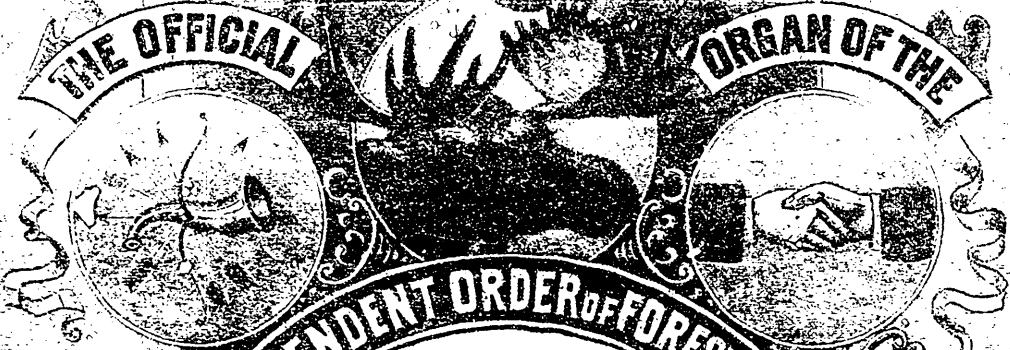


THE
INDEPENDENT FORESTER

THE OFFICIAL

ORGAN OF THE



INDEPENDENT ORDER OF FORESTERS

I. O. F.

THE BEST

FRATERNAL
AND
BENEFIT SOCIETY

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TORONTO, ONT., NOV., 1895.

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The Independent Forester

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TORONTO, CANADA, NOVEMBER, 1896.

1. Send all matters relating to the INDEPENDENT FORESTER and questions on points of Forestry law to Dr. Oronhya at the S. C. R., Toronto, Canada.

2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician Dr. Millman, 54 Yonge-street, Toronto, Can.

3. Send all Monthly Reports, etc., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.

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

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

6. The FORESTER will be mailed to each member of a court as soon as the Financial Secretary sends a list of members arranged alphabetically, with their Post Office addresses to Dan. A. Rose, Manager, THE INDEPENDENT FORESTER, 26 Wellington-street W., Toronto. Until such list is received the papers will be mailed to the court Deputy in bundles for distribution among the members.

7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name in full

- When a member is initiated.
- When a member is suspended.
- When a member withdraws from the court.
- When a member changes his address, or
- When a member joins a court by card.
- When a member is reinstated.

Editorial.

Notes.

NOVEMBER.

**

We are within \$109,000 of the \$2,000,000 surplus,—this latter figure will greet 1897.

**

The eleventh month of the year has in the past been one of the best for securing new members.

**

All matter intended for the FORESTER should be in the hands of the Editor on or before the fifteenth of the month. Please remember.

**

In hard times persevere in paying your assessments. Where there is a will there is a way. Deny yourself rather than let your policy lapse.

**

Never miss an opportunity to say a good word for your Order. The best testimony in its favor is the appreciation of those who know it from personal experience.

**

At the beginning of the year, among the things we hoped to announce ere its close, was a membership of 100,000. The Order will have it in its stocking at Christmas.

**

Last November the applications for membership were 2,165. That was good for last year; this year we ought to make the membership even 3,000. Every court should have one or more initiated.

**

More than half our members are secured through the solicitations of friends in the Order. The humblest member has friends and influence, and can secure one or more members if he only tries. Brother, try.

**

Bro. R. G. Monroe, P.H.C.R. of Nova Scotia, in his report had a good word for the INDEPENDENT FORESTER; and he reminded

members how they could help it by sending items of news. We are always glad to hear what our brethren are doing.

**

Some brethren have delayed effort on behalf of the Order, waiting for cooler weather and longer evenings, both are here now, and it will be in order for all to bestir themselves. If rest fits for labor, we know some brethren who are qualified for great work.

**

From information received it is beginning to look as if California will head the list with accepted applications for October. The public meetings addressed by the Chief and Bros. Stevenson and Davies, are followed by a large number of applications.

**

While differing on many things, all right-minded men are agreed on one thing. The wisdom and necessity of protecting the home, and making the best provision one's circumstances will permit for one's loved one. A Benefit Certificate in the I. O. F. is a good evidence of one's care for his family.

**

We have received from Bros. Weller and Bettinger, of Court South End, No. 1562, Newark, New Jersey, a beautiful aluminum card, on which is engraved the name of the Supreme Chief. They can be furnished to members at a small cost. They are very neat and are sure to become popular.

**

The walls of the "Temple" are nearly completed. A determined effort is being made to have the roof on before winter sets in, so that the work on the interior can be pushed, and the building got ready for occupation at the earliest possible date. Applications are already in for a large quantity of office space.

**

The season for entertainments is at hand. Those in charge should study two things. First, to give a pleasant and profitable evening to members and their friends. Secondly, to create such an interest in the Order as will secure the application for membership of those who are not yet enjoying the solid benefits of the I. O. F.

**

On the first of October the surplus stood at \$1,891,101.21. This is a splendid showing and must be as gratifying to the members as it is disconcerting to those prophets of ill who affirmed, years ago, that the surplus could not continue to grow, and that it must soon diminish. Some one has said, "Never pro-

phesy unless you are sure." Our critics were "sure," but they were not right.

**

The Grand Lodge of Good Templars of California was in session at Elmira, when the Supreme Chief Ranger visited the city on October 5th. The Grand Lodge showed its regard for Dr. Oronhyatekha, who is P. R. W. G. T. of the world, by adjourning for the evening, the delegates attended in a body the public meeting addressed by the Doctor.

**

"To die rich, is to die disgraced," this may be true. Most people would run the risk. The rich few hang on to their wealth to the last. To die poor, and leave a family penniless, when a thousand or two could be secured for them without any hardship in the I. O. F., is not only a disgrace but a crime—not the dying, but the cruel indifference that made no provision for loved ones.

**

Are times hard? Is money scarce? Any one who witnessed the immense well-dressed crowds that visited the Toronto Industrial Fair last month would say no. We never saw a more comfortable or contented lot of people. The man who can afford the Fair, grand stand, side shows, cat show, candy stand, etc., can afford insurance—and most men need it—perhaps a little more than the big Fair, even if it is the best on earth, and it is.

**

A WORD TO THE WISE.

"A word to the wise is sufficient,"
Is a maxim we've frequently heard;
And now what we want is a maxim
To tell us just what is that word.

Well the word is only a short one,
And its meaning is far from obscure;
It enjoins all dutiful fathers,

While they s'ill have good health to

INSURE.

—Philadelphia Record.

**

We caution our members against cherishing the idea that, since the Order is strong in numbers, and rich on account of its magnificent reserve, it will attract men without any effort on the part of the membership to secure applications. Those who so conclude are not close observers of the times. The old and successful organizations are not relaxing their efforts. On the contrary, they are putting forth greater efforts. The race for new business among the old line companies is getting keener every year. They do not for a moment think of saying, "We are old, well-established, successful and well-known—therefore the insuring public will come to



THE SUPREME CHIEF RANGER, AND THE HIGH CHIEFS AND HIGH SECRETARIES OF THE UNITED KINGDOM AT THE CONFERENCE IN LONDON LAST MAY.

us." Far from it—they have learned from many years' experience that the public are not seeking insurance, no matter how much needed or desirable. The average man has to be argued into taking it. Will our members, who have the best Order in the world, remember this, and *push things*.

**

No one will begrudge to Illinois the well-earned distinction of leading all the High Court jurisdictions of the Order for September, with the highest number of applications. The fruits of long and arduous toil have come quicker than the most sanguine expected. To the Chief who so skilfully and valiantly fought and won the battle for a legal status in the State, and to Bro. Stevenson, H. C. R., who has the work of extending the Order in charge, we extend hearty congratulations.

**

There are just about 300 working days in the year, when you allow for Sundays and holidays. A day unimproved is lost forever, and the opportunities for good that much lessened—You say, "it is only one day"—true,

but it is one, and units count. We urge upon our readers the importance of improving each day. The successful worker for the Order is the man who keeps *at it* every day for 52 weeks in the year. This is the fourth month of the Forestric year, vigorous work should be in full swing all along the line.

**

A reserve fund in the subordinate court, for the purpose of giving temporary assistance, by paying the dues and assessments of members, that through illness or want of work are unable at times to pay, is a good thing, but like all good things it is liable to abuse. Members would take advantage of it who really did not need it, and others would enjoy its benefits as long as they could, and finally leave the Order and neglect to pay up. There are but few courts, we venture to say, that are not out of pocket through carryin^g or one or more months some member who finally dropped out. The brother who is really in earnest, and determined to keep his membership good, will be able to do so. When he needs assistance it will be forthcoming.

The Insurance Counsellor.

We have received an advance copy of the first number of the *Insurance Counsellor*, published in New York by J. Thomson Paterson, the author of the widely read *Natural Premium Life Underwriters' Pocket Manual*. The *Insurance Counsellor* will be an advocate in the *Natural Premium or Assessment System* of life insurance. We have read the initial number with interest. It is packed full of valuable matter. The old liners will find it impossible to confute the arguments and conclusions of the *Counsellor* in favor of assessment insurance done on a sound basis. We wish Mr. Paterson every success in his new venture.

Thoroughness.

The difference between success and failure, is not so much a difference of ability or opportunity as method in planning and thoroughness in executing one's work. Without method and thoroughness, no matter what the ability or opportunity may be, assured success will be impossible. This applies in every walk of life. The humblest occupation affords scope for the display of thoroughness and method in the performance of its duties. In the more important positions, thoroughness is of the very first importance, and without method and system it would be impossible to overtake the work. What some people have called genius has only been a capacity for sustained, methodical, thorough work. To trust to natural ability without patient effort is to court failure. Some have done it to their own discomfort, the loss of those who relied on them, and the disappointment of their friends. The temptations to superficiality, in our day, when the craze for amusement is so prevalent, are many. Duty is too often performed in a perfunctory way. The quitting hour is of more interest to the average worker than the work in which he is engaged; and the thought of the wage he is earning is stronger than the thought put on his work. The same spirit characterizes work of a voluntary nature. Such as work done for the church, the fraternal society, and the benevolent organization. How few can honestly claim to have done their best, and how often people manifest in such work an irregularity and indifference that would not be tolerated for an hour in the employees of any business establishment. Whatever is worth doing, is worth doing well. We owe

it to ourselves in all spheres of service to give our best. As often as we withhold our maturest thought and most skilful efforts, we impair our ability and lessen our usefulness. System, promptness, thoroughness are *pass-words to success*.

Financial Secretaries Please Note.

There is not a better officer in the court than the Financial Secretary. He usually does his work without any remuneration, when he is paid, the amount is small. He not only receives and remits the assessments of members—he usually collects from a good many, and often makes several calls to do it. The Financial Secretaries have served the Order well, and are deserving of more praise than they get, and they get more work and worry than they deserve. In remitting to the Supreme Secretary Financial Secretaries should be careful to give the name and number of the Court, for which they remit, the manner in which the money is to be applied, etc. Failure to do this causes confusion and delay. A few days ago the Supreme Secretary wrote us saying:

"I am just in receipt of a remittance, amounting to \$142.61, and there is only a note accompanying it, stating that they will send report tomorrow, but nothing on it to show for what court it is intended or in what manner it is to be applied, nor has the report been received."

If this meets the eye of the good brother who sent the remittance, will he send the information that is lacking, and without delay. Promptness and accuracy are as essential in Financial Secretaries as the patience and perseverance, they have such frequent opportunities for exercising. And once more, let us urge members to be at the meeting of the court, when assessments are due, and bring the F. S. the exact amount of their dues and assessments. It is of the very essence of fraternity to give as little trouble as possible.

A Week's Great Work.

The Chief is evidently enjoying his holiday. He went away to find rest in change of scene and work. It does not appear that he is giving much time to the scenery. The work, judging from the amount of it he is doing, must be yielding him a great deal of pleasure. For the week ending Oct 4th, every engagement was filed. Four large public meetings were addressed. Conferences were held with the courts. Receptions were given, and

banquets attended. In the intervals between meetings, applications were solicited and received for membership, with the result that the Chief, assisted by Bros. A. E. Stevenson, H. C. R. of Illinois; and Price, H. V. C. R., Cal., secured no less than 95 members. The Doctor's holiday should be extended.

"The Brotherhood of Man."

The broad and tolerant nature of the principles of the I. O. F. is well illustrated by the cosmopolitan character of its membership. While making conditions as to age, occupation, health, etc., it makes no conditions as to race, creed or party. In the ranks of the Order may be found representatives of all nationalities; members of all political parties, and of no party, and adherents of all religious creeds—Christian and Jew, Trinitarian and Unitarian Churchman and Dissenter. In this issue we report the formation of two courts composed exclusively of Jews. One in Toronto, the other at Grand Forks, North Dakota. They are heartily welcome to the benefits of our great brotherhood.

"A Good Thing."

We never know how good certain things are till we see them tried. The benefits of the I. O. F. can only be fully appreciated by those who have enjoyed them. The following, which we clip from a Rockford paper, is a case in point:—

"A GOOD THING."

"Most of our citizens will remember Thomas Winterbottom, the contractor and builder, and many of our residences and buildings are monuments of his skill and ability. Owing to failing health, brought on by overwork, he moved on to a small fruit farm near Rockford, Ill., in hope of benefiting his health, but to no purpose, and he gradually failed in health and long since has been totally disabled.

"Mr. Winterbottom was, however, fortunate enough to have a \$3,000 certificate in the Independent Order of Foresters, half of which has just been paid to his wife by that Order; the remaining \$1,500 will be paid to Mrs. Winterbottom on the death of her husband without payment of further premiums.

"Mr. C. K. Tenney, local Court Deputy of the Order in this city, has received the following acknowledgment from Mrs. Winterbottom:

Rockford, Ill., Sept. 26, 1896.

C. K. Tenney, Court Deputy, I. O. F., Madison, Wis.—Dear Sir: I have received from the Independent Order of Foresters, through you, \$1,500, in full payment of the liability of said Order under the total disability clause of a policy issued by it to my husband some

years since. Although the matter was unusually complicated, your action has been prompt and decisive, and the Independent Order of Foresters has shown a disposition to assist and aid in every way in the settlement of the claim, and I desire to extend to you, and through you to the Foresters, my appreciation and thankfulness.

Very respectfully,

LYDIA WINTERBOTTOM."

Cases like the above occur every month. They are unanswerable arguments in favor of the I. O. F. its valuable benefits, and prompt and honorable dealing.

A Word to Wives.

We haven't anything to suggest in the way of managing a husband. We hardly think they care about being managed—few people do. What we wish to impress upon our sisters is, the wisdom and duty of encouraging their husbands to secure for themselves and their families the benefits that the I. O. F. provides. And after the husband has become a member of the Order, to see that he perseveres in paying his assessments and dues, thereby keeping his membership good. Some young wives have a lovable way of saying, that "what they want is their dear husband, and not insurance money; indeed, were he taken, they could never touch the money." That is very pretty—more pretty than wise. The fact of the husband being insured, does not make his life less secure, and it makes the living of the family a good deal more certain. Again, wives old enough to know better, prefer spending for present pleasure, the money that would be sufficient to secure a few thousand dollars' protection. They believe in letting each day provide for itself, forgetting that a day may come that will not do this. There are others, who, when the pinch of hard times or business reverses come, not only consent to the dropping of the insurance, but actually counsel it, perhaps to find themselves before long, both widowed and penniless.

And once in a while one meets a wife who has a perverted idea of religion, and holds it is mistrusting Providence to carry insurance. As well claim that it is dishonoring the Almighty to plow and sow our fields. Are we not commanded to "provide things honest in the sight of all men." Wives encourage your husbands to insure, and keep insured. Their memory will not be less dear to you, should you be called to finish life's journey without them, when you find that your path has been smoothed by the competency that their thoughtfulness and loving self-denial secured.

THE
SUPREME CHIEF RANGER
 IN CALIFORNIA.

VICTORIA HOTEL,
 CHICAGO, 22nd Oct., 1896.

MY DEAR MCGILLIVRAY.

As promised, I will now write you a few notes connected with my trip to California. On the eve of starting I wired our American Agent, Bro. A. E. Stevenson, that I would like to have him accompany me, and like the good soldier that he is, when I arrived in Chicago, on Tuesday, 22nd Sept., I found that he had perfected the arrangements for the anniversary of our being licensed in Illinois, which had been fixed for the 23rd of Oct. inst., and was all ready for the journey westward. We spent Tuesday in the great city, looking up electric motors, elevators and the great public buildings of Chicago generally, in order to get pointers for the new Foresters' Temple. On Wednesday I had an informal meeting with the members of the High Standing Committee, and talked over various matters, among which was the subject of having a "masked ball" in the Coliseum during the New Year's festivities. As evidence of the push and enterprise of the Brethren of Chicago, I may mention that the Coliseum is a building that holds 60,000 people, and the rent for one night is only \$1,000. I am told the building covers five acres of ground. Just think of having the "half moon" across a five acre building. I am afraid the Hon. the Supreme Counsellor, and the Hon. Supreme Vice will not be in it, so that you and I must do the honors on the occasion.

