imperial, Michigan.....	1866	29,591	29,140	14,861	14,861
Maryland, Baltimore.....	1865	174,295	103,876	41,704	47,403
Michigan, Detroit.....	1867	5,117	15,936	71,587	210,410
National, Kentucky.....	1866	320,764	252,057	177,526	98,130
Norfolk, Vermont.....	1850	912,355	725,316	177,432	177,867
New York Life, Newark.....	1845	18,831,758	15,166,469	2,757,036	3,182,977
Northwestern, Wisconsin.....	1865	5,879,797	4,416,489	1,000,569	1,162,508
Union Central, Cincinnati.....	1860	1,129,067	943,073	135,132	415,354
Vermont, Burlington.....	1868	66,342	48,056	14,650	21,421
Totals.....		\$28,599,712	\$22,630,262	\$4,437,532	\$5,532,932

the claimants under policies that have matured through death. Is it said that this record is "exceptional" and that we ought not to judge the business by it? Here are companies of all ages, from almost the oldest in the land, and with a single exception these companies have been in business eighteen years. Or is it said that the peculiarity clings to this single year of 1886? That it cannot be duplicated in any other year? In answer to any such assertion, we ask attention to the following, which covers the operations for the five years from 1882 to 1886, both inclusive, of the companies named:—

Name of Company.	Yearly Business.	Income Five Years.	Premiums Rec'd. Five Years.	Death Losses Paid Five Years.	Expenses Five Years.
Brooklyn, New York.....	1864	\$4,407,250	\$959,816	\$402,935	\$452,135
Conn. General, Hartford.....	1865	1,248,305	835,264	346,146	465,081
Continental, Hartford.....	1862	1,372,820	964,161	384,021	482,075
Equitable, Iowa.....	1867	394,111	304,412	63,036	176,426
Michigan, Detroit.....	1867	479,955	1,919,792	506,939	755,811
Mutual, Kentucky.....	1866	1,019,274	369,822	269,822	371,631
Union Central, Cincinnati.....	1867	3,035,833	3,249,314	538,288	1,422,935
United States, New York.....	1860	4,593,910	3,212,073	1,374,682	1,574,682
Vermont, Burlington.....	1868	293,958	218,005	59,957	103,404
Totals.....		\$17,005,679	\$12,671,131	\$4,197,736	\$5,868,642

And this is assessment life insurance? Oh, no, it is not. It is the only genuine, simple, pure, regular old-line affair—the affair that is able to create money, that returns more to its members than it takes from them, that can be up from a third to a half of the money that it receives each year in the expenses of doing business, invest the balance at 4 or 5 per cent. interest, and then by some hocus-hocus make the investment (God save the mark!) pay every one of its policy-holders somewhere from 8 to 10 per cent. per annum on their money. That is the kind of institution that each one of these companies is. Assessment insurance? Not a bit of it. They would scorn the name. What, be classed with a set of institutions that honestly tells the public that more money cannot be returned to them than a company takes from them, that life insurance costs and must cost, and is not and cannot be an investment in the sense of yielding an income to the policyholder on the money he pays in purchase thereof? These companies are all too smart by far to do business on any such arrangement; it takes "financiering" to do business as they do it, and plain, common honesty won't answer. They have to operate under a system that gives a wider field for the play of their "financial" ability.



## English Royal Jubilees.

The princely authors of *The Cruise of Her Majesty's Ship Bacchante, 1870-82*, in speaking of the Australian City of Melbourne, recall the circumstance that it is just as old as the Queen's reign. It was founded, they tell us with a charming devotion to chronological precision and statistics in 1837, and called after Lord Melbourne, the premier at the Queen's accession 'in the same year; and it was then a few wooden huts and a wooden church, with a bell suspended from a tree. It is now one of the two largest cities in the world south of the equator—the other being Buenos Ayres, in South America—and seventh for size in the British Empire. Its population of 350,000 persons—although fifty years ago the whole shore of Victoria was unknown to Europeans—is now very nearly the same as that of Manchester. The present rateable value of the property in the city is over ten millions. Few cities, if any, have ever attained so great a size with such rapidity. Old colonists remember cows tied up to the trees where the town hall now stands. Land, which at that time was thought dear at a pound an acre, now realizes £500 per square foot, and plots which were then bought for £20 have been sold for £70,000. The park squares and gardens are so numerous that, with only one-thirtieth of the population of London, it occupies very nearly half as great an area.

The history of this busy city of the antipodes is an allegory of the progress of the empire under the reign of her present most gracious Majesty; not that every part of the Queen's dominions has exhibited the same degree of development; but that it requires some startling rapidity and immensity of growth, such as are so uniquely illustrated in the case of Melbourne, to excite the too laudid imagination, which must, after all, be beaten in its efforts to grasp the accessions of grandeur, influence, and importance which within the last fifty years have given such unparalleled sublimity and magnificence to our Greater Britain.

The story of the memorable Tuesday, June 20th, 1837, has been amply celebrated by pen and pencil—by the poet, the painter and the historian. Shortly after two o'clock in the morning of that day—the time when the human system is proverbially at its lowest in point of nerve and vitality—the Archbishop of Canterbury and Lord Conyngham, the Lord Chamberlain, left Windsor for Kensington Palace, where the Princess Victoria was residing with her mother, the Duchess of Kent, to inform Her Royal Highness of the death of her uncle, King William the Fourth. The details of the interview current in society at the time are very interestingly preserved by Miss Frances Williams Wynn, a selection from whose voluminous manuscripts was edited by the late Mr. A. Hayward, Q. C., under the title of "Diaries of a Lady of Quality from 1797 to 1844."

"They reached Kensington Palace," says Miss Wynn, "about five; they knocked, they rang, they thumped for a considerable time before they could rouse the porter at the gates; they were again kept waiting in the court-yard, then turned into one of the lower rooms, where they seemed forgo-ton by everybody. They rang the bell, desired that the attendant of the Princess Victoria might be sent to inform Her Royal Highness that they requested an audience on business of importance. After another delay, and another ringing to inquire the cause, the attendant was summoned, who stated that the

Princess was in such a sweet sleep she could not venture to disturb her. They said, 'We have come to the Queen on business of state, and even her sleep must give way to that!' It did; and to prove that she did not keep them waiting, in a few minutes she came into the room in a loose white night-gown and shawl, her night-cap thrown off, and her hair falling upon her shoulders, her feet in slippers, tears in her eyes, but perfectly collected and dignified."

The first act of the reign was, of course, the summoning of the Council, and most of the summonses were not received till after the early hour, eleven o'clock in the forenoon, fixed for its meeting. On the opening of the doors, the Queen was found sitting at the head of the table. She received first the homage of the Duke of Cumberland, who became King of Hanover by the same event which made her Queen of England; the Duke of Sussex rose to perform the same ceremony, but the Queen with admirable grace stood up, and prevented him from kneeling, kissed him on the forehead. The crowd was so great, and the arrangements were so hastily and therefore incompletely made, that Miss Wynn's brothers told her the scene of swearing allegiance to their young sovereign was more like that of the bidding at an auction than anything else.

It is hard to conceive of any refinement of loyalty paying the Queen a more thorough or more delicate compliment than the reproduction of her first Declaration; seeing that, so different from the "everlasting promise which no man keeps," it has been so splendidly and so patiently redeemed amid the concurrent tribute and acclamation of the world.

"The severe and afflicting loss," said the youthful sovereign, "which the nation has sustained by the death of His Majesty, my beloved uncle, has devolved upon me the duty of administering the government of this empire. This awful responsibility is imposed upon me so suddenly, and at so early a period of my life, that I should feel myself utterly oppressed by the burden were I not sustained by the hope that Divine Providence, which has called me to this work, will give me strength for the performance of it, and that I shall find in the purity of my intentions and in my zeal for public welfare that support and those resources which usually belong to a more mature age and to longer experience. I place my firm reliance upon the wisdom of Parliament and upon the loyalty and affection of my people. I esteem it also a peculiar advantage that I succeed to a sovereign whose constant regard for the rights and liberties of his subjects, and whose desire to promote the amelioration of the laws and institutions of the country, have rendered his name the object of general attachment and veneration. Educated in England, under the tender and enlightened care of a most affectionate mother, I have learned from my infancy to respect and love the constitution of my native country. It will be my unceasing study to maintain the Reformed Religion as by law established, securing at the same time to all the full enjoyment of religious liberty; and I shall steadily protect the rights, and promote to the utmost of my power the happiness and welfare of all classes of my subjects."

The dawn of the fiftieth year of the Queen's reign met at the exact moment of its occurrence with a variety of celebrations in different parts of the country. These, as was natural, on account of the coincidence of Accession Day with Trinity Sunday, were for the most part religious; and the expres-

sions of a more secular and social joy are to be deterred until the completion of the year of jubilee.

Of all the celebrants of the occasion, the learned and loyal members of the Temple, and especially of the Inner Temple, attracted by a function *sui generis* the greatest amount of popular regard and attention. A choral service was held at midnight on Saturday, June 19, in the Temple Church, when the Princess Louise, the Marquis of Lorne, and a representative gathering of Her Majesty's judges, Queen's counsel, benchers of the Inner Temple, barristers and students, besides a large number of ladies, were present. The service, which was conducted by Dean Vaughan, Master of the Temple, opened with a festival march on the organ, and then Handel's Coronation Anthem was sung in effective style by the choir. In the National Anthem, which followed, the whole congregation joined, and an organ fanfare brought the service to a close.

Earlier in the evening, an entertainment, partly musical and partly dramatic, was given in the beautiful ball room of the Inner Temple, in the presence of upward of three hundred ladies and gentlemen, the guests of the Treasurer and the other benchers of the Inn. The principal feature of the programme was the representation of some of the comic scenes from "A Midsummer Night's Dream," by members of the Inn. This selection went with great spirit, especially in the *Thisbe and Pyramus* scene; and the ease and finish of the amateur actors met with cordial recognitions from the audience in hearty laughter and bountiful applause. The performance took place on a dainty little stage, richly curtained and embellished with flowers, plants and a bust of Her Majesty; and the old-fashioned device of leaving the *locus in quo* to the imagination was advantageously adopted. Beyond a written notification, "This is Quince his house," "This is a wood," and so on; there was no change of scene—a plan no doubt adopted when "Twelfth Night" was acted in the Temple, during Shakespeare's life-time, on the 2nd of February, 1601. Madrigals, glees, part-songs and solos, almost without exception by composers of the past, lent variety to the programme, and were admirably rendered by members of the Temple choir. Thus the old world impression was cunningly preserved throughout, and the audience of the Victorian era was charmed by the selections which appealed to them as echoes from the glorious reign of another female sovereign. In a brief address at the close of the entertainment, the Treasurer, Mr. Stavely Hill, Q. C., D. C., M. P., asked the Princess Louise to convey to her gracious mother an expression of the loyalty of the Society of the Inner Temple; and added that the members of the Inn had endeavored to bring before the audience some matters which seemed to unite the reigns of two of the most renowned queens of the world.

