

THE Independent Forester.

THE OFFICIAL

INDEPENDENT

ORGAN OF THE

ORDER OF FORESTERS

LONDON, ONT., JULY, 1890

VOL. XI.

No. 1.

I. O. F.

THE BEST

Fraternal and Benefit Society

IN THE LAND.

IT GIVES AMONG OTHER BENEFITS.

Insurance at Actuarial Cost,
Sick and Funeral Benefits,
Endowment Benefit,
Total and Permanent,
Disability Benefit,
Annuity for Old Age.



LIBERTAS



BENEVOLENTIA

FOUNDED 1874. INCORPORATED 1881.

Number of Members 1st June, 1890

20,459

Reserve Fund, 1st July

\$204,814.85

William Peck

Sylvan

LIMIT OF AGE FOR ADMISSION IS FROM 10 TO 65 YEARS OF AGE.

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits, members of the I. O. F. in the Ordinary Class pay the small rates shown in the following.

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS:

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	\$0.60	\$1.20	\$1.80	34	\$.76	\$1.52	\$2.28
19	.61	1.22	1.83	35	.78	1.56	2.34
20	.62	1.24	1.86	36	.80	1.60	2.40
21	.63	1.26	1.89	37	.82	1.64	2.46
22	.64	1.28	1.92	38	.84	1.68	2.52
23	.65	1.30	1.95	39	.86	1.72	2.58
24	.66	1.32	1.98	40	.88	1.76	2.64
25	.67	1.34	2.01	41	.90	1.80	2.70
26	.68	1.36	2.04	42	.92	1.84	2.76
27	.69	1.38	2.07	43	.95	1.90	2.85
28	.70	1.40	2.10	44	.98	1.96	2.94
29	.71	1.42	2.13	45	1.02	2.04	3.06
30	.72	1.44	2.16	46	1.07	2.14	3.21
31	.73	1.46	2.19	47	1.14	2.28	3.42
32	.74	1.48	2.22	48	1.22	2.44	3.66
33	.75	1.50	2.25	49	1.35	2.70	4.05

238. (1) Any applicant in the Ordinary Class or in the Hazardous Class who is admitted to the Order, or any member who may be reinstated between the *fortieth* and *fifty-fifth* birthdays shall pay on admission or reinstatement the rate for his age as given in the following.

Rates for those of 50 to 54 years of age.

SPECIAL SCHEDULE OF RATES:

Age	\$1,000	\$2,000	\$3,000
50	\$1.40	\$2.80	\$4.20
51	1.45	2.90	4.35
52	1.50	3.00	4.50
53	1.55	3.10	4.65
54	1.65	3.30	4.95
55	1.70	3.40	5.10
56	1.80	3.60	5.40
57	1.90	3.80	5.70
58	2.00	4.00	6.00
59	2.15	4.30	6.45
60	2.30	4.60	6.90
61	2.50	5.00	7.50
62	2.75	5.50	8.25
63	3.00	6.00	9.00
64	3.25	6.50	9.75
65	3.50	7.00	10.50
66	3.75	7.50	11.25
67	4.00	8.00	12.00
68	4.50	9.00	13.50
69	5.00	10.00	15.00

(2) Thereafter on each recurring birthday he shall pay the increased rate for his increased age, as given in the table in the next preceding sub-section.

(3) No applicant in the Extra Hazardous Class can be initiated, after passing his *fortieth* birthday.

(4) An applicant in the Ordinary or Hazardous Class who has passed his *fifty-fifth* birthday, may be admitted to Beneficiary membership as provided in Section one hundred and twenty, sub-section six.

Sick and Funeral Benefits

The Sick and Funeral Benefits as already stated are optional, and are \$5 per week during 12 weeks of any one illness and \$50 on death towards funeral expenses.

The rates for the Sick and Funeral Benefits are, besides an Enrolment Fee of \$1, which is paid but once, as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$0.30	26	\$0.34	33	\$0.38	40	\$0.44
19	.31	27	.35	34	.38	41	.45
20	.31	28	.35	35	.39	42	.46
21	.32	29	.36	36	.40	43	.48
22	.32	30	.36	37	.41	44	.50
23	.33	31	.37	38	.42	45	.51
24	.33	32	.37	39	.43	46	.53
25	.34					47	.54

OUR INVESTMENTS.

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound monetary institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

Permanent Reserve Fund.

The following shows where some of the funds are thus invested:

Post Office Savings Bank	\$12,255.45
Dominion Savings & Investment Society	11,477.52
Ontario Loan and Debenture Company	12,560.83
Canada Permanent Investment Co.	15,225.00
School and Municipal Debentures	16,414.71
Huron and Erie Savings and Loan Co.	10,000.00
Freehold Savings and Loan Co.	10,000.00
Canadian Savings and Loan Co.	10,000.00
British Canadian Loan & Investment Co.	10,000.00
Mortgages	65,706.36

From the above it will be seen that we already have in the PERMANENT RESERVE FUND

\$166,825.55.

The above is subject only to the joint cheques of the undermentioned members of the EXECUTIVE COUNCIL:

- S. C. R. Oronyatelka, M.D., Editor JAMES NATIONAL GOOD TEMPLAR, Toronto.
- P. S. C. R. E. Botterell, House of Commons, Ottawa.
- S. V. C. R. Wm. Griffith, Wholesale Merchant, Hamilton.
- S. Secretary, John A. McGillivray, O.C., Toronto.
- S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.
- S. Phys. Thos. Millman, M.D. Toronto.
- S. Counsellor, F. W. Emerson, Petitington, N. B.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

\$204,814.86.

THE
INDEPENDENT FORESTER

VOL. XI.

JULY, 1890.

No. 1

NEVER GIVE UP.

Never give up, brother, never give up !
God has a blessing for those who work hard.
Why should you murmur and grumble and fret,
And envy the pleasures from which you're debarred ?
Work like a man,
Do the best that you can ;
That is the wisest and happiest plan.

Never give up, brother, never give up,
Though the future looks lowering and gloomy and drear,
Though the sun shine not *now*, yet it may very soon,
So keep up a brave heart and tread down your fear.
Soon may come light,
And all will be bright,
Only struggle and strive to do what is right !

Never give up, brother, never give up,
Though your burden be heavy and dark be your way ;
The bow in the clouds only comes with the rain,
And when night is deepest, then bursts forth the day.
Soon troubles will cease,
And your sorrows decrease ;
Only trust in the Lord, and then all will be peace !

—L

The Independent Forester

The Official Organ of the Independent Order of Foresters.

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ORONHYATEKHA, M. D., Toronto, } Editors.
JOHN A. MCGILLIVRAV, Toronto. }
ATWELL FLEMING, London, Ont., Business Manager.

ADVERTISING RATES.

Nonpareil measurement, 12 lines to the inch.

One Insertion,	15 cents per line
Two "	(each insertion) 12 "
Three "	10 "
Six Months, ten lines.....	\$ 6 00
Nine "	8 00
Twelve "	10 00

Rates for Small Condensed Advertisements one cent per word each insertion.
Reading Notices inserted at 25 per cent. extra above ordinary rates

LONDON, JULY, 1890.

Open Letter by the S. C. R.

R. Matheson, Esq., Superintendent Deaf and Dumb Institute, Belleville:

DEAR SIR AND BROTHER,—It will be in your recollection that the *Monetary Times* has tried again and again to damage THE INDEPENDENT ORDER OF FORESTERS by the publication of just such unfair articles as that which appears in its issue of the 6th June. You will also remember that after each attack of the *Monetary Times* the I. O. F. has enjoyed, if anything, more than its usual prosperity, and our old members have learned to look upon these periodic exhibitions which the *Monetary Times* makes of its

STUPIDITY AND MENDACITY,

with more or less satisfaction, giving us as they do, among other direct benefit, free advertising to the I. O. F. The following extract, taken from an article which appeared in an ably conducted journal published in New York, indicates the estimate in which the *Monetary Times* is held among people versed in the principles of insurance:

"The *Monetary Times*, of Toronto, Canada, claiming to be edited by gentlemen familiar with the problems of finance, want the public to believe that such institutions (as THE INDEPENDENT Order of Foresters) will be unable to meet their current death claims; but the average business man will be easily convinced that such an editor is playing his part as a fool for pay, just as the audience in the theatre sees that the fool in the play is not, in reality, a fool at all, but is

simply making believe he is, because he is an actor, and is

PAID TO ACT LIKE AN IDIOT."

When, however, we find in the columns of our co-temporary the extract given below, published with the view of arresting the great prosperity of the I. O. F., and perchance divert the battalions of applicants who have been for months past, and still are, enrolling themselves as members of the I. O. F., and whom the *Monetary Times* calls "raw recruits," we find it very hard to make ourselves believe that its editor is not "in reality a fool," and that he acts as he does "because he is paid to act like an idiot":

THE EXTRACT.

"Every life insurance builder and every actuary condemns the attempt to make \$8.20 per annum cover the cost of paying \$1,000 at the death of a man whose age is 30 at entry. And every thoughtful person who stops to divide \$8.00 into \$1,000 can see by the product, 133, that it is utterly futile to expect any man to live long enough to pay in the \$1,000. (At age 30 the Foresters' rate for \$1,000 is 72 cents per month, or \$8.64, of which five per cent., or 44 cents, is deducted for expenses, leaving \$8.20 towards the ultimate \$1,000.) Yet in the face of the above test of the absurdity of this enterprise, thousands of raw recruits are found ready to pay admission fees and to rail against the regular life insurance companies on account of their more solid and expensive but more durable foundation. They learn in the I. O. F. Courts and through their monthly organ to speak of the best insurance organizations as "old liners," as if they were becoming things of the past, whose places were to be taken by the summer garden, butterfly cheap John, canvas tents, built upon \$8.20 per annum. But summer always has been succeeded by winter, and the Foresters are just now finding out that there is some danger of an early frost blighting their hopes with chill winter yet to come. This reserve was announced on the first of February last in large type as worth \$192,236.43. Instead, however, of growing larger at the rate of over \$6,000 per month as it did last year, it actually receded to \$190,406.88 on the 1st of March, and again went backward to \$184,879.35 on the 1st of April. But as there were \$16,000 of unpaid claims standing out at that time, the real value of the reserve was only \$168,879.35."

You will notice that in the above "test" the effects of a medical selection is entirely ignored by the editor, nor is there any consideration given to lapses of policy-holders, nor any account taken of the influx of new blood, though all these are important factors in any

INTELLIGENT AND HONEST CONSIDERATION of the question of insurance.

No one but an editor of a journal like the *Monetary Times* would stop for a moment and divide \$8.00 into \$1,000 in order to obtain in the product of such a division the

number of years that it would take a person paying \$8.20 annually to provide himself with a \$1,000. For we do not suppose there is, outside of our asylums and the editorial rooms of the *Monetary Times*, an individual in Canada having enjoyed the advantages of an education in our common schools, who would not take into consideration in such a calculation the question of interest. The *Monetary Times'* contention is, that a member of the I. O. F. joining the Order at 30 years of age would have to live 133 years before he would pay in enough to provide his family with a \$1,000. In this calculation the

QUESTION OF INTEREST IS UTTERLY
IGNORED.

The great bulk of the funds of the I. O. F. is invested at from 5 to 6 per cent. A very large proportion of this is compounded every six months, so that we shall be quite within bounds if we compute the interest at 5 per cent. compounded annually, which would give us at age 70, or in 40 years \$1,014.72, instead of taking 133 years to provide a \$1,000, as stated by the *Monetary Times*.

With regard to the question of "lapses," I cannot do better than to quote the following, which appeared in a former letter of mine written a year or so ago in reply to a similar attack made upon the I. O. F. at that time by the *Monetary Times*:

"THE QUESTION OF LAPSES

noticed in your letter is so important a factor in the business of insurance, that any conclusion which may be reached in any matter of this kind, wherein that factor has been left out of consideration, must be utterly fallacious. For not only do insurance companies make a large profit out of lapses, but what is even of greater importance to them and to the I. O. F., is the fact that by reason of lapses and the constant addition of new blood, by the admission of new members, companies and societies, practically renew their membership every eight or ten years, thus keeping down the average age of the membership, and keeping the membership always within a few years of the medical examiner's hand, thereby keeping the rate of mortality way below the figures of the *Monetary Times*. Notwithstanding the *ex cathedra* statements of the *Monetary Times* that in "ten years we will have a stiff annual deficit to meet," during the last eight years that the Order has been under the present administration there never has been a year, hardly a month, in which we did not show a substantial gain in our surplus funds. In the light of our experience, therefore, what must we conclude of the remarks of the *Monetary Times* that "the losses do not come up to the tabular rate, usually (*sic*) until the second five years is entered upon?" Why, either that our experience is *unusual*, which it is not, else that the writer of the *Monetary Times* is

GROSSLY IGNORANT

of the subject he is writing about, or he is something worse. You know that we have entered on the *third* period of five years, and as it usually happens to every live society or company, we are piling up the surplus faster than ever, notwithstanding the rule laid down that when the second five years is entered upon that "there and thereafter the evil effects of lapses, or selection against the society, commences to be felt, and just to the extent that this goes on does the death-rate run higher than what the American Experience Table provides for." Our death-rate for the past seven months has been less than four in a thousand, notwithstanding the "evil effects of lapses."

How does the experience of any line Insurance Company stand with the statement that after the second period of five years is entered upon, the mortality must begin to run higher than in those laid down in the experience table.

I have just pointed out that this is

NOT TRUE OF THE FORESTERS.

Let us inquire if it is true of any good Live Insurance Company or Society.

Take the *Ontario Mutual*, which began business in 1870. In 1888, after it had passed the major portion of the third period of five years, it had 8,700 members, and 55 deaths for the year ending 1888, thus making a rate of mortality of only 5.5 in a thousand. It collected in premiums alone \$337,214, and only paid for losses \$61,700, while its expenses were \$71,934, that is to say, that for every dollar paid to the widows, more than a dollar was disbursed for expenses. The experience of this Company, therefore, does not, by any means, bear out the statements of the *Monetary Times*. This Company in its 19th year could have paid all its losses and all its enormous expenses out of one-half of its premium income alone, and still have laid by \$69,946 in its reserve fund. It could, therefore, have paid all its losses and its enormous management expenses out of the rates of the Foresters.

Let us next take the Confederation Insurance Company. This Company began business in 1871, and its death-rate in its 18th year was 6.9 in a thousand. Its premium income was \$510,582, and it paid in death losses, matured endowments and annuities, \$142,254. For expenses and dividends to stockholders it paid \$136,802, being nearly \$1.00 for management expenses and dividends for every dollar of losses paid. Suppose this Company had been as

ECONOMICAL IN MANAGEMENT

as the I. O. F. and spent only \$20,000 for management expenses instead of \$136,802, this Company could have paid all losses and expenses out of one-half of its premium income alone, and have had \$182,074 left over to add to its surplus.

Now let us look at one of the older companies and see whether its experience gives any different testimony. I refer to the *Canad. Life*, which began business in 1847, or 42 years ago. We find that in 1888, when it had entered the ninth period of five years each, it received in premiums alone \$1,250,729. It paid for death losses, matured endowments, and annuities the sum of \$422,347.61, and for expenses and dividends the sum of \$162,325.78, so that this Company could have paid all its losses and an immense sum for management expenses out of its premium income alone, and still have had left \$576,057 to carry to reserve. The experience of this Company also contradicts the statements of the *Monetary Times*.

Let us next turn to the experience of one or two of the great American companies which are now nearly half a century old, and see what evidence their experience affords upon this question. The Equitable Life, of New York, for the ten years ending with 1887 received in premiums \$106,252,130. While it paid for death losses during the same period \$32,670,051. So that this Company could have paid all its death losses, even if it had been collecting only *one-third* of its premium rates and still have had left a surplus of \$2,747,325. Take also the New York Life Insurance Company for the ten years ending with 1887, we find that its premium income was \$90,083,340, one-third of this amounts to \$30,029,780, while it paid for death losses during the same period only \$23,151,157, so that this Company if it had charged only *one-third* of its premium rates, would have had enough money to have paid all its death losses during the ten years and still have had left a surplus of

\$6,876,633.

Thus the experience of every live Insurance Company, whether old or young, contradicts absolutely the statements of the *Monetary Times*, and demonstrates by the inexorable logic of facts gathered from actual experience that the rates of insurance of the Foresters are ample for all time to come.

Suppose, now, we apply to the Canada Life the tests which the *Monetary Times* applies to the I. O. F. and to other Fraternal Benevolent Societies. The Canada Life admits applicants up to 65 years, so that we are below the mark, if anything, when we assume that the average age of its original policy-holders must have been as high as 35 years. "Now move the hand of time twice twenty years," and the policy holder of 35 years of age has become 75 years old. The American Experience Table tells us that the rate of mortality at that age is 94.3 in a thousand, while the Dominion Superintendent of Insurance informs us that the officers of the Canada Life report that the death rate in that Company, after 41 years, is only

8.9 in 1000,

instead of 94.3, called for by the inexorable hand of death. The same state of affairs is true of the other active Old Line Companies, viz., that the actual rate of mortality is away below that called for by the Experience Tables.

In his last report the Dominion Superintendent of Insurance states that "the death rate has been entirely re-calculated for the last four years," and "it is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies," and are represented to be as follows among the active companies, to wit :

1885—9.6 in 1,000.
1886—8.1 in 1,000.
1887—8.3 in 1,000.
1888—8.6 in 1,000.

There are a number of substantial reasons for believing that the rate of mortality among the Foresters will be even lower than that experienced by the insurance companies. In the first place the limit of age for admission is up to the 55th year of age in the I. O. F., and among the insurance companies it is in some, at least, as high as the 65th year of age. In the second place a large proportion of those who insure in the old line companies are men over 35 years of age, while a very large proportion of those who join the I. O. F. are young men between the ages of 18 and 30. The average age of the members of the I. O. F. to-day is

ONLY 28.67 YEARS."

The selection of lives is another important element in connection with the business of Life Insurance, and in this matter the system of the I. O. F. must be acknowledged to be far superior to that of any Old Line Insurance Company. In the first place the Medical Examination Papers of the I. O. F. are conceded to be among the most rigid and the best extant. We have a corps of Court Physicians who act as examiners, who as a rule, are the leaders in their profession in their respective localities, eminent alike for their attainments in their profession, and as honorable and high-minded citizens. The result of the personal examinations made by our Court Physicians are submitted for review to a Medical Board, whose Secretary not only holds the degrees from Medical Colleges of this country, but who holds also the degrees of the Universities of Edinburgh, and London, England, and who has made his subject a special study. In addition to the above tests every applicant for membership in the I. O. F. must pass the scrutiny of those who know of his daily life, and in this way the selected lives of the I. O. F. are made of

A MUCH HIGHER GRADE

than that of any Insurance Company can possibly be.

