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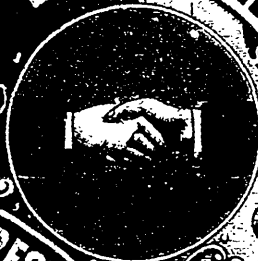
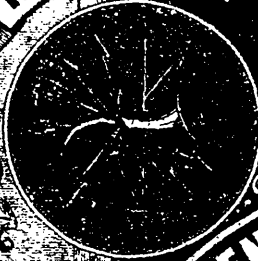
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THE INDEPENDENT FORESTER

THE OFFICIAL

ORGAN OF THE



INDEPENDENT ORDER OF FORESTERS

I.O.F.

THE BEST

FRATERNAL AND BENEFIT SOCIETY

FOUNDED, 1874. INCORPORATED 1881.

TORONTO, ONT., DEC., 1896.

Volume XVII.

Num.

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The Independent Forester

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DECEMBER, 1896.

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The Independent Forester

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of Foresters.

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TORONTO, CANADA, DECEMBER, 1896.

1. Send all matters relating to the INDEPENDENT FORESTER and questions on points of Forestry law to Dr. Oronhyatekha, S.C.R., Toronto, Canada.
2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, 53 Yonge-street, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.
4. The Monthly Report and exact sum required to cover assessments and other fees called for by such Monthly Reports, should be sent together in one cover.
5. Courts working under the jurisdiction of a High Court must order all supplies from the High Secretary of their own High Court: the court under a High Court must order from the Supreme Secretary.
6. The FORESTER will be mailed to each member of a court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses to Dan. A. Rose, Manager, THE INDEPENDENT FORESTER, 25 Wellington-street W., Toronto. Until such list is received, the papers will be mailed to the Court Deputy in bundles for distribution among the members.
7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name in full

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

Editorial.

Notes.

Courts must remit their CAPITA-
TION TAX with December Report.

Courts must make their reports for
the month of January on Annual Re-
port Form No. 38. Attention is called
to the fact that all the information call-
ed for by the several headings of that
Form should be given. The PRESENT
AGE and AGE at INITIATION of each
member of the court must positively be
given. Reports are never returned for
correction, but when incomplete they
can be remedied only by new reports;
we trust, therefore, that we will not be
obliged to call upon any Financial Sec-
retary to make a second report.

**

DECEMBER,

**

The end of the year.

**

The time for stock taking.

**

If you have helped one, even once, you
have not lived in vain.

**

It pays to do right, but he who does right
because it pays is not right.

**

How many things have you left undone
that you ought to have done?

**

With the passing of the years opportuni-
ties lessen, and responsibilities increase.

**

Regrets are unavailing, only in as far as
they will prevent us from falling into the
same errors, or committing the same mis-
takes.

**

One month of the year yet remains. Time
enough to cheer some heart, help some life,

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correct some fault, and secure a good and worthy man for membership in the I.O.F.

**

There is not one of our 100,000 members but can each day make some life more hopeful, manfuller, happier. Let us then be up and doing.

**

One cent from each member in the Order pays \$1,000 benefit certificate. The member does not attach a cent of value to it. To many a widow the \$1,000 is a fortune, and the difference between poverty and independence.

**

Work on the "Temple" is progressing satisfactorily. The roof is on. Windows are being put in. The heating appliances will soon be in position, and the interior work will be pushed as rapidly as will be consistent with first-class workmanship.

**

All necessary care should be taken in preparing the reports for head office. Time and worry can be saved by having things done right and at the right time. As the volume of business increases, the need of thoroughness and accuracy becomes more imperative.

**

We hope courts will remember, in the happy Christmas season, the brother in adversity, through sickness or lack of employment, and the families from whom the breadwinner has been taken. It is both a privilege and duty to demonstrate that fraternity is more than a name.

**

For October last year the applications were 1,573. For the same month this year there are 1,879, a very substantial gain. All the more gratifying when we remember the keen Presidential contest that was waged in the United States, and which interfered very materially with all kinds of business.

**

Personal influence can double the membership of the I.O.F. in three months. Our members know they have a good thing in the Benefits of the Order. They know some of their friends who are not carrying any protection. All that is needed is to set their duty and opportunity plainly before them.

**

We call attention again to the prize-list offered by the Executive Council. We republish the list in this issue. There is a chance for everyone. Some of the prizes are sufficiently valuable to excite keen competition. It will serve the Executive right to oblige

them to furnish about 10,000 "two million honor badges."

**

The best Christmas-box that a man can give his family is a Benefit Certificate in our Order. There is ample room for choice; \$500 will suit the humblest purse, while \$5,000 is about the right figure for those of ampler means. Anyone can afford the smaller amount. All who can should take a larger sum.

**

The best time to join the Order is just now. Before the holidays is better than after the holidays, as to-day is better than tomorrow, as to-day is yours, while to-morrow you may never see. Again, there is a general depletion of the purse after the holiday time. December should see 3,000 applications handed in.

**

One of the gratifying features of our history is that lapses are becoming less frequent. True, they are still too numerous, but not as numerous relatively as they were. A man may go without his dinner, but he should not endanger the heritage of his family by allowing himself to become suspended for the non-payment of his assessment.

**

The winter campaign is in full swing. From nearly every jurisdiction we hear of good work being done. The meetings of the subordinate courts are being well attended. The membership of old courts is being increased. The courts being organized average over one per day. The surplus is increasing at the rate of \$1,400 per legal day. All of which looks like prosperity.

**

Not in one, but several ways, is a brother repaid for his outlay in the I.O.F. First, he has the fraternal and social benefits of the Court. Second, he has the assurance that the larger proportion of every dollar he pays goes to the deserving beneficiaries of departed brethren. Third, he knows that, when he will be taken from his loved ones, the benefit he has secured for them will be promptly and fully paid.

**

It has been said before, it will be said again, and it can't be repeated too often, or with too much emphasis, that the man who has anyone dependent on him and hasn't secured a competency should insure, and at once; and the man who only has his insurance to leave to his family may think of going to bed without his supper, but he must not think of allowing his assessment to remain unpaid, or his certificate to lapse.

The article from the *National Underwriter* on Life Insurance Associations that we reproduce in another column is worthy of careful perusal, not only by the organizers and officers of our Order, but by every member. When a brother is inclined to neglect a meeting, let him remember—that attendance fosters interest; interest begets enthusiasm; enthusiasm insures success.

**

The organizer who understands his business will always part from the man he has solicited in vain, in such a friendly spirit, that he can return. He will keep his temper, and he will not forget that there is a time to quit as well as a time to persevere. He will always represent things as they are, and be so possessed with the good points of his own Order, that he will have neither time nor thought to say an ill-word of any other.

**

Every court, especially during the holiday season should, remember the family of the brother departed, and by some token prove that fraternity is a good deal more than a name. We all know the pleasure of being remembered. By that pleasure let us seek to minister to the happiness of others. He does not deserve to have friends who does not show himself friendly. Let every Forester seek out someone whom he may help and cheer.

**

Don't take too much for granted. The fraternal spirit exists, but it is wise not to lean on it too heavily. If you want to be sure that you are in good standing, give your personal attention to the paying of your dues and assessments. When you neglect that duty, in the belief that the brethren are attending to it for you, you are probably cherishing a delusion. It is your concern. When you neglect it, is it reasonable to expect others to attend to it? Keep paid up.

**

They are legion, those that purpose with the New Year taking up some neglected duty. We meet them in all the walks of life. They would begin right now, only it is so near the end of the year that it is not worth while. These are the very people that at the beginning of the year "excused their dull delay," saying, there is plenty of time. A few days are neither here nor there. The people who accomplish anything are those who work at all seasons. To neglect the closing days of the year is to prepare the way for continued neglect when the New Year opens. Do your best now.

We note with pleasure a growing disposition on the part of fraternal societies to treat each other generously. The invariable rule of the I.O.F. is to appeal to the public on its merits, and to refer to its record for prompt and honorable dealing as a reason why it should be supported. The principles underlying fraternal associations are, in the main, the same. In the presence of the common foe, the "old liners," the societies should stand shoulder to shoulder.

**

The force of co-operation is better illustrated by the work of fraternal Orders than any other institution we know of. A person saves ten cents a day for a year, and at the end of that time has accumulated \$30.50. This is, we will assume, the extent of his ability to save. Suppose he should, at the end of a year, die, he would leave, as his estate, \$30.50—a mean pittance. Had the same person contributed his little saving to a fraternal order in common with others during the year and died, he would have left an estate of from \$2,000 to \$4,000, according to his age. In the light of such an illustration, how can anyone be so blind to his own interests as to try and "go it alone." There is only one safe way, and that is—join the I.O.F.

**

We regret our inability to find room in the columns of the INDEPENDENT FORESTER for everything sent us for publication. This is especially true of many excellent sermons sent us. It is a very natural desire on the part of the members of a court to have the anniversary sermon preached to them, given the publicity that it deserves in the columns of the Official Organ. We have received many copies of sermons that, for want of space, we have not been able to use. We hope this explanation will be satisfactory to our many brethren who have been wondering why the sermon to which they listened with such delight and profit has not appeared in these columns.

**

America has not by any means a monopoly of fantastic insurance schemes; they get projected in "England, Ireland, Scotland and Wales" with amazing velocity and originality. "The latest," so far as we are aware, is to get "a paid-up life policy for \$1,000 for one year by subscribing to a \$4.12 magazine," and one clothing house gives a policy insurance for \$1,000 with every \$20 suit purchased—good as long as the suit lasts! There are some men who, being thrifty souls withal, and not "hard on clothes," would

make the "policy" nearly perpetual. They are a pair of silly schemes and will amount to nothing. British caution is not what we have been taught to believe it is if any will be taken in by such illusions.

The Mail List.

On October 1st, copies of the mail list for the INDEPENDENT FORESTER were sent to all the Court Deputies for correction, many of whom have not as yet replied. This likely accounts for complaints reaching us. At your next meeting see that the corrected list be sent at once.

Thanksgiving.

The United States and Canada gave thanks on the same day, Nov. 28th, this year. The coincidence was a pleasing one to many. Though separate, and likely to remain so politically, the two countries have much in common socially and commercially. The people speak the same language, worship the one God, and hold as their common heritage what is great and good in the history of the past. The future must surely see both countries dwelling side by side in peace and friendship, rejoicing in one another's prosperity. The great fraternal Orders that have tens of thousands of members in each country are doing much to bind more closely in the bonds of Benevolence and Concord the two communities. They are practically saying: "Let there be no strife between us, for we be brethren." The only provocation they encourage is provocation to love and good work. In the "Thanksgiving" of the 28th November gratitude and hope mingled. Gratitude for mercies received and blessings enjoyed. Hope by reason of brightening times, better prices, higher wages, increased work. Independent Foresters the world over were thankful for a year of unparalleled progress, and an outlook without a cloud and full of the brightest promise.

The Supreme Chief Ranger.

After a month's absence in California and Illinois, the Chief returned to headquarters about the end of October. On his way home he addressed in Chicago the largest gathering ever held there under Forcstric auspices. An interesting account of it, copied from a Chicago paper, will be found in another column. The result of the Chief's aggressive policy in Illinois is evidenced by the rapid

spread of the Order in that State. For September the applications for membership were more numerous than from any other state or province. For October, Illinois is a good second, with some 205 applications. The effect of his tour among some of the courts of California is apparent in 185 applications for October, to be followed, we understand, by a still larger increase for November. For the 17th, 18th and 19th November he was in attendance at the Fraternal Congress in Louisville, Kentucky. On the 1st inst. he leaves for Nova Scotia. He is booked for a public meeting at Halifax for December 3rd. While in the Maritime Provinces he will direct the efforts of the organizers there with a view to taking full advantage of the increasing interest of the community in the I.O.F. as a first-class Fraternal Insurance Society.

While in Toronto, the Chief gives a great deal of attention to the "Temple" building that is rapidly progressing and nearing completion.

That his labors are abundant and effective is manifest. And no one will question how unreservedly he gives his time and ability to the Order that has so long honored him with its implicit confidence.

"Good Will Toward Men."

"To do good and to communicate, forget not" is an apostolic precept that has not lost any of its force with the flight of the years. Man's noblest dower is "the privilege of doing," especially for the unfortunate and the poor. We are nearing the great festival of Christendom when humanity will be commemorating the birth of Him who gave Himself. It will be a time of family reunions, and for the giving and receiving of gifts and kindly greetings. Good wishes will be heard from all lips, good-will will be in every heart, and the world will put on for a brief season the freshness of youth. The spirit of the Great Giver will be moving people everywhere to remember the poor, and many will be the efforts to bring hope and happiness to sad and lonely hearts. Those who will do this, will, beyond a doubt, be happier than those who found their pleasure in receiving, and passed by the greater pleasure of giving. Among our 100,000 members there will doubtless be some on whom adversity will press heavily. Let them have some token of our good will. Over two thousand brothers have joined the innumer-

able company in the last fifteen years. Let us not be unmindful of those for whom they loved to care.

"Merry Christmas."

Before we again greet our readers, the happy Christmas season will have come and gone. Each succeeding year seems to make the interval between the one following and the one preceding shorter. The older we get the more quickly our days and years seem to glide away. While we change, the spirit of the Christmas time remains; if there is a change it is for the better. It is not difficult to note a broadening of sympathy and a more considerate manifestation of charity—the charity that not only gives alms, but constrains the giver to bestow the time, thought and fellow-feeling that, though less tangible, are ever so much more helpful in the end than mere material things. Humanity yearns for brotherhood more than it hungers and thirsts for what to eat and drink. We are happy to believe that the world is bettering with the "circling of the suns," and that each Christmas time sees far more practical "good-will" than the one that went before. People are finding out more and more of the pleasure of giving, hoping for nothing in return excepting the favor of Him "Who giveth all." There will be more happiness than ever in the world this coming Christmas, and all because there will be more than ever of the spirit of Him whose coming nineteen hundred years ago the angels announced in the immortal song, "Glory to God in the highest, on earth peace, good-will toward man."

We wish our 100,000 members all the joy and happiness of the Christmas time. As Foresters we have had the best year in our history. Our principles are better understood, and more fully practised than ever before. The Order enjoys the confidence of the public, and the membership have every assurance that their affairs are wisely administered, and their interests safely guarded. While death has taken the bread-winners from not a few homes, the bounty of the Order has gone to relieve the necessities of loved ones; and every member has the satisfaction of knowing that he has been contributing not only for the protection of his own loved ones, but for the relief of those whom death has afflicted. May every reader have in his cup of gladness the consciousness of having made some are glad.

What One Wins in the I.O.F. While he Lives.

Some men have an unreasoning prejudice against Life Insurance, because, as a rule, the benefits of it will be enjoyed chiefly by those who survive him. Those who object to Insurance on this score forget that their efforts, in the main, are designed to advantage others, and that they hope much of the fruit of their toil will remain after they are gone.

In the INDEPENDENT ORDER OF FORESTERS there are several solid benefits that a brother wins for himself. Such as

First—Association with good and worthy men, pledged to guard his honor and advance his interests.

Second—Medical attendance and nursing in case of sickness, and a benefit of \$3 and \$5 a week for an illness that might extend to 24 weeks.

Third—In the event of total and permanent disability, through sickness, accident or old age, the payment to himself of one-half his benefit, and a paid-up certificate for the remaining half.

Fourth—Exemption from all mortuary assessments when he has reached his seventieth year.

Fifth—The conscious satisfaction that in his life he has contributed to the support and happiness of the widow and the orphan, and that he has provided for the support of his loved ones when death will have taken him from their side.

Sixth—The certainty that not only will the amount of his benefit certificate be cheerfully paid to his dear ones, but that friends will gather round them with words of sympathy and deeds of loving helpfulness in the hour of their loss and sorrow.

Surely this is more than enough to show that a man himself gains, and that his gains are increased in many ways, by membership in the I.O.F.

New York.

We have great pleasure in congratulating our brethren of the Empire State on their splendid record for October. The High Court that leads with accepted applications among thirty-two has done something in which to take pardonable pride. New York is coming surely and steadily to the front, and it would not surprise us to see this jurisdiction leading before the close of the next decade. Bro.

C. R. Fitzgerald, High Secretary, has directed the work of organization ever since the formation of the High Court. No one begrudges the genial brother the success that has waited on his efforts. With the revival of business in the United States we confidently look for still larger additions to the membership. We expect to see the day when the Order will have at least 50,000 members in New York State.

A Grateful Annuitant.

We give with pleasure the portrait of our esteemed brother, Jno. W. Cryer, of Newark, New Jersey, who has recently completed his three score and ten years, and has received



BRO. J. W. CRYER.

his first annuity benefit—being one-tenth of the amount of his benefit certificate. It is fitting that one of the very first to enjoy this benefit of the I.O.F. should be a citizen of Newark, where INDEPENDENT FORESTRY had its birth twenty-two years ago. We hope the brother may live to receive the last instalment of his benefit. His letter to the officers and members of his subordinate court, which we give, speaks for itself.

