

THE INDEPENDENT

# FORESTER

THE OFFICIAL ORGAN OF  
THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



NUMBER OF MEMBERS 1st APRIL, 1898

**130,546**

SURPLUS FUND 1st MAY, 1898

**\$2,748,210.62**

Vol. XXVIII.

Toronto, Ont., May 15, 1898

Number 11



# The Independent Forester

VOL. XVIII.

MAY 15TH, 1898

No. 11.

## The Official Organ of the Independent Order of Foresters.

SUBSCRIPTION, - \$1.00, or 4/ PER YEAR.

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ters relating to advertising should be addressed.

TORONTO, CANADA, MAY 15, 1898.

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

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

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

4. The Monthly Reports and exact sum required to  
cover assessments and other fees called for by such  
Monthly Reports should be sent together in one cover,  
as per special instructions.

5. All applications for membership (on Form No. 1,  
duly filled up) in the United Kingdom must be sent  
through the London office, so that certificates of mem-  
bership may be promptly issued.

6. Courts working under the jurisdiction of a High  
Court must order all supplies from the High Secretary  
of their own High Court; those not under a High  
Court must order from the Supreme Secretary.

7. The FORESTER will be mailed to each member of  
a court as soon as the Recording Secretary sends a list  
of members, arranged Alphabetically, with their Post  
Office addresses, to Dan. A. Rose, Manager, "The  
Independent Forester," Toronto. Until such list is  
received the FORESTER will be mailed to the Court  
Deputy in bundles for distribution among the mem-  
bers.

8. Recording Secretaries will immediately notify the  
Manager, at Toronto, giving in each case the name and  
address in full

When a member is initiated.

When a member is suspended.

When a member withdraws from the court.

When a member changes his address.

When a member joins a court by card.

When a member is reinstated.

## Editorial.

### Notes.

Membership April 1st, **130,546**. Gain for the  
month **2,006**.

\*\*

For "May flowers" we will be satisfied with,  
say, 5,000 applications.

\*\*

Surplus May 1st, **\$2,748,191.12**. Gain for  
the month **\$33,876.48**.

\*\*

In the welcome home to the Chief in June, 10-  
000 applications would make an interesting fea-  
ture.

\*\*

We give again the prize-list offered by the Ex-  
ecutive Council. It ought to stimulate effort and  
assure the 10,000 applications for June.

\*\*

New York does the unusual thing of taking third  
place for April. First place was held so long by  
the Empire State that any other position comes as  
a surprise.

\*\*

California, Ohio, Quebec and Wisconsin, with  
138, 133, 123, 1,000 applications, respectively, make  
a quartette that have kept pretty close together in  
the monthly race.

\*\*

Ontario East and Centre ran a great race for  
April, the East winning the blue ribbon, the  
Centre coming second with 283 applications, just  
15 behind the successful rival

\*\*

For April the applications were 2,912, for the  
same month last year the number was 2,300, and  
two years ago the total was 2,434. Time only in-  
creases the popularity of the I.O.F.

\*\*

For the months of May and June courts may in-  
itiate at charter rates; in other words, dispense  
with the initiation, collecting simply the medical  
examination, registration and certificate fees.

\*\*

Illinois, Michigan, Ontario West, with 188, 180,  
and 170, respectively, make a close and interesting  
trio. Illinois has not kept up the pace it set for

March. We are advised to look for surprises in May and June.

\*\*

We beg to call attention to the masterly address by the General Manager for Great Britain and Ireland, delivered in Christiania, Norway. It will well repay every Forester, but especially organizing officers, to read it carefully.

\*\*

The attention of Court Deputies is specially called to the official proclamation of the S.C.R. setting aside Sunday, June 19, as a day of thanksgiving. Deputies are requested to have the proclamation read in open court, with a view to action thereon.

\*\*

No one pretends to say that it is beyond the power of a great organization like the I. O. F., with 130,000 members, to secure for June 10,000 applications. Just imagine 13 men finding it impossible in a whole month to persuade **one** man to join them.

\*\*

Every court in the Order should arrange to attend Divine service in a body on June 19th. If that day is not convenient, then on some other Sunday. The I.O.F., while not a religious organization, believes in acknowledging the Divine Ruler of the universe and praising Him for His goodness.

\*\*

By cable we are informed that a very large meeting of the High Court of London (England) was held on the 10th instant, in Exeter Hall. Substantial numerical and financial gains were reported. Bro. James Marshall, General Manager for Europe, was elected H.C.R., and Bro. E. Tidman, Representative to the Supreme Court.

\*\*

Do not drop your membership because of some disappointment or misunderstanding. Please remember that your continuance in good standing is of more consequence to you and your family than anybody. It does not matter very much to the I.O.F., when members are coming in by thousands every month, if a few hundreds should drop out. It matters a great deal, however, to the member and his family. Keep your membership good; life is uncertain. Death is on the way to meet us all.

\*\*

Attention is directed to the record from the Insurance Counsellor respecting the amount of new insurance by various companies and orders during 1897. It will be seen that the position of the Independent Order of Foresters is not by any means an insignificant one, as of the twenty old-line companies given in the Table, there are only five that wrote more insurance than the I.O.F., and out of the twenty Mutual Assessment Societies only one, namely, our friend the Mutual Reserve Fund Association of

New York, wrote more than the I.O.F., and in our own class, namely, among the Fraternal Beneficiary Societies, only two exceeded the good work done by the I.O.F.

### The Supreme Chief Ranger.

The 130,000 members of the Order, as well as the larger number that are not members, but are interested in its benevolent and fraternal work, will learn with keen satisfaction that the health of Dr. Oronhyatekha, that was seriously impaired through excessive work, has been completely restored by his trip to the East. A letter from Venice, received some days ago, stated that he had discarded all medicine, and was as well as ever and ready for more hard campaigning, if need be, in the interest of the I.O.F. The Chief is now in Great Britain, where he will attend the annual meetings of the several High Courts before returning to Toronto, where he is expected towards the end of June. Dr. Oronhyatekha has rendered services of the highest possible character and value to the I.O.F. It is the hope of everyone that knows him, and his friends are by no means confined to the Order, the building up of which has been his life-work, that he may have many years of health in which to enjoy the fruits of his eminent services.

### Gratifying Progress in Great Britain and Ireland.

From every jurisdiction in the Old Land there comes cheering accounts of growing interest in the Order, and an increase in the number of applications. For some time now the number of applications monthly has been well up in three figures.

From the time the I.O.F. was introduced in the British Isles its growth has been as marked and progressive as it was in America in the same number of years in its early history. The various High Courts will be meeting in the course of the next few weeks. The reports to be submitted will, we are assured, show substantial gains, thorough organization, a spirit of unity and harmony among the members, and an established and complete confidence in the Order. The presence of the Supreme Chief Ranger at the meetings of the several High Courts will add to the interest of these meetings, and his counsel and encouragement will stimulate the workers to renewed effort. The Chief has always been an ardent believer in the ultimate success of INDEPENDENT FORESTRY in the Home Land. His faith has been evidenced by his work there on its behalf, and success has come fully as soon as he expected. It is estimated that for June the United Kingdom can, and will, give 1,000 of the 10,000 applications that are asked for that month.

**Suggestions for Securing 10,000 Applications in June.**

In our last issue we invited suggestions from those actively engaged in the work as to the best methods to adopt with a view to securing the coveted *ten thousand applications* for next month. It is interesting to note that not one has said that we are hoping for the impossible. Everyone is free to admit that the number can be secured, and this conceded, what *can* be done in a good cause is what *ought* to be done. With a membership of over 130,000 it would only require that every thirteenth man should bring in a friend during the month, and should every member make an effort to secure an additional member we are confident that the number would not be 10,000, but several times that number.

The High Chief Ranger of Washington suggests that some Foresteric emblem be given to every brother securing an application; these, he says, are highly prized on the Pacific Coast and proudly worn by those who have won them. The High Chief Ranger of Quebec believes in the "cold cash" argument, and has issued a very attractive list of cash prizes for the competition in the months of May and June. The High Chief Ranger of Eastern Ontario is convinced that if the certificate fee were remitted for the month it would greatly aid in the work of securing applications. In Central Ontario the High Chief Ranger is giving effect to what he believes to be the best method in working up the membership, and has a number of thoroughly qualified and experienced organizers in the field. The High Chief Ranger of Illinois has demonstrated that a well organized campaign and an appeal to the loyalty of a jurisdiction will place any jurisdiction in the front rank. The High Secretary of New York has found that steady and substantial progress can be made by keeping "everlastingly at it." Of the success of this method New York is a conspicuous example. These are some of the suggestions received. With the best Order in the world, complete organization, and enthusiastic and persistent workers in our thirty-three High Court jurisdictions, we are still confident that the 10,000 applications will be secured.

**Foresters' Cottage.**

SANATORIUM FOR CONSUMPTIVES, GRAVENHURST, MUSKOKA.

On the return from Europe of the Supreme Chief Ranger, plans for the Foresters' Cottage will be adopted and the work proceeded with as soon as the contributions received will warrant it. The enterprise is under the special charge of Dr. Oron-

hyatekha, which is a guarantee that it will be carried to completion, and that it will be a credit to the I.O.F. and a source of great comfort and benefit to many an afflicted brother.

Whether the Foresters' Cottage shall be a two, four, or six-roomed cottage will depend entirely upon the amount contributed by the membership.

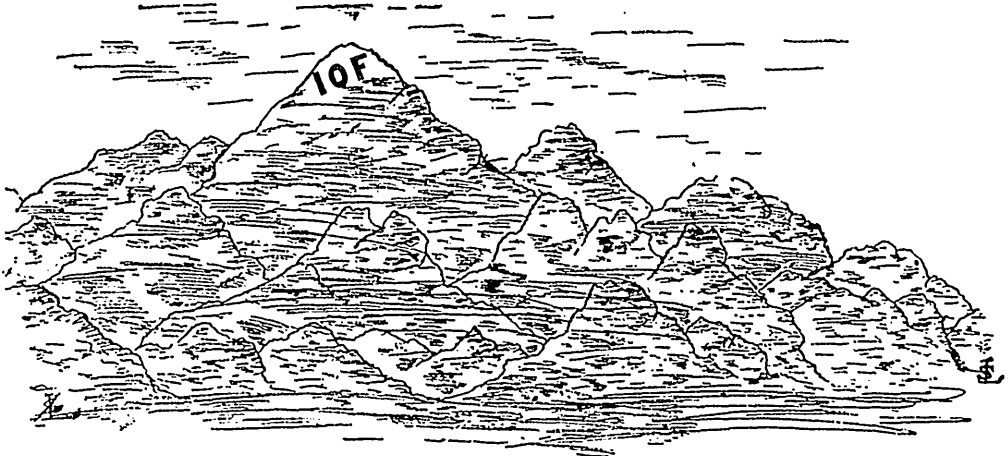
Bro. Jno. A. McGillivray, S.S., to whom all contributions should be sent, has received and acknowledged the following amounts:

Already acknowledged in January FORESTER, \$49.47.

Col. A. B. Caldwell, P.S.C.R., Syracuse, N. Y., \$5.00.

| Name and No. of Court.  | High Court.       | Amount. |
|-------------------------|-------------------|---------|
| Silas Wright, 1383....  | New York .....    | \$ 6 00 |
| Dryad, No. 488.....     | Centre Ontario .. | 5 00    |
| High Park, No. 3237..   | Centre Ontario .. | 2 35    |
| Rideau, No. 31.....     | Eastern Ontario.. | 5 00    |
| Oronhyatekha, No. 23    | Western Ontario.  | 10 00   |
| Sunnidale, No. S87....  | Centre Ontario .. | 5 00    |
| Valley City, No. 73...  | Western Ontario.  | 5 00    |
| Victoriaville, No. 1758 | Quebec .....      | 3 00    |
| Pine Hurst, No. 1245..  | Western Ontario.  | 5 00    |
| Putnam, No. 160.....    | Western Ontario.  | 1 00    |
| Melagoshe, No. 3083 ..  | North Dakota ...  | 4 00    |
| Manotick, No. 144....   | Eastern Ontario.. | 2 00    |
| Echo, No. 1041.....     | Eastern Ontario.. | 3 00    |
| Pine Grove, No. 245..   | Eastern Ontario.  | 5 00    |
| Montmorency, No. 3274   | Quebec .....      | 2 00    |
| Dromore, No. 1180 ..    | Centre Ontario .. | 2 00    |
| Hartley, No. 979.....   | Centre Ontario .. | 1 00    |
| Rosewood, No. 71....    | Western Ontario.  | 2 00    |
| Plessville, No. 1542 .. | Quebec .....      | 1 00    |
| Belleisle, No. 1389...  | New Brunswick..   | 2 00    |
| Gala, No. 3127.....     | Eastern Ontario.. | 1 00    |
| Brechin, No. 3707....   | Centre Ontario .. | 1 00    |
| Little Current, No. 676 | Western Ontario.  | 5 00    |
| Morgan Hill, No. 1882.  | California .....  | 2 20    |
| Dunvegan, No. 955....   | Eastern Ontario.. | 1 00    |
| Haldimand, No. 106...   | Western Ontario.  | 1 00    |
| Bolton, No. 303.....    | Centre Ontario .. | 5 00    |
| Keewatin, No. 19.....   | Manitoba .....    | 1 00    |
| Dover Centre, No. 1177  | Western Ontario.  | 5 00    |
| Morrisburg, No. 1788..  | Eastern Ontario.. | 1 00    |
| Dovercourt, No. 1329.   | Centre Ontario .. | 3 55    |
| Erminie, No. 1005....   | Eastern Ontario.. | 2 00    |
| De Beaujen, No. 3600..  | Quebec .....      | 6 40    |
| Kootenay, No. 3138 ..   | British Columbia  | 4 00    |
| Winona, No. 226.....    | New Brunswick..   | 1 00    |
| Lumsden.....            | N.-W. Territories | 2 00    |

The courts, in sending their contributions, have invariably wished success to the scheme. One court expresses the hope that not only *one* but *three* cottages should be built. Another, sending *ten* cents for each member, hopes that no court will do less, and that the Cottage will not only be built but endowed. Surely every brother will want to contribute something to so deserving an object. Let us hear from every court,



### Towers Above Them All.

The outline sketch given on this page of part of a mountain range is the happy conception by which a fourteen year old pupil of one of the public schools in Toronto compares the achievements and present position of the Independent Order of Foresters with those of its competitors, whether old line or fraternal. The mountain which towers above all its neighbors, and in its general proportions is much larger and more commanding in appearance than any of them, very aptly represents the Independent Order of Foresters, both as regards the work heretofore done and the position which it now occupies before the world and in relation to other fraternal beneficiary organizations and old line insurance companies, which are represented by the smaller surrounding mountains and hills of varied altitude and bulk. Some recently published figures, embodied in the table printed on the opposite page, and giving the results of old line work during 1897, compare with the results accomplished by the Independent Order of Foresters very much as the several small mountains and hills do with that majestic mass on whose summit are seen the magic letters "I.O.F." The illustration and table combine to form an object lesson that cannot fail to impress those who study them with the vast superiority of the Independent Order of Foresters.

With respect to the table, the two points that will chiefly claim the attention of those who examine it are (1) that the Independent Order of Foresters accepted more insurance during the year 1897 than was written by all the Canadian old line companies combined, and (2) that while the Independent Order of Foresters returned to insurers or their beneficiaries, as "claims paid," \$59.02 of every \$100 received for premiums, the average return of the old line companies was only \$32.47. In other words, for every \$100 of premiums returned by the old line companies to insurers in the form of "claims paid," the Independent Order of Fores-

ters returned \$181.76. There are other points also in which the contrast is equally marked, but these appeal directly to the personal interest of every man insured or about to insure; the first as demonstrating the large and constant infiltration into the Independent Order of Foresters of "new blood," which has become so important a factor in the economics of life insurance, and the second as illustrating the larger proportion of the money received from insurers for carrying their risks which the Independent Order of Foresters returns in the form of benefits to them or their beneficiaries, as compared with the returns made by the old line companies.

### Supreme Court Meeting on Aug. 25th

The membership will note with satisfaction that the date for the meeting of the Supreme Court has been fixed. The meeting will be an important one. It will be the first meeting in the magnificent Temple building, the home of the Order; it will also be the first meeting in Toronto in nine years. The thirty-four High Court jurisdictions will all, doubtless, be represented. The Supreme Court will meet under most gratifying circumstances. The membership will be greater and the surplus larger than the most sanguine hoped three years ago. That the surplus will be \$3,000,000 is now assured, and nothing is needed to make the membership 150,000 but a united effort on the part of the brethren in the Order. There is a healthy rivalry among the High Courts for first place in bringing in new members, and we confidently expect that by the 1st of September the membership will reach **150,000**. An important function in connection with the Supreme Court meeting will be the formal dedication of the temple to Forestry purposes on Tuesday, the 30th August. Arrangements are already in progress for running excursions from points in the United States and Canada. Toronto will doubtless witness the largest gathering of members of the Order ever brought together in one place.

Some Comparisons.

Between the Business of Fifteen Canadian Old Line Life Insurance Companies and the Independent Order of Foresters, for the Year 1897.

| COMPANIES.                        | Number of Policies Taken. | Amount of Policies Taken. | Premiums Collected. | Claims Paid (Including Matured Endow'm'ts). | Amount Paid for Claims for each \$100 of Premiums collected. |
|-----------------------------------|---------------------------|---------------------------|---------------------|---|--|
| Canada Life .....                 | 2,328                     | \$ 4,942,081              | \$2,087,994         | \$ 899,015                                  | \$43 05  |
| Confederation.....                | 2,017                     | 3,080,472                 | 931,561             | 336,879                                     | 36 16  |
| Dominion.....                     | 467                       | 593,700                   | 70,863              | 11,050                                      | 15 60  |
| Excelsior.....                    | 1,355                     | 719,048                   | 70,447              | 11,062                                      | 15 70  |
| Federal.....                      | 1,505                     | 2,003,850                 | 349,589             | 114,126                                     | 32 35  |
| Great West.....                   | 1,588                     | 2,219,300                 | 202,482             | 40,050                                      | 19 77  |
| Imperial.....                     | 370                       | 1,185,725                 | 82,060              | .....                                       | .....  |
| London*.....                      | 491                       | 495,250                   | 52,828              | 20,163                                      | 38 16  |
| Manufacturers'.....               | 1,555                     | 2,563,772                 | 384,049             | 137,763                                     | 35 87  |
| North American....                | 2,532                     | 3,431,524                 | 582,432             | 164,585                                     | 28 25  |
| Northern.....                     | 287                       | 360,500                   | 4,612               | .....                                       | .....  |
| Ontario Mutual.....               | 1,943                     | 3,031,900                 | 644,107             | 175,511                                     | 27 25  |
| Royal Victoria.....               | 143                       | 242,500                   | 8,071               | .....                                       | .....  |
| Sun.....                          | 15,136                    | 10,561,270                | 1,351,158           | 463,674                                     | 25 04  |
| Temperance and General .....      | 1 605                     | 1,790,650                 | 174,878             | 44,677                                      | 25 54  |
| <b>Totals.....</b>                | <b>33,322</b>             | <b>37,221,542</b>         | <b>7,447,131</b>    | <b>2,418,565</b>                            | <b>Average.<br/>32 47</b>                                    |
| <b>I. O. F.—New Insurers.....</b> | <b>30,137</b>             | <b>\$35,224,500</b>       | <b>\$1,462,238</b>  | <b>\$863,148</b>                            | <b>\$59 02</b>   |
| Increases, revivals,<br>etc.....  | 3,391                     | 4,297,000                 |                     |   |  |
| <b>Total Acceptances.....</b>     | <b>33,528</b>             | <b>\$39,521,500</b>       |                     |   |  |

\*Exclusive of "Industrial" business.

Some Things the I.O.F. Did in 1897.

The I.O.F. undertook more than three times as much assurance as any individual Canadian old line life insurance company.

The I.O.F. accepted more assurance than was written by the fifteen Canadian old line life insurance companies combined.

The I.O.F. returned to members or their beneficiaries as "claims paid" a larger percentage of the premiums collected than any Canadian old line life insurance company.

The I.O.F. had more policies and more assurance actually in force than the three largest Canadian life insurance companies combined.

The I.O.F. had more policies and more assurance actually in force in Canada than any old line life insurance company, whether Canadian or foreign.

Thanksgiving.

As a cure for care, we are advised: "Be thankful for anything." To have an appreciative spirit is to be shielded from a great deal of discontent. One who had profound experience of life counted among his chiefest mercies the grateful heart that received with joy the least of the gifts of Him who

giveth all. Elsewhere will be found the proclamation of the Supreme Chief Ranger, Dr. Oronhyatekha, calling upon the courts to observe Sunday, June 19th, as a day of praise and thanksgiving to Almighty God for the many mercies vouchsafed to the Order as an organization, and to the members thereof as individuals, during the Forestric year that closes on June 30th—a year notable for the growth of the membership, the increase of the surplus, a low death-rate, harmony in the courts, and prosperity in the countries in which the I.O.F. operates; unhappily we cannot add "for peace" among the nations. The United States, where half the membership reside, are at war with Spain. The struggle undertaken by the great Republic in the interests of humanity promises to be a brief one. The immense resources of the Union, coupled with the righteousness of the cause they have espoused, make the conflict an unequal one; and when victory is declared on their side, as we expect it soon will be, we hope the loss of life will be but little, and that the widening of the bounds of freedom will be some compensation for the life and treasure sacrificed.

We hope that all our courts will meet on the Sunday designated, or any Sunday that may be more convenient, and as a body attend Divine ser-

vice, and in that way emphasize the Christian character of the Order and the grateful spirit of the members.

