



LONDON, ONT., JUNE, 1887.

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Total and Permanent Disability Benefits Paid.

1885.
 Thomas Campbell, Strathroy, Ont., and Nov... \$ 500
 1886.
 Samuel Wright, Barrie, Ont., 8th May..... 1000
 John Hopkins, Blenheim, Ont., 9th September 500
 John Campbell, Kentville, N. S., 9th Sept..... 500

Endowments Paid by I. O. F.

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

1877-3
 No. 1. W. Couch, London, 25th Apr at \$ 800
 " 2. B. Johns, Seaford, 15th Sept 704
 " 3. J. W. Simmons, Wingham, March 808
 " 4. W. B. Shaw, Seaford 21st 1000
 1878-2
 " 5. W. Insell, London, 18th Sept..... 1000
 " 6. T. Spratt, Brantford, 27th Feb. 1000
 " 7. L. Cohn, Toronto, 5th March..... 1000
 " 8. C. Walker, Woodstock, 24th March 1000
 " 9. J. Wolthers, Waterloo, 28th March 1000
 1879-80
 " 10. J. C. Bennett, London, 18th Dec. 1000
 " 11. J. Mackenzie, Petrolia, 24th May 3000
 1880-1
 " 12. W. H. Ferguson, Brockville, 6th July.... 2000
 " 13. C. Seibert, London, 1st Sept. 2000
 " 14. E. W. Turner, Chatham, 18th Nov..... 2000
 " 15. H. Smith, London, 24th May 1000
 " 16. W. Glass, London, 24th May..... 1000
 1881-2
 " 17. G. H. Vanstone, Thamesford, 28 Dec.... 1000
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000
 " 19. J. P. Christianson, Hamilton, 23rd Jan. 1000
 " 20. John A. Tew, Dundas, 18th Feb..... 1000
 " 21. G. E. Johnston, Chatham, 8th March.... 1000
 " 22. D. Currie, London, 3rd May 1000
 " 23. John Wiley, Barrie, 3rd June..... 1000
 " 24. John Curtis, London, 29th June 1000

1882-5.
 No. 25. E. Bunnell, Blenheim, 5th July 1000
 " 26. R. Shore, Ottawa, 7th Aug. 1000
 " 27. R. Hunter, Petrolia, 1st Dec. 1000
 " 28. D. E. Cook, Beachville, 21st Dec. 1000
 " 29. Dr. Morden, London, 29th Dec. 3000
 " 30. W. A. Robinson, Winnipeg, 6th Feb. 1000
 " 31. G. Gordon, Thamesford, 1st May..... 1000
 " 32. J. Conroy, St. Thomas, 23rd June 1000
 1883-4.
 " 33. R. J. Stevenson, Peterboro, 20th Aug. 1000
 " 34. J. Walker, Blenheim, 16th Sept. 1000
 " 35. A. McLaws, Yallowstown, 18th Sept. ... 2000
 " 36. H. Putman, Inwood, 29th Oct. 1000
 " 37. J. C. Brown, Kingsville, 10th Nov. 1000
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000
 " 39. T. Allan, Hamilton, Ont., 23rd April.... 1000
 1884-5.
 " 40. A. Hilliard, Pakenham, 23rd Aug. 2000
 " 41. Joseph Earl, Blenheim, 24th Sept. 1000
 " 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000
 " 43. D. Roelofson, Hamilton, 2nd Oct. 2000
 " 44. M. Algie, Alton, 3rd Oct. 1000
 " 45. M. Bakie, Hamilton, 7th Oct. 1000
 " 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000
 " 47. A. Sloan, Ottawa, 8th Nov. 1000
 " 48. C. Niall, London, 3rd Jan. 1000
 " 49. G. L. Dyer, Lennoxville, Q., 3rd Jan. ... 1000
 " 50. J. McKee, Woodbridge, 11th Jan. 1000
 " 51. Harry B. Wade, Digby, N. S., 22th Mar. 1000
 " 52. D. Cameron, London, 9th April..... 1000
 " 53. J. Mackison, Ottawa, 4th June..... 1000
 " 54. A. Lawson, Hamilton, 27th June 3000
 1885-6.
 " 55. D. J. Bodman, Glencoe, 12th July..... 1000
 " 56. W. H. Parry, Detroit, Mich., 21st July... 1000
 " 57. M. Y. Keith, Hillsboro', N. B., 11th Aug. 1000
 " 58. D. Christie, Weymouth Bdg. P.S., 19th Aug 1000
 " 59. J. J. Marshall, Owen Sound, 27th Aug. ... 2000
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000
 " 61. E. A. Bradshaw, Goodwood, 30th Sept. 2000
 " 62. Edwin C. Empey, Russell, 2nd Nov 1000
 " 63. Malcolm Leitch, Glencoe, 10th Nov. 1000
 " 64. Robert W. Hoy, Sherbrooke, Q., 23rd Nov 1000
 " 65. Wilson Wallace, Fingal, 8th Dec. 2000
 " 66. Capt. John Burgess, Simcoe, 12th Dec. ... 1000
 " 67. J. G. Kilian, Petitcodiac, N.B., 20th Dec. 1000
 " 68. D. M. Steeves, Elgin Co's, N.E., 19th Dec 1000
 " 69. Wm. J. Holwell, Comber, 25th Dec. 3000
 " 70. Hugh. Pierce, Portland, N.B., 27th Jan 1000
 " 71. E. E. Parker, Miramichi, N.B. 1000
 " 72. John J. Carey, Stirling, 18th March..... 1000
 " 73. C. Norcross, Lennoxville, Q., 9th May ... 1000
 " 74. H. Archer, Owen Sound, 15th May..... 1000
 " 75. L. D. Pritchard, Simcoe, 27th May 1000
 " 76. D. H. Hughes, St. Mary's, N.B., 29th May 1000
 1886-7.
 " 77. Thos. Brown, London, 4th July 1000
 " 78. James Kerr, Alton Cr. Ig., 11th July 2000
 " 79. Peter McKellar, Forest, 16th July 1000
 " 80. John B. Jackson, Elizabeth, R.J., 24th July 1000
 " 81. Thos. A. Randall, Weymouth, N.S., 28th Dec. 1000
 " 82. Thos. Mingard, Ottawa, 28th Sept. 1000
 " 83. Simon Gilpin, Shelburne, 29th Sept. 1000
 " 84. Stanley W. Harvey, Bismark, 12th Oct. 1000
 " 85. Geo. Wailling, London, 7th November. 1000
 " 86. W. B. Miller, Windsor, 30th Oct. 2000
 " 87. Robert Mardus, Brampton, 15th Nov. ... 1000
 " 88. G. L. Wright, Montreal, Q., 9th Nov. ... 1000
 " 89. Chas. Allen, Lennoxville, Q., 16th Dec. 2000
 " 90. F. S. Brown, Owen Sound, 14th Oct. ... 1000
 " 91. W. Newman, Owen Sound, 30th Oct. 1000
 " 92. S. A. Abbott, M.D., Belleville, 29th Jan. 1000
 " 93. J. A. Griffith, Frontenac, 6th Feb. 1000
 " 94. W. Barker, Beamsville, 29th Jan. 1000
 " 95. R. J. Vance, Chelsey, 14th Jan. 1000
 " 96. H. Lork-r, Toronto, 4th March 1000
 Thus making the princely sum of
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Vol. VIII. No. 1.

LONDON, ONT., JUNE, 1887.

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PERMANENT RESERVE FUND

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The Postmaster having reported to the Postmaster-General the receipt by him, on the 16th Oct. 1884, of your deposit of *ten thousand dollars*, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.
J. C. SEWART, Supt.
To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

Interest amounting to \$677.34 to June 1886, has been added to the above.

TWENTY-FIVE THOUSAND MORE

DOMINION SAVINGS BANK.
London, 19th Aug., 1886.
Received from the Supreme Court of the Independent Order of Foresters, (Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 875 for \$15,000, making a total of *twenty-five thousand dollars*, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.
F. B. LEYS, Manager.

Another \$10,000 has been deposited with the Ontario Loan and Debenture Company.
From the above it will be seen that the Supreme Court of the Independent Order of Foresters has now on deposit, in the Permanent Reserve Fund a little over

\$45,000.00.

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

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

\$67,693.03.

Grand Record.

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

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

TABLE OF MONTHLY RECEIPTS AND BALANCES.

1882.	No of Members	Receipts.	Balance in Bank.
Oct.	880	\$1510 84	\$ 1145 07
Nov.	1048	1032 73	3979 78
Dec.	1099	1082 21	2987 93

1883.	Jan.	1134	1043 33	2769 58
	Feb.	1225	1406 46	3969 33
	March	1387	1511 00	3136 02
	April	1469	1697 37	3616 97
	May	1595	1584 87	3808 50
	June	1653	1830 50	5240 28
	July	1737	2324 94	7582 84
	Aug.	1747	1935 63	8496 85
	Sept.	1986	2609 24	8003 71
	Oct.	2014	2558 22	8147 99
	Nov.	2106	2302 42	9068 14
	Dec.	2194	2394 08	10857 65

	Jan.	2216	2338 56	13070 85
	Feb.	2261	2357 28	13638 76
	March	2301	2559 49	15820 82
	April	2345	2343 58	13739 14
	May	2345	2502 34	15887 84
	June	2355	2379 35	17912 55
	July	2360	2276 33	19815 28
	Aug.	2388	2744 66	20903 01
	Sept.	2401	2321 72	20054 22
	Oct.	2420	2416 10	20880 37
	Nov.	2441	2956 48	20647 24
	Dec.	2520	2562 08	23061 85

1885.	Jan.	2558	2682 80	20992 30
	Feb.	2703	2836 97	23138 65
	March	2784	2806 17	23232 06
	April	2843	3214 96	23463 82
	May	2898	2955 69	27561 82
	June	3007	3363 97	27561 96
	July	3046	3735 25	28036 93
	Aug.	3117	3934 45	30812 70
	Sept.	3169	3624 74	29954 99
	Oct.	3159	3442 94	30448 83
	Nov.	3223	3532 45	30018 59
	Dec.	3238	3511 49	29202 42

1886.	Jan.	3648	4000 29	31282 62
	Feb.	3827	4345 35	32387 98
	March	3904	5148 17	33949 80
	April	4087	4352 77	36470 43

May	4151	4776 08	38280 22
June	4314	5026 84	40853 51
July	4628	5462 21	44220 75
Aug.	4692	5070 03	44479 27
Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53951 28

1887.	Jan.	5804	8154 65	60325 02
	Feb.	5962	8855 94	59755 17
	March	6105	7155 73	58809 35
	April	6319	7727 74	61715 18
	May	6540	\$7091.09	\$67,693.03

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

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Badges for Members	each	1 25
Ballot Balls	per 100	1 10
Ballot Boxes	each	3 00
Bonds	..	02
Cards, Chaplain's	..	05
Cards, Odo	..	05
Cards, Travelling	..	10
Cards, Withdrawal	..	05
Cash and Order Books for R. S.	..	1 60
Certificates of Endowment	..	1 00
Certificates of Membership	..	50
Certificates of P. O. R., or of Deputies	..	1 00
Charter (in case of loss)	..	2 00
Charms for watch chain (gold and enamelled)	..	\$6 00 to 25 00
Claim Papers for Endowment	each	10
Clubs, Papers for Sick Benefit	..	02
Constitutions (1 paper)	..	10
Dispensations (in case of loss)	..	2 00
Financial Secretary's Ledger	100 folios	1 50
Financial Secretary's Ledger	200 folios	2 50
Gavels	per pair	75
Instructions to Deputies	..	50
Instructions to Medical Examiners	..	21
Masks for Members	..	10
Masks for Chief Ranger	..	6 00
Medical Examination Forms	..	02
Minutes of Proceedings	200 pages	1 50
Minutes of Proceedings	..	each 20
Monthly Reports Forms	..	02
Notice to Members of Meetings	per 100	50
Orders on Treasurer (in books of 10)	each	20
Pass Books for Members	..	20
Plans for Breast (gold and enamelled)	\$5 00 to	25 00
Receipt Books of Financial Secretary	each	50
Receipt Books of Initiating Officers	..	50
Receipt Books of Treasurer	..	50
Robinson's Form	..	02
Rituals	..	1 00
Rituals	in sets of four	10 00
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Sashes for Deputies	..	5 00
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One inch, one year	-	\$20 00
One-fourth column, one year	-	35 00
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THE INDEPENDENT FORESTER.

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A. V. WADE, Digby, N. S.

LONDON, JUNE, 1887.

OFFICIAL CIRCULAR NO. 6.

London, 10th June, 1887.

The sixth annual session of the Supreme Court will be held in the city of Montreal, on Thursday 18th day of August, 1887. Hotel and railway and steamboat accommodation will be made fully known in the next issue of THE FORESTER. Each High Court is entitled to two representatives, and to one additional representative for each hundred members in good standing upon the roll.

By order,

OROHYATEKHA,

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

OFFICIAL CIRCULAR NO. 7.

Executive Council I.O.F.

London, 10th June, 1887.

To all Court Deputy High Chief Rangers.
BRETHREN,—Inclosed find the password for the ensuing term, which please communicate to your Court only on payment in full of all claims, as required by the Constitution. Be especially particular to require that all returns are made out, including the semi-annual returns to High Courts, and the Capitation Tax paid before installation.

You will be pleased to observe that our beloved Order continues to meet with the favor of the public as evidenced by unprecedented increase in our numerical strength for the year now closing. It will be borne in mind that at the end of the last Forestry year (30th June, 1886) we had in good standing 4,314 members, with \$40,853.21 in our various surplus funds, while we already have at the end of eleven months 6,400 members with \$67,693.03 in our surplus funds.