Passing to the subject of our Reserve Fund and about which the *Monetary Times* makes the following observations :

"Sooner than anyone could have reasonably predicted, one short year ago, this so-called Life Insurance Company, (*sic*), conducted upon the assessment plan, has begun to trench upon its short-lived reserve fund in order to pay current death claims."

Further on the following extract is given :

"Here are the figures as they have appeared, showing the reserve fund on the 1st of each month for three months from February 1st, in 1889 and 1890 :—

Month.	1889.	1890.
February 1st.....	\$121,893	\$192,236.
March 1st.....	129,891	190,406.
April 1st.....	133,184	184,879.
May 1st.....	139,944	186,490
Increase.....	18,051	
Decrease.....		\$5,746.

And this decrease would be \$7,000 greater if all the death claims up to the 30th April had found their way into the accounts."

Of course what is sought to be shown above is that the I. O. F. in the natural order of things has entered upon the period which is but the beginning of the end so often predicted by the *Monetary Times*, and that its former statements that "in ten years the I. O. F. will have a stiff annual deficit to meet" is beginning to be verified. In view of the extraordinary epidemic of *La*

Grippe prevalent last winter, and which materially increased for a time the death rate in all societies and Insurance Companies, no one but an editor of a journal like the *Monetary Times* "who is paid

TO MAKE A FOOL OF HIMSELF"

would attribute the temporary increased mortality in the I. O. F. during last January, February and March as evidence that the "frost is blighting the hopes of the Foresters with chill winter yet to come." Why, bless the old fossil, the Foresters never enjoyed better spring weather, nor were the prospects of a glorious summer for the I. O. F. ever brighter than they are to-day. Just look at the following tables:

I. O. F. TABLE NO. I.

	Applicants Passed.	Applicants Rejected.	Total.
January.....	488	27	515
February.....	878	51	929
March.....	853	61	914
April.....	1043	71	1114
May.....	905	79	984
June.....	702	54	756
	4869	343]	5212

A total of 5,212 applicants in six months, of whom 4,869 were accepted and 343 rejected. The great majority of the above accepted applicants are under 30 years of age.

The following is the number of new insurers during a whole year of some of the best Canadian Insurance Companies as per last report of the Dominion Insurance Superintendent:

OLD LINERS. TABLE NO. .

Canada Life.....	1690
Confederation.....	1417
Citizens'.....	493
North American Life.....	1556
Ontario Mutual.....	1795
The Sun Life.....	1769

What better evidence could be given of the solid prosperity of the I. O. F. than the record shown above, taken in conjunction with the fact that the surplus of the Order has grown from \$168,879.35, the figures given by the *Monetary Times* as our surplus for the 1st April last, to the large sum of \$204,814.86 by the 1st July, instant, or an increase of \$35,935.51 within three months, the *Monetary Times*' statement that we are trenching upon our short-lived (*sic*) Reserve Fund to the contrary notwithstanding.

The figures given by the *Monetary Times* could be true only in case where a societv

made no medical selection of its membership, and no lapses occurred among its members, and where there was no "influx of new blood" in the society, and if its funds were earning no interest, then its experience would probably accord with the tables of the *Monetary Times*. But the I. O. F. selection of membership

HAS NO SUPERIOR.

Lapses do occur among its membership. There is a tremendous influx of new blood. Its funds are earning a good interest, and yet the *Monetary Times* pretends to show "the sure and certain failure" of the I. O. F. by a standard which is applicable only when all the four factors indicated above are absent.

It is true that owing to *La Grippe* our surplus did not increase as was naturally to be expected in the months of February, March, and April of this year; but this drain on our funds was not one in the ordinary course of events. It was an extraordinary one; one that affected all societies and life insurance companies: I am not sure but that it affected the I. O. F. the least of any. For instance, the A. O. U. W. last year called for only 13 assessments, and but for *La Grippe* would probably have called for only 12. This year it has been compelled in consequence of the epidemic to call for double assessments for March, April and June. The whole of the death losses of the I. O. F. were promptly paid without calling for a single extra assessment. The "I told you so" of *The Monetary Times* has been altogether premature, and the I. O. F. instead of appearing with a diminished Reserve Fund presents as already stated, the magnificent sum of

\$204,814.86

as its reserve on the 1st July instant, and as up to date of writing, 17th July, only one death in the Order has been reported, the prospects are that we shall have over \$200,000.00 in the Reserve Fund by the end of July. There is, therefore, not the first sign "of an early frost blighting" the hopes of the Foresters, "with chill winter yet to come," but rather "the winter of our discontent" when *La Grippe* sorely afflicted us, "is made glorious summer" by the perpetual sunlight of booming prosperity which is upon us.

Yours sincerely,

ORONHYATEKHA, S.C.R.

Office of the Supreme Court,

I. O. F.

Toronto, 17th July, 1890.

A Would-Be Fraternal Buzzard.

When in California, Brother H. Roland Lee and the officers and members of Court Santa Monica gave the Supreme Chief Ranger a great treat by driving him around to the various points of interest in and about that beautiful place. Among other points of interest visited was an ostrich farm lying near Santa Monica. In the establishment besides ostriches were kept a few animals and birds. Among the latter was one that looked like a turkey. The Supreme Chief Ranger was told that it was a "buzzard" and that there was a penalty of *ten dollars* attached to killing the bird. On enquiry it was learned that the reason of the penalty was that this bird fed and fattened on *carion*, and thus was a valued

SCAVENGER FOR THE STATE.

There is a society in Canada called the "Home Circle," whose official organ is called the "Home Circle Leader," which has proved itself a veritable fraternal "buzzard." From this official organ we learn that the "Rev. John Kay, of Brantford, is Supreme Leader," whom we know to be an honorable man, and therefore have reason to believe that he will condemn the utterances of his organ so far as the I. O. F. is concerned. In the issue of this official organ of July appears an article intended to be damaging to the I. O. F., and which is conspicuous chiefly by the absence of that "Charity which thinketh no evil." Indeed the chief characteristic of the article is its mixture of

IGNORANCE, MALICE AND STUPIDITY.

Be it said to the credit of the leaders of all the great Fraternal Orders that not one has attempted to make capital for his Order out of the idiotic attacks which the *Monetary Times* periodically makes upon the I. O. F.

Just as well might the Canadian Skunk say, "We cannot say we have much sympathy with the Moose, the king of its species, because the hunter pursues it with his hounds to destroy it," as for the Canadian Home Circle organ to say, "We cannot say we have much sympathy with the I. O. of Foresters." In the one case the hunter pursues the moose because the game is worth it, and he and his hounds pass by the skunk because—well because it's not worth it, and in the other case the

MONETARY TIMES IS PAID

to attack the I. O. F., because the Order is

getting too popular and cuts into the business of the Old Line Insurance Companies too seriously, while the Canadian Home Circle is yet too insignificant to require any attention at the hands of the *Monetary Times*.

To show the calibre of this Pecksniff of the Fraternal Orders we cheerfully reproduce below, *in extenso*, the article referred to, so that our thousands of readers may see for themselves the utter stupidity thereof. It will be remembered the *Monetary Times* stated in June that *the surplus of the I. O. F. had been reduced on the 1st of April last to \$168,879.35*, whereat the Canadian Home Circle organ gloats over the supposed corpse as follows:

Its (the I. C. F.) \$8.00 of yearly charges shows the weakness of the plan upon which it is built, especially so as it has already begun to eat away its boasted reserve.

But the I. O. F. refuses to be a corpse, even to satisfy this would-be fraternal buzzard, and presents on the 1st of July its boasted surplus of

\$204,814.86.

an increase, if the figures of the *Monetary Times* be true, of the surplus of the Order of no less than \$35,935.51 within three months.

Here is another specimen:

The *Monetary Times* must not flatter itself that it has done anything but hunt from its hiding place a thing (*sic*) which is a poor make-shift for an Insurance Company and a miserable apologetic failure for a mutual benefit organization.

Could "buzzard" journalism further go? Could any honorable man believe that the above paragraph was intended to apply to THE INDEPENDENT ORDER OF FORESTERS, which, in the three months ending with June, had no less than

2,854 APPLICANTS FOR MEMBERSHIP,

among them being honored judges of the land, eminent divines, lawyers and doctors, distinguished educationists and public men, shrewd insurance and other business men, journalists of note, the most intelligent workingmen, and the very cream of the yeomanry of the country. An Order that not only paid, within the aforesaid three months,

\$45,975.22

to the widows and orphan children of deceased brethren and to those of the Order who had been taken ill, but furnished them free medical attendance and the watchful care of sympathizing brethren, and where necessary,

the care of trained nurses. An Order which has paid, in addition to all the above and within the three months, \$2,000 to brethren who were totally and permanently disabled, and still was able to bring its surplus, on the 1st July instant, to over

TWO HUNDRED AND FOUR THOUSAND
DOLLARS.

With such a record as that which the I. O. F. can proudly boast, no honest man, unless he be

PHENOMENALLY IGNORANT AND STUPID,

would dare to say that it is "a thing which is a poor make-shift for an insurance company, and a miserable apologetic failure for a mutual benefit organization."

Here is the stupid production :

ORONHYATEKHA'S FORESTERS.

"The *Monetary Times*, true to its native interests, or true to its Life Insurance masters, one hardly knows which, it may be both, is after the so-called Beneficiary Foresters. It may be good game for the happy hunter, and his well aimed financial gun may bring him an occasional prairie chicken, but he will find rather poor hunting among the genuine Beneficiary organizations.

We cannot say we have much sympathy with the I. O. of Foresters from the fact that they have left, if they ever had, the genuine principles of Mutual Benefits, and have gone into a kind of mongrel thing, neither one thing nor the other. The monthly assessment plan, with the definite promise of so much insurance, and the Protective Reserve puts it among the Insurance Companies, and its \$8.00 of yearly charges shows the weakness of the plan upon which it is built, especially so as it has already begun to eat away its boasted Reserve. A true Beneficiary Society may cost more, it will be less. Any one who really understands the subject knows full well that when there is a definite amount of Insurance promised for a certain monthly or yearly premium that the financial basis of the Insurance Companies is usually right, and the utter absurdity of trying to make the amount required by a Beneficiary Society uniformly carry the thousand dollars on an Insurance financial foundation must be apparent.

It is amusing to see how the *Times* walks into the mermaid institution, and the point that penetrates the deepest and cuts the keenest lies in the fact that its argument is all too true to make it very pleasant for the Foresters. There is no mixing those two things that differ any more than oil and water can be amalgamated. They are both good, water for its uses and oil for its, but to mix them only spoils both. So it is with the distinctive principles of mortuary provision. The Life Insurance from its financial and the Beneficiary from its fraternal basis do well when kept each in its own sphere, but when some blundering thickhead undertakes to amalgamate them he is sure to ruin both.

The *Monetary Times* may point its finger and assume to make fun of a purely Mutual Benefit Society, but the latter moves on its way of mercy and goodwill without interruption, and there is no particular harm done. But when he starts after the delicate

hybrid species the facts and figures constitute a perfect mitrailleuse with leaden hailstones scattering death and destruction on every side. It is well to know when one has his defences secured from the fire of the enemy. And one of the safest that we know of is to keep out of the range of his guns. It is certainly amusing to see the insurance long ranger wasting his ammunition and foaming with bluster after the brotherhood societies, while they watch the filibustering from a distant hill top in the clear atmosphere of the day and far, far out of reach of the guns.

So long as a healthy growth and an honest attention to business are preserved cheapness and security are assured, but let an effort be made to calculate a certain sum of insurance upon the basis of money earned by its value in the trade of finance, and there is death both to price and certainty.

The *Monetary Times* must not flatter itself that it has done anything but hunt from its hiding-place a thing which is a poor make-shift for an insurance company, and a miserable apologetic failure for a mutual benefit organization. To be beyond harm's way Dr. Oronhyatekha must burst up his reserve, refuse to promise a definite sum for a certain premium, and return to the honest method of assessing as the death claims demand, and all the lines of figures the pages of the *Times* may hold and the sad prognostications of its false prophets will raise the threatening cry in vain."

Our Surplus \$204,814.86.

Soon after the close of the last Supreme Court the Supreme Chief Ranger stated that he expected to meet the next Supreme Court with at least 25,000 members, and it was said that he was altogether too sanguine. The present indications are that by the next meeting of the Supreme Court the membership will be nearer 30,000 than 25,000, and with a cash surplus in its treasury of over a *quarter of a million of dollars*. Truly, when we remember that the I. O. F. nine short years ago numbered less than 400 members, and that it was burdened with a debt of over \$4,090 instead of having any surplus at all, its course has been indeed steadily "Onward and Upward."

Semi-Annual Report Form No. 12.

Brother J. W. Upper, of Court Seattle, No. 526, has called our attention to a defect in Form No. 12.

In the membership summary on the "endorse page" the words, "deduct those in No. 5" are erroneous and should be stricken out. We trust all Financial Secretaries will note this correction at once on all the Forms No. 12 now in their hands. The correction will appear in the next edition of the Form. Thank you very much Brother Upper for directing attention to the error.

High Court Meetings.

The High Courts meet in regular session as under :

New York, at Watertown, 5th August.

New Brunswick, 7th August.

Ontario, at Guelph, 12th August.

Nova Scotia, at Halifax, 13th August.

Michigan, at Port Huron, 14th August.

Quebec, at Quebec, 20th August.

We have not yet been advised of the dates of the meetings of New Jersey and Ohio.

The Supreme Chief Ranger expects to be present at the High Courts of New York, Ontario, Michigan and Quebec.

Capitation Tax.

The capitation tax from Subordinate Courts not under a High Court is fifty cents each half-year. From Subordinate Courts under a High Court it is only 25 cents each half-year. Hence Subordinate Courts in California which paid 50 cents capitation tax last January paid just the amount required, and these would have to pay in July instant 25 cents capitation tax, because the High Court has been instituted between the two dates, thus reducing the amount payable to the Supreme Court by just one-half.

Special Notice.

Brother Wm. Dowdell, of Court Ethel, No. 175, left his home in May last. He was last heard from at Keewatin. If any Forester knows of his whereabouts he will please inform the Supreme Chief Ranger thereof. Or if Brother Dowdell sees this notice he will be good enough to write himself to the Supreme Chief Ranger and state where a letter will reach him.

Charter Rates.

We are frequently asked what does the term "Charter Rates" mean. As there is a good deal of the Irish in our nature, we will answer in the first place by telling what it does not mean.

It does not mean, as some have interpreted it to mean, that those who are initiated under Charter rates shall pay assessments at age 30, irrespective of their real age.

For instance, one Court which initiated applicants under a dispensation to initiate at Charter rates, charged 72 cents, the rate for

30 years of age, notwithstanding the applicant was 53 years of age.

Every member initiated since the first incorporation of the Supreme Court, in 1881, is supposed to pay the rates laid down in the Constitution for his age at the time he joined the Order, and a dispensation to initiate at "Charter Rates" in no way affects this law.

It does not mean that a Court which avails itself of a Dispensation to initiate at "Charter Rates" is thereby relieved of paying the Certificate and Registration Fees. Some Courts have supposed, from their actions, that this was the meaning.

Charter members, as a rule, are called on to pay their proportion towards the Charter Fee. For instance, if 20 apply for a Charter they each pay \$5.00 towards the Charter. If 25 apply for a Charter, each of them would pay \$4.00 towards the Charter, and if 50 applied, the payment of each toward the Charter would be reduced to \$2.00. But whatever each does pay towards the Charter, it is returned to him from first initiation fees received by the new Court.

Then each Charter member pays his own Medical Examination fee, the Certificate fee and Registration fee, and as this is not repaid to him, these fees are termed "Charter Rates," because they are the only fees paid by the Charter members. The payments towards the Charter being regarded only as a temporary advance.

When, therefore, a Dispensation is issued to initiate at "Charter Rates" the only portion of the initiating fees which can be affected is that part which would, under ordinary circumstances, go into the treasury of the Subordinate Court, and therefore, very properly, Courts are always given the option to avail themselves or not of such Dispensation as each Court may think best.

Mission Account.

Some inquiry has been made regarding the Mission Account. During the past year the Executive have adopted some new methods in pushing the Order into new territory. In some cases in addition to the commission a certain salary has been paid to organizing officers, and these payments have been placed to Mission Account. So far about \$2,600.00 have been paid on this account. For this the Executive have secured the organization of 59 Subordinate Courts, and the sum of \$3,217.61 have already been returned to the treasury of the Supreme

Court as a result of the above expenditure. Some have asked if we employ any women in the mission field. Not *at present*. We may say, however, when a Deputy requests us to pay his salary to his wife we make the cheque payable to such wife.

Official Circular, High Court of Ontario.

OFFICE OF THE HIGH SECRETARY,
347 McLaren St.,
OTTAWA, 20th June, 1890.

To all Subordinate Courts in the Province of Ontario, greeting:

This is to intimate that the thirteenth Annual Session of the High Court of Ontario, Independent Order of Foresters, will be held (D.V.) in the City of Guelph, on Tuesday, the 12th of August, 1890, commencing at 10 a. m.

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

The credentials of Representatives must be forwarded to the High Secretary, Brother J. B. Halkett, 347 McLaren Street, Ottawa, not later than the fifth day of August, 1890, duly signed by the Chief Ranger and Recording Secretary of each Court, and having the Seal of the Court attached. A full attendance of Representatives is hoped and expected.

It is a matter for congratulation that many Courts in arrears last August have, since then, paid their indebtedness, but we regret a few have failed to respond to frequent and urgent appeals made from time to time. This being of the utmost importance, we desire to impress upon delinquent Courts the necessity of at once balancing their accounts with the High Court, so that the franchise of their Representatives may not be endangered.

Arrangements have been made with the principal Railway Companies for carrying Representatives at reduced fares. To enable a delegate to travel at the reduced rate a standard certificate receipt will be supplied such delegate on application, free, by the railway agent from whom the ticket for the going journey is purchased. No other form of certificate will be recognized. Certificates procured three days prior to meeting and presented more than three days subsequent will not be honored by the Railway Com-

pany. Prior to leaving the High Court the High Secretary will sign the certificate as proof of attendance, and on presenting the certificate so signed to the railway agent at Guelph, a return ticket will be given at a one-third fare.

The following is a list of hotels and rates arranged for:

Royal Hotel, Garden St., \$1.50 per day.
Wellington Hotel, Wyndham St., \$1.50 per day.