NEWARK, N.J., Nov. 9th, 1896.

To the Officers and Members of Court Progressive, No. 254.

BRETHREN,—It is with a profound sense of the goodness of the Supreme Ruler of the universe in having prolonged my life to the

three score and ten years, which is the allotted age of man, whereby I have been enabled, through the instrumentality of your efficient and gentlemanly officers and brethren of Court Progressive, to receive my annuity benefit from the Supreme Court, which was handed to me with great promptness by your Chief Ranger. I take this opportunity of thanking the officers and members of Court Progressive, No. 254, for the very kind and courteous manner in which they have forwarded my application for the benefit, which I so very promptly received from the Supreme Court of our noble Order.

Respectfully yours, in the bonds of
L., B. & C.

JOHN W. CRYER.

"It Keeps Faith With Its Members."

The I.O.F. has established beyond controversy its claim to prompt and honorable dealing in the settlement of all claims. When a certificate becomes a claim, the cheque for the full amount of benefit follows without an hour's delay the receipt of the necessary papers proving death, etc. The beneficiaries receive their money at a time when it is urgently needed. The disposition of the Executive Council has always been to expedite matters, and to do everything possible to exemplify the fraternal spirit of the Order. The way in which the prompt, straightforward dealing of the I.O.F. is appreciated is set forth in the following :

CARLETON PLACE, Nov. 4th, 1896.

J. A. MCGILLIVRAY, M.P.,

Supreme Secretary,

TORONTO.

DEAR SIR AND BROTHER,—It is with great gratitude to the I.O.F. and to the Supreme Secretary, as well as to the Supreme Court in this town, that I acknowledge the receipt of a cheque from you for \$500, in payment of my Disability Claim. I have always had unbounded confidence in the principles of the I.O.F., and have watched with delight its great progress and how it has kept faith with its members. Therefore, I beg to thank you for your prompt payment and kind treatment.

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

(Signed), JOHN DAVIS.

Court Mississippi, No. 78.

"Be True to Your Dear Ones."

A fair young poetess in the West sent a brief ode of twenty-eight lines, bearing the above caption, to our Supreme Secretary. The gallant Major did not read beyond the title till he yielded to the spell of the tuneful daughter of Essex. He has sent us a letter, a very nice letter, commending the

poem, and bespeaking for it the hospitality of our columns. We are in a strait between a desire to oblige, and loyalty to our ideal of poetical excellence. If the poetry were as good as the subject matter of the poem, our course would be easy, and we would give with pleasure to the world what extols the virtues of Forestry, and incites men to deeds of thoughtful, loving self-denial for those whom they love. We hope to escape being considered as lacking the "Love of a true-hearted brother," while thinking it best not to publish the verses. We heartily endorse the view held by our fair friend, when she calls on those outside our Forest Home to

"Join the band of friendship true,
And you will never have cause to rue."

And the philosophy is as good as the poetry, when she urges immediate action by the reflection,

"For you there may be no to-morrow."

Yes, like "the true and constant friend,"
Be True to Your Dear Ones and join the I.O.F.

Subordinate Court Officers.

About *two thousand six hundred* Subordinate Courts will elect their officers for 1897 during this month. On the ability and faithfulness of the brethren chosen for the various positions will depend, in a large measure, the progress that the Order will make during the coming year. Courts should be absolutely governed by one consideration, and that the good of the Order. The best men should be chosen for the various offices, and every precaution taken to place in position those only who are willing and able to give some time and thought to the furtherance of the interests of the I.O.F. We want brethren who combine enthusiasm with ability, and that will enter upon their duties determined to have interesting meetings and a successful year. Every officer should know the Constitution, and especially the particular duties of the office to which he has been called. Members, too, should remember that when they place a brother in office they owe him a cordial support. The year before us is full of promise. With the officers and members of our Subordinate Courts heartily co-operating with the Executive Council and High Standing Committees, 1897 will witness the greatest progress yet made by our noble Order. Let every brother do his part.

The Supreme Chief Ranger in Chicago.

GRANDEST OUTPOURING OF THE YEAR AT CENTRAL MUSIC HALL.

(From the *Canadian American*.)

The great event of the Forestric year in Chicago, so eagerly looked forward to, came off at Central Music Hall, on Friday evening, the 23rd Oct., and notwithstanding the fact that the presidential contest is absorbing universal interest and that this great city had on the same night scores of attractions, the great hall was filled from the floor to roof; not a vacant seat was to be had, and many had to stand in the aisles. The character of the audience, too, was most gratifying. It was a gathering representing the intelligence and morality of Chicago, and throughout was most attentive and enthusiastic.

On the platform the figure of the Supreme Chief Ranger, Dr. Oronhyatekha, beaming with triumph and pleasure after his twenty days' campaign in the Golden State and the West, loomed up in grand proportions. The chair was ably filled by Bro. A. E. Stevenson, H.C.R. of Illinois, and American agent, who accompanied the S.C.R. in his recent tour. The platform was filled by nearly 100 of the leaders of the Order in Chicago and the state, who formed an imposing array. Every man of the High Standing Committee was present:

H.C.R., A. E. Stevenson, 6340 Munroe avenue, Chicago.

P.H.C.R., John R. Pierson, 75th street and Dobson avenue, Grand Crossing.

H.V.C.R., A. S. Irvine, 3619 Cottage Grove avenue, Chicago.

H. Sec'y., E. T. Richards, 1257 Wilcox avenue, Chicago.

H. Treas., Florence Donohue, 3526 Portland avenue, Chicago.

H. Phy., L. A. Schultz, M.D., 538 Sixty-third street, Chicago.

H. Coun., Wm. C. Schaefer, 1214 Chamber of Commerce building, Chicago.

After the orchestra had played a selection in good style, the band of Court Independence 1762, being the banner Court of Illinois, with a membership of 300, and only instituted in March last, entered the hall followed by over 200 members of the Court, playing, "Hail to the Chief," followed by other selections. The episode produced much enthusiasm. The chairman before calling on the S.C.R. made a practical address, bristling with statistics which went to show that from October 19th, 1895, which is the date from which the Supreme Court, I.O.F., dates its work in Illinois, as a licensed society, when they had but 600 members all told, in one brief year on their first anniversary they had added over 2,000 to the membership. They had sent to the Sup. Med. Examiner 2,339 names, of which over 2,000 had

been approved. The reasons why the Order should be acceptable were that it was founded on sound business principles, that it has great fraternal features, an enthusiastic membership, and the man who originated the Order remains at its head, and will bequeath to his fellowmen a movement that will be imperishable. The H. C. R. predicted that next year the increase would reach 5,000. In September last Illinois led all other jurisdictions in increase in new memberships.

S. C. R. Oronhyatekha was received with thunders of applause, and, after these had subsided, proceeded to deliver in his musical, finely modulated tones, which penetrated seemingly without effort into the farthest parts of the hall, an oration replete with facts, enlivened by frequent quiet sallies of wit, which kept the interest sustained to the close. After explaining about Forestry in general, he traced the history of the Supreme Court, I. O. F., as being first an American Order, started in June, 1874, and for seven years it was not managed with success, but when the governing power was transferred to Canada in 1881, it began to prosper and has continued to ever since uninterrupted. It is now an international order, the majority of the High Courts being in the United States. In 1831, when the Order was recognized in Canada, there was a membership of only 369 that responded to the call for the Widows and Orphans' Fund and to meet an indebtedness of \$4,000. Since then the Order has risen to over 101,000, and has paid over \$3,800,000 to the widows and orphans. It extends from Maine to California, from Prince Edward Island to British Columbia, and across the Atlantic to England, Scotland, Wales and Ireland. All this has been done in a few years at an immense expenditure of money, and yet the Order has paid off all its indebtedness and has a splendid surplus of \$1,890,000, and will soon have \$2,000,000. There is now no question that their policies are as good as the notes of the Bank of England or the issues of the U. S. Government. (Applause.) For an expenditure of \$7 or \$13 one can secure insurance of from \$1,000 to \$5,000 at half the cost of the old line companies, and many other benefits also not incorporated in the policies of insurance companies. The members take a lively interest in each other, and are entitled to free medical treatment by the most skilled physicians, whose interest it is to see that they do not become ill. In 1830 the death-rate averaged 10.3 per 1,000, in 1891 it fell to 6.40, in 1892 it was 6.25; 1893 it was 5.47. Such was the decrease that the members began to hope that in time there would be no deaths at all (Laughter.) In 1894 it was still 5.47. In 1895 it rose to 5.67, which is but one-third the average death-rate of the State of Illinois. Some of the special features of the Order are:

First, That all payments of dues cease at 70 years of age.

Second, That on total and permanent disability, no further tax was asked and half the insurance was paid down.

Third, Prompt payment of insurance by

return mail, although they could take thirty days' grace.

A recent case of a member who died in San Francisco showed that the I. O. F. was the first to pay, although its headquarters were 3,000 miles away, and some of the companies were local. They were able and willing to pay off every claim. The only remaining feature the Doctor would like to see added was to admit the ladies to the Order, and he expressed the hope that this would soon be done. (Applause.) After an eloquent peroration the speaker resumed his seat amid great applause.

The Webber quartette added greatly to the pleasure of the evening by their excellent selections.

After the meeting a grand banquet in honor of the S. C. R. came off at the Victoria Hotel, which was in all respects a brilliant and successful affair.

Bro. Wm. C. Schaefer, High Counselor, did the honors of the chair in his usual graceful manner.

The following impromptu acrostic to Oronhyatekha exactly describes the former situation in Illinois, now happily a thing of the past, and is an emanation from the fertile fancy of E. T. Richards, the High Secretary. It was read at the banquet amid applause:

ORONHYATEKHA.

Onward and upward your Order has flown
Remarkable its growth—How majestically
grown
Oronhyatekha its pride, of you we are proud,
Notwithstanding the traitors, we greet you
aloud,
Hurrah for our Chief. In house, street and
hall
Your one word is better than the speeches of
all.
As Chief, your great talents have forged us
ahead
Tho' the whole of the enemy wished you
were dead
Enraged at our existence, "No Licence"
their cry,
Promo-matically shouting—by this they
will die.
How vain were their ravings, injunctions
and rant;
Away we go upward—prevent us they can't.

Forestry in Illinois has received an impetus from this gathering that will make itself pleasantly manifest in the next annual report.

Bro. W. B. Sanders, H. V. C. R., of Central Ontario, and Mayor of Stayner, was at headquarters a few days ago. He reported Forestry as booming in Simcoe County. Several new courts are in process of formation.

The *Northern Whig*, Belfast, gives an account of the funeral of Bro. John Denham, of Court Ballymena. Our late brother was extremely popular with all classes. As the funeral cortege passed through the town, places of business were closed. The deceased brother was also a member of the Masonic Order.



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

TORONTO, CANADA,
31st October, 1896.

To all Officers and Members:—

BRETHREN,—The Executive Council have pleasure in stating that the Order has enjoyed a greater measure of prosperity, both numerically and financially, during the ten months of 1896 already past, than during the corresponding period of any of our most prosperous years, and they confidently predict that on the first of January, 1897, we shall have more than 100,000 members, and more than Two Million Dollars (\$2,000,000 00) in our "Surplus." How many more loyal and true Foresters shall be enrolled in our books than the number mentioned above remains largely with the officers and members of our subordinate courts.

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

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

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

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

3. To every member of the Order:—

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

By order,

ORONHYATEKHA, M.D.,
Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,
Supreme Secretary.

The *Bill Poster*, published in Toronto, says: "Oronhyatekha, the Supreme Chief Ranger of the Independent Order of Foresters, will soon be very much in evidence on the C.P.R., as the Acton Burrows Co. are now filling a contract to display a life-size portrait of him, with an accompanying advertisement of the Order, at every station on the system. The portrait, which is an admirable one, was executed by the Toronto Litho. Co., and cannot fail to attract attention. The I.O.F. is the best advertised of all the fraternal societies, and as a result its membership is increasing with phenomenal strides."

Personal Mention.

Bro. F. M. Packard, of El Reno, Cal., found a Forester's pin on the steamer "Santa Rosa," on his way to High Court. The brother who has been mourning his loss will no doubt communicate with Bro. Packard.

Bro. J. A. Forin, barrister, of Vancouver, has been appointed Judge of a new district, of which Rossland is the centre. We extend our heartiest congratulations to Judge Forin on this mark of recognition of his legal ability.

The *Lodge Record* says: Bro. L. F. Barclay has been made High Chief Ranger of Central Ontario, one of the three recent High Court divisions. Brother Barclay brings to this position honesty, efficiency, and energy. He has held many honorable positions, and filled them with a high order of talent.

We congratulate Bro. A. F. McLaren, M.P. for North Perth, Ontario, on being confirmed in his seat as member for the Dominion Parliament. The petition against his return was dismissed, no evidence being adduced to show that there had been anything improper in connection with his election.

Bro. J. H. Dunlop, of Court Dovercourt, Toronto, captured something like twenty-five first prizes and several seconds at the flower show held in Toronto, on the 26th ult. For roses he got twelve firsts out of a possible fourteen. The fame of Bro. Dunlop's flowers is continental. His success is deserved.

Bro. N. T. Galloway, G.D.H.C.R., of Court Blue Island, deserves more than passing mention for the good work done by him. He has ten applications now, and expects seventeen in all by the next meeting of his court. The presentation of a pin to him for past services has stimulated him to renewed diligence.

Bro. F. W. Barker, for two years Chief Ranger of Court 1,000 Isles, Alexandria Bay, was presented by the brethren with a portrait of himself on the occasion of his leaving the Bay. The picture now adorns the walls of the court-room, where Bro. Barker will be long and pleasantly remembered for his valuable services to Forestry.

Our venerable and venerated founder, Col. A. B. Caldwell, with eye undimmed and physical vigor unabated, is busy in New York State, promoting the interests of the Order that he launched over twenty two years ago. He is a regular contributor to the society column of the *Syracuse Times*, and also to *Lodge Record*. His bright paragraphs are always interesting.

"Charlie" Fitzgerald, our High Secretary, who has recently been elected for the seventh time, comes in for warm congratulations everywhere, especially by THE FORESTER, our official organ. "Charlie" is a hard man to beat, either as a man or as a secretary. He is courteous, hard-working, painstaking and able, and no officer will answer his cor-

respondence quicker and more up to the "Queen's taste." May his rotund body never grow less, nor his chair become vacant.—*Syracuse, N. Y., Times*.

The *Ancient Forester* has the following: "On September 20th, Court Dovercourt held its annual church parade to Bonar Presbyterian Church. Rev. A. McGillivray preached a sermon full of life and love. There was a nice turn out; quite a number of brethren from Courts Jubilee and Star of the West took part in the parade. Bro. Chapman acted as marshal to the satisfaction of all present. The sermon was most eloquently delivered, and it is to be hoped that the seed did not fall by the wayside. The collection goes to the deserving poor in the locality. The court is looking for the harvest to ripen, so that it can gather the sheaves into its store-house."

It is with keen regret that we mention the serious illness of Bro. Geo. E. Brown of the Head Office. The beautiful handiwork of Brother Brown is known in every Court of Foresters and by the majority of our members. He has done the engrossing of Charters and Certificates for the past seven years.

Brother Brown has not been in robust health for some time. He was in the office as late as the 16th November. A consultation of physicians has pronounced his case a very critical one, and his many friends await the issue of his illness with grave concern. Quiet and unassuming in manner, and obliging in disposition to a fault, Bro. Brown made hosts of friends, all of whom will hear with pain of his illness, and will join fervently in a prayer for his recovery.

The *Syracuse Times*, in a recent issue, gave a capital likeness of Bro. John A. Belch, M.D., D.D.H.C.R., of New York. The doctor was born in Kingston, Canada, January 25th, 1864; received a preliminary education in the public schools, and was graduated at the Royal College of Physicians and Surgeons, with Dr. Ackland Oronhyatekha (a son of our S.C.R.), in 1885; was admitted in Court Frontinac, No. 59, Kingston, I.O.F., in 1884; admitted to Court United States, No. 1050, Syracuse, in 1892, and is its present court physician, and physician of three other Syracuse courts. He held one term as Court D.H.C.R. in Court United States, and is at present S.D.H.C.R. an D.D.H.C.R. of the 32nd Onondaga District. The doctor is a Forestric hustler, giving all his spare time to organizing courts and filling up old ones. During this year he organized two new courts, and is nearly ready with the third court.

Mrs. Mary Miller, of Duluth, Min., wishes to express to the I.O.F. her deep gratitude for the prompt payment of \$1,000, the amount of benefit certificate held by her late husband.

Mrs. Ida May Croft, of Flowerville, Mich., writes her thanks for the prompt payment of \$1,000, the amount of her late husband's benefit certificate in the I.O.F.

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

Delinquent Courts who have not paid their October Assessments.

Name of Court.	No.	Name of Court.	No.
Nobleton	947	Willows	1188
Sunset	1277	Moose Island	1390

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

Courts Reinstated Since Last Report.