The Executive have put forth their best endeavors to have the new Charter and Certificates of membership got ready, and they are happy to state that they are now approaching completion, and will be ready in about three weeks more. As soon as delivered they will be engrossed and sent to all new Courts which have been instituted and to whom the old Charters have not been furnished. This will be done free of charge. The Executive will furnish the new Charters to such Courts as have had the old Charter on furnishing the names of officers on the original Charter list, and the payment of \$1.00 to pay costs of engrossing

and mailing. In case anyone whose name was on the original Charter list is now out of the Order, the Courts in such cases may substitute some other brother's name now in good standing to be engrossed on the new Charter.

The new Certificates of membership, similar in design to the new Charter, will be sent free to all who have not already received one, and they will be sent to all old members who have been furnished with the old Certificates, on payment of the required fees. As soon as these new Certificates are ready, which are incomparably better than the old, a sample will be sent you to lay before your Court. It will be expected that your Financial Secretary will, at the next regular meeting thereafter take down the names of all who desire to have one, being careful to have each name plainly and properly spelled, and the new Certificates will be sent to all such on payment of 50 cents. To any who may order them afterwards the charge will be \$1.00, so that it will be essential to give each of your members a chance to order with the first lot to secure them at the reduced rate.

It is very desirable to push our membership to 7,000 at least before the meeting of the Supreme Court, and we hope every Court and every member will make one more concerted effort and a grand rally to increase our numbers by the addition of good and true men, for which purpose Dispensation is hereby granted to all Courts, who may desire it, to initiate at Charter rates during the months of July and August.

By Order,

E. S. CUMMER, OROHYATEKHA,
Supreme Secretary. Supreme Chief Ranger.

TENTH ANNUAL SESSION.

The Tenth Annual Session of the High Court of Ontario has been called to meet at Hamilton on Monday, 15th day of August next. We presume that the head-quarters of the Executive will be at the Royal. We will give full particulars in the July FORESTER.

OFFICIAL CIRCULAR.

OFFICE OF THE HIGH STANDING COMMITTEE.

Digby, N.S., June 1st, 1887.

To all Court Deputies, Officers and Members of the High Court of N.S.

BRETHREN,—Take notice that the next regular annual session of the High Court of Nova Scotia will be held at Kentville, in the County of Kings, on Wednesday the 13th day of July next at the hour of seven o'clock in the afternoon.

By order,

A. V. WADE, R. S. MASTERS,
High Secretary. High Chief Ranger.

JUBILEE CELEBRATIONS.

We have no doubt that in many parts of our fair Dominion the members of the I.O.F. will celebrate the golden jubilee of the golden reign of one of the best Sovereigns that ever sat upon a throne.

So far as heard from London and St. Thomas will be centres at which Foresters will be invited to gather and join in a grand celebration on Monday and Tuesday, June 20 and 21. The London celebration will last two days, and for which the City Council has voted \$3,000. There will be military parades and reviews, trades' processions, grand societies' parade, bicycle and other races, horse

speeding, torchlight processions, band concerts led by the famous 7th band, and grand fireworks. The railway rates secured are the best now given by railways. Those within a radius of 33 miles of London, single fare for the round trip; over 33 miles about $\frac{1}{2}$ of one fare for the round trip. The societies' parade in London takes place on Monday, at 1 o'clock p. m. Every Court from Toronto, Niagara Falls, Hagersville, Jarvis, Essex Centre, Amherstburg, Sarnia, Kincardine, Hepworth and intermediate points is earnestly invited to attend in a body, or with as strong a contingent as possible. Try and arrange to remain over to Tuesday. On Tuesday the London Foresters intend going in a body to attend the St. Thomas Celebration, and all who can are cordially invited to accompany the London brethren, returning to London in the evening in time to take part in the torch-light procession or to go home.

The I. O. F. procession will be formed as follows:—(1) Officers and members of Courts in the order of the numbering of the respective Courts. Court Hope No. 1 at the head of the procession. (2) Royal Foresters in uniform. (3) Officers and members of High Courts. (4) Officers and members of Supreme Court.

Chief Marshal, Bro. C. W. Jones.

Assistant Marshalls, Bros. W. Gerry, A. Swayzie, Bowen, McClellan, Spence, Cruise, and Miller. Others will be appointed as Courts report.

All processionists must appear in dark clothes.

On arrival in the City, report at once at the Forester's Hall in the Federal Bank Buildings, cor. Dundas and Richmond, where the Chief Marshall and his assistants will be in attendance from 9 a.m. Monday, 20th June, till 12 noon.

The same Marshalls will act in St. Thomas on Tuesday.

It is expected that the full High Standing Committee of Ontario will be present and take part in the celebration, both at London and St. Thomas. Let every Forester who possibly can arrange to come, do so, and help make the demonstration one that will reflect credit on our Order. Other Societies will, we understand be largely represented, do not let ours be behind any other.

HIGH COURT OF NEW JERSEY.

Elizabeth, May 20th, 1887.

High Court of the Independent Order of Foresters of the State of New Jersey, instituted by Supreme Chief Ranger Oronhyatekha, assisted by the following officers.

P.H.C.R., Geo. W. Hulick, of Court Washington, No. 44.

H.V.C.R., T. B. Clark, of Court Elizabeth, No. 1.

H.S., G. Chauncey Wardell, of Court Washington, No. 44.

H.Chap., Rev. Thos. Heywood, of Court Elizabeth, No. 1.

H.Treas., E. G. W. Ladd, of Court Elizabeth, No. 1.

H.Sr.W., S. W. Ellis, of Court Washington, No. 44.

H.Jr.W., J. M. Moses, of Court Washington, No. 44.

H.Sr.B., A. Schmidt, of Court Elizabeth, No. 1.

H.Jr.B., J. D. Lowden, of Court Elizabeth, No. 1.

H.Cond., Elwood Phares, of Court Elizabeth, No. 1.

H.Marshall, Thos. Hindson, of Court Washington, No. 44.

H.Messenger, Geo. A. Ford, of Court Elizabeth, No. 1.

Delegates from Court Elizabeth, No. 1, were Bros. Elwood Phares, J. D. Lowden and E. G. W. Ladd.

Court Washington, No. 44, Bros. Geo. W. Hulick and J. M. Moses.

Court Richmond, No. 234, Bros. E. H. Brayne, Wm. Murphy, O. M. VanName, W. Stephens, A. W. Merritt and R. H. Merritt.

Bros. Geo. Marriot, of No. 1 and S. W. Ellis, of No. 44, were appointed to fill vacancies.

Visitors present: Bros. Peter Dorland, E. S. Randolph, Eugene Day, C. Schmidt and B. H. Marsh, of No. 1, and Daniel Stewart and John Scott, of No. 44.

Moved by Bro. E. G. W. Ladd, of No. 1, seconded by Bro. G. W. Hulick, of No. 44, that we make an application to the Supreme Court for a charter for the High Court of the State of New Jersey. Carried unanimously.

S.C.R. Oronhyatekha appointed Bros. Heywood, Clark and Ladd, of No. 1, and Hulick and Wardell, of No. 44, a committee to nominate a staff of officers.

Recess of 15 minutes declared.

Court called to order by S.C.R. Oronhyatekha.

Committee on nominations reported the following:

- H.C.R., Joseph D. Bennett, No. 1.
- H.V.C.R., G. Chauncey Wardell, No. 44.
- H.S., J. M. Moses, No. 44.
- H.Treas., H. F. Robinson.
- H.Coun., Elwood Phares, No. 1.
- H.Physician, E. B. Grier, M.D., No. 44.
- H.Chap., W. W. Park, No. 1.
- H.I.S., B. H. Marsh, No. 1.
- H.Sr.W., E. H. Brayne, No. 234.
- H.Jr.W., Thos. Hindson, No. 44.
- H.Sr.B., E. G. W. Ladd, No. 1.
- H.Jr.B., Wm. Murphy, No. 234.
- H.Marshall, R. A. Mulford, No. 1.
- H.Con., S. W. Ellis, No. 44.
- H.Messenger, O. M. VanName, No. 234.

Supreme Chief Ranger Oronhyatekha declared the above named brothers elected, and duly installed them into office.

Bros. Clark and Heywood, of No. 1, Hulick and Wardell, of No. 44, and Murphy, of No. 234, were nominated as Representatives to the Supreme Court.

The above named brothers were declared elected by the S.C.R.

Bro. Thos. Heywood, of No. 1, was appointed Jr.P.H.C.R.

Jr.P.H.C.R. Bro. Heywood retired and conferred the High Court Degree on Bros. Alex. Bennett, of No. 1, W. Stephens, A. W. Sherritt and R. H. Merritt, of No. 234.

Moved by Bro. G. W. Hulick, of No. 44, seconded by E. G. W. Ladd, of No. 1, that a commission of fifty dollars (\$50), be paid to H.C. Deputies for instituting Courts in the State. Carried.

S.C.R. Oronhyatekha gave notice to the High Court that he had appointed Bro. T. B. Clark, of No. 1, Deputy Supreme Chief Ranger for the State.

On motion the Court adjourned.

JOHN M. MOSES,
High Secretary.

B. H. MARSH,
High Journal Secretary.

THREE MONTH'S WORK.

On the 1st of March the Supreme Chief Ranger detailed Bro. C. W. Jones to go to the city of Toronto to revive the interests of the Order there, with the command to "go and see and conquer." On receiving the orders the brother said, "I will do all I can, but the field is not very promising. It seems as if every inch is occupied, so many societies there already, besides the army of insurance

agents who keep the door steps hot with their tracks." "Yes, but I believe that all that is necessary to success is to let business men see our plan of insurance and thoroughly understand the complete business system on which the I. O. F. is conducted, and you can do that. Here are a few of the names of friends there, go and present the claims of the Order to them, and I believe you will succeed." The following is Bro. Jones' report after laboring two months in Toronto and one month elsewhere:

London, June 4th, 1887.

Dear Chief:

In obedience to your command I went to the city of Toronto and commenced work amongst the business men on March 7th, and on March 25th I instituted Court Queen City, No. 66, in Shaftesbury Hall, with 37 charter applicants for \$53,000 of Endowment.

On April 11th, Court St. James, No. 240, in Victoria Hall, with 30 charter applicants for \$41,000 of Endowment.

On May 6th, Court Spadina, No. 241, on Cecil and Spadina streets, with 36 charter applicants for \$43,000 of Endowment.

On May 11th, Court Brock, No. 242, on Queen and Spadina streets, with 37 charter applicants for \$43,000.

I then went to Bracebridge and organized Court Bracebridge, No. 243, on May 17th, with 27 charter applicants for \$32,000 of Endowment.

On May 18th, I organized Court Gravenhurst, No. 244, with 23 charter applicants for \$29,000 Endowment.

On June 1st I organized Court Nipissing, No. 245, at North Bay, with 30 charter applicants for \$50,000 of Endowment.

Making a total of 220 members for \$291,000 of Endowment.

During this time I have visited each Court organized twice, and some of them three or four times, to assist the officers in getting thoroughly posted in the work. I have also made missionary visits to Woodstock and St. Mary's, to help the brethren there in their good work. I have been asked to go to other places to assist weak Courts, but I have not had the time yet to do so. I hope the High Standing Committee will not neglect weak Courts which need encouragement and assistance occasionally. A visit from one of the High officers who will go with the intention of working, and will work after he gets there, ought to help any Court. I fear that many weak Courts will need the help for some time before they get it.

I am, yours fraternally,
C. W. JONES.

HIGH COURTS.

We have been asked to give some of the advantages of forming a High Court for a jurisdiction. A good many of our Courts in the unorganized jurisdictions are so well satisfied with the manner they are dealt with by the Supreme Court that they are averse to any change. We cannot in this connection give all the advantages, but the chief one is of course that the brethren, through their own immediate representative are given a voice in the legislation, the highest privilege of the Order.

Then they secure a board of officers in the High Standing Committee, who are on the spot, who know the needs of their respective jurisdictions, and who can help weak Courts and push on the work of organization and thus supplementing the efforts of the Supreme Court in this direction. We believe High Courts ought to be formed as soon as a Province or State has the required number of

members, because we know that with an efficient High Standing Committee the work of the Order would be greatly enlarged, and the interests of all advanced.

OFFICIAL NOTICE.

The Courts in Michigan are hereby requested to elect, at their June elections, representatives to the High Court, which will be formed some time during July. Each Court will elect 2 representatives. If it has more than 50 members, 3 representatives; if more than 75 members 4 representatives; if more than 100 members 5 representatives, and so on, one representative for each additional 25 member or fraction thereof.

They are also requested to communicate with the Supreme Chief Ranger their preference for the place of institution of the High Court, whether at Saginaw, where we hope to have two good working Courts by the time of the institution, or at Flint, or elsewhere, which may be central for the Courts.

As soon as the time and the place are determined the Courts will be advised by circular letter.

ORONHYATEKHA,
S.C.R.
E. S. CUMMER,
S.S.

DECISIONS ON POINTS OF LAW.

Drumbo, June 6, 1887.

Dr. Oronhyatekha:

DEAR SIR AND BROTHER,—There seems to be a misunderstanding in our Court as regards the promptitude of paying monthly dues. Some of our members are in the habit of delaying their payments until the 4th, 5th, &c., of each month, while others pay at the regular meeting. Now, I would like your advice on the subject. Now, if A. pays his insurance on regular meeting night, and the financial secretary does not send in his report until all have paid (say about 5th of each month) and the said A. should die before the F. Sec. sends his report what would be the result? Could his beneficiary collect his insurance? By answering the above you shall confer a favor on your brother.