Commercial Hotel, Macdonell St., \$1.00 per day.

Central Hotel, Market St., \$1.00 per day.
New Western Hotel, Macdonell St., \$1.00 per day.

American Hotel, Wyndham St., \$1.00 per day.

Victoria Hotel, Wyndham St., \$1.00 per day.

Queen's Hotel, Market St., \$1.00 per day.
Garbutt Hotel, Cork St., \$1.00 per day.

City Hotel, opposite G. T. R. Station, \$1.00 per day.

Albion Hotel, Macdonell St., \$1.00 per day.

Union Hotel, Macdonell St., \$1.00 per day.

The headquarters of the High Standing Committee will be the Royal Hotel.

Yours fraternally,

N. F. PATERSON,

High Chief Ranger.

JAMES B. HALKETT,
High Secretary.

N.B.—Court Deputies will please see that the half-yearly return has been correctly filled in and the amount required for High Court dues for term commencing 1st July, 1890, viz: 25 cents per member, remitted to the High Secretary; and that 25 cents per member capitation tax, transmitted to Brother John A. McGillivray, Q.C., Supreme Secretary, corner King and Bay Streets, Toronto. These amounts should have been sent the officers mentioned, on the first week day of July, viz: Tuesday, 1st July, and not later than Wednesday, 2nd July, 1890. If any have omitted to do so they will please attend to the matter immediately. Should any Courts have failed to receive credential forms the Deputies thereof should at once apply to the High Secretary.

This circular cancels that published in JUNE FORESTER.

“In thy book oh Lord, are written all that do what they can, though they cannot do what they would.”—*St. Bernard.*

Official Circular, High Court of Michigan.

OFFICE OF THE HIGH SECRETARY,

LANSING, 24th June, 1890.

*To the Subordinate Courts of Michigan,
I. O. F.:*

BRETHREN:—In my circular of 4th June, I said blank forms would be mailed you on or before 1st July, and in accordance therewith, I herein enclose the new blank Form, to be filled out *immediately after election*, with the *correct names and addresses, in full*, of the brothers elected as representatives and alternates to the High Court of Michigan, which meets Thursday, 14th August next, at Port Huron, at 2 o'clock p.m. sharp.

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

The headquarters of the *High Standing Committee* will be at the *Huron House*. The *Committee on Credentials* will meet at 11 o'clock a.m. on the 14th of August, at which time *every Credential must be in*.

Also find enclosed a Semi-Annual Report Form 12, and two Semi-Annual Returns, Forms 25. On Form 12 you make your report to the Supreme Court, Form 25 is for your report to the High Court. With the report to the Supreme Court you will send the per capita tax, which is 25 cents for each member in good standing, 1st July. With the report to the High Court you will send the High Court dues, which is 25 cents for each member in good standing 1st July. That is to say, you collect 50 cents from each member, and send half to the Supreme Court and half to the High Court. I would suggest that you fill up one copy of each report, get it right, then copy it on to the other blank and mail the copy to the Supreme Court and High Court respectively, filing the original in the Court for future reference.

The circular of the Supreme Chief Ranger, containing the Semi-Annual password, is sent herewith and must be read to the Court.

If your Court is indebted to the High Court you will find enclosed a statement of account which should be remitted promptly, in order that your Court may be clear on the books when the High Court meets.

In order that the work of soliciting members may be made more easy and attractive, there has been sent to your Court Deputy, a bundle of circulars, prepared by this office, showing the nature and principles of our Order, and its benefits; these circulars are to be put into the hands of every member present and as many of those not present as possible, and an earnest appeal is made to you all to distribute these circulars among those of your acquaintance whom you believe would make good Foresters.

We hope that in addition to the Encampments of Royal Foresters which are to be present at the meeting of the High Court, that many of the Courts will arrange to come in a body on Friday, 14th August, and participate in the festivities. All Courts intending to do this should notify the High Secretary promptly, stating probable number of people likely to go, in order that railway rates may be obtained. One and one-third fare for the round trip is assured, and if enough go, one fare for the round trip can be obtained.

Now, brothers, let's all work with a will to get our friends to join our Order, and thus help them and ourselves, and then go to Port Huron next August and meet our brethren from Ontario and elsewhere, and have a glorious day of Forestric good-will and fraternal greeting, and come away refreshed, and with renewed vigor join in the good work of building up this, the best fraternal and benefit Order, we believe, in existence.

It would seem as though our efforts in the work of relieving the sick and caring for the widow and orphan, were receiving the approval of Divine Providence, because of the wonderful growth and prosperity of the Order, which now numbers about 20,000 members, and has about \$200,000 in the Reserve Fund.

Wishing you renewed vigor and abundant success in the work of L., B. and C.,

I am, yours fraternally,

FRED. DUNN,

High Secretary.

N. B.—The June FORESTER, just received, shows total membership in Michigan to be 2,381, so we must hustle for the other 169 to make the requisite 2,500 we promised ourselves at our last annual meeting. There have been new Courts instituted during this month at Mount Pleasant, Kalkaska, Belding, Mancelona and South Boardman, which will swell our number at least 100 members.

Official Circular, High Court of Nova Scotia.

DIGBY, N. S., 17th June, 1890.

To all Subordinate Courts:

The regular Annual Session of the High Court of Nova Scotia will assemble in the City of Halifax, on Wednesday, the 13th day of August next, commencing at two o'clock in the afternoon.

Credentials of Representatives must be forwarded the High Secretary not later than ten days before the date of meeting.

Headquarters of the High Standing Committee will be at the Halifax Hotel.

Dated at Digby, this 17th day of June, 1890.

A. V. WADE,
High Secretary.

Official Circular, High Court of Quebec.

SHERBROOKE, 18th July, 1890.

To all Subordinate Courts in the Province of Quebec, Greeting:

This is to intimate that the third annual session of the High Court of Quebec, I O. F., will be held (D. V.) in the city of Quebec on Wednesday, 20th day of August, commencing at 10 a. m.

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

Arrangements have been made with the C. P. R. and G. T. Railway Companies for carrying all delegates at reduced rates. A standard certificate receipt will be supplied free by the agent at starting point.

Dr. Orohyatekha, Supreme Chief Ranger, has promised to be present, and will institute an encampment of Royal Foresters, it being the highest uniformed rank in the Order. Any representative or member of a Subordinate Court can make application for membership therein.

Court Prince Albert No. 149 will have an excursion from Sherbrooke to Quebec on 19th August, good to return up to 23rd August, for \$1.75 for round trip. Passengers can go on regular trains. All Courts that can conveniently join us are cordially invited to do so.

Each C. D. H. C. R. will kindly see that

his Court is not indebted to the High Court for capitation tax or supplies, previous to audit of books. They will be closed on 4th August, and all accounts due by Courts and not paid before that date will appear in arrears in High Court report.

Headquarters for High Standing Committee will be at St. Louis Hotel, Quebec.

It is to be hoped that each Court will send a full delegation.

Yours in L. B. & C.

JOHN W. STOCKS,

High Secretary

E. R. JOHNSON,

High Chief Ranger.

Official Circular, High Court of New York.

BUFFALO, N. Y., 1st July, 1890.

In accordance with the action of the High Standing Committee the next session of the High Court of the State of New York will be held in the City of Watertown, Jefferson County, commencing on the 5th day of August, 1890, at 10 o'clock a. m.

Your attention is called to the provisions of Sub-division 2, Section 88 (page 70) of the laws of the Supreme Court, governing High Courts for the basis of representation from Subordinate Courts.

Each Court should be represented as this is the first business session of the High Court; the adoption of a Constitution and By-laws and other important matters will come up for consideration.

For the purpose of raising means for current expenses, I suggest that under Sub-division 3 of Section 96 (page 70) of the laws of Supreme Court governing High Courts, each Subordinate Court advance to the High Court (payable to its Treasurer) the sum of fifty cents for each Beneficiary Member in good standing, the same to be applied as dues when fixed by the High Court.

JACOB STERN,

High Chief Ranger.

C. R. FITZGERALD,

High Secretary.

High Court of New Brunswick.

PETITCODIAC, N. B., 17th July, 1890.

To all Courts in this Jurisdiction:

The regular annual session of the above High Court will be held at St. Martins, Thursday, 7th August, 1890, at 9.30 a. m. (local time.) All in attendance are requested to appear in regalia. Royal Foresters hav-

ing uniforms will please wear them. Officers and those in uniform are requested to wear white gloves the first session.

Each Court is entitled to send two representatives, and one additional for every twenty-five members; if they exceed fifty members—vide section 88, new Constitution. It is hoped that each Court in this jurisdiction will send representatives.

All Courts will take notice that they must elect their representative to the High Court and nominate a Court Physician and C. D. H. C. R. at their regular July elections. They should also elect two Trustees—vide Constitution, section 138 and section 155.

We expect to make special arrangements with the several railroads in the Province, of which due notice will be given.

All Foresters will be welcomed at the sessions of the High Court after the High Court Degree is conferred. We hope to have the Supreme Chief Ranger, Brother Oronhyatekha, M. D., with us at said sessions.

By order,

F. W. EMMERSON,
High Secretary.

Fraternal Greeting.

LANSING, MICH., 7th July, 1890.

N. F. Paterson, Q.C., H.C.R., Port Perry, Ont.:

DEAR SIR AND BROTHER,—I have the honor and pleasure, through you, of presenting the fraternal greetings of the High Court of Michigan to the High Court of Ontario, and an invitation to attend our third annual session, to be held at Port Huron, Thursday and Friday, 14th and 15th August, 1890.

By order of the High Standing Committee.

Yours in L., B. and C.,
FRED DUNN, *H.S.*

The High Secretary of Michigan having sent invitations to the various High Courts to meet with the High Court of Michigan, at Port Huron, next August, has received a number of replies. We have pleasure in publishing the replies of the High Chief Rangers of the mother and infant High Courts.

PORT PERRY, ONT., 9th July, 1890.

To Fred Dunn, Lansing, Michigan.

DEAR SIR AND BROTHER,—I am in receipt of your letter of the 7th inst., conveying the kind invitation of the High Standing Committee of the High

Court of Michigan to the High Court of Ontario to visit you during your session at Port Huron.

I shall submit it to the members of our High Court, when in session, on the 12th of August. I have no doubt but that the wish of our High Court will be to visit you if possible.

I notice with pleasure the rapid strides the Order is making in your State, which is a fitting tribute to the activity and zeal and the laudable efforts being put forth by your active members to extend to the people of your State the benefits, of what in your official circular you correctly term, "the best fraternal and benefit Order in existence."

Wishing you continued prosperity and anticipating a pleasant meeting with you, I am, my dear sir,

Yours in L., B. and C.,
(Signed,) N. F. PATERSON,
H. C. R. of Ontario, I. O. F.

We should be more than pleased to have some of you visit us at Guelph.

MINTO, NORTH DAK., 10th July, 1890.

To High Court of Michigan, by Fred Dunn, H.S.

BRETHREN,—Your kind invitation to attend the annual session of your High Court at hand, and regret to say it will be impossible to accept as it comes at our busy season, when hard to get away.

I rejoice in your record, but watch the infant of the Order for the next year. We will double our members before next 4th July, or I am very much mistaken.

There is no better insurance in the United States, and all the people want is an introduction to the Order to appreciate its benefits.

Wishing you well in the noble work of providing for the dependent ones, I remain,

—Yours in L., B. and C.,
(Signed) JAMES TWAMLEY,
H. C. R., North Dakota, the infant High Court of I. O. F.

A Generous Gift.

From Quebec Mercury.

Mr. J. U. Gregory, agent of the Marine and Fisheries Department, Quebec, has presented Court Stadacona, No. 224, I. O. F., of this city, with a magnificent pair of antlers, which will hereafter decorate the Court room. It bears the following inscription on a brass plate, the work of Mr. G. Seifert, jeweller, Fabrique street:—"Presented by J. U. Gregory, Esq., to Court Stadacona, No. 224, Independent Order of Foresters, 1st July, 1890." The gift is highly prized by the members.

"When God speaks it is to tell us some truth, and bid us do something which we have not been doing. He who lives by the word of God, continually sees new truths and accepts the duties that arise therefrom."—*Phillips Brooks.*

Court Brant, No. 168.

SPECIAL SERMON—DEATH OF A WELL-KNOWN
AND WORTHY BROTHER.

Paris Baptist Church was, on Sunday, 13th inst., the scene of a gathering of Foresters representing the local Court and those of Galt and Glenmorris, the members of which latter two Courts had been invited to join invited to join with the Paris Court on the occasion. The brethren, numbering about forty, met first at the Court room, pinned on button-hole bouquets of lilies and evergreens, and donned white gloves, and marched in procession to the church, the front centre pews of which had been reserved for their occupancy. March and entrance movements were executed in excellent form, and from many who witnessed the parade subsequently came expressions of congratulation on the fine and impressive turn-out.

Rev. Prof. Sheldon preached from the parable of the Unjust Steward, selecting the passage: "For the children of this world are wiser in their generation than the children of light." He spoke plainly, earnestly, logically and effectively. The entire discourse was marked at once by knowledge of the special features of his subject, and by sound as well as Scriptural application of the temporal to the spiritual view of the question of life insurance. Just as the Lord commended the forethought of His steward in proceeding to make friends on whom he would have a claim when he was out of employment, so the act of man in insuring against old age or death was exhibiting commendable forethought. The preacher dwelt in general on the principle of insurance and warmly endorsed it. The special features characterizing society insurance he showed himself fully familiar with, and he predicted for this class of insurance, despite the animadversions of those interested only in stock companies, continued and pronounced success, commensurate with the adherence of its promoters to Truth, Right and Justice. On the principles governing the I. O. F. Prof. Sheldon dwelt at some length. He liked, he declared, the public affirmation of the Society's faith in God and of its desire to formally emphasize this feeling by publicly assembling together for the worship of God and to return thanks to Him for His goodness. The association of religious sentiment, piety and devoutness with the conduct of its affairs was gratifying and exemplary.

No human organization or institution which honored God and was blessed of Him but would prosper. It was like the house built upon the rock. The preacher pointedly analyzed the motto of the Order, Liberty, Benevolence and Concord. He pointed out that true liberty was consistent with the closest restrictions and the severest prohibitions—that, in fact, only as law and order prevailed could real liberty exist. Liberty is only to be found, he argued, within the bounds of wise and just laws. To preserve it you must compel obedience to such laws.

(This idea, let me remark parenthetically, is not often enough elucidated and insisted on. The great Lord Selborn says: "The supremacy of the law is the very essence of freedom." When ignorant people trample on the law, they simply destroy the very bulwarks of Liberty and precipitate license and anarchy.)

As the preacher illustrated it, the man who affirmed his liberty to indulge in strong drink and become a drunkard, did not enjoy Liberty, but was a veritable slave and a slave of the worst kind—a slave to appetite. Benevolence, Prof. Sheldon went on to remark, was a Christ like characteristic. The care of the sick, the widow and orphan was a charge on society which it well became us to assume and faithfully and ungrudgingly execute and fulfil. Concord was an admirable condition to aim at. It implied unity, harmony, and a common concern with faith and hopefulness in whatever we were engaged in. It meant obedience to laws, submission to discipline and subordination of the selfish and thoughtless to the generous and considerate.

In this strain the preacher presented, without affectation or self-assertiveness; but kindly, temperately, thoughtfully, as man to man. In insisting for the Christian belief and life on the same primary forethought about the future, (which bore the fruits of careful judgment and systematic business management), as was exemplified in the conduct of the I. O. F. affairs, the preacher was studiously plain and exceedingly logical and forcible. We are prudent and provident and careful and cautious about our insurance for time, knowing that the certainty of our investment is imperilled by carelessness and thoughtlessness. Why do we not manifest the same deep and business-like concern as regards our insurance for eternity? We submit to sacrifice, discipline, inviolable rules and regulations in our societies and yet offer to God any sort of indifferent, half-hearted,

careless allegiance and expect Him to receive us and honor our policies.

The preacher closed with a few brief words of advice to the Order and the expression of a hearty hope that Heaven would continue to bless and prosper it.

On re-assembling in Court chambers the discourse was discussed and the gifted preacher warmly eulogized for his able and instructive sermon. A resolution of thanks was voted him, which Court Brant has since formally tendered.

DEATH OF BROTHER T. WEBSTER.

In the death of Brother Thomas Webster, which occurred suddenly at Montreal on the 21st inst., the Independent Order of Foresters loses one of its most gifted, prominent and devoted members. I joined the Order in July, 1885, with Brother Webster as a Charter member of Court Brant. He was elected Chief Ranger. From the institution of the Court until he left Paris he was veritably its mainstay. He never missed a meeting without good and sufficient reason; he was ever ready and able to advise and direct affairs of the Court, it being his pleasure to study up the Constitution and fully post himself on the doings and aims of the High and Supreme Courts; he was beloved of every member for his loyal and kindly sympathy and consideration in all matters affecting their interests, not alone in connection with Forestry but in every direction. It was to Brother Webster we owed Court Brant in the first place; to him we were indebted for a visit and lecture from Dr. Oronhyatekha, Supreme Chief Ranger; to him we looked at all times for the adjustment of differences, the arrangement of our finances and the general conduct of our Court affairs. And, when he left us for Brantford (where one of his first public acts was the organization of a Court) we truly sighed for a voice that was heard no more and the touch of a vanished hand. I write of our deceased brother under the keenest sense of loss. I enjoyed intimate acquaintance with him. He was my friend—staunch and true, honest and practical. As I think of his bluff heartiness, his unvarying whole-souledness, his energy, zeal and business capacity, his readiness to do a friend a favor—when I recall all his good qualities and amiable and estimable characteristics, and reflect that their possessor is gone for ever from amongst us, I mourn as sincerely as though he had been my own brother of kin. Leaving for those who better knew him and were associated with him in

the other walks of life in which he signally distinguished himself to do justice to his memory as an honest man, an exemplary citizen and a good Christian, I speak of him here simply as a Forester—an earnest, zealous, self-sacrificing and able member and representative of the noble Order, whose loss to it is matter for the profoundest regret.

TALBOT TORRANCE.

Tour of Visitation by the H. C. R. of New Brunswick.

It was but a short tour, both as to distance and time, but it will doubtless prove to have been productive of benefit to the Order in this jurisdiction.

In the south-western part of New Brunswick there are five new Courts, which have been organized within the last nine months. All of these it was my purpose to visit at this time, but circumstances compelled me to pass over one—namely, Court "Eastern Light," on the island of Grand Manan, instituted a few months ago by our H. V. C. R., Brother LeBaron Coleman.