There is another reason beside the accidental occurrence of Accession Day with Trinity Sunday in this auspicious year which naturally determines the first celebrations of the Queen's Jubilee for the most part in a religious or ecclesiastical direction. For the jubilee itself, a festival year among the Jews, of Mosiac intimation, was of an "entirely sacred" character, deriving the name from the Hebrew *joel*, the blast of a trumpet, and being so-called because it was proclaimed with the sound of trumpets "throughout all the land." The year of Jubilee occurred once in every half century, marking the close of every period of "seven

Sabbaths of years," or "seven times seven years," and dated its commencement from the Day of Atonement. It was enacted that in this year all property which had been alienated, no matter how often or from what cause, should revert to its original masters, in order to preserve to the several tribes, families and individuals of the nation the inheritances primarily apportioned to them. All lands were bought and sold subject to this condition. Indeed, the land itself was never bought and sold, the true object of purchase being the usufruct of the soil of an estate which could under no circumstances remain in alien hands beyond a maximum period of forty-nine years. The absolute property of the soil rested in God only. "The whole country," in the words of Philo Judæus "was called the possession of God." And it was impious for any one else to be recorded as the masters of the possessions of God. The property of a Hebrew in the person of another Hebrew was in like manner terminable by the year of Jubilee; at which time also a Hebrew servant of a sojourner in the land was entitled, if not previously redeemed, to his free discharge.

This great social and economic charter of the Jews naturally passed as a symbol into other spheres of thought, and took deep root and threw forth wide-spreading branches in the Christian system, the hymnology of which it has so much enriched by the abundance of its poetical affinities. The word "Jubilee" has acquired a peculiar and technical significance in the Church of Rome, where it is defined as a "plenary indulgence in its most ample form, granted at different periods by the sovereign pontiff to those who, either residing in the city of Rome, or visiting it, perform there the visitation of the churches and other prescribed works of piety, prayer, fasting, and alms-deeds, with confession and communion, which are always enjoined for the giving of these indulgences in order to facilitate the return of sinners to God by the last-mentioned exercise of religion." In the Church of Rome the Jubilee is observed every twenty-fifth year, from Christmas to Christmas. Its institution does not go further back than to the time of Boniface VIII., whose bull is dated April 22nd, 1300. Originally the churches of St. Peter and St. Paul in Rome were the only Jubilee churches; but the privilege was afterward extended to the Lateran Church and to that of Santa Maria Maggiore; and it is now shared also from the year immediately following that of the Roman Jubilee by a number of specified provincial churches. At the request of the Roman people, Clement VI., appointed that the Jubilee should recur every fifty years instead of every hundred years as had been originally contemplated in the constitution of Boniface. Urban VI., reduced the interval still further to thirty-three years, the supposed duration of the earthly life of Christ; and by Paul II. it was finally fixed at twenty-five years. According to the special ritual prepared by Alexander VI. in 1500, the Pope, on the Christmas Eve with which the Jubilee commences, goes in solemn procession to a particular walled up door *Porta aurea*, of St. Peter's and knocks three times, using at the same time the words of Psalm cxiii. 19, "*Aperite mihi portas justitiae.*" The doors are then opened and sprinkled with holy water, and the Pope passes through. A similar ceremony is conducted by cardinals at the other Jubilee churches of the city. At the close of the Jubilee the special doorway was again built up, with appropriate solemnities. The last ordinary Jubilee was observed in 1875; and extraordinary

Jubilees are sometimes appointed on special occasions.

Royal Jubilees, in the nature of things, cannot be of every-day or even of very frequent occurrence, for they presuppose the necessity of at least one out of two things—a very early succession, or the attainment of a period of life more than ordinarily extended. In the whole course of British history, only three of the predecessors of Queen Victoria have celebrated such an event—Henry III., Edward III., and George III. Of the two former, which took place in the ages before history had begun to be written in such overwhelming detail by competing and contending newspapers, not many particulars are recoverable to-day. It is known, however, that the Jubilee of Henry III. was observed on the 19th of October, 1265, when the king entered upon the fiftieth year of his reign. It has been remarked that it appears to have been anything but a joy inspiring Jubilee. The country had scarcely recovered from the shock of the recent battle of Evesham; in which, although it proved decisive in favor of the Royal party, the king's life had been in imminent danger. The victory had been used with moderation; with a clemency, in fact, so remarkable that no blood had been shed on the scaffold. Yet the unsettlement of the time remained to such an extent that there were very few few feasts or signs of rejoicing outside the Royal Court; while, contrary to the general softness of the king's character, the citizens of London are said to have had the Jubilee unpleasantly fixed in their minds by the harsh treatment they received at the hands of their sovereign.

The next Royal Jubilee was that of Edward III., which was celebrated on the 25th of January, 1377, at the conclusion of the forty-ninth year of his reign, when the court itself was under the shadow of the failing health of the king and the gloom of the recent death of the Prince of Wales, illustrious on the glory roll of England as the Black Prince, who had left behind him a character adorned with every eminent virtue, and calculated to throw luster on the most shining period of ancient or modern history. Edward III. distinguished his Jubilee by making concessions of a political kind to his subjects, then bowed down with many causes of depression; and at the end of the year granted a general pardon to all prisoners confined for petty offences. He remitted fines due from crown debtors, and bestowed many marks of his favor on his courtiers and officers. Very soon after, however, a serious riot occurred in the city, on a rumor that the office of mayor was to be abolished and a captain appointed instead. But the mayor and citizens made their peace with the king, and pending the collection of the new tax of a groat a head, His Majesty applied to the City of London to lend him £4,000. This the corporation seem to have been loth to grant, and the king, therefore, had the mayor deposed, and put another alderman in his place. Whether or not the new mayor got the money for the king is not recorded, for the latter died a few months after, being then in the sixty-fifth year of his age, and the fifty-first year of his reign, one of the longest and most glorious in the annals of this country.

A venerable octogenarian died a few weeks ago who remembered the funeral of Nelson in St. Paul's Cathedral. Such a man might, *a fortiori*, remember at least some of the circumstances of the Jubilee of George III., which was celebrated on Wednesday, 25th of October, 1809, when the King entered on the fiftieth year of his reign. All kinds of

military pageants, splendors, and spectacles distinguished the occasion, and all kinds of civil display and municipal hospitalities. The Archbishop of Canterbury issued a special form of thanksgiving, and a notice in the *Gazette* proclaimed a general holiday. Unfortunately, the times were not quite opportune for unmixed and universal rejoicing. The state of the king's health was just uncertain enough to cause constant anxiety, a war with France was in progress, and many families were in mourning, food was almost at famine prices, and there was much distress among the poorer classes. Nevertheless, the preparations progressed, and the first thought everywhere seems to have been to insure the happiness of those who had not the means of securing enjoyment for themselves. Successful subscriptions were set on foot for the release of prisoners for small debts. Although somewhat late in the year, the weather was fine and warm all over the kingdom, and the outdoor proceedings were everywhere carried out successfully. The day was ushered in by joyous peals from numberless steeples, the churches and chapels of every denomination were opened for special services, and were attended by large congregations. The Lord Mayor and Sheriffs attended service in St. Paul's in state; the Guards went to the Chapel Royal, Whitehall, used for the first time as a chapel; the Volunteers mustered in great strength, and, after attending church-parade, were reviewed in Hyde Park, where they fired a *feu de joie*, while the Park and Tower guns fired a salute of fifty guns. Every province and parish throughout the country were *en fete*. Memorial works of art and engineering, of beauty, utility, and philanthropy were commenced and prosecuted, so that at the close of the Jubilee year many commemorative works, which had been in progress during the previous twelve months, were completed and duly inaugurated amid renewed expressions of loyalty and joy. The gentry planted memorial trees and distributed memorial medals. A Jubilee medal in particular was struck by Bisset, of Birmingham, having on the obverse a bust of the king, with the following legend: "King George the Third ascended the Throne of the Imperial Realms of Great Britain and Ireland, October 25, A. D. 1760. Grand National Jubilee. Celebrated October 25, 1809." On the reverse was the guardian genius of England, represented as Fame, seated in the clouds, and triumphing over mortality. She displayed a centenary circle, one-half of which showed the duration of the king's reign up to that time, while rays from heaven illuminated a throne. — *London Society.*

#### New Courts.

COURT SAULT ST. MARIE, NO. 249, SAULT ST. MARIE, MICH.

Instituted 28th June, 1887, by Bro. F. D. Phillips, D.S.C.R.

#### OFFICERS INSTALLED.

C.D.H.C.R., Augustus Matthews.  
C.R., Augustus Matthews.  
V.C.R., Stephen P. Tracy, M.D.  
R.S., Grey B. Dougal.  
F.S., Alexander Comb.  
Treas., Malcolm Blue.  
S.W., John Comb.  
J.W., Abraham Mitchell.  
S.B., Geo. H. Miner.  
J.B., Wm. L. Hedges.  
Chaplain, James D. Murdock.  
Physician, Augustus E. Bacon, M.D.

COURT RELIEF, NO. 248, LUNENBURG, N. S.  
Instituted, 9th June, 1887, by Bro. Thos. Clarke, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., W. H. Zwicker.  
C.R., Frank Powers.  
V.C.R., J. W. King.  
R.S., W. S. Lindsay.  
F.S., W. L. Ronkey.  
Treas., A. R. Morash.  
S.W., S. Hamen.  
J.W., J. Publicover.  
S.B., S. Eisenhauer.  
J.B., Elias Silver.  
P.C.R., H. Joat.  
Chaplain, E. L. Nash.  
Physician, L. Jacobs, M.D.

COURT PROGRESSIVE, NO. 249, NEWARK  
NEW JERSEY.

Instituted 15th June, 1887, by Bro. S. B. Clark, D. S. C. R.

OFFICERS INSTALLED.

C.D.H.C.R., J. J. Bettinger.  
C.R., E. H. Allen.  
V.C.R., Ferdinand Weller.  
R.S., William Wenke.  
F. S., Frank Paulson.  
Treas., B. H. C. Sandy.  
S.W., Wm. Sisvering.  
J.W., Wm. French.  
S.B., Gus. Wenke.  
J.B., Wm. A. Plate.  
P.C.R., L. C. Van Hauten.  
Chaplain, I. N. Sherwood.  
Physician, A. M. Mills, M.D.

COURT NORTH TORONTO, NO 250, TORONTO.  
Instituted, July 6th, by C. W. Jones. D.S. C.R.

OFFICERS INSTALLED.

C.D.H.C.R., John D. Armstrong.  
C.R., Wm. Green.  
V.C.R., Geo. Thompson.  
R.S., Geo. D. McAllister.  
F.S., C. W. Cryderman.  
Treas., A. R. McKinley.  
S.W., Wm. Cotten.  
J.W., Joseph Sutton.  
S.B., Robert Marsh.  
J.B., Alexander Hoey.  
P.C.R., A. R. Macfarlane.  
Chaplain, S. Wallace.  
Physician, G. Peters, M.D.