D. A. HOGGARTT,
F.S., Court Bleu, 208.

ANSWER.

The brother would be all right so long as the returns and remittances were in the hands of the Supreme Secretary on or before the 10th of the month. If a brother, however, who is in the habit of paying on the 2nd, or 3rd or 5th of the month instead of before the 1st of the month should die, say on the 1st or 2nd, before he has paid, he would not be in good standing and his beneficiary would get nothing.

ORONHYATEKHA, S.C.R.

Court Picton, June 7th, 1887.

Dr. Oronhyatekha, S.C.R.

DEAR SIR & BRO.—Will you please inform this Court if Section 137 of the Constitution prohibits masters of sailing vessels plying on our lakes or inland waters from being on the Endowment Fund? We have two captains of vessels and one captain on a steamer, also one member a steward on a steamer who belong to our Court.

We also have a member at present residing in Kansas, is he south of the 38th parallel? If so we will apply for a special permit. By replying to the above questions you will greatly oblige,

Yours in L., B. and C.,
WILLIAM H. SETH,
Recording Secretary.

ANSWER.

(1). All persons employed on sailing vessels anywhere, whether as officers or sailors are barred from full beneficiary membership in our Order, and are entitled only to "sick benefits" and "medical attendance" as per Section 137 of Constitution.

(2). Officers and other employes on board of a steamer are in the "extra hazardous class."

(3). Kansas is in the prohibited territory and a permit is necessary for residence therein.

ORONHYATEKHA,
S.C.R.

Portland, N.B., May 10, 1887.

DEAR SIR & BRO.,—Noticing in the April FORESTER that sea captains are not eligible as beneficiary members. I wish to know if captains who are already members are not classed as beneficiary members. There are four or five captains in our Court, and are beneficiary members.

Fraternally yours, in L., B. and C.,
JAMES A. KIRKPATRICK,
Court Loyalist, No. 121.

ANSWER.

If admitted before the constitution was amended at Kingston in August, 1884, sea captains are eligible. But all admitted after that date can not be full beneficiary members but "special members" only.

ORONHYATEKHA,
S. C. R.

COMPARATIVE COST IN SOCIETIES.

In the April FORESTER we referred to the table of the comparative cost of Endowment in the various Societies published by our friend N. S. Boynton, the Supreme Secretary of the Maccabees. The following is a part of Bro. Boynton's reply to our article.

"We are only too glad as a member of the I. O. F. and an honest Maccabee (not negro) to make the correction. As the K. O. T. M. uses the above comparative table to show the cost of life benefits furnished by the various fraternal beneficiary organizations, hereafter, the table will show that the I. O. F. paid in 1886 two disability claims of \$500 each and one of \$1,000.

"Now, as to the surplus which the I. O. F. is accumulating in the shape of a reserve fund, we cannot see how the payment of the additional assessments necessary to create it can be deducted from the cost of insurance.

"The writer is a member of the I. O. F. and pays a monthly assessment of \$1.22 on each \$1,000 benefit. He holds a certificate for \$2,000 in that excellent society and hence pays \$2.44 monthly into the endowment fund, making the annual cost on endowment account alone \$29.28. The writer also holds a certificate for \$3,000 under the Supreme Tent, K. O. T. M. His rate of assessment is \$1.75. Last year he paid ten assessments, making a total of \$17.50, nearly one half less than in the I. O. F.

"Now, we will say that his \$2,000 insurance in the I. O. F., pure and simple, less the reserve, cost in round numbers \$14.00. Hence, if we should die this year we would have paid more than 100 per cent above the cost of insurance for a reserve which we did not live to participate in.

"Hence we cannot see how this can be deducted from the actual cost to the present membership, or to those who have deceased prior to this, or who will die before an epidemic or a combination of circumstances arises, requiring a draw on the accumulated surplus. Should the low rate of mortality under the present good management of the I. O. F. continue for twenty-five or thirty years to come, nearly one half of the present membership would have passed beyond the river of life after having paid over 100 per cent more for what their beneficiaries receive than they would have had to pay if there had been no surplus or reserve fund. In other words they would have paid more than double what it would have cost them in any other beneficiary organization with the same death rate.

"We do not want the Doctor to understand that we are particularly hostile to a reserve fund even for a beneficiary society. We are not prepared to oppose it, neither are we prepared to advocate it. We can assure him that we will stay in the I. O. F. so long as we can manage to get money enough to pay our assess-

ments, for the reason that it is much cheaper than ordinary life insurance even though it is double that of the K. O. T. M. Still we cannot consent to change our comparative table so as to show that the cost of \$1,000 in the I. O. F. at the age of 30 years is only \$4.61 and at the age of 40 \$5.89, when the facts are that the members who have died up to the present time have paid over double that amount at each assessment for the benefits paid their widows and orphans. We think the Doctor will agree with us on this point."

In the first place we desire to say that the expression "honest negro" was not ours. We used the old expression "honest injun," and by some mysterious process known only to the intelligent compositor, was changed to the form it reached our brother.

As to the subject matter of the Comparative Cost the Bro. truly says the "Accidental Cost" of his insurance in the I. O. F. is only \$14.00 a year for \$2,000 as against \$17.50 in the Maccabees, but for good and prudential reasons the I. O. F. collects not only the "Accidental Cost" from each member, but the "actual cost of risk" as laid down by Actuaries. The result of such a policy is to save a handsome reserve for the surviving members, which in the years to come will serve to keep down the cost of insurance, while in assessment Societies the cost will be increasing. The brother states that if "he should die this year he would have paid more than 100 per cent above the (accidental) cost of insurance for a reserve which we did not live to participate in." True, but what business has the good brother to die this year. Did he not contract with us, by implication at any rate, that he would not die till he had reached "his expectation of life." The brother has been a member of our Order for say 3 years, at a cost for insurance of \$29.28 per year or a total of \$87.84, and if he died this year we would have to pay \$2,000. We call that cheap insurance, anything cheaper than that is in our opinion too cheap. Then we have only 4 or 5 deaths in a thousand a year. So that our system will benefit the vast majority of our members by actually reducing instead of increasing the cost to the surviving members.

Bro. Boynton continues as follows:

"While on the subject of a surplus or reserve fund, the *Bee Hive* might say, with the light it has before it, that it is opposed to large accumulations in a purely beneficial society. It might be wise to have a certain amount in reserve to provide against frequent and irregular assessments under certain contingencies, but we believe that \$5,000 on each 1,000 members would be ample to cover any contingency, which might arise with a scattered membership. We believe that to roll up a greater amount is outside of the objects and purposes of a purely beneficial assessment association."

The position of the *Bee Hive* is precisely like that of ourselves. We have in six years, besides paying all claims, accumulated a reserve of \$67,693.03, and much of this has been received from what may be termed our transient membership, members who join our Order and remain a year or so and then drop out. We do not believe in too large accumulations, and we believe our constitution asks for too large a sum, and the Supreme Chief Ranger will, at the approaching meeting of the Supreme Court propose an amendment, so as to enable the Executive to remit, say the assessment for December next on all members of five years' standing or more, this will make a nice Christmas Box and will be a realization of the dream of the founders of our Order.

In conclusion Bro. Boynton, who is a good member of Court Desmond, I. O. F., will accept our assurance that we did not intend to intimate that he was anything else than a white man, one who has, by his good common sense in largely copying the laws of the I. O. F., made the Maccabees second only to the I. O. F. and of which we are proud to be a member. If now the good brother will take the other step and collect the monthly rates, then we would not give the turn of a penny between the I. O. F. and K. O. T. M.

SILVER WEDDING BELLS.

With the compliments of the author to Mr. and Mrs. E. S. Cummer, London, Ont.

Silver Wedding Bells, to-night!
Over all the vanished years,—
With what measure of delight,—
With what sorrow, with what tears,
From the fast
Receding past,
Comes a vision of the way
—Leading onward and above—
Since that other "Wedding Day"
With its mystic hope and love.

Then, the skies were bright and clear,—
Life in roseate colors drest,—
All the future seem'd so near,
With its wealth and well earned rest;
Not a cloud
Dit then enshroud
Any home or promised cheer;
Gifts and favors, every one,
Everything that heart held dear
Seem'd so easy to be won.

But in all the years since then
Mingled joy and pain have blent
Sorrow oft returned again;
Weary hours, in watching spent.
Brought to grief
But slight relief:
Trusted friends did trust betray;
Blighted hopes—an ill-timed throng—
Made life bitter. All the way
Right seem'd feebler far than Wrong.

Now—this place of vantage gained—
What a vision of surprise!
Hindrances, that gall'd and chained,
All were blessings in disguise;
And the losses,
And the crosses,
And the weary hours of pain
—By the Grace of God, above,—
Are transmitted into gain
In th' alembic of His love.

Not our way but His is best,
All things done by Him are right;
All His pathways lead to rest:
All His nights to clearer light.
Far away
A glorious Day
Breaks upon the Hills of God;
Who as Maker, Saviour, Friend,
Makes the way, in weakness trod,
In "Eternal Life" to end.

L. A. MORRISON.
Toronto, May 2nd, 1887.

A ROYAL WELCOME.

The brethren of Hamilton have arranged a most admirable programme for the entertainment of the High Court of Ontario at its approaching meeting on Monday, 15th Aug. The High Court will be called to order for organization and appointment of Committees at 2 p.m. At 4 p.m. the brethren will adjourn and proceed to the bay where they will take steamer out through the bay into the lake. The excursion party will return to "the beach" at 7 o'clock, and at 8 o'clock a banquet in honor of the High Court will be served at the Ocean House. At 10 o'clock the steamer will leave the beach and return with the party to the city. For ourselves, the brethren could not have arranged a more agreeable programme, and we are sure, every representative who attends the Tenth Annual Session of the High Court of Ontario will receive a royal welcome which our brethren of Hamilton know so well how to give.

CIRCULAR.

To all Subordinate Courts in Ontario.

GREETING,—This is to intimate that the Tenth Annual Session of the High Court of Ontario, Independent Order of Foresters, will be held (D. V.) in the City of Hamilton, on Monday, the 15th August, 1887, commencing at 2 p.m.

Every Court of fifty members or under, in good standing, is entitled to two representatives, and one additional representative for every twenty-five members or fractional part thereof above fifty.

The credentials of representatives must be forwarded to the High Secretary, Bro J. B. Halkett, 480 Lewis Street, Ottawa, not later than the 5th August, duly signed by the Chief Ranger and Recording Secretary of each Court, and having the seal of the Court attached.

At no time in the history of the High Court has our progress been more marked than during the last 12 months, and, with a desire to further the prosperity and harmony subsisting, your officers hope and expect to see a full attendance of representatives.

Arrangements have been made, with the principal railway companies, for carrying representatives at reduced fares. To entitle a delegate to travel at the reduced rate he must present one of the enclosed certificates to the agent at the station where he purchases his ticket and buy a single ticket and get the certificate signed by the agent. At the High Court the High Secretary will sign the certificate as proof that the delegate did attend, and on presenting the certificate so signed to the agent at Hamilton, a return ticket will be given for a one-third fare.

At the hotels in Hamilton board and lodging can be procured by delegates at reduced rates.

Yours fraternally,

GEO. A. PROCTOR.

High Chief Ranger.

JAMES B. HALKETT,
High Secretary.

Office of the High Secretary,
Ottawa, 10th June 1887.

NEW COURTS.

COURT HALDIMAND, NO. 106, HAGERSVILLE, ONT.

Instituted 16th May, 1887, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Geo. A. Phelp.
C.R., A. K. Sturgeon, M.D.
V.C.R., C. F. Decow.
R.S., Geo. A. Phelp.
F.S., J. H. Scott.
Treas., Benjamin Griffiths.
S.W., William Anderson.
J.W., William Hawk.
S.B., William Maxwell.
J.B., Thos. Clark.
P.C.R., Geo. T. Weeks.
Chaplain, H. E. Hammond.
Physician, A. K. Sturgeon, M.D.

COURT ROYAL JUBILEE, NO. 114, HALIFAX, N.S.
Instituted 17th May, 1887, by Bro. Thos. Clarke, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., J. J. McKeil.
C.R., J. J. McKeil.
V.C.R., J. C. Lloy.
R.S., A. J. Christie.
F.S., F. H. Francis.
Treas., F. H. Francis.
S.W., W. E. Taylor.
J.W., J. E. Sanford.

S.B., Geo. S. Grant.
J.B., Jno. A. Green.
P.C.R., Joseph Burford.
Chaplain, Henry Edis.
Physician, C. D. Rigley, M.D.

COURT JARVIS, NO. 138, JARVIS, ONT.
Instituted 17th June, 1887, by Bro. A. Thompson.

OFFICERS INSTALLED.

C.D.H.C.R., Joshua Abbott.
C.R., Joshua Abbott.
V.C.R., C. D. Carpenter.
R.S., Harry Moble.
F.S., Benjamin Millenbacker.
Treas., John Rogers.
S.W., William Ross.
J.W., Albert Little.
S.B., George E. Beck.
J.B., Thomas Atkinson.
P.C.R., C. E. Bourne.
Chaplain, W. T. Stewart.
Physician, John A. Ladgrill, M.D.

COURT SPADINA, NO. 241, TORONTO, ONT.
Instituted 6th May, 1887, by Bro. C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Robert Gilroy.
C.R., George E. Dolly.
V.C.R., William S. Thompson.
R.S., William G. McMurchy.
F.S., Eugene Moore.
Treas., William Calder.
S.W., Frederick T. McKay.
J.W., J. W. Randall.
S.B., S. H. Laughlin.
J.B., David Duckworth.
P.C.R., Frank Denton.
Chaplain, William Brownlow.
Physician, John Ferguson, M.D.