Leaving home on the morning of Tuesday, 15th July, I spent nearly all day with the brethren at McAdam junction—railroad, machine-shop, and custom house employees, all of them—brotherly and enthusiastic Foresters. Their Court—named "City Camp"—is but six months old, and has had great difficulties to contend with, especially from the want of a hall; but they will soon have doubled their membership, and intend to build a good hall for public and Forestric purposes. Thirteen new applications were received at the meeting that evening, four candidates were initiated, and the officers were installed. They hope to have added twenty new members by the 1st September, and thus gain one of the prizes offered.

The next Court I visited hope to do the same thing. This was Court "Schoodic," at St. Stephen, first instituted by myself several years ago, but soon suspended in consequence of an unfortunate misunderstanding, and recently set on its feet by our Provincial Deputy Brother A. P. Sherwood. There seems to be enough enthusiasm in this Court now to carry it on to prosperity.

From St. Stephen I proceeded, on Thursday morning, down the beautiful St. Croix, on the steamer "Flushig," to the quiet picturesque old town of St. Andrew's, now a well-known summer resort.

Here is a flourishing Court of our Order,

bearing the name of the town,—which held a special meeting that night on account of my visit. I had the pleasure of initiating a candidate and installing the officers elect.

On the next day a drive of twenty-five miles through a country abounding in fine scenery brought me to the village of St. George, noted for its granite works and for Lake Utopia in its vicinity. Court "Mistletoe," located here, has had many difficulties to contend with, but is now doing well. The officers had been already installed, but I initiated two candidates for them and gave the brethren needed instructions.

Upon my return home, on the 19th inst., I found a letter from our Provincial Deputy, Brother A. P. Sherwood, reporting the organization of a new Court at Hartland, Carleton County on the 14th inst., to be named "Woolstock," after the Indian name of the upper St. John.

\$1000.

HAMPTON, KING'S Co.,
1st July, 1890.

To the Officers of the Supreme Court of the I. O. F.:

GENTLEMEN,—I desire to express my sincere thanks for the cheques I received on the last day of June, one for \$1,000 on Endowment Policy held by me as insurance on the life of my late husband Howard Peers, and also for sick and funeral benefits cheque, amounting to \$66.42. Hoping that your noble Order may continue to prosper and afford comfort and assistance to the bereaved and afflicted,

I remain, yours sincerely,
AGUSTA PEERS.

\$1,000.

CLEVELAND, O., 14th June, 1890.

Dr Oronhyatekha, S.C.R., and officers and members of the I. O. F.

GENTLEMEN,—Grant the undersigned, the widow of your late brother, Carl Bock, of Court Banner, No. 360, the privilege of thanking you for the promptness in the payment (seven days after the notification) of the Endowment of \$1,000.

"A friend in need is a friend indeed."

Most sincerely yours,
SOPHIA BOCK.

Notes.

A large amount of matter in reference to I.O.F. demonstrations has been crowded out of this issue.

Court Ellsworth, No. 528, Luther, Mich., has changed its nights of meeting to the 2nd and 4th Friday evenings of each month.

Brother S. A. Logan, the genial Secretary of Court Ohio, Cleveland, is visiting at his old home in London, and gave us a fraternal call last week. He says that Court Ohio is bound to get the prize sashes offered by the Executive.

Court Coaticook, No. 341, held a strawberry festival on the 4th inst. Brother E. R. Johnson, H. C. R. of Quebec, addressed the gathering, which was very large. The members of the Court feel highly elated over the success of the enterprise.

Delegates to the High Court of Ontario wishing to obtain information in regard to hotels, &c., are requested to write to Brother James Hewer, Chairman, or Brother J. A. Lillie, Secretary, of Local Committee, Guelph, Ont., who will gladly respond.

At the semi-annual meeting of Court Valley, No. 232, Saginaw, retiring Chief Ranger Brother Geo. H. House was presented, by his successor, Brother F. E. Wood, on behalf of the Court, with an elegant gold-headed cane, properly engraved, as a token of the esteem in which they held him, and their appreciation of the manner in which he had filled the duties of the position.

Court Clifton, No. 220, Niagara Falls, Ont., is making arrangements for holding a grand Foresters' demonstration and picnic, at that place, the first week in September. Among other attractions Brother Dr. Oronhyatekha, Supreme Chief Ranger, has promised to attend and deliver an address on Forestry. Cheap excursion rates will be arranged for with the Railway Companies to enable all members and their friends within a reasonable distance to attend.

At a general meeting of Court Rockland, No 146, I. O. F., held on Wednesday, 18th June, 1890, the following motion was passed: It was moved by Brother John Jones and seconded by Brother Thomas Torrance, that Court Rockland tender a vote of thanks to the officers and members of Court Myrtle, No. 5, at Richmond, Que., for their kind hospitality in providing dinner to the members of Court Rockland, after church service on Sunday, the 8th day of June, 1890

Royal Foresters.

ENCAMPMENT NO. 17, LOS ANGELES, CAL.

The Encampment of Royal Foresters convened recently in the McDonald Hall, on Main street. This Encampment comprises the flower of Forestry in California.

The following officers were duly elected for the ensuing year:

Ill. C., H. Rowland Lee, Santa Monica; Ill. L. C., C. L. L. Wilde, Los Angeles; Ill. P. C., Dexter Samson, Los Angeles; Ill. O., Rev. J. W. Morris, Glendora; Ill. C., Dr. Rowell, San Bernardino; Ill. A., Herbert C. Parkes, Los Angeles; Ill. M., D. Finnucane, Los Angeles; Ill. C. of G., O. B. Boswell, Long Beach; Ill. S. B., F. H. Cunningham, John Collins, Los Angeles; Ill. S. B., P. H. Sammon, Los Angeles; J. Bennifield, Long Beach; Ill. G., William Wicks, Los Angeles; I. Scheckles, Santa Monica: Finance Com., J. W. Schuller, Glendora; J. M. Bracewell, Redondo; W. W. Miller, Santa Monica.

Election took place in the afternoon and officers were installed in the evening. Afterwards the Royal Degree was conferred on several new members.

The Encampment then adjourned to meet at Santa Monica 8th September, 1890.

Juvenile Foresters.

GALT, 9th July, 1890.

DEAR SIR AND BROTHER,—Below I send you a list of the officers elected and installed on Tuesday evening last, by Brother Black, Supt. of Juveniles in this District:

COURT HARMONY, NO. 2.

Past Commander, Brother Jas. H. Wilson; Worthy Commander, John Hancock; Vice-Worthy Commander, Robt. Freer; Rec. Sec., Geo. McAuslin; Fin. Sec., Walter Willard; Treasurer, Geo. Wilkinson; Chap., James Cavers; Sr. Conductor, Wm. Levett; Jr. Conductor, E. A. Cooper; Sr. Guard, Alex. White; Jr. Guard, Fred. Phillips. Executive Committee—Brothers Black, McQueen, Dale, Cooper, and Wilson.

I am happy to tell you that the Juvenile Court here in town is in a flourishing condition at the present time, new members being added to Court nearly every meeting, which meets every second and fourth Tuesday in each and every month.

Yours in L., B. and C.,

ALEX. J. WILSON.

New Courts.

COURT CROW ISLAND, NO. 576, CROW ISLAND, MICHIGAN.

Instituted on the 22nd of May, 1890, by Jas. F. Downer, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Wm. Loney; C. R., Merrill C. Davis; V. C. R., Benjamin F. Craner; R. S., John J. Ryan; F. S., Frank Allore; Treas., Geo. A. Martin; S. W., Geo. Douglas; J. W., Ponteff Duby; S. B., Terence O'Brien; J. B., John J. Ryan; P. C. R., Gideon Grisdale; Chap., Jas. E. Cooney; Phys., Seth T. Goddard, M.D.

COURT MOUNTAINEER, NO. 577, NORTH SAGINAW, MICHIGAN.

Instituted on the 22nd of May, 1890, by L. H. Francke, D.D.H.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Robt. J. Clark; C. R., Louis H. Francke; V. C. R., Henry R. Stebbins; R. S., Jacob R. Woodley; F. S., Fred. Langerman; Treas., John H. Levis; S. W., Oscar Goessman; J. W., Olby M. Ayers; S. B., Cyrus M. Taylor; J. B., James Cushman; P. C. R., Wm. H. Millett; Chap., Jeremy H. Overton; Phys., Ehric E. Curtis, M.D.

Meets 2nd and 4th Thursdays of each month.

COURT KINCARDINE, NO. 578, KINCARDINE.

Instituted on the 29th of May, 1890, by John A. McKay.

OFFICERS INSTALLED.—C. D. H. C. R., J. W. Donohou; C. R., J. H. Scott; V. C. R., Wm. Murray; R. S. Thos. O. Scott; F. S., H. J. McPherson; Treas., Norman Smith; S. W., Chas. M. Beattie; J. W., David Mahaffy; S. B., W. J. Crawford; J. B., J. E. Burley; P. C. R., A. McDonald; Chap., J. Knettel; Phys., J. M. McCrimmon, M.D.

COURT PACIFIC COAST, NO. 579, ONTARIO, CAL.

Instituted on the 10th of January, 1890.

OFFICERS INSTALLED.—C. D. H. C. R., W. P. Craft; C. R., T. S. Knoles; V. C. R., J. A. Price; R. S., J. B. Livengood; F. S., Chas. H. Conant; Treas., J. C. Wright; S. W., M. D. Hearing; J. W., L. E. Tubbs; S. B., John Farquarharson; J. B., L. N. Cornelius; P. C. R., R. O. Brackenridge; Chap., M. F. Randall; Phys., O. S. Ensign, M.D.

Meets 1st and 3rd Thursdays of each month.

COURT NEWBURY, NO. 580, NEWBURY.

Instituted on the 13th of June, 1890, by J. H. Dickson.

OFFICERS INSTALLED.—C. D. H. C. R., Wm. Bayne; C. R. J. M. Thompson, M.D.; V. C. R., R. S. Gage; R. S., B. L. Moorehouse; F. S., H. E. Guppy; Treas., Robt. T. Dickie; S. W., Jas. L. Ackers; J. W., Stearne F. Ball; S. B., Geo. Fennell; J. B., Duncan Stalker, jr.

COURT BRIGDEN, NO. 581, BRIGDEN.

Instituted on the 2nd of April, 1890, by W. H. Bennet.

OFFICERS INSTALLED.—C. R., Albert Fisher; V. C. R., Wm. Baltram; R. S., Geo. Cannon; F. S., Thos. Baltram; Treas., Geo. Baker; S. W., Nelson Baker; J. W., W. H. Moss; S. B., Peter Duncan; J. B., Albert Smith; P. C. R., J. Beswetherick; Chap., W. Hinton; Phys., F. S. H. Ames, M.D.

Meets 2nd and 4th Wednesdays of each month.

COURT HAMILTON STONE, NO. 582, SOUTH BOARDMAN, MICHIGAN.

Instituted on the 13th of June, 1890, by Jas. F. Downer, D.S.C.P.

OFFICERS INSTALLED.—C. D. H. C. R., John D. Dogle; C. R., Francis B. Mapes; V. C. R., Wm. A. Inslee; R. S., Alexander Campbell; F. S., Theodore A. Jamieson; Treas., Edwin F. Mills; S. W., Andrew Olson; J. W., John H. Monroe; S. B., Wm. E. Graves; J. B., Harry G. Gerring; P. C. R., S. Emmet Neihardt; Chap., Hermon E. Hogan; Phys., S. Emmet Neihardt, M.D.

Meets on Saturday of each week.

COURT MANCERONA, NO. 583, MANCERONA, MICHIGAN.

Instituted on the 11th of June, 1890, by James F. Downer, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Clayton L. Bailey; C. R., Francis W. Bradley; V. C. R., Uriah Hofmaster; R. S., Eugene R. Savage; F. S., Jas. W. Mathewson; Treas., Wm. H. Clark; S. W., Elbridge O. Mason; J. W., Roy D. Hofmaster; S. B., Ernest L. Berry; J. B., Hermon Feigart; P. C. R., Leo M. Barnhart; Chap., Rev. Geo. S. Robinson; Phys., Charles Beaver, M.D.

Meets 1st and 3rd Saturdays of each month.

COURT WORTHFIELD, NO. 584, NORTHFIELD, MINNESOTA.

Instituted on the 14th of June, 1890, by W. W. Wharry, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Duncan J. Ferguson; C. R., Benj. J. Woodman; V. C. R., Wm. Ebel; R. S., Cornelius H. Clute; F. S., Willis W. McGuire; Treas., Henry K. Kelly; S. W., George Bush; J. W., Wm. H. Riddell; S. B., Adolph Deutsch; J. B., Fred. W. Blumerick; P. C. R., Willis W. McGuire; Chap., Everett L. Spear; Phys., A. F. Pringle, M.D.

COURT VERNON, NO. 585, VERNONDALE, CAL.

Instituted on the 26th of May, 1890, by Herbert C. Parks.

OFFICERS INSTALLED.—C. D. H. C. R., L. P. Gaubatz; C. R., J. V. Akey; V. C. R., B. F. McConnell; R. S., A. S. Perry; F. S., W. F. Atkins; Treas., H. A. Moore; S. W., A. J. Underhill; J. W., J. W. Tabbott; S. B., G. F. Down; J. B., J. E. Mills; P. C. R., W. H. Pope; Chap., A. Wade; Phys., R. R. Dorsey, M.D.

COURT AZUSA VALLEY, NO. 586, AZUSA, CAL.

Instituted on the 2nd of June, 1890, by Herbert C. Parks.

OFFICERS INSTALLED.—C. D. H. C. R., W. Y. Steward; C. R., J. W. Jeffrey; V. C. R., T. C. Bouldin; R. S., A. B. Kind; F. S., E. E. Pollard; Treas., R. M. Sippel; S. W., J. A. Mark; J. W., T. W. Collopy; S. B., W. J. Wade; J. B., R. T. Oscar; P. C. R., J. A. Metcalfe; Chap., C. H. Lee; Phys., J. A. Metcalfe, M.D.

COURT MOUNT BAKER, NO. 588, SEATTLE, WASHINGTON.

Instituted on the 11th of June, 1890, by Oliver Cruse, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., L. D. Clock; C. R., H. S. Wold; V. C. R., D. E. Griswold; R. S., J. A. Bucknall; F. S., C. U. Faulkner; Treas., F. A. Brown; S. W., L. N. Merriman; J. W., Jas. Stonton; S. B., H. L. Mosher; J. B., P. T. Barnes; P. C. R., W. H. Malott; Chap., J. C. McLeod; Phys., W. A. Shannon, M.D.

Meets on the 2nd and last Thursdays of each month.

THE INDEPENDENT FORESTER.

COURT SAN JOSE, NO. 589, SAN JOSE, CAL. Horton; Chap., Robert F. Darroch; Phys., Charles A. Baker, M.D.
 Instituted on the 23rd of June, 1890, by A. F. Mills.

OFFICERS INSTALLED.—C. D. H. C. R., Louis Schloss; C. R., N. R. Carson; V. C. R., Warren E. Herrick; R. S., Q. Granicher; F. S., Julius Kreig; Treas., G. A. Koerber; S. W., Wm. A. Colahan; J. W., Wilbur Raley; S. B., C. Alward Tobey; P. C. R., William Burton Ward; Chap., F. B. Laine; Phys., A. L. Prevos, M.D.

Meets every Thursday.

COURT SAWYERVILLE NO. 590, SAWYERVILLE, QUEBEC.

Instituted on the 5th of June, 1890, by J. W. Stocks and Williams.

OFFICERS INSTALLED.—C. D. H. C. R., H. E. Taylor; C. R., H. E. Taylor; V. C. R., Charles Loveland; R. S.; M. L. Larraber; F. S., James Montgomery; Treas., Thomas J. Stevenson; S. W., William Jones; J. W., Thomas Johnson; S. B., John Robinson; J. B., John Reinhardt; P. C. R., Richard Evans; Chap., Amos Williams; Phys., Dr. Annible.

Meets on the 2nd and 3rd Thursdays of each month.

COURT SANTA PAULA, NO. 591, SANTA PAULA, CALIFORNIA.

Instituted on the 3rd of June, 1890, by W. S. Williams.

OFFICERS INSTALLED.—C. D. H. C. R., Walter H. Skillinger; C. R., C. H. Fernald; V. C. R., Geo. L. Skinner; R. S., J. H. Warring; F. S., S. R. Jenkins; Treas., Casper Taylor; S. W., C. W. West; J. W., Chas. Conaway; S. B., H. C. Lee; J. B., James Mack; P. C. R., J. B. Robinson, M.D.; Chap., Alex. Waldie; Phys., J. B. Robinson, M.D.

Meets every alternate Thursday.

COURT DELAWARE, NO. 592, FLORENCE, NEW JERSEY.

Instituted on the 3rd of July, 1890, by Dr. Oronhyat'kha, S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Jacob Hoover; C. R., Eugene Deha Roi; V. C. R., Joseph Beaudry; R. S., Maurice Saunders; F. S., Wm. Bisbing; Treas., Wm. Ireton; S. W., John H. Bodine; J. W., Alfred E. Eddy; S. B., John A. Edwards; J. B., Thomas E. Wilson; P. C. R., George

COURT PINE GROVE, NO. 593, STURGEON FALLS.

Instituted on the 5th of July, 1890, by John M. Letsche, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Geo. A. McGrath; C. R., James McNish; V. C. R., John McNeil; R. S., Geo. A. McGrath; F. S., Wm. Evans; Treas., Frank Legault; S. W., James Harrison; J. W., Henry O'Neil; S. B., Fred Lilliecrap; J. B., Henry Pierce; P. C. R., M. Charles Rochon; Chap., John McDaniel; Phys., Boileau, M.D.

Meets on 2nd and last Saturdays of each month.

COURT ELMWOOD, NO. 594, ELMWOOD.

Instituted on the 7th of July, 1890, by J. H. Dickson.

OFFICERS INSTALLED.—C. D. H. C. R., M. Kangman; C. R., T. H. Coppin; V. C. R., C. Bohusack; R. S., John Evans; F. S., Henry Glauser; Treas., N. Wildfang; S. W., Henry Turner; J. W., G. P. Fisher; S. B., Albert Diebel; J. B., Henry Brandle.

Meets 2nd and 4th Fridays of each month.

COURT ALBION, NO. 595, ALBION, NEW YORK.

Instituted on the 27th of June, 1890, by E. Barker.