COURT KINBURN, NO. 252, MAHONE BAY N. S.  
Instituted, 1st July, 1887, by Thos Clarke, D. S. C. R.

OFFICERS INSTALLED.

C.D.H.C.R., C. U. Madder.  
C.R., C. U. Madder.  
V.C.R., G. A. Madder.  
R.S., C. F. Lessep.  
F. S., W. E. Begur.  
Treas., W. E. Colp.  
S.W., J. A. Mills.  
J.W., D. F. Millett.  
S.B., W. F. Goday.  
J.B., J. E. Maden.  
P.C.R., John E. Lugles.  
Chaplain, J. E. Mader.  
Physician, Charles Gray, M.D.

\$500.

To L. W. Breens, Esq., C.R. Court Thamesford, No. 68, I.O.F.:

DEAR SIR,—I beg to acknowledge the receipt of a cheque for five hundred dollars, being the part assigned to me of the endow-

ment held by my late husband, David Campbell, a member of Court Thamesford. Please convey to all the officers of the Supreme Court my sincere thanks for their promptness in paying said endowment. Also thank the officers and members of Court Thamesford for their courtesy and kindness to me in my bereavement. Wishing the Independent Order of Foresters every success and prosperity in the good work in which they are engaged,

I am, respectfully yours,  
CHRISTINA CAMPBELL.

Thamesford, July 4th, 1887.

Vouchers Wanted.

List of Vouchers not returned to Supreme Treasurer:

Phoenix, 182.—Cheque 1102, favor of J. L. Gatchell, sent Feb. 9.  
Phoenix, 182.—Cheque 1158, favor of A. Varco, sent March 17.  
Mizpah, 130.—Cheque 1124, favor of Arthur R. Cook, sent March 2.  
Madawaska, 81.—Cheque 1136, favor of A. C. M. Hodgins, sent March 8.  
Madawaska, 81.—Cheque 1232, favor of M. D. Campbell, sent May 13.  
Gordon Falls, 101.—Cheque 1222, favor of M. S. Starratt, sent April 14.  
Gen. Gordon, 152.—Cheque 1255, favor of Peter Napper, sent May 13.  
Puslinch, 51.—Cheque 1256, favor of Alex. Cameron, sent May 13.  
Phoenix, 182.—Cheque 1315, favor of Robt. Docharty, sent June 6.  
Prince Albert, 149.—Cheque 1318, favor of Mrs. Dorcas May, sent June 8.  
Frontenac, 59.—Cheque 1334, favor of Chas. B. Allen, sent June 15.  
Union, 86.—Cheque 1346, favor of Alfred Simpson, sent June 24.  
Essex, 35.—Cheque 1348, favor of Wm. McHugh, sent June 24.  
Dunnville, 231.—Cheque 1350, favor of Mrs. G. Wade, sent June 28.

The attention of the respective Courts is called to the above list. They are also requested to see that the proper vouchers are immediately returned to the Supreme Treasurer, and, as the saying is, "save themselves further trouble."

Hepworth Station, July 9.

Chambers of Court Jubilee, No. 17, I. O. F.

On Sunday, July 3rd, the members of Court Jubilee, No. 27, accompanied by some of the brethren from Court Pearl, No. 113, marched in a body to the Church of the Redeemer, Hepworth, where the Rev. W. Henderson, of Wiarton, preached a very able and instructive sermon on Independent Forestry. The reverend gentleman first stated that the Church of Christ was, in a sense, the leading society of the world, and organized by our blessed Redeemer Himself, and then stated that the different societies organized by man were doing the work that really should be done by the church itself, viz.: uniting all classes and creeds in the bonds of brotherly love.

He then announced from the pulpit the benefits to be derived from the I. O. F., and showed that it was founded on a broader basis than any other known society.

The choir rendered the musical part of the service very creditably, and sang hymns suitable to the occasion.

By a unanimous vote it was resolved:

That this Court tender a hearty vote of thanks to the Rev. W. Henderson, of Wiarton, for the very able and masterly sermon

preached by him to the members of this Court in the Church of the Redeemer, Hepworth, on Sunday, July 3rd, 1887."

And it was further resolved:

"That the Recording Secretary send a copy of this resolution to the INDEPENDENT FORESTER for publication.

R. FORD, C.R.  
W. R. GILBERT, R. S. pro tem.

HIGH COURT OF ONTARIO: 10.

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

Name of Court.	RECEIPTS.		
	No. of Court.	Capitation Tax.	General Supplies.
Hope	1		\$ 2 50
Stormont	3		3 00
Kingaville	9	\$ 7 00	
Rideau	31		13 00
Springbrook	36		62
Essex	47		2 00
Russell	49		2 96
Canada	53	14 00	17
Frontenac	59		3 00
Maple Leaf	60		12
Oak Leaf	62		20 00
Garnet	64		36
Alvinston	67		3 40
Woodstock	69		50
Rosewood	72		1 00
Valley City	73		1 00
Credit Valley	75	5 50	
Oil City	77	17 00	12 00
Mississippi	78		1 48
Excelsior	79		34 00
Tryconnell	99	23 00	6 00
Albert	100		50
Welland	116		1 00
Huron	163		1 00
Dresden	164		13 00
Simcoe	166		9 50
River Speed	169		74
Ethel	175		50
Pictou	177		1 25
Fidelity	180		50
Thedford	192	3 00	
Kars	203	12 50	
Berheim	208		75
Amherstburg	216	9 50	
Bracebridge	243		5 00
		\$ 91 50	\$ 140 85
To cash from capitation tax as above			91 50
" cash from general supplies "			140 85
Total.....			\$ 232 35

CONTRA—CH.  
By cash paid to High Treasurer... \$ 232 35  
Submitted in L. B. & C.,  
JAMES B. HALKETT,  
High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF JUNE, 1887.

To balance per last report.....	\$941 55
" cash from H. Secretary .....	352 35
" Int. 6 mos. ended 30 June '87 .....	10 40
	\$1304 30
CONTRA—CH.	
June 13 By check 19D, H. Sec. salary and expenses .....	\$30 15
June 24, By check 20D, Supreme Court, on account.....	500 00
June 24 By check 21D, A.S. Woodburn, stationery .....	36 00
By balance.....	738 15
	\$1304 30

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



18 Brunswick	21.05	0.04	3.70	Alex. McKinnon.	19 Garden City	16.09	.85	Wm. Megness.
28 Canada	35.14	2.08	3.70	T. J. Birch.	14 Black Knight	2.60	2.66	H. S. Armfield.
32 Enterprize	27.47	2.08	3.70	M. F. Tupper.	20 Nelson	31.00	.34	A. N. C. Black.
53 Sarnia	72.32	10.49	3.70	John Loya.	12 Ethel	10.50	1.60	Johu M. Davis.
17 Hopewell	17.90	10.49	3.70	J. M. Duubar.	12 Cookshire	14.92	1.80	Johu W. Bailey.
33 Harmony	29.68	16.05	3.70	A. T. Sunsox.	27 Pictou	17.89	4.25	Jas. D. Murray.
15 Protection	24.83	16.05	3.70	J. M. Penwarden, M.D.	23 Glunmorris	39.74	.88	Geo. N. Geddes.
90 Frontenac	95.89	10.12	3.70	A. R. Millou	23 Port Perry	21.00	2.30	Dugald McBride.
28 Maple Leaf	20.91	10.12	3.70	J. Huston.	20 Fidelity	21.00	4.27	R. Long.
55 Oak Leaf	27.03	3.77	3.70	Thos. Mills.	20 Lindsay	24.18	3.98	Philip S. Martin.
3 Forest	2.85	3.77	3.70	W. E. Dolney.	24 Phenix	27.97	6.85	Hugh McDougal.
29 Garnet	24.81	6.84	2.40	W. H. Bennett.	23 Mt. Brydges	20.64	1.44	M. Cullen.
22 Euroka	16.20	1.36	2.40	Wm. Bu ler.	23 Butternut Ridge	21.00	1.44	Willford A. Keith.
22 Queen City	35.90	1.36	2.40	Daniel Rose.	22 Beaverton	20.61	2.30	J. J. Cave.
77 Alvinston	50.39	1.43	3.36	25 Wellington Street W.	16 Rock Glen	1.20	.33	D. Black.
36 Thamesford	54.58	3.71	3.36	W. D. McIntyre.	45 D'Amour	46.19	3.76	John Chambers.
34 Woodstock	38.47	1.38	1.68	J. McWilliams, M.D.	67 Aurora	67.08	8.13	Johu T. Bond.
16 Concord	13.62	9.89	10.02	T. G. Morgan.	10 Florence	9.74	2.29	J. M. Campbell, M.D.
26 Moncton	31.31	1.30	2.44	Wm. Stafford.	23 Salisbury	23.80	2.37	A. Sherwood.
26 Rosewood	30.55	1.30	2.44	Geo. H. Pick.	6 Success	14.86	2.83	J. H. Johnston.
38 Valley City	31.82	4.88	5.32	C. H. Merryfield.	6 Thedford	9.81	3.92	W. A. Majors, M.D.
39 Southampton	4.88	38.19	7.87	S. F. B. Reid.	10 Peerless	9.59	1.09	Thomas Hearn.
3 Sylva	2.32	38.80	33.46	Daniel McNameara.	15 Donfield	14.45	.31	Johu Edwards.
34 Oil City	33.46	1.16	1.85	S. J. Rooney.	12 Watertown	8.52	4.28	T. Okray Page.
36 Mississippi	46.21	1.30	2.44	C. W. Caton.	22 Saublo	28.20	2.21	Rev. H. A. Thomas.
37 Excelsior	53.30	1.30	2.44	S. S. Merrick.	12 Shakespare	6.50	1.14	F. C. Stevens.
40 Beaconsfield	7.87	1.30	2.44	J. Jamieson, M.P.	6 St. Paul	29.07	1.52	Al-x. W. Pringle.
35 Madawaska	12.00	4.74	4.00	J. G. Baird, M.D.	3 Triumph	5.57	.45	James Br-dshaw.
14 Robin Hood	80.76	3.72	3.72	G. E. Neilson.	10 Ruby	16.50	6.33	Adam Watson.
26 Ontario	41.93	19.06	15.02	B. B. Ostrum.	25 Chautauqua	10.34	3.84	J. A. Caverhill.
30 Union	19.06	15.02	6.81	John Powell.	24 Kara	26.40	1.00	James C. Wright.
22 Midland	15.02	6.81	21.08	Geo. Abrams.	9 Ovington	29.07	1.00	William Kerr.
21 Rosedale	6.81	21.08	22.37	J. T. Mullen, M.D.	24 La Hava	25.82	.45	Ray Chas. Maniton.
9 Bonaventure	22.37	23.18	3.13	J. Cronkhite.	18 Anway	16.50	.45	W. R. Wentzel.
21 Olive Branch	23.18	3.13	1.67	Adam Bell.	26 L can	23.21	6.33	M. R. Leard.
18 Hillsboro	10.69	4.18	1.69	25 Walton Street.	13 Blenheim	12.07	.42	Thos. Hossock, M.D.
27 Hazel	76.90	10.18	1.00	C. McDowell.	13 Mayflower	21.27	.33	John Ferguson.
21 Deseronto	10.18	19.61	3.09	Wm. H. Storey.	25 Chro	27.60	.33	F. J. Todd, M.D.
80 Pettescodiac	10.18	17.58	1.30	C. J. Osman.	32 Tilbury	29.75	12.75	Johu Bartley.
26 Collingwood	19.61	17.58	1.30	Wm. Algite.	29 Royal	12.06	4.35	Richard Wolf.
19 Lorne	28.00	51.11	1.30	Jac. Stokes.	17 Lansdowne	33.56	4.35	Geo. Keating.
17 Lisgar	51.11	21.47	1.81	F. W. Emmerson.	31 Kempsville	12.06	1.37	L. U. Fowler.
28 Harwich	22.84	30.66	8.57	John Birnie, jr.	15 Minnewawa	21.42	1.37	D. A. Maxwell.
30 Tyrconnell	10.23	10.04	7.35	A. C. Hatchinson.	19 Amherstburgh	13.84	1.43	Geo. Craig.
17 Albert	10.04	24.65	3.01	Wm. Elkins.	15 Gower	11.34	1.43	John T. Robison.
27 Gordon Falls	24.65	19.92	3.01	J. A. Markeby.	14 St. Lawrence	25.24	6.17	L. A. Farmer.
46 Acadia	10.23	24.43	9.73	Henry J. Rapelle.	26 Clifton	32.76	1.65	Frederick W. Hill.
8 Blomidon	24.65	19.92	3.01	William Nicholls.	14 Ridgetown	9.03	1.65	T. L. Broderick.
15 Londonderry	24.65	19.92	3.01	Geo. Smith.	7 City of the Vally	24.07	.90	H. J. Denn.
17 Haldimand	24.65	19.92	3.01	Arthur Davison.	21 St. John	66.27	.90	Uriah Matthew.
27 Seguin	24.65	19.92	3.01	N. H. Upham.	39 Stadacona	13.34	6.08	Amos Bowen.
18 Hiawatha	24.65	19.92	3.01	T. E. Atkins.	14 Lincoln	9.12	2.80	Walter A. Ruas.
18 Evangeline	24.65	19.92	3.01	Geo. A. Pheip.	12 Vinona	9.79	1.30	Thos. E. Colpitt.
27 Durham	24.65	19.92	3.01	John A. Johnston.	6 Falls View	24.75	.34	Robt. L. MacFarlane.
26 Equity	24.65	19.92	3.01	Firman McCluro.	27 Laurentian	11.61	3.95	A. G. Pittaway.
6 Pearl	24.65	19.92	3.01	W. D. Reid.	14 Empress	11.61	3.95	117 Sparks St.
18 Royal Jubilee	24.65	19.92	3.01	Wm. Johnston, jr.	22 Dunnville	19.82	1.14	W. H. Morgan.
				Francis Irwin.	49 Valley	60.39	.30	F. J. Ramsay.
				H. Monkman.	12 Pelham	9.53	3.02	Geo. H. House.
								S. E. Birdsall, M.D.