We left on our long journey on Wednesday evening, via Chicago and Rock Island, our first objective point being Colorado Springs in Colorado. On arrival at Omaha at 1.30 p.m. Thursday, we found, to my great surprise, a score or so of the leading members of the Order at the Station waiting us, and though our stop was only five minutes, it was long enough for the brethren to succeed in extracting a promise from me that I should return to Omaha soon to deliver an address on Forestry, and possibly to organize a High Court for the State. The brethren were so persistent and enthusiastic that I could not say them "nay." We arrived in Colorado Springs on Friday morning, where we had some 3 hours to wait for our connecting train, and as the conductor had assured us that the Depot Hotel was a first-class hotel and the meals were only 50 cents, we concluded that it was a good enough hotel for us. We had a good 50 cent breakfast. For the sake of economy the High Chief Ranger and myself had taken a room together in which to wash, and as things seemed to be cheap and good the S.C.R. indulged in a bath. When, however, we came to settle up, matters were not quite so much our way. For the use of two rooms for an hour, one bath and three 50 cent breakfasts counted up to \$4.50. When I met the H.C.R., after settling our bill I knew something had gone amiss. So I said, "Well what did they charge you?" His reply was, "Oh, only four

dollars and a half." I asked if he had got a bill, he said, "no, but I'll get one," and he wheeled on his heels and back he went to the office. I was determined to hear the fun, so I followed, but at a distance, so that if there was any shooting I could speedily retire to a safe distance, where the "reserve" should always be. You see my military education has not been wasted on me. The H.C.R., in his most inuinating tones, said to the clerk, "would you have any objections to let me have a bill? I should like to have something to show for having been 'taken in' in your excellent hotel." I said to myself there goes another \$5,000 from our surplus, but to my astonishment the clerk after looking over his figures replied blandly, "Oh, I beg your pardon I find I have made a mistake of a \$1.50" and handed back the amount, and then added, "would you like a bill now?" "Oh!" said the H.C.R. "You needn't mind it now," and retired. Just then our train came along and we got "aboard" after which the H.C.R. began to figure and presently he said to me. "See here I can't make this out yet. The breakfasts were only \$1.50, the bath ought not to be more than 50 cts. and the rooms 50 cts., which come to only \$2.50. I'll go and make him give me a bill yet." He was prevented from getting a bill only by the train just then pulling out. We proceeded on our way in peace to Pueblo, where again we found a large delegation of Foresters waiting for us at the depot, including the H.C.R. and H. Secretary and Bro. Burris, representative to the Supreme Court at London. Here we learned that a long section of the Denver and Rio Grande Railroad, over which we intended travelling to Salt Lake City, had been washed out into the gulches and canyons of that scenic State and it might be a week before a train could get through. While at Pueblo I learned that the late Bro. Harry P. Rlett had been insured in a number of other companies and societies besides the I.O.F. and that, as usual, the I.O.F. was the first to pay the widow her claim.

There was nothing else to be done except to turn back and go via Denver, Cheyenne, and Ogden to our destination in California, viz.: Sacramento, which we did without incident.

We arrived in Sacramento Sunday evening. Shortly after our arrival, Bros. Price, H.V. C.R., Mack, D.S.C.R., and other Foresters called upon us at our hotel, and expressed more or less indignation at our not having notified them, so that they could have met us at the station, saying they were not expecting us till Tuesday. The H.C.R. explained that all the way we had extra "Engines" on our train, hence our early arrival. He meant it for a joke but forgot to label it, hence it was not recognized for several days afterwards. Here we learned that our work had been cut out for us, and that from the 30th Sept. to the 13th Oct., every day and night would be fully occupied in the cars, lecture halls, court rooms, and last, though not least, in banqueting halls. Every one of the places advertised in the last FORESTER, except San Francisco, wanted public meetings, and each of the courts gave us first-class au-

diances, some of them very large. Colusa, the home of the H. V. C. R., easily took the palm. Two of the brethren of that thriving city had driven over to Marysville to attend the public meeting there, and the next morning at 10 o'clock, the H. V. C. R. and myself started to drive with the two brethren, across country, to Colusa. Before starting, Bro. Price said to me "there is a north wind this morning." As the thermometer had been hovering at about 89° the day previous. I replied with alacrity, "Oh, I am so glad to hear that." A smile of incredibility, with the words "just wait," was the answer I got. However, I soon learned that a "north" wind in California meant quite a different thing from a "North" wind in Canada; for as we progressed the heat became greater and greater, as the "north" wind rose higher and higher. To comfort me, one of my companions said "Oh, this is nothing; you ought to have been here last July, when the thermometer sometimes rose as high as 115° in the shade." I replied, "If you will just lend me your overcoat, I'll try and worry through this weather." Why it was so hot, that the "north" wind came in sandwiches like, that is, we would, every few moments, get into a section of the "north" wind that had evidently come over a portion of California where the thermometer had undoubtedly been about 212°. That night I told my audience that an eminent officer in the Good Templar Order, before I had ever visited California, used frequently to tell me that the Sacramento Valley was the garden of the world, and he was sure the "Garden of Eden" must have been located somewhere in that valley. I told them while riding across the country, that the words of my distinguished brother officer had come to me, and I had wished that the fashions in dress which had prevailed in Grandpa Adam's time were still in vogue in Colusa. Would you believe it, the ladies actually stopped fanning themselves and simply laughed at me, just to rebuke me for insinuating that the weather was uncomfortably warm.

But I must resume. We reached Colusa at 1.30 p.m. and as there was to be a citizens' reception from 3 to 5 p.m., there was not much more than time to get cleaned up and have luncheon before we would have to resume work. Between 5 and 6 o'clock some brother Masons showed me a very fine Masonic lodge room and asylum. At 7 p.m. I had to attend a special session of the court. At 8 p.m. a public meeting in the theatre, which was literally packed to the street, while some 200 or 300 could not get inside at all. At 11, a banquet, at which over 300 sat down, and at about 12 the "flow of soul" began, which lasted—well, till morning. Among those who most distinguished themselves was the Editress of *The Colusa Sun*, who delivered a most enjoyable and witty address.

It was my intention to have the H. C. R. of Illinois look for "scalps" after each meeting, but owing to the rapidity of our movements, he had no opportunity to canvass all the places we visited. In fact you might say, he, assisted by some of the local brethren, canvassed only Sacramento, Marysville, Vallejo,

Santa Rosa and Petaluma, and yet he secured and made "Foresters-at-sight" no less than 165 of the very best citizens of the places named, thus demonstrating the truth of what we claim, that the points of excellence of our great Order requires only to be brought before the people to secure their sympathy and active co-operation in our great work.

In connection with this work, honorable mention must be made of Bro. Price H. V. C. R., Bro. Dr. Mealand, the genial High Physician, and Bros. Jacox, Wing and Arbutos, the C. R. of Court Eldorado, the baby court of Sacramento, Bros. Hopkins and Dr. Stratton of Marysville, Bros. Cooper and Dr. J. J. Hogan, the wide-awake Court Physician of Vallejo, Bro. Ekstrom, of Santa Rosa, and Bro. Atwater, of Petaluma.

The meeting at San Francisco on the night before the opening of the Sessions of the High Court was under the auspices of Court San Francisco, No 822, and was quite an enjoyable affair. The High Chief Ranger and nearly all of the members of the High Standing Committee, with a large number of the delegates of the High Court were present.

Tuesday, the 13th Oct., we reached the beautiful city of San Jose in the afternoon, happy in the thought that public meetings were done with, but we were soon undeceived, for we learned that a reception to the Supreme Chief Ranger and the High Chief Ranger and the High Court of California was on the tapis that night. The meeting proved to be a most successful and enjoyable affair, and was a fitting close to the series of no less than fourteen public and court meetings, held consecutively night after night.

The meeting of the High Court, I was told, was one of the largest and best ever held. There were certainly some very fine men present. By request of the H. C. R. I had the honor and pleasure of presiding during most of the time after my admission to the High Court. The officers' reports were admirable. We take the following:—

EXTRACTS FROM H. C. R.'S REPORT.

After quoting the status of the whole Order the H. C. R. proceeds as follows:—

"It affords me much pleasure to report, that our own jurisdiction has played no small part in the bringing about of this general prosperity that has attended the Order everywhere, and that the Brethren of California have not only kept their jurisdiction well abreast of the advancement made by their sister jurisdictions of the I. O. F. but they have maintained a prosperity that has been equalled by no other fraternity in this State. The reports of the officers of the various sister fraternities of California coming under our observation, have, with but few exceptions, shown a considerable loss in membership during the past year, and in every instance, the unusual financial depression existing on this coast was given as the cause of their failure in the securing of new members and the retaining of the old, and, whereas this financial depression has equally affected the growth of our Order, we have just reason to say that had the business affairs of the State been in a normal condition, our growth would have been much greater than it has been, thereby enabling me to report to you to-day a net gain in membership of two thousand for the past term, and which I had expected to be able to do. But notwithstanding this financial depression, we have met with a remarkable success.

On September 1, 1895, the total number of beneficiary members in good standing in this jurisdiction was 4,530.

ing called by Court Los Angeles, being escorted thereto by the Royal Foresters in full uniform, under command of Colonel Eberle. Here we were met by probably the most brilliant audience we had yet had. It is needless to say that the court room, which the Masonic body had just vacated, was gorgeously decorated and filled to its utmost capacity. On this occasion we were entertained and our function was simply to dedicate the magnificent new home of Court Los Angeles, and in behalf of the Supreme Court, present the "Banner" to the banner court of the Order. When we told them that they had to hold their position of being the largest court of the Order in the world for three years, before they would finally win it, and that Court Independence, of Chicago, which was instituted on y last March, and which already numbered nearly 300, was after the banner, hot-foot, the reply was "Tell Court Independence this beautiful banner is never going back east. It is going to stay right here in Court Los Angeles, which will now work for the four figures in its membership roll."

Sunday, 18th Oct., we turned our faces eastward and, strange to say, none of us seemed sad at leaving the glorious climate of California with all its fruit, flowers and fleas, not to mention the ever present mosquitoes, whose music had no charms to soothe the breast of this particular "savage."

We journeyed over the Santa Fe partly because a few days before there had been a "hold up" somewhere along the line, and because a freight train had recently run into another freight, and to vary the monotony, the California Limited Express, which had the right of way, had very properly run into the affair and two freight trains, or as much as was left of them, on the principle that for a while there would be no further "hold ups" or collisions, for a while at least, on this great railroad. Soon after starting I discovered that my ticket was wrongfully made out from Kansas City to Chicago, which should have been marked like the other two "Via Santa Fe." Instead, however, it was marked "Via Chicago and Rock Island." This led me to examine my purse, and I found that its contents were so insignificant that if we were not "held up" before we reached Kansas City, and the conductor discovered the error in my ticket, and should want the fare from Kansas City and Chicago, either I or the H.C.R. would have to walk from Kansas City. While I was still sort of dazed at the discovery I had made the H.C.R. came to me and said: "Have you anything good for a headache." Instantly a brilliant thought struck me and I put it into immediate execution. I solemnly examined the H.C.R.'s pulse and looked at his tongue, and I said to him, "My impression is that you are eating too much and not taking enough exercise." He replied, "Well I was kind of thinking so myself, but what is a fellow to do." "Well" I said, "there is only one thing to do and that is, when we stop for luncheon to-day you had better not eat but spend your time walking." He said he guessed he would try my prescription. But you ask, "Well what has that to do with your

ticket." Just you wait a moment, and here the sequel.

My daughter is very sympathetic, and as the forenoon wore on she too got a headache and she too got the same prescription. So at the next stop the two spent the time in walking up and down the platform. I of course had not the slightest headache so I went in and had a great lunch. I use the word "great" advisedly. No one who has ever gone over the Santa Fe but has had "great" breakfasts, lunches and dinners in the magnificent dining stations only to be found on that route. Well the result was that we saved \$1.50 towards my car fare from Kansas City to Chicago. Dinner was not till 8.25 p.m., and my companions both looked rather guttural before we reached the dining station, but as both thought the prescription had done them some good, my conscience did not prick quite so hard as it might otherwise have done. The next day we saved another \$1.50, and my patients were doing famously. They both gratefully acknowledged the great advantage of having a doctor in time of "need." Another \$1.50 saved would place my finances in good shape, but the next day we would reach that stage of the road where dining cars came in vogue, and the train would not stop any more "20 minutes for exercise," so I suggested to the H.C.R. that he might finish up the treatment by going without his dinner also. His reply was prompt, "See here," said he, "You are an 'All path,' are you not." I said "certainly." "Well," said he rather fiercely, "I am not 'I am a 'Home path,' I am." I saw the man was too hungry to reason with so I let him go into dinner without further remonstrance. I was glad I did. For he praised everything he got, and he ate everything he got. It always did me good in days gone by to see my patients doing well under my treatment, and these two did remarkably well at every meal thereafter, and neither of them would admit that they had any headache whatsoever.

To-morrow night my final meeting on this trip is to be held here in the Central Music Hall, one of the most popular lecture halls in Chicago, the occasion being the anniversary of the licensing of the Order in this State. A year ago we numbered about 500, to-day we are more than 2500 strong. A year hence we shall be more than 5000 strong.

Yours sincerely,

ORONHYATEKHA,
S.C.R.

Bro. Rev. W. J. McCaughan and his estimable wife received a right hearty "Welcome Home" from the members of Mount Pottinger congregation, on their return from a pleasant three-months' holiday in America. Mrs. McCaughan was presented with an address, expressive of the esteem and affection of the congregation. Accompanying the address were two beautiful solid silver lamps. The good people to whom our eloquent brother ministers have adopted a way as practical as it is gracious, of "letting their light shine." The lines have fallen in pleasant places to Bro. and Mrs. McCaughan.



OFFICE OF THE EXECUTIVE COUNCIL, I.O.F.

TORONTO, CANADA,
31st October, 1896.

To all Officers and Members:—

BRETHREN,—The Executive Council have pleasure in stating that the Order has enjoyed a greater measure of prosperity, both numerically and financially, during the ten months of 1896 already past than during the corresponding period of any of our most prosperous years, and they confidently predict that on the first of January, 1897, we shall have more than 100,000 members, and more than Two Million Dollars (\$2,000,000.00) in our "Surplus." How many more loyal and true Foresters shall be enrolled in our books than the number mentioned above, remains largely with the officers and members of our subordinate courts.

That not only all previous records may be broken, but that thousands of happy homes may be made happier by coming under the immediate protection of our great and beloved Order, and the members thereof permitted to work with us in providing relief for the distressed, and carrying material consolation to the widows and orphans of every land in which the banner of the Independent Order of Foresters is planted, we call upon each and every officer and member to lend a helping hand in making November and December of 1896 the most prosperous months that the Order has ever enjoyed.

With that end in view, dispensation is hereby granted to all courts desiring to initiate at charter rates during the months of November and December, 1896, and the following prizes are likewise offered for members secured and initiated into the Order during the aforesaid period.

1. To any Lady being the mother, wife, daughter, sister or other relative of a Forester, securing and having initiated into the Order, two new members, a badge similar in design to the "million dollar" badge of honor, with the right to wear the same.

2. To any Lady Friend of the Order securing one new member, a pin bearing the likeness of the Supreme Chief Ranger of the Order, together with suitable emblems of the Order thereon.

3. To every member of the Order:—

(a) Adding one new member to our great Order, the magnificent new lithograph of the S.C.R. just completed.

(b) Adding two new members, the *two million dollar* badge of honor, being a gold lapel button

(c) Adding three new members, the *two million dollar* badge, and a cloth bound volume of the History of the Order.

(d) Adding four new members, the *two million dollar* badge and a leather bound volume of the History of the Order.

(e) Adding five new members, the *two million dollar* badge and an I.O.F. gold pin.

(f) Adding ten new members, the *two million dollar* badge and an I.O.F. gold watch charm.

(g) Adding the largest number of members, the *two million dollar* badge and \$100 cash.

(h) Adding the second largest number, the *two million dollar* badge and \$75 cash.

(i) Adding the third largest number, the *two million dollar* badge and \$50 cash.

(j) Adding the fourth largest number, the *two million dollar* badge and \$25 cash.

From competition No. 3, (g), (h), (i) and (j), all paid officers, whether paid by salary or commission, are excluded.

4. For the subordinate court adding to its membership roll the greatest number of initiates, one set of officers' sashes, or its equivalent in members' sashes, and the new lithograph of the Supreme Chief Ranger, suitably framed.

5. To the subordinate court adding to its membership the largest percentage of initiates, one set of officers' sashes or its equivalent in members' sashes, and one new lithograph of the Supreme Chief Ranger, suitably framed.

6. To the subordinate court whose new members carry the largest amount of insurance, one set of officers' badges, or its equivalent in members' badges, and new lithograph of the Supreme Chief Ranger, suitably framed.

7. To the officer or deputy who adds to the membership the largest number of initiates, whether as charter members or otherwise, the *two million dollar* badge and a gold watch.

The period for the above competition shall be from First of November to Thirty-first of December, 1896, both inclusive. None but accepted beneficiary members shall be counted in this competition.

No prize winner in this competition shall be entitled to more than one prize.

Any prize winner having won two or more prizes shall elect which prize he will take.

By order,

ORONHYATEKHA, M.D.,

Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,

Supreme Secretary.

Personal Mention.

We are pleased to learn that Bro. Rev. W. F. Allan, a charter member of Court Newcastle, who left Canada for Denver, Col., on account of impaired health, is enjoying both health, and marked success as minister of a large congregation in the West.

High Chaplain Thrall, of New York, had the honor to christen a boy baby of Court Electric City, "Caldwell—Luther Oronhyatekha Greene." The child is still living. We hope it will continue to bear up, notwithstanding the weight of his name.

Bro. Capt. Parkinson, D.S.C.R., who has done excellent work in the city of Toronto

during the past twelve months, has gone to Ohio to help in the work of extending the Order in that State. We expect to hear of good results attending his labors.

We extend our heartfelt sympathy to our old friend and fellow-student, Bro. J. M. Duff, of the Bank of Commerce, Guelph. The worthy brother has suffered a great bereavement by the death of his wife, which sad event took place recently at their home in Guelph.

Bro. J. D. Clark, of Dayton, the eloquent F. C. R. of the High Court of Ohio, is a candidate in his county at the forthcoming State elections on Nov. 3rd. We don't know what office or on what ticket, but we know a good man, and Bro. Clark ought to be elected.

Bro. Thos. Clarke, D. S. C. R. of Moncton, N. B., has been visiting courts in Maine. He speaks in terms of high praise about the attendance and work of Court Sylvan Dale, No. 3037—which has now a membership of 70—and an average attendance at meetings of about 40.