### Death Rate for the Year 1897.

The following table shows the number of deaths, and the death rate per thousand, in the different jurisdictions. The last column shows the average death rate per thousand for the five years—1893, 1894, 1895, 1896, 1897.

| Jurisdiction.                   | Average Membership 1897. | No. of Deaths. | Death Rate per 1,000. | Average Death Rate per 1,000 for years 1893-1897. |
|---------------------------------|--------------------------|----------------|-----------------------|---|
| British Columbia.....           | 653                      | 6              | 9.14                  | 5.72  |
| California.....                 | 6,899                    | 36             | 5.29                  | 4.95  |
| Colorado and Utah.....          | 239                      | 0              | 0.00                  | 9.65  |
| Illinois.....                   | 3,750                    | 16             | 4.27                  | 4.53  |
| Indiana.....                    | 1,612                    | 11             | 6.82                  | 6.07  |
| Iowa.....                       | 561                      | 1              | 1.78                  | 5.12  |
| Maine.....                      | 2,383                    | 11             | 4.62                  | 6.21  |
| Manitoba.....                   | 1,800                    | 5              | 2.65                  | 5.51  |
| Michigan.....                   | 11,473                   | 61             | 5.37                  | 5.76  |
| Minnesota.....                  | 3,132                    | 12             | 3.83                  | 4.90  |
| Missouri and Kansas.....        | 921                      | 6              | 6.51                  | 3.23  |
| Nebraska.....                   | 275                      | 1              | 3.63                  | .....   |
| New Brunswick.....              | 5,198                    | 37             | 7.12                  | 6.93  |
| New England.....                | 1,373                    | 6              | 4.37                  | 4.79  |
| New Jersey.....                 | 3,551                    | 19             | 5.35                  | 5.95  |
| New York.....                   | 9,976                    | 52             | 5.21                  | 5.16  |
| North Dakota.....               | 1,899                    | 8              | 4.24                  | 3.56  |
| North West Territories          | 657                      | 5              | 7.61                  | 5.95  |
| Nova Scotia.....                | 2,693                    | 20             | 7.43                  | 5.21  |
| Ohio.....                       | 5,687                    | 26             | 4.57                  | 4.35  |
| Ontario (Centre).....           | 9,101                    | 43             | 4.72                  | 5.42  |
| Ontario (East).....             | 9,114                    | 54             | 5.92                  | 5.66  |
| Ontario (West).....             | 12,480                   | 77             | 6.17                  | 5.71  |
| Pennsylvania.....               | 1,026                    | 1              | .97                   | 3.65  |
| Prince Edward Island.           | 977                      | 6              | 6.14                  | 5.88  |
| Quebec.....                     | 11,879                   | 89             | 7.49                  | 6.91  |
| Washington.....                 | 599                      | 3              | 5.01                  | 5.31  |
| Wisconsin.....                  | 1,686                    | 7              | 4.13                  | 4.95  |
| Great Britain & Ireland         | 3,406                    | 10             | 2.93                  | 3.75  |
| Supreme Court Jurisdiction..... | 550                      | 2              | 3.63                  | 4.80  |

The death rate per thousand of the entire Order for the year 1897 was 5.56, and the average death rate of the entire Order for the years 1893 to 1897, inclusive, was 5.55.

Yours in L., B. & C.,

T. MILLMAN, M.D.,  
Sup. Physician.

The above table speaks for itself. It shows more clearly than anything else the high physical character of the membership. That an Order in the 24th year of its history should have a death rate of but 5.56 in the thousand is remarkable; and that the average death rate for the past five years should be but 5.55 is equally gratifying. In New Jersey, Michigan and Ontario, where the Order is oldest, the rate is but a shade above the average. The Supreme Physician is to be congratulated on the testimony the above table bears to his careful selection, and the Order on its phenomenally low Death Rate,

### OFFICIAL PROCLAMATION.

In the name of Liberty, Benevolence and Concord.

To all Courts and Encampments, Greeting:

Once more we are approaching the anniversary of our beloved Order. During the year now nearing its close, the marked prosperity of former years has been enjoyed to a higher degree than ever before. On every hand evidences of continued and increasing success abound, indicating that a kind Providence takes pleasure in our labors.

I esteem it both a duty and a privilege to call upon the members of our favored Order, wherever residing, to unite in fervent thanksgiving to the Gracious Giver of all good for having spared our lives to enjoy the privilege of working for the extension of the Order; as well as for the peace, unity and signal prosperity enjoyed by us as members of the Independent Order of Foresters.

A year ago we rejoiced in a membership of 110,005, to-day we number over 130,546, a net gain of over 20,541 in one brief year—the largest increase in any one year of our singularly prosperous history.

The small amount payable monthly by our members in the way of assessments has not only been sufficient to meet the sick and death claims of the year, amounting to \$1,050,551.51, but it has also enabled us to add to our surplus, during the twelve months, \$570,408.45, bringing the total surplus for the security of our policyholders up to the magnificent total of \$2,748,191.12.

During the Forestric year that closes 30th June, the Order has been introduced into Norway and Sweden, where already it is firmly established. While no new High Courts have been instituted, Subordinate Courts at an average of *thirty-eight* per month were instituted, and existing courts have been strengthened in membership and perfected in organization.

The year opened with perfect harmony in all our courts and encampments, and the leaders united in an earnest effort to maintain and advance the great prestige of the I.O.F. The year is closing with that harmony not only unbroken, but deepened, and, with the leaders, as one man, seeking the furtherance of the common interests.

"The Temple Building," the corner-stone of which was so auspiciously laid three years ago by His Excellency the Governor-General of Canada, Brother the Earl of Aberdeen, is now completed, and for nearly a year has been the headquarters of the Order. The offices are being rapidly filled up, and the success of the "Temple" as an investment of some of our surplus is assured. Its formal dedication to Forestric purposes will take place on the 30th of August.

In view of these tokens of more than usual prosperity, vouchsafed to us in our labors by the Universal Father in Heaven, the Executive Council call upon the whole membership to assemble together in their different localities on Sunday, June the 19th, the twenty-fourth anniversary of the Order, and to proceed together to some place of public worship, and there give thanks to Almighty God for His many mercies, and to pray for the continuance of His loving kindness, endowing the officers of our Order with prudence and wisdom in the administration of our affairs, that humanity may be still further blessed, and His great name glorified by the beneficent work of our Order,



I take the liberty of suggesting that collections be taken up at all the services, and that you appropriate the "thankoffering" to the erection of a cottage in connection with the National Hospital for Consumptives at Gravenhurst. All amounts received for the above purpose will be acknowledged in THE INDEPENDENT FORESTER. I trust that the anniversary services will be characterized by large attendance, heartiness of worship, and liberality of offering.

Done at the office of the Supreme Court, Independent Order of Foresters, Toronto, Canada, May 2nd, 1898. By order,

ORONHYATEKHA,

Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,

Supreme Secretary.

## OFFICIAL CIRCULAR No. 12.

OFFICE OF THE EXECUTIVE COUNCIL,

TORONTO, 15th April, 1898.

To all Subordinate Courts and Members :

The approaching triennial session of the Supreme Court in Toronto, when the magnificent Temple will be formally dedicated to the purposes of Independent Forestry, will be of more than ordinary interest to every court, wherever located. The completion of the palatial home of the Order is an event which concerns every member, because every member is a partner in the great enterprise of which it forms a tangible and conspicuous asset. This is therefore felt by the Executive Council to be a fitting occasion to ask that the membership make a special effort during the last two months of the triennial term to extend the influence and increase the usefulness of the Independent Order of Foresters throughout the world, and in that way to express their appreciation of the great privileges they enjoy by reason of belonging to the Order, and their thankfulness for the success which has thus far crowned the efforts of Supreme, High and Subordinate Courts to make it the largest and best fraternal beneficiary organization in existence. The prompt and generous response of officers and members everywhere to the previous requests of the Executive Council for extra efforts to increase the membership encourages the hope that the achievements of this special occasion will completely overshadow in magnitude all previous records of this or any other Order. That those who work to produce the much desired result may not go unrewarded, the Executive Council offers the following handsome prizes to be competed for, namely :

1. To the High Court jurisdiction which shows the largest percentage of actual increase in beneficiary membership between the 30th of April and the 1st of July, 1898—the services of a Supreme Court organizer will be granted free of charge for six months; and to the High Court jurisdiction showing the next largest percentage of actual increase as above—the services of a Supreme Court organizer for three months free of charge. Special prize—To the High Court jurisdiction which shows the largest net gain in actual membership during the months of May and June (provided that such gain is not less than *one thousand*) the services of a Supreme Court organizer will be given for six

months free of charge, (the increase to be computed from the monthly reports sent to the Supreme Secretary at the 1st May and the 1st July respectively).

2. To all courts *now in existence* which initiate 25 members or more during the months of May and June, 1898—a set of officers' badges, or an equivalent in members' badges.

3. To the court *now in existence* that initiates the largest number of beneficiary members—a set of officers' sashes. (The winner of this prize will not be awarded prize No. 2).

4. To the officer or member (deputies or inspectors paid by salary or commission excepted) which secures two new beneficiary members—a handsome lithograph picture of the Temple, or an I.O.F. souvenir coffee spoon.

5. To the officer or member as above who secures four new beneficiary members—a handsome lithograph picture of the Temple and an I.O.F. souvenir coffee spoon, or a copy of the second edition of the History of the Order bound in cloth.

6. To the officer or member as above who secures six new beneficiary members—a beautiful I.O.F. table lamp, or an I.O.F. souvenir spoon and a copy of the second edition of the History of the Order bound in cloth.

7. To the officer or member as above who secures ten new members—a beautiful I.O.F. table lamp, an I.O.F. souvenir spoon, and a copy of the second edition of the History of the Order bound in morocco.

8. To the Organizing Deputy who institutes the largest number of courts of not less than twenty bona-fide beneficiary charter members each, all of whom have been accepted by the Medical Board before the 1st day of July, 1898—a handsome solid gold I.O.F. jewel and an I.O.F. table lamp.

9. To the Organizing Deputy who institutes the largest court (beneficiary members who have been accepted by the Medical Board before the 1st day of July, 1898, only being counted)—a handsome I.O.F. watch charm and an I.O.F. table lamp.

10. To any lady friend of the Order securing two new members—a handsome I.O.F. souvenir spoon.

11. To any lady friend of the Order securing five new members—a beautiful I.O.F. table lamp.

12. Only candidates who have been accepted by the Medical Board, and actually initiated within the months of May and June, can be counted for any of the foregoing prizes; except in the Pacific Coast jurisdictions and in European jurisdictions, where initiations at the first regular meeting in July may be included for all the prizes except Nos. 1, 8 and 9, if the candidates were proposed, balloted for and accepted by the courts and examined by the court physicians on or before the 30th of June; and in every case where prizes are claimed for candidates initiated in July there must be attached to the claim a certificate signed by the Chief Ranger and Recording Secretary with the seal of the court attached, showing the dates of proposal in and acceptance by the court, and the date of examination by the court physician, and a copy of the by-law fixing the regular meetings of the court.

Dispensation is hereby granted to courts desiring to do so to initiate at charter rates between the 30th day of April and the 1st July, 1898.

Submitted in L., B. and C.,

ORONHYATEKHA,

Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,

Supreme Secretary.

**OFFICIAL CIRCULAR No. 13.**

OFFICE OF THE EXECUTIVE COUNCIL,  
24, CHARING CROSS, LONDON.  
30th April, 1898.

To the Court Deputy,—

Be good enough to see that all the members of your court are made acquainted with the following rules adopted by the Executive Council :

1. All members of the Order who have responded or who may hereafter respond to the call of their country and serve in the army, navy, or militia, shall from the date of such service be classed as in the "Ordinary or Preferred" class, and shall pay the rates provided for such class in section 237 of the Constitutions and Laws.

2. All restrictions as to residence south of the 33th parallel of latitude are hereby suspended, in so far as it affects or may affect the said brethren, such suspension to continue during the time that the said brethren are so engaged in the service of their country.

3. Your Financial Secretary is hereby instructed to transfer any brother who may be in the "Hazardous" or "Extra Hazardous Class" to the "Ordinary or Preferred Class," from the date of his entrance into the military or naval service of his country.

4. All courts are instructed to immediately furnish the Supreme Secretary with the name of each brother who may enter the military or naval service of his country, giving, if possible, such further information as to regiment or ship as to enable the Supreme Officers to keep track of our brethren and to communicate with them from time to time.

The Executive Council have every confidence that your court will give every attention and care, and, if need be, fraternal aid to the families of those of your members who may have responded to the call of duty.

By order,  
ORONHYATEKHA,  
Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,  
Supreme Secretary.

**OFFICIAL CIRCULAR No. 14.**

OFFICE OF THE EXECUTIVE COUNCIL,  
TORONTO, 2nd day of May, 1898.

To all High Courts :

1. The Supreme Court is hereby called to meet in Regular Triennial Session at the Head Office, Toronto, Canada, beginning on Thursday, the 25th day of August, A. D. 1898, at the hour of 2 o'clock p.m.

2. The High Secretary of each High Court that has elected its representatives is hereby directed to send the credentials of such representatives to Bro. John A. MacGillivray, Supreme Secretary, not later than the 1st day of August, 1898.

3. The credentials of representatives who are elected after the 1st of August, 1898, must be sent to the Supreme Secretary immediately after their election.

4. The "Temple Building," the pride of every Forester, will be dedicated by the officers of the Supreme Court on Tuesday, the 30th of August, 1898. Every Forester throughout our whole jurisdiction is hereby most cordially invited to attend and take part in the imposing proceedings. En-

campments of Royal Foresters, Subordinate Courts and Courts of Companions are cordially invited to attend in a body. All members will be expected to appear in full uniform or regalia.

5. The following prizes will be paid to courts and encampments taking part in the dedication ceremonies :

|  |       |
|--|-------|
| To Encampment which has come the longest distance (not less than 25 swords).....                             | \$250 |
| To largest Encampment on parade .....  | 150   |
| To best drilled Encampment (not less than 25 swords) .....   | 100   |
| To 2nd best drilled Encampment Ambrose Kent & Sons donate a silver trophy, value .....                       | 50    |
| To Encampment or Court having the best band on parade.....   | 200   |
| To 2nd best band, silver Victory cornet, value .....   | 125   |
| To 3rd best band .....   | 50    |
| To Court having come the longest distance (not less than 20 members), a set of officers' sashes, value ..... | 60    |
| To largest Court on parade, set of officers' sashes, value .....   | 60    |

Any Court or Encampment entering for competition must have each of its members taking part appear in the authorized regalia or uniform of the Order, as only those in such uniforms or regalia will be taken into account in such competition.

By order,  
ORONHYATEKHA,  
Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,  
Supreme Secretary.

**Quebec to the Front.**

The jurisdiction on the St. Lawrence on the first of April led in the matter of total membership with **13,024**, winning the proud position from Ontario that held it from 1881, and that now for the first time takes second place with **12,966**. We do not for a moment conclude that the mother High Court will accept the situation as unalterable. The next issue may give a change in relative positions. It is to be remembered that the High Court of Ontario has only one-third the territory occupied up till two years ago, when the High Courts of Central and Eastern Ontario were formed. In the Province of Ontario as a whole there are 32,559 members. Meantime, it will be interesting to watch whether Quebec can retain the proud position so pluckily won. Bro. Strathearn and his co-workers are to be congratulated on their brilliant work.

We are pleased to learn that Bro. Rev. Wm. J. McCaughan, the popular pastor of St. Andrew's, Toronto, who was obliged to give up work for a few weeks owing to impaired health, is rapidly recovering, and expects to resume his work in St. Andrew's on May 15th. Bro. McCaughan recently completed the first year of his pastorate in Toronto. It was an eminently successful one. A very pleasant social gathering of the congregation commemorated the event.

## NORSE NEWS.

## Brother Marshall's Masterly Exposition of Independent Forestry.

CHRISTIANIA, 4th April, 1898.

The hall of the Medical Association in Christiania was occupied on the evening of Monday, 4th April, by an audience brought together by a public announcement that *Mr. J. Marshall, London*, was to give an exposition of the principles of the popular system of Life Assurance introduced by the Independent Order of Foresters.

Mr. Marshall, General Manager for Europe, said: The fair fame of the I.O.F. had preceded him and secured for him and his mission a ready and cordial welcome. This was his first public address in their city, and his sojourn in their midst had been brief, yet he spoke to them to-night with the full knowledge that the Order which he represented was offering them a something that was acceptable to the people, because suitable to their wants. He was proud to say that a home for the I.O.F. in Christiania is a certainty. The 123,540 names which are inscribed on our roll of members include many of your countrymen now resident in distant lands, and to this long roll there are being added to-day the names of respected citizens in Christiania, who have satisfied themselves by examination of the soundness of our unique scheme of life assurance.

Every man on our roll carries one of our Life Assurance policies. He is insured for one or other of the following sums, £100, £200, £400, £600, £800, or £1,000. The premiums which our members pay are *about one-half* what is paid to ordinary insurance companies. Our members understand how this suffices, under our equitable and economical ways, and can quite readily show their friends how it is that *such advantageous Life Assurance cannot be got elsewhere*.

The Independent Order of Foresters is offered to you by the British people. Though founded in America in 1874, it has been a British institution since 1881. In that year the whole structure and plan of the Order was changed. The laws were remodelled. The headquarters were taken out of America, and it was ordained that these should be, and remain, in British territory. A new staff of executive officers was chosen, and they were fortunate in securing Oronhyatekha, a man of exceptional ability, as Supreme Chief Ranger or Chairman. The Order was otherwise strengthened at this time. The practice of calling "assessments" from living members to pay death claims, *only after deaths occurred*, was stopped. The ordinary insurance companies plan was adopted, requiring payment in advance of premiums which were regularly graded according to age and occupation. Since 1881 the I.O.F. has been giving very thorough life assurance to its members. In 1881 there were no funds in the treasury. To-day there is Kr. 10,123,035. And this handsome fund remains after the payment of claims amounting to over Kr. 19,000,000. Clearly the Order must have had a sufficient premium income, else there could not have been a fund strong enough and elastic enough to have enabled us to pay away nineteen million kroner with our characteristic promptitude. Though this volume of very thorough insurance protection has been given to members, yet the I.O.F. is quite un-

like the ordinary insurance society. Our object and our methods are altogether different from theirs. The I.O.F. is a great international brotherhood. It exists to give *life assurance* to its members *at cost price*, and to convey to them many social benefits which money cannot buy. Just as the Masonic, Good Templar, and such like bodies are organized in "Lodges," so the I.O.F. operates in "Courts," and it must be admitted our members are so associated for specially good objects. We know neither sect nor creed, but exclude the free-thinker. We are not *traders* in insurance like the ordinary companies, whose one aim is to make profits. The business of the Order is conducted by the members. Agents are not employed. 30,000 members, policyholders all, came to us last year through our "Courts," and without paid agency. In this way a vast amount of money is saved. Expenses are much lightened. All expenses come out of the premiums paid by the insured. It is the *balance only*—not the gross premium—that is used to pay claims. A reduction of expenses, therefore, means a power to reduce the rate of premiums, and this without lessening the amount of premium income remaining to pay death claims.

Then we are unlike the ordinary insurance company in that we do not pay bonuses and surrender values. Nor have we any shareholders to provide an income for. Neither of these three items can be paid for by a company, unless the company has first included the cost of the several items in the gross premium charged by the company. With the knowledge that surrender values, bonuses to policy-holders, dividends and bonuses to shareholders, and a much larger sum for management expenses, are included in the premiums of ordinary insurance companies with the amount required to cover the mortality risk, any one can easily realize how unlike our premium rates may be to those of insurance companies. Our rates may be much less than theirs, and yet leave us just as much money for the payment of death claims as any ordinary company has. Whether they liked it to be said or not, it was perfectly certain that the insurance companies current rates of premiums were not required for the purposes of *insurance*, and by their insistence on these charges a needless burden was forced on the insurers.

*The Insurance Resume*, (London) a journal published wholly in the interests of old system life assurance, in a recent issue said frankly: "*The amount of premium actually necessary to be charged for life assurance, pure and simple, is, according to all recognized mortality tables, very much smaller than the general public think.*" The I.O.F. is doing all it can to enlighten the public on this point. It is not in any way interested in keeping the public in ignorance. By precept and example we show all and sundry how to cheapen insurance. We have proved that the real cost of assurance is within the rates of the I.O.F. That our position is a strong one is quite realized even by our opponents. We are now rarely troubled with the adverse remarks of any critic really skilled in insurance topics. Fairminded writers on this theme admit that premiums can be greatly reduced, and insurance provided which is neither risky nor unsound. Says one, "Low-priced life insurance is not *per se* bad or unreliable—or why do nearly all the old line companies issue policies upon natural premium rates? The cheaper tables are not brought prominently before the assuring public by the old line agents, for the simple reason that a small premium

of necessity carries a smaller commission for the agent."