COURT BROCK, NO. 242, TORONTO, ONT.
Instituted 11th May, 1887, by Bro. C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., J. A. Allen.
C.R., George Baily.
V.C.R., E. H. Bennett.
R.S., Alexander R. Scobie.
F.S., William Murchison.
Treas., Noah E. Hang.
S.W., S. Burkholder.
J.W., Chas. A. Ashford.
S.B., Geo. H. Corker.
J.B., C. McNaught.
P.C.R., D. G. Douglass.
Chaplain, Thomas Glass.
Physician, W. W. Giekie, M.D.

COURT BRACEBRIDGE, NO. 243, BRACEBRIDGE, O.
Instituted 17th May, 1887, by Bro. C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., D. E. Bastedo.
C.R., Isaac Huber.
V.C.R., E. F. Stephenson.
R.S., E. C. Roper.
F.S., James Boyer.
Treas., R. M. Browning.
S.W., Wm. Simmons.
J.W., John Leishman.
S.B., John A. Miller.
J.B., Thomas Robinson.
P.C.R., John H. Wells.
Chaplain, Thomas Bingham.
Physician, Samuel Bridgland, M.D.

COURT GRAVENHURST, NO. 244, GRAVENHURST, ONT.
Instituted 18th May, 1887, by Bro. C. W. Jones, D.S.C.R.,

OFFICERS INSTALLED.

C.R., H. R. King.
V.C.R., D. Powell.
R.S., Geo. Cooper.
F.S., J. E. Greer.
Treas., E. E. Master.
S.W., Wm. E. Purdy.
J.W., W. H. Johns.
S.B., Arthur Cox.
J.B., J. D. Brown.
P.C.R. H. H. Master.
Chaplain, A. H. Welch.
Physician, A. P. Cornell, M.D.

COURT NIPISSING, NO. 245, NORTH BAY, ONT.
Instituted 1st June, 1887, by Bro. C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., W. W. Howey, M.D.
C.R., A. W. Mackay.
V.C.R., Ernest Burns.
R.S., Geo. P. Hodgson.
F.S., W. E. Bagnell.
Treas., James E. Young.
S.W., Wm. M. McDonald.
J.W., W. H. Burgess.
S.B., Francis Brill.
J.B., William O'Brien.
Chaplain, Benjamin Brill.
Physicians, W. H. Howey, M.D. and A. McMurchy, M.D.

COURT HASTINGS, NO. 246, HASTINGS, MICH.
Instituted 29th April, 1877, by Bro. F. D. Phillips, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Leonard E. Stauffer.
C.R., A. H. Johnson.
V.C.R., W. H. Hicks.
R.S., Chas. C. Leane.
F.S., Sperry Phillips.
Treas., Leonard E. Stauffer.
S.W., Thomas Doyle.
J.W., Eli J. Hyde.
Chaplain, Fred. Busby.
Physician, Dr. Polyhemus.

COURT LANSING, NO. 247, LANSING, MICH.
Instituted 3rd June, 1887, by Bro F. D. Phillips, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Daniel Barringer.
C.R., Geo. G. VanAlstine.
V.C.R., John Eichlé.
R.S., Geo. H. Saxton.
F.S., Tim. L. P. Miles.
Treas., John F. Wilkinson.
S.W., J. Urquhart.
J.W., Frank Eickle.
S.B., John W. Taylor.
J.B., Geo. H. McNeil.
P.C.R., Frank L. Dodge.
Chaplain, H. H. Aplin.
Physician, J. H. Wellings, M.D.

A REMARKABLE NEEDLE.

A remarkable needle is owned by Queen Victoria. Indeed, it is likely that there is no other needle so wonderful in the whole world. It represents the column in Trajan in miniature. This Roman column is adorned with many scenes in sculpture, which tell of the heroic deeds of the Emperor Trajan. On the little needle are pictured scenes from the life of Queen Victoria, but the pictures are so small that it is necessary to use a magnifying glass in order to see them. The needle can be opened. It contains a number of needles of smaller size, which also contain microscopic pictures.—Exchange.

Supreme Secretary's Statement for May, 1887.

RECEIPTS.

No. of Members	Name of Court	No. of Courts	Amount	Name of C. D. H. C. R.
132	Elizabeth	1	\$123.77	Theron B. Clark.
51	Hope	2	43.72	A. Maguire.
45	Beaver	2	51.43	H. W. Hunting.
44	Stromont	3	44.55	P. Falbot.
105	Dufferin	4	104.04	A. Aikman.
16	Myrtle	5	18.28	Frank Smith.
49	McGregor	6	42.47	W. G. Betts.
28	Mount Royal	7	24.53	C. W. Bolton.
31	Forest City	8	32.85	W. M. Greer.
15	Kingsville	9	11.44	S. A. King, M. D.
130	Victoria	10	120.61	E. S. Cummer.
10	Royal Oak	11	8.99	E. S. Shaw.
53	Welcome	12	45.50	Wm. Bryant.
24	Winnipeg	13	37.55	Col. P. H. Attwood.
22	Cobourg	14	18.44	Wm. Lewis
10	Mnitiba	15	23.80	Rev. D. L. McRae.
14	Elora	16	11.71	J. S. Cramer.
13	Springfield	17	13.37	W. L. Savage, M. D.
67	Kewatin	18	49.97	H. F. Hansberger.
14	St. Clair	20	15.01	R. Reading.
17	Wellington	21	13.60	N. S. Lusty.
29	Fergus	22	26.19	J. D. Fawcett.
69	Oronhyatekha	23	89.27	A. Groves, M. D.
13	Kennebecasis	24	10.13	Jas. Slater.
28	Dominion	25	20.25	A. P. Sherwood.
39	Pr. Alexandria	26	38.42	J. G. Crosby.
10	Jubilee	27	49.14	Geo. A. Gordon.
45	Bruce	28	51.80	W. R. Gilbert.
53	Elgin	29	11.52	Thos. Curry.
11	Napanee	30	49.36	W. B. Gahm.
40	Rideau	31	20.95	J. Bowerman.
25	Mt. Sherwood	32	11.49	John Culbert.
11	Moir	33	15.46	38 Elgin St. Ottawa.
23	Interval	34	39.12	Samuel J. Davis.
35	Essex	35	10.36	42 Florence St. Ottawa.
10	Springbrook	36	26.59	J. Parker Thomas.
16	Guelph	37	13.97	S. O. Robinson.
28	Thames	38	39.64	J. W. Delaurier.
39	Amity	39	33.19	N. Cl rk.
24	Glen	40	167.01	James Haver.
172	Ottawa	41	21.86	Geo. A. Uren.
14	Petrolia	42	42.17	E. Esbrook.
40	Sydenham	43	50.52	T. H. James.
59	Washington	44	58.37	Wm. Cairns.
69	Shelburne	45	3.44	House of Commons.
5	Oxford	46	45.36	Dr. Dunfield.
77	Eric	47	12.39	David Evans.
11	Northern Star	48	8.32	G. C. Wardell.
18	Russell	49	16.77	F. G. Dunbar.
10	Alliston	50	32.55	C. R. Decker.
45	Fuslinch	51	14.13	Milo Kenny.

No. of Members	Name of Court	No. of Courts	Amount	Name of C. D. H. C. R.
19	Royal Jubilee	114	19.99	Halifax, N.S.
21	Admiral Digby	115	31.43	Digby, N.S.
28	Welland	116	9.83	Welland
5	Stayner	117	3.23	Stayner
12	Locksley	118	63.14	St. Martin's, N. B.
11	Bear River	119	18.07	Bear River, N. S.
60	Loyalist	121	19.64	Portland, N. B.
16	Sisiboo	122	18.14	Weymouth Bdg. N.S.
18	Exeter	123	36.77	Exeter
20	Stellar	124	10.07	Stellarton, N. S.
36	Le Tour	125	1.44	St. John, N. B.
13	Arva	126	1.46	St. Johns, Ont.
110	North'n Light	127	1.25	Owen Sound
20	Crescent	128	10.01	Thorold
13	Birtle	129	97	Birtle, Man.
13	Mizpah	130	3.8	Tottenham
13	Jewel	131	11.57	Norwich
14	Middleton	132	2.17	Delhi
21	Credit	133	2.06	Georgetown
23	Progress	134	17.99	Welford, N. B.
24	Manitou	135	33.30	Manitou, Man.
7	St. Anthony	136	5.67	Minneapolis, Minn.
31	Milton	137	44.11	Milton
51	Millicote	139	61.32	Fredericton, N. B.
18	Algoma	140	18.64	Manitowaning
26	Alexandria	141	23.02	Marysville, N. B.
10	Pictou	142	30.32	Pictou, N. S.
33	Lambeth	143	6.10	Lambeth
56	Manotick	144	1.04	Manotick
76	St. Mary's	145	12.26	St. Marys, N. B.
27	Rockland	146	9.11	New Rockland, Que.
34	Fulford	147	15.29	Montreal, Que.
12	Saugeen	148	12.15	Mt. Forest
49	Prince Albert	149	46.47	Sherbrooke, Que.
24	Happy Retreat	150	1.25	Derby, N. B.
4	Delaware	151	4.64	Delaware
12	Gen. Gordon	152	12.41	Forest
20	Belmont	153	19.94	Belmont
9	Berlin	154	15.64	Berlin
74	Maple	155	74.07	St. Thomas
12	Parkhill	156	12.60	Parkhill
18	Ivy	157	19.77	Thorndale
11	Forest Queen	158	7.01	Thamesville
6	Putnam	160	5.85	Putnam
28	Summevale	161	4.93	Putnam
24	Huron	162	27.73	Centerville, N. B.
39	Miramichi	164	28.33	Point Edward
26	Miramichi	165	40.39	Dresden
46	Simcoe	166	24.19	Newcastle, N. B.
18	Toronto	167	49.70	Simcoe
29	Brant	168	3.91	Toronto
40	River Speed	169	34.79	Paris
22	Hamilton	170	33.83	Hespiller
14	Abegweit	171	24.07	Hamilton
			1.05	Charlottetown, P. E. I.

Name of C. D. H. C. R.

General Fund.

S. & F. Benefit.

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No. of Members.	Name of Court.	No. of Court.	Endowment Ass. as % of	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.
12	Pelham	233 Fenwick	9.53	3.02	2.22	S. E. Birdsall, M.D.
24	Richmond	234 Richmond, Staten. I.	18.69			Alva W. Sharret.
26	Selkirk	235 Wallaceburg	22.24	7.93	6.00	William A. Taylor.
10	Raymond	236 Fonthill	9.60	3.80	3.64	J. O. Emmet, M.D.
15	Saginaw	237 Saginaw, Mich.				
7	Monck	238 Marshville	10.92	4.08		
49	Flint	239 Flint, Mich.				
19	St. James	240 Toronto	25.22			W. J. Hambly. Mail Building.
36	Spadina	241 Toronto		3.24	49.27	Robt. Gilray, 190 College Street.
19	Brock	242 Toronto		.67	33.49	J. A. Allen.
19	Bracebridge	243 Bracebridge		2.41	42.22	D. E. Bastedo.
16	Gravenhurst	244 Gravenhurst		4.30	35.55	
21	Nipissing	245 North Bay				W.W. Howey, M.D.
28	Hastings	246 Hastings, Mich.				Leonard E. Stauffer.
25	Lansing	247 Lansing, Mich.				Daniel Berringer.
Members as large					6.00	

May 10, by cheque 1277, T. Lawless, audit fees.....	14 85
May 13, by cheque 1283, Advertiser Ptg. Co. account.....	100 00
May 13, by cheque 1284, New Supreme Court picture.....	25 00
May 19, by cheque 1294, Moose Head for Executive office.....	36 00
May 19, by cheque 1295, registration fees, &c., returned to H. M. Wetinon.....	2 50
May 19, by cheque 1296, engraving.....	18 40
May 21, by cheque 1306, Advertiser Ptg. Co.	100 00
	<u>912 83</u>

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

MORTUARY STATEMENT.

No. 102. Bro. Samuel Call, of Court Eric, No. 47, Leamington, Ont., died 29th April, 1887, of laryngeal phthisis. Endowment of \$2,000 designated to his wife, Annie Call.

No. 103. Bro. John Alexander McDonald of Court Belmont, No. 153, Belmont, Ont., died 23rd May, 1887, of pneumonia. Endowment of \$2,000 designated to his sister, Mary McDonald.

No. 104. Bro. James Moy, of Court Prince Albert, No. 149, Sherbrooke, Que., died 14th May, 1887, of cancer. Endowment of \$1,000 designated to his wife, Dorcas Moy.

F. S. CUMMER,
Supreme Secretary.

CONDOLENCE.

Chambers of Court Seguin, No 107, I. O. F. Parry Sound, Ont., April 5th, 1887.

By a unanimous vote it was resolved: "That this Court tenders its heartfelt sympathy to our esteemed brother, Mr. J. H. Monroe, in his recent bereavement, in the death of his wife, and would earnestly commend him to the care of the All-Wise Supreme Chief of the universe, 'who doeth all things well,' knowing that in Him only our brother will find comfort for his irreparable loss."

And further resolved: "That a copy of this resolution be transmitted to the INDEPENDENT FORESTER for publication."