We congratulate our worthy friend and brother, Alex. Hikman, of Court Dufferin, No. 4, London, Ont., on the receipt of the first instalment of his old-age benefit. May our good brother receive it all in his own day. He can speak of the merits of the I. O. F. as a protector of old age.

Louis Landsberg, C. D. H. C. R. of Court Bay, 680 and Past H. J. W. of the High Court of Michigan, was nominated for the State Legislative by the Republican party from the third district of Bay County. As Mr. Landsberg is well known and is popular with all classes, he will doubtless be elected.

Bro. A. H. Backus, H. V. C. R. of Ontario, gave the address at the entertainment of Court Lambton, Eddy's Mills. That he won the good will of the ladies is evident from the fact that they presented him with "a most delicious fruit cake." The High Vire should invite his friends to call on him at Aylmer.

Bro. W. J. Ingram, G. D. H. C. R., Ottawa, is anxious to hear of his brother, Daniel James, a young man of about 21 years of age. He left home about four years ago. Should any brother know of him, they would greatly oblige his mother and friends by writing Bro. Ingram at 174 Nepeau Street, Ottawa.

The obliging and accomplished High Vice-Chief Ranger of Central Ontario, Bro. Mayor Sanders, received a communication some time ago. The H. V. C. R. is anxious to answer the communication of his Markham brother, but is unable to do so, as he has not yet succeeded in deciphering the signature. Will the brother write again.

Bro. E. T. Malone, Barrister, of Toronto, who was recently elected Deputy Grand Master of the Masonic Grand Lodge of Ontario, was tendered a complimentary banquet, and presented with an address by his brethren of Georgina Lodge, A. F. & A. M. There was a very large attendance of members of the craft. Among them a number who are prominent in Forestric circles. Bro. H. A.

Collins, Supreme Treasurer, was master of ceremonies, and it is needless to say that under his genial chairmanship everything went agreeably. We congratulate Bro. Malone on his well-merited honors. He is deservedly popular with all classes.

Bro. Thos. Lawless, A. S. C. R., returned from his trans-Atlantic trip on Monday, the 19th inst., and received a hearty welcome at Head Office. The worthy brother is in excellent health. He speaks highly of the courtesy and kindness of the brethren in the United Empire. And reports Forestry as gaining steadily in popular favor and membership. Bro. Lawless attended the meeting of the High Court of Ireland. From private letters we learn that Bro. Lawless is a prime favorite with the brethren of the old land.

Acknowledgements.

Letters acknowledging the prompt payment by the Supreme Executive of mortuary benefits, and the kindness of members of the subordinate courts, have been received from the following beneficiaries. The letters invariably express good wishes for the prosperity and growth of the Order.

Mrs. L. Cox expresses her thanks to the members of Court Inverness, No. 570, for sympathy, and to the Order for prompt payment of Endowment of \$1000 on the life of her late son.

Mrs. McCormick, of St. George, N. B., writes the Supreme Court her grateful appreciation of the prompt payment of \$1050 Mortuary and Funeral Benefit of her late husband, Bro. Chas. McCormick.

Mrs. Cora W. Schwab, of Buffalo, conveys her thanks to the brethren of Court Belvedere, No. 1616, for kindness and sympathy, and to the Supreme Court for prompt payment of \$1000 Endowment, and \$50 Funeral Benefit of her late husband.

Mrs. Mary Frank writes us expressing her thanks for the prompt payment of the Mortuary Benefit of her late husband, Bro. Frank, of Court Genesee, and also for the kindness and sympathy of the members of the court.

Mrs. A. N. Phillips thanks the Supreme Court for the prompt payment of \$1050 Mortuary and Funeral Benefits of her late husband, Bro. A. N. Phillips, of Court York. She also writes gratefully of the kindness and sympathy of the members of Court York.

Condolence.

The brethren of the following courts express their sympathy with bereaved brothers:

Court Valley City, No. 137, Galt, with Bro. J. M. Duff, of Guelph, a Past Chief Ranger, on the death of his wife.

The members of Court Butler, No. 1380, Hamilton, Ohio, extend their sympathy to Bro. Goodman, on the death of his wife,

Supreme Secretary's Statement for the Month of September, 1896.

Delinquent Courts who have not paid their September Assessments.

Name of Court.	No.	Name of Court.	No.
Manlius	740	Delphas	1894
Crown City	1856	Ahl tie	3 54
Wolsoley	1419	Vanderburg	3249

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st September, and will stand suspended until duly reinstated.

Courts Reinstated Since Last Report.

Cooksville	857	Mehagan	1751
Magog	1216	Santa Paula	1895
Winnago	903		

Receipts, September, 1896.

No. of Members	Name of Court.	Mortuary Benefit Assessment.	S. & F. Benefits.	General Funds.	No. of Members.	Name of Court.	Mortuary Benefit Assessment.	S. & F. Benefits.	General Funds.
261	British Columbia..	\$ 291 84	\$ 41 86	\$ 2 00	3010	New Jersey.....	\$ 2983 88	\$ 51 51	\$ 55 25
5601	California.....	7944 81	182 48	204 00	7614	New York	8125 70	677 79	272 76
225	Colorado with Utah annexed	360 64	13 07	75	1559	North Dakota.....	1769 17	51 21	62 50
2347	Illinois	2474 32	36 46	284 50	66	N. W. Territory..	816 03	87 98	30 25
1299	Indiana	1405 11	6 79	30 25	187	Nova Scotia.....	2 84 31	183 12	17 50
509	Iowa	699 54	2 37	28 00	4740	Ohio	4854 99	89 10	132 25
1818	Maine.....	1444 14	443 17	96 75	29127	Ontario	299 38 75	4514 10	371 25
1533	Manitoba	2 39 22	196 75	26 5	616	Pennsylvania.....	35 36	27 10	63 00
10396	Michigan	10669 64	1090 74	295 25	903	P. E. Island.....	1050 76	21 39	8 75
2293	Minnesota	2463 43	102 06	82 50	10354	Quebec	11503 00	3166 47	210 75
818	Missouri with Kansas annexed	937 14	9 43	21 50	533	Washington	73 71	21 67	5 50
4783	New Brunswick.....	484 21	85 43	104 00	1374	Wisconsin	16 3 00	17 54	32 50
847	New England.....	758 79	260 93	74 50	503	S. C. Jurisdiction.	696 95	18 63	25 50
	Received on account of Insurance				2932	Great Britain and Ireland	3449 04	16 68	95 46
	Refund to General Account from Mortuary.....						638 96		141 90
	Received on account of organizing.....								862 60
	Grand totals.....			88,452			\$107,347 41	\$12,064 27	\$3,619 11

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	By Cash remitted Supreme Treasurer.....
" Sick and Funeral Benefit Fund.....	
" General Funds.....	
Total.....	

Supply Account.

Received on account of supplies.....	Remitted same to Supreme Treasurer.....
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Investment Account.

Received on account of Principal on Loans	Remitted same to Supreme Treasurer
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Submitted in L. B. and C.,
JOHN A. MCGILLIVRAY, Supreme Secretary.

Mortuary Statement for the Month of September, 1896.

No. 2191. Brother W. T. Spance, aged 40 years, of Court Ruby, No. 21, died of *Pneumonia* on the 23rd July, 1896. Initiated 2nd February, 1894. Beneficiaries, Mary F. Reid and Francis S. Spance, sister and brother. \$4,500. Paid for total and Permanent Disability, \$1,500.

No. 2192. Brother Alex. Ross, aged 65 years, of Court Northern Light, No. 127, died of *Pneumonia* on the 7th August, 1896. Initiated 9th December, 1894. Beneficiary, Jane Ross, daughter. \$1,000.

No. 2193. Brother Wm. M. Davies, aged 42 years, of Court West Pawlet, No. 1172, died of *Dropsy* on the 2nd August 1896. Initiated 17th October, 1892. Beneficiary, Margaret Davies, wife. \$1,000.

No. 2194. Brother Jas. Metherell, aged 31 years, of Court Water Park, No. 937, died of *Heart Disease* on the 8th August, 1896. Initiated 11th October, 1892. Beneficiary, Emma Metherell, wife. \$1,000.

No. 2195. Brother Leandre Lariviere, aged 45 years, of Court Roxton, N.J., No. 533, died of *Cancer of Stomach* on the 9th August, 1895. Initiated 29th April, 1893. Beneficiary, Cecelia members, wife. \$1,000.

No. 2196. Brother M. R. Foos, aged 25 years, of Court Morris Vinona, No. 532, died of *Cerebral Meningitis* on the 2nd July, 1896. Initiated 13rd August, 1895. Beneficiary, Ellen A. Foos, wife. \$1,000.

No. 2197. Brother Wm. M. Cline, aged 47 years, of Court Tunnel, No. 159, was *Accidentally Drowned* on the 2nd July, 1896. Initiated 2th December, 1889. Beneficiary, Laura Cline, wife. \$1,000.

No. 2198. Brother Jos. H. Bran, aged 29 years, of Court Aaron de astin, No. 321, was *Accidentally Killed by Derrick* on the 28th August, 1896. Initiated 13th May, 1896. Beneficiary, Ella M. Bran, wife. \$1,000.

No. 2199. Brother Frederick G. Hicks, aged 35 years, of Court Clarence, No. 982, died of *Tumor of the Brain* on the 5th August 1896. Initiated 10th January, 1892. Beneficiary, Rose Hicks, wife. \$1,000.

No. 2200. Brother Geo. C. Neall, aged 39 years, of Court Park Hill, No. 166, died of *Typhoid Fever* on the 2nd August 1896. Initiated 29th June, 1888. Beneficiary, Aggie E. Neall, wife. \$1,400.

No. 2201. Brother A. Senecal, aged 33 years, of Court Artovals, No. 351, died from *Fracture of Skull from kick of horse* on the 2th July, 1896. Initiated 22nd December, 1894. Beneficiaries, Georgia G. and Adolphe Senecal, wife and son. \$1,000.

No. 2202. Brother W. S. Marsh, aged 36 years, of Court Los Angeles, No. 122, died from *Shock due to gunshot wound* on the 5th August, 1896. Initiated 7th January, 1892. Beneficiary, Laura B. Marsh, wife. \$2,000.

No. 2203. Brother A. J. Harvie, aged 26 years, of Court Rosseau, No. 1114, died (cause of death unknown) on the 29th June 1896. Initiated 8th April, 1894. Beneficiary, Jane Harvie, mother. \$1,000.

No. 2204. Brother John Finigan, aged 68 years of Court Queen City, No. 22, died of *Cholelithiasis* on the 14th July, 1896. Initiated 1st November, 1878. Beneficiary, Mrs. Finigan, wife. \$1,000.

No. 2205. Brother Wm. Hy. Cox aged 23 years of Court Inverness, No. 5, 9, was *Accidentally Drowned* on the 19th April, 1896. Initiated 7th November, 1891. Beneficiary, Executors or Administrators. \$1,000.

No. 2206. Brother Jos. M. Barnes aged 27 years of Court Juniata, No. 1088 died of *Appendicitis* on the 21st August, 1896. Initiated 12th June, 1896. Beneficiary, Emeline Barnes, mother. \$1,000.

No. 2207. Brother Alfred Bell aged 31 years, of Court Seaman, No. 07, was *Killed by Machinery* on the 26th August, 1896. Initiated 28th August, 1891. Beneficiary, Alice Bell, wife. \$1,000.

No. 2208. Brother J. P. Lawson, aged 61 years of Court Winnipeg, No. 13, died of *Cancer of Stomach* on the 12th June, 1896. Initiated 18th December, 1879. Beneficiary, Arabella Lawson, wife. \$1,000.

No. 2209. Brother Geo. A. Hughes, aged 31 years of Court St. Marys, No. 145 died of *Consumption* on the 7th June, 1896. Initiated 2nd February, 88. Beneficiaries Charles R. and Benjamin N. Hughes, brother and father. \$1,000.

No. 2210. Brother D. H. Brennan, aged 40 years of Court Spartaw, No. 595 died of *Appendicitis* on the 11th August 1896. Initiated 17th July 1891. Beneficiary, Executors or Administrators. \$1,000.

No. 2211. Brother G. E. Grass, aged 28 years, of Court Sidney, No. 83 was *Accidentally Killed* on the 14th July, 1896. Initiated 1st April 89. Beneficiary, Executors or Administrators. \$1,000.

No. 2212. Brother Alex Taylor, aged 68 years of Court Dromore, No. 1180, died of *Paralysis of Heart* on the 31st August 1896. Initiated 28th October, 1891. Beneficiary, Jane Taylor, wife. \$1,000.

No. 2213. Brother Frank M. Alken, aged 38 years, of Court Fargo, No. 886, died of *Typhoid Fever* on the 8th Sept. 1896. Initiated 9th December, 1891. Beneficiary, Olive D. Alken, wife. \$2,000.

No. 2214. Brother J. A. O'Rourke, aged 32 years, of Court Desmond, No. 187, died of *Tuberculosis* on the 7th September, 1891. Initiated 26th November, 1891. Beneficiary, Maria O'Rourke, mother. \$1,000.

No. 2215. Brother Wm. V. Innis aged 36 years, of Court Kennebecasis No. 21, died of *Cancer of Bowels* on the 3th August, 1896. Initiated 7th July, 1888. Beneficiary, Hulda J. Innis, wife. \$1,000.

No. 2216. Brother C. W. McCormick aged 40 years, of Court Mistletoe, No. 485 died of *Phthisis* on the 6th September, 1896. Initiated 6th January 1890. Beneficiary, Matilda L. McCormick, wife. \$1,000.

No. 2217. Brother H. G. Jerome, aged 23 years, of Court Morristown, No. 542, died of *Phthisis* on the 12th September 1896. Initiated 28th December, 1891. Beneficiary, Eliza Baken, mother. \$1,000.

No. 2218. Brother A. Lamarche, aged 19 years, of Court St. Albans, No. 1599 died of *Typhoid Fever* on the 31st August, 1896. Initiated 3rd April, 1896. Beneficiary, A. Gobriault, mother. \$1,000.

No. 2219. Brother J. W. Boughton, aged 31 years, of Court Spadina, No. 241, died of *Typhoid Fever* and *Diphtheria* on the 9th September, 1896. Initiated 23rd September, 1895. Beneficiary, Fannie Boughton, wife. \$1,000.

No. 2220. Brother Thos. F. Lunam, aged 34 years, of Court Marawaska, No. 81, was *Accidentally Killed* on R. R. on the 19th August, 1896. Initiated 17th June, 1891. Beneficiary, Executors or Administrators. \$2,000.

No. 2221. Brother Thos. Gagnon, aged 26 years, of Court St. Jean, No. 1544, was *Accidentally Drowned* on the 4th August, 1896. Initiated 23rd April 1896. Beneficiary, Marie Louise Berube Gagnon, wife. \$2,000.

No. 2222. Brother Walter Myles, aged 32 years, of Court Forest Home, No. 431, died of *Typhoid Fever* on the 25th September, 1896. Initiated 7th October, 1889. Beneficiary, Rachael V. Myles, wife. \$1,000.

No. 2223. Brother Hy. T. Brown, aged 43 years, of Court Beaver, No. 2, died of *Bright's Disease* on the 2nd September, 1896. Initiated 5th February, 1885. Beneficiary, Elizabeth Brown wife. \$1,000.

No. 2224. Brother John Taylor, aged 37 years, of Court Dunellen, No. 1123, died of *Heart Disease* on the 8th September, 1896. Initiated 10th July, 1893. Beneficiary, Charlotte Taylor, wife. \$1,000.

No. 2225. Brother John Starrak, aged 36 years, of Court Casapodia, No. 1840, died of *Pneumia*, from in-

jury to hand, on the 13th September, 1896. Initiated 17th May, 1895. Beneficiary, Emma Starrak, wife. \$2,000.

No. 2226. Brother G. F. Foster, aged 63 years, of Court Carleton, No. 162, died of *Pernicious Anemia* on the 15th July, 1896. Initiated 25th June, 1885. Beneficiaries Albion R., Donald W., Edna B., Maud H., Emma W. and Bessie Mabel Foster, and Annie E. Ross, sons and daughters. \$2,000.

No. 2227. Brother Jas. S. Smith, aged 76 years of Court Toronto Junction, No. 1263, was *Accidentally Killed by Dynamite Explosion* on the 20th August, 1896. Initiated 5th November, 1891. Beneficiary, Martha Smith, mother. \$1,000.

No. 2228. Brother William Hugh Miller, aged 51 years, of Court Fortune, No. 297, died of *Cancer of Bowels* on the 9th September, 1896. Initiated 3rd August, 1893. Beneficiary, Martha L. Miller, wife. \$2,000.

No. 2229. Brother Wm McNaughton, aged 47 years, of Court Salisbury, No. 190, died of *Broncho-Pneumonia* on the 16th September, 1896. Initiated 15th February, 1886. Beneficiary, Jessie McNaughton, wife. \$1,000.

No. 2230. Brother C. L. Sweetman, aged 47 years, of Court Cooper No. 1567 was *Accidentally Killed* on R. R. on the 18th September, 1896. Initiated 4th September, 1895. Beneficiary, Mary K. Sweetman, wife. \$3,000.

No. 2231. Brother Jno. E. McLeod, aged 24 years of Court Mulgrave, No. 824, was *Accidentally Drowned* on the 7th August, 1896. Initiated 20th October, 1892. Beneficiary, Janet McLeod, mother. \$1,000.

No. 2232. Brother Robert J. Cochrane, aged 43 years, of Court Pleasant Hour, No. 904 died of *Phthisis* on the 19th September, 1896. Initiated 15th January, 1894. Beneficiary, Margaret Cochrane, mother. \$1,000.

No. 2233. Brother Nat Caskey, aged 54 years, of Court Marquette No. 443, died of *Heart Disease* on the 6th September, 1896. Initiated 28th May, 1891. Beneficiary, Agnes Caskey, wife. \$1,000.

Death Rate for the Year 1895.

The following table shows the number of deaths, and the death rate per thousand in the different jurisdictions, and also of the entire Order for the year 1895. The last column shows the average death rate per thousand for the three years, 1893, 1894, and 1895.