The whole records of insurance companies everywhere make plain that insurance premiums could be cheapened. It matters not from what field you gather material, the yield will be the same. The largest insurance companies and the richest are in America. Let us look at their records. Well, the giant companies there have paid every death claim of the last twenty years (1877-1896) out of less than 32 per cent. of their premium income. *The premium rates of the I.O.F. would have given these companies an income sufficient to pay death claims, and still have left a decent sum to be carried forward to surplus fund.*

One of these companies, the Mutual of New York with honest zeal, issued a circular to its policy-holders, and, among other things, said:—"The ability of the company to lower its rates of premiums has been demonstrated by past experience, and we have unwillingly taken premiums in amounts quite beyond the necessities of our business for years past. . . . Why should the poor man who pinches himself to insure his life for the benefit of his family be required from year to year to pay us a sum beyond what is necessary? There has been no year in the history of the company when it could not have taken premiums upon a far cheaper scale than it has done, and even then have been able to return a respectable percentage in over payments at the end of the year." *We could not use more forcible speech than this.*

The companies of Great Britain come next in importance and magnitude. One of these, now in the 50th year of its existence, and in itself representing about half the insurance business of the nation, only used something under 30 per cent. of its premium income to pay death claims last year. Fancy a company charging such prices that it has over Kr. 36,000,000 of its annual premium income left after payment of all claims. Further comment is useless, but please note: *The premium rates of the I.O.F. would have given the company an income sufficient to pay death claims, and still have left a decent sum to be carried forward to surplus funds.*

These experiences are not peculiar to the insurance business of the countries named. The records of Norwegian companies give emphasis to the assertion that the safety of insurance would not be threatened, nor the protection of policyholders made insecure, although premium rates were greatly reduced. Let me give the data of Norwegian companies business for last year. The details are taken from the *Post Magazine Amanac*, 1898. Very probably the results will create a surprise in your minds.

| Name of Company. | Tot. Prem. less re-assurances | Int. and other Income. | Claims. | Commission and Man'g. Expenses. | Other out-go, including Surround'g. | Share-holders' Dividends. |
|------------------|-------------------------------|------------------------|---------|---------------------------------|-------------------------------------|---------------------------|
|                  | Kr.                           | Kr.                    | Kr.     | Kr.                             | Kr.                                 | Kr.                       |
| Brage.....       | 315,232                       | 82,466                 | 40,478  | 51,976                          | 19,926                              | 51%                       |
| Gjensidige       | 325,783                       | 214,157                | 45,771  | 73,711                          | 9,229                               | mutual                    |
| Glitne.....      | 312,265                       | 30,691                 | 18,432  | 32,796                          | 12,457                              | 4 1/2%                    |
| Hygen.....       | 275,234                       | 103,758                | 71,500  | 39,623                          | 10,230                              | 5 1/2%                    |
| Idun.....        | 1,017,968                     | 538,221                | 226,495 | 199,435                         | 46,435                              | 95%                       |

There is thus here at hand strong proof that a cheaper and yet perfectly reliable system of insurance can be devised. These records of the Norwegian companies show that only 16 per cent. of premium income was used to pay claims. That is

to say they had a premium income of Kr. 2,277,482, and the total required for claims was only Kr. 402,736. Add to this sum which has been paid in claims the Kr. 487,601 spent in expenses and add also the Kr. 98,377 spent under the description of "other outgo" and you will see that with these burdens added to the amount required for insurance, still the companies have only used Kr. 988,714 of the Kr. 2,277,482 which they collected as premiums. *The premium rates of the I.O.F. would suffice to pay all these items and still have left the companies Kr. 36,158 to toy with.* These facts, gathered from the records of world-wide insurance business, surely proved satisfactorily that premium rates are too high, being beyond what is required to provide safe and reliable insurance. Of course, I know that however conclusive of the needlessness of companies continuing to exact present rates this proof may be, it does not necessarily follow that the rates of the I.O.F. are sufficient. Yet to me the one point is as clear as the other. We have not framed our table of rates at haphazard. We are governed by all the facts circling round the insurance business. We recognize that it will take from out of our exchequer 1,000 sovereigns to pay the claim arising out of the death of a member who is insured for that amount, just the same as it would from the funds of an insurance company. We do not pretend that we can cover the risk of death at any less a rate than others. We want you to understand that we need exactly the same amount for this purpose as do ordinary companies. We also want you to understand that we are collecting from our members, even in these low premiums of ours, quite as much for the purposes of insurance pure and simple as any company needs. But we do not in our system require, nor do we favor, the collection of premiums for the additional purposes which all ordinary companies do. In point of fact, *our premium income largely exceeds our requirements.* Our death claims do not exhaust our income. On the contrary, last year we paid all claims out of 59.92 per cent. of our premium income. This fact is well known outside of our membership. We publish 150,000 copies per month of THE INDEPENDENT FORESTER, our official organ. It is brimful of the experiences of the Order, and so such facts become public property. Of course we get an occasional critic whose knowledge of affairs is limited, but whose zeal for his employers impels him to attack us, and I suppose all other opposing forces. Discretion is seldom associated with valor in such cases. The lessons which are learned by men from close study are ignored. At best these critics are the dupes of their own preconceived notions. One such, in your city, would have people believe that insurance is wholly a question of mathematics. *Insurance, pure and simple, is the application of the law of average to the distribution of the pecuniary loss, sustained by the individual among the many.*

The critic referred to seems to have a glimpse of this fact. He takes the premiums paid by \$6,292 people to pay the claims that arise out of 727 of that number that he assumes to have died in the course of the year. In taking those premiums for this purpose he illustrates the principle of insurance to perfection. Notice what that principle is when reduced to practice. It is this: A man dies. The amount he was insured for is paid. The fund from which it is paid is provided by the premium payment of the deceased and *those other persons* who are insured in the same insurance company.

There is no question raised about the man not having paid premiums to the amount of his policy. Not a word, even about the man having died before "expectation." The money is simply paid on the company receiving proof that the person whom they insured is dead. But what use does this precious critic make of his figures? He applies them to the I.O.F. regardless of the fact that the figures are merely theoretical figures used by the Actuaries to show the foundation principle on which death rates can be dealt with by insurance companies. We all know the value of these tables so prepared. We also know that every well-managed company should show a less mortality rate than is to be got from the general community. Every life at risk in an insurance company's books, is a *selected life*. In asking one to suppose his 86,292 people are members of the I.O.F. there is no wrong done. But he takes the *estimated* death rate of this *unselected number* of people, and coolly says we have to pay these *estimated* deaths. Now, in the critic's hands, as he wrote his diatribe he held one of our official documents. In that document is shown year by year, since 1881, the death rate which our Order has experienced. He had besides a detailed list of our membership for each year. He could have read that in 1895 we had 86,521 members. He could there also have read that our deaths for that year were 456. Perhaps the fact that this death rate was not an exceptional one for the I.O.F. may have prompted him not to recognize it. Be that as it may, he ignored the facts in his possession, whether wilfully or in ignorance it matters not. He goes further. He does not hesitate to set down 727 deaths as chargeable against our income. Luckily he gives perfect publicity to the fact that our premiums are only 45 per cent. of those charged by Norwegian companies. But he chooses to deduct from this premium income of ours such a sum as 727 deaths would have cost us had they occurred. This may be his way of dealing with such points. But, with all due deference, it is not an honest way. He should have set down against our income death claims amounting to Kr. 456,000 instead of Kr. 727,000. I need not say the odds makes an enormous difference in the balance of the income left us to be carried to reserve. The devious ways of this critic do not end here. Having by falsity got a big reduction made on the cash balance connected with this point, he then *assumes* a certain percentage of interest to be earned by that balance. With an open air of circumstantiality he sets down column after column of spurious results; every one of them on wrong data. There is not a single fact in his whole tables. The length to which he runs these is as if it were necessary to print the whole multiplication table to prove that  $2 \times 2 = 4$ . These tables drawn up by our critic more certainly demonstrate slipshod preparation on his part than the insufficiency of the rates of the I.O.F. The calculations which he makes are more a question of *investment* than *insurance*. But if he will have calculations of this kind made to bear on the point, if he will persist in reckoning that each person shall continue to pay premiums until he reaches 70 years of age, then our annual premium at the rate of Kr. 10 per Kr. 1,000 insurance to men aged 30 is sufficient to enable us to pay all claims arising out of the death of any such, and our management expenses. These annual payments, beginning at age 30 and ending at 70, compounded at 5 per cent. interest will amount to Kr. 1,200 for each man. Our interest earnings in the past have exceeded this rate. The tables as

built by our critic are valueless. He does not touch the *cost of insurance*, which *should* be taken into account before pronouncing upon the sufficiency of the *selling price*, i.e., the premium rates. When he does touch the cost price, if he touches it truthfully, he will show to his readers that *the I.O.F. rates are sufficient for all purposes of insurance, pure and simple*. The safe and permanent insurance which has been provided by the old line insurance companies in the past, and everywhere, has not cost them more than could have been paid out of I.O.F. premiums.

For any man to seek to prove that everyone who takes out an insurance policy must pay to the insurance company the full face value of the policy he gets from the company, otherwise that the company could not continue to pay its way, could not remain solvent, is simply ridiculous. No company in the world was ever required to pay, reckoning both death claims and surrender values for every policy that they issued. What would the people of Christiania say if Brage were to deal with death claims on the principle which underlies the argument of this writer? The *actual* cost of assurance is got only after allowance is made for the effect of surrendered policies, lapsed policies, a saving in the mortality rate through careful medical selection of risks, and the rate of interest earned on the funds. There is a law in lapses, so general are they. The payment of surrender values does not exhaust the margin of the premiums collected above mortality risk. The results of medical selection modify the cost of assurance enormously. Let me give extracts on this point from the report for year 1896 of the Clergy Mutual Life Assurance Society:

"The mortality experienced among the members during the five years has followed a very favorable course, the actual claims by death being only 70 per cent. of the amount expected according to the Institute of Actuaries Hm. Table, although a very large proportion of the lives at risk were of advanced age. A clearer view of the character of the experience will be gained by examination of the following comparison of the *actual* claims with the *expected* claims by the Hm. table, in groups of ages:"

| Ages.                      | Actual claims by death. | Expected Claims by Hm. Table. | Actual claims for each £1,000 expected. |
|----------------------------|-------------------------|-------------------------------|---|
| Under 25.....              | £ 500                   | £ 2,698                       | £ 185                                   |
| 25 to 34.....              | 11,472                  | 34,281                        | 335                                     |
| 35 to 44.....              | 52,103                  | 100,267                       | 520                                     |
| 45 to 54.....              | 95,582                  | 168,046                       | 569                                     |
| 55 to 64.....              | 174,669.5               | 231,503                       | 755                                     |
| 65 to 74.....              | 265,286.5               | 395,607                       | 671                                     |
| 75 to 84.....              | 329,658                 | 443,159                       | 744                                     |
| 85 and upwards             | 123,921                 | 115,835                       | 1,070                                   |
| Under 55.....              | £159,657                | £ 305,292                     | £523                                    |
| 55 and over....            | 893,535                 | 1,186,104                     | 753                                     |
| All Ages.....              | £1,053,192              | £1,491,396                    | 706                                     |
| On More than one life..... | 250                     | 1,948                         | 128                                     |
| Totals....                 | £1,053,442              | £1,493,344                    | 705                                     |

It will thus be seen, from the exceedingly interesting detailed report of the above Society, that

whereas the amount expected to be paid on death was Kr.26,969,612, the actual claims only amounted to Kr.19,119,972, thus showing a difference of Kr.7,849,640 in favor of the Society.

In our own case, according to the "Actuaries" or "Combined Experience Tables of Mortality," 919 deaths should have occurred among our members during the year-1897. But the actual number of deaths was only 632. Such examples can be multiplied to any extent. The general facts are exactly as stated in the examples given.

I submit that if the I.O.F. premium rates are insufficient, that should be capable of demonstration in a more incisive way than chosen by our critic. However, every such attempt to prove their insufficiency has failed. The critic has confessed ignorance of the Order and its principles, but this ignorance need not be perpetual. I will help at any time to some facts which will enable him to deal fully with the I.O.F. Here is a diagram prepared by me (the speaker pointed to an illustrated sheet attached to a blackboard). The estimated death rate of the Actuaries is there. The actual death rate of Ordinary insurance companies is there. The actual death rate of the I.O.F. is there. The companies and the I.O.F. differ in degree, but each show a death rate under the estimated rate of the Actuaries. The premium rates of the Ordinary companies are there. You will see them towering away up to the top-most corner of my diagram. They are quite imposing. They are high, and no doubt about it. The premium rates of the I.O.F. are there; and I might be content at this point to leave the argument as to their sufficiency. Certainly the facts now illustrated to you are powerful, and should be conclusive. It is not my practice to condescend to make direct mention of a particular company in offering proof on any one of our contentions. In the present case, however, it may be useful to do so, if only to prove how wonderfully history repeats itself, even in insurance business. For instance, *Brage* (founded 1888), one of the Norwegian companies, used only

|       |   |
|-------|---|
| 11½   | per cent. of prem. income to pay claims,          |
| 23½   | " " " " expenses,                                 |
| 5¾    | " " " " other outgo,                              |
| 6¼    | " " " " for shareholders,                         |
| <hr/> |   |
| 35½   | Total " " for other purposes<br>[than insurance.] |

The premium rates of the I.O.F. are shown in your papers to be only 45 per cent. of the rates of this company. Now, the premium income of *Brage* last year was Kr 345,232. The various sums paid away in insurance claims, commissions and management expenses, dividends to shareholders, and a mysterious item called "other outgo," amounted altogether to Kr.164,380. Now, 45 per cent. of the premium income of *Brage* would be Kr.165,455. But because the I.O.F. seeks to give insurance pure and simple to those who can qualify as members of the organization on 45 per cent. of the *Brage* premiums, interested parties would have you believe the rates are insufficient and sure to lead to bankruptcy. Yet all the I.O.F. would require to pay on *Brage* business would be Kr.40,478 for claims and Kr 8,272 for expenses. That is to say, we would require to pay out for claims same as *Brage* and 5 per cent. for expenses, making a total of Kr.48,750. Thus, a balance of I.O.F. income would remain, amounting to Kr.116,985. I must not omit to say that I am truly grateful to the writer concerned

for the free advertisement he has given the I.O.F. I am otherwise not only just but generous to this company I have named. I have not taken into account an income of Kr.82,466 which the company receives from "interest" on past overpayments of its policyholders.

*Idun* is the largest Norwegian company. It is an older company, being established in 1861. Like every other well-managed company, it gives splendid illustration of the soundness of the I.O.F. scheme and the sufficiency of our rates. This company had a premium income last year of Kr.1,017,968. It also had income from interest amounting to Kr.538,221. Total income was thus Kr.1,556,189. Of this sum only Kr.226,495 was required to pay claims. This payment equals only 22½ per cent. of annual premium income. But they spent Kr.199,455 for expenses and Kr.46,435 for that undefined "other outgo." They also paid to their shareholders 9¾ per cent. dividend, which took away Kr.87,000 more. Thus the payments for other purposes than insurance were Kr.106,475 more than was paid for insurance. The widows and orphans of the men who contributed the income receive 22½ per cent. of it on the death of the husband and father, but the shareholders, the agents and those on the management staff gobble up over 50 per cent. of the said premium income!

Now let us see how the I.O.F. could have conducted itself in such a case. Well, we already know that the premium rates of the I.O.F. are only 45 per cent. of ordinary companies—45 per cent. of *Idun* premium income would have given us a premium income of Kr.458,986. From this we would require to pay claims same as *Idun*; that is, Kr.226,495. Our expenses being limited to 5 per cent. from premium income would be Kr.22,904 against Kr.332,970 spent by *Idun* in expenses and dividends. In other words, the I.O.F. premiums would be sufficient to pay claims same as *Idun*, and our expenses, while still leaving a balance of Kr.208,687 to be carried forward for future contingencies.

Metinks this "responsible-editor"-critic "doth protest too much!"

I shall now pass from the sufficiency of rates. It should not be necessary to say anything further on this point.

Incidentally I have already mentioned that 59 per cent. of I.O.F. premium income sufficed to pay all claims last year. I have in the same way only mentioned that our actual death rate was much below the estimated death rate of Actuaries. This is no passing condition of affairs. Cause and effect are easily seen in this. We constantly say that it is so, because we believe that we are scrupulously careful in admitting members to our Order. Not only has a man to prove his general acceptability to the membership, but following that he has to prove his physical fitness to receive the insurance benefits of the Order. There can be no better demonstration of the excellence of the I.O.F. system of selecting lives for insurance than is to be found in the fact that with over 120,000 risks on our books last year, we are again in a position to report a saving on estimated cost of mortality. Our deaths were nearly 33 per cent. less than the Actuarial estimate.

With such results constantly recurring we think ourselves fully justified in determining that our charge as premiums shall be in accordance with actual results. There is a good 100 years of insurance experience to go by. Any changes in the methods of working insurance made by us are the

outgrowth and development of the things thus learned. Our system is the scientific result of a combination of *insurance principles and results*, based upon *actual experience*, as exemplified in the business of insurance under very varying circumstances.

The popularity, stability, wisdom and suitability of our system to the *needs* of the people are made plain in the fact of the millions of insurance written by us. I need not say safety is a primary object with us. *In our system not only cheapness but safety is secured.* Insurance companies say that safety can only be secured by the presence of large reserve funds. These funds have not been required in the past. They have not been treasured upon hitherto to meet claims, and, indeed, their accumulation in the treasury of the companies has been gradual, and only consequent on growth of business. If such funds are absolutely necessary for safety, then these companies in their poorer days must have for years been carrying on a very unsound business. Further, the *reserves* are said to be all necessary to meet liabilities. Grant that it is so, what then? Clearly the companies, in pleading this, admit that these funds are the property of the policy-holders, the existing policy-holders, that is. Well, if this be so, then these *reserve funds* of insurance companies cannot be of any possible advantage to the man whom they are asking to insure to-day. They cannot, at one and the same time, be the property of those already insured, and a guarantee of safety to one that they are now seeking to insure. Present needs do not require maintenance of these reserves to the amount argued for by the companies. I have learned since my arrival here that the Control Committee of Norway, a learned and skilled body of Governmental appointment, have announced a similar finding. A margin for safety is one thing and the compelling people to pay a rate to maintain funds on the present scale is quite a different matter. At this point again theory and practice conflict. The position is fairly met by our system. Our foundation principle is to fix rates on past experience, with a safe margin for certain contingencies.

The compact between our members is to give *insurance practically at cost*, whatever that may be.

Our surplus, growing month by month, shows what this margin of ours is. There remains Kr. 10,000,000 of surplus after paying Kr. 19,000,000 for claims and all management expenses.

No man is foolish enough to think he is getting insurance at cost price from the ordinary insurance company. No man can get it at less than cost price from the I.O.F. We make plain to all that this cannot be. So we protect ourselves—protect each other—by paying a sum proved to be sufficient from all past experience, to which is added a very modified loading for eventualities, with simply a reservation of the right to make a charge sufficient to meet every increase of cost, caused by emergencies. Is not our plan more just and equitable than that of the old system companies who insist on keeping a table of rates which neither makes allowance for lapses or surrenders, and in which no mortuary saving is taken into account? There is a law in lapses. Theory pretends that every policy is continued to the end. The facts are that the average duration of policies is very short. This, and other points referred to, reduces the cost of average risk to an insurance company. It permits the company to reduce their rates of premiums if they will.

My final word on the point is that no intelligent man can bring into comparison the two methods and not be convinced of the superiority of the system introduced by the I.O.F.

That all premium paying ceases on the member reaching 70 years of age should be mentioned. We have no whole-life payments. Policies become paid up at the time named. So they do if a member becomes totally and permanently disabled, whether from accident or otherwise. Not only so, but such a member receives one-half of the sum he is assured for in cash, the other half being paid to his heirs at death. We allow members to pay premiums monthly without charging them beyond fixed rates per annum.

The operations of the Order are always in accordance with the laws which govern insurance business in each country. Old line companies are no more under legal control and supervision than we are. We are a law-abiding body. Our critic, in his reference to us on this and some other points with which I have not dealt, seems to me to follow the tactics of the low-class lawyer, who usually, when he has "*no case*," abuses his opponent. I leave the remarks of this nature which run through the paper published by this critic to the judgment of the readers. My line of action does not take me his way. But that there is no other way of proving the reasonableness and the strength of our system, I would never refer to old line companies or their records.

Although I have spoken at some length, yet more could be said in favor of the system and the doings of the I.O.F. However, I prefer that my speech should now end. But let me say that if a point not dealt with which is not clearly with your view prompts you to put questions to me, I shall do my best to give explanations or reply.

The meeting then closed. Before dispersing several gentlemen made application for membership in the Order.

### Hats Off to Eastern Ontario!

The April record shows the highest number of accepted applications to the credit of Eastern Ontario. 298 is a splendid showing, all the more creditable when the extent of territory, population and existing membership are considered. That hard and efficient work was done during the month is evident, and we extend our heartiest congratulations to Bro. Dr. Clark, H.C.R., his colleagues on the High Standing Committee, and the organizers, deputies and members who aided in placing the East in its present conspicuous position.

### Insurance Written, 1897.

(From The Insurance Counsellor.)

Attention is called to the three tables showing amount of insurance written and in force by twenty of the largest legal reserve companies, twenty of the largest stipulated premium life associations, and twenty of the largest fraternal beneficiary orders. It will be noticed that the amount of business written in 1897 exceeds the amount written in 1896 by over \$53,400,000.

It will also be noticed that one legal reserve company, eight stipulated premium life associations, and six fraternal beneficiary orders reported less business in force Dec. 31, 1897, than at the same date in 1896.

Legal Reserve Companies.

| Name of Company.       | Insurance Written in 1896. | Insurance Written in 1897. | Insurance in Force Dec. 31, 1897. |
|------------------------|----------------------------|----------------------------|-----------------------------------|
| Aetna Life, Conn.      | \$22,342,948               | \$21,770,825               | \$150,661,893                     |
| Berkshire Life, M.     | 7,585,873                  | 7,466,419                  | 45,538,521                        |
| Connecticut Mutl.      | 10,355,237                 | 10,547,361                 | 157,701,387                       |
| Equitable Life, N. Y.  | 127,694,084                | 156,955,693                | 951,165,837                       |
| Manhattan Life.        | 9,379,017                  | 8,282,693                  | *56,156,466                       |
| Massachusetts M.       | 20,434,382                 | 20,145,944                 | 109,045,660                       |
| Mutual Benefit Life    | 30,569,633                 | 31,143,186                 | 233,313,829                       |
| Mutual Life.           | 135,679,834                | 140,632,461                | 935,602,381                       |
| National Life, Yt.     | 13,611,204                 | 13,873,166                 | 76,663,089                        |
| New Eng. Mutnal.       | 10,330,563                 | 15,934,715                 | 104,876,930                       |
| New York Life.         | 123,812,865                | 137,563,620                | 877,020,925                       |
| Northwestern Life      | 53,375,567                 | 61,187,593                 | 413,081,370                       |
| Penn. Mutual.          | 23,806,732                 | 33,656,688                 | 147,973,567                       |
| Phoenix Mutual.        | 9,871,601                  | 11,007,200                 | 46,021,069                        |
| Provident L. & T.      | 13,016,586                 | 14,072,631                 | 118,654,728                       |
| Provident Savings.     | 21,529,978                 | 25,417,208                 | 84,884,368                        |
| State Mutual.          | 7,729,031                  | 9,233,924                  | 65,977,132                        |
| Travellers Life.       | 14,201,045                 | 14,507,350                 | 91,882,219                        |
| Union Central.         | 30,187,212                 | 35,927,324                 | 106,517,314                       |
| Washington.            | 8,664,472                  | 9,342,953                  | 50,362,235                        |
| Totals of the 20 co's. | \$694,177,864              | \$731,668,954              | \$4,823,100,937                   |

\* Amount of insurance in force Dec. 31, 1897, was less than on Dec. 31, 1896.