FRED. C. KING, *C.R.*
A. M. BROWN, *R.S.*

The New York Life advertises that in 15 years, from 1845 to 1859, it received from its policy holders a yearly average of \$258,337 47. It returned to its policy holders a yearly average of \$132,212.10. From 1860 to 1880, twenty years, it received an average of \$8,135,484.03, and paid an average of \$4,918,598.26. From 1880 to 1884, inclusive, four years, \$9,212,501.48, and returned to policy holders during the four years an average of \$5,047,273.34. In 1885, received from policy holders \$12,722,103.03, and paid to policy holders \$7,681,873.75. In 1886, \$15,507,906.24, and paid policy holders \$7,627,230.09; or, during the entire period, from 1845 to and including 1886, that company received \$20,330,043.51 more than was necessary—except the expense of management—and which, with use, has placed in the hands of that company the snug little sum of \$75,421,453.37. This is a sum greater by nearly three times than the amount returned to policy holders. The policy holders have paid in round numbers \$3 for each dollar returned to them.

6540

\$6,004.96\$664.96\$421.17

RECAPITULATION.

RECEIPTS.	
From Endowment assessment....	\$6,004 96
" Sick and Funeral Benefit..	664 96
" General Fund	421 17
	<u>\$7,091 09</u>
CONTRA—CR.	
By paid the Supreme Treasurer..	\$7,091 09
Submitted in L., B. and C., E. S. CUMMER, <i>Supreme Sec.</i>	

Supreme Treasurer's Statement.

FOR THE MONTH OF MAY, 1887.

ENDOWMENT ACCOUNT.	
RECEIPTS.	
To balance on hand per last report.	\$60,195 32
" Cash from S. Sec.....	6,004 96
	<u>\$66,200 28</u>
CONTRA—CR.	
By 5 per cent. to General Fund for Management expenses.....	300 25
Dom.Sav.Bk. pr. Id. 25,456.70	
I. O. Savings Bank. 10,677.34	
Ontario Loan Co. 10,000.00	
" " cur. acct. 19,765.99	
	<u>65,900 03</u>
	<u>\$66,200 28</u>

SICK AND FUNERAL FUND.	
RECEIPTS.	
To balance per last report.....	\$1,519 86
" cash from S. Secretary.....	664 96
	<u>\$2,184 82</u>

CONTRA—CR.	
May 10, by cheque 1273, I. A. Bradley, 20 days' sick benefits	14 29
May 10, by cheque 1271, Artemas Berry, 17 days' sick benefits..	12 14
May 10, by cheque 1272, Wm. Steele, 31 days' sick benefits..	22 14
May 10, by cheque 1278, George Miller, 8 days' sick benefits....	5 71
May 10, by cheque 1279, A. McLachlin, 23 days' sick benefits	16 43
May 10, by cheque 1280, Jno. G. McMillan, 8 days' sick benefits	5 71
May 10, by cheque 1281, M. Cullin, 23 days' sick benefits.....	16 43
May 10, by cheque 1282, John Freedy, 21 days' sick benefits	15 00

May 13, by cheque 1288, Peter Napper, 19 days' sick benefits..	13 57
May 13, by cheque 1286, Alex. Cameron, 46 days' sick benefits	32 86
May 13, by cheque 1287, Duncan Paul, 20 days' sick benefits....	14 29
May 13, by cheque 1288, Wm. McHugh, 26 days' sick benefits	18 57
May 13, by cheque 1289, James Chase, 14 days' sick benefits..	10 00
May 13, by cheque 1290, Wm. Collins, 21 days' sick benefits..	15 00
May 13, by cheque 1291, Austin Bradt, 7 days' sick benefits....	5 00
May 13, by cheque 1292, Melton D. Campbell, 21 days' sick-benefits.....	15 00
May 13, by cheque 1293, Frank E. Bradley, 30 days' sick benefits.....	21 43
May 19, by cheque 1297, Ambrose Wrencher, 7 days' sick benefits	5 00
May 19, by cheque 1298, Wm. Armstrong, 14 days' sick benefits.....	10 00
May 19, by cheque 1299, George Murray, 21 days' sick benefits	15 00
May 19, by cheque 1300, W. T. Singleton, 9 days' sick benefits	6 43
May 19, by cheque 1301, F. W. Bradley, 28 days' sick benefits.	20 00
May 19, by cheque 1305, A. McAlpin, 42 days' sick benefits..	30 00
May 19, by cheque 1303, William Stewart, 19 days' sick benefits.	13 57
May 19, by cheque 1304, Kenneth McDonald, 7 days' sick benefits	5 00
5 per ct. to General Fund for management expenses.....	33 25
Balance on hand.....	1,793 00
	<u>\$2,184 82</u>

GENERAL FUND—CONTRA.	
To cash from S. Secretary.....	421 17
" 5 per cent. Endowment receipts	300 25
" 5 per cent. S. & F. Fund....	33 25
" balance	158 16
	<u>\$ 912 83</u>

CONTRA—CR.	
By balance per last report....	\$ 54 03
May 10, by cheque 1274, duties on uniforms	156 15
May 10, by cheque 1275, postage, telegrams, &c., 6 mos. to 1st April	205 90
May 10, by cheque 1276, S. Sec. salary 2 mos. to 1st inst.....	200 00

MISLEADING STATEMENTS.

We have received from a friend in Ottawa, a circular with the above heading, which we understand is being largely circulated. Some of the members of the Order suggest a prosecution. When, however, we stated that the author of this literary production is a party by the name of T. D. (Thos. Dan.) Ruttan, an insurance agent, that satisfied everybody that there could be no libel in the case, because nothing that Thos. Dan. Ruttan could write of the I.O.F. would be libelous, seeing that we could get no one to swear that they believed one word of what Thos. Dan. said of our Order. For instance, we quote from the circular as follows:

"A statement to the effect that the 'Independent Order of Foresters' have a deposit with the Dominion Government (the same as Regular Life Assurance Companies,) has been going the rounds of the city, and through the Ottawa district.

"I believe that this has been circulated by many an innocent man, as he believed from the bottom of his heart that it was so.

"At the same time I cannot but think that it has been cooked and dried somewhere to catch the unwary, and deceive the innocent.

"Although satisfied in my own mind they had no such deposit, I went up to the buildings on Saturday last (May 7th,) to see the Superintendent of Insurance, and lo, and behold there was no deposit to be found.

"They said they understood that up to this time the money which had been called in was more by some few thousand dollars than was required to pay death claims. This, they understood, was deposited in the Savings Bank (the same as a private individual would deposit), of course subject to call.

"In answer to a question as to whether they intended making a regular deposit, they said No! because they were exempt from it under the Insurance Act of 1886. (Assessment Companies Act.)"

Imagine, dear reader, Thos. Dan. Ruttan standing amid the treasurers to be found in the office of the Superintendent of Insurance, and "in answer to a question as to whether they intended making a regular deposit they said No! because they were exempt from it under the Insurance Act of 1886." Jess so!

Well, now, Thos. Daniel, will you tell us what in the name of common sense put it into your head that the Insurance Department intended to make a regular deposit? What did you want to ask such a question anyway? Didn't you know that they were exempt?

But let us look at another extract, which will give us the kernel of this production:

"If a person wants cheap insurance for a year or two it may answer the purpose to try an Assessment Company, but if that is what you want a Regular Company under the supervision of the Government, and Regular Rates can give it you just as cheap.

"Just think! The 'Ontario Mutual Life' can give a young man (say age 20) \$1,000.00 insurance for \$10.72 each year; over 20 years, and other ages (up to 50) in proportion. No more, no less. You have just this to pay. No entrance fee. No examination to pay for. No dues; and no assessments."

Now we are getting a little more light. This Thos. Dan. Ruttan is an agent of the Ontario Mutual, and the Foresters are so prosperous and are getting so popular in and around Ottawa that they are taking the bread and butter of Mister Ruttan, and Thos. Dan. must do something desperate or starve. As evidence of the relative popularity and prosperity of the two institutions, we may state that in 1885 the Ontario Mutual increased its policy holders by only 170, while for the same period the I. O. F. increased by 680 members, and it wasn't a good year for increasing either. This year our increase will be considerably over 3,000.

But let us see what sort of a case he makes out. He tells us that the Ontario Mutual will insure a young man aged 20 for \$10.72 a year. We find from the last report of the Superintendent of Insurance that the Ontario Mutual collected in 1885 the very large sum of \$237,665.32 for premium income alone, and that they paid for death losses and matured endowment only \$77,836.00, that is to say,

that the Ontario Mutual could have paid all claims had they collected only one third of their premium income, had they not expended the enormous sum of \$58,016.48 in management expenses.

In the I.O.F. at age, 20, insurance can be got for \$7.44 per year, to which add capitation tax of \$1, or a total of \$8.44, as against \$10.72 in the Ontario Mutual. If now we take into consideration that the I. O. F. management expenses are less than \$3,500 a year, as against \$58,016.48 on the part of the Ontario Mutual, we submit that the I. O. F. rates of \$8.44 give better assurance of permanency than that of the Ontario Mutual.

We might be permitted right here to ask Mister Ruttan how much his company would charge when the young man reached the age of say 55 or 60. Is it not a fact that the Ontario Mutual would then decline to carry the risk any longer at the same rate, as other Companies do? That is to say that after taking the money of the young man, the Ontario Mutual would do like other Insurance Companies, leave their dupe in the lurch in his old age.

As to the question of our deposits, as our readers know, and we have over 7,500 of them, we have made no mystery about it. We publish every month that we have in the permanent fund over \$10,000 in the P. O. Savings Bank Department at Ottawa, over \$35,000 in the Dominion Savings Bank at London, and \$10,000 in the Ontario Loan & Debenture Company, of London, or a total of over \$45,000, besides over \$22,693.00 cash in our open bank account. Of course if T. D. Ruttan should go to the Department of Agriculture, or to the Marine Department, or to the Bank of Montreal, or to the Bank of England, they would all say "no funds," but if he or any one should enquire where we advertise we have our deposits he would find that our representations are correct to a cent.

How does this strike you Mister Ruttan,—The Ontario Mutual advertizes that it has a large deposit with the Insurance Department. Although satisfied in our own mind that they had no deposit whatever with the Dominion Savings Bank, we went to the Bank to-day and saw the Manager and lo and behold? there wasn't nary a cent to be found.

T. D. Ruttan concludes his literary morceau as follows:

"The writer has only one object in view, i.e. 'to place the society before you upon its own merits'

"If this is done you will be ever thankful to T. D. RUTTAN, Ottawa."

Ottawa, May 6th, 1887

With this we entirely agree. For every one of intelligence who has ever examined the system of the I. O. F. has preferred to take insurance in that Order rather than in any of the Insurance Companies, such as the Ontario Mutual, and we feel sure every one that is induced by T. D. Tutland to examine the basis of the I.O.F. and its rates, and the basis of the Ontario Mutual and its rates, will thank Mister Ruttan and join the I.O.F.

We say to our membership in the Ottawa district, help Mister Ruttan to circulate his "hand write," for we are satisfied it cannot do the Foresters any harm, and it may set somebody to enquiring who this crank is and what he is talking about, and if they do they will become members of the I. O. F.

In conclusion, we desire to say we are glad T. D. Ruttan is an agent of the Ontario Mutual, for if he were not he would probably be an inmate of some of our public institutions—to wit, the "Home for Incurables."

A FORESTER'S ENTERTAINMENT.

A public entertainment was given in the Library Hall, Elizabeth, on the occasion of

the late visit of the S.C.R. to New Jersey, when the following programme was given in a most acceptable manner to a large and fashionable audience: Piano solo, Miss M. Marx; chorus, E. D. Q.; recitation, Miss A. Thompson; banjo duet, Zimmerman Bros.; bass solo, Mr. H. Pountney; original poem: Mr. S. Ellis; banjo duet, Zimmerman Bros.; reception of S.C.R. Dr. Oronhyatekha and H.C. Officers; address, S.C.R. Oronhyatekha; solo Mr. Martin; recitation, Mr. Davis; chorus, E.D.Q.

VITAL STATISTICS.

Population of the United States, 55,000,000. Marriages, 1 to 100 inhabitants; births to each marriage, 4; sexes, 9,362 females, 10,000 males; 9,190 females die to 10,000 males; proportion of deaths to population yearly, 1 to 45; the lowest mortality anywhere, 15 to 1,000 population; average in the United States 18 to 1000 population; the average age at death in the United States is between 35 and 40; the average number of cases of sickness to each death, 25.

According to the English census returns, Prof. Nielson finds the mortality in various occupations to be as follows:

	Deaths to the 1,000.
Church of England clergy	10.2
Nonconformist Clergy	10.1
Roman Catholic Clergy	15.7
Physicians	12.6
Surgeons and apothecaries	18.7
Barristers-at-law	10.9
Attorneys	16.2
Provision curers	16.8
Butchers	17.4
Poulterers	21.1
Fish mongers	17.4
Iron miners	13.7
Coal "	14.8
Lead "	20.3
Copper "	24.7
Iron manufacturers	12.7
Paper "	13.0
Tin "	13.1
Nail "	13.2
Brass "	13.8
Glass "	15.8
Copper "	18.5
Lead "	19.3
Earthenware	19.7
Blacksmiths	13.8
Coppersmiths	17.3
Plumbers	18.3
Railway officers	12.8
" laborers	14.2
" porters	15.2
" engineers	16.3
Domestic gardeners	7.9
" grooms	9.8
" coachmen	14.7
" general servants	13.6
Beer sellers	20.6
Wine Merchants	23.3
Licensed spirit retailers	23.9
Inn and hotel keepers	26.8

A WIDOW'S MITE.

A member of a lodge out West died a few year since, and shortly after his decease the widow married another member of the same lodge. In a few months he, too, climbed the golden stairs; nor was it long before the weeping widow, tiring of single blessedness, again sought the charms of wedded bliss, and once more took for a partner a brother of the lodge. He, too, soon put on his angel plumage and "walked through cedar valleys and joined the seraphim's hymn." The lodge in each case performed the last sad rites with

due solemnity. But self-protection demanded some decisive action, and fearful that their might be further designs on the lodge, and not knowing who would be the next victim, a motion was made, at a regular meeting, by which a charge of unbecoming conduct would be preferred against any member who was seen at the widow's. Fact.—*Concord Statesman.*

THEY HAD TO DIE.