Jurisdiction.	Average Membership 1896.	No. of Deaths.	Death Rate per 1,000.	Average Death Rate per 1,000 for years 1893, '94, '95.
British Columbia.....	241	2	8.30	6.48
California.....	4,276	23	5.14	5.38
Colorado and Utah.....	152	3	19.74	*
Illinois.....	818	4	4.89	5.12
Indiana.....	967	6	6.20	6.24
Iowa.....	253	2	7.90	*
Maine.....	1,113	4	3.19	7.90
Maritima.....	1,263	6	4.73	6.65
Michigan.....	8,602	63	7.32	6.25
Minnesota.....	1,619	12	7.41	5.19
Missouri and Kansas.....	748	1	1.31	1.66
New Brunswick.....	3,561	31	8.70	6.44
New England.....	659	2	3.58	*
New Jersey.....	2,276	15	6.64	6.31
New York.....	5,211	31	5.95	5.30
North Dakota.....	1,082	3	2.77	3.41
North-West Territories.....	573	1	1.74	5.14
Nova Scotia.....	1,480	9	5.70	4.41
Ohio.....	3,427	8	2.33	4.11
Ontario.....	27,560	162	5.51	5.36
Pennsylvania.....	311	1	3.21	*
Prince Edward Isd.....	764	2	2.60	5.52
Quebec.....	8,292	63	7.08	6.62
Washington.....	432	3	6.94	*
Wisconsin.....	852	4	4.69	6.11
Supreme Court, including British Isles	3,404	12	3.52	4.41

* These Jurisdictions were not in existence previous to 1895.

Yours in L. B. and O.
T. MILLMAN, M.D

Report of the Medical Board for the Month of September, 1896.

During the month of September the Medical Board reviewed 1,465 medical examination papers, of which 1,258 were accepted and 207 rejected. The subjoined table will show the jurisdictions whence the papers emanated:

Jurisdiction,	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
British Columbia.	1	1	New York.....	155	34
California.....	94	13	North Dakota.....	8	8
Colorado.....	1	1	N. W. Territories.....	1	1
Connecticut.....	1	1	Nova Scotia.....	11	2
Illinois.....	163	16	Ohio.....	68	8
Indiana.....	7	2	Ontario (Central).....	62	17
Iowa.....	18	2	Ontario (East).....	53	7
Kansas.....	2	1	Ontario (West).....	69	10
Maine.....	54	13	Pennsylvania.....	40	7
Manitoba.....	19	3	P. E. Island.....	3	3
Massachusetts.....	1	1	Quebec.....	56	19
Michigan.....	112	15	Vermont.....	2	2
Minnesota.....	50	3	Washington.....	6	2
Missouri.....	19	1	Wisconsin.....	22	3
Montana.....	4	1	England.....	21	7
Nebraska.....	1	1	Ireland.....	3	2
New Brunswick.....	55	10	Scotland.....	10	5
New Hampshire.....	20	1	Total.....	1258	207
New Jersey.....	57	4			

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

Supreme Treasurer's Statement for the Month of September, 1896.

Mortuary Benefit Fund.

RECEIPTS.

To Balance per last Report.....	\$1,753,323 09
" Supreme Secretary.....	100,740 45
" Rec'd on account of Insurance.....	608 96
	<u>\$1,854,672 50</u>

CONTRA-CR.

Alick Ross.....	Court Northern Light, 127	\$1,000 00
George P. Cadding.....	Ashabute Harbr, 634	1,000 00
William M. Davies.....	West Falls, 1172	1,000 00
W. T. Spence.....	Ruby, 201	1,500 00
James Metherrill.....	Wade Park 937	1,000 00
Leander Lariviero.....	Roxton, 1553	1,000 00
George C. Neale.....	Park Hill 156	1,000 00
W. F. Marsh.....	Los Angeles 422	2,000 00
James Harvie.....	Roseau, 1114	1,000 00
M. Blais, M D.....	Little Moies 3214	3,000 00
Wm. Hy Cox.....	Inverness, 579	1,000 00
Louis Tetreault.....	St. Helenc 1018	3,000 00
John Fin egau.....	Queen City, 66	1,000 00
Wm M. Chino.....	Tunnel, 169	1,000 00
Alfred Bell.....	Seguin, 107	1,000 00
Joseph M. Bains.....	Juniata 1983	1,000 00
George A. Hughes.....	St. Marys 145	500 00
John P. Lawson.....	Winnipeg, 13	1,000 00
Gilbert E. Grass.....	Sidney, 83	1,000 00
Wm. V. Innis.....	Kennebecasis, 21	1,000 00
John A. O'Rourke.....	Desmond 187	1,000 00
Harry Westgate.....	Queen Victoria, 314	1,000 00
Frank M. Aiken.....	Fargo 856	2,000 00
Ulrio Cusson.....	St. Denis 731	1,000 00
Frad. Geo. Hicks.....	Clarence, 882	1,000 00
Alexander Taylor.....	Dromo, 1180	1,000 00
C. W. Mc'ormick.....	Bisleton, 485	1,000 00
M. B. Focs.....	Morris Vincard, 532	1,000 00
H. Greeley Jerome.....	Morri-town, 542	1,000 00
A. La Marche.....	St. Albans 1589	1,000 00
Joseph H. Beran.....	Baron de Castin, 3221	1,000 00
Henry T. Brown.....	Beaver, 2	1,000 00
Thomas Jagnon.....	St. Jean, 1514	2,000 00
Walter Myles.....	Forest Home, 431	1,000 00
John Taylor.....	Dunellan, 1123	1,000 00
Wm. H. Miller.....	Fortune, 297	2,000 00

John W. Boughton	Court Spadina 241	\$1,000 00
Wm. McNaughton	Salisbury, 190	1,000 00
C. L. Sweetman	Cooper, 1507	3,000 00
John E. McLeod	Mulgrave, 224	1,000 00
R. J. Cochrane	Pleasant Hour, 904	1,000 00
James S. Smith	Toronto Junc., 1263	1,000 00
Geo. F. Foster	Carlton, 162	2,000 00
		<u>\$54,000 00</u>

Paid Disability Benefits to Brethren—

R. B. Dickson, Court Meriden, 430	\$ 600 00
Edmund Laser, Court Sunset, 1277	1,000 00
Thos. Winterbottom, Court Wisconsin, 928	1,600 00
David Bates, Court Amity, 39	500 00
D. W. McLeod, Court Dunvegan, 955	500 00
Thos. King, Court Winchester, 524	500 00
John Moore, Court Kinmount, 703	500 00
	<u>5,000 00</u>
E. Robertson, Court Moira	2,348 30
Old Age Disability—	
Alex. Aikman, Court Dufferin, 4	100 00
W. Johnson, Court Beaconsfield, 80	100 00
	<u>200 00</u>
Alex. Stephens, Ex. fees of Dickson	5 00
Gustave Nelson, M.D., Ex. fees of Dickson	10 00
W. G. Starks, M.D., Ex. fees of D. Bates	5 00
I. Bough, M.D., Ex. fees of D. Bates	5 00
Geo. W. Gorman, M.D., Ex. fees of D. Bates	5 00
D. McDiarmid, M.D., Ex. fees of D. W. McLeod	5 00
P. McNaughton, M. D., Ex. fees of Thos. King	5 00
	<u>40 00</u>

Disbursements, re Hicks	\$ 81,588 30
Marter & York re Insurance	50 92
Refund of Assessments, Court 449	237 63
Muntz & Beatty, re Insurance	26 14
Commission on Loans	220 54
Refund of Assessments, Court 3047	29 00
Taxes on Loans	11 67
Refund to General Account, re Insurance	40 77
Refund to Court 3244	141 90
5 per cent. to General Fund	5 80
Balance	5,337 02
	<u>1,797 980 81</u>

\$1,865,670 50

Sick and Funeral Benefit Fund.

RECEIPTS.

To Balance per last Report.....	\$39,727 74
" Supreme Secretary.....	12,064 27
	<u>\$101,792 01</u>

CONTRA-CR.

By Sick Benefit Claims.....	\$ 7,408 30
" Funeral Claims	550 00
Refund of Assessments, 449, credited to 3014	4 54
304	5 58
" 5 per cent. to General Fund.....	603 21
" Balance.....	93,120 42
	<u>\$101,792 01</u>

General Account.

RECEIPTS.

To Supreme Secretary.....	\$ 8,477 21
" " account of Supplies.....	3,418 40
" 5 per cent. Mortuary Benefit Receipts..	5,337 02
" 5 per cent. S. and F. "	603 21
" Refund from Mortuary Account, re Insurance	141 90
" Balance.....	4,385 25
	<u>\$17,372 09</u>

CONTRA-CR.

Salaries of Officers.....	\$ 1,999 99
Organizing Salaries and Expenses	4,288 79
Wages of Employees.....	2,214 94
Furniture Account.....	593 55
Refund of Fees.....	47 25
General Management Expenses.....	4,051 02
FORESTER and Supplies.....	4,177 45
	<u>\$17,372 99</u>

Surplus.

Deposit, Insurance Department, Canada...	\$ 100,000 00
" " " G. Britain & Ireland	97,333 33
" " " United States...	50,000 00
New Brunswick Government.....	20,000 00
Mortgages	1,359,410 61
Debentures.....	95,953 27
Total Invested Surplus.....	\$1,713,697 11
Current Account Surplus.....	84,283 70
	\$1,797,980 81
Sick and Funeral Surplus.....	93,120 40
	\$1,891,101 21

Yours in L. B. and C.,
H. A. COLLINS, *Sup. Treas.*

New Courts.

COURT KENSINGTON, No 3301, PHILADELPHIA, PA.
Instituted on the 7th day of September, 1896, by Robt Kidney.

Officers Installed.—C. D. H. C. R., Alex. Ramsey; Chaplain, Ed. M. McFadden; Physician, Alex. Ramsey. 17 members.

COURT WILLIAM PENN, No. 3392, PHILADELPHIA, PA.
Instituted on the 8th day of September, 1896, by Robt. Kidney.

Officers Installed.—C. D. H. C. R., Harry Nicholls; Chaplain, W. J. Graham; Physician, E. V. Clark. 17 members.

COURT HANLIN, No. 3303, CHICAGO, ILL.

Instituted on the 25th day of September, 1896, by Jno. M. Bidsenkap

Officers Installed.—C. D. H. C. R., S. C. Miller; Chaplain, D. W. Johnston; Physician, G. F. Pierce. 10 members.

COURT XENIA, No. 3313, XENIA, OHIO.

Instituted on the 3rd day of September, 1896, by D. Clark.

Officers Installed.—C. D. H. C. R., Marshall Wolf; Chaplain, Wm. McMillen; Physician, L. H. Brundage. 21 members.

COURT LONGFELLOW, No. 3323, RIVERSIDE, ILL.

Instituted on the 1st day of Aug., 1896, by L. A. Shultz.

Officers Installed.—C. D. H. C. R., A. J. Dubois. Chaplain, Herbert Brooks; Physician, C. W. Heywood, M. D. 20 members.

COURT WINTHROP, No. 3309, WINTHROP, ME.

Instituted on the 3rd day of August, 1896, by Frank Flagg.

Officers Installed.—C. D. H. C. R., A. H. Bailey; Chaplain, O. T. Briggs; Physician, G. C. Parker. 22 members.

COURT OLYMPIA, No. 3310, OLYMPIA, WASH.

Instituted on the 8th day of August, 1896, by James Campbell.

Officers Installed.—C. D. H. C. R., E. C. J. McRostie; Chaplain, R. S. Weston; Physicians, G. S. Armstrong and D. Mitchell. 21 members.

COURT CORONA, No. 3311, PETALUMA, CAL.

Instituted on the 1st day of September, 1896, by A. A. Campbell and E. A. March.

Officers Installed.—C. D. H. C. R., Rev. W. H. Darden; Chaplain, A. W. Horwege; Physician, H. S. Gossage. 29 members.

COURT CHIGNEOTO, No. 3312, UPPER SACKVILLE, N. B.

Instituted on the 1st day of September, 1896, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., F. J. Tingley; Chaplain, I. Bickerton; Physician, H. T. Knapp. 30 members.

COURT FORESTER, No. 3314, BUFFALO, N.Y.

Instituted on the 3rd day of September, 1896, by Geo. F. Martin.

Officers Installed.—C. D. H. C. R., Wm. James; Chaplain, Geo. R. Findlay; Physician, Chas. P. Clark. 19 members.

COURT BRIGHTON PARK, No. 3315, BRIGHTON PARK, ILL.

Instituted on the 12th day of August, 1896, by J. W. Rogers.

Officers Installed.—C. D. H. C. R., Stephen Gilmore; Chaplain, F. Dandurand, Sr.; Physician, L. J. Isaacs. 19 members.

COURT KENWOOD, No. 3316, CHICAGO, ILL.

Instituted on the 7th day of August, 1896, by J. W. Rogers.

Officers Installed.—C. D. H. C. R., J. Reeves; Chaplain, C. J. Peahl; Physician, O. J. Stein. 17 members.

COURT EAST DULUTH, No. 3318, DULUTH, MINN.

Instituted on the 14th day of September, 1896, by N. B. Morrison.

Officers Installed.—C. D. H. C. R., Lewis R. Bondy; Chaplain, Henry Haskins; Physician, Geo. C. Gilbert. 51 members.

COURT FRENCH CREEK, No. 3322, FRANKLIN, PA.

Instituted on the 21st day of September, 1896, by Geo. W. Strickland.

Officers Installed.—C. D. H. C. R., John M. Sykes; Chaplain, Nicholas C. Outwait; Physician, John M. Wallace. 13 members.

COURT GOLD LEAF, No. 3317, DORCHESTER STATION, ONT.

Instituted on the 17th day of August, 1896, by D. McIntosh.

Officers Installed.—C. D. H. C. R., A. Carson; Chaplain, Calborn Grimth; Physician, A. Graham. 18 members.

COURT ROSE HILL, No. 3319, AHNAPPE, WIS.

Instituted on the 16th day of September, 1896, by Pliny R. Green.

Officers Installed.—C. D. H. C. R., Wm. Torge; Chaplain, Hy. Bieberitz; Physician, John B. McMillan. 11 members.

COURT BAY DU VIN, No. 3321, BAY DU VIN, N.B.

Instituted on the 1st day of August, 1896, by F. W. Emmerson.

Officers Installed.—C. D. H. C. R., W. B. Williston; Chaplain, Hy. Sinclair; Physician, ——. 18 members.

COURT MONMOUTH, No. 3321, RED BANK, N.J.

Instituted on the 16th day of September, 1896, by W. T. Bingham.

Officers Installed.—C. D. H. C. R., G. H. Lewis; Chaplain, David Bryan; Physician, J. E. Sayre. 10 members.

COURT HENSALL, No. 3324, HENSALL, ONT.

Instituted on the 23rd day of September, 1896, by D. Weismiller.

Officers Installed.—C. D. H. C. R., John Steacy; Chaplain, J. W. Ortwein; Physician, W. S. Ferguson. 20 members.

COURT RIVER PHILIP, No. 3325, COLLINGWOOD CORNER, N.S.

Instituted on the 19th day of September, 1896, by H. T. Gilroy.

Officers Installed.—C. D. H. C. R., Frank Shurmon; Chaplain, John S. Shurmon; Physician, Dr. Morris. 12 members.

COURT —, No. 3327, CENTRALIA, WIS.

Instituted on the 22nd day of September, 1896, by Chas. A. Van Ness.

Officers Installed.—C. D. H. C. R., Dr. W. A. Peeso; Chaplain, E. O. McCabe; Physician, A. L. Ridgman. 13 members.

COURT —, No. 3328, VIRGINIA, ILL.

Instituted on the 12th day of August, 1896, by W. P. Gorman.

Officers Installed.—C. D. H. C. R., H. A. Hueffner; Chaplain, H. F. Kors; Physician, J. A. McGee. 18 members.

COURT ISRAELITE, No. 3329, TORONTO, ONT.

Instituted on the 23rd day of September, 1896, by G. A. Harper.

Officers Installed.—C. D. H. C. R., Simon Simonsky; Chaplain, Hy. Greisman; Physician, T. H. Little. 75 members.

COURT TEUTONIA, No. 3330, OSWEGO, N.Y.

Instituted on the 23rd day of September, 1896, by Jas. H. Walker.

Officers Installed.—C. D. H. C. R., David L. Williams; Chaplain, Jas. H. Broth; Physician, Jeremiah S. Dwyer. 43 members.

COURT UNEEDA, No. 3323, NEWTON FALLS, N.Y.

Instituted on the 17th day of September, 1896, by El. N. Giles.

Officers Installed.—C. D. H. C. R., John R. Couburn; Chaplain, Wm. S. Comstock; Physician, James Wiltse, M.D. 33 members.

COURT —, No. 3331, HAYNESVILLE, MAINE.

Instituted on the 23th day of September, 1896, by J. McGibbon.

Officers Installed.—C. D. H. C. R., A. S. Mitchell; Chaplain, Rev. A. E. Kenyon; Physician, R. J. Love, M.D. 29 members.



A GROUP AT I.O.F. TENT, SOCIETY ROW, TORONTO EXHIBITION, ON THE OCCASION OF THE RECEPTION TO THE SUPREME CHIEF RANGER, AND THE HIGH CHIEF RANGERS OF THE THREE HIGH COURTS OF ONTARIO, SEPTEMBER 10TH, 1896.

Among the Courts.

The Division of the Jurisdiction of Ontario.