No. of Members.	Name of Court.	No. of Court.	Endowmt. Ass'tmt.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.
24	Richmond	234	18.69	..	..	Alva W. Sharret.
25	Selkirk	235	23.80	4.92	3.36	William A. Taylor.
10	Raymond	236	8.52	3.52	..	J. O. Emmet, M.D.
15	Saginaw	237	..	..	..	..
7	Monck	238	6.17	2.04	..	..
49	Flint	239	..	..	..	..
20	St. James	240	38.99	..	6.35	W. J. Hambly. Mail Building. 190 College Street.
36	Spadina	241	..	..	..	Robt. Gilray, 190 College Street.
18	Brock	242	16.67	2.69	11.00	J. A. Allen.
20	Bracebridge	243	15.95	2.75	7.73	D. E. Bastedo.
16	Gravenhurst	244	..	.54	3.14	..
21	Nipissing	245	..	4.24	79.14	W. W. Howey, M.D.
28	Hastings	246	..	..	..	Leonard E. Stauffer.
25	Lausing	247	..	..	..	Daniel Berringer.
20	Relief	248	..	..	..	W. A. Zyicker.
29	Sault Ste. Marie	249	..	..	..	..
31	North Toronto	250	..	..	..	John D. Armstrong.
	London Encampment		..	..	16.00	..
	H. C., N. J.		..	..	2.00	..
	H. C., Ont.		..	..	500.00	..
	Members at large		5.25	..	4.75	..
6656			\$6,301.61	\$650.35	\$853.63	

**RECAPITULATION.**  
**RECEIPTS.**

From Endowment assessment....	\$6,301 61
" Sick and Funeral Benefit..	650 35
" General Fund .....	53 63
	<u>\$7,805 59</u>

**CONTRA—CR.**

By paid the Supreme Treasurer..	\$7,805 59
Submitted in L., B. and C., E. S. CUMNER, <i>Supreme Sec.</i>	

**Supreme Treasurer's Statement.**

FOR THE MONTH OF JUNE, 1887.

**ENDOWMENT ACCOUNT.**  
**RECEIPTS.**

To balance on hand per last report.	\$65,900 03
" Cash from S. Sec.....	6,301 61
" Interest on permanent deposits to 30th June .....	1,244 07
" Interest on open acct., 6 mos. to 30th June .....	343 50
	<u>\$73,789 21</u>

**CONTRA—CR.**

June 8, by check 1318, Dorcas Moy, end. claim in full, late Bro. Jos. Moy, Court Prince Albert, No. 149 .....	\$1,000 00
June 13, by check 1323, Mary McDonald, sister and beneficiary, late Bro. Jas. A. McDonald, Court Belmont, No. 153, end. claim in full .....	2,000 00
June 13, by check 1324, Eliza Jane Patterson, widow late Bro. Wm. Patterson, Court Shelburne, 45, end. claim in full..	1,000 00
June 13, by check 1325, Annie Call, widow late Bro. Saml. Call, Court Erie, No. 47, end. claim in full .....	2,000 00
June 25, by check 1349, Christina Campbell, widow late Bro. David Campbell, Court Thamesford, 68, her share end. in full.	500 00
By 5 per cent. to General Fund for Management expenses.....	315 08
Dom. Sav. Bk. pr. dp. 26,093.30	
P. O. Savings Bank. 11,104.42	

Ontario Loan Co. ....	20,180.59
Current Bank acct. ....	9,595.82
	<u>66,974.13</u>
	\$73,789 21

**SICK AND FUNERAL FUND.**  
**RECEIPTS.**

To balance per last report.....	\$1,793 00
" cash from S. Secretary.....	50 35
" Interest on deposits, 6 months, to 30th June.....	31 50
	<u>\$2,474 85</u>

**CONTRA—CR.**

June 6, by check 1302, D. Mc-Vicar, 56 days' sick benefits .	\$ 40 00
June 6, by check 1307, Wm. Martin, 56 days' sick benefits.	40 00
June 6, by check, 1308, Jas. Carr, 14 days' sick benefits...	10 00
June 6, by check 1309, Jno. K. Meno, 22 days' sick benefits ..	15 71
June 6, by check 1310, Hiram Clark, 7 days' sick benefits ...	5 00
June 6, by check 1311, Wm. Crumb, 25 days' sick benefits	17 86
June 6, by check 1312, Wm. H. Taylor, 18 days' sick benefits .	12 86
June 6, by check 1313, Robt. McGowan, 21 days' sick benefits	15 00
June 6, by check 1314, Robert Hamilton, 14 days' sick benefits	10 00
June 6, check 1315, Robert Docharty, 26 days' sick benefits	18 57
June 6, by check 1316, George Wortley, 10 days' sick benefits	7 14
June 8, by check 1319, Jno. S. Rye, 42 days' sick benefits....	30 00
June 8, by check 1320, Jas. Watson, 60 days' sick benefits	42 86
June 9, by check 1322, Geo. Birch, 14 days' sick benefits..	10 00
June 15, by check 1329, Mark Waind, 14 days' sick benefits.	10 00
June 15, by check 1330, C. A. House, 31 days' sick benefits..	22 14
June 15, by check 1331, C. W. Ceeton, 84 days' sick benefits..	60 00
June 15, by check 1332, Wm. Leys, 21 days' sick benefits...	15 00
June 15, by check 1333, J. H. Lashbrook, 10 days' sick benefits.....	7 14

June 15, by check 1334, Chas. B. Allen, 7 days' sick benefits ...	5 00
June 15, by check 1335, Bryce McLeod, 14 days' sick benefits.	10 00
June 15, by check, 1336, Thos. McCallum, 21 days' sick benefits .....	15 00
June 15, by check 1337, Peter Johnston, 20 days' sick benefits	14 29
June 24, by check 1343, Richd. Northy, 12 days' sick benefits	8 57
June 24, by check 1344, Wm. Young, 18 days' sick benefits.	12 86
June 24, by check 1345, Thos. Husband, 18 days' sick benefits	12 86
June 24, by check 1346, Alfred Simpson, 34 days' sick benefits	24 29
June 24, by check 1347, Alex. Hinks, 14 days' sick benefits..	10 00
June 24, by check 1348, Wm. McHugh, 9 days' sick benefits	6 43
June 28, by check 1350, Wm. Geo. Wade, 15 days' sick benefits .....	10 71
June 28, by check 1351, John Small, 12 days' sick benefits..	8 57
5 per cent. to General Fund ....	32 51
Balance in hand.....	1914 48
	<u>\$2,474 85</u>

**GENERAL FUND—CONTRA.**

To cash from S. Secretary.....	\$ 853 33
" 5 per cent. Endowment receipts	315 08
" 5 per cent. S. & F. Fund....	32 51
	<u>\$ 1,201 22</u>

**CONTRA—CR.**

By balance per last report .....	\$158 16
June 6, by check 1317, C. W. Jones, audit fees.....	7 50
June 13, by check 1326, S. Treas. sal. to 30th June .....	87 50
June 13, by check 1327, Schlicht & Field Co., fyle in office S.C.R.	31 00
June 15, by check 1328, refund of fees to J. F. McKenzie, rejected by M.B.....	2 83
June 15, by check 1338, Wm. Fell, seals, etc .....	64 23
June 17, by check 1339, D. Wilson & Co., uniforms.....	300 00
June 22, by check 1340, Advertiser Printing Co., account ...	200 00
June 24, by check 1341, John Green & Co., supplies .....	58 89
June 28, by check 1352, sal. 2 months to June 30, S. Sec. and assistant.....	200 00
Balance in hand .....	91 11
	<u>\$1,201 22</u>

Submitted in L., B. and C.,  
THOS. G. DAVEY, *Sup. Treas.*

**Mortuary Statement.**

No. 105. Bro. William Patterson, of Court Shelburne, No. 45, Shelburne, Ont., died 2nd June, 1887, of cancer. Endowment of \$1,000 designated to his wife, Eliza J. Patterson. Paid by cheque, No. 1324.