Stipulated Premium Life Associations.

| Name of Association.            | Insurance Written in 1896. | Insurance Written in 1897. | Insurance in Force Dec. 31, 1897. |
|---------------------------------|----------------------------|----------------------------|-----------------------------------|
| Bankers Life Assn, I. t.        | \$17,954,000               | \$19,550,000               | \$100,838,000                     |
| Bankers Life Ins. Co., N. Y.    | 4,668,500                  | 3,873,000                  | 10,774,011                        |
| Covenant Mutual Life Assn, Ill. | 14,216,125                 | 16,087,125                 | *86,562,075                       |
| Conn Indemnity, Conn.           | 8,104,275                  | 6,257,348                  | 12,632,978                        |
| Des Moines Life Assn, Ia.       | 3,553,500                  | 5,428,250                  | 15,349,750                        |
| Fidelity Mut. Life Assn, Pa.    | 21,705,571                 | 19,898,208                 | 72,873,727                        |
| Hartford Life Ins. Co., Conn.   | 10,831,200                 | 9,122,500                  | *90,520,500                       |
| Knights T. and Masonic L., Ill. | 2,726,678                  | 4,178,710                  | 25,484,504                        |
| Maine Benefit Life Assn, Me.    | 1,322,250                  | 1,082,992                  | *10,500,378                       |
| Masonic Mut. Life Assn, O.      | 2,906,000                  | 2,777,000                  | 15,810,000                        |
| Masonic Life Assn. of W. N. Y.  | 2,160,250                  | 2,631,000                  | 15,719,000                        |
| Mutual Res. Fund Life, N. Y.    | 73,026,330                 | 56,234,785                 | *301,567,101                      |
| National Life Assn, Conn.       | 9,917,038                  | 10,922,405                 | *25,028,221                       |
| Northwestern Ass. Co, Ill.      | 11,548,500                 | 11,968,900                 | *93,475,400                       |
| Northwestern Life Assn, Minn.   | 4,030,100                  | 3,468,550                  | *15,393,200                       |
| N. W. Mut. Relief Assn, Wis.    | 349,000                    | 650,000                    | *12,778,000                       |
| Scandinavian Mut. Aid A., Ill.  | 1,135,500                  | 1,220,500                  | 14,483,500                        |
| Security Mut. Life Assn, N. Y.  | 9,523,526                  | 8,411,672                  | 23,324,638                        |
| Southwestern Mut. L. A., Ia.    | 4,315,500                  | 4,524,320                  | 13,355,920                        |
| Odd Fellows Mut. Aid A., O.     | 2,335,500                  | 1,904,500                  | *17,722,500                       |
| Totals of the 20 Assn.          | \$206,862,313              | \$190,191,765              | \$979,193,233                     |

\* Amount of Insurance in force Dec. 31st, 1897, was less than on Dec. 31st, 1896.

Fraternal Beneficiary Orders

| Name of Order.                   | Insurance Written in 1896. | Insurance Written in 1897. | Insurance in Force Dec. 31, 1897. |
|----------------------------------|----------------------------|----------------------------|-----------------------------------|
| Cath. Ben. Legion..              | \$9,000,000                | \$4,900,000                | \$77,000,000                      |
| Catholic Knights of Amer.        | 3,514,500                  | 1,241,000                  | *36,803,000                       |
| Golden Cross.                    | 10,557,000                 | 6,655,500                  | 43,481,500                        |
| Heptasophs.                      | 14,691,000                 | 14,467,000                 | 68,327,000                        |
| Hon'o Circle.                    | 485,500                    | 338,000                    | *12,203,000                       |
| Ho Jo Forum.                     | 23,263,000                 | 24,134,500                 | 69,842,500                        |
| Homo Friendly.                   | 1,311,730                  | 1,974,140                  | 2,789,410                         |
| Independent Order of Foresters.  | 28,858,000                 | 35,224,500                 | 164,510,000                       |
| Iowa Legion of Honor.            | 864,000                    | 457,000                    | *11,413,000                       |
| Ladies' Cath. Ben. Association.  | 7,023,000                  | 6,899,000                  | 28,839,000                        |
| Knights of Pythias.              | 16,989,500                 | 14,207,500                 | 96,675,500                        |
| Modern Woodmen.                  | 113,018,000                | 129,000,000                | 535,684,000                       |
| Order of Mutual Protection.      | 1,080,000                  | 1,102,000                  | 5,768,000                         |
| Pilgrim Fathers.                 | 3,740,000                  | 4,174,000                  | 39,238,000                        |
| Protected Home Circle.           | 6,829,000                  | 3,668,000                  | 26,821,500                        |
| Royal Arcanum.                   | 61,630,500                 | 36,000,000                 | 560,000,000                       |
| Royal Templars of Temperance.    | 1,950,000                  | 1,368,625                  | *15,639,025                       |
| Royal League.                    | 9,214,000                  | 3,634,000                  | *48,605,000                       |
| Sup. Tent. Knights of Maccabees. | 16,989,500                 | 32,709,000                 | 181,000,000                       |
| Tribes of Ben Hur.               | 11,162,800                 | 8,579,300                  | 21,773,550                        |
| United Friends.                  | 473,000                    | 653,000                    | *3,784,000                        |
| Totals of the 20 Orders.         | \$313,786,030              | \$296,461,565              | \$1,885,686,985                   |

\* Amount of insurance in force Dec. 31, 1897, was less than on Dec. 31, 1896.

Royal Foresters.

Temple Encampment, No. 60, presented a fine appearance in their handsome uniforms as they mustered at the Temple Friday morning, April 8th, for their trip to Buffalo, to which place they had been invited to institute an Encampment in the Bison City. Some sixty men turned out, and as they marched down Bay St. to Union Station, to the sound of martial music, and with military precision, they made a striking display that elicited many complimentary remarks from the many spectators that witnessed their departure. The trip to and from Buffalo, over the Grand Trunk and Lehigh Railways, was highly enjoyed, not only by the members of the Encampment, but by the large party of excursionists who took advantage of the holiday and low rate to visit Buffalo. The comfort of the coaches and the courtesy of officials called forth many expressions of appreciation. The run to Buffalo was made in excellent time—the party arriving there at 1 p. m. At the station the visitors were received by Dr. C. A. Kendall, P. H. C. R., Chairman of the Committee; C. R. Fitzgerald, H. S.; Orin P. Stockwell, H. V. C. R., and a large number of the Foresters of Buffalo.

In the course of the afternoon the Encampment paraded the principal streets, the "Union Jack" and the "Stars and Stripes" being borne in front—showing the international character of the Order, and the cordial relation existing between the two countries. In the evening, at Fidelity Hall, Buffalo Encampment, No. 69, was duly instituted with a charter membership of 80. The work of instituting the Encampment and installing the officers was admirably done by the officers of Temple Encampment,



After the installation, short and stirring speeches were delivered by Tho. Lawless, A. S. C. R., H. A. Collins, S. T., E. Cummer, P. S. S., and C. C. Whale, Supreme Inspector, on the part of the visitors, and by C. R. Fitzgerald, H. S., Dr. C. A. Kendall, P. H. C. R., and Orin P. Stockwell, H. V. C. R., on behalf of the brethren of Buffalo and High Court of New York.

The following officers were installed with appropriate ceremonies: Ill. Commander, Dr. Chas. A. Kendall; Ill. Past Commander, C. R. Fitzgerald; Ill. Lieut. Commander, O. T. Taylor; Ill. Orator, J. K. Dissett; Ill. Chancellor, L. L. Westbrook; Ill. Archivist, R. H. Connor; Ill. Marshal, F. C. Diehl; Ill. Capt. of Guard, G. P. Martin; Ill. Standard Bearers, C. C. Weissleden and J. B. Martin; Ill. Sword Bearers, L. C. Noeller and Chas. Faulds; Ill. Inside Guard, Chas. W. Otts; Ill. Outside, I. F. Donahue; Ill. Organist, Henry S. Hendy.

The Montreal Encampment paid a visit to Court Panet on Wednesday, the 30th March. The visitors, among whom were the Ill. Com., J. Skelly; Lieut. Com., A. Pelletier; Ill. Arch. J. E. Daig-neault, Pitt, Nicol, were in uniform. Eug. H. Godin, C. R. of Court Champlain, accompanied the detachment. The distinguished visitors were received with great cordiality, and after having shown the advantages of enrolment in their Encampment, they partook of refreshments provided by the officers of Court Panet.

At this meeting of Court Panet the following officers and members were present: Hector Barcelo, C. R.; P. P. Benoit, C. D.; J. E. Bastien, M. D.; J. Gustave Beaudry, P. C. R.; J. O. A. Charretier, R. S.; J. E. Michaud, F. S.; S. Delisle, Treas.; J. Gagnon, S. W.; F. Carpenter, J. W.; H. Glenory, S. B.

Mr. Arthur Arcand was initiated as a Forester at this meeting.

Court Panet is always prospering, and the C. R. is expecting several new enrolments at next meeting.

### An International Affair.

The "U.S. Trip" cyclometer, advertised in this issue of THE FORESTER, is an ingenious and perfect apparatus for bicyclists. It not only records the total number of miles ridden during the season, but also the distance covered on each trip. This instrument is small and is simplicity itself. It is being introduced throughout the world, arrangements for its sale having been completed with The John Griffiths Cycle Corporation, of London, for the control of England, France, Belgium and Holland; also one with Ellis Menke Co., of Frankfurt, Germany, for the balance of continental Europe.

### Condolence.

The members of Court Johnstown, No. 1881, New York, extend their sympathy to the family of their late brother, Frank Morens, and they also by resolution express their high esteem of their lamented comrade.

The members of Court Auburn, No. 758, Michigan, by resolution express their sympathy with Bro. F. W. Koehler and his family, who within the past few months have been called upon to mourn the loss of a son, son-in-law and daughter.

## Personal Mention.

Bro. C. C. Whale, Supreme Inspector, did excellent work during April. He instituted two new courts and secured a large number of members for existing courts.

Bro. T. G. Davey, P.S.T., has recently instituted a strong court in London, to be known as Court Grand Trunk. The members are all connected with the Grand Trunk Railway.

Bro. D. B. McLellan, C.R. of Court Tignish, now writes M.P. after his name. He was recently elected for Queen's County to the Dominion House of Commons, by a large majority. Congratulations, Bro. McLennan.

Bro. Col. Drennan, City Clerk of Kingston, has instituted a court in the Limestone City. This makes three courts in the city. Bro. Drennan says his new court will have 100 members by the 30th June. So be it.

We welcome to the ranks of the I.O.F. Bro. B. J. Leubsdorf, M.A., the accomplished Secretary of the Canadian Fraternal Association. We have no doubt that, on his more intimate knowledge of our Order, he will pronounce it the best in the world.

Bro. Rev. R. P. McKay, Toronto, was recently presented, by the congregation of Chalmers' Church, with a purse of \$100, in acknowledgment of valuable services rendered to the congregation while Moderator of the session during a vacancy in the pastorate.

Bro. Sir Wilfrid Laurier, M.P., was honored with the degree of LL.D. by Queen's University, Kingston, on April 27th. The distinguished gentleman was not present owing to pressure of parliamentary duties. He has promised to attend the convocation next October.

Bro. Thos. Crawford, M.P.P. West Toronto, a member of Court Trade and Commerce, the big court recently instituted by Bro. Atwell Fleming, H.T. of Central Ontario, will be cordially welcomed as a brother Forester by all Foresters, irrespective of political affiliations.

Bro. Raehrig, F.S. of Court Wissahickon, No. 3785, Wyandotte, Mich., enjoys in an eminent degree the confidence of his fellow-citizens. He was elected, on April 4th, Treasurer of the city by a majority of 500—the people know to whom it is safe to entrust the civic chest.

Bro. U. R. Uber, D. S. C. R., has been very cordially thanked by the members of Court Coronado, No. 3798, San Diego, Cal., for the very efficient way in which he instituted the court and instructed the officers.

Bro. Thos. Clark, D.S.C.R., of Plattsburgh, N. Y., sent us \$2.00 as his "mite" for the bronze statue of the "Chief," with the wish that it may be many years before the Original leaves us for "the home beyond the blue," to which the membership near and far adds their fervent Amen.

Bro. W. J. Hill, M.P.P. West York, is on the charter list of Court Trade and Commerce. A Liberal in politics, he and Bro. Crawford will represent both parties in the courts. The public men of the country are always welcome to our great non-political, non-sectarian, non-racial fraternal order.

Our adventurous Bro. L. U. Fowler, H. S., of Prince Edward Island, took an involuntary dip into the Atlantic the other day, in Charlottetown

harbor. The brother was crossing on the ice, which gave way. Our good friend was rescued, and we are glad to know that he is not any the worse for his misadventure.

Bros. Edward Botterell, P.S.C.R.; Hon. D. D. Aitken, S.V.C.R.; and Hon. Judge Wedderburn, S.C., were in the city last Saturday attending the monthly meeting of the Executive Council, all looking strong and hearty. The first-named brother accepted with becoming modesty the congratulations of his confrères upon his recent and well-deserved promotion in the service of the Dominion Government.

Bro. Rev. A. Macgillivray, of Bonar Church, Toronto, completed the seventh year of his pastorate on May 1st. On May 3rd, at a reception given by the Sunday School Association of the church to the parents and head of families connected with the Sunday School, Mr. and Mrs. Macgillivray were presented with a very appreciative address, the pastor with a handsome oak study desk, and Mrs. Macgillivray with a china cabinet.



The above is a cut of Bro. Alfred Beach of Court Duart, No. 806, Ontario. He has been missing from his employers near Duart since March the 25th. Bro. Beach is about 5 ft. 2 in. in height, slim build. He wore a grey lined overcoat with cape, also a peaked cap of grey tweed. He is of English birth and about twenty-three. Any information concerning him will be thankfully received by the court. Address, Bro. Robt. Currie, Duart P.O., Ont.

### Obituary.

Bro. John Bland, of Toronto, an esteemed member of Court Cairnsmore, who had been in poor health for some time, died a few weeks ago. Bro. Bland received his disability benefit of \$1,000 two years ago.

Bro. William Aikman, of London, an old and esteemed member of the Order, passed over to the great majority a few weeks ago. Bro. Aikman was a genial, kindly brother, greatly esteemed by all who knew him. He was a prominent member of High Court for many years. For the past three years he had been in receipt of the old age benefit.

We regret to announce the death of Bro. Wm. Rose, of the firm of The Hunter, Rose Co., Limited, publishers of the FORESTER. Bro. Rose was in delicate health for some time. He left for the South some months ago, but experiencing no improvement, he was returning to Toronto when the end came, at New York, on April 29th. Bro. Rose was in his 34th year. He was popular with all who knew him. His death so soon after that of his father, Mr. G. M. Rose, has evoked a great deal of sympathy.

## Among the Courts.

### CANADA.

#### British Columbia.

The membership in British Columbia on April 1st was 1,039.

It is expected that the High Court of British Columbia will be instituted in the course of the summer.

Bro. Wm. Cullen, of Victoria, B.C., writes expressing his thanks for the receipt of the third instalment of his old age benefit. He says: "It comes in very handy, now that I cannot earn much at my trade."

#### Manitoba.

When Manitoba does well we hear of it. When we don't do well we also hear of it. The FORESTER has again been late. A copy that we mailed with our own hands on April 13th did not reach the High Secretary at the date of writing two weeks later.

Court Green Ridge, No. 1633, met with great success at their annual concert on March 25th. The C.R., Bro. Addison, discharged with acceptance the duties of the chair. The programme was of high merit; \$40 were netted.

Court Manitou, No. 135, the banner court of the Prairie Province, was called Manitoba in our March issue. Manitoba will do for a location, but not for a name. The membership then was 136, now it is 148. When another dozen is added we will again write of Court Manitou, No. 135, Manitou, Manitoba.

D.S.C.R. Bro. Thos. Waddell organized a new court in Winnipeg, on Friday, 22nd April. This court starts with a charter membership of 39. There is every indication that there will be several other members initiated at next meeting. The officers were duly installed by H.C.R. Bro. R. Muir, assisted by High Councillor G. H. West and High Secretary W. D. Pettigrew.

Bro. Jos. Page, of Court Hudson, No. 409, Winnipeg, writes, thanking the Supreme Executive for their prompt payment of his Total and Permanent Disability claim of \$1,000. The brother says: "I consider this provision one of the most valuable of the benefits in our Order. By all means use my name in any way you think good, and I sincerely hope it may have some effect in influencing others to join the Order."

Court Bossevain, No. 773, has enjoyed exceptional prosperity. It has a membership of 60. In the six years of its history it has not had a single death. On March 25th the members gave a very enjoyable "At Home." Music, readings, speeches, games and refreshments filled in the hours, to the entertainment of all. Court Bossevain expects to increase its membership in the near future.

The officers and members of Court Manitou, No. 135, Manitoba, extend to Bro. William Henry Sharp their heartfelt sympathy on the sudden death of his beloved wife.

## Northwest Territories.

In the Northwest excellent work was done during the winter. With everybody busy on the farm there has been a lull in April.

For May and June a boom may be looked for, and a total membership up to at least 1,000 by June 30th.

Court Lumsden, No. 3781, Assa., send a contribution for Forester Cottage, with the wish that every court will give, and so build three cottages instead of one.

## New Brunswick.

Excellent work is being done in this jurisdiction. The High Chief Ranger, Judge Wedderburn, has been giving all the time he can spare from his official duties to visiting the courts. He invariably succeeds in deepening the interest of old friends and arousing the interest of new ones.

It is expected that the membership will be the even six thousand by June 30th. Nothing succeeds like success.

Court Blissfield recently amalgamated with Court Doaktown, that is now one of the strong and active courts of New Brunswick.

All the courts in the jurisdiction are reported in excellent working order. The best spirit prevails, and applications are coming in steadily.

Bro. Wm. Kinghorn, P.H.C.R., delivered a public address in Doaktown that was listened to by a large and appreciative audience. Several applications were the result.

Things are humming in this jurisdiction. The enthusiasm of the H.C.R. is contagious. New Brunswick is responding right royally to the call for 150,000 members by Sept. 1st.

Cross Creek Corner is now up-to-date, as it has a court of the I. O. F. The institution took place on April 6th, when Bro. Kinghorn, P. H. C. R., and Bro. Dr. B. M. Mullan, H. P., organized the court, with 16 good men and true on the charter-list. The court is well officered, and is sure to be a progressive one.

Bro. William Kinghorn, P. H. C. R. and Provincial Organizer, is busy visiting and strengthening old courts, and instituting new ones. On a recent visit he publicly installed the officers of Court Tayville, No. 3080, Stanly, Bro. B. McMennuamin acting as S. Marshal. The meeting was largely attended by Foresters and their friends, and the practical address of Bro. Kinghorn won many friends for the I. O. F.

Moncton opera house was crowded, at the first meeting held by the three courts of this railway city, to hear addresses by members of the High Standing Committee of the High Court of New Brunswick and to enjoy the excellent music provided by Miss Layman, and Bro. Thos. Murray of Sackville. Proceedings opened at 8 o'clock p.m. by an orchestra selection by Prof. Watts' orchestra, after which Mr. Harvey Atkinson, who very ably performed the duties devolving on him, took the chair. On the platform were the members of the High Standing Committee, Hon. Judge Wedderburn, S.C.; E. R. Chapman, H.C.; H. J. S. Miles, H.V. C.R.; Wm. Kinghorn, P.H.C.R.; F. W. Emmerston, H.S.; E. P. Eastman, H.T.; B. M. Mollins, Ald. Weldon, H. S. Woodward; Thos. Murray,

and J. V. Russel, High Auditors; also R. A. Borden, Geo. H. Pick, Revs. Messrs. Lodge and Robinson, and others.

The addresses of Bros. E. R. Chapman, H.C., W. J. S. Miles, H.V.C.R., and His Honor Judge Wedderburn, H.C.R., were replete with facts concerning the I.O.F. and arguments in favor of it as a strong, progressive, and desirable fraternal insurance Society. Of the address of the H.C.R. the local press says: "His Honor's peroration last night was one of the most eloquent, forcible and impressive ever heard in this city. His flights of eloquence thrilled his hearers, who listened with rapt attention. He said this Order is occupying a very commanding position in the insurance world and fraternal institutions of to-day."

Moncton has over three hundred Foresters. It is expected that, as a result of the great meeting held, the number will be half a thousand before the 1st of July. So mote it be!

The visiting brethren were entertained to a fine banquet at the close of the meeting, by the Moncton Foresters, at Miss Magee's restaurant.

The Foresters of Port Elgin seemed determined that their brethren in the larger centres of the county should not excel them in their reception of the H.C.R., on the evening following the meeting at Moncton—and they succeeded. Across the main street of the town was a banner with the H.C.R.'s name. The Methodist church was crowded; the chairman was happy and the audience enthusiastic, and the speaker of the evening was again and again loudly cheered. After the public meeting, Foresters and their friends, male and female, crowded the supper room, improvised in the court room, and the H. C. R. rightly termed the place a bower of beauty, so elegantly was the supper room decorated with evergreens, potted plants, festoons of bunting, and immense banquet lamps, while the tables, exquisitely arranged, were loaded with good things, and the proverbial "feast of reason and flow of soul" went on till early morning, "merry as a marriage bell." One of the pleasing features of the Port Elgin visit seems to have been the gathering of a large number of Foresters and their ladies to "see the Judge off"; they gathered on the railroad platform, and as the train halted formed "a circle of concord" around the Judge, and sang "Auld Lang Syne," and as the Judge responded to the inevitable "All Aboard," and stood on the rear end of the last car, and as the train moved away, the crowd cheered and sang "For He's a Jolly Good Fellow."

On the following evening the H.C.R. met a large audience in the Music Hall, Sackville. The platform was crowded, and among the number, in addition to leading Foresters, were several professors from Mount Allison, the rector and clergy of the Episcopalian, Baptist and Methodist churches. The hall rang with applause as the Chief concluded.

Thursday evening the court house at Dorchester was thronged with the elite and enterprize of the town. The High Sheriff and a most efficient corps of instrumental and vocal performers were "on the Bench with the Judge," and a large number of the leaders of Dorchester society. Perhaps every profession and business was fully represented at this meeting.

Friday evening brought the series of meetings to a close at Petitcodiac. Unfortunately, the night was very inclement, yet the Foresters marched in procession to the Baptist church. The platform in front of the choir was a mass of potted plants in

full bloom, and over it, a banner inscribed "Welcome." The minister of the church presided, himself a Forester, and the H.C.R., and Bro. Emerson, the chairman, and Rev. Mr. Pascal addressed the meeting. The choir was a most effective one, and the meeting, like its predecessors, a great success.

The H.C.R. returned to Hampton to enjoy a well-earned rest after a week of hard work.