A GOOD LESSON DRAWN FROM THE DEATH OF A FAITHFUL, TRUSTING DOG.

Papa had said at breakfast that he would have to shoot King, our dog, a magnificent fellow of the St. Bernard type.

Shoot King!

Why, he had saved baby's life once, when she fell into the river from the Duck bridge, and even papa had cried a little over him that evening, and held his great head between his hands and looked down into his fine eyes, as though he were human. And now he was going to shoot him because he had been bitten by another dog that was rabid.

I sat at my writing desk two hours after the fiat had gone forth. The fragrance of the apple orchard came in through the window. A great purple lilac tossed its breath in at the casement, and a bird in the maple tree sang as though its heart were bursting with rapture. Away in the meadow the daisies grew white along the stone walls, and there, among the clover heads and fern by the river bank, papa was going to shoot poor old King.

Baby—five-year-old and queen of our household—baby was playing on the veranda with dolls made of long-necked gourds dressed up in towels, napkins, tidies, any thing she could lay her precious hands upon. I loved her so, and King had saved her for me once.

He was so honest, so faithful and so true to every trust imposed upon him, that we could never have begun housekeeping without him.

Papa brought him in when baby was only two days old, and he looked down into the cradle with such wise eyes, and leaned his fine head down against the pillow and then looked back at papa, saying in every action: "I swear eternal fidelity to my young mistress," and papa said to me, softly, "He understands all about it, don't you, King?" turning to him.

At ten o'clock they were there by the river.

"Stand there and look at me, King."

Dear, faithful King! He stood there, his grand head motionless, his great brown eyes turned with such loving trust upon papa.

A sharp report in the June air, a little curl of smoke in the sunshine, a thrill and shiver in the daisy heads about King's feet, and he staggered towards papa.

Papa was on his knees beside him, great tears rolling down his cheeks, and his arms about the dear head.

"King, poor old fellow, I had to do it. There was no other way."

A long, shuddering moan, the drooping of the brown eyes, the fainter beating of the truest heart ever a dog had, and it was all over. It had to be done. Death was better than what would have come with life.

At supper that evening, baby asked: "Where is King, papa? I want to play wif King a little while."

I said to her: "King is dead, darling; you will never have him to play with any more."

She climbed down from her chair without a word. I found her in the parlor in an arm-chair an hour later asleep, with tears on her baby cheeks.

The summer and the winter passed. June once more held high carnival in the orchards and meadows. One radiant afternoon baby was again asleep in the parlor.

But she was so fast asleep, no kiss of mine could ever awaken her. The sweet face was fairer than the apple bloom of the orchards. But it would never smile back at me again. The little hands were dimpled and dainty as ever, but they would never clasp about my neck again. The golden hair was still brighter than the sunshine, but it would never again toss in the morning wind in rumps with King over the lawn.

How could I give her up? How could life go on without her?

As I stood there asking myself such questions as only a mother can, papa, with his strong arms about me, said: "It is just a year ago that I shot King. It was best for him. It is best for baby, perhaps, for life might have brought her worse things than death. We cannot see, but He knows. Let us trust Him, as King trusted me."

The daisies have tossed their white heads in the wind for six summers now; since then, I have learned the lesson of trust. But every June I think of King and my baby.—*Youth's Companion.*

Everybody Come.

JUBILEE DEMONSTRATIONS.

All Foresters are earnestly invited to attend the I. O. F. JUBILEE DEMONSTRATION in London, on Monday, 20th June, at 2 p.m. Members will appear in full uniform or regalia. Report on arrival, at the Foresters' Hall, Federal Bank Buildings. Reduced railway rates from Saturday evening. Let every Forester who can put in an appearance. Those who can, will stay over night in London and accompany the London Foresters to St. Thomas on Tuesday. The attractions for Monday night in London are the band concert on Victoria Park, headed by the famous 7th Band, and the following programme of fireworks:

Grand salute of welcome.

Two balloon ascensions, carrying illuminated tents, lights and fancy figures.

Prismatic illumination of the grounds.

Royal shells, red, white and blue.

Flights of large rockets.

Cross and crescent (very large) in Mosaic work and brilliant fires.

Pyrotechnic display of aerial work.

Fire tree cascade.

Display of aerial work.

Octagon in colored lances.

True lover's knot center, surrounded by brilliants

Displays of aerial work.

Rocket wheels in many figures, serpents, birds, etc.

Finishing with a heavy and grand discharge of salicissions.

Don't Fail to Come.

BALKY.

Quite a sensation was created on Albermarle street the other morning. An old man came driving up the street. His cart was a queer vehicle of an ancient type and had evidently been used a great many years. All at once the iron-gray mule came to a standstill. He refused to move. He wouldn't go. The delapidated specimen of a long departed past beat him vigorously with a club. The old man pounded him unmercifully. But that mule refused to go. He would not move. By this time a great crowd had gathered about, and strange to say, almost everyone knew how to make that mule go.

"Untie his belly band," said a man with a pug nose.

The belly-band was made loose.

"Put a rope around his neck and tie him to a street car," said a man who was smoking a cob pipe.

A rope was put around the animal's neck and tied to a street car. The mule moved almost a block. The crowd followed. He was untied, but refused to move.

"Tie a string to his ears and pull," said a man with long red hair.

It was done. The mule remained stationary.

"Put some dry sand in his mouth," said a little man.

Another failure.

The old man began to show signs of discouragement.

"Tie up one of his front legs," said a swaggering fellow.

The leg was tied up. The mule didn't move, and apparently didn't miss the leg.

"Blow in his ear," said a clerk.

The mule winked his left eye, and throwing the other ear back, looked as if he would be blowed before he'd move.

"Take the harness off and lead him around the block and then hitch him up. He'll forget himself and go," said an old political schemer.

It was done. The information wasn't worth a cent.

Now the old man began to grow nervous. Every once in a while some wise Alexander would yell out, "push on the lines, twist his tail, pick him up and carry him, why don't you sell him? What are oat-fed horses selling at to-day?"

These gentle remarks made the old man more desperate.

"I can make him go," said a man whose breath smelled like onions. He put a rope around his body, passed it between his front legs, fastened it under the throat and pulled and pulled again—in fact he pulled for half an hour, but in vain. Mr. Mule didn't move.

"Rub his nose with chalk," said a street car driver, as he passed.

The old man did so. The mule threw back his ears, licked the chalk off, and went to sleep again.

"Tie a sailor's knot in his upper lip," said a man with green eyes.

It was done, but to no purpose.

"Place an ice poultice on his forehead," said a doctor.

Lost.

"Place his two front feet in a basin of hot water," said a crank.

At last the old man got desperate. He was beside himself. Trouble, worry and labor had told on him.

At last a man came up wearing a smile, a Roman nose and a blue shirt. "I can make the mule go," he said.

"You can't nuther," said the old man.

"Bet a dollar I can," said the young man.

The money was put up. The young man took a railroad torpedo and placed it under

the mule's tail. Then he took a long stick and punched the mule in the flank, and, well it was fun to see the sight. The mule was thrown off his guard, his tail went down with a crash, the torpedo exploded with a bang, and away went the mule like a flash up the street at a rate that would make Jay-Eye-See blush with humiliation. The old man looked up the road a moment at his rapidly disappearing outfit, and, turning to the young man: "Say, mister, have you got another of them things?"

"Yes. I guess so," said the young fellow. "Well, here's another dollar. Please put one under my tail and I'll try and catch my dodgasted mule."—*Pretzel's Weekly.*

DEFINING A SLEEPER.

The fashion we have of saying "steamer," and "cutter," and of using many similar words in a variety of senses, results not so much from the poverty of our language as from our laziness. It is well ridiculed in the following:

A sleeper is one who sleeps. A sleeper is that in which the sleeper sleeps. A sleeper is that on which the sleeper which carries the sleeper while he sleeps runs.

Therefore, while the sleeper sleeps in the sleeper, the sleeper carries the sleeper over the sleeper under the sleeper, until the sleeper which carries the sleeper jumps off the sleeper, and wakes the sleeper in the sleeper by striking the sleeper under the sleeper, and there is no longer any sleeper sleeping in the sleeper on the sleeper

THE DOMINION EXHIBITION.

We have received a copy of the Prize List, just issued, for the Dominion Exhibition, which is this year to be held at Toronto in conjunction with the Annual Industrial Fair, from the 5th to the 17th September next. Any of our readers who may desire a copy can obtain one by dropping a post card to MR. H. J. HILL, the Secretary, Toronto.

CHESS.

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

THE SACRED TRIANGLE!

A Marvellous Story, specially written for the Forester,

—BY—

E. W. KEENEY M.D., NEWPORT, KY.

(Concluded).

Thunderstruck I gazed upon this problem which will be seen is in the form of a triangle, I had found the key to open the triangle, like a good many other things, though it was sacred, it opened up to the magic power of gold!

As I gazed at the problem seeking its solution I was startled by hearing a voice at my elbow exclaim:

"Corambo! Senor you haf dis—I beg your pardon Senor."

The speaker was undoubtedly a Spaniard from his accent but his looks belied his manner for he was over 6 feet in height of mas-

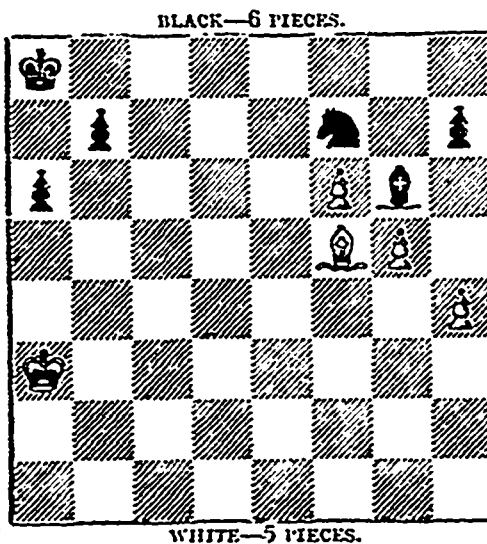
sive build with very blue eyes and hair of a snowy white, there was something strangely familiar about his face, I had seen it somewhere. I could not place him he had his lips parted.

"Certainly sir, no apologies necessary, I was just trying to solve a little puzzle. Do you play chess?" I returned.

"Chess! oh si, Senor." And he bowed and closed his mouth.

At sight of his shut mouth a strange suspicion shot through my brain, his lips were puckered! and were it not for the blue eyes, white hair and light complexion I could have sworn that my old tutor Jose stood before me! But—bah! I soon dismissed those fancies from my brain as my companion and I became more familiar. Placing the triangle again in my bosom, for it had closed of its own accord, I brought out my chess board and men and we played a game for I was only too glad to get a chance to practice and at the same time while away the monotony of the voyage.

The game was a peculiar one. He was a good player and kept me, expert that I was, defending his vigorous attacks with all the skill that lay in my power. I shall never forget the end game position; I was playing the whites, he had moved his Bishop and the game stood as below:



White to play and win.

At last, I said, the game is mine. At this announcement he leaped to his feet, astonishment and rage depicted in every feature, and cried:

"No, you cannot do it!" Interested in the game I did not notice the change of accent in his voice. When I won the game he dashed the men from the board and shouted:

"It's the devil's work! no one can"— Noticing my curious gaze bent on him he suddenly became calm and again speaking his Spanish accentuated English he apologized for his rudeness saying that chess always excited him more or less.

Of course I excused him for I did not wish to offend him and there was a mystery about him that fascinated me which I hoped to discover! we played many games together and strange as it may appear no matter how we opened the game it always insolved itself into the same end game, position, and I always won! He would then jump up and go through the same violent actions as at our first game but as I soon grew accustomed to his manner I paid no attention to the demonstrations.

About ten days after my first game with this stranger who gave his name as Mr. Pedeque, having gotten rid of him and hav-

ing an hour to spend alone I again took out the sacred triangle and opened it with the loss of a ten dollar gold piece! Again was the problem presented to my view and I began its solution.

The weather had been unusually bad the last few days and the sea was uncommonly high, and in consequence many passengers were sick. It was owing to this circumstance that I was freed from the presence of Mr. Pedeque, his servant was quite ill and needed his attention.

With the problem before me, I seated myself on the taffrail and tried to find its key. In a short time I found it and placing my hand on the key piece I was just about to try to move it when there was a violent shake, a great quiver ran through the vessel and the next moment I was hurled headlong into the ocean! I was a good swimmer and soon mounted to the surface, casting the water from my eyes I glanced hastily around for the ship, when to my horror I found that she had entirely vanished from view!

I am not easily frightened but this sudden disappearance of the vessel in midday and in midocean completely mystified me, in fact I thought I was dreaming but a mouthful of salt water, which half strangled me, soon convinced me that at least my position was real!

Had the vessel blown up? That was my opinion, for she could not possibly have sailed away while I was under water, the time was too short, but if blown to pieces, where was the wreck? I could not find even a piece that belonged to her! Where were the passengers? not one insight! Were they all lost? Was I the only one saved? Saved! I was not so sure of that, for casting a searching glance around I could not discover the faintest trace of land in any direction! Nothing but water met my view! I was lost!

Gradually I became calmer and then found that the triangle was still within my grasp. Closed however. An omen of good luck my grandfather had said, but this situation did not verify his words.

Placing the Triangle again within my bosom I wondered what my ancient sire would think of my chances of success should he see me at this moment!

I swam until I grew tired then laid myself on my back and floated, for salt water is buoyant; trying thus a languor stole over me and I fell asleep!