No. 106. Bro. William Hill, of Court Loyalist No. 121, Portland, N. B., died 16th June, 1887, of broncho pneumonia. Endowment of \$1,000 designated to his wife, Mary Hill. Paid by cheque, No. 1355.

No. 107. Bro. David Campbell, of Court Thamesford No. 68, Thamesford, Ont., died 7th June, 1887, of pneumonia. Endowment of \$1,000 designated to his wife, Christie Campbell, and his son, John Campbell. Widow's portion paid by cheque, No. —

No. 108. Bro. Joseph W. Leavitt, of Court Hillsboro, No. 91, Hillsboro, N. B., died 13th June, 1887, of cancer of the throat. Endowment of \$2,000 designated to his wife, Moselie Leavitt. Paid by cheque, No. 1354.

No. 109. Bro. Wesley P. Wooley, of Court Simcoe, No. 166, Simcoe, Ont., died 21st June, 1887, of atrophy of the liver. Endowment of \$1,000 designated to his wife, Mary L. Wooley.

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

Report of Medical Board for June, 1887.

	No.	Accepted.	Rej.	Contd.
Court Elizabeth	1	2	0	
" Hope	1	1	0	
" Dufferin	4	1	0	
" Forest City	8	3	0	
" Victoria	10	4	0	
" Welcome	12	5	0	
" Springfield	18	1	0	
" Keewatin	19	4	0	
" Princess Alexr	26	1	0	
" Jubilee	27	4	0	
" Mt. Sherwood	32	1	0	
" Intervale	34	1	0	
" Guelph	37	2	0	
" Amity	39	1	0	
" Ottawa	41	1	0	
" Sydenham	43	1	0	
" Russell	49	1	0	
" Canada	53	0	1	
" Harmony	57	2	0	
" Frontenac	59	2	0	
" Oak Leaf	62	1	0	
" Thamesford	68	2	0	
" Concord	70	2	0	
" Valley City	73	4	0	
" Credit Valley	75	1	0	
" Oil City	77	1	0	
" Mississippi	78	2	0	
" Ontario	85	3	0	
" Olive Branch	90	2	0	
" Hazel	92	4	0	
" Petitcodiac	94	1	0	
" Collingwood	95	1	0	
" Lisgar	97	4	0	
" Haldimand	106	2	0	
" Evangeline	109	1	0	
" Pearl	113	5	0	
" Admiral Digby	115	1	0	
" Welland	116	1	0	
" Loyalist	121	2	0	
" Exeter	123	3	1	
" North'n Light	127	3	0	
" Jewell	131	3	0	
" Jarvis	138	6	0	
" Milicete	139	1	0	
" Algoma	140	2	0	
" Manotick	144	4	0	
" Gen'l Gordon	152	2	0	
" Berlin	154	4	0	
" Huron	163	1	0	
" Simcoe	166	1	0	
" River Speed	169	1	1	
" Black Knight	173	1	0	
" Picton	177	1	0	
" Butternut Ridge	184	2	0	
" Rock Glen	186	1	0	
" Desmond	187	1	0	
" Sauble	196	1	0	
" La Have	205	1	1	
" Claro	210	1	0	
" Stadacona	224	4	0	
" Lincoln	225	1	0	
" Pelham	233	0	1	
" Richmond	234	2	2	
" Flint	239	11	2	
" St. James	240	1	0	
" Spadina	241	2	0	

" Brock	"	242	2	0
" Gravenhurst	"	244	7	2
" Nipissing	"	245	17	2
" Hastings	"	246	7	0
" Lansing	"	247	31	1
" Relief	"	—	3	0
" Kiuburn	"	—	14	1

Total 220 15  
Yours in L., B. and C.,

T. MILLMAN, M.D.,  
Sec. of Med. Board.

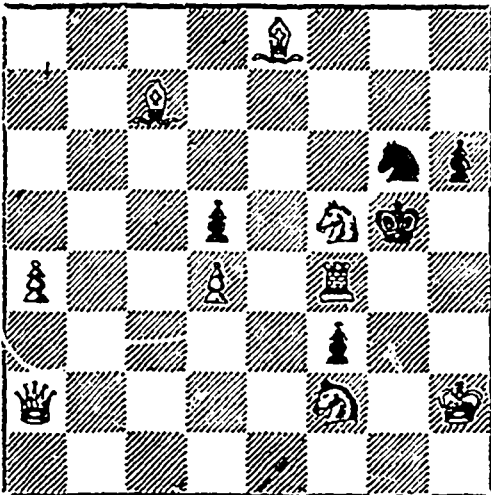
CHESS.

Communications and exchanges for this department to be addressed, in all cases, Chess Editor, 480 Lewis St., Ottawa, Canada.

Problem No. 61.

By H. Jonsson, Partille, Sweden.

BLACK—5 pieces.



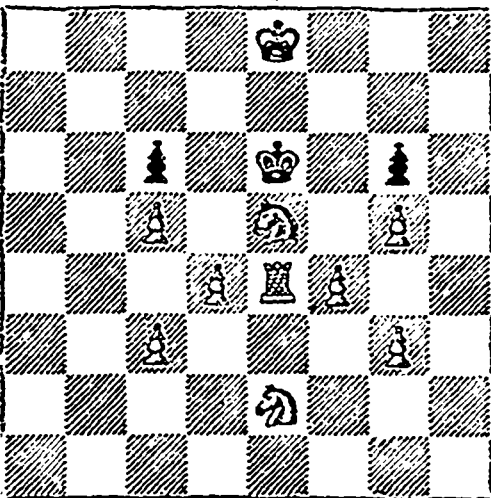
WHITE—9 pieces.

White to play and mate in two moves.

Problem No. 62.

By M. J. Murphy, Quebec. Dedicated to our Chess Editor.

BLACK—3 pieces.



WHITE—10 pieces.

White to play and mate in three moves.

Sheffield Independent Problem Tourney.

CONDITIONS.

1. The tourney will be open to the world.
2. It will be divided into two sections, the first to comprise two-move direct mates, the second three-move direct mates.

3. Each competitor may enter two problems in each section.

4. Competing problems must be positions hitherto unpublished, and must not be revised versions of any that have already appeared in print.

5. The primary positions must be such as would be possible to play.

6. Castling, or P takes en passant as a first move, is not permissible.

7. As the problems will be printed under numbers no sealed envelopes or mottoes will be required, but they must be accompanied with solutions in full, and composer's name and address.

8. The prizes to be awarded according to the number of marks given to the problems by the competitors of our Solution Tourney.

9. Problems may be sent in to chess editor, Victoria Terrace, Clontarf, Dublin, any time up to the 31st July next. The right is reserved of excluding all positions that may appear to be palpably unsound or impossible of solution, but, as a rule, the discovery of "cooks" will be left to the acumen of our solvers.

PRIZES.

For the first, second and third best three-move problems—Chess Works, value £1 15s., and 10s., respectively.

For the best three-move problem by one who has not gained a prize.—Chess Works, value 10s.

For the first, second and third best two-move problem.—Chess Works, value 15s., 10s., and 3s. respectively.

For the best two-move problem by one who has not gained a prize.—Chess Works, value 7s 6d.

Lists of Chess Works will be forwarded to the prize winners to select from.

A Game of Chess with Lincoln.

"I am, perhaps, the only man in Cincinnati," said Mr. E. P. Bradstreet, "who ever played chess with Abraham Lincoln. I was coming homeward from St. Joseph, Mo., on a morning train. Soon from the rear of the car commenced uproarious peals of jolly laughter, connected with story telling, which continued at intervals all day, and kept everybody wide awake and in good humor with all about them.

"A group of sunburned, swarthy and plain-looking men were the cause of all the uproar, which continued until we reached Hannibal, on the Mississippi river, and everybody wondered who those jolly good fellows could be. My wife and I went to a hotel to wait for a downward steamer, and, going to the parlor, produced our little set of chessmen, adapted for travelers' use, both being fond of the game, and sat down to while away the time. After playing awhile I heard somebody quietly enter, and looking up saw a tall, queer-looking gentleman approaching, whom I at once recognized as the leader of the tremendous fun that we had heard all day. Begging our pardon, he said he would watch the game if we were willing, and of course we made him welcome. Directly he said the lady needed his help, and had I any objections to his advising her? None being offered he joined forces against me, but I managed to win.

"Then my wife, rising, insisted the stranger should play with me. After some reluctance he gathered his ganglion limbs under the table, and we went at it in earnest. He played well, and having a fair chance to study him as he sat opposite I noted the wonderful combination of peculiar characteristics in his head and face, which afterward became so familiar to the American

people, either by seeing the man himself or his never-wearing portraits, and I concluded he must a person of some importance, whoever he was. We talked more than the rules allow as the game went on, and his face would illuminate in a wonderful way whenever he made a good point against me. Suddenly the shrill whistle of a steamer sounded, and my opponent sprang to his feet. "That is the Alton boat, and I must go." We both urged him to stay and finish the game, but he was immovable and declared he could not remain longer.

"Standing and looking over the game a moment he said: 'You would soon beat me anyhow, I believe, but remember how it stands and we will some day meet and finish it.'

"Agreed," was the answer. "I shall remember."

"Then he inquired our name, and I in turn asked for his.

"Lincoln," was his answer.

"Lincoln, of Illinois?"

"Yes, that's what they call me."

"What! Are you the man who, in debate with Douglas all over the State, has turned the people nearly crazy all summer?"

"He laughed a loud, hearty, joyous laugh, and said: 'Well, they call me Abe Lincoln. I was worn out and went off into the Northwest to hunt buffalo awhile, and met with those friends of mine on the car.'

"He kindly grasped our hands in good-bye, charged me to be sure and finish that game with him some time, and with a cheerful smile strode away, we watching him to his boat. But I never spoke to him again, nor saw him but once, when he rode by our home here in an enormous procession in an open barouche en route to his inauguration."  
—(Philadelphia Times.)

Game.

Played by correspondence between Miss Rudge, Bristol, and Mr. J. D. Chambers, Glasgow. Terminated 1st June, 1887.

TWO KNIGHT'S DEFENCE.