Maitland	699	Athletic	3154
Fraubault	990	Delphus	1891
Wolseley	1419	Vanderburg	3249
Crown City	1846		

Receipts, October, 1896.

No. of Members	Name of Court.	Mortuary Benefit Assnment.	S. & F. Benefits.	General Funds.	No. of Members	Name of Court.	Mortuary Benefit Assnment.	S. & F. Benefits.	General Funds.
282	British Columbia	\$ 296 64	\$ 40 80	\$ 8 00	3037	New Jersey	\$ 3023 23	\$ 51 64	\$ 96 00
5666	California	6951 16	150 96	245 00	7095	New York	8248 35	583 38	287 75
226	Colorado with Utah annexed	299 83	14 13	1559	North Dakota	1538 23	47 51	24 50
2369	Illinois	2568 09	43 99	211 75	607	N. W. Territory	078 10	51 62	11 50
1308	Indiana	1438 87	6 79	48 50	1837	Nova Scotia	1665 48	167 43	19 50
505	Iowa	627 88	1 97	8 50	4743	Ohio	4906 15	91 91	113 50
1810	Maine	1447 29	438 33	68 25	29201	Ontario	23887 14	4392 63	335 25
1555	Manitoba	1520 91	128 88	34 50	640	Pennsylvania	841 60	22 10	65 00
10476	Michigan	10366 61	1030 93	218 75	900	P. E. Island	705 50	16 61	6 75
2327	Minnesota	2557 30	104 85	72 00	10359	Quebec	11385 67	3187 55	174 01
830	Missouri with Kansas annexed	944 01	8 51	27 00	569	Washington	825 97	19 64	25 50
4811	New Brunswick	4490 21	766 47	84 50	1406	Wisconsin	1628 65	16 26	60 25
864	New England	773 29	248 30	55 60	520	S. C. Jurisdiction	702 24	19 16	14 00
	Received on account of Insurance				2936	Great Britain and Ireland	9923 31	21 68	85 80
	Received on organizing and other accounts						268 49		4630 22
	Grand totals			99,018			\$103,459 10	\$11,676 63	\$7,087 78

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	\$103,459 10
" Sick and Funeral Benefit Fund.....	11,676 62
" General Funds.....	7,087 78
Total.....	\$122,213 60
By Cash remitted Supreme Treasurer.....	\$122,213 50

Supply Account.

Received on account of supplies.....	\$113 20	Remitted same to Supreme Treasurer.....	\$113 20
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Investment Account.

Received on account of Loans.....	\$4,929 50	Remitted same to Supreme Treasurer.....	\$4,929 50
		Submitted in L, B. and C.,	

JOHN A. MCGILLIVRAY, Supreme Secretary.

Mortuary Statement for the Month of October, 1896.

No. 2234. Brother E. H. Schwab, aged 59 years, of Court Bolvedere, No. 1618, died of *Phthisis* on the 23rd September, 1896. Initiated 9th April, 1895. Beneficiary, Cora W. Schwab, wife. \$1,000.

No. 2235. Brother Hugh W. Brown, aged 51 years, of Court Exeter, No. 123, died of *Pleuro Pneumonia* on the 15th September, 1896. Initiated 26th July, 1899. Beneficiary, Annie Brown, wife. \$1,000.

No. 2236. Brother Wm. F. Bannerman, aged 29 years, of Court Orillia, No. 615, died of *Nephritis* on the 11th September, 1896. Initiated 15th August, 1890. Beneficiary, Executors or Administrators. \$1,000.

No. 2237. Brother Anson A. Johnson, aged 45 years, of Court Star Light, No. 1034, died of *Bright's Disease* on the 23rd Sep'tember, 1896. Initiated 15th April, 1892. Beneficiary, Alida B. Johnson, wife. \$1,000.

No. 2238. Brother Frederick Lyes, aged 31 years, of Court Duluth, No. 724, died of *Typho Malarial Fever* on the 23th July, 1896. Initiated 26th January, 1893. Beneficiary, Henry Lyes, brother. \$1,000.

No. 2239. Brother John McCuaig, aged 34 years, of Court Tamarac Grove, No. 245, died of *Consumption* on the 26th September, 1896. Initiated 29th June, 1889. Beneficiary, Christina McCuaig, wife. \$1,000.

No. 2240. Brother Herbert Wm. Croft, aged 29 years, of Court Fowlerville, No. 657, died of *Peritonitis* on the 20th September, 1896. Initiated 26th September, 1890. Beneficiary, Ida May Croft, wife. \$1,000.

No. 2241. Brother James Moore, aged 22 years, of Court Singer, No. 1668, died of *Leucocrythemia* on the 3rd September, 1896. Initiated 10th September, 1895. Beneficiary, Catherine Moore, mother. \$1,000.

No. 2242. Brother John Shannon, aged 46 years, of Court Trent, No. 333, died of *Phthisis* on the 30th September, 1896. Initiated 2th February, 1891. Beneficiary, Christina Shannon, wife. \$1,000.

No. 2243. Brother Thomas Elliott, aged 32 years, of Court Beechwood, No. 1693, was *Accidentally Killed* on the 3rd October 1896. Initiated 21st December, 1891. Beneficiary, Effie Elliott, wife. \$1,000.

No. 2244. Brother Napoleon Boulet, aged 43 years, of Court Guigues, No. 1516, died of *Congestion of Lungs* on the 25th September, 1896. Initiated 2nd April, 1894. Beneficiary, Fortune Boulet, wife. \$2,000.

No. 2245. Brother A. G. Kretschmar, aged 25 years, of Court Commerce, No. 3283, died of *Acute Peritonitis and Scypticamia* on the 5th October, 1896. Initiated 27th August, 1896. Beneficiary, Julia Kretschmar, mother. \$1,000.

No. 2246. Brother T. Depatie, aged 44 years, of Court Champlain, No. 663, died of *Paralysis*, on the 3rd October, 1896. Initiated 13th June, 1891. Beneficiary, Marie Forget dit Depatie, sister. \$2,000.

No. 2247. Brother H. G. Hatherington, aged 36 years, of Court La Tour, No. 125, died of *Peritonitis* on the 21st September, 1896. Initiated 18th October, 1894. Beneficiary, Louise Hatherington, wife. \$1,000.

No. 2248. Brother David Carscaddon, aged 68 years, of Court Gen. Gordon, No. 153, died of *Paralysis* on the 10th September, 1896. Initiated 5th March, 1885. Beneficiary, ...

Beneficiaries, B. Carscaden and C. Donaldson, wife and daughter. \$1,000.

No. 249. Brother G. C. White, aged 22 years, of Court South Park, No. 1958, died of *Typhoid Fever* on the 23rd September, 1891. Initiated 1st August, 1895. Beneficiary, Susan White, wife. \$1,000.

No. 250. Brother George Miller, aged 29 years, of Court Duluth, No. 721, died of *Cancer of Bowels* on the 11th October, 1896. Initiated 28th June, 1895. Beneficiary, Mary Miller, wife. \$1,000.

No. 251. Brother Wm. McAdam, aged 40 years, of Court St. Anthony, No. 118, died of *Congestion of Lungs* on the 18th September, 1896. Initiated 25th July, 1896. Beneficiary, wife. \$1,000.

No. 252. Brother J. T. Smith, aged 32 years, of Court Deseronto, No. 93, died of *Phthisis* on the 9th October, 1896. Initiated 13th August, 1891. Beneficiary, Eliza Smith, wife. \$1,000.

No. 243. Brother Morse Perron, aged 33 years, of Court Duvernay, No. 1271, died of *Pneumonia* on the 23rd September 1896. Initiated 11th April, 1893. Beneficiaries, C. Lemay, Morse, Oliver, Hormisdas Achille Perron, wife and children. \$1,000.

No. 244. Brother James D. Furniss, aged 17 years, of Court Ballagowan, No. 3195, died of *Appendicitis* on the 16th September, 1896. Initiated 10th April, 1898. Beneficiary, Elizabeth Ann Furniss, mother. \$1,000.

No. 245. Brother S. Carpentier, aged 37 years, of Court Ste. Brigitte, No. 1,995, was *Accidentally Killed* on the 16th October, 1896. Initiated 15th December, 1895. Beneficiary, Marie Louise Goulet, wife. \$1,000.

No. 246. Brother Chas. McKinnon, aged 23 years, of Court North-n Light, No. 121, died of *Heart Disease* on the 29th September, 1896. Initiated 12th December, 1891. Beneficiary, Sarah McKinnon, mother. \$1,000.

No. 247. Brother Wm. J. Angell, aged 33 years, of Court Columbus, No. 920, died of *Pneumonia* on the 16th October, 1896. Initiated 13th June, 1895. Beneficiary, Salina Agell, wife. \$1,000.

No. 223. Brother George Swartout, aged 29 years, of Court Welcome, No. 12, died of *Phthisis* on the 2nd October, 1896. Initiated 25th March, 1892. Beneficiary, Mary Swartout, wife. \$1,000.

No. 242. Brother Henry Atkinson, aged 51 years, of Court Bid Axe, No. 117, died of *Typhoid Fever* on the 1st October, 1896. Initiated 11th October, 1891. Beneficiary, Betsy Atkinson, wife. \$1,000.

No. 240. Brother John Taylor, aged 33 years, of Court Golden Rule, No. 704, died of *Cystitis* on the 15th October, 1896. Initiated 14th December, 1891. Beneficiary, Margaret Taylor, wife. \$1,000.

No. 226. Brother Geo. H. Ruddell, aged 24 years, of Court Glendora, No. 534, was *Accidentally Killed* on the 30th September, 1895. Initiated 19th September, 1891. Beneficiary, Stella Ruddell, sister. \$1,000.

No. 2262. Brother Jas. Smith, aged 34 years, of Court Tonawanda, No. 634, died of *Broncho-Pneumonia* on the 22nd October, 1895. Initiated 24th September, 1896. Beneficiary, Mary Smith, wife. \$3,000.

No. 2263. Brother John D. Wood, aged 27 years, of Court Los Angeles No. 434, died of *Typhoid Fever* on the 22nd September, 1896. Initiated 21st May, 1893. Beneficiary, Mary Ella Wood, wife. \$2,000.

No. 2161. Brother M. McMonagle, aged 43 years, of Court St. Andrews, No. 58, was *Accidentally Drowned* on the 16th September, 1896. Initiated 8th February, 1892. Beneficiary, Executors or Administrators. \$1,000.

No. 2265. Brother Chas. E. Benn, aged 52 years, of Court Central, No. 635, died of *Pneumonia* on the 21st October, 1896. Initiated 2nd February, 1891. Beneficiary, Catherine Benn, wife. \$2,000.

No. 2263. Brother John Scott, aged 27 years, of Court Outremont, No. 1283, died of *Typhoid Fever* on the 21st October, 1896. Initiated 23rd February, 1895. Beneficiary, Agnes Craig Scott, wife. \$2,000.

No. 2267. Brother Wm. Derrough, aged 39 years, of Court Carp, No. 142, died of *Nervous Prostration* on the 21st October, 1896. Initiated 12th December, 1895. Beneficiary, Sarah Derrough, wife. \$1,000.

Mrs. Christena McCuaig, of North Bay, Ont., writes a grateful letter expressive of her appreciation of the kindness and sympathy of the members of Court Tamarac, No. 245, during the illness of her late husband, and also for the prompt payment of \$1,050, mortuary and funeral benefit,

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

During the month of October the Medical Board reviewed 1,879 medical examination papers, of which 1,613 were accepted and 266 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:

Jurisdiction.	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
Arizona	2		North Dakota	35	1
California	153	27	N. W. Territories	4	
Connecticut			Novo Scotia	27	1
Illinois	185	21	Ohio	91	7
Indiana	20		Ontario (East)	69	12
Iowa	16	1	Ontario (West)	61	6
Kansas			Ontario (Central)	103	11
Maine	68	6	Pennsylvania	52	6
Manitoba	14	7	P. E. Island	7	1
Michigan	124	13	Quebec	152	23
Minnesota	43		Utah	1	
Missouri	13	2	Vermont	7	1
Montana	1	1	Washington	10	
Nebraska	1		Wisconsin	23	1
New Brunswick	80	8	England	29	6
New Hampshire	33	10	Ireland	9	
New Jersey	63	9	Scotland	9	3
New York	207	15			
			Total	1673	206

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

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

Mortuary Benefit Fund.

RECEIPTS.	
To Balance per last Report	\$1,797,970 81
" Supreme Secretary	103,181 61
" Rec'd on account of Insurance	288 40
	\$1,901,430 82

CONTRA—CR.

Paid Mortuary Benefits to the following:	
George A. Hughes, Court St. Mary's, 145	\$ 500 00
Ed. H. Schwab	" Belvedere, 1616..... 1,000 00
Hugh N. Brown	" Exeter, 123..... 1,000 00
Adolph Senecal	" Actonvale, 351..... 1,000 00
Herbert Wm Croft	" Fowlerville, 657..... 1,000 00
John McCuaig	" Tamarac Grove, 245..... 1,000 00
Anson A. Johnson	" Star Light 104..... 1,000 00
Frederick Lyes	" Duluth, 724..... 1,000 00
John Starrak	" Cascapedia, 1843..... 1,000 00
Thomas B Lunan	" Madawaska, 31..... 2,000 00
Nat. Caskey	" Marquette, 433..... 1,000 00
Telesphore Dopatle	" Champlain, 663..... 2,000 00
H. S. Hetherington	" La Tour, 125..... 1,000 00
David Cascadden	" General Gordon, 152..... 1,000 00
A. G. Ketschmar	" Commerce, 3283..... 2,000 00
G. C. White	" Sun h Park, 1938..... 1,000 00
Thomas Elliott	" Beechwood, 1093..... 1,000 00
W. Boulet	" Giguies, 1575..... 2,000 00
John Shannon	" Trent, 838..... 1,000 00
James Moore	" Singer, 1663..... 1,000 00
George Miller	" Duluth, 724..... 1,000 00
Derious C. Smith	" Deseronto, 93..... 1,000 00
Nicholas E. Brown	" Glen Buell, 878..... 2,000 00
Moses Parro	" Duvernay, 1271..... 1,000 00
Sylvian Carpenter	" St. B. ijette, 1378..... 1,000 00
Wm. J. Angell	" Columbus, 90..... 1,000 00
Chas. McKinnon	" Northern Light, 127..... 1,000 00
W. F. Bannerman	" Orillia, 615..... 1,000 00
John Taylor	" Golden Ktve, 704..... 1,000 00
Henry Atkinson	" Bad Axe, 117..... 1,000 00
Geo. Swartout	" Welcome 12..... 1,000 00
John D. Wood	" Los Angeles, 422..... 2,000 00
Jos D. Perkins	" Refuge, 118..... 1,000 00
Charles E. Benn	" Cent. al, 635..... 2,000 00
John Scott	" Outremont, 1280..... 2,000 00
Wm. Derrough	" Carp, 142..... 1,000 00

\$43,600 00

Paid Disability Benefits to Brethren—	
L. D. Grover, Emerick, 821.....	\$1,000 00
C. K. Reid, Goderich, 253.....	600 00
Malcolm Geldard, Gordon Falls, 101	1,000 00
Frank Mason, Amadore, 457.....	600 00
David Purvis, Oronhyatekha, 23....	1,000 00
John Davis Mississippi, 78.....	500 00
Jacob Schaefer, Desmoad, 487.....	500 00
Medical and other Fees <i>re</i> T. & P.D.	
Claims.....	97 50
	<hr/>
Old Age Disability—	
William Hearle.....	100 00
John W. Cryer, Progressive, 254....	100 00
	<hr/>
Refund of assessments to Court	
Fairport, 1889.....	18 20
G. F. Marter, amt. of account.....	102 90
Refund to Court Rockford, 3133....	14 83
516.....	14 50
Amount of Fire Insurance, <i>re</i> Loans	318 67
Rebate Insurance Premium.....	48 42
	<hr/>
	\$ 49,318 01
Legal Disbursements, <i>re</i> Loans.....	118 35
Valuations, <i>re</i> Loans.....	504 70
5 per cent. to General Fund.....	5,169 79
Balance.....	1,846 335 68
	<hr/>
	\$1,901,430 81

Sick and Funeral Benefit Fund.

RECEIPTS.

To Balance per last Report.....	\$93,120 48
" Supreme Secretary.....	11,675 62
	<hr/>
	\$104,796 02

CONTRA—CR.

By Sick Benefit Claims.....	\$ 7,432 98
" Funeral Claims.....	700 09
" 5 per cent. to General Fund.....	683 78
" Balance.....	93,079 28
	<hr/>
	\$101,766 02

General Account.

RECEIPTS.

To Supreme Secretary.....	\$ 7,087 78
" account of Supplies.....	113 20
" 5 per cent. Mortuary Benefit Receipts..	6,149 09
" 5 per cent. S. and F.....	533 78
" Balance.....	8,502 75
	<hr/>
	\$19,246 60

CONTRA—CR.