OFFICERS INSTALLED.—C. D. H. C. R., Oscar D. Eddy; C. R., Wellington G. Bates; V. C. R., C. S. Soule; R. S., John H. Gage; F. S., Wm. F. Hellert; Treas., William W. Almey, jr.; S. W., William Meehan; S. B., Jas. M. Roberts; P. C. R., Joseph H. Jenn; Phys., John E. Sutton, M.D.

Meets 2nd and 4th Tuesdays of each month.

[NOTE.—The name of this Court must be changed, as there is one of this name already.]

“Use well the moment; what the hour
 Brings for thy use is in thy power;
 And what thou best can'st understand,
 Is just the thing lies nearest to thy hand.”

—Goethe

Address all communications in reference to the Mailing List, Cards in Directory, etc., to Atwell Fleming, Business Manager. The Independent Forester, London, Ont.

THE INDEPENDENT FORESTER.

No. of Members.	Name of Court.	No. of Court.	Endow't Admitt.	S. & F. Benefit.	General Fund.
20	Glendora.....	584	.....	.....	.....
19	Oakland.....	535	.....	.....	.....
30	Bakersfield.....	538	.....	.....	.....
12	Ohio.....	537	\$ 11 65	.....	.....
25	Puget Sound.....	538	17 79	\$ 3 98	\$ 10 00
19	Jolly.....	539	14 14	3 81	.....
24	Silver Leaf.....	540	8 13	6 58	9 00
16	Merrivale.....	541	18 14	.....	.....
20	Morristown.....	542	25 75	.....	4 00
17	Craigend.....	543	18 97	7 84	.....
29	Lachine.....	544	27 32	11 22	2 00
21	Hammond.....	545	25 61	.....	.....
20	Red Pine.....	546	18 75	6 51	23 00
7	Farmington.....	547	5 57	.....	.....
15	Findlay.....	548	15 52	3 95	.....
25	Oswego.....	549	.....	.....	.....
20	Thousand Isles.....	550	17 97	2 12	.....
20	Acme.....	551	47 69	.....	.....
20	Isabella.....	552	16 14	3 33	.....
42	Onward.....	553	39 38	.....	5 01
12	Palgrave.....	554	14 09	.....	.....
15	Terra Cotta.....	555	8 13	4 08	.....
12	Warren.....	556	11 10	2 35	.....
21	Iron City.....	557	.....	.....	.....
24	Lake Megantic.....	558	9 9	9 10	.....
36	Classic City.....	559	45 72	2 01	2 00
16	Lima.....	560	10 26	.....	3 45
17	Brownville.....	561	29 59	2 85	.....
14	Lanark.....	562	17 87	.....	4 00
13	Eastern Light.....	563	13 46	1 42	26 00
28	Kalkaska.....	564	32 77	4 79	.....
20	Ivy Leaf.....	565	19 86	1 39	9 00
20	Alhambra.....	566	19 57	.....	.....
18	Wooler.....	567	14 11	3 91	16 15
16	Winona.....	568	.....	.....	.....
30	Brookport.....	569	.....	.....	.....
59	Independence.....	570	.....	.....	.....
19	Vankieck Hill.....	571	.....	.....	.....
31	Watchful.....	572	.....	.....	.....
12	Antwerp.....	573	.....	.....	.....
17	Alameda.....	574	.....	.....	.....
23	El Monte.....	575	18 50	1 63	5 75
24	Crow Island.....	576	17 96	.....	17 00
31	Mountaineer.....	577	29 04	.....	.....
24	Pacific Coast.....	579	.....	.....	.....
1	Newbury.....	580	.....	.....	.....
20	Bridgen.....	581	.....	.....	.....
21	Hamilton Stone.....	582	.....	.....	.....
20	Mancelona.....	583	.....	.....	.....
23	Northfield.....	584	.....	.....	.....
25	Vernon.....	585	.....	.....	.....
26	Azusa Valley.....	586	.....	.....	.....
11	at Port Elgin.....	587	.....	.....	.....
30	Mount Baker.....	588	.....	.....	.....
20	San Jose.....	589	.....	.....	.....
15	Sawyeroville.....	590	.....	.....	.....
28	Santa Paula.....	591	.....	.....	.....
23	Delaware.....	592	.....	.....	.....
18	Pine Grove.....	593	.....	.....	.....
11	Elmwood.....	594	.....	.....	.....
19	Albion.....	595	.....	.....	.....
MEMBERS AT LARGE:					
	per T. Lawless.....		20 44	.....	.....
	W. H. Squires.....		62	.....	.....
	C. W. Camp.....		74	.....	.....
	J. S. Cramer.....		19 56	.....	3 00
	J. F. Perry.....		2 10	.....	.....
	C. Watts.....		3 90	.....	.....
	O. J. Nortrop.....		90	.....	.....
MISSION ACCOUNT:					
	Putnam, No. 169, \$51		.....	.....	10 00
	Advance, No. 305, \$51		.....	.....	.....
	H. C. of New York.....		.....	.....	3 50
	H. C. of Ontario.....		.....	.....	645 84
	H. C. of North Dakota.....		.....	.....	6 09
	J. W. Westervelt.....		.....	.....	74
20450			\$19,488 87	\$3,317 26	\$1,887 45

NOTE.—Courts Nos. 146 and 228 paid July assessments in June, which are included in above report.

RECAPITULATION.

RECEIPTS.

From Endowment Assessment.....	\$19,488 87
" Sick and Funeral Benefit.....	3,317 26
" General Fund.....	1,887 45
	\$24,693 58

CONTRA—OR.

By Cash remitted Supreme Treasurer.....\$24,693 58
Submitted in L. B. and C.
JOHN A. MCGILLIVRAY,
Supreme Secretary.

Supreme Treasurer's Statement for the Month of June, 1890.

ENDOWMENT ACCOUNT.

RECEIPTS.

To balance on hand per last report.....	\$196,616 12
" Cash received from S. Sec.....	19,488 87
" Interest.....	1,902 09
	\$215,007 08

CONTRA—CR.

June 7, by cheques 71 and 72, beneficiaries of late Brother W. J. Roberts, Court Rockland, No. 146.....	\$ 1,000 00
June 10, by cheque 73, Mary A. Gearing, widow late Brother Colon Gearing, Court Picton, No 177, full claim.....	1,000 00
June 10, by cheque 74, Louise Nixon, widow late Brother Jno. Nixon, Court Union, No. 86, full claim.....	1,000 00
June 10, by cheque 75, Sophia Bock, widow late Brother Carl Bock, Court Banner, No. 360, full claim.....	1,000 00
June 10, by cheque 76, Catharine McGuire, widow late Brother Patrick McGuire, Court Iosco, No. 278, full claim.....	1,000 00
June 12, by cheque 77, Minnie Eggers, widow late Brother Hy. Eggers, Court Saginaw, No. 494, full claim.....	1,000 00
June 21, by cheque 81, David Youmans, Court Spadina, No. 241, total and permanent disability claim.....	500 00
June 24, by cheque 79, Mary Louise Beauregard, widow late Brother L. Beauregard, Court Valley Field, No. 423, full claim.....	2,000 00
June 24, by cheque 80, Sarah McInnes, mother late Brother A. J. McInnes, Court Stormont, No. 3, full claim.....	1,000 00
June 27, by cheque 82, Augusta Peers, widow late Brother F. H. Peers, Court Hampton, No. 429, full claim.....	1,000 00
5 per cent. to General Fund.....	974 44
Balance on hand.....	203,532 64
	\$215,007 08

SICK AND FUNERAL FUND.

To Cash received from S. Secretary.....\$3,317 26

CONTRA—CR.

Paid for Sick Benefits.

June.	Cheque.	Days.	Amt.
7,	1574, Geo. Smith.....	8	\$ 5 72
	1575, A. Scott.....	17	12 15
	1576, W. Halladay.....	9	6 43
	1577, W. M. Gehan.....	11	7 86
	1578, F. Sovereign.....	28	29 00
	1579, Jno. Powers.....	16	11 43
	1580, D. F. Lewis.....	7	5 00
	1581, Jno. Therns.....	12	8 58
	1584, L. A. Durr.....	70	50 00
	1585, W. H. Peck.....	14	10 00
9,	1586, Nils Norman.....	34	24 29
	1587, M. Tice, Jr.....	49	35 00
	1588, B. Williams.....	9	6 43
	1589, G. S. Bowen.....	63	45 00
	1590, J. W. Lussier.....	10	7 15
	1591, L. Curtiss.....	14	10 00
	1592, A. Edwards.....	9	6 43
	1593, P. W. McAuley.....	9	6 43
	1594, N. Piper.....	57	40 72
	1595, E. McClatchey.....	7	5 00
	1596, W. Crock.....	12	8 58
	1597, W. Watters.....	43	30 72
	1598, Wm. Fisher.....	61	43 58
	1599, J. Fitzpatrick.....	14	10 00
	1600, W. McCullah.....	21	15 00
	1601, Jno. Lathford.....	19	13 58
10,	1602, A. M. McLean.....	41	29 29
	1603, G. McElroy.....	35	25 00
	1604, W. J. Dunlap.....	13	9 25
	1605, D. Brown.....	7	5 00
	1606, R. M. Lothian.....	12	8 58

June.	Cheque.	Days.	Amt.
1607,	W. C. McDonald	63	\$45 00
1609,	R. Nicholson	14	10 00
1610,	W. E. Cromer	15	10 72
1611,	N. D. Wylie	20	14 29
	Funeral benefits late Brother P. McGuire		50 00
1615,	W. D. Fletcher	34	24 29
1616,	L. A. Dennis	28	20 00
1617,	A. Fry	10	7 15
1618,	H. Barcham	11	7 86
1619,	S. Sixsmith	20	14 29
1620,	H. J. Trupp	13	9 29
1621,	P. Sharp	20	14 29
1623,	A. Mitchell	9	6 43
1624,	R. Drone	43	30 72
1625,	W. Risk	70	50 00
	12, 1626, J. H. Landon	8	5 72
	1627, A. Barker	7	5 00
	1628, W. H. Simpson	9	6 43
	1629, Jno. Currie	24	17 15
	1630, Jos. Leybourne	8	5 72
	1631, Jno. Lawson	28	20 00
	1632, J. T. Bradt	7	5 09
	1633, A. E. Miller	43	30 72
	13, 1634, Funeral and sick benefits late Brother E. McCaul		55 00
	1635, Jehiel Smith	16	11 43
	18, 1636, N. Hoppins	42	30 00
	1637, Thos. H. Johnson	12	8 58
	20, 1642, W. J. Crome	10	7 15
	1643, J. H. Fisher	12	8 58
	1644, W. G. Jessop	30	21 43
	1645, A. J. Woodman	34	24 29
	1646, E. Pringle	8	5 72
	1647, S. W. Lloyd	10	7 15
	1648, S. B. Clark	15	10 72
	1649, W. Ireland	75	53 58
	1650, J. J. Burns	68	48 58
	1651, J. F. Taylor	7	5 00
	1652, T. Waugenheim	7	5 00
	1653, W. J. Sinclair	53	37 86
	1654, N. B. Plummer	7	5 00
	1655, W. Lindsay	14	10 00
	1656, A. W. Gatzko	16	11 43
	1657, Wm. Smith	7	5 00
	1658, J. A. Hosmer	18	12 86
	1659, Robt. Maitland	30	21 43
	1660, B.igno	7	9 29
	1661, W. L. Brooks	7	7 00
	1662, A. E. Temple	21	15 00
	1663 and 1664, D. Cline	29	20 72
	1665, Jas. Adam	58	41 43
	1666, W. Westfall	7	5 00
	20, 1667, P. S. Ingraham	14	10 00
	1668, R. Marsh	8	5 72
	1669, R. Franklin	9	6 43
	1670, C. E. Moody	29	20 72
	1671, Jas. E. Doyle	17	12 15
	1672, W. S. Bussey	21	15 00
	1673, E. E. Yakes	34	24 29
	1674, W. N. Bennett	8	5 72
	1675, W. C. Jones	46	32 56
	1676, Geo. Shaw	84	60 00
	1677, O. T. Ingic	13	9 29
	1678, T. Forbes	14	10 00
	24, 1675, Funeral benefits late Brother Beaurgard		50 00
	1676, Funeral benefits late Brother McInnes		50 00
	1677, Jas. Emmerton	10	7 15
	1678, W. Johnston	17	12 15
	1679, R. DeEnoy	7	5 00
	1680, Jno. Walker	8	5 72
	1681, A. D. Fisher	8	5 72
	1682, O. Welter	7	5 00
	1683, A. Brown	24	17 15
	1684, Wm. Ginn	16	11 43
	1685, J. M. Wilson	58	41 43
	1686, E. Johnson	8	5 72
	1687, W. G. Chery	14	10 00
	25, 1688, W. Woodley	56	40 00
	1689, F. J. Smallman	7	5 00
	1690, L. F. Gould	27	19 29
	1691, Jas. Bryant	7	5 00
	1692, Robt. Hanna	7	5 00
	1693, Jno. Asher	29	20 72
	1694, T. Farquhar	8	5 72
	1695, Jas. Berner	24	17 15
	1696, J. Marsh	11	7 86
	1697, H. J. Drury	38	27 15
	1698, Jas. S. Jones	74	52 86
	1699, J. M. Tremblay	7	5 00
	1700, A. W. House	28	20 00

June.	Cheque.	Days.	Amt.
1701,	W. Borden	8	\$ 5 72
1702,	J. Timms	14	10 00
1703,	G. Friend	56	40 00
1704,	J. Whitmarsh	24	17 15
1705,	G. W. Brent	9	6 43
1706,	J. P. Pines	7	5 00
27, 1707,	S. Bennett	23	16 43
1708,	Jno. Cronk	7	5 00
1709,	W. Evoy	11	7 86
1710,	J. H. Chapman	8	5 72
1711,	C. F. Wetmore	12	8 58
1712,	V. E. Northrop	16	11 43
1713,	Sick and Funeral benefits, late Brother F. H. Peers		66 43
	5 per cent to General Fund		165 86
	Balance		841 71
			\$3,317 26

GENERAL FUND.

RECEIPTS.

To balance on hand per last report	\$5,015 36
" Cash received from Sup. Sec.	1,887 45
" 5 per cent. Endowment receipts	974 44
" 5 per cent. S. & F. receipts	165 86
	\$8,043 11

CONTRA-CR.

June 2, Evening Express, printing in California	\$ 552 50
June 2, by cheque 1645, B. W. Grear, 9 months' auditing fees and expenses	264 00
June 7, by cheque 1647, Tho. Lawless, 9 months' auditing fees and expenses	208 00
June 7, by cheque 1648, Toronto Litho. Co., certificates	1,215 00
June 7, by cheque 1650, G. F. Bostwick, office furniture	48 00
June 7, by cheque 1652, J. S. Russell, supplies	15 37
June 7, by cheque 1654, Office Specialty Mfg. Co., supplies	5 00
June 7, by cheque 1655, Taylor, Scott & Co., supplies	2 48
June 7, by cheque 1656, Dickison, Nicholson & Co., ribbon	12 30
June 7, by cheque 1657, Morrow & Irwin, ribbon	30 94
June 7, by cheque 1659, T. J. Starrett, mission account	50 00
June 7, by cheque 1660, T. Millman, M.D., examining fees, May	295 00
June 9, by cheque 1653, J. C. Fell & Co., seals	53 75
June 10, by cheque 1665, Supreme Chief Ranger, salary	383 33
June 10, by cheque 1666, Toronto Litho. Co.	7 50
June 12, by cheques 1661 and 1668, Supreme Treasurer, quarter's salary and postage	285 00
June 12, by cheque 1672, Supreme Secretary, travelling expenses	69 50
June 13, by cheque 1653, J. B. Dow, commission on loans	50 00
June 13, by cheques 1660 and 1673, Supreme Secretary, salary, May and June	333 32
June 13, by cheque 1669, E. Barker, mission work	66 66
June 14, by cheque 1651, Advertiser Ptg. Co.	500 00
June 14, by cheque 1664, Refunded to Court Santa Ana, No. 411	157 00
June 14, by cheque 1667, J. H. Dixon, mission work	50 00
June 14, by cheque 1675, Supreme Physician, postage account	12 70
June 18, by cheque, 1678, P. W. Ellis & Co., supplies	178 00
June 18, by cheque 1680, D. Ross, printing	191 75
June 18, by cheque 1681, J. W. Westervelt, engrossing and postage	162 94
June 20, by cheque 1633, J. & J. L. O'Malley, furniture	12 00
June 20, by cheque 1670, Executive Office, salaries of clerks, Sept. 1889 to Jan. 1890	914 38
June 20, by cheque 1671, Executive Office sundry office expenses, Sept. 1889 to Jan. 1890	680 55
June 20, by cheque 1677, Executive Office typewriter ribbons	9 00
June 20, by cheques 1684 and 1682, Executive Office, telegraph and telephone account	34 92
Balance on hand	1,282 22
	\$8,043 11

PERMANENT INVESTMENTS.

Post Office Savings Bank.....	\$12,460 88
Ontario Loan & Debenture Company.....	12,841 10
Canada Permanent Investment Company.....	15,455 06
School and Municipal Debentures.....	16,414 71
Huron & Erie Savings & Loan Company.....	10,000 00
Freehold Savings & Loan Company.....	10,000 00
Canadian Savings & Loan Company.....	10,000 00
British Canadian Loan & Investment Co.....	10,000 00
Mortgages.....	64,653 80
Empire Loan Co.	5,900 00
	\$166,825 56
Current Account, Endowment Fund.....	36,767 69
General	1,232 22
	\$204,814 86

Submitted in L., B. and C.,
T. G. DAVEY,
Supreme Treasurer.