When I awoke I found myself lying in the back part of a boat on a pile of cushions while bending over me was a queer looking savage. He was tall and gaunt in form, his hair fiery red, his eyes yellow, his skin was white, his features were misshapen and a strange thing that brought me bolt upright was that his lips and mouth had a puckered appearance!

"Who are you?" I cried. "You cannot be Jose nor yet Pedeque, but who are you that carries a mouth that seems destined to be worn by every one I meet."

To my astonishment he answered in English:

"I am Guayaguile, my mouth I cannot change, it was given me by the Great One, so I cannot complain."

"Pardon my rudeness," I exclaimed as soon as I could find my tongue, "but I have been through so many bewildering changes in the last few hours that I am a little confused."

He bowed gravely and smiled. "How did you happen to find me?" I enquired.

"Ten days ago we picked you up! you were lying on top of the water!"

Ten days ago! great heavens was I the

victim of some enchantment. "What part of the ocean are we now in?" I asked.

Again his answer startled me!

"We are not on the ocean at all, in fact 'tis many miles from here!" and he glanced at the six men who were rowing the vessel in a peculiar way.

"Not on the ocean," I gasped, "Then where are we?"

"On the Amazon River near the mouth of the Huallaga! see!" And he pointed in the direction in which we were tending.

Looked but could see nothing. The Huallaga river! That was just the point for which I had left my home; it was from the Huallaga that I was to take my bearings, I wondered if these people could give me directions to enable me to reach my destination I would ask I was just about to speak when the old chief raised his hand and said:

"You are safe, you are on the right track we will show you the way! we were expecting you! in fact we knew just where to find you and we made this voyage entirely on your account!"

I was mute. Shortly after the old chief became engaged with his men. Being thus left to my own reflections I became filled with a desire to once more examine the triangle, so taking it from its receptacle and opening I soon became absorbed in its contemplation from which I was aroused by hearing a great hubbub near by, looking up, imagine my consternation to find myself seated in a carriage which was travelling rapidly through a street bounded on either side by the most magnificent buildings I had ever seen! while the sidewalks were filled with people dressed in gaudy attire who were yazing at me waving their hands and shouting "WELCOME!"

What mystery was this? What necromancer's ward had wrought this sudden transformation? Was I dreaming? It surely seemed so!

Hearing a faint movement in the carriage near me I turned and beheld, seated by my side, a vision of loveliness that my wildest fancies had not pictured; a superbly magnificent white woman with the most royally beautiful face and a perfection of form to which few of Eve's daughters attain.

My pen fails in the attempt to describe her and as my eyes met her mellow orbs that gazed so languishingly into mine, I became filled with a feeling that I had never before experienced, seeing my look of hopeless bewilderment she smiled and in a most musical voice exclaimed:

"Where is thy tongue O man that thou shouldst sit so silent? Thou believest the reputation that hath preceded thee!"

"Excuse me," I stammered "But where am I? What city is this?"

"In the great city of Ucalla the Capital of the Eucallayas!"

UCALLA! That was my destination! How had I reached this place? My head swam when I thought of it.

"Pardon me Miss or Madame may I be so bold as to enquire who you are that seem to know me so well?"

"Certainly, I am Guinere the QUEEN OF THE AMAZONS!"

The Amazonian Queen! This was the woman I had sworn to liberate from the curse, and as I again looked at her there arose within me a strong determination to save her or die! Was I in love?

Looking back from this time I write I must say that I was!

Soon, we reached the palace, one of the grandest pieces of architecture in the world!

Entering this massive structure through a

vast lane of human beings who stood, with bowed heads and smiles of welcome, on either side, I soon found myself in a vast room in the centre of which stood an immense throne, ascending the steps my conductor, the Queen bade me seat myself by her side! Then the people began pouring in until the great auditorium was literally packed full.

In a neat speech the Queen introduced me as the promised deliverer of royalty!

Loud huzzas rang through the room and shook the foundations of the building after she sat down, then all was still. Seeing that they expected a speech from me I arose and was about to stammer out a few thanks when my eye caught the face of Guinere it looked so happy so contented that I was filled with enthusiasm and made one of the grandest speeches of my life, just what I said I do not know, but one thing I promised and that was to rescue these poor Amazonian women from their thralldom!

When I sat down loud cries of "long live King Robert!" arose on every side.

The hall was partly cleared, then began a series of amusements such as Babylon must have celebrated in ancient times. After that a great banquet. Then I was led to a chamber and requested to rest myself thoroughly as the great trial of mine was to take place on the morrow!

The next morning an attendant waited upon me and after a sumptuous repast I was conducted by a vast concourse of people headed by bands of music to the principal temple of the city and placed before a monstrous figure of a man cut from stone! This was the great oracle!

In front of this figure, was a large tablet of marble, laid in squares to form a chess board, whilst at one corner stood a large box filled with golden chessmen! Seeing that I was expected to begin I stepped forward and selected the black pieces, for I reasoned that I could judge of my opponent's strength best by defending his attack!

Placing my men on the board I awaited results.

Scarcely had I the last piece set up when the white pieces leaped out of the box without any aid, that I could perceive, and arranged themselves in their proper positions opposite.

Then the game began, it was a curious game from beginning to the end and strange to say the end game was the same identical position that had always occurred between Senor Pedique and myself on shipboard! I won. The second game was another queer one but having the attack and being over bold I lost a piece and after a desperate struggle the game.

As we arranged the men for the third and last game, Guinere who had been standing at some distance away advanced to my side and placing her hands on my shoulder exclaimed:

"Be more cautious this time Robert for my sake!"

"For your sake Guinere I will, but what shall be my reward, most lovely Queen, should I win?"

The reply came instantly as a blush suffused neck and cheek:

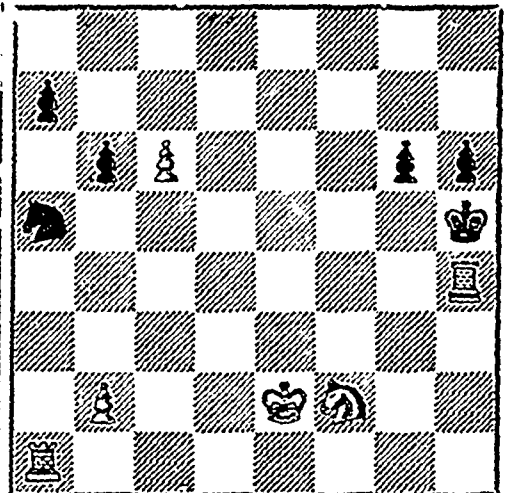
"An thou wilt I am thine."

"Then shall I win!"

"And placing her fair hand to my lips I pushed her gently away.

That last game, aye it was a terrible combat, piece after piece was slaughtered. In one of the exchanges I lost a piece my game seemed hopeless yet reckless and desperate I played steadily on fighting for a draw. At last the men worked into this position:

End Game,
By C. H. Coster.
BLACK 7 PIECES.



WHITE 5 PIECES.
White to play, and win.

My game seemed lost. A voice came forth from the lips of the stone figure crying:

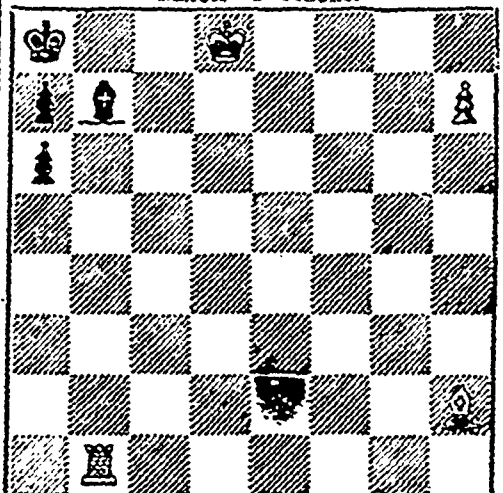
"'Tis useless you have lost!"

I heard a loud sob in the rear, my heart sank within me, I was just about to acknowledge myself defeated when in moving my hand about I clutched the Sacred Triangle! Mechanically I pulled it forth and laid it on the table, instantly it fastened itself on one of the white pieces which soon disappeared. The Triangle sprang open and wonder of wonders there was the identical position on its face that stood on the marble table before me! As I gazed one of the black pieces moved (it was my turn to move) this I saw and a wild idea seized me I would make the same move on my part I did so and the result was so astounding that it almost took my breath away for there I saw a win for my side!

Suffice it to say I won!

Amidst great rejoicing I was led to one of the principal rooms of the temple, the floor of which was covered with mammoth squares to represent a great chess board and upon it in living figures I saw this problem;

BLACK—4 PIECES.



WHITE—4 PIECES.
Moves in 2 moves.

This was the wonderful problem! I worked over it the rest of that day, the people going and coming at their pleasure.

Guinere never left my side, she followed me constantly around the raised platform which surrounded the room for the purpose of giving the player a full view of the board. The pieces were attendants at the temple and dressed in different costumes to repre

sent each piece, of course this was somewhat puzzling to me who had never attempted playing in that way before. So I had not a fair chance to exert my skill, for in the evening I was no nearer the solution than I was when I first began, in fact it seemed to me absolutely impossible, and I retired to my room that evening in a more despairing frame of mind than I had ever experienced before, despite the encouraging words of Guinere.

For hours I sat in my room alone with a mental picture of that problem before me revolving over every stratagem of which I was master but could find no key to the position. The next morning after a few hours of unrefreshing sleep I was again conducted to the temple and again ushered into the presence of the problem but 'tis useless to cite the trials and vexations through which I passed for the next five days. For in the six days spent on the problem I had failed to discover anything! On the morning of the 7th and last day (for seven days were all that were allowed for its solution), dispirited, irritable and weary I found myself again with the problem before me. The novelty of the thing had worn away and the people did not come to bother me, having no doubt come to the conclusion which was rapidly dawning on my own mind that I was no better than others who had come before me!

Guinere who had been by my side daily, at my request kept away, for I wished to exert my full powers on this last day and did not wish to be worried by anything. Alone I applied myself to the task, expedient trick and stratagem followed each other in rapid succession without success!

Tired I sat down on a chair and leaned my head on the balustrade to rest, sitting thus I bethought me of the couplet of the Sacred Triangle:

"Open Triangle, its secret learn
Thou canst then all honors earn."

I drew the Triangle forth and gazed bitterly upon it.

How could I "all honors earn?"

I had discovered the secret of the Triangle and so far I had failed. Had I the right to reflect this way? No, for when I thought of the strange scones through which I had passed and my present situation, I could but recall my grandfather's words:

"Whoever has the Triangle will be protected from all harm."

Was it the influence of this strange charm that had brought about these transformations: through which I had passed?

I was awed!

Opening the Triangle I found the same problem within, as at first, now I would know its secret if it had one, forgetful of everything else I began trying the pieces and on taking hold of the white king and turning it around, (I had tried everything else before) the problem vanished and in its place there came a brightly polished mirror in which I saw reflected the features of Senor Pedeque! While to my ears there came his familiar:

"Carambo Senor Robert, what you do here?"

Looking up I was amazed to see him standing on the platform before me!

"Where did you come from?" I gasped.

"Ha, ha! You sink I was drown, eh?"

"I did think so."

"No, you haf call me and I am here!"

"I called you! How?"

He pointed to the Triangle and said:

"I am ye white king!"

The white king! The man was crazy or

else, yes, I had it at last, he was not crazy, but I was!

Yes I had lost my senses and was a raving lunatic! How else could these mysteries be accounted for?

Senor Pedeque, this Triangle, this problem was all the effect of my own imagination!

Ha, ha! I was coming back to my senses rapidly now, I had discovered my situation and would soon be myself again!

Oh yes—I looked up, he still stood there! What! It was no myth or I had not recovered my reason!

"Go away you are only a myth." I shouted, "you only exist in my imagination."

He laughed long and loud, and said:

"Do you wis to ze the black king?"

"If he is no more of a reality than you—I—"

"But I am a reality and so is he," he interrupted, "Do you wis to see him he is old friend of yours!"

This was only a phantasy of my weakened brain! I would humour it and see it through:

"Yes let me see the black king also."

"Bring back the problem and turn ze black king ze same as you did ze white," he said.

"Bring it back? How?" I asked.

"Turn me around three times."

I did so, and lo the problem was restored in the Triangle! Then I turned the black king around, again the problem vanished, again did the mirror reappear and in its bright surface I saw the face of Jose! And I heard his old familiar voice and felt his hand clasp mine and when I looked up the same loving eyes looked into mine, and he said:

"Me promised to meet yo marsta in odder coontra and me came!"

"But I—!—don't understand all this Jose how is it?" I enquired.

"Ah marsta you learn de secret ob de Trina an ebry ting go right now seo gold open de Trina gold do ebry ting marsta!"

He was partly right gold would do a good deal but it wouldn't solve this problem, I was wandering again.

"Dat problem all yite marsta wen de white queen and de two kings yen den de problem easysolved for de curse say wen all tree here to gedder de black king mate wid de white queen den is de curse revoked and de problem solved!"

The white Queen! "Where is she?"

"Bring her de same as you brot memarsta."

I turned Jose around and when the problem was reproduced turned the white queen, again the mirror was brought into view and hearing a faint sigh I looked up and saw one of the most beautiful women I had ever seen, standing by my side!

"You have summoned me and I am here what do you wish?" she asked.

"Do you know these men?" I enquired, pointing toward Jose and Pedeque.

She looked at the Spaniard and gasped:

"Yes, he is the one who betrayed my darling on the night when we were to flee together!"

"Caramba!" hissed Pedeque "And I've had no rest since!"

"Do you know this one," pointing to Jose.