Salaries of Officers.....	\$ 1,999 99
Organizing Salaries and Expenses.....	3,833 60
Wages of Employees.....	3,154 87
Refund of Fees.....	7 35
General Management Expenses.....	3,208 48
FORESTER and Supplies.....	7,014 21
	<hr/>
	\$19,246 60

Surplus.

Deposit, Insurance Department, Canada..	\$ 100,000 00
" " " G. Britain & Irel'd.....	97,333 33
" " " United States.....	50,000 00
New Brunswick Government.....	20,000 00
Mortgages.....	1,371,760 20
Debentures.....	85,953 37
	<hr/>
Total Invested Surplus.....	\$1,733,044 80
Current Account Surplus.....	168,283 93
	<hr/>
	\$1,818,935 76

Sick and Funeral Surplus.....	98,079 28
	<hr/>
Grand Total Surplus.....	\$1,942,415 02

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

Mr. and Mrs. Radmore, of Ottawa, tender their heartfelt thanks to the members of Court Atlantic, No. 862, for their kindness and sympathy shown during the illness and at the death of their son, Bro. Fred Radmore.

New Courts.

COURT HAPPY HOUR, No. 3332, GRAND FORKS, N.D.
Instituted on the 1st day of October, 1896, by James Twamley.
Officers Installed.—C. D. H. C. R., J. Goldberg; Chaplain, M. Fishman; Physician, John Fawcett, M.D. 20 members.

COURT CICERO, No. 3333, CHICAGO, ILLINOIS.
Instituted on the 1st day of October, 1896, by A. J. Kniffin.
Officers Installed.—C. D. H. C. R., Lewis Martin; Chaplain, Almon C. Willier; Physician, Geo. Mos, M.D. 20 members.

COURT AUTUMN LEAF, No. 3331, SHERBROOKE, QUE.
Instituted on the 1st day of October, 1896, by Jno. W. Stocks.
Officers Installed.—C. D. H. C. R., J. P. Royer; Chaplain, ———; Physician, W. D. Smith, M.D. 25 members.

COURT MARSHALL, No. 3335, MARSHALLTOWN, IOWA
Instituted on the 2nd day of October, 1896, by Thos. J. Birch.
Officers Installed.—C. D. H. C. R., A. B. Hoover; Chaplain, Chas. Almbiad; Physician, F. P. Lierie, M.D. 13 members.

COURT PRIDE OF DARRELL, No. 3336, DARRELL, ONT.
Instituted on the 2nd day of August, 1896, by I. L. Smith.
Officers Installed.—C. D. H. C. R., Walter T. Himes; Chaplain, James H. Hudson; Physician, ———. 20 members.

COURT CITY OF THE STRAITS, No. 3337, DETROIT, MICH.
Instituted on the 1st day of October, 1896, by Donovan and Davy.
Officers Installed.—C. D. H. C. R., W. D. Fellows; Chaplain, Fred. Rusby; Physicians, L. E. Shell, M.D., and A. S. Bell, M.D. 31 members.

COURT RIVER SPRAY No. 3338, DANFORTH, ME.
Instituted on the 3rd day of October, 1896, by Thos. Clarke.
Officers Installed.—C. D. H. C. R., Charles Holm; Chaplain, Jas. E. Simpson; Physicians, R. Y. Love, M.D. 28 members.

COURT OMER, No. 3339, OMER, MICH.
Instituted on the — day of —, 1896, by Paul W. Schwartz.
Officers Installed.—C. D. H. C. R., Daniel H. McDonald; Chaplain, George Barham; Physician, E. C. Warren, M.D. 29 members.

COURT CORRY, No. 3340, CORRY, PENN.
Instituted on the 8th day of October, 1896, by Geo. W. Strickland.
Officers Installed.—C. D. H. C. R., Don. F. Smith; Chaplain, A. P. Mount; Physician, Byron H. Paulps, M.D. 22 members.

COURT NEW HAMPSHIRE, No. 3341, CLAREMONT, N.H.
Instituted on the 8th day of October, 1896, by Joseph Valiquet.
Officers Installed.—C. D. H. C. R., O. F. Collin; Chaplain, Camille Collin; Physician, J. H. Theriault, M.D. 18 members.

COURT HUDSON COUNTY, No. 3342, HOBOKEN, NEW JERSEY.
Instituted on the 6th day of October, 1896, by Dr. Chas. Coulter.
Officers Installed.—C. D. H. C. R., Otto Krause; Chaplain, Edward Stendtner; Physician, David B. Pindar, M.D. 20 members.

COURT MATEO, No. 3313, LOS ANGELES, CAL.
Instituted on the 2nd day of October, 1896, by Wm. R. Uber.
Officers Installed.—C. D. H. C. R., William McK; Chaplain, H. V. Stratton; Physician, Dr. W. C. Parker. 24 members.

COURT VERDANT, No. 478, JARRATT'S CORNERS, ONT.
Instituted on the 15th day of October, 1896, by John Robertson.
Officers Installed.—C. D. H. C. R., John Clarke; Chaplain, Rev. A. F. Webster; Physician, Alexander McKerrol, M.D. 11 members.

COURT OGLE, No. 516, ROCHELLE, ILLINOIS.

Instituted on the 16th day of October, 1896, by A. J. Messenger.

Officers Installed.—C. D. H. C. R., W. J. Furlong; Chaplain, F. E. Lux; Physician, E. C. Fife, M.D. 24 members.

COURT XENOPHON, No. 618, ST. HYACINTHE, QUE.

Instituted on the 14th day of October, 1896, by J. S. X. Dussault and A. A. H. Raymond.

Officers Installed.—C. D. H. C. R., Joseph Robillard; Chaplain, Henri Demers; Physicians, Ulric Jacques, M.D., and Olivier Jacques, M.D. 29 members.

COURT WOODSVILLE, No. 692, WOODSVILLE, N. H.

Instituted on the 16th day of October, 1896, by Geo. W. Allen.

Officers Installed.—C. D. H. C. R., Walter B. Higgins; Chaplain, S. W. Hubbard; Physician, O. D. Esseman, M.D. 25 members.

COURT TAYLOR, No. 728, HIGH BRIDGE, N. J.

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

Officers Installed.—C. D. H. C. R., —; Chaplain, James Packer; Physician, U. F. Halstead, M.D. 28 members.

COURT KILLBUCK, No. 740, MALTA, ILLINOIS.

Instituted on the 17th day of October, 1896, by C. H. Snell.

Officers Installed.—C. D. H. C. R., James H. Wynn; Chaplain, Rev. S. L. Unger; Physician, Geo. N. Lucas, M.D. 26 members.

COURT PETROLEUM, No. 792, OIL CITY, PA.

Instituted on the 20th day of October, 1896, by Geo. W. Strickland.

Officers Installed.—C. D. H. C. R., John W. McGill; Chaplain, Rev. Andrew E. Ellis; Physician, S. W. Sellow, M.D. 20 members.

COURT SHERWOOD HALL, No. 855, BUFFALO, NEW YORK.

Instituted on the 7th day of October, 1896, by Byron Colgrove and Wm. L. Davis.

Officers Installed.—C. D. H. C. R., Wm. L. Davis; Chaplain, Patrick Gavin; Physician, Daniel V. McClure, M.D. 15 members.

COURT WESTVILLE, No. 905, WESTVILLE, NOVA SCOTIA.

Instituted on the 14th day of October, 1896, by James Glendonning.

Officers Installed.—C. D. H. C. R., Duncan McGregor; Chaplain, —; Physician, Dr. John Nelson Robinson. 12 members.

COURT "YERBA BURNA," No. 918, SAN FRANCISCO, CAL.

Instituted on the 21st day of October, 1896, by G. A. McElfresh.

Officers Installed.—C. D. H. C. R., I. Birnbaum; Chaplain, A. Grier; Physician, Dr. E. M. Beck. 15 members.

COURT Mt. ELLIS, No. 1135, NEWBURGH, NEW YORK.

Instituted on the 23rd day of October, 1896, by Chas. F. Fenn.

Officers Installed.—C. D. H. C. R., A. G. Baxter; Chaplain, Frank R. Conkling; Physician, Ed. R. Brooke, M.D. 23 members.

COURT KIRKLAND, No. 1356, KIRKLAND, ILLINOIS.

Instituted on the 23rd day of October, 1896, by J. A. Sheldon.

Officers Installed.—C. D. H. C. R., Lee R. Hervoy; Chaplain, —; Physician, H. E. Dolavergne, M.D. 11 members.

COURT YOKIMA, No. 1195, DANVILLE, ILLINOIS.

Instituted on the 26th day of October, 1896, by J. M. Fletcher.

Officers Installed.—C. D. H. C. R., Albert M. Cowan; Chaplain, Wm. Krauel; Physician, Stephen C. Gliddon, M.D. 18 members.

COURT MONTANA, No. 1110, HELENA, MONT.

Instituted on the 26th day of October, 1896, by E. T. Colby.

Officers Installed.—C. D. H. C. R., W. C. Pardellon; Chaplain, Chas. H. Pratt; Physician, Rudolf Horský, M.D. 20 members.

COURT VERNE, No. 1049, MONMOUTH, ILLINOIS.

Instituted on the 17th day of October, 1896, by W. P. Gorman.

Officers Installed.—C. D. H. C. R., J. P. Moore; Chaplain, W. E. Murray; Physician, J. R. Ebersole, M.D. 22 members.

COURT EDINVALE, No. 915, EDINVALE, ONTARIO.

Instituted on the 21st day of October, 1896, by C. L. Siders.

Officers Installed.—C. D. H. C. R., Thos. Robinson; Chaplain, Frank Jacobs; Physicians, Drs. McLeod and Murphy. 26 members.

COURT LEVEN, No. 1095, CLEVELAND, OHIO.

Instituted on the 23rd day of October, 1896, by E. P. Hawley and H. Gee.

Officers Installed.—C. D. H. C. R., M. Wankamer; Chaplain, P. G. Jepson, Jr.; Physician, A. S. Elliott, M.D. 27 members.

Among the Courts.

Ontario.

COURT BRIGDEN is adding to its membership every month. Three applications are in for next meeting.

The West stands third among the three Ontarios for October. Its place is first. It will, doubtless, assert itself.

COURT ORONHYATEKHA, Hamilton, gave a banquet to Bro. Wardrope, H. C. R., and other high officers, on the 24th ult. The affair was a brilliant success.

COURT MCGREGOR, No. 6, Chatham is one of the foremost courts of Western Ontario. Whatever it undertakes it does well, and it certainly has kept the Order well to the front in Chatham. The annual concert of the court is booked for the 15th December, and, judging from past experience, it is bound to be a success.

Bro. Frank Shoemaker, who is leaving Chatham to carry on his business in Norwich, was presented with an address and gold chain and charm. Bro. Shoemaker filled nearly every office in Court McGregor. Success attend him.

Central Ontario.

The Central leads for October among the "three Ontario graces."

Bro. Barclay, H. O. R., has a thorough organization. All the conditions are favorable to good work.

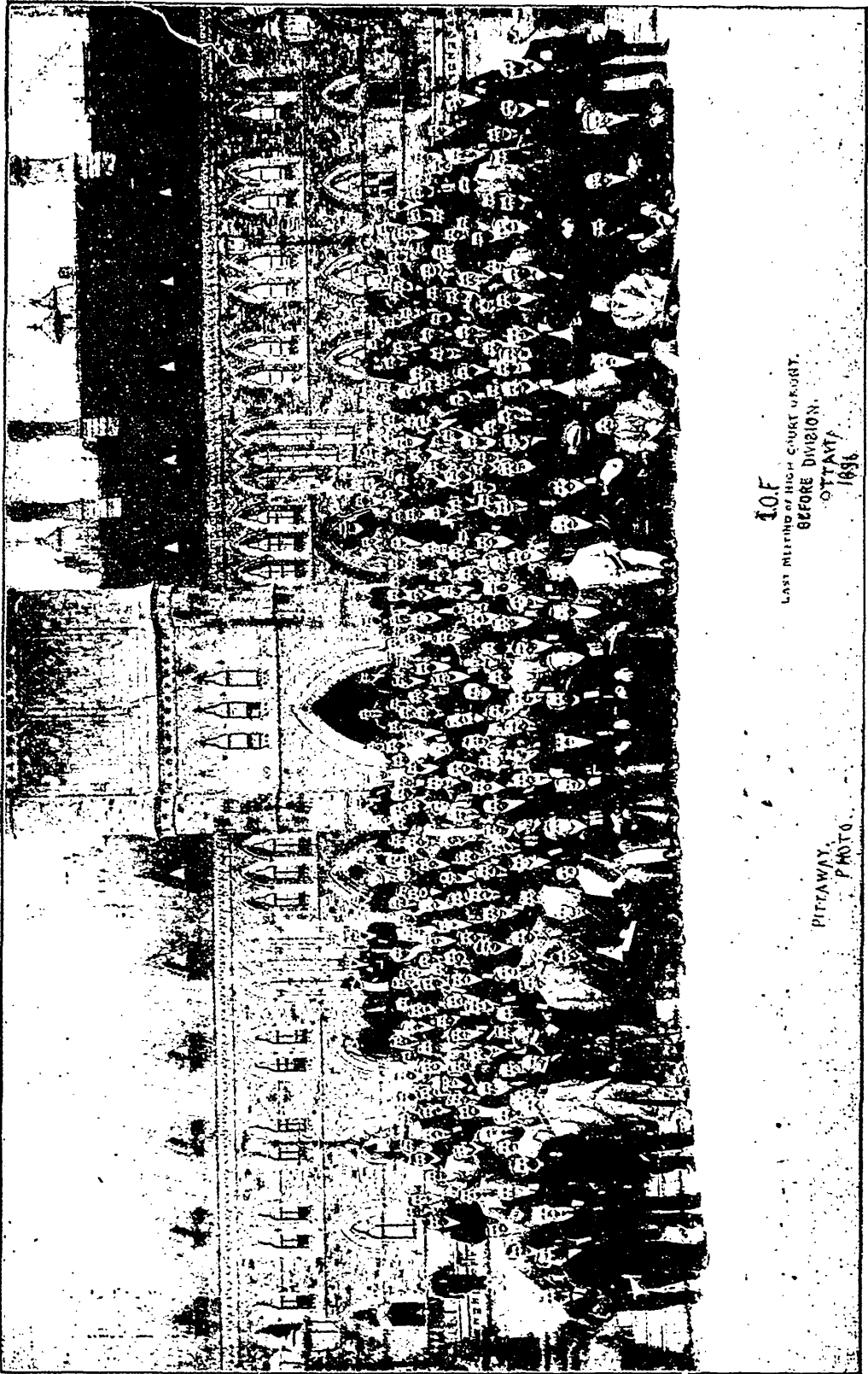
Toronto will have two additional courts before the close of the year. They are now well under way.

COURT HIGH PARK, No. 3237, Toronto, added four to its membership during October. More are to follow.

November promises good results in the way of applications. In former years it has been one of the best months of the twelve.

Bro. C. L. Sanders, G. D. H. C. R., is doing capital work in Simcoe County. Two courts are already to his credit, and two more are expected before the end of the year.

COURT COLLINGWOOD, No. 95, is enjoying a boom. The membership is larger than at



I.O.F.
LAST MEETING OF HIGH COURT MAJORITY
BEFORE DIVISION.
OTTAWA
1896

PITAWAY,
PHOTO.

THE HIGH COURT OF ONTARIO—OTTAWA, AUG. 18TH, 1896

any time since the institution of the court. Several applications were received at last meeting. Collingwood is nearing the century mark.

COURT SUNNIDALDE, Stayner, in which Bro. W. Sanders, H.V.C.R. has his membership, is pushing ahead, and expects to lead in Simcoe County before the close of the year. But Barrie and Collingwood will have something to say about that.

COURT BOWMORE, No. 941, Duntroon, lost a worthy brother in the person of John Rancier, who met with a painful accident that terminated fatally. The funeral was one of the largest seen in the township for years. The procession was a mile long. The service at the grave was conducted by Bro. W. B. Sanders, H.V.C.R.

COURT SHEGUANAH has sustained its first loss by death. Bro. Burton J. Trotter's place will henceforth be vacant. The funeral was largely attended. The cortege was one of the longest ever seen in Manitoulin; the members of the court, with brethren from Little Current and Manitowaning were present to show their respect for their departed brother.

High Court of Eastern Ontario.

Bro Blair, of Court Elmsly, Smith's Falls, is making things move in that court. We expect to report more fully later on.

Bro. W. J. Ingram is doing good work in Lanark. He is expected in Court Rideau for a week, and will, no doubt, make a good showing.

COURT PEMBROKE is, and has always been, a noble court. It works away quietly, but always keeps a goodly list of propositions upon the table. The H.C.R. is justly proud of this court.

Bro. C. H. Hubbell spent a few days in Napanee, Ameliashburg, Hillcrest, and Battersea. His record is a good one. He has taken hold of the work with a vim, and is bound to succeed.