Court	No.	Accepted.	Rejected.
Oak Leaf	62	4	0
Grand River	63	1	0
Garnet	64	1	0
Thamesford	68	1	0
Southampton	74	1	0
Mississippi	78	3	0
Madawaska	81	2	0
Davenport	82	3	0
Collingwood	95	1	0
Harwich	98	3	0
Columbia	104	1	0
Evangeline	109	0	1
Durham	111	1	0
Bad Axe	117	6	2
Loyalist	121	1	0
La Tour	125	1	0
Northern Light	127	1	0
Miliceto	139	0	1
Lambeth	143	1	0
Rockland	146	1	0
Fulford	147	0	1
Langdon	151	1	0
Belmont	153	2	0
Maple	155	5	0
Tunnel	159	2	0
Huron	163	1	0
Dresden	164	3	0
Toronto	167	0	1
Brant	168	1	0
River Speed	169	1	0
Hamilton	170	1	1
Black Knight	173	1	0
Cookshire	176	1	0
Pickton	177	6	1
Lindsay	181	16	1
Phœnix	182	1	0
Butternut Ridge	184	4	0
Desmond	187	5	0
Aurora	188	1	0
Success	191	1	0
Theford	192	1	0
Waterdown	195	1	0
Refuge	198	1	0
Triumph	200	1	0
Blenheim	208	4	1
Clifton	220	1	0
Ridgetown	221	1	0
Stadacona	224	2	0
Winona	226	1	0
Laurentian	229	1	0
Valley	232	14	1
Selkirk	235	1	0
Flint	239	0	1
Brock	242	3	0
Tamarac Grove	245	1	0
Progressive	254	1	0
Doon	260	2	0
Balmoral	269	3	0
Croswell	273	3	0
Bryson	277	1	0
Iosca	278	6	0
Lachute	280	1	0
Harvard	281	1	0
St. Albans	283	1	0
Cayuga	284	2	0
Oscoda	285	6	0
Mt. McKay	287	0	1
Britannia	288	7	0
Au Sabie	289	9	0
Shefford	290	1	0
Alpena	293	3	0
Calgary	296	3	1
Aberfoyle	295	1	0
Fortune	297	1	0
Eden Mills	345	1	0
Bay City	306	2	0
Buckere	312	0	1
Eastman	317	1	0
International	323	2	0
Miranda	326	1	0
Stouffville	329	1	0
Vassar	337	1	0
Charlottetville	338	1	0
Danville	340	2	0
Coaticook	341	3	0
Marble City	343	1	0
Lafayette	344	6	0
Leisure Hour	348	2	0
Riverside	349	1	0
Mason	354	3	0
Fremont	355	2	0
Oscolla	357	1	1
Appui	359	1	0

Mortuary Statement

For the Month of June, 1890.

No. 327. Brother Leonido Beaugerard, of Court Valleyfield, No. 523, located at Valleyfield, Que., died on the 5th June, 1890, of embolus, aged 40 years. Initiated 1st April, 1890. Paid into the Endowment Fund \$3.52. Endowment of \$2,000 designated to his wife, Marie Louise Beaugerard. Paid by cheque No. 79.

No. 328. Brother Arch. J. McInnes, of Court Stormont, No. 3, located at Cornwall Ont., died on the 13th June, 1890, of "la grippe," aged 19 years. Initiated 13th June, 1889. Paid into the Endowment Fund \$7.20. Endowment of \$1,000 designated to his mother, Sarah McInnes. Paid by cheque No. 80.

No. 329. Brother Thos. Courtney, of Court Midland, No. 37, located at Midland, Ont., died on the 31st May, 1890, of inflammation of the brain, aged 36 years. Initiated 27th Jan., 1886. Paid into the Endowment Fund \$38.43. Endowment of \$1,000 designated to his wife, Sarah Courtney. Paid by cheque No. 84.

No. 330. Brother David Eagles, of Court Salisbury, No. 130, located at Salisbury, N. B., died on the 23th June, 1890, of bronchial asthma, aged 42 years. Initiated 18th February, 1886. Paid into the Endowment Fund \$44.32. Endowment of \$1,000 designated to his wife, Evelyn Eagles. Paid by cheque No. 83.

No. 331. Brother Andrew B. McIntyre, of Court Ottawa, No. 41, located at Ottawa, Ont., died on the 25th June, 1890, of perforation of the bowel, aged 24 years. Initiated 18th Jan., 1886. Paid into the Endowment Fund \$32.31. Endowment of \$1,000 designated to his executors, administrators or assigns.

JOHN A. MCGILLIVRAY,
Supreme Secretary.

Report of Medical Board for Month of June, 1890.

		Accepted.	Rejected.
Court Elizabeth	No. 1	1	0
Beaver	2	3	0
Stormont	3	3	0
McGregor	6	3	1
Forest City	8	1	0
Welcome	12	1	0
Winnipeg	12	1	0
Fergus	23	1	0
Oronhyatekha	23	2	0
Dominion	25	1	0
Long Beach	35	2	0
Guelph	37	3	0
Amity	39	1	0
Ottawa	41	0	1
Petrolia	42	4	0
Washington	44	1	0
Shelburne	45	2	0
Oxford	46	3	0
Sarnia	55	1	0
Frontenac	59	2	0
Maple Leaf	60	1	0
University	61	5	0

Court	No.	Accepted.	Rejected.
Banner	360	1	0
King City	363	1	0
Star	365	1	0
Franklin	369	2	0
Evart	372	2	0
Island City	375	1	0
Carnival	376	2	0
Gratiot	379	1	0
Lebanon	382	1	0
Upham	385	1	0
Grant	386	1	0
Genesee	387	1	0
Elmsley	388	2	0
Logan	390	1	0
St. Thomas	400	1	0
Wolfe	406	0	1
Hudson	409	4	0
Newbury	417	4	0
Lakoview	418	1	0
Hampton	429	1	0
Minden	430	1	1
Tweed	434	1	0
Mentor	435	2	0
Imlay	436	1	0
Casselman	437	2	0
Colton	440	1	0
Kent	441	5	0
Little John	442	1	0
Marquette	443	6	0
Rescue	445	5	1
Lyon	446	3	0
San Bernardino	447	2	0
California	451	1	0
City Camp	462	7	0
Downer	466	2	0
Ni!Desperandum	473	0	1
Minto	475	1	0
Pacific	478	1	0
Park River	482	1	0
Forest River	483	0	1
Lisbon	509	1	0
Theresa	501	1	0
Brantford	503	1	0
Commercial	504	3	0
Hazeldean	507	1	0
Moose Jaw	509	2	0
Temple	510	2	0
Iona	513	0	1
Shawnee	514	0	1
Gardner	515	4	0
Fairview	518	1	0
Rochester	519	1	0
Mayville	522	7	0
Winchester	524	1	1
Redondo	525	1	0
Seattle	526	2	0
Crosby	527	1	1
Ellsworth	528	1	1
Waldone	529	29	1
Morris Vinyard	532	4	0
Oakland	535	4	0
Ohio	537	1	0
Puget Sound	538	11	0
Silver Leaf	540	8	0
Merrivale	541	1	1
Morristown	542	1	0
Craigend	543	2	0
Lachine	544	2	0
Red Pine	546	1	0
Osvego	549	1	0
Isabella	552	2	0
Onward	553	2	0
Terra Cotta	555	0	0
Warren	556	0	0
Iron City	557	0	0
Lima	559	0	0
Brownville	561	7	0
Lanark	562	0	0
Ivy Leaf	563	2	1
Alhambra	566	1	0
Winona	568	8	1
Brockport	569	12	2
Independence	570	9	2
Vankleek Hill	571	6	5
Watchful	572	10	0
Antwerp	573	10	0
Alameda	574	11	1
E! Monte	575	19	4
Crow Island	576	2	0
Mountaineer	577	7	0
Kincardine	578	19	2
Newbury	580	9	1
Hamilton Stone	582	21	0

Court	No.	Accepted.	Rejected.
Mancelona	583	18	0
Northfield	584	8	0
Vernon	585	6	0
Azusa Valley	586	3	0
at Port Elgin	587	27	2
Mt. Baker	588	27	1
Sawyerville	590	16	1
at Buffalo	"	2	0
Brucefield	"	10	3
St. Stephen	"	6	0
Kansas City	"	12	1
Total		702	54

Yours in L., B. and C.,

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

HIGH COURT OF ONTARIO.

High Secretary's Statement for the
Month of June, 1890.

Name of Court.	No.	High Court Dues.	General Supplies.
Dufferin	4		\$ 80
Forest City	8		1 80
Victoria	10	\$67 50	
Keewatin	19		5 00
Dominion	25		24
Elgin	25		86
Mt. Sherwood	32		1 20
Moira	33		6 80
Ottawa	41		2 97
Petrolca	42		3 34
Sydenham	43		33 75
Sarnia	55		3 09
Harmony	57		1 43
Frontenac	59		89
Alvinston	67		1 70
Woodstock	69		24
Valley City	73		71
Oil City	77	7 50	
Mississippi	78		2 75
Davenport	82		12 38
Union	86		10 00
Midland	87		57
Collingwood	95		11 15
Lisgar	97		59
Pearl	113		1 00
Exeter	123		3 60
Crescent	128		50
Saugeen	148		15 42
Berlin	154		16
Maple	155		1 00
Parkhill	166		1 25
Ivy	157		10 00
Forest Queen	158		1 00
Putnam	160		24
Huron	163		1 08
Simcoe	166	19 25	
River Speed	169		12
Picton	177		21 00
Lindsay	181		3 14
Phoenix	182		1 50
Waterdown	195		2 40
Sauble	196		4 85
Shakespeare	197		60
St. Paul	199		50
Triumph	200		15 60
Ruby	201		10
Kars	202	6 25	12
Clifton	220		30 00
City of the Valley	222		1 80
Lincoln	225		24
Spadina	241	10 00	50
Tamarac Grove	245		2 00
Argyle	251		08
Doon	260	50	
Pembroke	265		10 50
St. Marks	282		30 00
Mt. McKay	287		2 00
Brittania	288		3 16
Oshawa	294		48
Eden Mills	305		1 00
Bolton	308		24

Worthy of Imitation.

Name of Court.	No.	High Court Dues.	General Supplies.
Sweinmote	315		\$20 00
Moadowvale	316	\$4 00	
Resort	318		24
Ivanhoe	327		3 08
Dover	323		03
Trent	333		1 94
Wavorley	345	50	53 35
Zephyr	346	7 25	
Leisure Hour	348		29
Weidmann	350		1 00
Oakwood	364		40
Maple City	370		24
Avon	374		2 50
Wabun	380		25 00
Rapids	381		16
Perth	384		57 98
Tamworth	392		2 80
Advance	395		1 00
St. Thomas	400		1 00
Wolfe	406		7 50
Freelton	408		05
Odessa	424		1 00
Cairnsmore	432		50
Pride of Barton	433		2 16
East Toronto	450		2 00
Parliament	472		6 50
Forfar	495		2 62
Jolly	529		1 00
Silver Leaf	540	6 00	
Red Pine	546		1 00
Lanark	562		20 00
J. H. Laughton			1 94
		\$129 25	\$470 41

To cash from High Court Dues, as above.....\$129 25
 " " " General Supplies, " 470 41

Total.....\$599 66

CONTRA-CR.

By cash remitted High Treasurer.....\$599 66

Submitted in L. B. and C.,

JAMES B. HALKETT,

High Secretary

High Treasurer's Statement for the Month of June, 1890.

RECEIPTS.

To balance per last report.....\$609 05
 " cash from High Secretary..... 599 66
 " interest 6 months to 31st May..... 18 30

\$1,227 01

CONTRA-CR.

June 30, by cheques 146 and 148, C. C. Whale, salary, months of May and June.....\$166 67
 June 30, by cheques 147 and 151, High Secretary, salary and expenses, May and June..... 124 47
 June 30, by cheque 149, H. V. C. R., expenses..... 4 00
 June 30, by cheque 150, Supreme Court for supplies..... 632 09
 June 30, by cheque 152, High Treasurer, salary and expenses..... 54 00
 Balance..... 245 78

\$1,227 01

Submitted in L. B. and C.,

T. G. DAVEY,

High Treasurer.

"There are souls in the world who have the gift of finding joy everywhere, and of leaving it behind them when they go. Their influence is an inevitable gladdening of the heart. They give light without meaning to shine. These bright hearts have a great work to do for God."—*Käber*.

We know of few things more important to the Order than the keeping itself before the public. The brethren of St. Thomas are especially to be commended for doing this excellent work in a most excellent way. As instance the following notice of the Order which appeared recently in that excellent daily—the *Times*, and the St. Thomas brethren are frequently doing this. We hope the Foresters of other localities will go and do likewise.

INDEPENDENT ORDER OF FORESTERS.

The Court of Juvenile Foresters continues to grow. Forty names already are on the application for charter. Owing to the absence of the Supreme Chief Ranger on the Pacific Coast, and the extraordinary rush of business, it has not been possible to send an officer to institute the Court yet, but we are expecting to hear from one in a few days.

The regular meeting of Court Maple, No. 155, I. O. F., last Thursday night, was not so well attended as usual, owing to so many other meetings and attractions at the same time. Quite a lot of business was got through. One applicant was balloted and seven other applications for membership received. There seems to be every possibility that the goat will be kept busy for some time to come. For next meeting night one member has no less than eleven applications to present, and a number of other members expect to have more or less ready to put in. The Court will arrange, if possible, to have the annual church service and sermon to the Order in the First Methodist church on Sunday morning, the 15th or 22nd of June next.

We clip the following from the *Seattle Leader* of May 15th, the official organ of the I. O. G. T. for Washington State:—'Our Right Worthy Grand Counselor, Dr. Oronhyatekha, of Toronto, Canada, was in Seattle on Friday and Saturday of last week. The Dr. holds the second highest office in the world in our noble Order, and is also Supreme Chief Ranger in the Independent Order of Foresters, and it was in the interests of that Order that he visited our State. There are few men more practical than Dr. Oronhyatekha. He has taken steps to have the Order brought as rapidly as possible to its legitimate position in the ranks of the friendly organization in Washington by inducing Brother Oliver Cruse, of St. Thomas, Ontario, Canada, but who is now in Seattle, to proceed at once to the institution of Courts in Washington.

Brother Cruse is Deputy Supreme Chief Ranger and a veteran in the Order. We are always glad to note anything that tends to elevate and benefit the working classes, consequently we are pleased to find that two Courts of the Independent Order of Foresters has within the last month been instituted in Seattle; also an encampment of Royal Foresters, which is the unformed degree of the Order." Brother Cruse now has two more Courts ready for institution as soon as the charters and supplies can be sent him.

"He who would grow in wisdom, must give wisdom; he who would grow in love must give love; he who would grow in power of spirit, must give out power of spirit.

Among the Depraved.

"There are some curious things in this life," said an experienced officer yesterday. "Curious things among the wicked and depraved. Have you ever noticed it? For instance, you let a certain minister be called in to conduct the funeral of a fallen woman, and ever after he will be called to attend nine out of ten funerals of the same class of women. Let a minister officiate at the funeral of a sporting man, and the same minister will be called again and again to do the same service, no matter what he may have said at previous funerals. Not many years ago a popular and prominent minister was called to officiate at the funeral of a sport. There was a very large attendance of his fraternity, and the minister, at a glance, took occasion in his remarks to inject some fiery darts into the crowd about the lives they were leading. In the language of one of them he 'roasted us.' 'That's so,' said another, 'but he told the truth and we can't blame him. And if he is around he shall always conduct the funeral of the boys.' It's the same about the doctors. You let a certain doctor be called to attend a case of poisoning or shooting or cutting among the shifting population and ever afterward he is apt to be called again. It's curious but true."

—Austin Statesman.

High Court of Ontario.

HIGH STANDING COMMITTEE.

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- H. Treas., T. G. Davey, London.
- H. Conn., Jos. Jamieson, M. P., Almonte.
- H. Phys., Geo. H. Groves, M. D., Carp.

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- David Millar, Toronto.

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- H. Mes., Acland Oronhyatekha, Deseronto.

DIRECTORY OF COURTS.

Nams.	No.	Location.	C. D. H. C. R.
Hope	1	London	William Tackaberry.
Stormont	3	Cornwall	Henry Williams.
Dufferin	4	London	Henry Pratt.
McGregor	6	Chatham	J. H. Shaw.
Forest City	8	West Lorne	Edward Evans.
Kingsville	9	Kingsville	S. A. King, M. D.
Victoria	10	London	Wm. W. Wright.
Royal Oak	11	Goodwood	W. H. Todd.
Welcome	12	East London	John Amor.
Crediton	14	Crediton	James E. Young.
Cobourg	15	Cobourg	Wm. Floyd, Box 236
Elora	17	Elora	Henry Patmore.
Springfield	18	Springfield	Wm. Chambers.
Kecwatin	19	Rat Portage	J. W. Humble.
St. Clair	20	Rodney	N. S. Lusty.
Wellington	21	Drayton	J. D. Fawcett.
Fergus	22	Fergus	David F. Thomson.
Oronhyatekha	23	Hamilton	Jas. Slater.
Pominton	25	Highgate	John Beattie.
Pr. Alexandra	26	Inwood	A. S. Warren.
Jubilee	27	Hepworth	W. R. Gilbert.
Bruce	28	Chesley	J. W. Reed.
Elgin	29	Aylmer	A. J. Elliot.
Napanee	30	Napanee	W. A. Rose.
Rideau	31	Ottawa	J. B. Donaldson.
Mt. Sherwood	32	Ottawa	John Hemphill.
Moira	33	Belleville	J. Parker Thomas.
Springbrook	36	Springbrook	N. Clark.
Guelph	37	Guelph	Jas. Haver.
Thames	38	Reachville	Geo. Wren.
Amity	39	Hamilton	T. E. Spence.
Glen	40	Glen Williams	J. T. Whigham.
Ottawa	41	Ottawa	Fred. Cook.
Petrolia	42	Petrolia	Jno. Danfield, M. D.
Sydenham	43	Strathroy	W. E. Todd.
Shelburne	45	Shelburne	F. G. Dunbar.
Oxford	46	Plattsville	Samuel McLaughlin.
Eric	47	Leamington	W. C. Carlton.
Russell	49	Russell	W. H. Lawrie.
Alliston	50	Alliston	Jas. S. Moath.
Paslinch	51	Paslinch	John Guilmann.
Canada	53	Stratford	T. J. Birch.
Enterprise	54	London South	William Gerry.
Sarnia	55	Sarnia	John Leys.
Harmony	57	Bothwell	F. H. McRitchie.
Protection	58	Fingal	Geo. Williams.
Frontenac	59	Kingston	M. W. Drennan.
Maple Leaf	60	Glencoe	J. Y. Foster.
Oak Leaf	62	Wheatley	Thos. Mills.
Grand River	63	Bieslean	Angust Stenzel.
Garnet	64	Wyoming	Thos. Hewitt.
Eureka	65	Comber	A. J. Brown, (St. W.)
Queen City	66	Toronto	D. Rose, 25 Wellington
Alvinston	67	Alvinston	Geo. Gillard.
Thamesford	68	Thamesford	Mathew Day.
Woodstock	69	Woodstock	W. Newton, (den P. O.)
Cancard	70	Carsley Jas. M. Hamilton, Box 27, Shed-	
Rosewood	72	Monkton	Jas. C. Wilson.
Valley City	73	GalT	Edw. Morrish.
Southampton	74	Southampton	N. B. Zinkin.
Credit Valley	75	Cheltenham	T. J. Reaney.
Sylva	76	Centright	Jas. A. Couse.
Oil City	77	Oil City	C. W. Caton.