At the last session of the High Court at Ottawa, a special committee of three members was appointed to wind up the affairs of the former High Court and adjust the assets and liabilities, etc. The three High Chief Rangers who composed the Special Committee, met at the Queen's Hotel, Toronto, on Tuesday, Wednesday and Thursday, 22nd, 23rd and 24th September for this purpose. The High Secretary, Bro. Niddrie and the two High Auditors, Bros. Milne and Mallory were also in attendance. A satisfactory adjustment on the basis of the report adopted at Ottawa was reached by the Committee and the assets and liabilities were apportioned to the three High Courts, the indebtedness to the Supreme Court being borne pro rata. The Auditors and Bro. Niddrie, High Secretary, gave very valuable assistance to the Committee. Arrangement were completed by which all the liabilities of the old High Court were discharged. The burden this entails upon each of the new jurisdictions will seriously hamper them in their work, but we are pleased to learn that steps are being taken by each new High Court to curtail expenditures and to gradually pay off the several proportions of the old liabilities.

Ontario.

ONTARIO is still, and is likely to continue for some time, the leading jurisdiction in the Order.

But the Mother High Court will have to mend the pace of September. Several jurisdictions had more applications for membership.

The Rev. Archdeacon Davis visited Courts Gla worth and Dochester, and gave addresses which will, without doubt, have a stimulating effect on the members.

Ontario needs to bear in mind that the brethren in Michigan are laying their plans to capture first place inside of the next twelve months. Work tells, and to the workers belong the honors.

While there may not be room for many new courts, there are ample opportunities for strengthening existing courts. There is not a court in the jurisdiction that might not initiate a candidate every month.

Bro. Wardrop, H.C.R., and his colleagues are taking hold of their work vigorously. They have a well organized, compact jurisdiction, and are in a better position than any High Standing Committee we know. We do the maximum of work with the minimum of expenses.

Through some oversight the name of Dr. Baugh, H.P., was omitted from the list of

officers of the High Court of Ontario in the September issue. Dr. Baugh had the honor of being unanimsously re-elected to the position he so ably filled last year.

There is a prospect of Courts Black Knight, 173, and Preston, 843, both of the village of Preston, amalgamating. As the union of these two courts would make one strong one, and afford better facilities for adding new members to the Order, it is to be hoped that the officers will be successful in their effort.

According to invitation, the High Chief Ranger went to Quinn to make an address at an entertainment to be given by Court Briar, in that place. On account of the very inclement weather, the entertainment was postponed. It was held, however, on Friday, the 2nd of October, and, notwithstanding the absence of the High Chief Ranger, it seems to have been a great success.

The High Standing Committee of the High Court of Ontario met at London on the 30th of September. There was a full attendance of the members. As the special committee appointed at a recent meeting of the High Court at Ottawa had met and made a division of the assets and liabilities of the three High Courts, a statement was presented. The work of the High Court of Ontario, as newly constituted, has therefore now begun in earnest, and each of the members of the High Standing Committee expresses himself willing to attend meetings of the subordinate courts upon request being made.

COURT ORWELL intends to hold an entertainment on the 23rd of this month, to which they have invited the High Chief Ranger. On the 25th of September, Court Evys, No. 3005, in the county of Lambton, held a very successful entertainment. A. H. Backus, Esq., High Vice-Chief Ranger, attended, and made a telling speech on behalf of Forestry. His presence was much appreciated by the brethren of the court.

COURT THAMESFORD, No. 127.—The annual sermon to this court was recently preached in the Presbyterian Church, Thamesford. Though the service was on a week night, there was a large attendance of the members and visiting brethren from Kintore and other neighboring courts. The sermon, which was an eminently practical and earnest one, was preached by Bro. Rev. A. Macgillivray, of Toronto, P.H.C.R. of Ontario. After the service the brethren and their friends repaired to the court room, where refreshments were served, and an hour pleasantly spent. Bro. Kester discharged acceptably the duties of chairman. The brethren, as they marched to the church, headed by the band of the village, made a fine appearance. Bro. Major Dey efficiently discharged the duties of marshal. The thanks of the court have been tendered to the Rev. Mr. Smith and the authorities of the church for its use; and to Bro. Macgillivray for his sermon. Court Thamesford is one of the strong, progressive courts of the west.

COURT VALLEY CITY, No. 73, GALT.—To an old and esteemed correspondent we are indebted for occasional news from this fine

and progressive court. Early in the summer the court adopted an excellent plan of building up the membership. The members divided into two parties, and entered into friendly competition as to which side would bring in the larger number of members. The result was a goodly addition to the membership, and an ice-cream social at the expense of the losing side.

Dr. Cameron has made an able and zealous Chief Ranger.

The members at their last meeting passed a resolution of sympathy with Bro. J. M. Duff, Manager of the Bank of Commerce at Guelph, and a Past Chief Ranger of Court Valley City. The worthy brother has suffered a sore bereavement in the death of his wife.

Central Ontario.

Official Circular No. 2.

OFFICE OF THE HIGH STANDING COMMITTEE,
HIGH COURT OF CENTRAL ONTARIO,
WHITBY, 21st September, 1896.

To the Court Deputy:

DEAR SIR AND BROTHER,—All communications relative to new courts, or requesting a speaker for public entertainments, or desiring the assistance of an officer or organizer, should be addressed to Bro. L. T. Barclay, H.C.R., Court House, Whitby.

All supplies for the subordinate courts must be purchased from the High Court through the High Secretary, Bro. K. J. Niddrie, M.D., Creemore, as provided in the Supreme Court rules. It is a rule established by the High Court that these supplies shall not be ordered in amounts less than the sum of one dollar, except in case of emergency, when five cents extra must invariably be added to prepay postage. The High Secretary has been ordered not to recognize any order unless accompanied by the cash.

All commissions of G.D.H.C.R. and D.D. H.C.R. have expired. Officers desiring renewal of them will please apply to the H.C.R. The commissions of Court Deputies are continued, excepting in the cases of changes made by the subordinate courts.

PRIZE LIST.

To the Officers and Members of the Subordinate Courts

DEAR BRETHREN,—In order to stimulate the officers and members to renewed activity and zeal, and to reward faithful and efficient services, the High Standing Committee of the High Court of Central Ontario offers the following prizes, viz:

INDIVIDUAL PRIZES.

(1) Five cash prizes of \$25, \$20, \$15, \$10 and \$5 to members who bring into their own subordinate courts between the 15th October and the 15th December, 1896 inclusive, the highest number of new members. The number of members brought in must at least be equal to the number of dollars in the prize.

To the winners of the first and second prizes, the H.C.R. will issue a G.D.H.C.R.'s

commission, and present the sash and badge of the office respectively.

(2) To each member who introduces ten new members, a lithograph of the Supreme Chief Ranger, and a morocco-bound copy of the History of the Order.

(3) To each member who introduces five new members, a copy of the History of the Order bound in morocco.

(4) To the General Deputy High Chief Ranger who institutes the largest number of courts from 1st October, 1896, to 30th June, 1897, the Charter membership to be in each at least 20, a gold watch. The number of courts must be at least 10.

(5) A second prize of \$30. Number of courts must be at least 7.

(6) A third prize of \$20. Number of courts must be at least 5.

COURT PRIZES.

(1) To any new court instituted between 1st November, 1896, and 30th June, 1897, with a Charter membership of 40 or more, a set of officer's badges.

(2) To the court that initiates ten new members between 15th October and 15th December, 1896, a Court Deputy H.C.R.'s sash.

(3) To the court that initiates five new members between the same dates, a Chief Ranger's badge.

A statement of the number of members brought in, duly certified by the Chief Ranger and Rec. Sec. under the seal of the court, must be sent to the High Secretary not later than the 15th January, 1897, as to Nos. 1, 2, 3 of individual prizes, and 2 and 3 of court prizes; General Deputies will report not later than 15th July, 1897, as to Nos. 4, 5 and 6. Claims made after the respective dates named will not be entertained.

No member or court will receive more than one prize.

The High Standing Committee would urge the officers and members to put forth their best energies in building up the membership and spreading the good work of the Order in this jurisdiction. Now is the time to work and bring in new members. The growth, strength and development of the Order depend in large measure upon the energy, push and determination of the individual members of each subordinate court. Without their effective aid and co-operation, the officers can do but little.

Attest:

R. J. NIDDRIE, L. T. BARCLAY,
High Secretary. High Chief Ranger.

MEETING OF THE HIGH STANDING COMMITTEE.

The first meeting of the High Standing Committee of the High Court of Central Ontario was held at the Queen's Hotel, Toronto, on Monday, the 21st September. The High Chief Ranger, Bro. L. T. Barclay, presided. The members were all in attendance with the exception of the High Counsellor, Bro. T. W. Chapple, M.P.P., who was unavoidably detained by professional business at Lindsay. The High Chief Ranger was warmly congratulated by his colleagues on his appointment to his exalted position, and they all joined in expressing the hope that the ensu-

ing year would be fruitful, in additions to the membership, and in the upbuilding of the Order in Ontario, and each member promised his hearty co-operation in accomplishing these results. The business of the Committee was briefly outlined by the H.C.R., who suggested that a formal application for the new Charter be made and the necessary furniture, regalia, rituals, seal, supplies, etc., be procured. The H.C.R. also invited discussion as to subdividing the territory with a view to a better supervision of the organizing work. The 1st and 2nd Official Circulars were read and approved, and ordered to be distributed. A sum of money was voted for the purposes of organization, although, owing to the very unsatisfactory state of the General Fund of the old High Court, this had to be cut down to the lowest amount consistent with efficiency.

The invaluable services of Bro. C. C. Whale, late Inspector of the High Court of Ontario, were suitably recognized. All the members referred in terms of the highest praise to Bro. Whale's work in the past, and of regret that one of the results of the division had been to deprive this High Court of his tireless energy and activity in building up the Order. An address was ordered to be prepared and suitably engrossed to be presented to Bro. Whale on behalf of the Central High Court.

It was resolved to offer prizes in order to stimulate the Courts, Officers and Members to renewed activity.

The organizing work was placed in charge of the H.C.R., each member agreeing to assist him as far as he can, and to visit as many weak courts as possible. It was agreed that new courts hereafter organized must consist of at least 20 members.

The large amount in arrear and owing by Subordinate Courts for dues and supplies, came up for consideration. The High Secretary was authorized to notify all courts in arrear, that payment of the arrears is urgently required, to meet the liability of the old High Court, and that unless the amount be remitted at once, the courts will be suspended for non-payment. He was ordered to notify the courts that supplies in future must be ordered in quantities of not less than one dollar's worth, except in an emergency, when five cents extra for postage must be added, and no order to be recognized which is unaccompanied by cash.

It was agreed that courts requesting a speaker for public entertainments, or desiring the assistance of an organizer or officer, should write to the H.C.R.

The meeting disposed of a large amount of work with business-like method, and was most harmonious. The meeting adjourned, to meet at the call of the H.C.R.

We extend our hearty congratulations to the following brethren who have lately been commissioned as G.D.H.C.R. or D.D.H.C.R., viz.: Bros. L. K. Murton, Barrister, Oshawa; Charles L. Sanders, Stayner; Sheriff Paxton, Whitby; J. R. Graham, Fenelon Falls; J. W. Brady, Collingwood; J. A. Morrison, Arthur; J. W. Pointon, H.S.B., Owen Sound, and N. W. Campbell, Public School Inspec-

tor, Durham. We shall expect good results from the work of these brethren.

The work of organization in the Central High Court is well under way and a number of organizers are already in the field. Organizers are still needed in the Counties of Dufferin, Wellington, Halton, Peel and Durham.

Bro. C. L. Sanders, G.D.H.C.R., has succeeded already in organizing a new court in Simcoe County. The court starts with 20 members. Bro. Sanders is a hustler.

The season for holding entertainments and public meetings is opening. A Basket Social under the auspices of Court Udora, 1796, was held in the Orange Hall on the evening of the 20th of October. Bro. H. A. Collins, S.T., was invited but was unavoidably absent. A pleasant and profitable time was spent by the members and their ladies.

COURT ISRAELITE, No. 3329, is the first new court organized in the Central High Court. It starts with a good charter list. Bro. Simon Simonsky, 121 Queen St. W. is Court Deputy.

COURT MAD RIVER, No. 311, Creemore.—The annual sermon to this court was preached in the Presbyterian Church on the afternoon of the 25th October, by Bro. Rev. A. Macgillivray of Toronto. The church was full to overflowing. The sermon was a very appropriate one. A number of visiting brethren were present. Bro. Dr. Niddrie, H.S. of Central Ontario, is a member of Court Mad River.

The brethren of Toronto Junction gave a very successful concert on the evening of Friday, October 23rd. Bro. Harry A. Collins, Supreme Treasurer, made an admirable chairman. The proceeds of the concert were handed over to the relief fund of the town.

Eastern Ontario.

Official Circular No. 1.

HIGH COURT OF EASTERN ONTARIO, I.O.F.

OFFICE OF THE HIGH CHIEF RANGER,
CARLTON PLACE, Sept. 1st, 1896.

TO BE READ IN ALL SUBORDINATE COURTS.

To the Officers and Members of Subordinate Courts in the jurisdiction of the High Court of Eastern Ontario.

BRETHREN,—Since I last addressed you, an important meeting of the High Court has been held, and it is my pleasure to tell you that good reports were presented, for which I feel that I must thank the various subordinate courts, which rendered such cheerful assistance during the past year. Various matters of great importance received calm and careful consideration, among them, the division of the old High Court Jurisdiction into three divisions. After considering the many different phases of this question, the division carried by a very large majority; and we are now in what is termed "The

High Court of Eastern Ontario," which is composed of the following 18 Counties, viz.: Haliburton, Northumberland, Peterboro', Prince Edward, Hastings, Addington, Frontenac, Lennox, Leeds, Grenville, Dundas, Stormont, Glengarry, Prescott, Russell, Carleton, Lanark, Renfrew, and the Nipissing District, containing 172 subordinate courts, with a membership of about 7,500.

It is our ambition to have the "High Court of Eastern Ontario," occupy an honourable position among the High Courts of this Province, and we call upon you to aid us in our efforts to place it in the very front rank. Your High Court Officers intend putting forth great efforts, and with your hearty and loyal support they feel confident that at least 2,500 members can be added during the year upon which we have entered.

We are placing several excellent workers in the field to canvass, and any court requiring assistance will confer a favour by applying at once to the H. C. R. if in need of help.

Court Deputies will please fill out carefully the answers to questions in Circular No. 3, and send the same in at once to the H. C. R., in order that the work may be systematically arranged.

As our revenue is not large and the work extensive, courts receiving the services of a Deputy of the H. C. R., are requested to entertain him while working for them, and thus relieve the High Court of a large item of expenditure.

To encourage active work the S. C. R., on behalf of the Supreme Executive, has promised to give to the new High Court its Charter free; also a rebate of half the Registration Fee on all members received over 1,000. Let us avail ourselves of this liberal offer and secure from this source sufficient funds to place our High Court upon a good financial basis.

It is our duty to call the attention of your court, especially the Secretary, to the resolution passed by your Delegates at the High Court, which requires that cash accompany all orders for supplies in future. The High Court ordered the High Secretary, Brother G. L. Dickinson, to not fill any orders for supplies unless the cash was received, as nothing but a cash business is to be done in the matter of supplies; it was a further order of the High Court that your High Standing Committees should notify all subordinate courts that five cents for return postage must be sent with all orders for supplies amounting to \$1.00 or less.

Your High Standing Committee also received instructions from the High Court to order that nothing but official regalia be worn by Foresters. It will, therefore, be the duty of the Court Deputies to see that nothing but the badges sanctioned by the Supreme Court are worn, as the badges purchased from outside sources are illegal, and their use must be discontinued.

Yours fraternally, in L., B. and C.

G. L. DICKINSON, ROBT. MCNAIR,
H. S. H. C. R.

N.B.—The R. S. will please file this for future reference.

Official Circular No. 2.

HIGH COURT OF EASTERN ONTARIO, I.O.F.

OFFICE OF THE HIGH CHIEF RANGER,
CARLETON PLACE, Sept. 1st, 1896.

PRIZE LIST.

TO BE READ IN OPEN COURT.

To Court Deputies:

We respectfully ask the officers and members of all subordinate courts to use every legitimate means to assist us in forwarding the interests of Forestry in the High Court jurisdiction of Eastern Ontario.

The Supreme Executive has promised to refund to the High Court half the registration fees on all members received over 1,000. By united effort in the subordinate courts, we ought to be able to initiate at least 2,500 members during the year, and thus secure enough to meet our share of the High Court indebtedness from this liberal offer. To encourage every Subordinate Court to put forth a special effort during that time, your High Standing Committee has decided to offer four Banners for competition among the courts, as follows.—

I.—COURT PRIZE.

CLASS 1.—To the court initiating the greatest number of members between June 30th, 1896, and June 30th, 1897, a Banner, providing the number of accepted applications be at least 30.

CLASS 2.—To the court whose membership on the 30th of June last was less than 200, initiating the greatest number of members between June 30th, 1896, and June 30th, 1897, a Banner, providing that the number of accepted applications be not less than 22.

CLASS 3.—To the court whose membership on the 30th of June last was less than 100, initiating the greatest number of members between the 30th of June, 1896, and the 30th of June, 1897, a Banner, providing that the number of accepted applications be not less than 16.

CLASS 4.—To the court whose membership on the 30th of June last was less than 50, initiating the greatest number of members between the 30th of June, 1896, and the 30th of June, 1897, a Banner, providing the number of accepted applications, be at least 13.

It is distinctly understood that the courts in classes 2, 3 and 4, may compete for the Banner Class No. 1, and that the courts in Classes 3 and 4 may compete with 1 and 2; and that Class 4 may compete with courts in the other three classes, and that no court can claim more than one Banner. All claims for prizes must be made to the High Secretary, Brother G. L. Dickinson, Manotick, not later than the 15th day of July, 1897.

II.—MEMBERS' PRIZES.

1.—To any Brother securing three new accepted members, between now and the 31st of December, 1896 a *Member's Badge*.

2.—To any Brother securing five new accepted members, between now and 31st of December, 1896, a *Forester's Gold Pin*.

In either case a cash equivalent will be given if preferred.

It will be the duty of the Recording Secretary to report to the High Secretary, Brother G. L. Dickinson, Manotick, the names of all brothers entitled to the above prizes, not later than the 15th day of January, 1897.