COURT CAPITAL was honored by a visit from the H.C.R. not long ago. The H.C.R. modestly asked this court to increase its membership roll by 100, and they mean to do it. There is material in Ottawa.

COURT RIDEAU, No. 31—an old court—situated in New Edinburgh, was recently visited by the H.C.R., and several additions were made to the membership. This court has promised to give at least 50 more before 30th of June.

Owing to the fact that there are no inspectors, the great burden of addressing public meetings falls almost entirely upon the H.C.R., but he seems to thrive under the task, as he has never looked more the picture of health than this fall.

COURT ROSLIN is now to the front with a large poster announcing a public meeting at which the H.C.R. has promised to deliver an address on Forestry. They have promised to give the H.C.R. a fine house. Perhaps the R.S. will kindly send a report to the FORESTER.

The H.C.R. is booked for many places for December. During October he delivered 13 public addresses for the I.O.F. Among the places he is announced for are Carp, Roslin, Belleville, and Lanark. Evidently some good work is being accomplished in the East.

COURT OTONABEE had a visit from the H.C.R., Bro. McNair, and are determined to put forth great efforts to build up their court out of the good material of the community. This court has always been a good worker. They have built for themselves a new hall, which indicates their enterprise.

COURT OTTAWA, the banner court of Ontario, has in view the banner for the whole jurisdiction. By the amalgamation of several courts, the banner passed from them, but they are steadily going on, and expect to add 200 more names to the roll before next July. It can be done by hard work.

COURT FRONTENAC, Kingston, is arranging for a public installation by the S.C.R., on the 5th January next. The H.C.R. has promised to attend, when it is expected that the officers of five or six neighboring courts will be publicly installed. The indefatigable worker, Bro. W. M. Drennan, has the matter in hand, and this means success.

COURT MOIRA, No. 33, have just issued a beautiful invitation to Foresters and their friends to meet the H.O.R., Bro. McNair, who is to give an address on Forestry in Belleville on the 19th inst. The membership roll of this court ought to be doubled before the next High Court. So says the H.C.R.

It is nearly time for High Court dues to be paid, and the officers of the Eastern High Court are soon to send out a circular asking for more prompt remittance by some few courts. Let C.D.'s and the other officers charge their memories with this, and thus relieve the High Court officers of a great deal of extra labor.

COURT ISLAND CITY, situated at Brockville, is among the progressive courts. Bros. Hubbell and Ingram secured 38 applications for membership, which has given the members great heart. Bro. McNair, H.C.R., delivered a public address and initiated as many of the new members as were on hand. We expect Island City Court to make a good record during the winter.

COURT WESTWOOD has made good progress since the first day it was initiated, but until the 23rd we have never had the pleasure of a visit from any High Court officer. Consequently, a large audience greeted the H.C.R. when he appeared in their commodious hall, and listened with great interest for an hour and a half while Bro. McNair gave an address upon the main features of the I.O.F.

Through the energy of Bro. G. L. Dickinson, H.S., a union meeting of Courts Manotic, Kemptville, Kars, Osgood, Richmond and North Gower was held at the last named place. It was a decided success, and friends turned out in large numbers. Addresses were delivered by Rev. M. Lochead, G. L. Dickinson, J. Kerr, and the H.C.R. The ladies provided a most elegant supper, which was fully appreciated by all, especially the H.C.R.

COURT HAWKESBURG is making a bee-line for honors, and declares that one of the beautiful banners offered by the High Court is destined to decorate their new hall. This court held a very successful public meeting on the 6th of November, at which the H. O. R., Bro. McNair, delivered an address, who, at the close, initiated 29 candidates. Bro. Ingram had been employed for a week by this court, and the Foresters of Hawkesburg are proud of the special work he did for them.

COURT GIGUES, Ottawa, is composed chiefly of French Canadian members, and they love the I. O. F. We have not a more loyal court, nor a more faithful court, in the Eastern H. C. The H. C. R. recently paid them a visit, and gave an address of an hour's length, which was listened to with close attention. The hall was well filled, and many ladies were present. Bro. Fraser, H. C., Bro. Rowan, D. D. H. C. R., and Bro. Fawcett, P. P. H. C. R., also made suitable addresses.

Quebec.

COURT COTE ST. PAUL, No. 1281.—The R. S. writes:—"Looking through our minute-book, I see it is just three years this present month since our little court 'struck out,' determined to make a 'success.' We then had only 21 members; now our 'membership' is 59, and steadily increasing. So let all small courts keep up their 'courage' and 'persevere.' We never dreamt that our court would reach this membership in a small country place, with two other 'societies' in opposition to us. The older a member is in the 'Order' the more interest he should take. A society like the I. O. F. is one every member feels proud of. Right you are, brother.

COURT SIR GEO. E. CARTIER, No. 1694, has every reason to be proud and gratified with the success which attended their anniversary proceedings on Monday, the 16th of Nov. last. Everything had been arranged with automatic precision and all preparations were carried out in detail. High Chief Ranger, F. S. Mackay; J. Kelly, Provincial Deputy; A. Raymond, General Inspector; H. Broseau, Illustrious Commander of St. Lawrence Encampment, with A. Raymond, Jr., S. L. Provencher and Clement of the same encampment, and J. Lareau and D. Lepage, Treasurer and Chief of Court Bell, were present at the meeting.

A large number of the members of the court and sister courts were also present. An address, accompanied by a magnificent bouquet, was presented to the High Chief, who responded to it in his usual eloquent manner, congratulating the court with having increased so greatly their number since the foundation of the court. Bros. Barnabe, Pitt and Marcon, respectively F. S., D. H. C. R. and C. R., made very highly-prized speeches, addressed to the High Chief and the Order in general. Bros. Raymond, Lareau and Lepage responded as guests in the most cordial manner. After the close of the meeting one of the most enjoyable receptions was

given to the guests, at the residence of Bro. J. O. Pitt. A D. H. C. R. badge was presented by High Chief Mackay to our host, Bro. Pitt, who deserved it so well for his work in the interest of the Order. Bro. Barnabe, in his usual manner, was a favorite for his joyful toasts, his speeches, and the able way in which he prepared, with the aid of Bros. Martineau and Mousseau, so cordial a reception.

Nova Scotia.

The Hon. D. D. Aitken, of Flint, Michigan, S. V. C. R., has delivered a number of addresses in Nova Scotia. He was greeted, if not with large audiences, at any rate with intelligent and enthusiastic people.

Matters Forestric are beginning to boom in Nova Scotia. There is gratifying activity among the old courts. It is expected that quite a few new courts will be organized before the close of the year.

Bros. C. C. Whale, J. H. Gilmor, D. Wesemiller and J. Glendenning are pushing the work vigorously and successfully in the province. They are gratified with their reception. They already report several new courts.

Courts Seymour, Belle Air and Mulgrave were also visited, and at all the meetings great interest was taken by the members of the different courts, and they are sure to receive additions to their membership, as the result of the meetings.

An encampment of Royal Foresters has been instituted in Halifax, with a charter list of over 60 names, which promises to be one of the best in the Province. Halifax is also talking of a court for business and professional men only, and they expect to get a good one, as they do not do things by halves in Halifax.

On the evening of Oct. 6th, Bro. D. D. Aitken, S. V. C. R., assisted by Bros. C. C. Whale, Toronto; E. J. Heisler, H. C. R., and T. M. Seeley, H. V. C. R., held a very successful meeting in Orpheus Hall, Halifax. There was a downpour of rain all evening; still the hall was well filled, and the audience were delighted with the speeches. On the following evening another meeting was held in Upham's Hall. This meeting was addressed by Bros. Aitken, Whale and Heisler, and the meeting was very enthusiastic.

One of the results of the present campaign is that Bro. Whale, assisted by Bro. Heisler, H. C. R., and Bro. R. B. Moxon, District Deputy, has organized a fine court in Dartmouth, with good prospects before it. Bro. Whale and Heisler also visited Lunenburg, Chester, Mahone Bay, Bridgewater, Middleton and Kentville. They held several meetings, and at Mahone Bay the officers of Court Kinburn occupied the platform and presented a fine appearance with their bright regalia. A choir of young ladies furnished the music. Bro. C. U. Mader occupied the chair and Bros. Whale and Heisler were the orators of the evening. Several new members have been added to this court as a result of this meeting, with a promise of more this winter.

Prince Edward Island.

We depart from our usual custom and give the Court directory of the lit le sister down by the sea. Visiting brethren will be always welcome. We hope some day to enjoy the pleasure of meeting the brethren of the Island Province.

No. of Court.	Name of Court	Location of Court.	Night of Meetings.
202	Chautauqua ..	Summerside ..	1st and 3rd Fridays.
206	Onaway ..	Alberton	1st Frid'y af. or 15th
215	Minnewawa ..	Bedeque	2d and 4th Mond'ys.
218	Silvan	Montague	4th Mondays.
223	St. John	Souris	3rd Mondays.
1012	Avondale	Charlottetown ..	2d & 4th Mondays.
1055	Ferndale	Georgetown	4th Saturdays.
1058	Murray Harbr ..	Murray Harbr ..	1d & 4th Mondays.
1070	Albino	Kldon	2nd Wednesdays.
1076	Mazeppa ..	O'Leary	2d & 4th Wed'sdays
1098	Prince Edw'rd ..	Kensington	4th Tuesdays.
1106	Westmorland ..	rapaud	4th Mondays.
1113	Nonpareil	New Glasgow ..	
1158	New London ..	Stanley Bridge ..	4th Thursdays.
1168	Abege weit	Pownal	2d Wednesdays.
1189	Wiltshire	Brookfield	4th Thursdays.
1204	N'rthumb'rd ..	Cape Traverse ..	Last Monday.
1215	Aberdeen	Malpeque	4th Thursdays.
1387	Beausejeur	Clifton	4th Tuesdays.
1730	Freetown	Freetown	1st Saturdays.
1589	Cabot	Summerville	2d and 1th Fridays.
1960	Wallace	Tyno Valley	2d & 4th Wed'sd'ys.
306	Elliot	Long Creek	
3093	Lennox	Little York	2nd Wednesdays.
3150	Queen's	Mont Stewart ..	every Monday.
3193	Balnagowan ..	Ver. Riv. Frid ..	1st & 3d Wed'sdays.

Manitoba.

COURT DOUGLAS, 1015, have tickets out for a concert on 5th November. This will be a success. They always have good houses.

Several concerts and entertainments among the various courts are on the tapis, and no doubt particulars will reach the FORESTER in good time.

COURT CARBERRY, 1218, is also arranging for a meeting, and any who know the hustling High Treasurer and Chief Ranger, need not worry over the res'lt.

High Chief Ranger Waddell has been confined to the house for about 10 days. He hopes to be ready to start out again on the 28th inst., for a month's trip amongst the courts, and organizing.

Now that harvest is a thing of the past, and the great majority of our farmers are happy at having realized a good price for their products, they are now looking forward to having good times this winter.

High Chief Ranger Waddell has laid out a good programme for himself, and is going to cut a wide swath not only in fields that have never been tried before, but also in the midst of courts already established. He is looking for his share in the great harvests that Fraternal Societies will reap here.

The High Court of Manitoba is determined they shall, at all events, have opportunities to make adequate provision for their families, by placing the benefits and advantages of the

Independent Order of Foresters before them, and we hope to enroll many of them under the Forestric flag before many moons.

COURT MARQUETTE, No. 443.—Portage La Prairie has sustained a sad loss by the death of Bro. N. Caskey, who suddenly fell over and expired while stacking grain on his farm. Our late brother was an extensive farmer, and a member of the County Council. The funeral was largely attended. A large number of Foresters from neighboring courts were present. The P.H.C.R., H.V.C.R., and High Chaplain took part in the burial service. "The memory of the just is blessed."

COURT PORT DOUGLAS, NO. 1015.

This live and energetic court had a very successful social gathering on 5th November, in Foresters' Hall. The object was to bring the members and their lady friends into closer acquaintance with each other, and also to give a good send-off to several of the members who were leaving in a day or two for the lumber camps, and would be absent all winter. Songs and recitations of a very high order were given by well-known artists. The High Secretary, Bro. Pettigrew, gave a capital address, setting forth the merits of the I.O.F. The chair was ably filled by High Counselor G. H. West. During the gathering refreshments were served by the members of the court. The members and officers of this court are to be congratulated on their success, and the general remark on closing was that "We all hope you will have another like this soon."

Michigan.

A brother writes of Adrian:—"The Foresters enjoyed a pleasant fraternal time at Whitney's Opera House, on Oct. 19th, 1896, the occasion being a reception tendered by Court Lenawee, 1764, to Court Adrian, 1078. Interesting games took up a part of the evening. A banquet followed, and under the soothing influence of cigars, remarks pertaining to the Order were made by several of the brothers present, among them, Bros. Harry L. Lowell, 'the silver-tongued orator,' and O.D., George W. Hill, C.R., and Att'y. T. M. Joslin of Court Adrian; and W. A. Beebe, D.C.R., Charles Pennock, George M. Tripp, P.C.R., and C. A. Sharp, C.D., Court Lenawee.

As Court Lenawee, 1764, is composed entirely of business men, whose time is taken up with business cares, its meetings are not so much for social features as for the protection of their family after demise.

We still are pushing for business, and are pleased to have such meetings as our last. Look out for more members to Court Lenawee. She is fully up to date and proud to be in the best fraternal Order of to-day.

New Hampshire.

The Order is making steady progress in this State. Court Woodsville was recently instituted by Bro. Geo. W. Allen, D.S.C.R. The court has a capital staff of officers and begins with 25 members.

Illinois.

COURT KENWOOD, No. 3316, gave their first entertainment, Nov. 6th, at Jefferson Hall, Chicago, and it was a great success in every respect, the following programme being carried out, and it is not necessary to say that encores were numerous. W. R. Gillett's address on Forestry proved to be very entertaining as well as instructive, and at the close of the entertainment some six new applications were taken, and at least a dozen more will follow in a few days. The regular programme was followed by refreshments and dance. At "refreshment time" H. C. R. Stevenson and H. V. C. R. Irving appeared, and met with a very enthusiastic greeting. We have no doubt but that this court will give several more entertainments of this kind during the winter, and that they will become very popular, and be the means of building Court Kenwood up to a good, large prosperous court. We wish the members success.

The members of COURT WOODLAWN, No. 1621, invited their friends to a smoker at their hall, 355 East 63rd Street, Chicago, Friday, Nov. 6th. Short addresses were made by Dr. Schultz, H. Phys. and O. B. of Court Woodlawn, and H. C. R. Stevenson, showing the growth and prosperity of the Order, followed by a musical programme, after which both members and visitors indulged in sandwiches, cake, apples and sweet cider, and had a social smoke, clay pipes and tobacco, and a general good time. The visitors decided unanimously that the members of Court Woodlawn were good, social people, and several decided to immediately become members of this court, and secure the social benefits, together with the great insurance benefits of our noble Order.

COURT WATAGA, No. 3251 of Champaign, Illinois, gave to Bro. William R. Gillette, D. S. C. R., a vote of thanks for the energy and ability displayed by him in reinforcing our Court, procuring for us, as he has, 25 applications in less than two weeks' time, and that a vote of thanks be also extended to our High Chief Ranger Stevenson for sending so able a Deputy to help us, also that one copy of this resolution be given to Bro. Gillette, one copy sent to our High Chief Ranger, and the third copy to be sent for insertion to the INDEPENDENT FORESTER.

COURT INDEPENDENCE, No. 1792, intend giving a grand ball at Boulevard Hall, corner Washington Boulevard and Halstead Streets, Chicago, Dec. 11th, and it will be first class in every respect, as Court Independence never does anything by halves, and we are sure this large hall will be crowded to overflowing on this occasion, although there is room for 300 couples on the floor at once. If the brothers of other courts in Chicago want to pass a pleasant evening dancing, they should not fail to attend Bro. Clancy, C. R., says visitors will be well taken care of, and shown true Forestry hospitality.

A correspondent writes: "Court Glen Oak, No. 3027, I. O. F. of Peoria, Illinois, initiated 15 members in October, and have 20 applica-

tions to pass on in November. This court was organized on Nov. 20, 1895, with a charter list of 78, and now has 150 members in good standing. The S. C. R., Dr. Oronhyatekha, will pay us a visit on Dec. 17, which we expect will boom things. Look out, you Illinois courts, we are after you all, and will be the banner court of the State!" It looks very much like it.

Missouri and Kansas.

KANSAS CITY, Mo., Nov. 13, 1896.

The High Standing Committee at their last meeting decided to offer a solid gold medal for the court in the jurisdiction which made the largest increase in membership between August 1st, 1896, and July 1st, 1897; this medal to be given or held by the court making the largest annual increase in membership thereafter. Any court holding this medal for (3) three consecutive years, it becomes the property of the court. Also, to any member obtaining (3) three or more members and having them initiated before July 1st, 1897, will receive one dollar for each member. No salaried deputies are entitled to this prize.