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Windfall	403	Windfall	George Crow.	Osceola	357	Reed City	Josiah Bittner.
Brighton	404	Brighton	W. Buchanan.	Franklin	369	Lapeer	Eugene Michael.
Wolfe	406	Wolfe Island	A. O. Watts.	Evart	372	Evart	Edmund Orr.
Melbourne	407	Melbourne	E. Richards.	Gratiot	379	Fort Gratiot	W. H. Fleetham.
Freedton	408	Freedton	W. R. Blachford.	Grant	380	Blaine(Zion P.O.)	W. H. Wilbur H. Quinn.
Pyramid	412	Copleston	Geo. Smith.	Lee	389	Fargo	Bells E. Barry.
Darlington	413	Keewatin	F. W. Canniff.	Logan	390	Cadillac	Harry S. Wood.
Orient	416	Hamilton	B. Wianefrith.	Anchor	393	Upton Works	Levi E. Whitney.
Newburgh	417	Newburgh	Paschal D. Shorey.	Yale	399	Nale	Jat. H. Moore.
Odessa	424	Odessa	B. Derbyshire.	Custer	402	Brown City	John E. Shirk.
Cairnsmer	432	Toronto	Spencer Love.	Sanilac	405	Valley Center	John Edmonds.
Pride of Barton	433	North Barton	E. O. Zimmerman.	Unison	410	Big Rapids	Yas. Ingalls.
Tweed	434	Tweed	A. E. Grier.	Peck	411	Peck	Abraham Robinson.
Casselman	437	Casselman	Paul Bissonette.	Sanilac Center	414	Sanilac Center	Geo. S. Tweedie.
Littlejohn	442	Sharbot Lake	H. N. Coultlee.	Lake View	418	Port Sanilac	Geo. A. Burgess.
East Toronto	450	East Toronto	Wm. Green.	Reynolds	421	IHoward City	Sidney V. Bullock.
Claudeboye	461	Claudeboye	H. S. Clarke, M. D.	Grover	423	Downington	Edgar Hills.
Metropolitan	469	Toronto.	M. Allen, 706 Carlton St.	Applegate	426	Applegate	Milner S. Cook.
Parliament	472	Toronto	Dr. R. D. Moffatt.	Minden	430	Minden City	Edward A. Cress.
Priceville	476	Priceville	John McGowan.	Meutor	435	Potts	Samuel E. Park.
Forfar	495	Forfar	Rev. H. S. Harte.	Imlay	436	Imlay City	Fred. W. Fenner.
Brantford	503	Brantford	Thos. Webster.	Kenit	441	G. Rapids S. Sullivan	89 Plainfield Ave.
Commercial	504	Toronto	Jas. Grover.	Rescue	445	G. Rapids Byron C. Dailey	27 Clancy St.
Wingham	505	Wingham	H. W. C. Meyers, Q.C.	Lyon	446	G. Rapids S. S. Keene	Oakdale Park.
Hazeldean	507	Hazeldean	C. R. Kemp.	Tyre	448	Tyre	Simon E. Hooper.
Walkerton	521	Walkerton	John Elliott.	Amadore	457	Amadore	U. S. Galbraith.
Winchester	524	Winchester	A. A. Beach.	Maurice	464	Maurice	Alonzo Redmond.
Crosby	527	Elgin	Rev. F. Chisholm.	Downer	466	Marysville	Geo. H. Threadgold.
Jolly	539	Mandaumin	Jas. Henry Young.	Leonard	477	Grand Rapids	C. Henry Buss.
Silver Leaf	540	Hanover	Robt. Jas. Ball.	Saginaw	494	Saginaw	J. Mathias Schmidt.
Merrivale	541	Merrivale	Wm. Fulford.	Caro	506	Caro	Thos. O. Gibbs.
Red Pine	546	Warren	John M. Letsche.	Mayville	522	Mayville	Ferry Corliss.
Palgrave	554	Palgrave	Robt. Jas. McLelland.	Luther	528	Luther	James Sterling.
Terra Cotta	555	Campbellville	J. S. Robinson.	Waldene	529	East Saginaw	Geo. I. Noble.
Classic City	559	Stratford	R. R. Goulding.	Acme	551	SouthSaginaw	Fred. C. Hough.
Lanark	562	Lanark	Jno. Manahan.	Isabella	552	Mt. Pleasant	H. A. Miller.
Ivy Leaf	565	Blyth	A. Elder.	Warren	556	Colman	Albert V. Linton.
Wooler	567	Wooler	G. W. Casement.	Kalkaska	564	Kalkaska	Thos. F. Higgins.
Vankleek Hill	571	Vankleek Hill	Don. McLeod	Watchul	572	Watchul	Oscar F. Webster.
Kincardine	578	Kincardine	J. W. Donohou.	Crow Island	576	Crow Island	Wm. Loney.
Newbury	580	Newbury	Wm. Boyne.	Mountaineer	577	NorthSaginaw	Robt. J. Clark
Brigden	582	Brigden		Hamilton Stone	512	S. Boardman	John D. Doyle.
Pine Grove	593	Sturgeon Falls	Geo. A. McGrath.	Mancelona	583	Mancelona	Clayton L. Bailey.
Elmwood	594	Elmwood	M. Kangman.				

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High Court of Michigan.

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- P. H. C. R., Gen. H. H. Aplin, West Bay City.
- H. V. C. R., John Chambers, Port Huron.
- H. Sec., Fred. Dunn, Lansing.
- H. Treas., Frank Dullam, Flint.
- H. Phys., A. L. Ruffe, M.D., Oscoda.
- H. Coun., Chas. H. McGinley, Minden City.

DIRECTORY OF COURTS.

Name.	No.	Location.	C.D.H.C.R.
Bad Axe	117	Bad Axe	Dr. S. J. Henderson.
Tunnel	159	Port Huron	Wm. M. Cline.
Desmond	167	Port Huron	Hiram A. Waite.
Clare	210	Clare	Dr. F. J. Todd.
Valley	232	East Saginaw	W. J. Wulkerson.
Flint	239	Flint	Frank Dullam.
Hastings	246	Hastings	L. E. Stauffer.
Lansing	247	Lansing	Geo. H. Saxton.
Eagle	250	Gladwin	Wm. G. Firman.
Michigan	261	Carsonville	Donald Campbell.
ss. of Mackinac	262	Duncan	Edward J. James.
Marion	267	Deckerville	Robt. Loughran.
Barbor	268	Sand Beach	Henry E. King.
Croswell	273	Croswell	Wilford Macklem.
Pedar	275	St. Ignace	P. D. Biesel.
Oscoda	278	East Tawas	Wm. F. Edsall.
Au Sable	285	Oscoda	Edward H. Hull.
Alpena	293	Au Sable	Henry Aldred.
Maple Ridge	300	Alpena	Thos. C. Phillips.
Bay City	306	Newberry	W. E. King.
Liberty	313	Bay City	Oscar Kriehhoff.
Manistique	322	Richmond	G. W. Weston.
Fresque Isle	325	Manistique	R. A. Campbell.
Miranda	326	Rogers City	Wm. H. Kitchen.
Vassar	337	West Bay City	John A. Gregg.
St. Clair	349	Vassar	Geo. C. Loss.
Tutabawassee	353	St. Clair	Chas. J. Mitchell.
Mason	354	Midland	W. J. Fraidenburgh.
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C.D.H.C.R., Wm. Little; C.R., Robt. McMurchy; V.C.R., D. McMillan; R.S., S. Edgar; F.S., Wm. Wilson; Treas., E. W. Bishop; Chaplain, Jas. Fyfe; P.C.R., Wm. McKissock; Phys., Allan Cameron, M.D. Meets 2nd and 4th Tuesdays of each month at 8 o'clock. 12-2

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

C.D.H.C.R., John Parr; C.R., A. D. Bostwick; V.C.R., R. Brown; R.S., Jas. Lowe; F.S., John W. Stocks; Treas., Wm. John Church; Chaplain, W. S. Moy; P.C.R., J. Williams; Phys., N. A. Worthington, M.D. Meets 2nd and 4th Tuesdays of each month. 12-2

COURT MAPLE, NO. 155, ST. THOMAS.

C.D.H.C.R., Fred. Rawlinson; C.R., J. S. Robertson; V.C.R., G. Smart; R.S., F. Rawlinson; F.S., Jas. Sharpe; Treas., Jas. L. Brooks; Chaplain, H. T. Ponsford; P.C.R., A. McAlpine; Phys., C. E. B. Ducombe, M.D. Meets 2nd and last Tuesdays of each month. 12-2

COURT TORONTO, NO. 167, TORONTO.

C.D.H.C.R., R. B. Powell, 33 Baldwin st.; C.R., J. R. Faithful, 12 Briggs st.; V.C.R., W. L. Perkering, 67 Queen st. East; R.S., Albert Littler, 182 Blecker st.; F.S., H. Liddell, 113 Augusta ave.; Treas., E. H. DeGuere, 67 Robert st.; Chaplain, Joseph Harker, 80 Agnes st.; Phys., G. B. Smith, M.D., 25 Elm st. Meets on 2nd and 4th Mondays of each month. 2-1

COURT BLACK KNIGHT, NO. 173, PRESTON.

C.D.H.C.R., Frank Kramer; C.R., H. S. Arnfield; V.C.R., Charles Bryant; R.S., W. C. Spiessman; F.S., Louis Even; Treas., J. S. Clemons; Chaplain, A. Pingle; P.C.R., D. Kraft; Physician, W. B. Duck, M.D. Meets 1st and 3rd Thursdays of each month. 2-1

COURT PIOTON, NO. 177, PIOTON.

C.D.H.C.R., Herbert M. Love; C.R., John A. Wright; V.C.R., Frank E. Cadarette; R.S., Robert C. Clapp; F.S., William H. Seith; Treas., David L. Bongard; Chap., William Kirchhausen; P.C.R., George Haddon; Phys., Dr. E. Kidd. Meets 2nd and 4th Thursdays of each month. 12-0

COURT DESMOND, NO. 187, FORT HURON, MICH.

C.D.H.C.R., H. A. Waite; C.R., H. A. Waite; V.C.R., Geo. Cheney; R.S., D. A. Fenton; F.S., John Chambers; Treas., D. McKenzie; Chaplain, Peter Nichols; P.C.R., John Chambers; Phys., E. P. Tibbals, M.D., and H. R. Mills, M.D. Meets 2nd and 4th Fridays of each month. 12-0

COURT ROYAL, NO. 212, ESSAY CENTRE.

C.D.H.C.R., George M. Jeffery; C.R., Wm. C. Shaw; V.C.R., Nelson P. Wigle; R.S., W. J. Dewar; F.S., Martin J. Wigle; Treas., Wm. Naylor; Chaplain, A. Bradt; Phys., Jno. Ferguson, M.D. Meets 2nd and 4th Tuesdays of each month in I. O. G. T. hall. 3-6

COURT KEMPTVILLE, NO. 214, KEMPTVILLE.

C.D.H.C.R., Geo. Keating; C.R., R. S. Parkinson; V.C.R., A. P. McGregor; R.S., A. T. Shillington; F.S., A. C. Rutherford; Treas., J. L. McBride; Chaplain, Joshua Huntington; P.C.R., T. A. Craig; Phys., J. A. Jones, M.D. Meets 1st and 3rd Tuesdays of each month. 12-2

COURT CLIFTON, NO. 220, NIAGARA FALLS.

C.D.H.C.R., J. C. Rothery; C.R., G. B. Crumb; V.C.R., R. L. Macfarlane; R.S., W. J. Ward; F.S., P. A. Skinner; Treas., A. Sayers; Chaplain, Rev. John Young; P.C.R., F. Nugent; Phys., D. Campbell, M.D. Meets 3rd Friday of each month. Visiting Brothers are cordially invited. 12-2

COURT STADACONA, NO. 224, QUEBEC.

C.D.H.C.R., James Ellis; C.R., Albert Henry Walters; V.C.R., George Baxter; R.S., Wm. A. Collins; F.S., Aug. Bomer; Treas., Thos. H. Argue; Chaplain, Rev. E. J. Rexford; P.C.R., James Ellis; Phys., R. Henry Russell. Meets 1st and 3rd Thursdays of each month at Masonic Hall, Garden Street, Quebec. 2-1

COURT LAURENTIAN, NO. 229, OTTAWA.

C. D. H. C. R., G. H. Hayes; C.R., J. Hervey Spencer V.C.R., M. K. Dunlevie; R.S., W. T. Wilson; F.S., W. Rowan; Treas., J. S. Hale; Chaplain, D. A. Pellatt; P.C.R., G. W. Paterson; Phys., H. B. Small, M.D. Meets 1st and 3rd Mondays of each month. 12-0

COURT RICHMOND, NO. 234, MARINERS' HARBOR, N.Y. C.D.H.C.R., Ellis Stinesire; C.R., Wm. Stephens; V.C.R., James Burris; R.S., F. Merrill, jr.; F.S., Wm. H. De Hart; Treas., Edw. A. McDonough; Chap., Jno. Parsons; P.C.R., Chas. O. Johnson; Phys., E. D. Coonley, M.D. Meets alternate Thursdays of each month in Huguenot Hall. 3-1

COURT SELKIRK, NO. 235, WALLACEBURG.

C.D.H.C.R., W. J. Badder; C.R., Wm. H. Heath; V.C.R., R.S., F. W. Cummer; F.S., E. Lampson; Treas., Wm. Anderson; Chaplain, C. S. Benn. 4-0

COURT BROOK, NO. 242, TORONTO.

C.D.H.C.R., Alex. R. Scobie; C.R., J. L. Little; V.C.R., A. Coyell; R.S., H. Dougall, 1172 Queen st. W.; F.S., W. C. Conboy, 441 King st. W.; Treas., W. Wauty; Chaplain, W. C. Sellers; Phys., T. H. Little, M.D., 72 Spadina ave. Meets on the 1st and 3rd Tuesdays of each month corner of Queen st. and Spadina ave. at 8 o'clock. 12-0

COURT TAMARAC GROVE, NO. 245, NORTH BAY.

C.D.H.C.R., Wm. Colvin; C.R., Wm. Tanner; V.C.R., John H. Marshall; R.S., Robt. Rankin; F.S., E. W. Ross; Treas., A. E. Knapp; Chap., A. Sache; P.C.R., John Morris; Phys., Dr. Carruthers. Meets 2nd and 4th Thursdays of each month. 12-0

COURT MYSTIC, NO. 259, LONDON.

C.D.H.C.R., R. B. Hungerford; C.R., John Pope; V.C.R., Thos. Hood; R.S., Jas. M. Powell; F.S., D. C. Hannah; Treas., John Overell; Chaplain, H. C. Sanders; Phys., H. A. McCallum, M.D.; Meets 4th Wednesday in each month. 3-0

COURT STRAITS OF MACKINAC, NO. 262, DUNCAN, MICH.

C.D.H.C.R., Edward J. James; C.R., John E. McLellan; V.C.R., Norman Ross; F.S., Chris. Macdonald; Treas., Thos. D. James; R.S., Richard Thompson; Chaplain, Benj. J. Vincent; Phys., Thos. A. Perrin, M.D. Meets 2nd and 4th Wednesdays of each month. 3-1

COURT BALMORAL, NO. 269, MONTREAL, QUE.

C.D.H.C.R., D. J. McArthur, 15 Voltigeurs St.; C.R., Peter Strathairn; V.C.R., J. J. Conolly; R.S., Hy. S. G. Dixon; F.S., W. D. Lockerby, 389 St. Paul St.; Treas. Colin McArthur; Chaplain, Alex. Lewthwaite; P.C.R., Wm. Paterson; Phys., W. H. Drummond, M.D. Meets 2nd and 4th Tuesdays of each month at 251 St. James' Street. 2-1

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

C.D.H.C.R., W. F. Edsall; C.R., Robt. Copland; V.C.R., Lyman McAuliff; R.S., Alex. Marko; F.S., Geo. E. Oakes; Treas., Henry Hewson; Chaplain, Charles W. Haight; P.C.R., Geo. P. Thompkins; Phys., F. C. Thompson, M.D., and O. Gates, M.D. Meets every Wednesday evening. 12-0

COURT HARVARD, NO. 281, CLEVELAND, OHIO.

C.D.H.C.R., J. A. Bartlett; C.R., Frank Addis; V.C.R., W. H. Dopsong; R.S., Geo. Myers; F.S., J. P. Murray; Treas., S. L. Potter; Chaplain, H. Fenu; P.C.R., W. A. Gordon; Phys., W. W. Holliday. Meets every 2nd and 4th Saturday in each month. 2-1

COURT OSOODA, NO. 285, OSOODA, MICH.

C.D.H.C.R., Edward H. Hull; C.R., Lester Mitchell; V.C.R., John Peirson; R.S., Joseph West; F.S., John J. Whitters; Treas., Wm. E. Wilson; Chaplain, Wm. Flynn; P.C.R., Greeley Hill; Phys., A. L. Ruffe, M.D. Meets every Monday at 7:30 p.m. 12-0

COURT AUSABLE, NO. 289, MICH.

C.D.H.C.R., Henry Aldred; C.R., A. S. Clark; V.C.R., Holms B. Witters; R.S., J. E. Williams; F.S., W. F. Bisbee; Treas., Henry W. Venners; Chaplain, Rev. R. L. Williams; P.C.R., W. F. Bisbee; Phys., Alfred Graham, M.D. Meets every Wednesday at 7:30. 12-0

COURT SHEFFORD, NO. 296, WATERLOO, QUEBEC.

C.D.H.C.R., A. Davidson; C.R., E. Farneloc; V.C.R., R. F. Shaw; R.S., Henry Bird; F.S., A. W. Watson; Treas., F. E. Taylor; Chaplain, R. P. Harvey; Phys., J. L. Clarke, M.D. Meets 3rd Tuesday in the month in the Assembly room of Bouchard's Block. 5-1

COURT YAMASHA, NO. 292, FARNHAM.

C.D.H.C.R., Thos. Flynn; C.R., Edwin Blackburn; V.C.R., Henry Whitebeck; R.S., A. H. Eager; F.S., C. E. Traver; Treas., S. E. Randall; Chaplain, Geo. A. Truax; P.C.R., Thos. Flynn; Phys., S. F. Slack, M.D. Meets 2nd and 4th Mondays of each month. 12-0

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

C.D.H.C.R., Wm. L. Ollsen; C.R., N. J. Lindsay; V.C.R., W. J. Halliday; R.S., Jas. L. Riddell; F.S., John G. Motion; Treas., Thos. B. Linton; Chaplain, Ed. Maloney; P.C.R., J. R. Mitchell; Phys., Drs. Lindsay and George. Meets 2nd and 4th Thursdays of each month. 12-0

COURT FORTUNE, NO. 297, GRANBY, QUE.