Bro. Murray was present at several of these meetings, and greatly added to the enjoyment by splendidly singing and repeatedly responding to enthusiastic encores.

### Nova Scotia.

For this month this jurisdiction claims but little of our space. Our budget has not arrived.

The meeting of the High Court will be held at Foresters' Hall, Halifax, Wednesday, June 22nd, at 8 p.m.

The work is moving on, and the membership is moving up. For April the applications were 49 and the total membership 3,125.

### Ontario.

Alas! the pennant has to be handed over to Quebec, and Ontario for the time ranks second.

There is a girding on of the armor, a concentration of forces, and the old position to be regained before July 1st.

Court Kippen, No. 468, Kippen, sent a contribution of \$2.00 to the Sick Children's Hospital, Toronto.

Bro. C. C. Whale did some excellent work in Hamilton lately in adding to our membership of existing courts.

Court Select, No. 3834, is the latest addition to the courts of the West. Its home is St. Catharines. Its charter membership, 25. Bro. C. C. Whale instituted it some weeks ago.

Bro. A. H. Backus, H.C.R., Bro. McCormack, H.S., and the other stalwarts of the H.S.C., together with Bro. T. G. Davey, P.H.T., Supreme Organizer, have their work cut out for them.

Court Dryad, No. 488, Harriston, is one of the strong, active courts of Ontario. The officers from the C.R. to the J.B. do their duty, and as a matter of course initiations are in order at every meeting.

For April the applications were 170, those of Quebec were 123. The total membership for April was: Ontario, 12,966; Quebec, 13,024—only 58. "Not wide as a barn door, or deep as a well," but like Mercurio's wound, "enough."

Court Byron, No. 683, South London, gave a very successful concert on the evening of April 25th, under the direction of Bro. Chas. Williamson. Bro. John Pritchett filled the chair. After a lengthy and enjoyable programme was given, the floor was cleared and the lovers of the light fantastic enjoyed themselves for a couple of hours. This court is not heard from often, but it's working quietly and increasing in numbers.

The Foresters of Blenheim gave the entertainment of the season. Their "At Home" was honored by over 700 guests. A. H. Backus, H.C.R., did the duties of Chairman with charac-

teristic ability. The speaker of the evening, H. A. Collins, S.T., was at his best, which speaks volumes for this well-known educated Irish wit, his remarks throughout being listened to with intense interest, and, no doubt, will be the means of doing much good in strengthening this grand Order in the town.

### Ontario Centre.

The news from the courts for April is limited.

The Centre yields first place with hearty congratulation to the Sister of the East.

Ontario and Ontario Centre say it's all in the family. It is not lost what a friend gets.

There are still two chances before the Forestric year closes. May and June are yet to be heard from.

283 applications for the month of April shows fine work. We are prepared to see the figure doubled in June.

We hear of plans carefully laid, places to be invaded, and victories not only within sight, but gained, by June 30th. We shall see.

The Centre made a great run for first place. Just *sixteen more* and the position so much coveted by High Courts would have been theirs.

Court Royal City, Guelph, was duly instituted by Bro. Tho. Lawless, A.S.C.R., a fortnight or so ago. Bro. C. C. Whale got up the charter. Two such veterans in the work could not fail to give Court Royal City a good send-off.

Court of the Knights, Toronto, is the latest addition to the many courts of the I.O.F. in Toronto. It was instituted on Friday, April 29th, by Bro. T. Lawless and C. C. Whale. It starts with excellent prospects of success and rapid growth.

A very successful public meeting was held in Kirkfield about the middle of April. A capital address on the principles and aims of Forestry was given by Bro. Jas. C. Morgan, and at the close of the meeting we had the pleasure of initiating six candidates.

The meeting at Beverton held by Bro. Morgan, H.V.C.R., was one of the best of the season. The court is now in excellent working order. Bro. Morgan initiated six members at the close of his splendid meeting. Since then Bro. C. L. Sanders has secured some 12 additional members.

### Ontario East.

Amounts subscribed for the relief of the courts and members of the I.O.F. who suffered by the fire in the county of Russell during October, 1897. Result of first appeal:

|         |                               |           |
|---------|-------------------------------|-----------|
| 1897    |                               |           |
| Oct. 10 | C. Day Clark, H.C.R. ....     | \$ 5 00   |
|         | G. L. Dickinson, H.S. ....    | 5 00      |
|         | 24 Robt. Mathison, P.H.C.R. . | 5 00      |
|         |                               | —\$ 15 00 |
| 27      | Court Inverary, 1230 .....    | 6 00      |
| 28      | " Newburg, 417 .....          | 5 00      |
| 29      | " Moose Creek, 1032 .....     | 2 00      |
|         | " Lanark, 562 .....           | 10 00     |
|         | " Gala, 3127 .....            | 3 00      |
| Nov. 1  | " Vankleek Hill, 571 .....    | 20 00     |
|         | " Wolfe, 406 .....            | 2 00      |
|         | " Laurentian, 229 .....       | 10 00     |
| 2       | " Perth, 384 .....            | 5 00      |
|         | " Sidney, 83 .....            | 2 00      |
|         | " Cumberland, 870. . . . .    | 4 00      |
| 3       | " Madoc, 377 .....            | 7 00      |

|        |  |       |          |              |
|--------|--|-------|----------|--------------|
| Nov. 4 | Court Beaconsfield, 80   | ..... | \$10 00  |              |
|        | and by the members   |       |          |              |
|        | E. S. Logie  | ..    | \$1 00   |              |
|        | Jno. Comba   | ..    | 25       |              |
|        | T. Somerton  | ..    | 1 00     |              |
|        | Jno. Smith   | ..    | 50       |              |
|        | Wm. Shrier   | ..    | 50       |              |
|        | R. N. Jones  | ..    | 1 00     |              |
|        | J. E. Murphy   | ..    | 1 00     |              |
|        | G. A. Dack   | ..    | 1 00     | 6 25 \$16 25 |
|        | " Isthmus, 320   | ..... | 5 00     |              |
| 5      | " Hollowell, 1523  | ..... | 2 00     |              |
| 6      | " Dunraven, 956  | ..... | 2 00     |              |
|        | " Glen Nation, 810   | ..... | 10 00    |              |
|        | " Stormont, 3  | ..... | 5 00     |              |
| 9      | " Athens, 784  | ..... | 2 00     |              |
|        | " Milford, 466   | ..... | 2 00     |              |
| 10     | " Agathos, 1464  | ..... | 2 00     |              |
|        | " Echo, 1047   | ..... | 2 00     |              |
|        | " Selby, 1809  | ..... | 4 00     |              |
|        | " Frontenac, 59  | ..... | 5 00     |              |
| 11     | " Elmsley, 338   | ..... | 15 00    |              |
| 15     | " Avon, 374  | ..... | 6 00     |              |
| 16     | " Pembroke, 265  | ..... | 10 00    |              |
|        | " Tamworth, 392  | ..... | 6 00     |              |
| 17     | " Inkerman, 844  | ..... | 1 70     |              |
| 19     | " Cobourg, 15  | ..... | 4 00     |              |
|        | " Chemong, 530   | ..... | 5 00     |              |
| 20     | " Kemptville, 214  | ..... | 5 00     |              |
|        | " Picton, 177  | ..... | 5 00     |              |
| 22     | " Beachburg, 3276  | ..... | 3 00     |              |
| 23     | " Brookdale, 291   | ..... | 5 00     |              |
| 24     | " Kars, 203  | ..... | 2 00     |              |
| 26     | " Winchester, 524  | ..... | 10 00    |              |
| 29     | " Bromley, 1446  | ..... | 3 00     |              |
|        | " Roslin, 823  | ..... | 2 00     |              |
| 30     | " East Lake, 1803  | ..... | 2 00     |              |
|        | " Deseronto, 93  | ..... | 2 00     |              |
| Dec. 4 | " Picton, 177 (2nd donation)   | ..    | 3 80     |              |
| 6      | " Carp, 142  | ..... | 2 00     |              |
| 10     | " Tamarac Grove, 245   | ..... | 5 00     |              |
|        | " Little John, 442   | ..... | 5 00     |              |
| 15     | " Middleville, 1410  | ..... | 4 00     |              |
| 23     | " Morrisburg, 1288   | ..... | 1 00     |              |
| 24     | " Martintown, 725  | ..... | 2 00     |              |
| 1898   |  |       |          |              |
| Jan. 1 | " Forfar, 495  | ..... | 5 00     |              |
| 3      | " Hazledean, 507   | ..... | 5 00     |              |
|        | " Manotick, 144  | ..... | 5 00     |              |
| 7      | " Ouisa, 1491  | ..... | 2 00     |              |
|        | " Minerva, 1026  | ..... | \$2 00   |              |
|        | " Bro. D. McDougall  | ..    | 1 00     |              |
| 11     | " Dalkeith, 1377   | ..... | 2 00     |              |
| 14     | " McGee, 695   | ..... | 5 25     |              |
|        | " Balderson, 1432  | ..... | 3 25     |              |
|        | " Pleasant Hour, 902   | ..... | 1 00     |              |
| 26     | " Trent, 333   | ..... | 5 00     |              |
| 28     | " Valley City, 73, at Galt   | ....  | 5 00     |              |
|        | " Mississippi, 78  | ..... | 5 00     |              |
|        | " Rideau, 31   | ..... | 5 00     |              |
| Mar. 9 | Per cheque from E. Botterell,<br>P.S.C.R., being donations as follows: |       |          |              |
|        | D. Oronhyatekha  | ..... | \$25 00  |              |
|        | Wm. Douglass, <i>The News</i> ,<br>Toronto                             | ..... | 10 00    |              |
|        | Court Valley City, 73  | ....  | 5 00     |              |
|        | Court City of Bristol, Eng.  | ..    | 5 10     |              |
|        | Coll'n at meeting in Temple  | ..    | 7 45     |              |
|        |  |       |          | 52 55        |
|        | Total amount received  | ..... | \$363 80 |              |

Disbursed.

|                                    |                |
|------------------------------------|----------------|
| Paid Ct. Cambridge, 675, per C.D., |                |
| in all                             | ..... \$224 57 |
| " Ct. Casselman, 437, per F.S.,    |                |
| in all                             | ..... 125 97   |
| " Rev. Bro. H. McLean              | ..... 9 06     |
| " Bro. Norman Stewart              | ..... 4 20     |
|                                    | ----- \$363 80 |

G. L. DICKINSON,  
High Secretary.

MANOTICK, April 4th, 1898.

Besides the above, Court Ottawa, 41, donated some \$40 direct to the distressed courts, and the other courts of Ottawa sent to them generous donations. The brethren of the courts in the county of Russell are indeed grateful for the assistance of Russell are indeed grateful for the assistance thus fraternally extended to them, and fully appreciate what has been done to assist them. To those courts to whom the second appeal has been sent, the High Secretary, from the information officially before him, asks them to remember that 52 members of our Order lost their homes, most of their possessions, as well as employment, by that fire; so much remains yet to be done.

Court Wales, with the assistance of Bro. Ingram, has increased its membership by over 25 during the last month.

Bro. G. N. Brown instituted a new court of 26 members at Stilla, on April 22nd, and has already started to look up another opening.

Courts Frontenac, Catarqui, Deseronto, Campbellford, Crysler, Tamworth, Picton and many others, report substantial gains in membership during the month of April.

The Supreme Chief Ranger wants 150,000 members by 30th June next. Let every member in Eastern Ontario be able to say when that date arrives that he has done his share of the work.

We hope sincerely that not one single court will fail to send its contribution to Bro. Dickinson, in answer to the second appeal for Courts Cambridge and Casselman. We mean, of course, those courts that failed to respond to the first appeal.

Bro. G. W. Potts instituted a new court, or, at least, revived the old one at Demorestville, with a membership of between 25 and 30, and is at present working for another under the directions of Bro. Spence, the High Vice-Chief Ranger.

Court Clarendon, No. 1483, has a valid excuse for not having contributed to the fund in aid of the sufferers by the fire in Russell County, as the court contributed very liberally to one of their own members who had the misfortune to be burned out.

Bro. Ingram secured 30 applications in Ottawa during a few days' canvass, and had previously been working along under the directions of Bro. Dr. Crain, the High Physician, at courts in the Counties of Russell, Dundas, Stormont and Glengarry.

Bro. W. M. Drennan, City Clerk of Kingston, has found time outside of his many official duties to institute a strong court in Kingston, which starts with a membership of 25, and, as Bro. Drennan says he believes the membership will be 100 before the 30th June, we feel sure that it will be.

Bro. Jas. Glendenning, D.S.C.R., has been continuing his excellent work in the formation of new courts during the past month. Since last report he has instituted new Courts at Laggan, Lancaster,

Brockville, Seeley's Bay, and has another well under way which will be instituted before the 1st of the month. We owe a very hearty vote of thanks to Bro. Glendenning, which we now have the pleasure of tendering him.

### Prince Edward Island.

The High Secretary has mailed to all the Financial Secretaries a post-card circular which reads as follows :

"To the Financial Secretary :

"DEAR SIR AND BROTHER,—I beg to remind you that with your report to the Supreme Secretary for the month of June you are required to send the capitation tax of 25 cents for each beneficiary member. Your report to the Supreme Secretary for the month of July must be on Form No. 12 for the Mortuary Department, and on 12 A for the Sick and Funeral Department. So many of our Financial Secretaries neglected to do this last year is the reason that I am now calling your attention to it. As to the report to the High Court I will write you in June."

Bro. F. J. Stewart, P.H.C. Ranger, is slowly improving from his recent illness.

Bro. Rev. David Price, High Chap., has recovered from his recent illness, and is now preaching three times every Sabbath.

Court Petrel has moved from their old place of meeting, North Tryon, to the hall lately vacated by the Masons at Tryon. The room is larger and more central for all concerned.

The High Court is to meet in Alberton about the middle of August. The High Standing Committee have arranged with the Prince Edward Island Railway for a special train from Charlottetown to Alberton, so as to make the quickest time and secure for the Representatives and others a very cheap fare.

A card containing the following words in large letters will soon be observed in the window of Miller Bros.' music-store, Queen Street, Charlottetown :

"This organ, made by the Dominion Organ Company, is to be given as a prize to the Court of Foresters in P. E. Island that will show, on the 1st of July, 1898, the largest number of new members since the 17th of August, 1897."

Bro. Dr. McNeill, of Court Prince Edward, has moved to Charlottetown. Before leaving Kensington about fifty of his friends met in the Foresters' hall and presented him with a short and suitable address, accompanied with a gold-headed cane and a diamond scarf pin. The cane is a very handsome one, with the following words engraved on it : "To A. McNeill, M.D., from friends in Kensington, April 7, 1898." After the presentation Dr. McNeill made a very appropriate reply, thanking all for the evidence of their good will towards him and expressing his regrets at leaving a practice and a place where he was always treated in such a kindly way.

The "new" court in Charlottetown bids fair to be an up-to-date court, as the following item from the Charlottetown *Guardian* clearly shows :

Court Mount Stephen, Charlottetown, held a most interesting meeting recently. There was a

large attendance of members. One candidate was initiated, and several applications for membership received. After the regular business was concluded, Bro. J. E. Birch, M.P.P., delivered a stirring address on Forestry ; this was followed by several songs by Bro. L. B. Foote, of Halifax, N.S., who is a host in himself. Bro. Robert Lamont, of Court New London, entertained the brethren with some of his popular Scotch songs. Altogether it was a most enjoyable evening.

"A GREAT BLESSING TO HIM."

Bro. Fowler received the following letter from the F.S. of the court at Kensington :

"KENSINGTON, March 31st, 1898.

"DEAR SIR AND BROTHER,—The honorary member you notice in our report is Bro. Hon. G. W. Bentley, who has been on the free list since April, 1897. In October last we sent to the Supreme Court an application to secure for Bro. Bentley his disability benefit, and in January a cheque was received by him for \$1,500, being one-half of his assurance. This was a great blessing to him, as he is unable to do any kind of work, from paralysis of the nerves, and his family will, as you are aware, receive the balance at his death. (Signed). GORDON TUPLIN, Financial Secretary."

Mention has already been made in the FORESTER of the papers read in Court Chautauqua (the Banner court) by brothers Dr. McPhail, R. H. McDonald, John Mollison, Charles Murphy and A. L. Anderson. The local papers have the following to say about the last papers read :

Mr. L. U. Fowler, H.S., read a most instructive paper before the members of Court Chautauqua, No. 202, Summerside, on Friday evening, the subject being, "Are drinking men good insurance risks?" Chief Ranger Goss in conferring the unanimous vote of thanks voiced the sentiments of all present when he said that the paper was one of the very best that has been delivered in the court room this winter. Dr. McPhail spoke at some length and gave many reasons, from a physician's standpoint, why drinking men are not good risks.—*Summerside Farmer*.

Socialism.—Mr. R. H. Campbell, Principal of the High School, read a paper on "Socialism" before Court Chautauqua, No. 202, I.O.F., Friday evening. Mr. Campbell has given this subject a good deal of study and thought, and is well qualified to deal with it in the intelligent and interesting manner he did on the above occasion. All present were pleased with the paper, and Mr. Campbell received a hearty vote of thanks.—*Summerside Journal*.

### High Court of Quebec.

#### Official Circular No. 2.

OFFICE OF THE HIGH CHIEF RANGER,

134 Dorchester St.,

MONTREAL, May, 1898.

To all brethren of the Independent Order of Foresters, under the jurisdiction of the High Court of Quebec, Greetings.

BRETHREN :

Your Executive take pleasure in extending to you their hearty congratulations for the good work done during the competition just closed. Although for the month of March we find our jur-

isdiction has suffered defeat, nothing daunted we have again determined to put our shoulder to the wheel, and with a bold charge capture Ontario's 22 of a majority, so that we may still be able to say "We are the people."

Now, brethren, after many years of labor amongst you, I claim the assistance of each and every one to place Quebec at the head of the list. We can do it if we try; we have only got to make up our minds, each and every member, that we will secure one new member, and the task is performed victory is ours, and in this I feel confirmed that you will not be found wanting.

Brethren, we are doing a good work in our province, let us continue, and as it is the hope of reward that sweetens labor, we can rest assured that our labors will be rewarded.

To renew and encourage the enthusiasm displayed in the competition just closed, the following prizes are offered to all successful members, under the jurisdiction of the High Court of Quebec.

Commencing on the 1st day of May, and ending on the 30th day of June, 1898.

## LIST OF PRIZES.

1st Prize.—To the member presenting and securing the initiation in his own court of fifty-five candidates, \$60.

2nd Prize.—To the member presenting and securing the initiation in his own court of fifty candidates, \$55.

3rd Prize.—To the member presenting and securing the initiation in his own court of forty-five candidates, \$50.

4th Prize.—To the member presenting and securing the initiation in his own court of forty candidates, \$45.

5th Prize.—To the member presenting and securing the initiation in his own court of thirty-five candidates, \$40.

6th Prize.—To the member presenting and securing the initiation in his own court of thirty candidates, \$35.

7th Prize.—To the member presenting and securing the initiation in his own court of twenty-five candidates, \$30.

8th Prize.—To the member presenting and securing the initiation in his own court of twenty candidates, \$25.

9th Prize.—To the member presenting and securing the initiation in his own court of fifteen candidates, \$20.

10th Prize.—To the member presenting and securing the initiation in his own court of ten candidates, \$13.

11th Prize.—To the member presenting and securing the initiation in his own court of eight candidates, \$10.

12th Prize.—To the member presenting and securing the initiation in his own court of five candidates, \$6.

13th Prize.—To the member presenting and securing the initiation in his own court of four candidates, \$4.

14th Prize.—To the member presenting and securing the initiation in his own court of three candidates, \$3.

15th Prize.—To the member presenting and securing the initiation in his own court of two candidates, pair of gold scene links.

16th Prize.—To the member presenting and securing the initiation in his own court of one candidate, gold enamel Forester pin.

## RULES.

1. The competition shall commence on the 1st day of May, 1898, and end on the 30th day of June, 1898, both days inclusive, and no member shall receive more than one prize.

2. The candidates must be accepted by the medical board and be initiated as beneficiary members.

3. Charter applicants shall not count as initiates.

4. All claims for prizes must be filed with the High Secretary on or before the 30th of July on form No. 50 herewith inclosed, or they shall *ipso facto* be forfeited, as the committee to award the prizes will only meet once.

P.S.—After close of competition 30 days shall be allowed in which to file claims. No claims can be allowed if not sent in within the time specified. No member to secure more than one prize.

## DISPENSATION.

The Supreme Chief Ranger has been pleased to grant a dispensation to initiate at charter rates during the competition.

The term "initiate at charter rates" means that the portion of the initiation fees which goes to the Subordinate Court may be in part or wholly remitted, and that only the portion of the initiation fees which goes to the Supreme Court must be charged and collected.

In closing, let me call your attention to the fact that the capitation due to the High Court is now payable on the first day of the months of June and December. Therefore, the capitation payable on the first of June must be collected with the assessments for that month, and forwarded without delay to the High Secretary, J. W. Stocks, Sherbrooke.

Moreover, each court at the election of its officers for the current year should see that bonds are given by its Financial Secretary and its Treasurer, as required by the constitution.

Trusting that every Forester will secure at least one candidate for membership in the I.O.F.,

I remain,

Yours very truly in L., B. & C.,  
P. STRATHEARN,  
High Chief Ranger.

Attested:

JOHN W. STOCKS,  
High Secretary.

P.S.—According to article 224 of the last edition of the Constitution and Laws, the entrance fee in the Sick and Funeral Benefit Department is now of two dollars.

123 for April is not the figure that will be given for May or June. What we have we will hold. Assuredly we will try!

To the front with a total membership of 13,024! Ta-ta Michigan, Ontario is between us now; you will have to take second place before you can take first.

Court De Beaugen, No. 3600, Lake Megantic, can do a benevolent thing in a gracious way. They sent \$6.40, ten cents per member, for the Foresters' Cottage, and with it a gracious letter that made the acting-treasurer doubly happy.

Court Mausonville, No. 324, gave a public social evening on April 5th, in order to say "farewell" to the Court Physician, Dr. Mitchell, who is leaving for Boston. The worthy doctor, during his four years' stay in the locality, has made hosts of

friends and contributed largely to the success of the court. The doctor was presented with a gold-headed ebony walking-stick by Mr. Cookman Painten, on behalf of the young men of the place. Short eulogistic addresses were made by W. Lynch, F.S.; P. Mason, C.R.; Rev. R. Brown, Mayor Bright, and others. Dr. Mitchell made a feeling reply, thanking the donors and expressing regret at severing so many pleasant ties. Several choice musical selections were rendered during the evening. Refreshments were served in abundance, and the gathering, which was a very pleasant one, despite the tinge of sadness that pervaded it, broke up about midnight.