There has been an immense increase in the enthusiasm of all courts heard from since last report, and the High Standing Committee hopes this feeling will continue, and bring forth the much desired increase in membership. The High Chief Ranger makes a personal appeal to each member of the Order in his jurisdiction to bestir himself, and at least show his good intentions toward the Order by bringing in one new member before the end of our year, which is July 1st.

COURT WEST ST. LOUIS at its last meeting received three applications. The prize circular was read, and the whole court declared that it would not be for the want of trying if they did not get the gold medal. Were much pleased at the showing of Missouri and Kansas in the death-rate column in THE FORESTER.

COURT ELI, at Kansas City, had a well-attended open meeting on November 5th. The H. C. R. gave a short talk on how to get in new members.

COURT EAST SIDE declares through their officers and members that they must, and will, have the gold medal.

COURT POCAHONTAS, No. 1474, ST. JOSEPH, is having a steady increase of membership since July, and we expect to increase faster since election is over than before, as the members will get the gold and silver from their minds and settle down to business; for as the High Court has offered premiums, this Court expects to have them, and also get some of the Supreme Court prizes.

Our initiation work is progressing nicely, and we expect to have it down in fine working order before many weeks. Our attendance at lodge meetings is good, and we expect an interesting time this winter.

California.

Official Circular No. 1.

LOS ANGELES, CAL., November 5, 1896.

To the Officers and Members of the Subordinate Courts throughout the Jurisdiction of the High Court of California, I O.F.:

It is with pleasure that I take this opportunity of acknowledging the high honor that has again been conferred upon me by the High Court of California, in placing me, for the sixth time, in the honorable and trustful position of chief executive officer over the affairs of our beloved Order in the jurisdiction.

With my grateful acceptance of this mark of appreciation, I give my assurance of an earnest and constant effort to make this the most prosperous and successful year of Independent Forestry's history in California, and to this end I most respectfully ask for the co-operation of every loyal Forester throughout the jurisdiction.

From an official circular just issued by the Supreme Court, it will be seen that many and valuable prizes are offered by the Supreme executive for work done during the months of November and December of this year. It is hoped that every Court in our jurisdiction will avail themselves of the offer, the terms of which will reach the several Courts either by circular or through THE FORESTER.

A copy of the proceedings of the seventh annual session of our High Court will be mailed to each Subordinate Court, and I would request all C.D.H.C.R.'s to have the reports of officers, as set forth therein, read in open Court.

I have compiled a new general principle circular, in which the special features of the I. O. F. are set forth, together with the names of all of the officers of the High Court, General Deputies and District Deputies, names and numbers of Courts, their place and time of meeting, names of Chief Ranger, Court Deputy and Recording Secretary. These circulars can be procured from the High Secretary at \$1.00 per hundred copies, and will be found very valuable in calling the attention of those outside the Order to the advantages of a membership in the I. O. F.

The District Deputy for your district will be Bro. _____, of Court _____, No. _____, located at _____.

The coming year gives great promise of being a very prosperous one, and I confidently feel that the entire membership can be depended upon to put forth their best efforts in spreading the principles of our Order, so that when we are called together again in High Court session at Santa Rosa, in October next, we may be able to report a progress of which every Independent Forester can be justly proud.

Wishing you all peace and prosperity, I am as ever,

Yours in L., B. and C.,
G. A. McELFRESH,
High Chief Ranger.

COURT GOLDEN WEST, at Sutter Creek is one of the latest additions to the long list of courts. It was instituted at Sutter Creek, California on November 11th, by Bro. A. A. Campbell, D.S.C.R. It has a charter membership of 32, and is splendidly officered. We predict for it a successful career.

High Court of New York.

District Deputy J. A. Belch, M.D., of Syracuse, is organizing a new court, which will soon materialize.

The court at East Aurora, being organized by Bro James Boddy, is nearly completed, and bids fair to be one of the finest courts in the State.

Bro. M. Edward Downey, of Court Industrial, is Vice-Grand Commander of the American Legion of Honor for the State of New Jersey.

COURT BRUSHTON has moved into its new hall, and intends having a public dedication, to which Court Adirondack and District Deputy Dr. Cameron have been invited.

COURT SOUTH BUFFALO initiated 22 members during the past six weeks, and has eight more ready for its next meeting. This court is composed largely of Scotchmen, who know a good thing when they see it.

Bro. C. B. Cummings has gone to Buffalo. Bro. C. is the youngest member in our court, also a hustler, having brought in several applications in the short time he has been with us. Success to him in his new home.

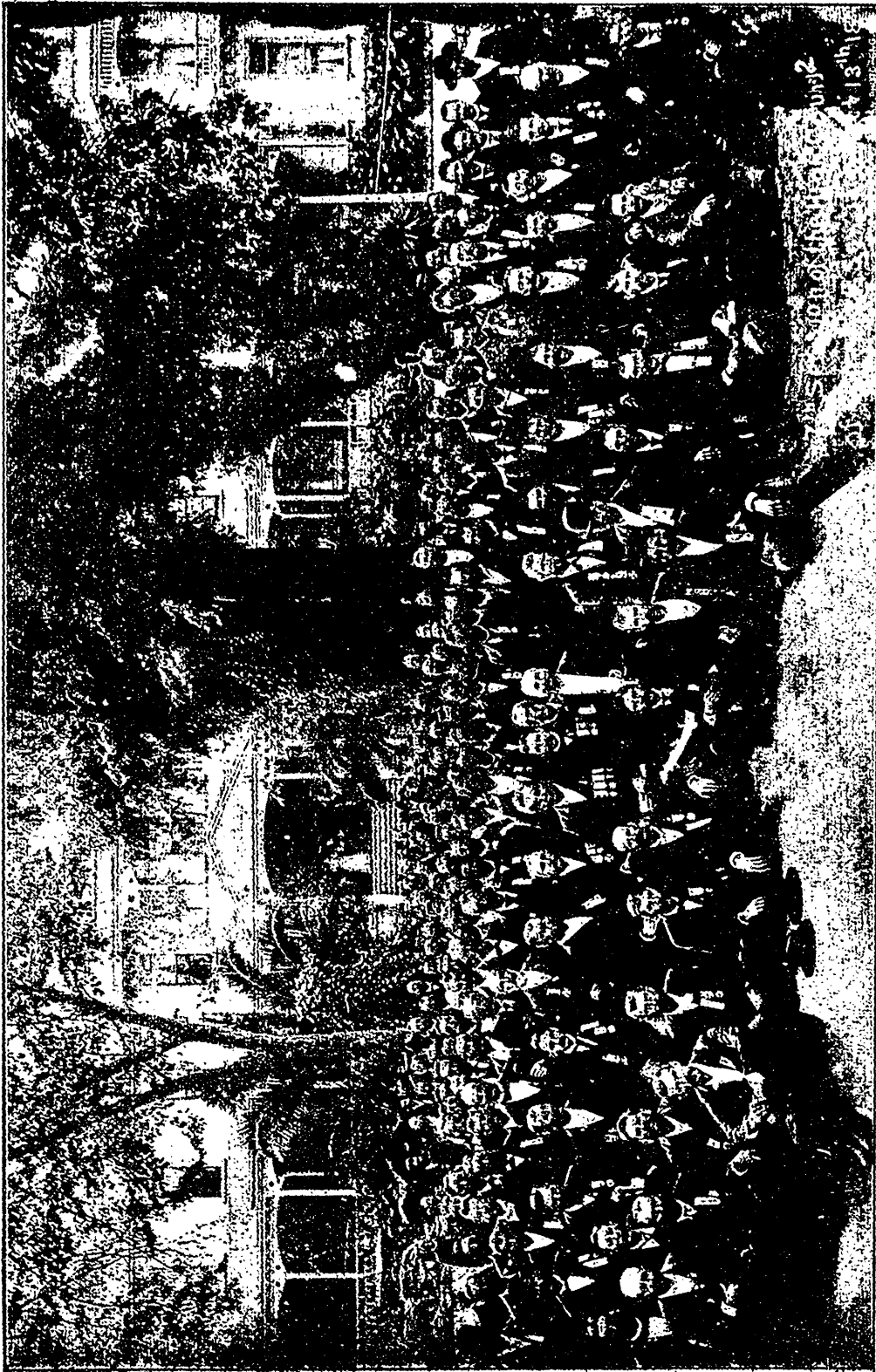
A novelty in organizing work is being accomplished at Syracuse by the venerable "Founder," who is organizing a court out of the Fire Department of that city. The court, it is said, will start out with 50 members at the sound of the gong.

COURT IDLEWOOD opens the winter entertainments in Buffalo by giving its second annual ball, on the evening of November 18, at Union Hall. The simple announcement that this court will give a "hop" is sufficient to draw a good audience, and we wish them all the good luck imaginable.

A prominently-mentioned candidate for Speaker of the New York State Legislature, the Hon. George C. Austin, of New York city, is the Court Deputy of Court Knickerbocker. He was recently elected to the Assembly, representing the Twenty-First District, and is said to be very popular among the brethren.

Bro. James H. Irving, Senior Woodward of Court United States, No. 1050, on Thursday evening presented his court with a \$10 American flag. He was voted thanks by a rising vote. It is a beauty, and Chief Ranger Pilger and High Junior Beadle Ford were delegated to suitably inscribe the flag, and festoon it around the court charter.

As the mills and shops are opening and men are obtaining employment that have long felt the need of work, we trust those who have been holding off waiting for better



THE HIGH COURT OF CALIFORNIA - SAN JOSE, OCT. 13TH 1896.

times can now have no further excuse for protecting their families against the contingency of death, and the consequent misfortunes liable to happen the poor widow and her little ones. Don't put it off until it is too late!

A quiet family wedding occurred at the residence of High Auditor Thomas Baker, of Court New York, 1009, Rochester, October 20th, at which time his daughter, Margaret C., was married to Christopher A. Nicholson. The residence was neatly decorated for the occasion, and the bride and groom looked their best. The ceremony passed off without a hitch, and the father gave the bride to his new son-in-law. A prettier wedding could not be imagined, and everybody was happy.

The High Court of New York is again to the front for October, this being the second time in its history. This fills the older members with pride and gratification, and is a reward for many hours of toil and worry during the days of the pioneer work, when all the work was exceedingly burdensome, without much prospect for such a gratifying result. Now, both old and young in membership come in for a share of the good results. It is, indeed, stimulating and encouraging, and the brethren are earnestly requested to keep up the good work during the winter.

COURT FORT SCHYLER, No. 1510.—At a meeting held on the 9th of November, the following motions were passed: First, that we hold a card party on the 23rd November, each member to invite one or two friends. Object, to increase membership and to induce members to attend meetings. Second, that we hold a dancing party on the 14th of December, the proceeds to help a sick brother. Third, that this court initiate new members during the months of November and December at charter rates, owing to dispensation granted to all courts so wishing, by Supreme Court, I.O.F.

COURT WATERTOWN has rented the third floor of the *Herald* building, and is to furnish it at a cost of about six hundred dollars. They will soon dedicate it to Forestry, with the assistance of the other Courts in Watertown. A progressive spirit invaded this court from its inception, due mainly to the active work of Bros. Faichney, Cooke, Boyd, Berdeau, Cottschalk, Sweet, and others. They will soon have a home of their own, of which they will feel justly proud; and three hundred members who can make the Welkin ring on special occasions, when out hunting for intruders, will rejoice on this occasion.

The Rev. W. J. McCaughan, High Chief Ranger of Ireland, who honored our last High Court session with his presence, was, upon his return to Ireland, unanimously re-elected to that honorable position for the third term. This speaks well for the esteem in which the good brother is held by his brethren at home, who manifested their appreciation of his good works in a substantial manner by presenting him with a handsome gold watch as a souvenir of the love they bear him. Those who met the eminent di-

vine at the session warmly endorse the good deeds of his associates in the High Court of Ireland, and all agree that the honor and the gift were justly bestowed. The brethren of New York State send greetings to the High Court of Ireland, congratulating them upon the steady growth of the Order in Ireland, and having secured as their High Chief Ranger one so accomplished, worthy, and distinguished as the Rev. Bro. W. J. McCaughan.

The *Lodge Record* contains the following from Court Adirondack, at Malone, N.Y.: "Our delegates, Bros. T. M. Mercer and N. S. Dunlop, gave the members of this court a highly-interesting report of the High Court session held in Albany last month. The reception tendered them and other delegates, they said, shall always be a pleasant remembrance of the sociability of Forestry throughout this State. Bros. FitzGerald, Caldwell, and Rev. McCaughan, High Chief Ranger of Ireland, were frequently spoken of in words of praise throughout their remarks."

The *Lodge Record*, a journal published in the interest of all fraternal societies, with headquarters at Watertown, has changed hands recently, and Bro. Bowhall, the new proprietor, starts off with a determination to emulate, if not excel, the very excellent career attained by his predecessor, Bro. A. B. Parker. It is not customary for us to flatter anyone, yet we are sensible of the achievements of Bro. Parker and the good work accomplished by the journal he has the honor of founding. While we desire to convey to the retiring publisher our appreciation of his untiring efforts in the cause of Independent Forestry since the origin of his interesting publication, we also desire to express to Bro. Bowhall, the present publisher, our congratulations upon his having acquired so valuable a publication, and trust that success may crown every effort in his new venture. We are assured that he has ability both as a printer and as an easy writer, and remain in the hope that the *Lodge Record* may be fruitful of well-doing and remunerative as well.

COURT THOUSAND ISLES, NO. 550, ALEXANDER BAY.

On Monday evening, November 9th, a very pleasing event took place, in the way of a presentation, in remembrance of the Chief Ranger, F. W. Barker, for his good services for the last two years. The presentation was in the way of a large picture of himself, which hangs and adorns the wall of the courtroom. The presentation was made by Bro. W. H. Brownhill, who made a few passing remarks to Bro. Marker. All the members wish him success in his new sphere of labor. The increase of members is steady. There are several applications before the court. It is expected many more will come forward this winter.

COURT BELEVEDERE, No. 1616, Buffalo, N. Y.—By resolution the members of this Court express their sense of the loss they sustained by the death of Brother Edward H. Schwab, and they extend their sympathy to his wife, mother and friends,

New Jersey.

TENTH ANNUAL SESSION OF THE
HIGH COURT.

SOMERVILLE, N. J. Sept., 22, '96.

The tenth annual session of the High Court of the Independent Order of Foresters of New Jersey convened at Somerville on the above date. Conrad B. Bennett, of Trenton, High Chief Ranger, presided. The High Court was called to order at 10 a. m. The roll-call of officers showed the following present, with the exception of High Marshal, High Conductor, High Messenger: Conrad B. Bennett, High Chief Ranger, 30 West State Street, Trenton, N. J. James E. Febrey, H. V. C. R., 98 Broad Street, Elizabeth, N. J. W. T. Bingham, P. H. C. R., 328 Cherry Street, Elizabeth, N. J. J. C. Calvert, H. S., 1018 Laura Street, Elizabeth, N. J. A. C. Wenzel, H. Treasurer, 128 Spruce Street, Newark, N. J. W. E. Trautwein, M. D., H. Physician, Lyndhurst, N. J. W. E. Dobbins, H. C., Burlington, N. J. Rev. Dr. Conklin, H. Chap., Frenchtown, N. J. William Yuill, H. J. S., Newark, N. J. Chas. C. Harris, H. J. W., Elizabeth, N. J. Wm. DeHart, H. J. W., Port Richmond, S. I. D. T. McCarthy, H. S. B., Elizabeth, N. J. James Patterson, H. S. B., Plainfield, N. J. Robert Muir, H. M., Jersey City, N. J. M. F. Humphrey, H. Con., West Brighton, S. I. W. J. Hibbert, H. Mes., Trenton; N. J.—Auditors: P. Seavring, Newark, N. J.; P. H. McDonald, Elizabeth, N. J.

The Chief Ranger made the following temporary appointments: Bro. Colon, High Messenger; Bro. Allen, H. J. Beadle; Bro. Mulford, High Marshal; Bro. Compton, High Conductor; Bro. Tyson, High Auditor.

The High Chief Ranger appointed the following Committees:

CREDENTIALS.—Bros. Wardell, Seavers, Robbins, Trepto, and Bro. Compton of Methuen.

DISTRIBUTION.—Bros. Weller, Storms, Stevens, Allen, and Hurley.

FINANCE.—Dr. Potter, H. Von der Neide, Gallaway, Banta, and Teller.

APPEALS.—Voorhees, Appgar, Haywood, Morrell, and Kling.

STATE OF ORDER.—Bros. McBride, Buckle, H. F. Von der Heide, Clarke, and Banker.

REPORT OF CHIEF RANGER.

High Chief Ranger Bennet delivered his address as follows:

BRETHREN,—It is with pleasure that I submit for your consideration my report for the term drawing to a close. In glancing back over the fifteen months that have passed since the last Session of this High Court, we find much to be thankful for. Our noble Order, whose phenomenal prosperity in previous years has given us just cause for self-praise, during these latter months has surpassed all previous records. With 97,938 members in our ranks, and our reserve fund at \$1,843,050.83, well may we feel proud of our membership in the I. O. F.