A dispensation is given to all subordinate courts to which, if they so desire, at Charter rates, until the 31st December, 1896.

These prizes are all good prizes, and it is hoped that the weaker courts especially will avail themselves of the opportunity of obtaining a beautiful banner for their court room.

Your High Standing Committee most respectfully calls upon all officers and courts to put forth a special effort during the High Court year, that THIS DIVISION may rank foremost in the friendly contests for the first place among the High Courts of Ontario.

It is our purpose as a Committee to aid the Subordinate Courts as far as we possibly can, and thus by concerted action we shall occupy a position, one year hence, of which you will be proud.

Yours fraternally, in L., B. and C.,
G. L. DICKINSON, ROBT. McNAIR
H. S. H. C. R.

N.B.—The R. S. will please file this for future reference.

To all Subordinate Courts of the Order, in the Eastern Ontario Division:

BRETHREN,—Having been honoured by appointment to the position of High Secretary of the High Court of Eastern Ontario, I beg to say, that I deeply appreciate the honour and responsibility connected with the proper discharge of the duties of the office. Feeling my need that your kind consideration be extended to me, I respectfully ask such indulgence from you.

In a few days I will have a stock of subordinate court supplies on hand from which to fill orders. The High Court of Eastern Ontario has instructed me that all orders for supplies, of one dollar or less, must be accompanied with five cents to cover return postage, and that in all cases, cash must accompany all orders for supplies.

Assuring you of my best attention to your interests, and the demands of the duties connected with my office.

I remain, Brethren,
Yours in L., B. and C.,

G. L. DICKINSON,
High Secretary.

COURT CLYDE FORKS, No. 1514.—A well attended public meeting, under the auspices of this court, was held on the evening of Oct. 8th. The Chief Ranger, Bro McDonald, presided. An interesting address on the principles and benefits of the I.O.F. was delivered by Bro. Rev. A. Macgillivray, of Toronto. Court Clyde Forks was instituted by Rev. Mr McNair, H.C.R., nearly two years ago. It has a good membership, and is well up in the work.

Quebec.

A meeting of the High Standing Committee of the High Court of Quebec was held in Montreal on September 16th.

The work of organizing new courts and building up weak ones was duly considered and is to be vigorously carried on this year:

First, by the High Court Officers in their respective localities.

Second, by two energetic Inspectors.

Third, by a competent staff of General and District Deputies.

Fourth, by offering handsome cash prizes to all members bringing in five or more accepted applications commencing January 1st, 1897.

The next meeting of the High Standing Committee will be held in December, at St. Hyacinthe, when our prize-list will be settled.

Notwithstanding his numerous duties, Bro. J. W. Stocks, the model High Secretary has worked up and instituted a third court in Sherbrooke. This court has been named "Autumn Leaf," and is the first court instituted in this term.

The two High Inspectors elected at the last session of the High Court, Bro. A. P. Raymond, of Montreal, and Bro. S. H. Rankin, of Windsor Mills, are now in the field on a visit of inspection. Bro. Raymond is a veteran Forester, and the organizer of a great many courts. He was a delegate to the last session of the Supreme Court in England, and is well posted in Forestry. Bro. Rankin is a much younger man, but Forestry has no secrets for him. We have no doubt but that these two inspectors will be able to do good work for the I.O.F. in the discharge of their duties.

True fraternity reigns supreme in the several benevolent societies of Montreal. At a bazaar in aid of L'Union St. Joseph, one of the oldest benevolent societies in Montreal, a supper was given under the auspices of the I.O.F. and C.O.F., and Bro. Mackay, our worthy High Chief, was offered the presidency, which he gratefully accepted. On his right were seated Alderman Renaud, President of L'Union St. Joseph, and Bro. Breton, Organizer of the C.O.F., and on his left Bro. Morin, P.H.C.R., and Bro. Gosselin, H.T. Some twenty odd Royal Foresters in their splendid uniforms, and a great many Foresters responded to the call of their sister society.

Speeches were made by Bros. Mackay, Morin and Breton, and the guests separated only at an early hour in the morning.

The I. O. F. tent was one of the features of the Montreal Exhibition. The *Gazette* of the 18th September, had the following:—

"Each day of the Exhibition has been designated by a special name, yesterday being known as Society Day from the fact that the principal feature was a reunion of Foresters. The idea is a new one, so far as Montreal is concerned, but it is one which might be enlarged upon at future exhibitions. It affords the brethren from different

parts of the country an opportunity of meeting together and passing a few hours in social fraternization. Only two Orders were represented on the grounds yesterday, the Canadian Order of Foresters and the Independent Order of Foresters, each of which had a tent near the Main building. These tents were very prettily arranged. That of the Independent Order, which was in charge of Captain Parkin-son, of Toronto, and Mr. F. C. H. Brcelo, of Montreal, was made very attractive with varicolored bunting, and around the sides were fixed portraits of Supreme Chief Ranger Oromhyatekha, Victor Morin, P.H.C.R.; John W. Stocks, H.S.; A. Gosselin, H.T. The emblems of the Order were also *en evidence*, and in a glass case, which attracted much attention, were displayed the jewels and regalia of the organization. Literature relative to the Order was freely distributed, as well as souvenirs in the shape of very prettily enamelled lapel buttons, bearing a portrait of the Supreme Chief Ranger, and of which between 5,000 and 6,000 were given away. Over 3,000 persons, members of the Order and otherwise, signed the register.

The High Court officers were attired in full uniform, and a very showy spectacle they made, dressed in dark blue, with red epaulets and a quantity of gold lace trimming. Those who officiated as the reception committee were C. A. Miller, P.H.C.R.; F. S. Mackay, H.C.R.; John W. Stocks, H.S.; A. Gosselin, H.T.; Victor Morin, P.H.C.R.; A. A. H. Raymond, Inspector. The tent was fixed up by the Supreme Court of the Order, and its decorations, which were the work of Mr. Beullac, were considerably admired."

The Foresters' Tent at the Montreal Exhibition was well patronized, and is highly spoken of by all Brother Foresters throughout the Province.

The Ninth Annual Report of the High Court of Quebec (in French and English,) will soon be ready to distribute, and will excel all previous reports issued.

A new court of the I. O. F. was instituted on Oct 1st, with 25 charter members on the charter list, composed of some of our leading young men of the City of Sherbrooke.

The court has elected an efficient staff of Officers, who will make Court Autumn Leaf boom during the next year.

This makes the third court in the city, the I.O.F. takes the lead.

The courts in St. Hyacinthe are doing grand work, admitting a large number of members at each meeting.

Prince Edward Island.

ORGANIZING WORK.—Bro. J. A. Moore, of Court Abegweit, is now working for the High Court; he is adding new members to Court Balnomain, Vernon River. About the 1st of November he will go to Eldon to secure some new members for Court Albino.

High Secretary Fowler will soon visit Cra-paud, Charlottetown, and New Glasgow, for

the purpose of strengthening the Order in these places.

VISITING.—The High Chief Ranger, J. Farrer Stewart, intends visiting, if possible, all the courts in the jurisdiction, commencing in December. High Counsellor R. H. McDonald will also visit some of the courts with the High Chief.

PERSONAL.—Bro. Dr. Carruthers, of Court Anaway, is leaving Albuton for Sackville, N.B. Past High Physician Bro. Dr. Ross is taking Dr. Carruthers' place at Albuton, so our brethren in Court Anaway are not losing. We hope some good Forester doctor will fill up the place at Vernon River.

Nova Scotia.

We regret that we have been unable to give, at an earlier date, the proceedings of the High Court of Nova Scotia. From the printed Minutes just to hand of the meeting held at Lunenburg the 12th and 13th August, we make the following extracts:

HIGH CHIEF RANGER'S REPORT.

To the Officers and members of the High Court of Nova Scotia:

BRETHREN,—In bidding you welcome to this session of the High Court, I do so with devout thankfulness for the blessing of continued prosperity, which has attended our Order since our last meeting, and because our ranks have been so slightly broken by the assaults of the grim monster Death, and in this matter let us not fail to give due credit to our medical authorities.

I am pleased to report to you the successful efforts of the Supreme Executive and others to obtain an Act from the Dominion Parliament amending our original Act of Incorporation, and placing the Order under Government supervision with the usual deposit. This amendment will take away from old line companies and other critics the objections to the I.O.F. which have hitherto been most potent, and ought to be the means of very rapidly increasing the membership of the Order and the reserve fund in like proportion, at the same time reducing the organizing expenses to a minimum.

I beg to again call your special attention to the **INDEPENDENT FORESTER** and the news it contains. We must remember that it is just what the members of the Order make it by their contributions whether of news, or other items.

I am pleased to report to you that at the last meeting of the Supreme Court I succeeded in obtaining another very important amendment to the constitution in reference to our fishermen. That is, all in-shore vessel fishermen are now classed "hazardous" instead of "extra-hazardous" as formerly. This with my former amendment whereby boat fishermen were taken from the "extra-hazardous" and placed in the "ordinary" class cannot fail to prove a most inestimable boon to this most worthy class of insurable men.

Respectfully submitted in L., B. and C.,

R. G. MONROE,
High Chief Ranger.

REPORT OF HIGH SECRETARY.

To the High Chief Ranger, Officers and members of the High Court:

BRETHREN,—In presenting this my first report as High Secretary, I feel that I will have to ask this court to overlook any errors I may have made during the year. I have tried to the best of my ability to discharge the duties of my office impartially and with a view to the interests of the Order only. My report only covers one year, the auditors report made July 1895, is the only report for the year ending June 30th, '95. At our last meeting in 1894 the membership was 1342 and the number of courts 43. Our membership at the present time is about 1800 and our courts number 48, an increase of nearly 500 members and 5 new courts. This increase has been brought about without any expense to High Court, and is mainly due to the efforts of the different courts in bringing in new members. Of the 5 new courts Cumberland claims 3.

Our increase has been steady and I feel assured that we will have a much larger increase the coming year. I am also glad to report that the High Court finances are in a more healthy condition, and that in the near future we will be able to wipe out our indebtedness to Supreme Court. I would recommend that the High Court consider the question of an organizer for the province. There is a large field in Nova Scotia and I feel assured that the membership can be very largely increased if taken hold of by a regular organizer. I wish to thank the different courts for their uniform kindness, also the officers of the High and Supreme Executive, who have given me every assistance in their power.

Respectfully submitted in L., B. & C.,

W. I. BELL,
High Secretary.

Bro. R. G. Monroe, retiring High Chief Ranger, then proceeded to install these officers as follows:

H. C. R., E. J. Heisler, Halifax.
H. V. C. R., T. M. Seeley, Yarmouth.
H. Sec., W. I. Bell, Amherst.
H. Treas., S. E. Mack, Lunenburg.
H. Phys., A. R. Andrews, M. D., Middleton.
H. Coun., J. A. Grierson, Weymouth.
H. Journal Sec., J. A. Simpson, Amherst.
H. Chaplain, John Suckling, Truro.
H. S. W., H. T. Gilroy, Oxford.
H. J. W., J. H. Bertram, Halifax.
H. S. B., A. S. Killam, Kentville.
H. J. B., Thos. Moxon, Halifax.
H. Marshal, Alex. Beaton, Weymouth.
H. Conductor, Wallace Denton, Centerville.
H. Messenger, Wm. Strum, Mahone Bay.

Moved by Bro. A. Simpson, seconded by Bro. G. A. Mackinlay, that we tender our thanks to the Town of Lunenburg for use of the Court House.—Carried unanimously.

Bro. G. A. Mackinlay moved that we tender our thanks to the Railway and Steamboat Companies for reduced rate of travel to this High Court.—Carried unanimously.

The next meeting of the High Court will be held at Halifax on the fourth Wednesday of June, 1895.

Bros. C. C. Whale, J. Gilmor, J. Clendenning and D. Weismüller are actively engaged in pushing the work in Nova Scotia. We expect to publish favorable reports of their work in our next issue.

Nova Scotia is bound to come prominently to the front. There is no finer field for Forestry on the continent.

Michigan.

Official Circular No. 3, 1896-97.

HIGH COURT OF MICHIGAN, I. O. F.

OFFICE OF HIGH CHIEF RANGER,
BAY CITY, MICHIGAN, Oct. 1st, 1896.

To the Subordinate Courts, Officers and Members of the Independent Order of Foresters of Michigan.

BRETHREN,—

MICHIGAN HAS PASSED QUEBEC IN MEMBERSHIP.

Michigan is now the second High Court Jurisdiction in the world.

We are only 1,650 members short of being the largest High Court Jurisdiction in the Order.

In Official Circular No. 1, on March 2nd, 1896, I urged upon the courts in Michigan the necessity of hard work, and assured them that we would pass Quebec by July 1st. On the 1st of July we lacked 228 members of equaling Quebec, but on the 1st day of August we led Quebec in membership by eight, and on the 1st day of September we had passed them by more than 100; under no circumstances can we allow Quebec to again equal our membership.

MICHIGAN MUST LEAD ALL HIGH COURTS.

By the division of Ontario into three High Court Jurisdictions, the membership of the High Court of Ontario, which is now the leading Jurisdiction, was, on August 1st, 12,000, while the membership in Michigan was 10,350, so that we need to gain only 1,650 members over Ontario to lead all other jurisdictions. Brethren, do you know how easily that can be accomplished? We have in Michigan to-day 230 subordinate courts, many of them having a membership of upwards of 100, and at least two with a membership of over 200; every court having a membership of 100 and upwards, ought and can, beyond any question, add at least 25 to its membership between now and January 1st, and certainly before February 1st this would add 650 members to the Order. The two courts with a membership of over 200 ought to add at least 100 to the membership of their two courts; this makes a gain of 750. The other 200 courts in Michigan can and ought to add an average of ten members to each court. Cannot each court, upon receipt of this circular, appoint a committee or devise other means to secure the number of applications which I have outlined. The number will amount to 2,750, and if we initiate that number of candidates between now and Janu-

ary 1st, no High Court Jurisdiction can hope to retain first place. Brethren, let us all unite and strive to attain this end. The aid of every member of the High Standing Committee shall be given in every way possible to accomplish this result. Any court in Michigan desiring the presence of any of the High Standing Committee at public meetings, or at meetings of the court for initiation of candidates, may communicate with the High Chief Ranger or High Secretary, and the interests of the court will be subserved in every way possible. Do not receive this circular, place it on file, and say that it will receive attention next week, but begin at once, secure all the applications that you need during this month, and leave the other three months for extra and special work. On January 1st last, the membership in Michigan was 8,961, and on August 1st the membership had increased to 10,850, a net gain during seven months of 1,388; this has been excellent work, by far the best in our history; but the coming months of October, November and December, and the month of January, are distinctively the months of the year when, of all others, the best work can be done. Urge your members to attend meetings of the court; secure interest among the members by having entertainments at the court meetings, by giving socials, and in every manner possible, and I have no doubt that the work I have outlined and requested of each court can be more than accomplished.

The prizes offered in Official Circular, No. 2, issued March 30th, 1896, will be ready for distribution in about two weeks' time, and every court will receive its prizes promptly as soon as they are received from the manufacturers.

With best wishes for the success and growth of each court in Michigan, and with the assurance that the Order at large is in a more prosperous condition to-day than ever before in its history, I remain,

Fraternally yours in L., B and C.,

LEE E. JOSLYN,

High Chief Ranger

Attest—JOHN CHAMBERS,

High Secretary.

High Court of New York.

OCT., 1896.

All courts in New York State are hereby notified that the price of Constitutions will hereafter be twenty instead of fifteen cents, and Pass Books for members will be ten cents instead of twenty cents, as formerly.

COURT ELECTRIC CITY can well be termed the banner court for the year ending at last High Court session, having, in many particulars, exceeded all others in New York State. They initiated 95 members, among whom are some of the most prominent men of Schenectady, including the Hon. Jacob W. Clute, mayor. Thirty three of this number were initiated in the month of June. Only one member during the year has been suspended. As a result of the May and June competition the court earned the following trophies: 13

honor badges, 2 Histories of the Order, 1 photograph of the Executive Council, and 1 full set of officers' badges. Few courts in the Order can boast of equal or superior results.

COURT TEUTONIA, recently organized at Liederkrantz Hall, in Oswego, is said to be composed nearly, or all, of Germans; hence the name selected, as well as the hall in which they meet, the first and third Wednesdays. The court is composed of some of the best business and professional men in the city. The officers were installed by Bro. A. A. Wellington, District Deputy, assisted by Bros. F. Brown, High Junior Woodward, W. H. Goodale, Chief Ranger Court Oswego, and other members of Courts Oswego and Neahawanta. The court was organized with 43 members. The following are the names of the officers for the ensuing term:—O. D. H. C. R., D. Williams; C. R., C. Errig; V. C. R., J. Godwin; R. S., David Williams; F. S., John Heilig; Treasurer, John F. Dain; Chaplain, J. Brad; S. W., Elmer Fish; J. W., E. N. France; S. B., W. France; J. B., L. Quemell; P. H. C. R., T. R. Richardson; Physicians, J. P. Dwyer and W. J. Bulter.

High Chaplain, the Rev. Bro. W. G. Thrall, recently christened a boy baby belonging to one of the members of Court Electric City, of Shenectady, with the following name:—"Caldwell Luther Oronhyatekha Greene." Just why the word "Martin," after the word "Caldwell," was omitted cannot, at this distance, be exactly understood. However, we congratulate the living and dead for having their names perpetuated by the thoughtful parents of this scion of the Greene family.

The *Syracuse Times* expresses its appreciation of the honors conferred upon the members of the Order in that city, while attending the last session of High Court, as follows:—"Our city was honored by the High Court placing Col. A. B. Caldwell chairman of the Finance Committee, J. A. Belch, D. D., on Committee of New Business, and appointing Bro. George A. Ford (Master Workman of Central City Lodge, A. O. U. W., also Financial Secretary of Court Syracuse, No. 1050), to the position of High Junior Beadle. Bro. J. A. Belch, M. D., has since been appointed District Deputy of Onondaga County, Vice, T. E. Milne."