White.	Black.
Miss Rudge.	Mr. J. D. Chambers.
1 P to K4	1 P to K4
2 Kt to KB3	2 Kt to QB3
3 B to B4	3 Kt to KB3 a
4 Kt to Kt5	4 P to Q4
5 P x P	5 Kt to QR4 b
6 P to QR3 c	6 P to KR3
7 Kt to KB3	7 P to K5
8 Q to K2	8 Kt x B
9 P x Kt	9 B to QB4
10 P to KR3	10 Castles
11 Kt to R2	11 P to QKt4 d
12 P to QKt3	12 P x P
13 Q x KtP	13 Q to Q3 e
14 Q to K2	14 B to R3
15 P to QB4	15 Kt x P
16 Castles	16 Kt to Kt5
17 B to R3	17 P to KB4
18 Kt to QB3	18 Kt to Q6
19 B x B	19 Q x B
20 Kt to R4	20 Q to Q5
21 KR to Qsq	21 QR to Qsq
22 QR to Ktsq	22 B to Kt2
23 Kt to Kt2	23 P to KB5
24 Kt x Kt	24 P x Kt
25 Q to Kt2	25 Q to QKt3
26 Kt to Kt4	26 P to KB6
27 Q to K5	27 P x P
28 Q to QKt5	28 R to B6 g
29 Q x Q	29 P x Q
30 Kt to R2	30 R x RP
31 P to B3	31 B x P
32 Kt x B	32 R x Kt
Resigns h	

NOTES.

a This constitutes the Two Knight's Defence—seldom adopted—highly commendable for bringing about interesting and instructive positions; analysis has not yet decided if it is a satisfactory defence.

b Black may play Kt x P, White usually follows with Kt x BP, Black K x Kt, and soon gets into such a hot position that the Italians have named it *Fried Liver or Fegetello*; with best play Black emerges safe a piece up and wins.

c Mr. Bird says that this move has merits and deserves examination, on the surface it looks inferior to 6 B to Kt5 ch.

d This move of Suhl's is generally thought to turn the tide in favor of the second player.

e Stronger than Q x P.

f Practically Black has now a won game.

g Of course it is quite useless continuing.

REMARKS.

As White seems to have played all the best moves it would seem to show that the defence can get the best of this game. —(Sheffield Independent.)

Game.

The following game, played in the match between Mr. J. H. Blackburne and Dr. J. H. A. Zukertort, is a fine example of the Ruy Lopez, and will repay the closest study.

RUY LOPEZ.

White.	Black.
Blackburne.	Zukertort.
1 P to K4	1 P to K4
2 Kt to KB3	2 Kt to QB3
3 B to Kt5	3 Kt to KB3 a
4 Castles b	4 Kt x P
5 P to Q4	5 P to QR3 c
6 B to R4	6 P to QKt4
7 B to Kt3	7 P to Q4
8 P x P	8 B to K3
9 P to B3 d	9 B to K2
10 B to KB4	10 Castles
11 Kt to Q4	11 Kt x Kt e
12 P x Kt	12 P to KB3
13 Kt to B3	13 P x P
14 B x P	14 Kt x Kt f
15 P x Kt	15 Q to Q2
16 Q to K2	16 QR to K sq
17 P to QR4	17 P to B4
18 RP x P	18 RP x P
19 R to R6 g	19 P to B5
20 B to B2	20 B to KB4
21 KR to R sq	21 B to B3
22 P to B4	22 KB x B
23 BP x B	23 B x B
24 Q x B	24 Q to Kt5 h
25 Q to Q2	25 P to KR4
26 Q to K3	26 R to B5
27 R to RS k	27 R x R
28 R x R ch	28 K to R2
29 R to R sq	29 P to Kt5
30 P to R5	30 Q to Kt4
31 R to K sq	31 P x P
32 P to K6	32 P to B7
33 P to K7	33 R to K5 l
34 Q x Q	34 R x R ch
35 K to B2	Resigns.

NOTES.

(a) Of the many defences in the Ruy, this is the present fashion. The old P to Q R 3 is said to be lost time; but it is played as often as any.

(b) Steinitz generally plays (4) P to Q 3, followed by R to K sq, after castling.

(c) All the masters, from Morphy and Paulsen down to the present, seem to agree in playing this move early or late, for the Bishop must be dislodged or take off Kt.

(d) Not equal to (9) B to K 3, according to Cook's Synopsis.

(e) Black must take off Kt, for White threatens P to B 3; or should he play his Kt to R 4, White's reply B to B 2 would be a troublesome move.

(f) Black is obliged to change Kts again as White's centre pawns are becoming strong, and he now manoeuvres to win a pawn at least. White's QB also is admirably posted, and may be supported by the advance of K B Pawn.

(g) The opening of Q Rook's file and posting Q R at R 6 was cleverly contrived by Blackburne, and was the turning point in the game.

(h) To be followed by P to Kt 5 with the intention of attacking Q P; but White has ample defence.

(i) To prevent Black Q R to K B sq.

(j) A very pretty finish; Black might play R to B 8 ch, but White's reply K x B would keep him at the lead, for Black Q x Q is met by R x Q; then Black P to B 8 (Queen) ch, White R to K 2, and must win with P at K 7. —Dublin Mail.

PHOTOGRAPHIC GROUP.—The unpretentious representatives of the Chess Press of the United Kingdom have been introduced to the public in the form of a photographic group, published recently by Mrs. T. B. Rowland of Clontarf, Dublin. There are as many as thirty-nine of these toilers of the pen, and all appear smiling benevolently from the frame. Among them are two Scotch, three Irish and thirty-four English. Among the latter are the compiler of the group, Mrs. T. B. Rowland, who edits the chess of *Sheffield Independent*, *Bristol Mercury Science Monthly*, &c.; Dr. J. H. Zukertort and Mr. L. Hoffer, of the *Field* and *Chess Monthly*; Rev. G. A. MacDonnell and Mr. P. T. Duffy, of the illustrated London papers; Rev. A. B. Skipworth, I, Gunsberg, J. Watkinson, J. Pierce, M.A., C. Planck, M.A., and other celebrities. The picture is admirably printed, each likeness stands out clear and distinct, and has autograph attached. It will be a great acquisition to chess libraries, chess clubs, rooms, and resorts, and will enable chess players who may be desirous of knowing by appearance those who are, and have been, working for their benefit. Two sizes are published, one large at 3s., and one cabinet size, suitable for albums, at 1s.; postage extra.

Zukertort v. Blackburne.

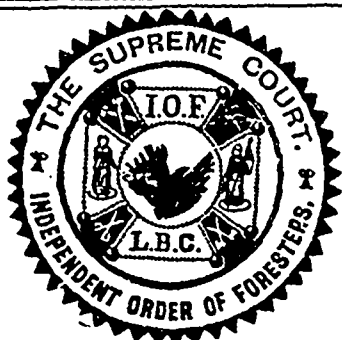
The match between Dr. J. H. Zukertort and J. H. Blackburne commenced at the British Chess Club on Saturday, the 7th May, under the conditions that the winner of the first five games be the victor, drawn games not to count; games to be played on Tuesdays, Thursdays and Saturdays in each week, beginning at two o'clock, with adjournment from 5.30 to 8.30 p.m., and then continuing till 11.30 p.m., a time limit of 20 moves per hour to be adopted. Stakes £25. It terminated on the 9th June, in favor of the English player, score:—Blackburne 5, Zukertort 1, Drawn 8.

To Our Confres.

Thermometer 91° in shade, hence our brevity this month—promise you another of Keeney's stories next month.

"What is the great need of the hour?" exclaimed a lecturer on "The Amelioration of the Evils of Humanity." To which an inebriated auditor replied: "A night key with an e-o-electric light at the end of it."





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 V.C.R., H. L. Rogers; R.S., B. H. Marsh; F.S., F. S. Rogers; Treas., J. D. Bennett; Physician, Wm. A. M. Mack. Meets alternate Fr days.

### COURT HOPE, NO. 1, LONDON, O.

- C.D.H.C.R., A. Maguire, 199 Grey street; C.R., H. P. Allen; V.C.R., P. Matthews; R.S., J. Condie; F.S., C. B. Crier; Treas., J. G. Bradley; Chaplain, ———; Physician, Dr. Waugh. Meets every 2nd and 4th Thursday.

### COURT DUFFERIN, NO. 4, LONDON.

- C.D.H.C.R., A. Aikman; C.R., A. H. Fessenden; V.C.R., F. J. Hawthorn; R.S., H. Pratt; F.S., A. Swayze; Treas., S. Friendship; Phys., F. Drake, M.D.

### COURT MT. ROYAL, NO. 7, MONTREAL, Q.

- C.D.H.C.R., C. W. Bolton; C.R., James Dilo; V.C.R., W. Curry, jr.; R.S., F. H. Wildgoose; F.S., H. Powles; Treas., Chaplain, G. Harwood; Physician, Dr. F. Barnes. Meets every alternate Friday.

### COURT VICTORIA, NO. 10, LONDON.

- C.D.H.C.R., E. S. Cummer; C.R., R. Allen; V.C.R., Geo. Webber; R.S., W. Wanless; F.S., W. J. Cron; Treas., A. Fleming; Physician, Oronhyatekha, M.D., and A. G. Fenwick, M.D. Meets 2nd and 4th Saturdays.

### COURT WELCOME NO. 12, LONDON.

- C.D.H.C.R., Wm. Bryant, Queens Ave.; C.R., G. H. Thomas; V.C.R., P. Phillips; R.S., T. Tombs; F.S. and Treas., Jos. Amer; Physician, O. M. Belfry, M.D.; Chaplain, R. Gilmore. Meets in Hicks' Block and 4th Monday of each month.

### COURT KEEWATIN, NO. 19, RAT PORTAGE, ONT.

- C.D.H.C.R., R. Reading; C.R., A. Woods; V.C.R., E. L. Burpee; R.S., T. B. Linton; F.S., A. Campbell; Treas., Jas. McCracken; Chaplain, Jas. McGregor; Physician, Thos. Hanson. Meets every 2nd Tuesday. Meets 1st and 3rd Tuesdays.

### COURT ORONHYATEKHA NO. 23, HAMILTON.

- C.D.H.C.R., J. Slater; C.R., G. Shambrook; V.C.R., J. Robinson; R.S., A. Munroe; F.S., W. Heaney; Treas., D. Barton; Phys., W. G. Stark, M.D. Meets every 3rd Friday.

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### COURT BRUCE, NO. 28, CHESLEY.

- C.D.H.C.R., F. Curry; C.R., W. Kay; V.C.R., A. Whyte; R.S., R. J. Follis; F.S., J. Lambrook; Treas., Henry Hayes; Physician, J. M. Stewart, M.D.; Chap., H. W. Young. Meets 2nd and 4th Thursday of each month.

### COURT INTERVAL, NO. 34, PENORSQUIS, N.B.

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### COURT ESSEX, NO. 35, WINDSOR.

- C.D.H.C.R., F. W. Delaurier; C.R., J. F. Williams; V.C.R., A. J. Vanderburg; R.S., A. Rule; F.S., Wm. Donaghy; Treas., John Bott; Physician, Dr. Lambert

### COURT AMITY, NO. 39, HAMILTON, ONT.

- C.D.H.C.R., E. Esterbrook; C.R., T. H. Spence; V.C.R., Jas. Wilson; R.S., P. A. Nichol; F.S., P. Armstrong; Treas., J. Brandle; Chaplain, G. Mason; Physician, Dr. Anderson. Meets 2nd and 4th Wednesdays of each month.