Within our own jurisdiction, wherein the depression in business has been felt more keenly than in any other section of our coun-

try, we have done ourselves proud. The records of previous years are cast in shadow by the result of good work of these fifteen months, during which 1,193 new Foresters have joined our ranks. Well done for New Jersey! May the work that has but just commenced continue with unabated zeal, until we have a court in every city, town, and borough in our good old State. As an instance of some of the courts' growths, I would cite Court Columbus, No. 920, now with a membership of 293, an increase of 90 members his year; Court Fairmount, an increase of 56; Court Childs, 55; Court South-End, 55; Court Elizabeth, 53; Court Dunellen, 25; Court Mercer, instituted this year, has, 45 members; Court Hancock, increase of 24; Court Richmond, 39; Court Somerset, 44; and Court Washington, 56.

The High Court distributed 16 gold badges as prizes to members of the different courts for bringing in new members before Sept. 1, 1895.

In surrendering the office of High Chief Ranger to my successor, I do so with the personal knowledge that, with but four exceptions, every court in our jurisdiction is active and working, and that never before in the history of our Order in this the mother state of the I. O. F., has the enthusiasm for its rapid advance been as intense as we find it at the present time. With this condition of affairs, why cannot the next Foresteric year show an increase in membership at least double that of the one just closed?

This bright and pleasing picture is shadowed somewhat by the knowledge that death's visitation to our ranks during this term has been more frequent than ever before in our long history. About 16 esteemed members have answered the summons from the great High Court above. While our heartfelt sympathies go out to the bereaved families, whose cares are now practically our cares, we can but feel a joyous satisfaction in the knowledge that our esteemed brothers' membership in the I. O. F. has prevented the entrance of want among the little group left behind in the stricken homes.

The High Standing Committee have held monthly sessions, which have been closely attended by every member of the committee, thus evincing the interest they have had in our Order's welfare. At this point I desire to thank my fellow-committeemen for the valuable assistance they have rendered me in the discharge of my duties.

Since the last session of the High Court I have found it necessary to make 130 visits to the courts in this jurisdiction, and to write 610 letters on business pertaining to our Order. I have visited every court in the state, with three or four exceptions; and these latter courts have been well cared for by the other members of the High Standing Committee.

In June last, I attended the Foresters' annual picnic at Foresters' Island, Canada, on June 18th, and there made the acquaintance of nearly all the Supreme Court officers. I found the Supreme Chief Ranger, Dr. Oronhyatekha, thoroughly alive to the Order's best interest, and to him I give the credit of

the great success our Order has attained. I was tendered every courtesy while at the main office in Toronto. The Supreme Chief Ranger and Supreme Secretary, J. A. McGilivray were tireless in showing me the methods of their business, and I am happy to state that I found the affairs of all the departments in excellent condition. One matter which I found in examining the Great Britain branch was that the membership there pay a monthly premium of about 20 per cent. more than we do here in New Jersey, or in Canada. This increase of the rate collected in England, Ireland, Scotland and Wales will, within two years, pay the entire expense of starting and planting the Order there, and in years to come will be a source of great profit and a valuable source of revenue to the Order in general. As to the finances of this state, I would respectfully call your attention to the report of the High Secretary, which will show you the remarkable success in this department that we have had during my term, for which I feel justly proud, and I congratulate you on it.

Before closing this report, I would submit the following suggestions for your consideration :

First.—That the incoming High Standing Committee be given full power to push forward the organizing work in our jurisdiction, and if possible to secure the co-operation of the Supreme Executive Committee in this work.

Second.—That the High Standing Committee be authorized to provide for distribution and sale, as they may think necessary, a supply of literature similar to the pamphlets now used in this state.

Third.—That the High Court present to every member in our jurisdiction, who brings into the Order at least six new members before the first of next February, a gold badge similar to those given last year.

Fourth.—That the High Court dues be increased to fifty cents per year, so that the High Standing Committee can employ competent salaried deputies to work among the weak courts in the state, and assist their members to increase the membership of the weak courts, stimulating them, and thus making them self-supporting, and a credit to the Order.

And now, brethren, permit me to thank you for the honor you have bestowed upon me. In returning to your care the trust thus bestowed upon me, permit me to assure you that my desire has been to carry out the duties of the high office to the best of my ability.

While to err is human, kindly consider whatever mistakes I have made due to the head, and not from the heart.

Wishing for our Order continued prosperity, and for our brothers long life and renewed activity in their work for the I. O. F.

I am yours in the bonds of Liberty, Benevolence and Concord,

CONRAD B. BENNETT,
High Chief Ranger,
New Jersey.

The High Secretary, Bro. Jas. C. Calvert, submitted his report. It showed:—

Courts at last meeting.....	37
Courts since instituted.....	11

Total Courts.....	48
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Membership reported at last meeting...	1,815
Membership July 1st, 1896.....	3,008

Increase since last meeting.....	1,193
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The report of the High Treasurer, Bro. Arthur C. Wenzel, showed:—

Total receipts.....	\$2,603 53
Total expenditure.....	1,317 14

Balance.....	\$1,286 39
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STATE OF THE ORDER.

Your Committee on State of the Order respectfully report:—

The condition of Forestry in the State of New Jersey, especially as shown by the reports of the High Secretary and High Treasurer, is a source of great satisfaction to all who have the good of the Order at heart.

The unprecedented increase in membership, being larger in membership and in percentage than ever before, proves that the benefits of Forestry are being made known through the activity of the old members, and are receiving that appreciation which is due them.

That the earnest endeavors of the officers and members will continue your committee has every reason to believe, and they therefore report that the prospects of the Order are brighter than they have been since the first court was organized in this State.

The Treasurer's report, however, showed that in the midst of this general prosperity there were to be found instances of singular and unaccountable remissions on the part of subordinate courts.

That 10 per cent. of the moneys due the High Secretary should be unpaid at any time, is a matter showing neglect or indifference, or an impoverished condition of the delinquent courts.

This is a matter to which your committee deem it prudent to call the respectful and urgent attention of the High Court. The remedy is not suggested here, but should be before the High Court adjourns.

The statistics of the Order show that 1,193 new members have joined our Order in the past 15 months; 11 new courts have been instituted; so that we have 48 courts, with a membership of 3,008.

We heartily concur with the High Chief Ranger in his recommendation that deputies be appointed to visit the weaker courts and ascertain what the difficulties are, and devise ways and means whereby they can be strengthened numerically and financially.

There are other matters to which your committee have given some attention, but as they are of a debatable nature, and will come before the High Court for action, it is not deemed advisable to make any recommendations with reference to them.

Respectfully submitted in L., B. and C.,
CHAS. C. MCBRIDE,
Chairman of Committee.

On motion the report was received and ordered filed.

AUDITORS' REPORT.

Bros. B. Tyson and P. H. McDonald, auditors, submitted their report, in which they commended the efficient and satisfactory condition in which they found the accounts of the High Secretary and High Treasurer.

APPEALS.

Your Committee on Appeals and Petitions beg leave to state that they have examined and considered the appeal of Court Richmond, No. 231, which was the only matter referred to them, and have heard the proper parties interested therein. As a result of their consideration, they unanimously recommend that the decision of the High Standing Committee be sustained, and that Bro. Grymes be declared entitled to receive from Court Richmond the sum of \$1 50, for expenses as a member to the High Court.

ELECTION OF OFFICERS.

H.C.R., James E. Febrey, of Elizabeth.
H.V.C.R., Bro. Tolson.
H. Sec., James C. Calvert, re elected.
H. Treas., A. Wenzel was also re-elected.
H. Coun., Bro. W. Holt Argar, of Trenton.
H. Phy., Dr. George E. Potter, of Court Jersey.

H. Auds, Bros. William DeHart of Port Richmond, Staten Island, and William MacKay of Newark, were elected.

The following officers were appointed by the H.C.R. with the exception of the High Journal Secretary, who was appointed by the High Secretary:—

H. Chap., Rev. Geo. Buckle, Elizabeth.
H.J.S., R. P. DeGroot, Elizabeth.
H.S.W., Fred. L. Severs, Elizabeth.
H.J.W., A. C. Hurley, Red Bank.
H.S.B., Charles Fleck, Boonton.
H.J.B., B. H. Meyers, High Bridge.
H.M., Henry H. Morrell, Westfield.
H. Cond., James Robbins, Roselle.
H. Mess, Jos. Fitzpatrick, Hoboken.

The next meeting of the High Court will be held at Morriston, in the month of September on a date to be fixed upon by the High Standing Committee. After the usual votes of thanks, the High Court adjourned with the customary ceremonies.

The year 1898-97 is going to be the best in the history of the Order in New Jersey.

New Jersey, as the birthplace of Independent Forestry, is doing good work in building up the membership in that state.

The report of the proceedings of the High Court will prove interesting reading. We congratulate the brethren on their splendid record for the past year.

Court Hoboken, No. 1497, is one of the most active courts in the state. The membership is to be increased to 50 by the end of the year. The brethren are looking forward with pleasurable interest to the visit of Bro. Wm. Tolson, H.V.C.R. of the jurisdiction.

COURT METUCHEN, No. 1428, entertained about one hundred and fifty invited guests with a smoker, on Friday evening, Oct. 9th, which proved a wonderful success. Everybody present seemed to enjoy themselves, and were very much pleased with the progress of the evening.

The addresses of the evening were made by Bros. James E. Febrey, H.C.R., Rev. Dr. Buckel, H.C., and Dr. McKinzie, all of Court Elizabeth. They spoke on Forestry and its benefits, and reviewed the growth and prosperity of the noble Order from its formation, which was listened to with great interest by everybody present.

We also had very good music, vocal and instrumental, which was furnished by Messrs. Jere Certurla, guitar; P. Reed, mandolin; C. W. Giese, autoharp, from Elizabeth, N. J., after which refreshments were served—coffee, sandwiches, ice cream, cake and cigars. We give our first social hop on the 20th of November.

Washington.

In our next issue we will give a portrait and sketch of Dr. Goddard, Tacoma, H.C.R. of the State.

Now that the elections are over, the brethren of the State are settling down to work, and good results are promised for the winter.

Times are reviving on the Pacific Coast. With the return of prosperity the rapid growth of the Order is assured.

High Chief Goddard wields a beautiful silver-mounted gavel, a souvenir from Bro. Rev. A. Macgillivray, P.H.C.R. of Ontario, of his visit last July.

Pennsylvania.

The organization is spreading rapidly in the Key-Stone State. A strong court was recently organized at Oil City. The court has a chartered membership of 22. Bro. G. W. Strickland, H.C.R. of the State, installed the officers.

Maine.

COURT IDRIS, No. 3139, MANSON.—Rev. O. F. Andrews, H.C.R., met the members of this court at their hall on Saturday evening, Oct. 24th. The meeting was enjoyed very much by all. Sunday, at 1.30 p.m., the court met at the hall formed in line, and marched to the Baptist Church, where they listened to a very able discourse by Brother Andrews, from the text, "Love thy neighbor as thyself." The centre pews were reserved for the members of the court; the rest of the house was filled to the doors. He chose his subject from Mark 12 chap., 31 verse, "Love thy neighbor as thyself." After church the court marched to their hall and disbanded.

This court was organized last February, with 32 members; it now has 63.

The visit of the H.C.R. is one long to be remembered by the members of this court.

Massachusetts.

COURT BOSTON, No. 1705, believes in letting the light shine. At their last meeting there was a large attendance of members and visiting brethren from St. John, Montreal, and Prince Edward Island. The members are bound to make their meetings interesting. No wonder the membership is increasing. The meetings are held in Eagle Hall, 616 Washington-street, first and third Fridays of the month. When we visit the "Hub" we will pay our respects to Court Boston, 1705.

GREAT BRITAIN.

Scotland.

COURT ROYAL IRVINE, No. 2051.—At a largely-attended meeting of this prosperous court, which is presently the Banner Court of Scotland, presided over by Bro. Ex-Bailie Armour, H.C.R. for Scotland, Bro. Harry Lumsden, M.A., B.L., the popular and energetic financial secretary, was heartily congratulated on his appointment to the honorable and lucrative post of Clerk to the Trades House of Glasgow. Bro. Lumsden, who is quite a young man, is most fortunate in thus early having his sterling business qualities recognized. His brother Foresters are exceedingly proud of him, the more so that despite the exacting demands of a busy professional life, he has promised to retain the office of financial secretary to the Court, which he has filled with so much acceptance since its institution.

England.

COURT BROCKWELL, No. 2185, had an interesting agenda on the 29th Oct., although the meeting was the ordinary monthly one. Besides Bro. Marshall, S.D.S.C.R., there were present as visitors Bros. Cockram, Smith and Dixon, of Court West Norwood. Bro. Bullen, C.R., invited Bro. Marshall to preside. After opening ceremonies the roll of officers was called, the minutes read and adopted. Thereafter it was intimated that Rev. Martyn R. Allnutt, vicar of the parish, and Mr. F. T. Bullen were in waiting as applicants, and that the members were unanimously consenting parties to their being initiated. Report of the action of the Medical Board having been made, the candidates were introduced by Bro. Cooper, C.D.H.C.R., acting as S.W. The obligation and instructions were given by Bro. Marshall, the two initiated signing the roll and being declared members of the Order. Bro. Marshall expressed his pleasure at being presiding officer on the occasion of the vicar engaging to take part in the good work which was characteristic of the I.O.F. The Rev. M. R. Allnutt, in reply, spoke of the gratification it was to him to be received in membership and thus made an associate with them in the rightful and good work in which they were engaged. He recognized the advantages of membership to be many and

varied. Certainly he appreciated the good lessons conveyed in the words of welcome spoken by the chairman. No man could fail to be advantaged by association in a great body with principles such as they held by. To do unto others as ye would they should do unto you was a Divine injunction. He recognized that the aims of the Order were laudable, and the motives of the founders pure; and the large and substantial monetary benefits dispensed by the Order to disabled brethren, and to the widows, orphans and dependents of deceased members was a proof that they were acting up to the highest principle, for it was clear to him that they were righteously trying to obey that High Lawgiver who said, "Bear ye one another's burdens." The members might rely upon him doing what he could to advance the interests of Court Brockwell and the Order. Bro. Bullen, C.R., then in the name of the court presented the vicar with a handsomely-framed certificate of membership, a surprise gift much appreciated by Bro. Allnutt. Bro. Dr. Underhill expressed his pleasure at being with his court at this time, and his resolution to do what in him lay to carry it to success. A few words from Bro. Cockram and thanks to Bro. Marshall brought an enjoyable meeting to a close.

On 30th Oct. Bro. Blamey, H.S., attended Court Teign, 2191, monthly meeting. At the request of the officers he occupied the chair, and conducted the business of the court, which included the initiation of Mr. Hambly, whose joining the Order was consequent upon his attending an open meeting, friends having been called by invitation card, and at which Bro. Jones, as H.C.R., and the H.S. delivered addresses illustrative of the benefits of membership. Mr. Hambly expressed his gratification at now being a Forester, and moved that hearty thanks be given to the H.S. for his presence and instruction. The motion, supported by various officers, was adopted, and a further resolution that the court hold another invitation meeting before Christmas.

Of fair fame as zealous Foresters and brethren given to hospitality the members of Court Battersea, No. 2099, excelled themselves as they received invited guests on 29th ult in Battersea Town Hall. Bros. Randall, Armfield and Grigg each wore the badge of committee men. The former, as if to the manner born, formally introduced, and Bro. Grigg, as chief officer of the court, fitly welcomed the visitors as they were announced. A feeling of comfort came to one. The furnishings put in for the occasion were not only comfortable, they were luxurious. The refreshments were without stint and seasonable. The programme of speech and song and instrumental music was most enjoyable. The High Court was well represented, Bros. Ward, H.C.R., Tidman, P.H.C.R., Halford, H.V.C.R., Emery, H.S., Stott, H.T., and other officers were in evidence. Bro. Marshall, S.D.S.C.R., was also present; and as you moved about, or looked around to analyze the crowd, you caught sight of Bro. Freeman, C.D.H.C.R., ever busy giving

cheery greeting to all he knew, as did also the members of the court generally.

A short, interesting speech relating to the Order was at a fitting time given by James Marshall, Esq.

COURT PRINCE BLADUD, of Bath, No. 2066, held its regular monthly meeting in Beau Nash House on the 12th Oct., when the court, which is making considerable headway in its work of spreading the Order and its many benefits among our citizens, received further impetus to their efforts from a visit by Bro. Thomas Coles, H.C.R., several High Court officers, and officers and brethren from the three courts in Bristol. The visitors were warmly welcomed to Bath by Bro. Ernest J. White, C.R., and after the usual business of the court had been disposed of, including the initiation of a new member, H.C.R. Coles addressed the court, after congratulating it on the additions which were being made to its membership. Last year had seen the membership more than doubled in southern England, and he felt confident that this year would far eclipse it. Called upon by Bro. White, C.R., Bro. C. E. Price, H.V.C.R., Organizing Deputy, said nobody could question the advantage of having the Independent Order of Foresters in their midst when it was paying about £12,000 a month to aged or totally disabled members, and to the widows and orphans of deceased brethren. One hundred thousand men now enjoyed its protection for themselves and their families for sums up to £1,000, not one for less than £100. Less than a year ago there was only one member in Bristol, but by the time the year was complete there would be about eighty.