COURT CALDWELL, No. 3117, of Syracuse, at its last convocation opened the social season with a "Jolly Smoker," and a goodly gathering of Foresters participated from the six courts in Syracuse, who, together with their invited guests, filled "Foresters' Hall." After listening to a speech by Col. A. B. Caldwell on our system of insurance, and the rapid progress of Forestry everywhere, under good management, Chief Ranger Moore introduced a programme for entertainment, which consisted of vocal and instrumental music, recitations, story-telling, etc. When it came to story telling, the Colonel told a couple of anecdotes of the Supreme Chief, which were greatly relished. He said, that "On my first visit to Canada in 1876, Bro. Dr. Oronhyatekha, now S. C. R., and Bro. Greer, who is one of the present Supreme Auditors, took me out riding, a few miles out of

London, where we visited an insane asylum. After inspecting the inside, the courteous superintendent let out a large number of inmates at play on the grass plot. While they were performing all sorts of antics, four of them suddenly stopped, and seeing me dressed in black and a white cravat on, standing on the front steps, they came up, knelt down and made religious observance. I turned to those standing in the door way, and said, gentlemen, it will be a long time before any of you would be taken for a clergyman. Bro. Oronhyatekha, who is never at a loss for a rejoinder, quickly retorted. Bro. Caldwell, do not be flattered by that, you forget that those poor creatures are insane, and have no judgment in the premises." The Colonel also related the following: "Supreme Chief, Dr. Oronhyatekha of the I. O. F., is a cool and intrepid passenger when in ocean storms. On crossing the sea, one time, a lady came bouncing out of her stateroom, and wildly exclaimed, 'I fear the boat is going to sink!' The Doctor, meeting her, coolly replied: 'Don't worry, lady, the boat isn't ours.'"

COURTS BROOKLYN CITY, 1697, and REID, 1863 held a joint picnic on August 18th, which was an enjoyable affair, a sort of a family gathering, everyone had a pleasant time due to the good work of the committee, which was composed of Bros. S. H. Nichols, H. Koehler and J. Waller, of Court Brooklyn City, and Bros. W. Ecker, Dr. Roe and Bro. Arnold of Court Reid.

New Jersey.

The tenth annual meeting of the High Court of this jurisdiction was held on the 22nd and 23rd September.

The meeting was an unusually large and representative one, and the proceedings throughout were characterized by harmony and great earnestness.

The accepted applications for September were 57, which compares favorably with other jurisdictions.

The membership in New Jersey is now considerably over 3,000. It is confidently expected that another 1,000 will be added during the next twelve months.

The *Trenton Advertiser* of a recent date has the following: "Under the guidance of Bro. Conrad B. Bennett, High Chief Ranger, the High Court of this State has been remarkably prosperous during the year. The membership has increased 60 per cent. The High Court Treasury at the beginning of the term showed a large indebtedness. During this year all this has been paid off, and after the expenses of the present High Court meeting are paid, the treasury will show a balance above all indebtedness of about \$300. This is the first time in the history of the High Court that the finances have been in such good shape. The members have every reason to rejoice in this prosperity. The High Chief Ranger, Bro. Bennett, visited the Supreme Court office, Toronto, Canada, in June, and during his stay there of two weeks made a thorough inspection of the method of con-

ducting the business of the Order. The Supreme Chief Ranger, Oronhyatekha, M.D., and the Supreme Secretary, J. A. McGillivray, Q. C., tendered him with courtesy every facility to examine the accounts and funds belonging to the Order, and his report thereof to the different courts in the State has done much to enthrall the members to work for applicants, and to increase the confidence of the members now in the Order. The city of Elizabeth, where 1,400 members reside, will send a large delegation to the coming High Court meeting.

Court Fairmount 1851, of Jersey City, are stirring themselves with renewed energy to further the interests of the Order, and increase the number of its membership. Why this additional vim?

Gladly do its members tell the reason: six weeks prior to the High Court meeting, Brothers M. I. Ward and Walter H. Tolson started a systematic campaign throughout the State. Their faces are familiar all over New Jersey, and great is the work they have accomplished by their numerous court visits, especially in the eastern part of the State.

Bro. Ward is "a chip of the old block," his father being High Chief Ranger of London, England.

Court Fairmount is but 18 months old, but hard work and hustling officers have increased its numbers from 24 charter members to 85 members in good standing. When, in the course of the above campaign, Bro. Ward mentioned the name of his co-worker for High Vice-Chief Ranger of New Jersey, he was met on all sides with remarks anything but encouraging, as he was considered to represent a court too young in the Order, and therefore not sufficiently well known to control the necessary vote. Imagine the surprise when Bro. W. H. Tolson was unanimously elected High Vice-Chief Ranger at the recent High Court Session in Somerville, N. J.

Not this alone, but of the 49 courts in the State, Court Fairmount was second on the list for increase in membership during the past year.

In the prize contest for May and June, Court Fairmount won the following prizes, viz.: a set of Officers' Badges, Photo of the Executive Council, History of the Order, and a number of Honor Badges for the initiation of 21 candidates. With this record, and Bro. Tolson's additional services, Court Fairmount should make rapid strides.

It will be their delight to endeavor to build up the weaker courts in their vicinity. Bro. Thomas M. Donnelly, of Court Fairmount, has been appointed by the local press of Jersey City to collect all news relative to the meetings of the various courts in Hudson County.

This is a privilege which the courts have never been given. This opportunity should be grasped by all, and Bro. Donnelly promptly notified of anything of interest to be published in their interest.

The members of Court Grand Bay, No. 1907, express their sympathy with their brother, David H. Hanner, on the death of his wife.

Pennsylvania.

The "Key Stone" State is showing a lively interest in Forestry.

The High Standing Committee are actively pushing the Order. There is not a finer field in the world than their jurisdiction.

Several new courts have been instituted recently, and several are in process of formation.

The applications for September were 47, not bad for a jurisdiction that was organized only eighteen months ago.

The first annual meeting of the High Court was recently held, and proved very encouraging. Bro. G. W. Strickland, H. C. R., was re-elected. In Bro. Mingle, H. S., and the other members of the High Standing Committee, he has able and zealous colleagues. We expect a good year's work.

Mr. G. W. Strickland of Titusville, D. D. H. C. R. of the Independent Order of Foresters, instituted Court Corry, of Corry, in Spiesman's Hall, on October 8th, with 21 members present and several more on the roll.

Mr. Strickland's gentlemanly bearing has evidently enabled him to interest a good class of our citizens in the Order, and anyone who would see the representatives present would be satisfied that he had well selected the membership. The court has a splendid staff of officers.

This Order of Foresters has over a million eight hundred thousand dollars surplus, and issues beneficiary certificates from \$500 to \$5,000, besides sick and accident benefits. The reorganization of this Order years ago has given it a prominence among beneficiary societies, inasmuch that its numbers now over 3,000 courts in good running order, and is substantial in all its bearings.

Having an acquaintance of some years with the leading officers of the Supreme Court, we know they are gentlemen of honor and intelligence, and well versed in the management of such institutions.—Corry Leader.

Maine.

A brother writes from COURT SYLVAN DALE: "We are pleased to receive THE FORESTER each month, simply because it is a great encouragement to us in our work, as well as being an instructor and educator. We are enjoying the reports of the different High Courts throughout Canada, United States, and the British Isles. We are in hopes to see the proceedings of our own High Court of Maine, which is to be held at Portland right away, in the next issue of THE FORESTER. Bro. Rev. Henry Hudson is our representative. Bro. Thomas Clark, of Monckton, N. B., was the means of starting the court in this town, which has grown immensely, considering circumstances. Our good brother delivered a brief but stirring address, congratulating our court on the advancement it had made since he had organized it ten months ago. Initiations are held at every meeting, and an entertainment to be held in the near future will doubtless boom the Order in this locality."

Illinois.

Illinois leads for September.

We congratulate the working force from the High Chief down, on the splendid work done, 179 applications is first rate.

If Illinois maintains the same relative pace, the day is not so far distant when first place will be theirs.

Bro. Herbeck has sent us an interesting item about Court Burroak, No. 3206. The court began with 34 members and has now 39. Opposition is being overcome. The first entertainment was given recently and was a fine success, socially and financially.

COURT EGGLESTON, No. 1631, Chicago, gave a very enjoyable party at their Hall on the evening of October 4th. A number of the members and friends present enjoyed games and refreshments, with pleasant talk of the Order and its future. Chief Ranger, Dr. A. W. Rogers made a few remarks followed by D.S.C.R., J. W. Rogers, father of the Chief who gave a brief outline of the work of the Order which was a means of bringing in several applications for membership. These entertainments will be continued during the winter, hoping through this social medium to largely increase their numbers. Court Eggleston will yet be one of the large and influential courts, being composed of solid business men.

Nothing but the abundance of work, and scarcity of time and money prevented us from accepting an invitation to be present at the entertainment given at the Central Music Hall, Chicago, by the Illinois branch of the Supreme Court on the 23rd October. We are sure the function was worthy of the brethren and their illustrious guest the Supreme Chief Ranger of the Order. We will give particulars in our next issue.

Nebraska.

COURT FOURMEN gave a social and dance Monday evening, September 21st, 1896. A very pleasant evening was spent, about 40 couple in attendance. Bro. T. L. Combs gave the visitors a very interesting talk on Forestry, every body departed saying they had a most pleasant time.

California.

The *Herald*, Los Angeles, of Oct. 4th, says: "There was instituted in this city on Friday evening last in the beautiful courtroom of the Independent Foresters' Temple, which by the courtesy of Court Los Angeles was used for the occasion, by the Deputy Supreme Chief Ranger, William R. Uber, a new court of this popular Order, which in so far as the personnel of its members is concerned, will compare most favorably with that of any in the jurisdiction. The new court, by reason of a good membership, starts out most auspiciously, and judging from the enthusiasm manifested, both a rapid growth and much success is predicted for this lusty

youngster. It is understood that this is the third court that Court Los Angeles has stood sponsor for, and inasmuch as they are now the largest numerically in the entire Order, it is trusted that the principle of heredity may hold good and augur success to this latest accession to their credit.

"A special vote of thanks was extended to the Deputy Supreme Chief Ranger for the care that had been exercised in securing such a favorable membership.

"Able addresses were delivered by the Chief Ranger of Court Los Angeles, R. E. Wisching, and the Court Deputy High Chief Ranger, William E. Reavis, followed by the Past Chief Ranger, Louis Thorne, of Court Mateo, and others. The meeting adjourned at a late hour, with three cheers for Court Mateo."

COURT SOUTHERN HEIGHTS gave an entertainment in Potrero Opera Hall, on the 5th September, which was a great success numerically and socially. More than 500 people crowded into the hall. The hall was tastefully decorated with bunting, flowers, evergreens and deer-heads. Chief Ranger Barnes, who presided, delivered a short address, during which he spoke of the wonderful progress the court has made since it was instituted four years ago, and declared that it is now not only the banner court of the city but of the northern part of the State. An excellent programme admirably rendered won much well-merited applause, and Messrs. Thomas Longworth and Robert Stewart, who had the management of the affair, were voted many thanks for the pleasure afforded, as were also the several committees who assisted. High Chancellor Charles S. Perry delivered an interesting address explaining the Order and its benefits.

COURT DIANA has been adding considerably to its membership of late, and now has ten applications under consideration. Its entertainment committee is preparing for a smoker in the near future.

Wisconsin.

The Order in Wisconsin, although not having a rapid growth, is growing steadily, both in many additions to organized courts, and the new courts being organized.

At our last H. C. meeting, in Feb., 1895, we had 26 courts, with a membership of about 670. To-day we have 63 courts, with a membership of about 1400, having more than doubled our number of courts and membership during the past 20 months.

Of the 37 new courts, 14 were organized by our own H. C. Within the past two months three new courts have been organized, one at Ahnapee, one at Marshfield, and one at Centralia.

Many of the courts in the State report quite an increase of membership during the past five months. Court Eau Claire, No. 907, reported an increase of 26 members in one month. Court Chequamegon, at Washburn, one of our small courts, has recently reorganized its work, and is entering the field for applicants with bright and glowing prospects of a rapid growth.

Wherever our Forestric banner has been carried in this State, its plans of insurance and fraternal benefits have been met with hearty approval by the people in general, and those who have availed themselves of its excellent benefits cannot say too much in its praise.

For September the applications numbered 25. After the Presidential election, a boom is expected in the State.

Two new courts were reported for September.

Bros. Parker, H.C.R., and Procter, H.S., are pushing the work with ability and success.

Missouri and Kansas Annexed.

There is a lull in Forestric work in this jurisdiction, owing to the excitement over the Presidential election.

The High Chief expects to inaugurate an active Forestric campaign, when the Presidential campaign is over with the probabilities 16 to 1 that it will be a great success.

The following are the High Court officers for the current term.

H.C.R., Dr. R. O. Cross, 18th and Troost Avenue.

P.H.C.R., Geo. H. Winslow, Care Standard Oil Co., Kansas City, Kansas.

H.V.C.R., P. F. Vanderlippe, 1021 Chesnut Street, St. Louis, Mo.

H. Sec'y., Geo. F. Filbert, Care Standard Oil Co., Kansas City, Kansas.

H. Treas., J. T. Meadows, St. Joseph, Mo.

H. Counsellor, W. H. Brown, 608 Heist Building, Kansas City, Mo.

H. Physician, Dr. R. A. Roberts, 634 Minn. Avenue, Kansas City, Kansas.

After one of the very best meetings ever held in the State, the High Standing Committee prepared for a large amount of work in the next two years. The H.C.R. says, we hope to treble our membership. We are not expecting to do much until after the Election. We are handicapped for the next month because we are right in the storm centre of political agitation, but after election if the enthusiasm of our officers continues, which it will, we will show an increase in membership which will surprise the Supreme Executive Officers.

All courts heard from report progress.

COURT WEST ST. LOUIS, which has our worthy H.V.C.R. as a member, reports a doubling of membership in less than a year, and initiations at every meeting.

COURT SOLEVILLE, 1053, is not getting in many members at present, because most of their Officers and Bros are running for office. We hope they will all succeed, and after getting their offices, that they will commence and work and talk for Forestry as earnestly as their are now doing for the suffrages of the people. More next month.

The members of Court Keewatin, No. 19, Rat Portage, express their sorrow at the death of their brother, J. F. Philbin, and extend their sympathy to his wife.

Indiana Notes.

To Subordinate Courts of Indiana:

You are requested to enter into the competition for the following prizes: To court initiating the greatest number of members, 1 set of officers' badges, value \$20.00. To member securing the greatest number of members, \$10.00. To member securing the second greatest number of members, \$5.00. To member securing the third greatest number of members, \$3.00. To member securing the fourth greatest number of members, \$2.00.

Initiations must occur between September 1, 1896, and February 1, 1897. Card and charter members will not be counted. Returns must be in hands of High Secretary by February 10, 1897. The High Standing Committee will be sole judge in contest and will award prizes at the session of the High Court to be held at Logansport in February, 1897.

Yours in L., B. & C.,

W. W. WILSON, J. E. SCHULTZ,
High Secretary. High Chief Ranger.

COURT MANHATTAN, of Evansville, still continues to grow, and promises in the near future to give the leaders a close race for the banner. Bros. Roehrig, H.V.C.R., and Hartman, F. Sec'y, members of this court, are both hustlers and charge us not to forget it.

COURT LAKE CITY, of Michigan City, the home of the H.C.R. has been "Dead," so to speak, for the past year, but Bro. Schultz assures us that after the election it will be resurrected.

COURT MIAMI, of Peru, has increased its membership from 65 to 112 since January 1st, and now holds the honor of being the "Banner Court" of Indiana.

COURT NOBLE of Logansport had four additions to its membership at a recent meeting and is determined to soon regain the honor recently wrested from it by Court Miami.

The courts throughout the State are pleased to learn of the complete recovery of Bro. S. J. Legg, P.H.C.R., from his recent and protracted illness of Typhoid Fever. Bro. Legg has again taken to the "Road" and will be welcomed wherever seen.

COURT HEBRON, No. 1593, through Bro. Nelson its Financial Secretary, announces a shaking up of "dry bones" and the taking on of new life. This court has decided that it is better to part with its "drones" and save all its members "workers" though they be fewer in number.

COURT WOODMAN, of Hartford City, after a short life filled to overflowing with trouble and tribulation, died on August 1st, of heart-failure.

The three active and energetic courts of Evansville, viz; Manhattan, Lamasco and Vanderbough will give an union entertainment on October 22nd.

The dentist will make more money per acre than any farmer in the land.

From the Policy Holder's Point of View.

ARE THE BENEFITS RECEIVED BY THE POLICY HOLDERS COMMENSURATE WITH THE PAYMENTS MADE AND EXPENSES INCURRED UNDER THE OLD LINE SYSTEM? THE RESULTS FOR 1895 OF THE LEADING LEGAL RESERVE COMPANIES ANALYZED.