**COURT OTTAWA, NO. 41, OTTAWA, ONT.**  
 C.D.H.C.R., Wm. Cairns; P.C.R., J. B. Halkett, House of Commons, Ottawa; C.R., Peter Robertson; V.C.R., J. W. Macdonald; R.S., Geo. Rae; F.S., Wm. Rea; Treas., Thos. Butler; Chap., Ed. Hickmett.

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**COURT PUSLINC, NO. 51, MORRISTOWN.**  
 C.D.H.C.R., J. S. Quillman; C.R., W. Quillman; V.C.R., H. W. Leale; R.S., W. J. Couzins; F.S., W. J. Russell; Treas., J. A. Maddaugh; Physician, J. D. Courtney, M.D. Meets first and third Saturdays.

**COURT ENTERPRISE, NO. 54, LONDON SOUTH.**  
 C.D.H.C.R., M. F. Tupper; C.R., J. B. Grimshaw; V.C.R., G. Bonser; R.S., J. Weber; F.S., E. Richards; Treas., T. G. Davey; Phys., J. M. Piper; Meets 1st and 3rd Monday in each month.

**COURT SARNIA, NO. 55, SARNIA.**  
 C.D.H.C.R., John Leys; C.R., Jas. H. Major; V.C.R., D. Gibb; R.S., Peter Symington; F.S., J. W. Hamilton; Treas., Andrew Thompson; Chap., Geo. A. Proctor.

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 C.D.H.C.R., A. R. Milne; C.R., Thos. W. Moore; V.C.R., Jos. Wilson; R.S., Walter Batty; F.S., W. J. F. Ir; Treas., Jas. Galloway; Chaplain, Rev. C. E. Cartwright; Physician, W. H. Hender-son. Meets 1st and 3rd Thursday of each month.

**COURT WOODSTOCK, NO. 69, WOODSTOCK, O.**  
 C.D.H.C.R., T. G. Morgan; C.R., W. H. Millman; V.C.R., Wm. Newton; R.S., J. M. Cope; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, Wm. Broom; Physician, A. R. Welford, M.D. Meets 4th Tuesday in each month.

**COURT ROSEWOOD, NO. 72, MONKTON, ONT.**  
 C.D.H.C.R., C. H. Merryfield; C. R., Wm. Scott; V.C.R., Joseph Adair; R.S., John Scott; F.S., Jas. C. Wilson; Treas., McKerzie; Physician, J. R. Hamilton. Meets every Thursday night, at 7:30 o'clock.

**COURT VALLEY CITY, NO. 73, GALT, ONT.**  
 C.D.H.C.R., S. F. B. Reid; C.R., J. Black; V.C.R., A. J. Wilson; R.S., Wm. Gay; F.S., F. C. Bond; Treas., Geo. Smith; Chaplain, Chas. Phillips; Physician, Dr. J. P. Brown. Meets 2nd and 4th Fridays.

**COURT ROSEDALE, NO. 88, TORONTO.**  
 C.D.H.C.R., A. Bell, 25 Walton street; C.R., E. A. Cooker; V.C.R., T. A. Goretta; R. S., W. G. Stephens, 1120 Yonge street; F.S., J. B. Stephens, 1120 Yonge street; Treas., H. Cooker; Physician, B. Snecne, M.D., 8 Bloor street, East; Meets on last Wednesday of the month.

**COURT BONNECHERE, NO. 89, RENFREW, O.**  
 C.D.H.C.R., Chas. McDowell; C.R., James Craig; V.C.R., Henry Leggett; R.S., Thos. S. Libany; F.S., Jas. McNicol; Treas., Chas. McDowell; Chaplain, James Mann; Physician, James Mann. M.D. Meets 1st Friday of each month.

**COURT EQUITY, NO. 112, ORANGEVILLE.**  
 C.D.H.C.R., Francis Irwin; C. R. M. W. Armstrong; V.C.R., H. E. Clarry; R.S., A. O. Hughran; F.S., A. A. Hughson; Treas., Thos. Stevenson; Physician, D. Henry, M.D. Meets the 2nd and 4th Fridays in each month.

**COURT LA TOUR, NO. 125, ST. JOHN, N. B.**  
 C.D.H.C.R., A. Baker; C.R., J. J. Forrest; V.C.R., Thos. Kedy; R.S., Stan. Keirstead; F.S., C. H. Ferguson; Treas., H. G. Hetherington; Chap., E. W. Elliott; Phys., Geo. A. Hetherington, M.D. Meets 2nd and 4th Fridays.

**COURT NORTHERN LIGHT NO. 127, OWEN SOUND.**  
 C.D.H.C.R., John W. Frost; C. R., Wm. McLelland; V. C. R., John Dederick; R. S., H. W. Jenkins; F. S., Wm. Wilson; Treasurer, W. G. Little; Physician, A. Cameron, M.D. Meets 2nd Tuesdays of each month.

**COURT ALEXANDRA, NO. 141, MARYSVILLE, YORK CO., N. B.**  
 C.D.H.C.R., W. T. Day; C.R., E. A. Tapley; V.C.R., G. Brown; R.S., H. P. Lint; F.S., A. Rowley; Treas., J. H. Morrill; Chap., Geo. B. Hanson; Phys., I. C. Sharp, M.D. Meets last Monday in each month.

**COURT FULFORD, NO. 147, MONTREAL, Q.**  
 C.D.H.C.R., Thos. G. Leders, 62 Coursol St.; C.R., F. J. Walker; V.C.R., T. I. Rutherford; R.S., N. Wight; F.S., R. E. Wight; Treas., J. Nob's; Chaplain, P. Birkett; Physician, O. E. Armstrong, M.D. Meets 1st and 3rd Mondays of each month.

**COURT PRINCE ALBERT, NO. 149, SHERBROOKE.**  
 C.D.H.C.R., J. W. Stocks; C.R., Miles Froats; V.C.R., Wm. John Church; R.S., J. W. Stocks; F. S., Edwin S. Foss; Treas., A. D. Bostwick; Chaplain, Robert Gray; Physicians, Dr. H. L. Gilbert and Dr. S. E. Tabb. Meets 1st and 3rd Tuesdays.

**COURT GENERAL GORDON, NO. 152, FOREST**  
 C.D.H.C.R., J. C. Pollock; C.R., J. A. Couze; V.C.R., E. Harrison; R.S., R. Craig; F.S., J. O. Pollock; Treas., J. C. Pollock; Chaplain, D. Carcodlin; Physician, Dr. Totton. Meets 3rd Thursday of each month.

**COURT MAPLE, NO. 155, ST. THOMAS, ONT.**  
 C.D.H.C.R., O. Cruise; C.R., Wm. Cruise; V.C.R., J. H. Culverwell; R.S., F. Rawlinson; F.S., J. Sbarpe; Treas., K. M. Yrwood; Phys., C. E. B. Duncomb, M.D. Meets 2nd and last Thursday.

**COURT SUMMERSVALE, NO. 161, FULLARTON.**  
 C.D.H.C.R., Alex. Yule; C.R., R. C. Thompson; V.C.R., G. Stacey; R. S., H. Morrison; F.S., J. Hamilton; Treas., R. Harris. Meets 1st and 3rd Fridays of every month.

**COURT HURON, NO. 163, POINT EDWARD.**  
 C.D.H.C.R., Geo. J. Cameron; C.R., Geo. J. Cameron; V.C.R., J. B. Bryce; R.S., Wm. F. Gibson; F.S., W. Orr; Treas., W. Sweet; Chaplain, J. S. Bevridge; Physician, J. S. Johnston, M.D. Meets 2nd and 4th Wednesday.

**COURT RIVER SPEED, NO. 169, HESPELER, ONT.**  
 C.D.H.C.R., Lewis Gilson; C.R., Jno. Braid; V.C.R., Jas. Hamer; R.S., M. Tremain; F.S., Christ N. Schultz; Treas., David Boyle; Chaplain, Ab. Wimer; Physician, Dr. R. I. Lockhart. Meets 1st and 3rd Tuesday of each month.

**COURT ETHEL, NO. 175, ETHEL.**  
 C.D.H.C.R., J. M. Davis; C.R., J. M. Davis; V.C.R., R. McDonald; R.S., J. N. Robertson; F.S., J. A. Young; Treas., H. Wanner; Chaplain, H. Wanner; Physician, Dr. Calc.

**COURT PICTON, NO. 177, PICTON, ONT.**  
 C.D.H.C.R., Jas. D. Murray; C.R., Geo. Hadden, V.C.R., David O'Hagan; R.S., Wm. H. Seth; F.S., Edward Ford; Treas., Wm. Smith, Chap., George Williams; Phys., Jas. A. Sterling. Meets 2nd and 4th Thursday in each month.

**COURT ROCK GLEN, NO. 186, ARKONA.**  
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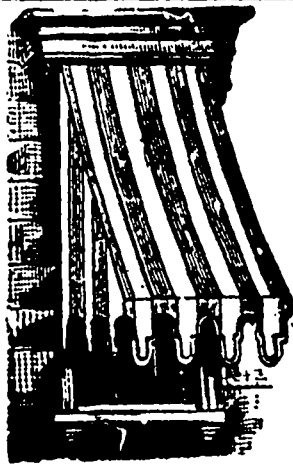
**COURT AURORA, NO. 188, AURORA.**  
 C.D.H.C.R., J. T. Bond, jr.; C.R., A. Yule; V.C.R., J. Brothers; R.S., J. Hall; F.S., C. Thom; Treas., C. Bailey. Meets 3rd Friday of each month.

**COURT ONANGONDY, NO. 204, GAGETOWN, N. B.**  
 C.D.H.C.R., Rev. Chas. Manitou; C.R., John R. Dunn; V.C.R., Councillor F. Williams; R.S., C. L. Scott; F.S., John W. Dickie; Treas., Amos S. Carey; Chap., Rev. Chas. Manitou; Phys., Jas. A. Caswell, M.D. Meets last Tuesday of each month.

**COURT BLENHEIM, NO. 208, DRUMBU.**  
 C.D.H.C.R., S. Dawson; C.R., S. Dawson; V.C.R., A. W. Burgess; R.S., J. E. Burgess; F.S., D. A. Hoggarth; Treas., Wm. Tennant; Chaplain, D. Lunney; Physician, W. R. Penland, M.D. Meets 2nd and last Tuesday in each month.