"He looks like—great heavens Lawreina! My love! At last!" And she sprang forward and clasped the negro in her arms.

But 'twas not Jose that I saw in his stead there stood a handsome man, a white man his face bore a resemblance to Jose only in feature the puckered lips were also gone!

"Yes I am Lawreina the priest! I have returned for thee Galetta, I cursed thy race thinking that thou hadst betrayed me but found 'twas this traitor! I could not rest in

the spirit world. I entered the Sacred Triangle until such time came that some one would liberate thee and thine from a curse that even I could not revoke!

Now, Oh Pietra thou hast caused this trouble by thy infidelity. But as I am forgiven and freed from thralldom so forgive I thee even though thou triedst to destroy this innocent man by inveighing him on board a phantom ship and lest him in mid ocean to drown! But thou didst not know that I was his friend. On one condition will I forgive thee and that is, teach him how to solve the accursed problem!"

Senor Pedeque spoke a few words into my ear, a new light broke in on my understanding I turned to thank him and found myself alone!

They had vanished! I felt for the Sacred Triangle but it was nowhere to be found! Was I awake. Yes, I must be, for before my eyes on the chequered floor stood the magic problem I had been sleeping, it was all a vision then! Looking at the problem I suddenly remembered the words that Pedeque had spoken in my dream, would then solve this problem. I applied them and behold the problem was solved, its solution was found!

How happy everybody was, Guinere and I were married the next day and we lived among the Eucallayas for several years then we came to this country for awhile but we shall soon go to that mysterious land again and spend the rest of our days. I never saw nor heard of the Sacred Triangle nor either of my mysterious friends again. What became of them I leave for others to explain, I cannot.

TO OUR CONFRERES.

You will all agree with the Editor that friend Keeney's latest story is worthy the genial author. It is one of his best, and all readers of our columns return him many thanks. *Entre nous*, another will likely appear very shortly.

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of May 1887.

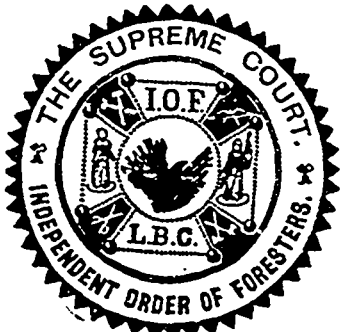
Name of Court.	RECEIPTS.		
	Nc. of Court.	Capitation Tax.	General Supplis.
Stormont	3		\$ 3 00
Royal Oak	11	\$ 5 00	
Welcome	12		2 00
Crediton	14		1 20
Elora	17		1 00
Keewatin	19		1 00
Mount Sherwood	32		05
Thames	38		09
Ottawa	41		14 00
Petrolia	42		1 50
Shelburne	45		5 20
Sarnia	55		10 00
Frontenac	59		50
Oak Leaf	62		3 00
Concord	70		3 00
Valley City	73		47 00
Oil City	77		50
Midland	87		1 50
Tryconnell	99		1 00
Welland	116	14 00	
Middleton	132		20
Summerville	161		50
Garden City	172	10 00	
Phonix	182		48
Waterdown	195		50
St. Paul	199		25
Triumph	200		50
Kemptville	214		40 00
Amherstburg	356		48
		\$29 00	\$138 75

To cash from capitation taxes above	29 00
" cash from general supplies "	138 75
Total	\$167 75
CONTRA—CR.	
By cash paid to High Treasurer...	\$167 75
Submitted in L., B. & C.,	
JAMES B. HALKETT,	
High Secretary.	

High Treasurer's Statement.

FOR THE MONTH OF MAY, 1887.	
To balance per last report.....	\$805 90
" cash from H. Secretary.....	167 75
	\$973 65
CONTRA—CR.	
May 13 By check 18D, H. Sec.	\$32 10
salary and expenses.....	941 55
By balance.....	\$973 65

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



**Independent Order of Foresters
DIRECTORY.**

The Supreme Court.

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High Court of Nova Scotia.

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COURT HOPE, NO. 1, LONDON, O.
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COURT VICTORIA, NO. 10, LONDON.
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COURT WELCOME No 12, LONDON.
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COURT KEEWATIN, NO. 19, RAT PORTAGE, ONT.
C.D.H.C.R., R. Reading; C.R., A. Woods; V.C.R., E. L. Burpee; R.S., T. B. Linton; F.S., A. Campbell; Treas., Jas. McCracken; Chaplain, Jas. McGregor; Physician, Thos. Hanson. Meets every 2nd Tuesday. Meets 1st and 3rd Tuesdays.

COURT ORONHYATEKHA NO. 23, HAMILTON.
C.D.H.C.R., J. Slater; C.R., G. Shambrook; V.C.R., J. Robinson; R.S., A. Munroe; F.S., W. Heaney; Treas., D. Barton; Phys., W. G. Stark, M.D. Meets every 3rd Friday.

COURT BRUCE, NO. 28, CRESLEY.
C.D.H.C.R., F. Curry; C.R., W. Kay; V.C.R., A. Whyte; R.S., R. J. Follis; F.S., J. Lambrook; Treas., Henry Hayes; Physician, J. M. Stewart, M.D.; Chap., H. W. Young. Meets 2nd and 4th Thursday of each month.

COURT INTERVALE, NO. 34, PENOBSCUIS, N.B.
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COURT ESSEX, NO. 35, WINDSOB.
C.D.H.C.R., F.W. Delaurier; C.R., J. F. Williams; V.C.R., A. J. Vanderburg; R.S., A. Rule; F.S., Wm. Donahue; Treas., John Bort; Physician, Dr. Lambert.

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

COURT SYDENHAM, NO. 43 STRATHROY, ONT.
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COURT PUSLINCH, NO. 51, MORRISTOWN.
C.D.H.C.R., J. S. Quilman; C.R., W. Quilman; V.C.R., H. W. Leslie; R.S., W. J. Cousins; F.S., W. J. Russell; Treas., J. A. Madsough; Physician, J. D. Courtnay, M.D. Meets first and third Saturdays.

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

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

COURT FRONTENAC, NO. 59, KINGSTON ONT.
C.D.H.C.R., A. R. Milne; C.R., Thos. W. Moore; V.C.R., Jos. Wilson; R.S., Walter Batty; F.S., W. J. F. Ir; Treas., Jas. Galloway; Chaplain, Rev. C. E. Cartwright; Physician, W. H. Henderson. Meets 1st and 3rd Thursday of each month.

COURT WOODSTOCK, NO. 60, WOODSTOCK O.
C.D.H.C.R., T. G. Morgan; C.R., W. H. Millan; V.C.R., Wm. Newton; R.S., J. M. Cope; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, Wm. Urmom; Physician, A. B. Welford, M.D. Meets 4th Tuesday in each month.

COURT ROSEWOOD, NO. 72, MONKTON, ONT.
C.D.H.C.R., C. H. Merryfield; C.R., Wm. Scott; V.C.R., Joseph Adair; R.S., John Scott; F.S., Jas. C. Wilson; Treas., McKenzie; Physician, J. R. Hamilton. Meets every Thursday night, at 7.30 o'clock.

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

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

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

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

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

COURT NORTHERNLIGHT NO. 127, OWEN SOUND.
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COURT ALEXANDRA, NO. 141, MARYSVILLE, YORK CO., N. B.
C.D.H.C.R., W. T. Day; C.R., E. A. Tapley; V.C.R., G. Brown; R.S., H. P. Lint; F.S., A. Rowley; Treas., J. H. Morrill; Chap., Geo. B. Hanson; Phys., I. C. Sharp, M.D. Meets last Monday in each month.

COURT FULFORD, NO. 147, MONTREAL, Q.
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C.D.H.C.R., J. W. Stocks; C.R., Miles Froats; V.C.R., Wm. John Church; R.S., J. W. Stocks; F.S., Edwin S. Foss; Treas., A. D. Bostwick; Chaplain, Robert Gray; Physicians, Dr. H. L. Gilbert and Dr. S. E. Tabb. Meets 1st and 3rd Tuesdays.

COURT GENERAL GORDON, NO. 152, FOLKEST
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COURT MAPLE, NO. 155, ST. THOMAS, ONT.
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COURT SUMMERVALE, NO. 161, FULLARTON.
C.D.H.C.R., Alex. Yule; C.R., R. C. Thompson; V.C.R., G. Stacey; R.S., H. Morrison; F.S., J. Hamilton; Treas., R. Harris. Meets 1st and 3rd Fridays of every month.

COURT HURON, NO. 163, POINT EDWARD.
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COURT RIVER SPEED, NO. 169, HESPELER, ONT.
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COURT AURORA, NO. 188, AUROHA
C.D.H.C.R., J. T. Bond, jr.; C.R., A. Yule; V.C.R., J. Brothers; R.S., J. Hall; F.S., C. Thom; Treas., C. Bailey. Meets 3rd Friday of each month.

COURT ONANGONDY, NO. 204, GAGETOWN, N. B.

C.D.H.C.R., Rev. Chas. Manitou; C.R., John R. Dunn; V.C.R., Councillor F. Williams; R.S., C. I. Scott; F.S., John W. Dickie; Treas., Amos S. Carey; Chap., Rev. Chas. Manitou; Phys., Jas. A. Caswell, M.D. Meets last Tuesday of each month.

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

COURT CLIFTON, NO. 220, NIAGARA FALLS, O.
C.D.H.C.R., Fred. W. Hill; C.R., J. C. Rothery; V.C.R., Martin L. Miller; R.S., R. Lawrence; F.S., P. A. Skinner; Treas., Wm. Cole; Chaplain, R. Lawrence; Physician, Alex. Sayers, M.D. Meets every alternate Friday.

COURT LAURENTIAN, NO. 229, OTTAWA.
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Actuaries' Mortality Tables.

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

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

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

—a total of 9 lives to live 249.5 years, or an average of 27½ years each.

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

At age 20 to be yet 41.5 years.
" 25 " " 38.0 "
" 30 " " 34.4 "
" 35 " " 30.9 "
" 40 " " 27.3 "
" 45 " " 23.7 "
" 50 " " 20.2 "
" 55 " " 16.9 "
" 60 " " 13.8 "

—total of 9 lives to live 246.7 years, or an average of 27½ years each.

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

At age 20 to be yet 41.98 years.
" 25 " " 34.41 "
" 30 " " 34.7 " "
" 35 " " 31.16 "
" 40 " " 27.15 "
" 45 " " 23.98 "
" 50 " " 20.51 "
" 55 " " 17.44 "
" 60 " " 13.99 "

—a total of 9 lives to live 249.39 years, or an average of 27½ years each.

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

At age 20 to be yet 42.2 years.
" 25 " " 38.8 "
" 30 " " 35.3 "
" 35 " " 31.8 "
" 40 " " 28.2 "
" 45 " " 24.5 "
" 50 " " 20.9 "
" 55 " " 17.4 "
" 60 " " 14.1 "

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

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

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

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

At age 20 \$7.29 per \$1,000.
" 25 7.77 " "
" 30 8.52 " "
" 35 9.29 " "
" 40 10.36 " "
" 45 12.21 " "
" 50 15.94 " "
" 55 21.66 " "
" 60 30.34 " "

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

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

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

At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.42
Management Expenses	8.50
Reserve Fund	7.78
	\$22.70

Comparative Table of Costs.

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

Years old	Canada Life.	New York Life.	Continental.	I.O.F.	Expectation of Life in Years.	Approximate Total Cost for \$1,000 in the I.O.F.
18	\$16.80	\$16.89	\$16.89	\$7.29	44.3	\$318.98
19	16.80	19.29	16.20	7.53	43.0	319.15
20	16.80	19.89	16.20	7.44	42.2	313.96
21	18.80	19.89	16.50	7.50	41.5	312.74
22	17.20	19.89	17.00	7.65	40.2	314.11
23	17.70	19.89	17.44	7.80	40.8	313.58
24	18.80	19.89	17.02	7.92	39.5	312.54
25	19.60	19.89	18.40	8.04	38.8	311.35
26	19.60	20.40	18.02	8.16	38.1	310.85
27	20.30	20.92	19.14	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.28
29	21.60	22.07	20.00	8.52	36.0	306.72
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.88	8.76	34.6	303.09
32	23.80	24.05	22.60	8.88	33.9	301.08
33	24.30	24.78	23.25	9.00	33.2	298.80
34	25.00	25.54	24.00	9.12	32.5	296.40
35	25.70	26.33	24.84	9.24	31.8	297.64
36	26.50	27.25	25.68	9.36	31.1	298.56
37	27.30	28.17	26.56	9.48	30.4	299.15
38	28.10	29.16	27.52	9.60	29.7	299.36
39	28.90	30.19	28.62	9.72	29.0	298.94
40	29.60	31.30	29.60	9.84	28.3	297.79
41	31.50	32.47	30.72	10.00	27.6	297.00
42	32.50	33.72	31.98	11.04	26.7	294.78
43	33.50	35.05	33.24	11.40	25.0	296.40
44	34.70	36.46	34.64	11.76	25.4	297.78
45	35.90	37.97	36.04	12.24	24.6	298.38
46	37.00	39.58	37.50	12.84	23.8	305.50
47	38.20	41.29	39.04	13.68	23.1	311.00
48	39.40	43.18	40.66	14.64	22.4	317.93
49	40.90	45.09	42.36	15.72	21.6	324.93
50	42.00	47.13	44.22	17.00	20.9	330.16
51	44.00	49.40	46.30	18.60	20.2	335.73
52	46.70	51.78	48.36	19.80	19.5	336.70
53	49.00	54.31	51.24	21.30	18.8	394.80
54	51.40	57.02	54.03	23.29	18.1	401.62