C.D.H.C.R., W. B. Smith; C.R., A. A. Graham; V.C.R., R. L. Ball; R.S., Fred W. Taylor; F.S., C. H. Spencer; Treas., F. W. West; Chaplain, C. S. Patterson; P.C.R., A. W. Hale; Phys., D. K. Cowley, M.D. Meets on the last Tuesday of each month. 12-0

COURT EDEN MILLS, NO. 305, EDEN MILLS.

C.D.H.C.R., Wm. Hornby; C.R., James R. Anderson; V.C.R., David M. Webb; R.S., Wm. Hampson; F.S., T. A. Mason; Treas., Wm. Roberts; Chaplain, C. M. Wilson; P.C.R., Wm. Ramsay; Phys., James R. Dryden, M.D. Meets 2nd and 4th Wednesdays of each month. 12-0

COURT BAY CITY, NO. 306, BAY CITY, MICH.

C.D.H.C.R., Oscar Kreighoff; C.R., J. A. Mastin; V.C.R., B. Wolskey; R.S., E. F. Brucker; F.S., C. E. Leyer; Treas., A. A. Allen; Chaplain, P. Lafrance; P.C.R., Ed. Williamson; Phys., John McLurg, M.D. Meets 2nd and last Tuesdays of each month. 12-0

COURT INTERNATIONAL, NO. 323, ROCK ISLAND, QUE.

C.D.H.C.R., Chas. M. Thomas; C.R., C. C. Wells; V.C.R., Adam L. Miller; R.S., Chas. M. Thomas; F.S., A. B. Sweeney; Treas., Orrock E. Libby; Chaplain, G. W. Dorman; P.C.R., Allen Wilkison; Phys., Ralph M. Causfield, M.D. Meets 2nd and 4th Wednesdays of each month at 8 p.m. 12-0

COURT DOVER, NO. 328, PORT DOVER.

C.D.H.C.R., H. Ivey; C.R., J. Varcy; V.C.R., W. Rankin; R.S., Dr. Naira; F.S., L. O. Emes; Treas., H. W. Ansley; Chaplain, C. Quashry; Phys., Jas. M. Naira, M.D. Meets 1st and 3rd Fridays of each month. 12-0

COURT CHARLOTTEVILLE, NO. 338, VICTORIA.

C.D.H.C.R., C. E. Shearer; C.R., W. Kennedy, M.D.; V.C.R., E. M. Kitchen; R.S., W. F. Dunkin; F.S., H. W. Mabee; Treas., Joseph McCall; Chaplain, Philip Young; P.C.R., Daniel G. McKnight; Phys., W. Kennedy, M.D. Meets last Monday of each month. 12-0

COURT DANVILLE, NO. 340, DANVILLE, QUE.

C.D.H.C.R., George W. Snaden; C.R., George W. Snaden; V.C.R., T. B. Curtis; R.S., Thomas Foster; F.S., E. A. Cleavland; Treas., George W. Snaden; Chaplain, Wm. Carson; P.C.R., T. B. Curtis; Phys., A. M. Spear, M.D. Meets 1st and 3rd Wednesdays of each month. 12-0

COURT COATCOOK, NO. 341, COATCOOK, QUE.

C.D.H.C.R., H. W. Edwards; C.R., John Wallace, jr.; V.C.R., Henry Griggs; R.S., N. W. Edwards; F.S., A. A. Woodman, jr.; Treas., L. F. Tillitson; Chaplain, Robert Akhurst; P.C.R., A. A. Woodman, jr.; Phys., Eli Ives, M.D. Meets 2nd and 4th Tuesdays of each month. 5-1

COURT WAVERLEY, NO. 345, FLETOHER.

C.D.H.C.R., Jas. W. Campbell; C.R., Andrew Stevenson; V.C.R., David Lewis; R.S., Jas. W. Campbell; F.S., John G. Stewart; Treas., D. B. Armstrong; Chaplain, A. Bartlett; P.C.R., Harry Forbes; Phys., John C. Bell, M.D. Meets 2nd and 4th Wednesdays of each month. 12-0

COURT BURRARD, NO. 347, VANCOUVER, B. C.

C.D.H.C.R., M. Matheson; C.R., Nicol Allan; V.C.R., Wm. Bredemayer; R.S., Eugene Crotran; F.S., A. M. Tyson; Treas., A. McKelvie; Chaplain, W. J. McMillan; P.C.R., L. R. Authier; Phys., H. E. Langis, M.D. Meets in Odd-fellows' Hall 2nd and 4th Wednesdays in each month. 12-0

COURT WEIDMANN, NO. 350, WEIDMANN.

C.D.H.C.R., Wm. Chapin; C.R., D. G. Cuthbertson; V.C.R., Andrew Craig; R.S., Alex. Stewart; F.S., Joseph Benson; Treas., Otto Jansohn; Chaplain, Wm. Bright; P.C.R., W. Chapin; Phys., H. L. Blair, M.D. Meets 2nd and 4th Fridays of each month. 12-0

ACTON VALE, NO. 351, ACTON VALE, QUE.

C.D.H.C.R., Rev. Louis C. Wurtele; C.R., George B. Wells; V.C.R., Rev. J. Pinel; R.S., Owen C. Brown, M.D.; F.S., Theodore G. Harvey; Treas., C. James Balfour; Chaplain, Rev. J. Pinel; P.C.R., Rev. Louis C. Wurtele; Phys., Owen C. Brown, M.D. Meets 2nd and 4th Saturdays of each month. 12-0

COURT TITTBARAWASSE, NO. 353, MIDLAND, MICH.

C.D.H.C.R., W. J. Fraidenburg; C.R., M. C. Gould; V.C.R., Paul Lingle; R.S., John Lefevre; F.S., W. E. Richardson; Treas., C. F. Wilson; Chaplain, Andy Sias; P.C.R., R. A. Wilson; Phys., F. A. Towseley, M.D. Meets every Thursday. 4-0

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COURT SIGNET, NO. 358, NEWMARKET.

C.D.H.C.R., J. E. Souch; C.R., Thos. Ratcliffe; V.C.R., T. Lloyd; R.S., John Barker; F.S., R. J. Tait; Treas., R. A. Smith; Chaplain, W. D. Mutch; Phys., S. Scott, M.D. Meets on the 2nd and 3rd Fridays of each month. 3-0

COURT APPUI, NO. 359, SOMBRA.

C.D.H.C.R., T. C. Cowan, M.D.; C.R., John Goodman; V.C.R., Wallace May; R.S., Edwin Tousin; F.S., G. F. Logan; Treas., G. F. Logan; Chaplain, Paul Dustin; Phys., T. C. Cowan, M.D. Meets last Thursday of each month. 12-0

COURT BANNER, NO. 360, CLEVELAND, OHIO.

C.D.H.C.R., Charles E. Warren, 25 Cherry Street; C.R., Francis Bailey; V.C.R., Jos. Graver; R.S., Chas. Fix, 65 Scoville Avenue; F.S., Wm. Sohl; Treas., P. I. Spenser; Chaplain, Charles Tressell; P.C.R., Louis Schiele; Phys., Dr. P. I. Spenser, 50 Garden Street. Meets every Thursday evening at Bland and Heller's Hall, 374 Ontario St. 2-7

COURT KING CITY, NO. 363, KING.

C.D.H.C.R., John H. Ross; C.R., James L. Johnston; V.C.R., Jas. Lloyd; R.S., G. Hunt; F.S., C. Patterson; Treas., Jas. H. Bolton; Chaplain James Frett; P.C.R., Jas. W. Crossley; Phys., T. J. Norman, M.D. Meets on the last Friday of each month. 12-0

COURT CARNIVAL, NO. 376, MONTREAL EAST, QUE.

C.D.H.C.R., W. N. Kearns, 1747 Notre Dame st.; C.R., F. G. Kearn; V.C.R., J. A. Bergeron; R.S., H. Chateauvert; F.S., J. W. Lussier; Treas., B. L. Vipond; Chaplain, W. S. Brooks; Phys., Douglas DeCov, M.D. Meets every alternate Wednesday in Foresters' Hall, 1240 Notre Dame Street, East. 6-0

COURT GRATIOT, NO. 379, FORT GRATIOT, MICH.

C.D.H.C.R., J. Halfman; C.R., Eugeot Lutzen; V.C.R., W. H. Freeham; R.S., Alfred Kean; F.S., W. Shingles; Treas., H. King; Chaplain, J. Johnston; P.C.R., W. R. Sampson; Physician, J. P. Aiken. Meets 2nd and 4th Mondays in each month. 2-1

COURT LEE, NO. 389, FARGO, MICH.

C.D.H.C.R., Bell E. Barry; C.R., Addison Young; V.C.R., Herman Fueslein; R.S., David D. Orer; F.S., Francis A. Hill; Treas., Noah Bean; Chaplain, Albert F. Miller; Phys., Alex. Folluck, M.D. Meets 2nd and last Fridays of each month at 7 p.m. 12-0

COURT MONROE, NO. 391, ROCHESTER, N. Y.

C.D.H.C.R., Chas. W. Lerch; C.R., John W. Berkel; V.C.R., C. Fable; R.S., Andrew E. Koerner; F.S., Frank J. Bogner; Treas., Geo. C. Schaffer; Chaplain, Thos. McLaughlin; P.C.R., C. Fable; Phys., Joseph T. Cox, M.D. Meets 2nd and 4th Fridays of each month. 12-0

COURT TECUMSEH, NO. 396, HAVELOCK.

C.D.H.C.R., G. J. Healy; C.R., Robt. Preston; V.C.R., Thomas Milne; R.S., Herbert Stuttaford; F.S., George Liscumbe; Treas., Thomas Milne; Chaplain, Rev. J. J. Rae; P.C.R., Walter Shipman; Phys., W. H. Jeffis, M.D. Meets 1st and 3rd Mondays of each month in Minaker's Hall. 12-0

COURT UNIVERSAL, NO. 428, PULLMAN, ILL.

C.D.H.C.R., William Bryant, P. O. Box 857; C.R., D. V. Gladman; V. C. R., H. H. Cambell; R.S., Thos. Wilson; F.S., C. Walter; Treas., Jas. Haswell; Chaplain, Jos. Wilson; P.C.R., John Churchill; Phys., J. O. Goltz, M.D. Meets 2nd and 4th Thursdays of each month, 53 Arcade. 12-0

COURT MINDEN, NO. 430, MINDEN CITY, MICH.

C.D.H.C.R., Joseph Morris; C.R., W. J. Willson; V.C.R., Isaac Springer; R.S., W. A. Tyler; F.S., William Cox; Treas., Harry R. Rice; Chaplain, E. A. Cress; P.C.R., C. H. McGinley; Physician, R. G. Healy. Meets 2nd and 4th last Fridays of each month. 2-1

COURT TWEED, NO. 434, TWEED.

C.D.H.C.R., A. F. Grier; C.R., W. C. Sills; V.C.R., M. A. Jackson; R.S., Fred Frost; F.S., J. S. Morton; Treas., S. Esterbrook; Chaplain, J. Carron; P.C.R., C. Burd; Physicians, L. Tuttle and M. Mather. Meets 1st Thursday of each month. 2-1

COURT MENTOR, NO. 435, POTTS, MICH.

C.D.H.C.R., Samuel E. Park; C.R., Henry E. Rockfellow; V.C.R., Wm. Schram; R.S., Frank G. Kimley; F.S., R. W. Loughran; Treas., Jos. Sullivan; Chaplain, Richard Roberts; P.C.R., Fred. P. Hall; Phys., C. McLean, M.D. Meets every Saturday. 12-0

COURT DRAYTON, NO. 479, DRAYTON, NORTH DAKOTA.

C.D.H.C.R., Henry P. Cooper; C.R., Alex. A. Brown; V.C.R., Wm. L. Brown; R.S., A. R. Goewey; F.S., Wesley Styles; Treas., Richard Horrocks; Chaplain, A. C. Wilke; P.C.R., John D. Waace; Phys., W. J. Musgrove, M.D. Meets 1st and 3rd Mondays of each month. 12-0

COURT OHIO, NO. 537, CLEVELAND, OHIO.

C.D.H.C.R., Rich. Dell; C.R., W. H. Clark; V.C.R., Edgar Viets; R.S., S. A. Logan; F.S., R. J. Bissett; Chaplain, W. C. Blackburn; P.C.R., T. M. Painter; Phys., H. J. Lee, M.D. Meets every Wednesday evening, cor. Broad way and Central ave. 6-

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Price List of Supplies.

Application for Membership (in pads of 100)	\$	50
Application for Enrollment in S. & F. Department, each	02	
Application for Increased Endowment	01	
Axe Heads	each	1.50
Badges for Officers	per set of 13	20.00
Badges for Members	each	1.25
Ballot Balls	per 100	50
Ballot Boxes	each	3.00
Bonds	"	02
Cards, Ode	"	05
Cards, Members at Large	"	05
Cards, Travelling, or Letters of Credence	"	05
Cards, Withdrawal	"	05
Cash and Order Books for R. S.	"	1.50
Certificates of Endowment	"	50
Certificates of Membership	"	1.00
Charter Fee for a Subordinate Court	100.00	
Charter Fee for Royal Foresters	100.00	
Charter Fee for Juvenile Foresters	10.00	
Charter (in case of loss)	each	5.00
Charter Supplies List with Receipt	"	02
Charms for Watch Chain (gold and enamelled) \$5.00 to	25.00	
Claim Papers for Endowment	each	10
Claim Papers for Sick Benefit	"	02
Commissions	"	05
Constitutions	"	15
Dispensations for a New Court organized by High Courts	100.00	
Dispensations for Courts (in case of loss)	each	2.00
Endowment Committee's Reports	"	02
Financial Secretary's Ledger	100 folios	1.50
Financial Secretary's Ledger	200 folios	2.50
Gavels	per pair	75
General Principles Circulars	per 100	1.00
Incense Lamps	each	3.00
Instituting Officers' Returns	"	05
Instructions to Deputies	"	25
Instructions to Medical Examiners	"	50
Masks for Members	"	10
Masks for Chief Rangers	"	6.00
Medical Examination Forms	"	02
Minute Books, with Roll	100 pages	1.50
Minutes of Proceedings	each	10
Monthly Report Forms A	"	04
Notices to Members of Meetings	per 100	50
Orders on Treasurer (in books of 100)	"	50
Pass Books for Members	each	20
Pins for Breast (gold and enamelled) \$5.00 and \$5.00 to	25.00	
Receipt Books of Financial Secretary	each	50
Receipt Books of Instituting Officers	"	30
Receipt Books of Treasurer	"	40
Reinstatement Forms	"	02
Rituals	"	1.00
Robes	in sets of four	70.00
Sashes for Members	"	3.00
Sashes for Officers of Subordinate Courts	\$3.50 to	5.00
Sashes for Deputies	"	5.00
Scals and Presses	each	5.00
Semi-Annual Report	"	04
Semi-Annual Return to High Court	"	04
Stereotypes for Letter Heads	"	50
Total and Permanent Disability Application	"	10
Total and Permanent Disability Notice	"	10
Treasurer's Ledger	"	50
Uniforms of Royal Foresters	\$35.00 to \$75.00	

Courts under a High Court will order all supplies through their own High Secretary. Courts under the immediate jurisdiction of the Supreme Court will send their orders to John A. McGillivray, Supreme Secretary, Toronto, Canada.

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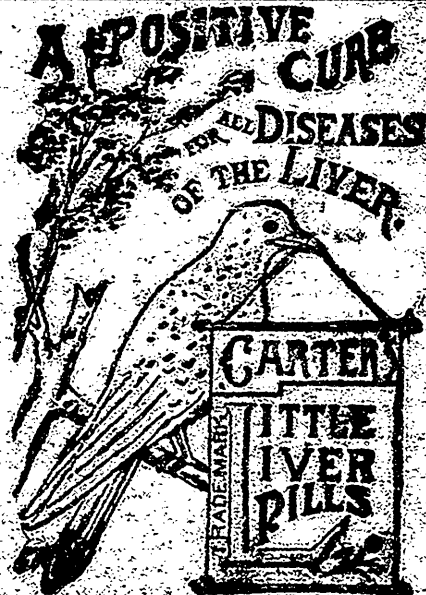
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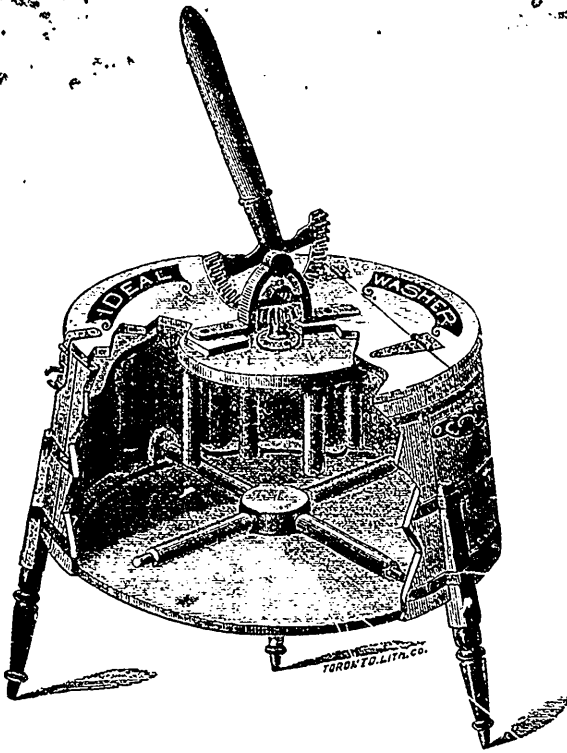
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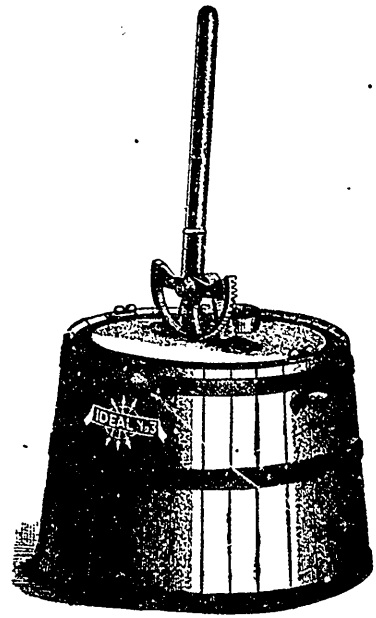
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