Court Champlain, No. 663, feels that it must congratulate the Supreme Court on the publication of the official organ of the Order in the French language.

This journal is now awaited with impatience by the great majority of the members, all of whom hasten to assure themselves of the position of the High Court of Quebec among the jurisdictions of the Order.

For two consecutive months, January and February, the High Court of Quebec has headed the list with the largest number of applications, and Court Champlain did its best to help therein.

Among the brothers who have distinguished themselves during these two months, and who know how to appreciate the benefits of the I.O.F., we may make special mention of Brother E. O. Champagne, Inspector of Boilers in the city of Montreal, who, like a good Forester and good father, has initiated into this court four of his sons. We are told also (in private) that Brother Champagne has still some candidates in the bosom of his family whom he will yet present to the Order.

Our Chief Ranger, Brother Eug. H. Godin, has risen well to the occasion; he is a man who can express himself well, who has a thorough acquaintance with the Constitutions and Laws of the Order; in short, he is a man who does honor to the I.O.F., and who will continue to further the progress of Court Champlain, as all his predecessors have done.

Brother Godin is well seconded by all his officers, and the court congratulates itself more and more on the happy result of its elections for the year 1898.

Court Eveline, Montreal, which has the honor of possessing as a member the highest magistrate of the city of Montreal, Mayor Raymond Préfontaine, gave a large banquet in his honor on Saturday evening, April 23rd.

The large banquet hall of the Queen's Hotel was engaged for the event. Court Eveline consists of the élite of our Montreal society.

The following are the names of some of those who were present on Saturday evening:

His Honor Mayor Préfontaine, Hon. M. D. Rolland, Messrs. Ed. Barbeau, Lawrence Wilson, Percival W. St. George, Alderman Marsolais, Lomer Gouin, Narcisse Beaudry, Arsène Lavallée, advocate; E. N. St. Jean, advocate; M. Decarie, advocate; Messrs. Trestler, Paré, Dorval, Charrette, Moreau, Chevalier, Théoret, Prévost, Beaudoin, and a large number of others.

Excellent taste was shown in the decoration of the hall. A magnificent stag, the emblem of the Order, was placed in the centre of the room, and almost entirely covered with flowers. More than

five hundred electric lights of diverse colors threw out floods of light, and gave a truly fairy appearance to the flowers, flags and other emblems which adorned the walls.

The menu was excellent and did honor to the kitchen of the establishment, as the wine also recommended the cellar. It was served à la Russe.

When the toasts came on, the president, Mr. Jos. N. Brossard, rose and proposed the health of "Our Guest" amidst great applause.

His Honor Mayor Préfontaine replied in a few well-chosen words, eloquent and practical as is his wont. Court Eveline should be proud of having a member who does it such credit.

The other toasts were:

"Our Order," "The City of Montreal," "Sister Courts," "The Press," and "The Ladies."

The other speakers of the evening were Messrs. Octavien Rolland, Morin, P. Breton, Dr. Gaston Maillet, Ald. Marsolais, Lomer Gouin, M.F.P., Narcisse Beaudry, A. Lavallée, Dr. Warren, E. N. St. Jean and M. Decarie.

After the toasts, Mayor Préfontaine rose and proposed the health of the worthy president, Mr. Jos. N. Brossard, which was responded to with enthusiasm.

The organizers of this successful evening were Messrs. J. N. Brossard, Adolphe Brosseau, Dr. G. Maillet and Dr. Warren, and these gentlemen have reason to be proud of the great success which crowned their efforts.—*La Patrie*.

Court St. Hélène, No. 1019, which has completely recovered from the successive misfortunes which came within an ace of ruining it, gave a fine banquet, followed by a ball, on Monday, April 11th, at the Hotel Richelieu in Montreal. This fraternal manifestation met with great success, which was certainly as legitimate as merited.

As an exception to the general rule, an exception which has been followed for several years by Court St. Hélène, ladies were present at the dinner, at which covers were set for about two hundred. The menu, prepared with the culinary art which always distinguishes the *chef* of the Hotel Richelieu, was highly appreciated.

The hall was beautifully decorated with green palms, flowers and flags, and presented a striking appearance. At the extreme end, facing the entrance, hung the portrait of the Supreme Chief Ranger, Dr. Oronhyatekha, and the banner so gloriously won by Court St. Hélène.

Invitations to this family feast were limited to some high officials of the Order and the journalists.

Letters were read from the Supreme Chief Ranger, the French Consul at Montreal, and Mlle. Barry (Françoise), regretting that they could not be present; then the High Chief Ranger of the Province of Quebec, Brother Peter Strathearn, delivered a short address in praise of Court St. Hélène, its worthy officers and the Order in general, which was warmly applauded.

The Chief Ranger of Court St. Hélène, Brother P. L. Duvert, presided at the banquet, and performed his duties with that politeness and courtesy which always distinguish him.

He spoke warmly in favor of the court that he serves so efficiently, and with great modesty showed the work of extending the Order among the French inhabitants, which he has carried on perseveringly since he became a Forester.

Bro. Rivet, a Past Chief Ranger of Court St. Hélène graciously responded to the toast of "Court



Ste. Hélène" in a lively speech, complimenting his old companions and brethren.

The ball which was given after the banquet created a happy diversion for the benefit of those couples who came elegantly dressed for dancing. Recitations were given at intervals by several amateurs, displaying a considerable amount of talent, and the assembly did not break up until an advanced hour in the night, or, rather, the small hours of the morning.

Several Royal Foresters and representatives from sister courts were present at the assembly.

The officers of Court Hélène formed the different committees for the banquet, reception and ball.

Court Chenier, No. 1551.—An esteemed brother writes: "We held an important meeting on the evening of April 13th; the business was the nomination of delegates to the annual convention of our High Court. This year the pretty town of Trois Rivières will be the stage of our orations; situated at the confluence of the St. Lawrence and the St. Maurice, distinguished by the affability of its residents, we could not choose a better place to spend some pleasant hours while discussing the interests of the Order. And it is time, this year, that the western courts send imposing delegations to the convention. Does it not seem that Foresters, who have succeeded in bringing forward a court of 250 members in four years, deserve to have their services appreciated to their full value?"

"Inspired with these ideas of justice, Bros. Nadeau, Poupart, Labelle and Gendron made vigorous speeches, in which they set forth the importance of being worthily represented this year at Trois Rivières. Bros. Nadeau, Poupart, Gendron, Martineau, Geoffrion are the representatives, and we hope that our interests are entrusted to experienced brethren, who will be able to call forth appreciation for the humble court that bears the beautiful name of Chenier, by the power of their oratory and their urbanity.

"We foretell a brilliant success for our banquet on May 25th. High officials from Quebec and Ontario will take part in our fraternal love-feast. Here is due a word of praise to Bro. Dr. Poupart, who with warm and winning speech has been able to bring into unison the members who wished to have a ball or an entertainment. From all points of view a banquet is preferable. It will bring friends more intimately together by putting the same cup to their lips; it will permit of the traditional "toast," when we can go over the past, evoking the labors of our founders, among whom shines so brilliantly the high and distinguished Dr. Oromyateha; it will also give us strength for coming struggles. 'Au vino ventus,' said the sage, and it is during such friendly intercourse as this that these great friendships are formed, which strengthen and unite the courts of our Order. Then forward with the banquet!... All Foresters who knock at our door that evening will be welcome.

"It is always pleasant to see members of our Order receiving honors elsewhere, and being nominated to enviable positions. Thus, on the 17th of last April, Bro. Dr. Poupart was promoted to be vice-president of the Association of St. Jean Baptiste de Ste. Cunégonde; Mr. George Martineau was elected commander-in-chief, and Messrs. Nadeau, Juneau and Poirier, counsellors.

"In my next contribution I hope to dedicate to Court Chenier a poem on the great Canadian patriot, Chenier, as the tribute of one of its devoted members."

## UNITED STATES.

### California.

7,800 members April 1st.

Watch for the California record for June 1.

On the 13th April the H.C.R. was with the members of Court San Jacinto, No. 462.

198 accepted applications for the month of March was not so bad for this sparsely settled jurisdiction, our usual average; we never go behind that.

On the 14th ult. Bro. McElfresh visited with Court San Bernardino in private session, and instructed the court in the work of the Order, and delivered a special address bearing on the unequalled advantages of the I.O.F.

On April 8th Court Redondo Beach tendered him a public reception. A large audience was present, a good musical programme rendered, and a sumptuous repast served by the brethren of the court to all at the close of the meeting.

Court Hemit did the honors on the evening of the 12th April, by holding one of the most interesting meetings ever held in the growing little city. After the public meeting, the High Chief was tendered a banquet at the Hemit House.

Court Santa Maria, No. 613, mourns the accidental death of Bro. Samuel Slade, a young and popular attorney. The funeral was largely attended by Foresters, Knights of Pythias and Masons. He carried a \$1,000 policy in the I.O.F. He leaves a wife and child.

Court Morgan Hill, No. 1882, sent \$2.20 for the Foresters' Cottage in connection with the Sanatorium for consumptives at Gravenhurst, Muskoka, Canada. This is the first contribution from the Golden State. We appreciate the donation. May Court Morgan Hill have many imitators.

Court Alfala, No. 660, Compton, is very much alive during 1897. Forty members were initiated, and the cry is "More to follow." The court has now over 100 members. At a recent meeting the members of Court Downey visited Court Alfala. Supper, song, speech and story filled up the social hours very pleasantly.

The *Mountain Echo*, Boulder Creek, Cal., says: "On Friday, the 18th of March, C. P. Hoffman, a member of Court Watsonville, Independent Order of Foresters, died near that place. On Tuesday of this week, just two weeks and four days from the day of his death, his wife received a check for \$1,000, the full amount of his life insurance. For quickness of payment of its life insurance policies, the Independent Order of Foresters takes the lead.

High Chief Ranger McElfresh is bound to render every assistance in securing that bouquet of 150,000 members for the coming Supreme Court session. After a week's rest at home from his long tour among the courts of the northern part of his jurisdiction, he again entered the lecturing field among the courts of the southern part of the State, and has held some fine meetings given under the auspices of the various courts there.

The H.C.R. addressed a large public meeting held under the auspices of Court Redlands, in the "Auditorium" at Redlands, on the evening of April 29th. After the public meeting, the members and their families repaired to the hall of the court,

where a social was held, and refreshments served. This meeting is going to be of great benefit to the Order at Redlands, and the members are to be congratulated for arranging such a grand affair.

A brother in Frisco sends us an interesting letter. He thinks our expectations are too modest when we ask for 150,000 members by Sept. 1st. California, he believes, will contribute its quota to making it 200,000. This excellent brother thinks that to expect but *one* new member from every five members in *eight months* is expecting too little. That may be; but that will satisfy us. We will be glad to be able to point to the example of California in doing much better.

The District Deputies of the H.C.R. have been doing some good mission work among the courts of the city of Los Angeles during the past two months, by visitations, at which the opportunity was given them to address the membership. The Deputies are arranging to hold a mammoth public meeting in one of the largest halls of the city in the near future. It will be under the auspices of all of the thirteen courts of the city; it is proposed to have a grand concert, and an address from the High Chief Ranger.

On the 11th April, Court Pleasant Valley of Winchester held open doors on the occasion of his visit. This was the first public meeting ever held by this court, and it was so successful that the public of Winchester have demanded more. The brethren of the courts, under the able leadership of Bro. Dr. Dickson, have decided to keep open house again in the near future. There is nothing like a public meeting to get the people educated to the many advantages of the Order. Besides the address of the H.C.R., some good musical numbers by local talent and a good supper were the attractions.

Court Morris Vineyard, No. 532, the second largest court in the United States, and of which the High Chief is a member, has gained quite a reputation for well doing in the work of the Order, by visiting in a body, not only its sister court of Los Angeles, but also those in adjacent towns. On April 22 this court paid a fraternal visit to Court Crown, of the valley of Pasadena. The H.C.R., of course, was out with the "boys," and what with the telling of good stories, a fine Punch, and the fraternal spirit that prevailed, every one of the large number of members present voted it the most pleasant visit of the year, and advises other courts to go and do likewise.

On the evening of the 29th April, Court California of Riverside, the "Orange Grove City" held one of the most successful meetings in its history. Invitations had been issued to all sister courts of the county, and a large number of the brethren from other courts were present. The programme consisted of an address by the High Chief Ranger, well rendered musical and literary exercises by some of the best local talent of Riverside, and the serving of refreshments to all present.

On the evening of the 30th April, Court Orange Blossom of Highlands received the H.C.R. in open meeting. The meeting was largely attended by the families of the members, and invited guests. Refreshments were served, a good musical programme rendered, and at the close of the meeting several applications were received, with more in sight.

Our prayers for more talents will not be heard unless we are improving those we have.

## Illinois.

188 applications for April.

Watch for the May and June figure.

Total membership April 1st, 4,848. Net gain for the month of March 356, the highest among the High Courts.

Court Eggleston, Cor. 19th and Wright Sts., has done more the past few weeks to increase its membership than it has done for many months previous to that time. They have added twelve or fifteen members and have prospects of as many more. This court is in a good location, has a splendid hall, and there is no good reason why it should not continue to make rapid progress in spreading the principles of Forestry.

Among the new courts that have been instituted in Chicago recently, we can point with especial pride to Court Maine, organized March 14th, to Court Prominence, organized on March 26th, and Court Cheltenham, instituted April 1st. We would not forget Court Wisdom, instituted by Bro. W. P. Clancy, P.C.R., nor court instituted by Bro. Bret, D.S.C.R., at the Cor. of Madison and 40th Sts.; the name of this court we have not learned. The above courts are all vigorous and the prospects are most encouraging.

Bro. Clancy, P.C.R., has done just as he said he would with reference to the new court he has been working at for some time past. He organized the court only a few weeks ago, and we are informed that 100 members have been accepted by the Medical Board for his court during the month of March. Bro. Clancy is a war horse, and a few workers such as he in the State of Illinois would put our membership up with the best jurisdictions. It is hard to decide which court Bro. Clancy is taking most interest in, his new offspring, Wisdom, or the old court, Independence.

An understanding was entered into by the members of the High Court subsequent to the High Court meeting at Peoria, Ill., that no particular efforts should be put forth during this year to establish new courts in Chicago, but that every energy would be bent in the direction of strengthening the existing courts. However it may have happened, or whatever may be the reason, it is safe to say that no better new work has ever been done by the Order in Illinois than has been done the first three months of this year. The new courts that have been organized are strong, energetic bodies of men who have a stability of character and a personality that attracts the attention of the visitor the moment his eyes rest on them. Another fact greatly in favor of the new courts is their strength, few of them having less than thirty or forty charter members. In some cases the new courts have reached nearly the 100 mark. In the meantime the work in the older courts is taking a very active form, and comparatively few of our Chicago courts are contented to remain stagnant. Bro. W. R. Gillette, High Inspector, is visiting courts nearly every night of the week spreading enthusiasm and giving encouragement everywhere; as the result of this kind of labor applications are handed in every meeting-night in most of the courts. The prospects for increase for 1898 are fine. Extra efforts are being put forth at the present time to have the members discourage lapses, as this is the one feature, owing to the hard times, that has worked against us.

## Indiana.

## Official Circular No. 2.

OFFICE OF THE HIGH CHIEF RANGER,  
RENSELELLER, IND., April 18, 1898.

To all Officers and Members of Subordinate Courts of the Independent Order of Foresters of Indiana.

BROTHERS,—The Executive Council has called upon us at this time to contribute our share to make the membership 150,000 by Sept. 1st, 1898. I am eager that the jurisdiction of Indiana should do its full share during the next four months. I earnestly ask you to put forward your best efforts in so doing, that our Hoosier State may not be last, but take its place among the leading jurisdictions.

I desire to call your attention to the Official Circular No. 12 of the Supreme Chief Ranger, on page 305 of THE INDEPENDENT FORESTER for April. Let every member feel that he has a duty to perform in securing enough new members to entitle him to one or more of the prizes offered. This will not take much of our time; but let us speak a good word for Forestry at every opportunity, and we will be surprised at the results.

Some of the courts have done splendid work in the last two months, while others with equal opportunities have remained stationary and inactive.

I have some complaints from brothers that they do not receive the FORESTER. I would urge upon the Recording Secretaries that they arrange alphabetically at once a list of all members in their courts and send to Dan. A. Rose, Manager, Toronto, Canada.

I appeal to you each and every one to send items of news to the High Secretary each month, to be published in the official organ.

We are anxious to make it as interesting and helpful as possible, and to this end we want to have the cordial co-operation of all brothers in this jurisdiction.

Trusting that every Forester will do his duty,  
We remain fraternally in L., B. and C.,

GEORGE W. GOFF,  
High Chief Ranger.

W. W. WILSON,  
High Secretary.

Indiana now has six courts with membership of one hundred and upwards.

Court Elwood, No. 1097, is adding to its paraphernalia a fine large moose head, at a cost of \$100.

About May 1, Court Earl of Lipton will remove from present location and will occupy, jointly with the Red Men, a new commodious hall.

Court Shattuck, of Brazil, lost a brother by death on March 25th. Notwithstanding a heavy rain, 33 of its 36 members attended the funeral.

Court Tuxedo, of Evansville, the "kid court" of Indiana, is showing up well. The last report shows two initiations, and three applications pending.

It is a neck-and-neck race between Court Kekianga, of Ft. Wayne, and Court St. Joseph, of South Bend. On April 1 the former had 81 members and the latter 82.

At this time last year Court Huntington consisted of nine members, held no meetings, and was

without a hall—was a court in name only. It now numbers forty, holds regular meetings which are well attended, and is rapidly gaining a form which compares favorably with other courts.

No court in Indiana is more persistent in securing new members than Rose, No. 1240, of Terre Haute. The report for March shows seven additions, and six applications pending.

Which is the "banner" court in Indiana, anyway? In March it was Miami, No. 661, with 161 members. In April, Noble, No. 975, regained its old place in front with 163 members. Now, Court Manhattan, No. 422, with 1, puts in its claim for first place. We allow the claim, and await further developments.

## Maine.

## Official Letter, No. 5.

APRIL 27, 1898.

To the Officers and Members of Subordinate Courts.

We take pleasure in presenting to the Foresters of Maine our first Directory. We have every reason to feel gratified with the admirable showing of the Order in the State, notwithstanding the many obstacles that have arisen, especially during the six months just past. The increase in membership for the six months ending January 1st, 1898, of 335 is, considering all the circumstances, especially noteworthy.

The publication of the Directory has been delayed very much by the failure of the officers of many of the courts to reply to letters sent them for data. In many cases we have been obliged to write four or five times for the required information, and even then in two or three instances no reply has been received. The lack of promptness shown in this and many other instances by the officers of some of the courts has caused a great deal of trouble and annoyance. Try and be more prompt in the future, and thus aid your High Officers in promptly performing their duties.

If any of those whose names appear as Deputies in the official Directory have not received their commissions, the same may be had upon application to the H. C. R. The commissions, however, are not actually necessary, as the publication of their names, as aforesaid, confers all needed authority for the time being. Deputies, and more particularly Court Deputies, should be prompt in attending to their duties, and especially in the answering of communications and forwarding of reports.

We would recall to your notice the instructions set forth in our circular letter of February 10th last; also, to the commission of \$75 offered for each new court instituted of twenty or more beneficiary members. There is room for all, and we earnestly urge members to take a hand in the work.

In this connection we call especial attention to the official letter of the Supreme Executive of the 15th inst., offering for competition between the dates of April 30th and July 1st, 1898, a large list of prizes. This opens a splendid opportunity for the brothers to win a valuable present, at the same time increasing the membership of their courts and the Order; and we trust that each and every officer and member will make a special effort in this direction.

Dispensation is hereby granted to all courts desiring to do so to initiate at charter rates from

April 30th to July 1st next, during the competition for prizes; and, in order to encourage our officers and members, and render all possible aid, the High Standing Committee have procured a large supply of circulars, which will be furnished to courts and deputies free of charge between the dates mentioned. We must have a membership in Maine of at least 3,000 by July 1st next, and 100 courts before the next High Court session. It means a lot of work, but we can do it if each member will put his shoulder to the wheel and do his share. Five new members in each court will take us past the 3,000 mark. Let us do it.

Yours in L., B. and C.,  
CLARENCE SCOTT, H.C.R.

ATTEST:

Wm. McDavid, H.S.

Every court and brother in the State having news items are requested to send same to the H.S., Bro. McDavid, for publication in the FORESTER. We want something from every court.

Remember and bring in your new member and win a prize.

The membership on January 1st was 2,721; they will make it 3,500 by July 1st.

Bro. Scott was assisted in the ceremony at Court Mattawamkeag by Bros. Rackliff, Hincks and Jordan.

Remember, we must have 3,000 members July 1st, 1898, and 100 courts before the next session of the High Court.

Our worthy High Counsellor, Bro. Johnson, has recently won verdicts for his clients in several important damage suits.

The H.S.C. have issued a neat folder, giving a directory of all the courts in the State, together with other interesting information.

The High Chief, Bro. Scott, calls on every member to do his duty, by attending his court meetings, and especially by *securing a new member*.

Dr. McDavid has been suffering from a very severe attack of the grip for several days past, but is now so as to be about and attend to his duties.

The High Standing Committee have decided to furnish the courts and Deputies, free of charge, with all circulars needed between now and July 1st next.

Our "Court Directory" will be issued and in the hands of the members before the next issue of the FORESTER. It is hoped that it will be of considerable benefit to the officers and members.

The public meeting of Court Fort Fairfield was a very pleasant affair. The members of the court are royal entertainers. The H.C.R. was accompanied by Bro. Dickinson, our High Physician.

During the competition for prizes offered by the Supreme Executive we trust the Foresters of Maine will not be found wanting, but will each and all strive to their utmost to increase our membership in the old Pine Tree State.

Remember the High Court also offers a commission of \$75 for every new court instituted with twenty or more beneficiary members. This opportunity is open to all worthy brothers, and we hope that many new courts will be established.