COMPANY.	Years Old.	Total Receipts 1895.	Total paid policy holders and beneficiaries in 1895.	Excess of receipts over return payments 1895.	Expenses, 1895.	Legal Reserve accumulations to Jan. 1, 1896.
EQUITABLE (N. Y.)	36	\$ 44,296,442	\$19,568,999	\$24,728,443	\$ 8,123,785	\$158,699,006
MUTUAL (N. Y.)	53	48,597,439	23,167,223	25,430,216	10,401,161	191,336,899
NEW YORK LIFE	51	3,892,265	16,793,531	21,095,734	7,869,623	147,740,656
PROVIDENT SAVINGS	20	2,216,859	1,491,412	755,447	647,460	978,225
ETNA LIFE	45	6,944,333	4,549,204	2,375,129	1,376,671	35,778,800
MASSACHUSETTS MUTUAL	44	4,074,444	1,899,333	2,184,108	866,844	15,534,133
MUTUAL BENEFIT	51	10,642,470	6,816,416	3,795,854	1,491,771	53,524,328
NATIONAL OF VERMONT	45	3,209,473	1,58,047	1,914,426	838,744	10,255,709
NEW ENGLAND MUTUAL	52	4,223,273	2,665,112	1,458,161	648,440	22,911,923
NORTHWESTERN MUTUAL	37	17,450,775	5,684,860	11,865,915	2,971,891	65,804,572
PENNS MUTUAL	49	6,740,312	3,184,563	3,555,749	1,040,832	23,610,488
UNION CENTRAL	29	3,956,135	1,252,277	2,723,858	934,498	12,454,679
TRAVELERS' LIFE	30	3,028,868	1,010,117	2,018,751	793,025	14,431,672
AVERAGE AGE	42	\$193,372,879	\$89,427,902	\$103,944,977	\$38,013,336	\$753,054,720

The question of prime importance to policy holders, next to that of the security of their investments, is whether they are paying out more money than is necessary to ensure them safe life insurance protection. To determine this, the most satisfactory method is to take the official records of a number of representative companies, indisputably sound and of extended experience, and examine their reports and find out how much surplus money they collect and accumulate over and above the returns they make to beneficiaries in death claims, and to policy holders in dividends, endowments, annuities and surrender values. If these collections and accumulations are largely in excess of all obligations during a period extending over many years, it is safe to assume that more has been paid for the insurance than was necessary.

In the table above, used for illustration, it is found that 13 of the oldest and most substantial legal reserve companies, after an average experience of 42 years, received during the one year, 1895, \$103,944,977 more than they paid out in every form to beneficiaries and policy holders. Even with the liberal expenses of over \$38,000,000 deducted, there was still an excess of receipts over disbursements, of \$65,931,591. In the last column of the table it will be observed that the *Legal Reserve accumulations* of these several companies were, January 1st, 1896, the enormous sum of over \$750,000,000. SURPLUS funds of more than \$129,000,000 were also in the possession of these companies, and yet, with such vast amounts held in hand as an earnest

of security, there was collected by them in 1895—after 42 years of average experience—more than \$65,000,000 in excess of the entire disbursements of that year. Does a policy holder receive benefits commensurate with the money he expends for life insurance under the old-line system?—*Insurance Economist*.

What is going to become of the enormous surplus? is a question many are asking. That it will not be needed to pay claims is evident. The average age of the companies referred to is 42 years. For 1895, after paying all death claims from the year's income, there was a surplus of over \$65,000,000. Does not this bear out our contention that the rates of the old-liners are unnecessarily high?—ED.

The Supreme Chief Ranger in California.

A BUSY AND SUCCESSFUL TOUR.

Since his entry into the Golden State, Dr. Oronhyatekha has been received with the greatest cordiality at every point that he has visited. The members of the Order have welcomed him with an enthusiasm that must have been gratifying to the Chief, showing, as it does, the warm place he has in their affections, as well as the confidence with which they regard his administration of the affairs of the Order.

The public generally have attended in crowds the meetings that he addressed, showing the interest with which Independent Forestry is regarded wherever it has been intro-

duced, and the attractive personality of him who has so successfully directed the affairs of the I. O. F. for the past fifteen years. Recent California papers give considerable space to matters Forestic in the State. From all accounts, the Chief is having a good time. If he finds rest in change of work, he is having it to his heart's content. He has addressed crowded meetings almost every evening, and at last accounts he was attending the High Court meeting at San Jose. We cull the following from the California press:

MEETING IN SACRAMENTO.

From the *Bee* we clip the following:

Last night, Sept. 30th, the Congregational Church was crowded with people, on the occasion of a reception tendered Dr. Oronhyatekha, Supreme Chief Ranger of the Order of Foresters. Professor J. D. Moynahan, of the Reception Committee, presided and introduced the various speakers and vocalists. A very pleasing musical and literary program had been arranged, and it was presented by some of the best talent in the city.

The address of Dr. Oronhyatekha was a most entertaining one. He is a graceful, witty talker, and his remarks caused considerable mirth, and were heartily applauded. The Doctor devoted himself to giving a history of the rise and progress of the Independent Order of Foresters since the day of its formation in this country. He told of the incalculable good it does, as it helps the needy, cares for the sick, buries the dead, and keeps the wolf from the door of the widow and the orphan. The reception was a decided success.

RECEPTION AND BANQUET AT MARYSVILLE

The *Daily Appeal* of Oct. 2nd gives the following account of the meeting at Marysville:

Dr. Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters, was tendered a reception at the Red Men's Hall last night by the members of Marysville Court, No. 1,345.

He was accompanied by A. E. Stevenson, High Chief Ranger of Illinois, and J. R. Price, High Vice-Chief Ranger of California. There was a good attendance, many ladies being present, and visitors from Colusa, Wheatland and Yuba City.

J. R. Price, High Vice-Chief Ranger of California, opened the ceremonies. He stated that they had met under the auspices of the Independent Order of Foresters, a benevolent institution existing in their community, the United States, Canada, and the Old Country, to assist those who desired to protect their families and their homes. They had with them a brother from the shores of Canada, the Supreme Chief Ranger of the Independent Order of Foresters, who came to talk to them of the Order, and the privileges to be enjoyed in belonging to it. He was a man of noble heart, tender mind, and a great genius, who had given up his profession so that he could be a benefit to mankind. They found him struggling shoulder to shoulder with his fel-

low-men, trying to battle for the widows and orphans. They should listen carefully to his remarks.

High Chief Ranger A. E. Stevenson, of Chicago, was next introduced as a son of the celebrated State of Illinois. He stated that this was his first trip to California, although he had wished for a long time to visit the beautiful State. He had met their delegates in the East with their carloads of wine and fruit from the Golden State. He thought that it would be an easy matter to promote the work of the Order in a State where they used gold instead of paper money. He was, however, surprised when he met a man in Sacramento who said he would like to join the Order, but money was scarce. He had impressed on him that he could better afford to join the Order now, as it would afford protection to his wife and little ones. A man who only earned \$1 a day could afford to join the Order, a little saving will make up for the small amount he would pay into the court. Some years ago insurance was not so popular.

Dr. Oronhyatekha, Supreme Chief Ranger, was then introduced. His address was most entertaining, as he introduced considerable wit, and is a very fluent and able speaker.

He gave a history of the Independent Order of Foresters from its foundation, and spoke with an earnestness that showed he had the advancement of the Order at heart.

The Independent Order of Foresters, he claimed, is one of the best institutions of the kind in existence. It helps the needy, cares for the sick, buries the dead, and keeps the wolf from the door of the widow and orphan.

It gives free medical attendance to its members.

He then discussed the question of mortality, and showed the small death rate among their members, although the agents of the old time companies argued that they ought to have had an increased mortality as the society grew older.

The expense of becoming a member was not on a hill what the old line insurance companies charged.

In conclusion he thanked them for their reception, and hoped they would get many new members.

The reception was followed by a banquet.

DEMONSTRATION AT COLUSA.

The *Guard*, of Oct. 3rd, gives an excellent portrait of the Chief, and says: "Dr. Oronhyatekha, the subject of the above sketch, is Supreme Chief Ranger of Forestry, a high and mighty Mason, a thorough graduate in medicine in this country and Europe, and the grandest of public speakers.

He was escorted over from Marysville by Messrs. Rich and Sewall yesterday. A grand reception was held in I. O. F. hall from 3 to 5 p. m.

The Doctor's most eloquent and impressive address at the theatre was a treat to his large and interested audience. Humanity is human when you listen to such a distinguished orator as the Doctor.

The banquet at old Armory Hall was a complete ovation and success. Short time

closes our columns to the effect We judge the Doctor to be on of the greatest men who have ever visited Colu-a. The Foresters now number nearly one million, and they have a surplus fund of over \$1,800,000"

"HUMOR" AND "BUSINESS" AT STOCKTON.

The *Daily Record*, of the 4th Oct., has the following to say about the meeting at Stockton: "One scarcely expects American humor from a Mohawk chief. It is natural to expect dignity, possibly eloquence, but not humor. But at Pioneer Hall last night, Dr. Oronhyatekha talked practical business, reviewed statistics pertaining to the establishment and growth of the Independent Order of Foresters, and interspersed it all with so much wit and good nature, that the audience, to quote Mr. Sink, was 'completely captured'."

"Rev. R. H. Sink then, in eloquent terms, welcomed the guests, and more particularly Dr. Oronhyatekha, the Supreme Chief Ranger of the Order. He dwelt at considerable length on the noble qualities of some of the early Indian chiefs and spoke of his home on the Mohawk, and in a little diversion told how himself as a child on the banks of the Mohawk had escaped all Indian adventures, though giving the Mohawks many opportunities to capture him. He then introduced Dr. Oronhyatekha.

"The Supreme Chief Ranger is of commanding stature and powerful frame. His face shows his Indian extraction, but it is a good natured face and the head is well rounded. He speaks deliberately and frequently hesitates, but is never rattled, and true to Mr. Sink's prediction he captured the audience with the first sentence and it was at Mr. Sink's expense.

"He told some good jokes on himself and on Canada, but always remembered to say a good word for the Foresters in every sentence, and for America and his own country incidentally."

GREETED BY AN OVERFLOWING HOUSE AT VALLEJO.

The reception to Dr. Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters, at Farragut Theatre, Oct. 6th, was a brilliant success. The stage looked handsome, decorated with American flags, and the initials "I.O.F." as a compliment to the Order. Long streamers of national colors also floated from the ceiling to the walls of the hall.

The reception was held under the auspices of Court Solano, No. 909, and the arrangements made by the committees were complete in detail, and reflected great credit on the members of the local court.

City Trustee, John A. Browne, acted as chairman of the meeting, and welcomed the distinguished visitors to Vallejo. He also introduced the speakers in a very happy vein, and added greatly to the success of the affair.

Dr. Oronhyatekha, Supreme Chief Ranger, is a very entertaining speaker, and has a strong sense of humor, which assists very materially in his popularity with an audience. He is a very prominent member of the Good Templars, and his tribute to that Order was warmly received.

The speaker paid high compliments to his coadjutors, Messrs Price and Stevenson, and recounted the early history of the Order, and the struggles which culminated in its establishment on its present firm basis.

His remarks were such as would appeal to thinking men, and were received with close attention. Many humorous sallies provoked the mirth of his hearers, and prevented his statistics from getting monotonous. In conclusion he paid a high tribute to the ladies, and expressed the hope that they would soon be eligible to membership in the Order.

Major Sam Hughes, M.P.

FOR NORTH VICTORIA.

We have pleasure in giving our readers a portrait and sketch of Bro. Major Hughes, M.P. From "Records of Canadians" it is learned that Major Hughes is a native of Durham County, near Bowmanville, Ont., and is in his forty-fourth year. He was educated in the Provincial Model and Normal schools of Ontario, in Toronto, the University of Toronto, and in the Military School



BRO. MAJOR SAM HUGHES, M.P.

under the 29th Regiment of the line. He holds 1st class grade "A" provincial certificate, Public School Inspector's certificate, second and first-class military certificates, as well as honor certificates in English, French, German, and history in the University of Toronto. Mr. Hughes is author of a school geography, and a county and railway map of Ontario. He began teaching in Belleville when only 16 years of age, and subsequent-

ly was head of Lifford and Bowmanville Public schools. For ten years, from 1875 to 1885, Mr. Hughes was in Toronto Collegiate Institute, where he was first English master. Is major of 45th Battalion, and has acted as brigade major of 3rd Military district. He is president of Victoria County Rifle Association; vice-president, Province of Ontario Rifle Association; vice-president, Dominion of Canada Rifle Association; on council and executive of both Ontario and Dominion Rifle Associations; is president of Lindsay, Haliburton and Mattawa Railway Co.; president of The Hughes' Car Ventilating Co., Limited; Past County Master Loyal Orange Association, Victoria Co.; grand auditor of Grand Orange Lodge of British America; councillor Lindsay Board of Trade; and director Lindsay, Pontypool and Bobcaygeon Railway Co., of which he was also the projector. Mr. Hughes has also been vice-president and secretary of South Victoria Liberal-Conservative Association; on Board of Education of Lindsay, and vice president Toronto Lacrosse Club. In 1872 he won championship mile race for America; and from 1872 to 1884 was on first twelve of Toronto Lacrosse Club. Was also active in football, cricket, curling, baseball, bicycling and rowing. Major Hughes comes honestly by his military spirit. His father, John Hughes, of Blackstock, Durham County, Ont., is son of one of the old "Royal Bengal" veteran officers; while his mother, Caroline Laughlin Hughes, is daughter of a British Royal Artillery officer, who served in the Peninsula and Waterloo; and through her mother is granddaughter of a Huguenot Curassier officer, distinguished in Buonaparte's campaigns.

In 1885 Major Hughes purchased the *Victoria Warder*, of Lindsay, a weekly paper. He took an active part in developing trade between Canada and Britain; in the Stocker cattle and other lines; has long favored preferential trade among Great Britain and her Colonies, and ultimate y of the English-speaking world; believes in the National Policy and the building up of Canadian seaboard and inland cities rather than of foreign ones; favors an active, intelligent immigration system; and is opposed to union of Church and State.

Bro. Hughes was an unsuccessful candidate for Parliament in the general elections of 1891, but he won the by-election in February, 1892, by 239 votes over Mr. Barron. During his career in Parliament, Mr. Hughes has been member of the important committees of the House, Railways and Canals, Banking and Commerce, Agriculture and Public Accounts. The interests of Canadian farmers and business men have ever received from Mr. Hughes the utmost consideration. He was re-elected last June, by a substantial majority, for his old constituency.

Twice married, Mr. Hughes' first wife was daughter of the late Major Preston, of Vancouver, B.C. His present wife is daughter of Harvey W. Burk, Esq., of Bowmanville, ex-M.P. for West Durham, Ont. He has three children by the second wife—one son, Lieut. G. B. Hughes, and two daughters.

Bro. James L. Hughes, Inspector Toronto Schools; Col. John Hughes, of Clarke, Durham Co., and W. S. Hughes, Chief Keeper Kingston Penitentiary, are brothers, while Wm Scott, B.A., Toronto Normal School; and Dr. Mc Alpine, of Lindsay, married sisters.

Bro. Hughes was made a Forester by the Supreme Chief during the session of the High Court at Ottawa. He has already manifested a warm interest in the Order.

We wish Bro Hughes continued success as a journalist and parliamentary.

D. K. Erb, Esq., M.P., South Perth.

We have pleasure in presenting to our readers in this issue an excellent likeness and brief biographical sketch of an esteemed brother Forester, D. K. Erb, Esq., M.P. for South Perth.

Bro. Erb's representative of that large and influential class of the Canadian population,



BRO. D. K. ERB, ESQ., M.P.

that have risen by dint of merit and patient perseverance from the ranks, to occupy positions of honor and influence among their fellow citizens. Bro Erb is a native Canadian. The fine county of Waterloo claims him as one of her sons. It was there he first saw the light, some 39 years ago. Like so many others, who have won distinction, he began life on the farm.

He received a good public school education, which he supplemented by private study. He qualified for a public school teacher, which profession he followed for eight years. He abandoned the school room for the farm, locating near Sebringville, Co. Perth.

He joined Court Advance, No. 395, some

years ago, and has taken an active interest in Forestry ever since. He was a member of the High Court at London last year, and was a visitor at the recent meeting held in Ottawa.

At the last Dominion election, he was the stan ard bearer of the Liberal party for South Perth, when he carried their banner to victory Bro. Ebb is quiet and unassuming in manner, a careful observer of men and events, and a successful man of affairs. We congratulate him on the honors he has won, and voice the feelings of his brother Foresters when we wish for him many years of prosperity and usefulness.

North Dakota.

North Dakota is profiting by the attendance of the Chief at the court meeting in Grafton, last August.

The membership in the jurisdiction is now about 1600.

On the 1st October an interesting court, composed entirely of Hebrews, was instituted at Grand Forks, by Bro. Jas Twamley, P.H.C.R. of North Dakota. He speaks highly of the character of the members. They use neither intoxicants nor tobacco, and have all an excellent family history.

Bro. Twamley expects to institute another court near Grand Forks. The election excitement at present interferes with the progress of the work.

Exercise and Long Life.

All authorities who have treated on longevity place exercise, moderately and regularly taken, as one of the main factors of a long life. That there are many exceptions does not alter the fact that physical exercise is as useful in keeping one healthy as it is in prolonging life. Good walkers are seldom sick, and the same may be said of persons who daily take a certain prescribed amount of exercise. Exercise is both a preventive and a remedial measure. The relation of exercise to health is as true in the moral and spiritual, as in the natural, world.

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Medical Examination Forms	02
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Minutes of Proceedings of Supreme Court	each 20
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Pass Books for Members	each 20
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Receipt Book of Financial Secretary	50
Receipt Book of Financial Secretary, Juvenile Foresters	each 50
Receipt Book of Instituting Officers	50
Receipt Book of Treasurer	50
Receipt for Mortuary Benefit Certificate, Form No. 44	each 02
Reinstatement Forms	02
Reports, Annual Form No. 39	" 04
Reports, Monthly, No 3	" 04
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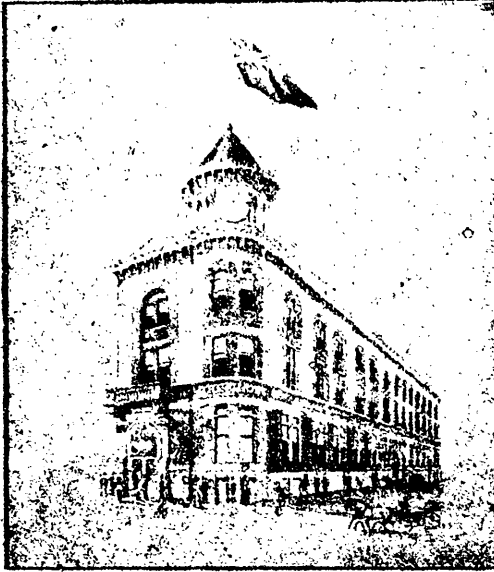
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