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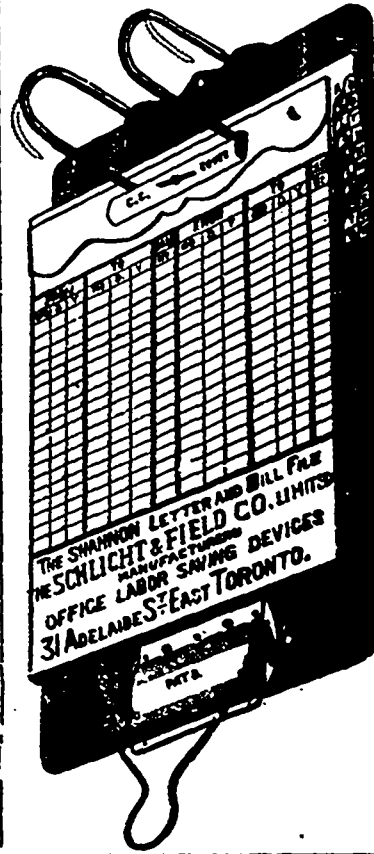
**COURT LAURENTIAN, NO. 229, OTTAWA.**  
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- III. Bro. O. M. Wilson, 33°, 1st Lt. G. Com. mander.
- III. Bro. F. H. Southwood, 33°, 2nd Lt. G. Com. mander.
- III. Bro. Joseph Hawkins, 33°.
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- III. Bro. Collie McKinnis, 33°, Gr. Secretary Gen. H. K.
- III. Bro. W. S. Streddaro, 33°, Gr. Treasurer Gen. H. K.

**Actuaries' Mortality Tables.**

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

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

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

—a total of 9 lives to live 249.8 years, or an average of 27 2/3 years each.

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

At age 20 to be yet 41.5 years.
" 25 " " 39.0 "
" 30 " " 34.4 "
" 35 " " 30.9 "
" 40 " " 27.3 "
" 45 " " 23.7 "
" 50 " " 20.2 "
" 55 " " 16.9 "
" 60 " " 13.8 "

—total of 9 lives to live 246.7 years, or an average of 27 1/3 years each.

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

At age 20 to be yet 41.93 years.
" 25 " " 34.14 "
" 30 " " 31.75 "
" 35 " " 27.15 "
" 40 " " 23.98 "
" 45 " " 20.51 "
" 50 " " 17.44 "
" 55 " " 13.99 "

—a total of 9 lives to live 249.39 years, or an average of 27 2/3 years each.

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

At age 20 to be yet 42.2 years.
" 25 " " 38.8 "
" 30 " " 35.3 "
" 35 " " 31.9 "
" 40 " " 28.2 "
" 45 " " 24.5 "
" 50 " " 20.9 "
" 55 " " 17.4 "
" 60 " " 14.1 "

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

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

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

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

At age 20	\$7.29 per \$1,000.
" 25	7.77 "
" 30	8.52 "
" 35	9.29 "
" 40	10.36 "
" 45	12.21 "
" 50	15.04 "
" 55	21.66 "
" 60	30.34 "

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

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

At age	Monthly rate	Cost per year per \$1,000
20	\$ .62	7.44
25	.67	8.04
30	.72	8.64
35	.78	9.36
40	.88	10.56
45	1.02	12.24
50	1.45	17.40
54	1.85	22.20

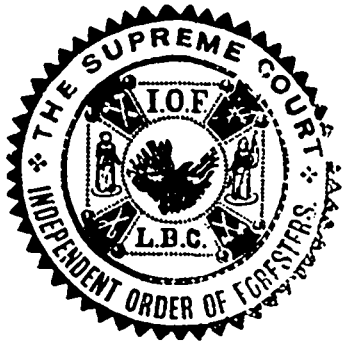
At 35 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.64
Management Expenses	6.60
Reserve Fund	7.78
<b>Total</b>	<b>\$22.70</b>

**Comparative Table of Costs.**

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

Year old	Canada Life	New York Life	Confederation	T.O.F.	Expectation of Life in Canada	Approximate Total Cost for \$1,000 in the T.O.F.
18	\$16.80	\$19.30	\$19.30	\$7.90	44.3	\$78.65
19	16.80	19.30	19.30	7.90	43.9	81.15
20	16.80	19.30	19.30	7.90	43.5	83.65
21	16.80	19.30	19.30	7.90	43.1	86.15
22	16.80	19.30	19.30	7.90	42.7	88.65
23	16.80	19.30	19.30	7.90	42.3	91.15
24	16.80	19.30	19.30	7.90	41.9	93.65
25	16.80	19.30	19.30	7.90	41.5	96.15
26	16.80	19.30	19.30	7.90	41.1	98.65
27	16.80	19.30	19.30	7.90	40.7	101.15
28	16.80	19.30	19.30	7.90	40.3	103.65
29	16.80	19.30	19.30	7.90	39.9	106.15
30	16.80	19.30	19.30	7.90	39.5	108.65
31	16.80	19.30	19.30	7.90	39.1	111.15
32	16.80	19.30	19.30	7.90	38.7	113.65
33	16.80	19.30	19.30	7.90	38.3	116.15
34	16.80	19.30	19.30	7.90	37.9	118.65
35	16.80	19.30	19.30	7.90	37.5	121.15
36	16.80	19.30	19.30	7.90	37.1	123.65
37	16.80	19.30	19.30	7.90	36.7	126.15
38	16.80	19.30	19.30	7.90	36.3	128.65
39	16.80	19.30	19.30	7.90	35.9	131.15
40	16.80	19.30	19.30	7.90	35.5	133.65
41	16.80	19.30	19.30	7.90	35.1	136.15
42	16.80	19.30	19.30	7.90	34.7	138.65
43	16.80	19.30	19.30	7.90	34.3	141.15
44	16.80	19.30	19.30	7.90	33.9	143.65
45	16.80	19.30	19.30	7.90	33.5	146.15
46	16.80	19.30	19.30	7.90	33.1	148.65
47	16.80	19.30	19.30	7.90	32.7	151.15
48	16.80	19.30	19.30	7.90	32.3	153.65
49	16.80	19.30	19.30	7.90	31.9	156.15
50	16.80	19.30	19.30	7.90	31.5	158.65
51	16.80	19.30	19.30	7.90	31.1	161.15
52	16.80	19.30	19.30	7.90	30.7	163.65
53	16.80	19.30	19.30	7.90	30.3	166.15
54	16.80	19.30	19.30	7.90	29.9	168.65
55	16.80	19.30	19.30	7.90	29.5	171.15
56	16.80	19.30	19.30	7.90	29.1	173.65
57	16.80	19.30	19.30	7.90	28.7	176.15
58	16.80	19.30	19.30	7.90	28.3	178.65
59	16.80	19.30	19.30	7.90	27.9	181.15
60	16.80	19.30	19.30	7.90	27.5	183.65



## Independent Order of Foresters.

### Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

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

### Royal Order of Foresters.

The Order of Foresters was founded in 1743 in Knarborough, England. Originally it was called THE ROYAL ORDER OF FORESTERS; but in 1834 the name was changed to "the Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other Benefits, but no Insurance Benefit.

### The I. O. F.

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

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

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

### The Supreme Court

Accordingly on the 27th July, 1881, the Supreme Court was duly incorporated in Canada with less than 400 paying members on its roll, and with liabilities aggregating over \$4,000 hanging over it. The Endowment Benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten paths by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessment societies as to the cost of a continued membership, to one of definite knowledge as to such cost.

### The Machinery of the Order.

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

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

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

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

### The Membership.

We have three classes of members:

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

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

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

### The I. O. F. Benefits

consist of the following, viz.:-

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability
- (f) One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 63 years of age and upward, according to age at initiation, or upon death.

The cost per one thousand dollars of endowment is **Only \$7.20 per Year.**

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

### The Grand Benefits.

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

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

### Annuity for Old Age.

On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter at additional tenths at each recurring birthday, until the 75th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 75th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

### Total and Permanent Disability Benefit.

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

The Endowment benefits are secured by the payment of a small monthly sum, according to the following **Schedule of Rates of Assessment for the Ordinary Class:**

AGE.	\$500	\$1000	\$1500	AGE.	\$1000	\$2000	\$3000
18	\$ 60	\$1 20	\$1 40	27	\$ 82	1 64	2 46
19	61	1 23	1 33	28	84	1 68	2 52
20	62	1 24	1 36	29	86	1 72	2 58
21	63	1 26	1 39	30	88	1 76	2 64
22	64	1 28	1 42	31	90	1 80	2 70
23	65	1 30	1 45	32	92	1 84	2 76
24	66	1 32	1 48	33	95	1 90	2 85
25	67	1 34	1 51	34	98	1 96	2 94
26	68	1 36	1 54	35	1 02	2 04	3 06
27	69	1 38	1 57	36	1 07	2 14	3 21
28	70	1 40	1 60	37	1 11	2 28	3 42
29	71	1 42	1 63	38	1 22	2 44	3 66
30	72	1 44	1 66	39	1 35	2 70	4 05
31	73	1 46	1 69	40	1 45	2 90	4 35
32	74	1 48	1 72	41	1 55	3 10	4 65
33	75	1 50	1 75	42	1 65	3 30	4 95
34	76	1 52	1 78	43	1 75	3 50	5 25
35	78	1 56	1 84	44	1 85	3 70	5 55
36	80	1 60	1 90				

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

### There are no Assessments on Death.

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

### Permanent Deposits.

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

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

**35,000.00**

### Only 5 per cent. for Management Expenses.

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

### Enormous Cost of Management in Insurance Companies.

Name of Company.	Total Premium Income	Total Payments for Death Claims and Matured Endowments	Total Surplus after paying all claims and an enormous Management expense
Canada Life..	\$3,680,533.67	\$1,130,519.28	\$2,549,849.58
Confederation.	1,344,399.97	306,167.98	410,085.85
Ontario Mutual.....	843,081.35	155,462.33	240,279.89
The Sun Mutual.....	927,909.47	273,000.79	364,501.90
North American.....	331,037.10	35,609.91	150,546.60
Life Association of Canada..	197,317.67	70,303.38	128,989.02
Citizens.....	193,462.27	81,605.88	68,499.98
Toronto Life four years & Federal one year.....	39,589.98	16,043.50	41,251.03
Totals....	\$7,557,571.44	\$2,048,743.05	\$2,09,003.49

It shows that in five years they received in Premium Income over \$7,557,571.44. They paid for death claims only \$2,048,743.05, and the enormous sum of \$2,090,003.49 for management expenses and dividends, leaving a balance still unextended of \$3,508,828.39.

### Rate of Mortality Does not Rise.

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

1878.....	6.34	per 1000 in the 25th year.
1879.....	7.22	" in the 26th year.
1880.....	5.78	" in the 27th year.
1881.....	7.34	" in the 28th year.
1882.....	7.27	" in the 29th year.
1883.....	5.78	" in the 30th year.

O. an average of a little over 6 1/2 in a 1000.

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

### Cost of Sick and Funeral Benefits.

At Age of Enrolment	Monthly rate of Assmt.	At Age of Enrolment	Monthly rate of Assmt.	At Age of Enrolment	Monthly rate of Assmt.
18	\$ 30	31	\$ 37	44	\$ 98
19	31	32	37	45	1 02
20	31	33	38	46	1 08
21	32	34	38	47	1 15
22	32	35	38	48	1 25
23	33	36	40	49	1 35
24	33	37	41	50	1 45
25	34	38	41	51	1 55
26	34	39	43	52	1 65
27	35	40	44	53	1 75
28	35	41	45	54	1 85
29	36	42	46		
30	36	42	48		

### 1st Class Membership.

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

For further information see 1st page of cover.