July 1st, 1897, our membership was 2,386; January 1st, 1898, it was about 2,750, an increase for

the six months of nearly 364. During the present months of May and June we should, at least, double that number. It means a lot of work, but it can be done. It is a long pull, a strong pull and a pull together.

Since the beginning of the year the H.C.R. has been kept exceedingly busy in attending meetings, as the following will show. From January 3rd to January 25th, he attended the meeting of six courts and installed officers in each, two of said meetings being public. On January 25th, public installation and meeting of Court Penobscot at Old Town. February 9th, Court Mattawamkeag, No. 3478, public installation and meeting. February 10th and 11th, a flying visit to see officers of Courts Wesserunnett, No. 1520, at Skowhegan, Shawmut, No. 1704, at Fairfield, and old court Chesuncok at Newport. February 11th, institution of Court Samoset, No. 6816, at Dexter. March 17th, Court Fort Fairfield, No. 1279, at Fort Fairfield, public meeting. March 21st, Court Silver Lake, No. 3089, at Dover, installation of officers. March 23rd, Court Moosehead, No. 1463, at East Wilton, public installation and meeting.

## Michigan.

### First Place July First.

Now, boys, all together.

The courts of Detroit, Grand Rapids and Jackson are all hustling and will have a big gain Jan. 1st.

The war was inaugurated in the cause of humanity, and the Foresters of the United States will be found under that banner.

It is pleasing to note that our Canadian and English cousins are in sympathy with the United States in the conflict now going on between this country and Spain.

The Foresters of Saginaw will have a jollification the first week in May, the occasion being the presentation of the Chief Ranger's sash to Court Valley as the banner court for 1897 and 1898.

R. S. Trench, D.S.C.R., instituted a new court in West Grand Rapids last week. H.C.R. Callaghan, H. P. Patterson and H. M. Saunders were present, together with other members of the Order in Valley City.

Court Traverse, of Traverse City, still continues to boom. They have already notified the H.C.R. to send on his large size framed picture, as they have secured the 10 members for the months of April and May.

Bro. J. V. VanSickle, State Deputy, has moved from Jackson to Kalamazoo. If he is as successful in that city as he was in Jackson in stirring up the interest in the I.O.F., the Celery City will soon become one of the banner courts in Michigan.

Bro. J. V. VanSickle spent several days in Adrian during the latter part of March, and as a result 25 members were added to Court Lenawee. He was ably assisted by Bro. W. F. King, Jr. J. William Brenkert and G. H. Mustard are new Deputy Supreme Chief Rangers, who have been assigned to work in Michigan.

As predicted by his friends, Bro. Joslyn is making a splendid High Secretary. Promptness

and business principles is what is needed in every High Secretary's office. Bro. Joslyn has the qualifications, and the Foresters of Michigan are sure to make a new record this year. Quebec wants to know how we are going to do it. In reply, will say that March was a starter. A war on our hands will make some difference with our growth this year, but Michigan must be first in war as well as first in peace.

## Minnesota

The accepted applications for April were 82.

This growing jurisdiction has now a membership of 3,722. It will easily pass the 4,000 mark before July 1st.

Court Minneapolis, No. 865, gave their usual popular card parties and dances on Thursday evening, April 14th. There were about 100 couples present. Handsome prizes were given to the lucky ones.

Bros. P.H.C.R. J. C. O'Keefe, H.S., A. E. Reuillard, H.T., E. N. Young and Geo. N. Borden visited Anoka, Minn., on Thursday evening, April 14th, and assisted Bro. McDonald in instituting a new court of about 25 members.

Court Duluth, No. 797, is never at a standstill! 4 candidates were initiated at the last meeting. The word has gone out that at the fortnightly meetings there are to be one or more initiations. Bro. F. K. Jewett honors his position as C. R. by leading in the work.

H.C.R. O'Neill visited Court Northfield on Monday evening, April 25th, and had the pleasure of assisting in the initiation of a large class. I have just received word from Bro. Chadwick, Supreme Organizer, that he has just instituted a new court at Crookston; and so the good work goes on.

Court Adelphi, No. 1505, Minneapolis, on Wednesday evening, April 13th, held an open session. An enjoyable programme of literary and musical numbers was rendered, after which a banquet was served. The High Standing Committee being present, took this occasion to present to Court Adelphi their prizes. Bro. P.H.C.R. J. C. O'Keefe did the honors very nicely and to the satisfaction of every one present, and everybody went home feeling highly pleased with the entertainment.

The following is the result of a recent prize competition:

Court Minnesota, No. 453, St Paul, received first prize of \$20.00 for the largest number of new members, they having initiated 34.

Court Adelphi, No. 1505, Minneapolis, the second prize of \$15.00 for the second largest number, they having 32 new members to their credit.

Court Adelphi, No. 1505, Minneapolis, took first prize of \$20.00 for having the greatest gain in percentage, a gain of 53 per cent.

Court Northcote, No. 1683, Northcote, the second percentage prize of \$15.00, showing a gain of 35 per cent.

Bro. N. Toote, of Court Adelphi, received the first individual prize of \$15.00 for bringing in the largest number of members, and Bro. J. W. Dickey, of Court Minnesota, No. 453, St. Paul, received the second prize of \$10.00.

The result of offering the prizes has been very satisfactory to the High Standing Committee,

## Missouri and Kansas.

This jurisdiction affords a promising field for the extension of the Order.

Court Kansas City, No. 3633, propose to capture a set of officers' badges this trip, and what they undertake is as good as done.

Court Eli, No. 1221, report five new members for April. Brothers, a persistent effort will tell; don't try only to hold the fort, but be aggressive.

Court Wyandotte, No. 600, gave a musical and literary entertainment on April 14th. This is a live court and coming rapidly to the front.

The High Secretary met with Court Independent, No. 611, April 26th; a good attendance and live meeting. They report good prospects for the near future.

Court Kaw Valley, No. 3222, report four new members for April; a young sister, but beginning to crowd the older courts in point of membership and attendance.

Bro. Kennedy, H.S., met with Court Remember, No. 696, on April 21st. A very pleasant evening and many visitors—which shows the true fraternal spirit. An hour spent with a sister court is one not lost.

Bro. J. M. Clark, S. M., Summerside, P.E.I., has been visiting Carthage, Mo. Like the good Forester that he is, he has been acquainting his friends with the many solid benefits of the I.O.F. live body.

Court East Side, No. 874, entertainment on March 30th, was a very successful affair, notably the exposition by their C. R., Bro. Barnes, on the benefits and aims of Forestry. They report eight new members for April.

The war here is all the talk. Patriotism at fever heat. Enlistment in the army has the call over Forestry for the time, but the cause is progressing and some are finding out that a policy in the I.O.F. is one of the safest things they can leave behind.

Court Central, No. 635, held open house April 29th. Can promise a success in advance, as they know how it should be done. They report the war fever catching. Have asked for three permits so far, with prospects of a badly thinned court before it is over.

## Nebraska.

Court Homer is slowly but surely gaining strength, and promises to become a very lusty infant.

Our energetic High Secretary is as indefatigable as ever. Since taking unto himself a better half, he appreciates more fully the advantages of membership in the I. O. F.

We have just learned with sorrow that our old friend and brother Thomas A. K. Gray, a charter member of Court Omaha, is lying at the point of death at Anaconda, Montana.

Court Sioux, of Lincoln, is now comfortably settled in its new quarters in Brother Thompson's building. The members are enthusiastic, and promise at least two delegates to the High Court meeting.

A British and Canadian-American Club has been organized in Omaha to aid in entertaining Canadian and British visitors to the Exposition this summer.

Our H. C. R. has been elected president, and a number of Foresters are members.

The High Court officers have issued an official circular announcing a meeting of the High Court, for Tuesday, July 19th, in the City of Omaha, at which it is expected the Supreme Chief will be present with other of the Supreme Court officers.

The pioneer in Nebraska, Court Omaha, still leads the van in numbers, its membership being a little short of one hundred. Some of the South Omaha courts, however, are forging ahead fast, by reason of the efforts of our hard-working brother, Charles Sheppard, and it behooves the Omaha boys to get out and hustle if they wish to continue in possession of the laurel wreath.

We regret to announce the death of Brother Richard Moore, which occurred on April 13th. He came here 22 years ago, and has since been in the employ of the Union Pacific Railroad. He was a member of Court Omaha, and leaves a wife and three children. Proof of death was made on April 18th, and a draft for his insurance money, \$2,000, was received on April 25th. Quick work that, and worthy of the greatest existing Fraternal Order.

### New York.

Court Ilium, No. 1834, Troy, appreciates and acknowledges good work done. At the installation of officers by District Deputy S. T. Wied, Bro. Kimball, on behalf of the officers and members of the court, presented the Chief Ranger, Bro. S. A. Hopkins, with a beautiful jewel, suitably engraved. Refreshments were served in abundance, and a good time generally was enjoyed by all present.

Court Forester gave a literary and musical entertainment May 1st, which proved successful and will no doubt stir up a greater degree of enthusiasm and we hope will be beneficial in point of numbers. The court is composed of splendid material, and with a little energy and ambition the court will soon be one of the largest in the city. Let each member do his best to get in a new member during the month of June and all will be well.

Court Tonawanda, No. 624, gave, on the 11th inst., assisted by Court Archer, No. 118, Companions of Foresters, a social dance and supper which surpassed all expectations and was the delight of all participating. The arrangements were faultless, and the ladies contributed their share in making the evening one of the most satisfactory events occurring in the annals of Forestry in Tonawanda. We gratefully acknowledge a complimentary ticket.

Court Flower City and Court Spartan united hands at Rochester, on the 17th of February, when they were royally entertained by the brethren of Flower City, and, as a sequel, were at their next meeting presented with a handsome rosewood gavel, with silver bands bearing the following inscription: "Presented to Court Flower City, No. 336, I.O.F., by Court Spartan, No. 595, Albion, Orleans County, N. Y." This was accompanied by an invitation to the court to visit Albion on March 19th. Pursuant to said invitation, a delegation from Court Flower City proceeded to Albion, where they were enthusiastically received and hospitably entertained by the brethren of Court Spartan, who know how to do the right thing at the right time. Bro. Henry Barcham, being chairman of the Almshouse Committee of the Monroe County Board

of Supervisors, was entertained at the Orleans Almshouse by the village supervisors. The several members comprising the delegation from Rochester were grateful in their appreciation of the spirit manifested from their arrival to their departure, and were unanimous in their desire to "renew acquaintances."

### Ohio.

This jurisdiction always uses us well.

For this month news is limited, but the work goes steadily on.

The applications for April were 133, and the total is 6,514. It will be over 7,000 by July 1st.

Court Mansfield, No. 1455, sends the following cheery words: "We have a membership at present of 225. We meet every Tuesday evening, and always have a good turnout. Most orders, as far as hustling for applications is concerned, go to sleep in the spring, and sleep till fall. With us it is different. Two weeks ago we elected three applicants, one week ago four, and so it goes on. We are proud of our Order, and proud of our city. This is the home of Secretary of State Sherman, and the only point between New York and Chicago where three of the great trunk lines, the B. & O., P. F. W. & C. and N. Y. P. & O., cross. We are always glad to have a stranger visit our court. We have only lost two members of our court by death since our organization."

### Pennsylvania.

The Key Stone State gave 48 accepted applications for April.

The membership is now 1,279. It will easily be 1,500 by June 30th.

Early last month a new court was instituted in the "City of Brotherly Love," by Bro. C. W. Barton, D.S.C.R., assisted by Bro. Mingle, H.S., and Bro. Dixon. The name chosen was "Stars and Stripes." With such a name it will surely go on prosperously and *gloriously*. Bro. Jos. B. Kaufman worked up the Charter list.

A strong court was instituted by Bro. G. W. Strickland, H.C.R., at Harrisburg. On the charter list are thirty of the best citizens of Harrisburg. They have a splendid set of officers, and the success of the court is assured.

### Washington.

Washington will be in the procession that brings in 10,000 applications for June.

On January 1st Court Destiny reported 131 brothers in good standing. April 1st, 147, with 8 more to be initiated. They are getting towards that 200 mark. Now, brothers, for May and June we ask of you to make it the 200. You can, and will. Now for the work.

On April 11th, Court Yakimer was organized by State Organizer Forsyth. It was a hard pull at this time of the year, but the brother does not believe in the word fail.

A new court is being organized at Ellensburg, by Bro. Forsyth, and he hopes in a few days to have that launched. He has secured quite a few names already.



- No. 3196. Brother Louis Cote, aged 45 years, of Court Roger Williams, No. 3536, located at Manville, R.I., died of Pneumonia on the 27th March, 1898. Initiated 3rd June, 1897. Beneficiary, Victoria Cote, wife. \$1,000.
- No. 3197. Brother Victor L. McKibben, aged 31 years, of Court Ft. Armstrong, No. 3205, located at Rock Island, Ill., died of Injuries from a R.R. Accident on the 24th March, 1898. Initiated 27th November, 1896. Beneficiary, Minnie J. McKibben, wife. \$1,000.
- No. 3198. Brother Dennis O'Connor, aged 26 years, of Court Independence, No. 1792, located at Chicago, Ill., died of Phthisis on the 1st April, 1898. Initiated 4th April, 1896. Beneficiary Hannah O'Donnell, mother. \$1,000.
- No. 3199. Brother Frederick Birmelin, aged 37 years, of Court Mansfield, No. 1155, located at Mansfield, Ohio, died of Injuries from a Cylinder falling upon him on the 28th March, 1898. Initiated 18th December, 1894. Beneficiary, Barbara Birmelin, wife. \$1,000.
- No. 3200. Brother William F. Ruebman, aged 23 years, of Court Kinsman, No. 1038, located at Cleveland, Ohio, died of Typhoid Pneumonia on the 28th March, 1898. Initiated 28th August, 1893. Beneficiaries, Sophia Ruebman, mother, William F. Ruebman, father. \$1,000.
- No. 3201. Brother John J. Cullinane, M.D., aged 31 years, of Court Do-ne-ho-ga-wa, No. 3401, located at Buffalo, N.Y., died of Acute Congestion of Lungs on the 31st March, 1898. Initiated 6th February, 1897. Beneficiary, Charles R. Cullinane, M.D., brother. \$1,000.
- No. 3202. Brother Frank Morenes, aged 45 years, of Court Johnstown, No. 1881, located at Johnstown, N.Y., died of Pneumonia on the 4th April, 1898. Initiated 1st June, 1895. Beneficiary, Elizabeth Morenes, wife. \$500.
- No. 3203. Brother James A. White, aged 33 years, of Court Grand Rapids, No. 1765, located at Grand Rapids, Mich., died of Congestion of Brain on the 8th March, 1898. Initiated 26th April, 1897. Beneficiary, Ellen White, wife. \$2,000.
- No. 3204. Brother J. E. Clement, aged 51 years, of Court Jacques Cartier, No. 970, located at Montreal, Que., died of Cerebral Hemorrhage on the 27th March, 1898. Initiated 8th January, 1892. Beneficiary, Maria Lse. M. Portier, wife. \$1,000.
- No. 3205. Brother George Bridges, aged 33 years, of Court Stormont, No. 3, located at Cornwall, Ont., died of Disease of Kidneys and Brain on the 2nd April, 1898. Initiated 21st February, 1899. Beneficiary, Margaret Aida Bridges, wife. \$1,000.
- No. 3206. Brother John Ross, aged 47 years, of Court Liverpool Pioneer, No. 2050, located at Liverpool, Eng., died of Phthisis on the 29th March, 1898. Initiated 22nd June, 1893. Beneficiary, Harriet Eliza Ross, wife. £200.
- No. 3207. Brother Theodore Kraft, aged 39 years, of Court Teutonia, No. 3330, located at Oswego, N.Y., died of Meningitis on the 8th April, 1898. Initiated 25th September, 1896. Beneficiary, Augusta Kraft, wife. \$1,000.
- No. 3208. Brother Adam Thompson, aged 48 years, of Court Lucknow, No. 451, located at Lucknow, Ont., died of Heart Disease on the 3rd April, 1898. Initiated 19th February, 1891. Beneficiary, Ellen Thompson, wife. \$2,000.
- No. 3209. Brother Esaiac Trudeau, aged 59 years, of Court Balmoral, No. 209, located at Montreal, Que., died of Injured Spine and Paralysis on the 27th March, 1898. Initiated 8th January, 1889. Beneficiary, Mary Trudeau, wife. \$1,000.
- No. 3210. Brother Alfred Scott, aged 32 years, of Court Queen City, No. 66, located at Toronto, Ont., died of Phthisis on the 28th February, 1898. Initiated 11th August, 1894. Beneficiary, Carrie Scott, wife. \$1,000.
- No. 3211. Brother Will. J. Elliott, aged 24 years, of Court Lepreau, No. 3088, located at Lepreau, N.B., died of Cancer of Stomach on the 5th April, 1898. Initiated 11th January, 1896. Beneficiary, T. Elliott, father. \$500.
- No. 3212. Brother Hugh Wright, aged 37 years, of Court Bend, No. 1155, located at Moncton, N.B., died of Consumption on the 8th April, 1898. Initiated 27th April, 1894. Beneficiary, Agnes Wright, wife. \$1,000.
- No. 3213. Brother John N. Mount, M.D., aged 33 years, of Court Belle River, No. 912, located at Montreal, Que., died of Meningitis on the 8th February, 1898. Initiated 14th December, 1891. Beneficiaries, Executors or Administrators. \$1,000.
- No. 3214. Brother R. S. Tappenden, aged 37 years, of Court Idoneau, No. 3162, located at Cleveland, Ohio., died of Paralysis on the 1st April, 1898. Initiated 11th March, 1896. Beneficiary, Mary Tappenden, wife. \$2,000.
- No. 3215. Brother Wm. Vanderburgh, aged 42 years, of Court Petrolia, No. 42, located at Petrolia, Ont., died of Consumption on the 4th of April, 1898. Initiated 1st January, 1895. Beneficiary, Jane Vanderburgh, wife. \$1,000.
- No. 3216. Brother Harvey W. Ward, aged 25 years, of Court Gratiot, No. 379, located at Fort Gratiot, Mich., died of Consumption on the 6th April, 1898. Initiated 25th May, 1891. Beneficiaries, Serena Ward, mother, and Mary C. Ward, wife. \$1,000; and \$1,000 has been paid on Total and Permanent Disability.
- No. 3217. Brother F. T. Minikowski, aged 23 years, of Court Lackawanna, No. 1335, located at Buffalo, N.Y., died of Heart Disease on the 12th April, 1898. Initiated 26th February, 1896. Beneficiary, Anne Minikowski, mother. \$1,000.
- No. 3218. Brother Lewis M. Rogers, aged 51 years, of Court Bombazon, No. 3271, located at Madison, Me., died of Pneumonia on the 8th April, 1898. Initiated 11th March, 1897. Beneficiary, Sarah E. Young, sister. \$500.
- No. 3219. Brother Wm. R. Dunn, aged 29 years, of Court Marquette, No. 413, located at Portage la Prairie, Man., died of Pneumonia on the 16th March, 1898. Initiated 20th December, 1894. Beneficiary, Elizabeth J. Dunn, mother. \$1,000.
- No. 3220. Brother Robert Elliott, aged 46 years, of Court Lachine, No. 541, located at Lachine, Que., died of Phthisis on the 4th April, 1898. Initiated 10th February, 1892. Beneficiary, Annie Curley, wife. \$2,000.
- No. 3221. Brother Elisha F. Rardin, aged 29 years, of Court Shattuck, No. 1234, located at Brazil, Ind., died of Peritonitis and Pneumonia on the 25th March, 1898. Initiated 27th November, 1897. Beneficiary, Margaret Rardin, wife. \$1,000.
- No. 3222. Brother John C. Fournier, aged 26 years, of Court Yamaska, No. 292, located at Farnham, Que., was Accidentally Killed on R.R. on the 31st October, 1897. Initiated 25th September, 1893. Beneficiaries, Legal Heirs. \$1,000.
- No. 3223. Brother Joseph Rousseau, aged 42 years, of Court Little Metis, No. 3214, located at Little Metis, Que., died of Pneumonia on the 9th of April, 1898. Initiated 14th June, 1897. Beneficiaries, Maria, Joseph, Marcienne Angeline, Marguerite, children; Elmira Martin Rousseau, wife. \$2,000.
- No. 3224. Brother Rev. Jas. Loudon, aged 34 years, of Court Ligoniel, No. 2100, located at Ligoniel, Belfast, Ire., died of Phthisis on the 12th March, 1898. Initiated 3rd April, 1894. Beneficiary, Emily K. Loudon, wife. £200.
- No. 3225. Brother David Gardner, aged 50 years, of Court Clinton, No. 470, located at Clinton, Ont., died of Paralysis on the 3rd April, 1898. Initiated 7th July, 1890. Beneficiary, Jane Gardner, wife. \$1,000.
- No. 3226. Brother Robert Maxwell, aged 46 years, of Court Jubilee, No. 27, located at Hepworth, Ont., Poisoned Himself while Insane, on the 10th April, 1898. Initiated 28th June, 1895. Beneficiary, Elizabeth Maxwell, wife. \$1,000.
- No. 3227. Brother Edward W. Dietz, aged 28 years, of Court Pride of Akron, No. 356, located at Akron, Ohio, Shot Himself on the 24th April, 1896. Initiated 18th September, 1894. Beneficiary, Hazel Dietz, daughter. \$100.
- No. 3228. Brother Herman F. Henning, aged 30 years, of Court Waldone, No. 529, located at East Saginaw, Mich., died of Bright's Disease on the 12th April, 1898. Initiated 14th March, 1889. Beneficiary, Mary Henning, wife. \$1,000.
- No. 3229. Brother Rev. Horace J. Baldwin, aged 40 years, of Court Clayton, No. 171, located at Clayton, N.Y., died of Acute Graves' Disease and Mania on the 28th March, 1898. Initiated 24th June, 1890. Beneficiaries, Executors or Administrators. \$2,000.
- No. 3230. Brother Lindsay Smith, aged 42 years, of Court Sarnia, No. 55, located at Sarnia, Ont., died of Consumption on the 3rd of April, 1898. Initiated 15th April, 1886. Beneficiaries, Elizabeth, Jenny and Ernest Lindsay Smith, wife and children. \$3,000.
- No. 3231. Brother Alphonse Perrault, aged 46 years, of Court St. Roch, No. 701, located at St. Cunegonde, Que., died of Congestion of Brain and Lungs on the 29th March, 1898. Initiated 11th August, 1890. Beneficiary, Anna Bleau, wife. \$1,000.
- No. 3232. Brother Robt. Cunningham, aged 24 years, of Court Belmont, No. 153, located at Belmont, Ont., was Accidentally Suffocated by Coal Gas on the 31st March, 1898. Initiated 1st February, 1897. Beneficiary, Joseph Cunningham, brother. \$1,000.
- No. 3233. Brother J. H. Cline, aged 34 years, of Court Fresno, No. 763, located at Fresno, Cal., was Killed, crushed by a log, on the 11th April, 1898. In-



Initiated 27th November, 1897. Beneficiary, Marcia Carey, fiancée. \$2,000.

No. 3234. Brother Richard Moore, aged 49 years, of Court Omaha, No. 1091, located at Omaha, Neb., died of Pneumonia on the 13th April, 1898. Initiated 2nd March, 1897. Beneficiary, Mary Jane Moore, wife. \$2,000.

No. 3235. Brother Geo. W. McCaddin, aged 38 years, of Court Bloomfield Centre, No. 3220, located at Bloomfield, N.J., died of Phthisis on the 18th April, 1898. Initiated 28th May, 1896. Beneficiary, Johanna Teresa McCaddin, wife. \$1,000.

No. 3236. Brother Percy Kinder, aged 38 years, of Court Dorchester, No. 1527, located at Dorchester, N.B., died of Bright's Disease on the 12th April 1898. Initiated 5th March, 1891. Beneficiary, Bertie Kinder, wife. \$1,000.

No. 3237. Brother John T. Hull, aged 55 years, of Court Vassar, No. 337, located at Vassar, Mich., died of Cancer of Stomach on the 18th April, 1898. Initiated 26th September, 1892. Beneficiary, Sarah E. Hull, wife. \$2,000.

No. 3238. Brother Adam Traynor, aged 49 years, of Court Orchard, No. 1445, located at Orchardville, Ont., died of Phthisis on the 3rd December, 1897. Initiated 5th January, 1894. Beneficiary, Janet Goldie Dodds Traynor, wife. \$1,000.

No. 3239. Brother Robert P. Tunnard, aged 34 years, of Court Fairmount, No. 1851, located at Jersey City, N.J., died of Pneumonia on the 9th April, 1898. Initiated 2nd March, 1897. Beneficiary, Katharine A. Tunnard, wife. \$3,000.

No. 3240. Brother David Fitzgerald, aged 61 years, of Court Carleton, No. 162, located at Centreville, N.B., died of Hepatic Colic on the 17th April, 1898. Initiated 28th December, 1886. Beneficiary, Sarah A. Fitzgerald, wife. \$1,000.

No. 3241. Brother John Grandy, aged 57 years, of Court Dakota, No. 481, located at Bathgate, N.D., died of Pneumonia on the 18th April, 1898. Initiated 20th February, 1894. Beneficiary, Agnes Jane Gandy, wife. \$1,000.

No. 3242. Brother Charles B. Smith, aged 31 years, of Court DeLancey, No. 1342, located at Houlton, Me., died of Injuries in R.R. Accident on the 13th February, 1898. Initiated 12th September, 1894. Beneficiaries, Executors or Administrators. \$1,000.

No. 3243. Brother A. Johnson, aged 46 years, of Court Isafold, No. 1048, located at Winnipeg, Man., died of Cancer of Bowels on the 14th April, 1898. Initiated 6th December, 1892. Beneficiary, G. Johnson, wife. \$1,000.

No. 3244. Brother Thos. P. Lamb, aged 34 years, of Court Charter Oak, No. 3295, located at Chicago, Ill., was Murdered on the 21st February, 1898. Initiated 11th December, 1896. Beneficiary Joan G. Lamb, wife. \$1,000.

No. 3245. Brother M. McKinnon, aged 42 years, of Court Calgary, No. 295, located at Calgary, N.W.T., died of Cancer of Omentum on the 16th April, 1898. Initiated 29th August, 1893. Beneficiary, Maggie McKinnon, wife. \$3,000.

No. 3246. Brother Louis Levesque, aged 21 years, of Court St. Brigitte, No. 1399, located at Montreal, Que., died of Acute Phthisis on the 4th March, 1898. Initiated 17th May, 1897. Beneficiaries, Executors or Administrators. \$2,000.

No. 3247. Brother David Jones, aged 39 years, of Court St. Tydfil, No. 2107, located at Merthyr Tydfil, Wales, died of Phthisis on the 4th April, 1898. Initiated 29th January, 1895. Beneficiary, Elizabeth Jones, wife. £400.

No. 3248. Brother John H. Fuller, aged 28 years, of Court Pine Hurst, No. 1245, located at Winona, Ont., died of Pneumonia on the 21st April, 1898. Initiated 27th October, 1897. Beneficiary, Elizabeth J. Fuller, wife. \$500.

No. 3249. Brother Francis G. Dunbar, aged 67 years, of Court Shelburne, No. 45, located at Shelburne, Ont., died of Heart Disease on the 20th April, 1898. Initiated 3rd April, 1888. Beneficiary, Matilda Dunbar, wife. \$1,000.

No. 3250. Brother Peter A. Murphy, aged 32 years, of Court Eastern Light, No. 563, located at Grand Manan, N.B., died of Disease of Throat on the 18th April, 1898. Initiated 7th October, 1886. Beneficiary, Annie E. Murphy, wife. \$1,000.

No. 3251. Brother Geo. La Montague, aged 32 years, of Court Iron, No. 899, located at Muskegon, Mich., died of Typhoid Fever on the 19th April, 1898. Initiated 2nd November, 1893. Beneficiary, Esther La Montague, wife. \$1,000.

No. 3252. Brother Alex. Aikman, aged 77 years, of Court Dufferin, No. 4, located at London, Ont., died of Pernicious Anaemia on the 11th April, 1898. Initiated

22nd August, 1881. Beneficiaries, His Estate. \$800 and \$200 has been paid on Annuity Benefit.

No. 3253. Brother John S. Balkwill, aged 31 years, of Court Chandler, No. 774, located at Soule, Mich., died of Phthisis on the 18th April, 1898. Initiated 2nd April, 1891. Beneficiaries, Mary Balkwill, wife; Mabel Balkwill, daughter. \$1,000.

No. 3254. Brother P. E. O'Connor, aged 70 years, of Court Brigham, No. 3408, located at Brigham, Que., died of Pneumonia on the 23rd April, 1898. Initiated 10th December, 1897. Beneficiary, Mary J. O'Connor, wife. \$500.

No. 3255. Brother Henry Middleton, aged 52 years, of Court Hillsboro', No. 91, located at Hillsboro, N.B., died of Cancer of Tongue on the 26th February, 1898. Initiated 16th August, 1883. Beneficiary, Margaret Middleton, wife. \$2,000.

No. 3256. Brother Wm. Nettleton, aged 50 years, of Court Picton, No. 177, located at Picton, Ont., died of Cerebral Hemorrhage on the 21st April, 1898. Initiated 28th August, 1890. Beneficiary, Wm. H. Nettleton, son. \$1,000.

No. 3257. Brother Octave Persia, aged 47 years, of Court Unkeda, No. 3326, located at Newton Falls, N.Y., died of Pneumonia on the 22nd April, 1898. Initiated 18th May, 1897. Beneficiary, Maggie Persia, wife. \$1,000.

Report of the Medical Board for the Month of April, 1898.

During the month of April the Medical Board reviewed 2,912 medical examination papers, of which 2,569 were accepted and 343 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

| Jurisdiction.     | Accepted |          | Rejected |          |
|-------------------|----------|----------|----------|----------|
|                   | Accepted | Rejected | Accepted | Rejected |
| Arizona           | 1        | 0        | 0        | 0        |
| British Columbia  | 18       | 7        | 133      | 16       |
| California        | 138      | 26       | 233      | 27       |
| Colorado          | 10       | 0        | 298      | 35       |
| Illinois          | 188      | 20       | 170      | 32       |
| Indiana           | 37       | 4        | 0        | 3        |
| Iowa              | 25       | 2        | 48       | 5        |
| Maine             | 73       | 0        | 29       | 2        |
| Manitoba          | 41       | 3        | 123      | 25       |
| Massachusetts     | 1        | 1        | 5        | 1        |
| Michigan          | 180      | 21       | 11       | 4        |
| Minnesota         | 82       | 10       | 11       | 2        |
| Missouri          | 9        | 1        | 100      | 15       |
| Montana           | 6        | 0        | 2        | 1        |
| Nebraska          | 7        | 0        | 33       | 3        |
| New Brunswick     | 51       | 6        | 34       | 5        |
| New Hampshire     | 19       | 2        | 17       | 0        |
| New Jersey        | 64       | 3        | 8        | 0        |
| New York          | 210      | 27       | 0        | 0        |
| Nova Scotia       | 49       | 12       | 2569     | 313      |
| North Dakota      | 40       | 4        |          |          |
| N. W. Territories |          |          | 18       | 8        |
| Ohio              |          |          | 133      | 16       |
| Ontario (Centre)  |          |          | 233      | 27       |
| Ontario (East)    |          |          | 298      | 35       |
| Ontario (West)    |          |          | 170      | 32       |
| Oregon            |          |          | 0        | 3        |
| Pennsylvania      |          |          | 48       | 5        |
| P. I. Island      |          |          | 29       | 2        |
| Quebec            |          |          | 123      | 25       |
| Rhode Island      |          |          | 5        | 1        |
| Vermont           |          |          | 11       | 4        |
| Washington        |          |          | 11       | 2        |
| Wisconsin         |          |          | 100      | 15       |
| Sandwich Islands  |          |          | 2        | 1        |
| England           |          |          | 33       | 3        |
| Ireland           |          |          | 34       | 5        |
| Scotland          |          |          | 17       | 0        |
| Wales             |          |          | 8        | 0        |
| Total             |          |          | 2569     | 313      |

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

Supreme Treasurer's Statement for April, 1898.

Mortuary Statement.

RECEIPTS.

|                                   |                       |
|-----------------------------------|-----------------------|
| To Balance as per last Statement. | \$2,592,107 63        |
| " Supreme Secretary               | 136,578 21            |
| " Cheque No. 4657 Cancelled       | 19 50                 |
| " Sundry Refunds                  | 454 23                |
| " Refund Fire Insurance           | 195 89                |
|                                   | <u>\$2,729,355 51</u> |

CONTRA—CR.

|   |                                    |
|---|------------------------------------|
| Paid to Beneficiaries of late Brothers— |                                    |
| Thomas A. Craig                         | Court Napanee, 30. .... \$1,000 00 |
| A. R. Kingsmill                         | " Middlesex, 1990. .... 3,000 00   |
| Thomas Burton                           | " Prospect, 270 ..... 1,000 00     |
| James H. Roderick                       | " Glen Park, 3245 ..... 1,000 00   |
| John Gehring                            | " Red Jacket, 1236 ..... 1,000 00  |
| Fred M. Adkins                          | " Nutmeg, 1404 ..... 1,000 00      |
| James T. Russell                        | " Watchful, 572. .... 1,000 00     |

|                           |                            |            |
|---------------------------|----------------------------|------------|
| George Quick.....         | Court Lorne, 96.....       | \$1,000 00 |
| Andrew Kirkpatrick.....   | Muskoka, 126.....          | 1,000 00   |
| Thomas C. Calligan.....   | Eden, 3257.....            | 500 00     |
| J. B. Campbell.....       | Ashtabula Har. 634.....    | 840 91     |
| Louis Cote.....           | Roger William, 3536.....   | 1,000 00   |
| Denis O'Connor.....       | Independence, 1792.....    | 1,000 00   |
| Victor L. McKibben.....   | Rock Island, 3205.....     | 1,000 00   |
| Frederick Birmelin.....   | Mansfield, 1455.....       | 1,000 00   |
| William F. Ruebmen.....   | Kingsman, 1038.....        | 1,000 00   |
| John J. Cullinane.....    | DoNeHoGaWa 3401.....       | 1,000 00   |
| Frank Moirane.....        | Johnstown, 1881.....       | 500 00     |
| James A. White.....       | Grand Rapids, 1765.....    | 2,000 00   |
| J. E. Clement.....        | Jacques Cartier, 970.....  | 1,000 00   |
| Georgio Bridges.....      | Stormont, 3.....           | 1,000 00   |
| Francis Hagerty.....      | Handcock, 1371.....        | 1,000 00   |
| Adam Thompson.....        | Lucknow, 451.....          | 2,000 00   |
| Theodoro Kraut.....       | Teutonia, 3330.....        | 1,000 00   |
| Alfred Scott.....         | Queen City, 66.....        | 1,000 00   |
| Hugh Wright.....          | Bend, 1185.....            | 1,000 00   |
| William J. Elliott.....   | Lepreau, 3088.....         | 500 00     |
| Essia Trudeau.....        | Balmoral, 269.....         | 1,000 00   |
| Henri Chartrand.....      | Jean D'Arc, 1650.....      | 500 00     |
| William Vanderburgh.....  | Petrola, 42.....           | 1,000 00   |
| Harvey W. Ward.....       | Gratiot, 379.....          | 1,000 00   |
| Lewis M. Rogers.....      | Bombazeen, 3270.....       | 500 00     |
| William R. Dunn.....      | Marquette, 443.....        | 1,000 00   |
| Robert Elliott.....       | Lachine, 544.....          | 2,000 00   |
| Elisha F. Rerdin.....     | Shattuck, 1231.....        | 1,000 00   |
| Frank T. Minickowski..... | Lackawana, 1335.....       | 1,000 00   |
| John C. Fournier.....     | Yomaska, 292.....          | 1,000 00   |
| Joseph Rousseau.....      | Little Metis, 3214.....    | 1,000 00   |
| Richard S. Tappenden..... | Idonian, 3162.....         | 2,000 00   |
| Charles F. Ernst.....     | New Hamburg, 712.....      | 2,400 00   |
| David Gardiner.....       | Clinton, 470.....          | 1,000 00   |
| Robert Maxwell.....       | Jubilee, 27.....           | 1,000 00   |
| J. H. Cline.....          | Fresno, 763.....           | 2,000 00   |
| Lindsay Smith.....        | Sarnia, 55.....            | 1,000 00   |
| Robert Cunningham.....    | Belmont, 153.....          | 1,000 00   |
| Alfonse Perrault.....     | St. Roche, 701.....        | 1,000 00   |
| Richard Moore.....        | Omaha, 1091.....           | 2,000 00   |
| George W. McCaddin.....   | Bloomfield, C. 3220.....   | 1,000 00   |
| Percy Kinder.....         | Dorchester, 1537.....      | 1,000 00   |
| John T. Hull.....         | Vassar, 337.....           | 2,000 00   |
| Herman F. Henning.....    | Waldone, 529.....          | 1,000 00   |
| Adam Traynor.....         | Orchard, 1445.....         | 1,000 00   |
| Daniel FitzGerald.....    | Carlton, 162.....          | 1,000 00   |
| John Grandy.....          | Dakota, 481.....           | 1,000 00   |
| Robt. Paine Tunnard.....  | Fairmount, 1581.....       | 3,000 00   |
| Louis Leveque.....        | St. Bridget, 1393.....     | 2,000 00   |
| Thomas P. Lamb.....       | Charter Oak, 3295.....     | 1,000 00   |
| M. McKinnon.....          | Calgary, 295.....          | 3,000 00   |
| John S. Bolkwill.....     | Chandler, 774.....         | 500 00     |
| A. Jackson.....           | Isafold, 1018.....         | 1,000 00   |
| Francis G. Dunbar.....    | Shelbourne, 45.....        | 1,000 00   |
| Peter A. Murphy.....      | Eastern Light, 563.....    | 1,000 00   |
| John H. Fuller.....       | Pine Hurst, 1215.....      | 500 00     |
| George Lamontagne.....    | Iron, 899.....             | 1,000 00   |
| P. B. O'Connor.....       | Brigham, 3408.....         | 500 00     |
| Henry Middleton.....      | Hillsboro, 91.....         | 2,000 00   |
| Octave Persia.....        | Wekeda, 3326.....          | 1,000 00   |
| John James Hill.....      | West Bridg'd, 2085.....    | 4,806 66   |
| John Ross.....            | Liverp'l Pion'r, 2050..... | 973 32     |
| David Jones.....          | St. Tydril, 2107.....      | 1,946 64   |

\$87,027 53

|   |                |
|---|----------------|
| Expectation of Life—                      |                |
| Charles R. Colville, Ct. Victoria 10..... | 2,100 00       |
| Old Age Disability—                       |                |
| Robert Stewart, Ct. Guelph, 37.....       | 100 00         |
| Total and Permanent Disability—           |                |
| John T. Moffatt, Ct. Kippen, 468.....     | \$ 500 00      |
| E. I. Chapin, Ct. Cataract, 1147.....     | 500 00         |
| George Hossie, Ct. Perth, 384.....        | 500 00         |
| John H. Durkee, Ct. Frankfort, 875.....   | 500 00         |
| John H. Buskey, Ct. Neahawanta, 3263..... | 500 00         |
| Florence Donahue, Ct. Bay City, 306.....  | 1,000 00       |
| George Gillard, Ct. Alveston, 67.....     | 500 00         |
| Doctor's Fees.....                        | 25 00          |
|   | 4,025 00       |
| Legal Fees.....                           | 10 25          |
| Refund of Assessments.....                | 70 93          |
| Commissions.....                          | 142 25         |
| Fire Insurance.....                       | 288 10         |
| Robate of Insurance Premiums.....         | 214 80         |
| Auctioneer's Fees.....                    | 23 3'          |
| Sundries.....                             | 19 00          |
|   | 768 70         |
| Refund of English Assessments.....        | 5 10           |
| Sundry Expenses re Loans.....             | 1,723 16       |
| 5 per cent. to General Fund.....          | 6,828 90       |
| Balance.....                              | 2,626,777 12   |
| Total.....                                | \$2,729,355 51 |

Sick and Funeral Fund.

RECEIPTS.

|                                       |                      |
|---------------------------------------|----------------------|
| To Balance as per last Statement..... | \$122,206 96         |
| " Supreme Secretary.....              | 13,794 13            |
|                                       | <u>\$ 136,001 09</u> |

CONTRA—CR.

|                                 |                     |
|---------------------------------|---------------------|
| By Sick Claims.....             | \$ 12,774 65        |
| " Funeral Claims.....           | 1,090 67            |
| " Refund of Assessments.....    | 12 57               |
| " 5 per cent. General Fund..... | 689 70              |
| " Balance.....                  | 121,433 50          |
|                                 | <u>\$136,001 09</u> |

General Account for April, 1898.

RECEIPTS.

|   |                     |
|---|---------------------|
| To Supreme Secretary.....                 | \$ 9,024 43         |
| " on acct. of Supplies.....               | 1,839 69            |
| To 5 per cent. Mortuary Benefit Fund..... | 6,828 90            |
| " Sick and Fun'l Benefit Fund.....        | 689 70              |
| " Balance.....                            | 4,878 18            |
|   | <u>\$ 23,260 90</u> |

CONTRA—CR.

|                                       |                     |
|---------------------------------------|---------------------|
| Salaries of Officers.....             | \$ 2,166 66         |
| Organizing Salaries and Expenses..... | 8,311 12            |
| Wages of Employees.....               | 4,017 45            |
| Refund of Fees.....                   | 113 06              |
| Furniture Account.....                | 102 00              |
| General Management Expenses.....      | 3,970 73            |
| " Forester" and Supplies.....         | 4,579 88            |
|                                       | <u>\$ 23,260 90</u> |

Surplus.

|  |                       |
|--|-----------------------|
| Deposited with Dom. Ins. Dept. of Canada.. | \$ 100,000 00         |
| Great Britain and Ireland.....             | 95,610 17             |
| U. S. Government Bonds.....                | 56,758 36             |
| New Brunswick Government.....              | 20,000 00             |
| Real Estate and 1st Mortgages on Real Est. | 2,017,878 00          |
| Debentures.....                            | 236,946 96            |
| Deposit Receipts.....                      | 540 79                |
|  | <u>\$2,527,734 28</u> |

|                      |                       |
|----------------------|-----------------------|
| Current Account..... | 99,042 84             |
|                      | <u>\$2,626,777 12</u> |

|                               |            |
|-------------------------------|------------|
| Sick and Funeral Surplus..... | 121,433 50 |
|-------------------------------|------------|

Grand Total Surplus..... \$2,748,210 62

Yours in L., B. & C.,

H. A. COLLINS, Sup. Treas.

Acknowledgments.

\$1,000.

Court Clinton, No. 470, expresses marked appreciation of the promptness with which the claim of Bro. Gardner, of that court, has been paid.

\$1,000.

Mrs. S. Slade, of Santa Maria, thanks the Executive for the prompt payment of the \$1,000 benefit carried by her late husband, Bro. Samuel Slade, of Court Santa Maria, No. 613, Cal.

\$500.

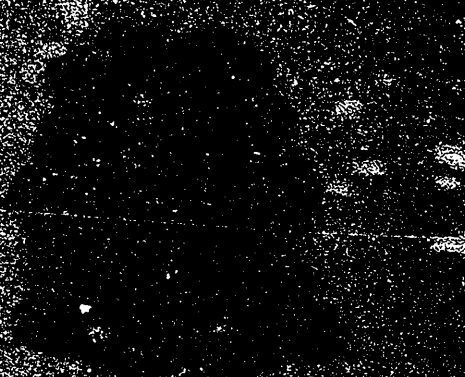
Bro. F. H. Parker, of Court Vespra, No. 1008, Minesing, Ont., writes thanking the Executive for the payment of \$500 as Total and Permanent Disability. He adds: "It is a benefit to belong to a Society like the I.O.F."

\$2,000.

Bro. H. C. McReynolds, Rec. Sec'y of Court Dayton, No. 100, Ohio, writes to thank the Executive Council for the prompt payment of the Mortuary Claim (\$2,000) of the late Bro. Thomas Collins of that court.



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Faint, illegible text in the lower section of the page, possibly a footer or concluding paragraph.





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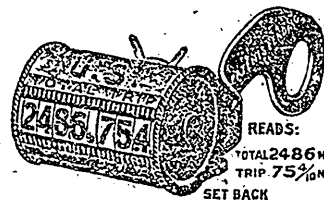
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