The High Chief Ranger, High Secretary and High Treasurer visited Court 1st Manchester, No. 2064, on the 23rd ult., for the purpose of advising and consulting with the brethren on a matter affecting the welfare of the court.

A special whip had been made to ensure a good attendance to meet the High Officers, and in consequence there were a goodly number present.

The High Chief Ranger went into the question thoroughly and in detail, and was followed by nearly every member present. The High Treasurer was pointed and convincing in his remarks, and the High Secretary spoke strongly against a resolution on the agenda, which was, however, ultimately withdrawn.

The encouragement, the presence, and the advice which the High Court officers gave to the brethren will, it is believed, help them to renewed effort in the various directions in which it is most wanted.

A special meeting of the five courts of Nottingham was called by H.C.R. for 7.30 Monday, 12th October, at North Lodge Room, Albert Hall, when members attended from each court. Several letters of apology were received, and many members had given reasons to H.C.R. for non-attendance. After opening the meeting in due form, the H.C.R. gave an address, practical and thoughtful. More than ever before the brethren realized what an interesting topic the I.O.F. is; in-

deed there was evidence that it was thought desirable the H.C.R.'s address be printed and distributed to every member—but this was not urged, as it was hoped that the substance of it might appear in the FORESTER in due course. Referring to the Order he said:

"Perhaps you think I ought to say a few words to strengthen the confidence of any who may be just a little weak in their faith in the Order. I proudly and promptly say that I have every confidence in the Order, and our great, energetic Supreme Chief Ranger. I joined the Order in November, 1893, and I am pleased to reflect that I have served my brethren as Beadle, C.D.H.C.R., and C.R. in my sub-court. Twice I have been elected delegate to the High Court, and since attending as delegate I have had a probationary period as H.V.C.R., before I was elected H.C.R., and I wish to say that from the very first I had confidence in the stability of the Order, and step by step as I have seen more of the splendid manner in which everything is worked, I may say that I have added to my confidence in the I.O.F. Might I point out that every member should be a canvasser and agent on behalf of the I.O.F. I feel gratified that seven members were added to my court during my presidency, and that I can justly claim three of them as mine. I know, of course, many who can't so speak are trying hard and doing their best. To them I would like to say something pleasing and for encouragement. Bro. Marshall said at our last High Court meeting that, though our progress was not what he would like, still he was glad to point out that the progress in Britain was greater than it had been in Canada over the corresponding period in its history there, viz., the first three years after re-organization. We all ought to be proud of this. Let us show *more* energy, and resolve that each court shall be strengthened. Progress must be our watchword. The friendly and brotherly side of the Order must not be lost sight of. We cannot get away from the fact that once we join the I.O.F. we are BROTHERS, and more should be made of this privilege."

Questions were invited, and these led to excellent discussions.

Bro. Pyatt, H.V.C.R., then exemplified the unwritten work of Subordinate Court, the members having pleasure and profit thereby.

Brother Furze hoped the High Court would soon be able to have an able organizer. Brother Pyatt, H.V.O.R., introduced the subject of united meetings of greater frequency for devising aggressive effort, and for social purposes. It was resolved that this question be dealt with by every court at their next meeting, and the H.C.R. was to be communicated with regarding a quarterly united meeting. After other matters had been dealt with, the H.C.R. closed the meeting, which had been a most interesting one, and augured well for the future.

At a special meeting of Court Major Oak, No. 2,089, Nottingham, held on the 6th Oct., a member was initiated by the H.C.R. (Bro. C. Gerring), assisted by the H.V.C.R. (Bro. Pyatt) and Bro. W. F. H. Thompson. There was a good attendance, and the full initia-

tion ceremonial was carried out, and greatly appreciated. Votes of thanks were passed for attendance of the three visiting officers, who each gave a short address. Afterwards matters of interest were discussed by pertinent questions put to the chair.

Courts "First North Staffordshire," No. 2,131, and "Sutherland," No. 2,106, Hanley, joined hands on the evening of the 21st Oct., to give warm welcome to Bros. Gerring, H.O.R., and Pyatt, H.V.C.R., and Wilkinson, H.S., expected visitors. There were educational advantages in the visit, and these were enhanced by the pleasing manner of the H.C.R. when conducting ceremonies as presiding officer. All untold, the members learned, as they saw the H.C. deputation deftly doing the work of court officers, that the attention to detail really added to the pleasures of the time spent in court meeting. The business of the courts, conducted in ordinary times in good form, will be brightened hereafter by the contact with these High Court officers. An address by the H.C.R., a time of conference, or kind of confab, on the proper interpretation in the Constitutions and Laws, a talk over adjacent places suitable for opening courts, and thanks to the deputation so rendered as to prove their heartiness, all combined to satisfy the H.C.R. and co-workers that there was enthusiasm and energy amongst the brethren in the Potteries which would bear fruit in the shape of new members and new courts.

On September 30th, in the Liberal Association Room, Headingley, Leeds, four brethren from neighboring courts attended to assist in the institution of a new court. The court-room was well-lighted, comfortably warm, pedestals draped. A small organ was provided to accompany the Foresters' odes. Brothers J. T. Jackson, H.V.C.R. of Central England, presided, and conducted the ceremonies, Bro. Martin, P.H.C.R., acting as V.C.R.; Sergeant-Major L. Watson as S.;— Youle as Chaplain. The unwritten work was given by Bro. Martin, P.H.C.R. It was decided to name the court "Headingley." The officers were duly installed. Bro. Watson, Chief Ranger, thanked the friends for helping on our grand Order. Though their numbers to-night were small when compared with some of the new courts on the new continent, yet he hoped they were the acorn seed of the king of the forests. Their progress might be slow, as from a small beginning, but still within their court there was the vigor and life of the oak. It was his desire that each officer should master the work, so that they would not be behind their Canadian or American brethren in the conduct of the business of the court in correct fashion. The social element should be prominent. Give brotherhood first place, and relegate the monetary advantages to fifth place, as in the Constitution. The comfortable room in which they met was kindly granted them free, save cost of gas and cleaning. They had the sympathy of the clergy in the shadow of whose edifice they were assembled, and the president of a successful Young Men's Union had approved

and was desirous of helping. Altogether their prospects were very bright. They must not fail in a united effort. Refreshments, thanks to visiting High Officers, due to them for their presence and their pleasant discourse upon the means to be used to bring success, and a hearty rendering of the Foresters' "Auld Lang Syne," brought the session to a close.

At a preliminary meeting held a few evenings since, a new court of the Independent Order of Foresters was started by Mr. A. T. Blamey, D.S.C.R., acting for the Supreme Court. On 7th Oct. the first officers were installed at the Alexandra Hotel, Marmion-road, Southsea. Mr. Blamey took the chair, and introduced Messrs. R. D. Child, C.R., and G. E. Buckle, R.S., of Court No. 2,112, at Landport. Mr. Child conducted the ceremony of initiation, rendering the whole ceremony verbatim in a most masterly and impressive manner. Officers were then installed by Mr. Blamey, D.S.C.R., who was assisted by Mr. Buckle, acting as Marshal, and Mr. Child as V.C.R. Hearty votes of thanks were accorded Messrs. Child and Buckle for their assistance. Mr. Child, in responding, gave a short account of the work and history of the Order, and stated that 19,329 applied for membership during last year, 18,000 being accepted. He advised them to take no notice of the statements made by those who might consider it their interest to oppose the good work we were doing. He considered the Order the grandest institution in the world. Mr. Buckle spoke of the fraternal advantages of the Order. They were bound together man to man to give assistance to each other in time of need.

The last meeting of Court Streatham, No. 2154, held on the 15th Oct., was specially blessed with "new features." First of all the members met in an enlarged Court-room, containing no less than six musical instruments, viz., two Grand pianos, one upright ditto, a cello, a violin, and a musical box. Is it any wonder, then, that so much "harmony" prevails in this court, and that visiting brethren express themselves highly gratified with the results of their visits? In the second place, and yet it really should come first, the court was honored by the presence of Dr. M. Ward, H.C.R., who delighted the brethren by his kindness and geniality, and whose "little speech" on the progress of our beloved Order was quite cheering and refreshing, and helped the brethren to still further realize the advantages of Forestry. A third event of the evening was in the form of a presentation to Bro. Barnard, who had recently taken unto himself a wife. During the evening Bro. Slocombe proposed the Rev. J. A. Grant for membership, and it is hoped to initiate him at the next meeting, for which great preparations are being made by the brethren of this enterprising court. As usual, after business refreshments were handed round, and the brethren settled down to enjoy "the music," which has become so prominent a feature of Court Streatham under the management of Bro. W. G. Stott, High Treasurer and Chief Ranger of No.

2,154, and who, we may add, has also for many years past held the position of organist and choirmaster of the Streatham Wesleyan Church.

Steps are being taken to have a court instituted in Shrewsbury. Bro. Jas. Marshall, general manager for Great Britain, recently addressed a meeting in the Workingmen's Hall and explained the principles and benefits of the Order. Another meeting was to follow to complete organization.

Condolence.

The members of COURT MARQUETTE, No. 443, Portage La Prairie, mourn the sudden death of Brother N. Caskey. They have sent a letter of condolence to the widow.

COURT MULGRAVE, No. 824, by resolution, expresses their sense of loss by the death of Bro. John E. McLeod, and their deep sympathy with his parents on the loss of a dutiful son.

COURT DESERONTO, No. 93, mourns the loss of Bro. D. C. Smith. The members extend to sorrowing wife and children their sympathy in the great bereavement.

The members of COURT SHEQUANDAH, No. 1905, Manitoulin, are mourning the first break in their ranks through the death of Bro. Burton J. Trotter. They extend their sincere sympathy to his relatives.

The officers and members of COURT OMEGA, 828, Buffalo, N. Y., by resolution extend to Bro. William Roller, their heartfelt sympathy on the death of his wife.

Acknowledgments

Mrs. N. Caskey, of Portage La Prairie, expresses her thanks for the sympathy of the brethren, and the prompt payment of the mortuary and funeral benefits of her late husband.

Mrs. Marie Louise Carpenter, of Montreal, writes her sincere thanks to the members of the Court of St. Brigitte, Montreal, for their kindness at the death of her late husband, Bro. Carpenter, and also for the prompt payment of the \$1,000 benefit certificate. To her the I.O.F. is truly the widow's friend.

Mrs. Martha Smith, England, writes her thanks to Bro. James Marshall, general manager of Great Britain, for his kindness in calling on her after the death of her son in Canada. She also expresses her gratitude for the prompt payment of \$1,000, the amount of benefit certificate.

Members for to-day is what we need,

As there will never be a to-morrow;

For to-morrow will prove but another to-day,

With its measure of joy and sorrow.

"Narrow-minded people who have not a thought beyond the little sphere of their own vision recall the Hindoo saying, 'The snail sees nothing but its own shell, and thinks it the grandest in the universe.'"

Worth Repeating.

Fraternal Beggars.

There appears to be a disposition on the part of some to use the Order to which they belong as a vehicle of help for business, or a refuge for their grievances, and even as a resort for charity when their pocket books become depleted. Some of these same parties, when they became members, had to take an oath that they were able to provide a living for themselves and family, and, in the face of such an obligation, one would think they would be a little modest in their demands, and not rush to the lodge or to the members of the Order and claim assistance on the grounds of fraternity. There are cases where assistance should be extended to members, who, from unforeseen circumstances, have been reduced to privation and financial want; but these cases are the exception rather than the rule.—*Ancient Forester.*

Stand Together.

The weakness of the fraternal beneficiary orders and the strength of the old line insurance corporations lies in the fact that while the members of the former fail to pool their interests, the latter are held together by the cohesive power of a common desire. In the old line companies, while they may fight one another for business, on general principles, all stand together as against the common enemy; in the fraternals there is hardly any community of effort; in fact, there is hardly any effort at all outside a handful of officers in the governing and subordinate lodges, and the great majority of the members seldom give a thought to the interests of the Order to which they belong, and never, perhaps, put thought into action when they do think.

If the members of the fraternal beneficiary orders in the United States would only work together as do the insurance corporations for their common welfare, we should soon see a very different state of things than obtains at present. We would not urge members of the fraternal army to elevate their society interests above all matters; there are other things which deserve zealous care; but fraternal matters should never be forgotten nor set aside altogether. In the selection of public officers for the town, the State or the nation, a member of some one of the orders, other things being equal, should be preferred by all who have the interests of the fraternal orders really at heart. He should be preferred for practical as well as sentimental reasons; for there is no telling what laws may be proposed by the enemies of the fraternal orders in the State or the national legislature; and, indeed, there is always danger of bad legislation emanating from men who are not friendly to the fraternal orders. Therefore, the more members of fraternal orders we have in the halls of legislation, the better are the chances for beneficent laws

and the prevention of the enactment of laws which are likely to be injurious.

The fraternal army is a large one, and it would be a powerful one if its different divisions would only labor together for the common good. There is no call for one order to fight another; they are all enlisted in the same cause, and they should help one another in all possible ways. There is room enough for all, and all would prosper far more than any of them have prospered heretofore if they would all bend their energies for the upholding of the fraternal principle, and let each order work out its own methods as it sees fit. The fraternal army is weak only because it is not united. Let us all stand together, brethren, and there is hardly anything which we cannot accomplish—*Knights of Honor Reporter*.

Attend to It Now.

The developments of life protection business, both fraternal and co-operative, and the stability which is universally accorded the leading organizations of each kind, bring to mind an idea that will bear serious thought. Many married men make absolutely no provision for their families, while they themselves are enjoying the prosperity and health which would enable them to make such provision. Naturally, the wife does not care to broach or hint at such a subject to the husband, and, consequently, he neglects to do that which represents the difference between happiness and misery to his family in case of a sudden or early death. The rates are now so low that almost any man can afford at least to carry some insurance upon his life, and it would seem that he owes this protection as much as he does to perform any of the other duties of the husband or father. As in many other things, procrastination is the evil which causes the trouble on this line more than anything else; men putting off joining a protective order or company from day to day, until that comes which deprives the family of sustenance and comfort.—*Ex.*

Life Insurance Associations.

WHAT THEY DO FOR THE MEMBERS AND THE GOOD OF THE BUSINESS.

(Charles B. Soule's Prize Essay.)

The individual member of our organization can best promote the welfare of these organizations by remembering first and above all else that his personal attendance and interest are necessary to the success of the association.

All success in every organization is based on the concentration of individual enthusiasm, but while the individual, merely as an individual, is an important factor, yet we must remember that his own personal ambition or whims or plans must be set aside when they confront the welfare of the association itself. The great basic principle of

success in all organizations is to have individualism merged into the cause.

He must also remember that his attendance at the meetings of the association is essential to its life. The great furnaces of commerce would never roar in their intense energy, carrying life to the loom and prosperity to the community, should you fire each with but one small brand. It is the inspiration of ten thousand brands working for a common end that gives to the mill its throbbing life. So, in successful organization, life, activity and success must come from the aggregation of the fire-brand of ideas, and the individual member must bear in mind that he is the essential part on which the whole depends. And so long as his membership lasts, his duty is to aid and abet the purposes of the association by active attendance and participation.

Attendance fosters interest; interest begets enthusiasm; enthusiasm insures success.

He must also remember this great principle, that every duty performed elevates the man. He who is known as one who stands firm in his own conviction of duty, even in things that seem trivial, is the man who sooner or later wields an influence, and that member who will quietly and persistently fulfil every little duty set before him will suddenly awaken to a realization of an acquired power, and will be surprised to find that from himself there emanates a new-born influence. In the hands of such men lies the progress of all associations.

But the true value of the individual influence of the member can only be measured by his own character. Therefore, let him remember that his own action in the field of his profession must be the action of a man of honor. He must remember these three cardinal points:

First. Principle is a hair-line and can not be split in two.

Second. There is such a thing as Right and it will not down.

Third. When Honor walks arm in arm with a man it lifts him into public view.

Remembering these things and acting upon them, his influence will become a factor for unlimited good for the association he represents.

Nothing succeeds like success. Therefore, let him bend every energy for success in the field, and his influence in his association is sure to be enhanced thereby. The man who writes a big legitimate business becomes a factor. His counsel is sought; his advice considered. He may become a target for a few shafts of jealousy, but, thanks to the broad spirit of justice that permeates our ranks, he will receive for every arrow of jealousy a quiver full of congratulations.

There is a strong reflection from the field upon the association itself. Every member of our association has a "field record." Be it great or small, its character marks the man. It, therefore, behooves him to have it stand the test of legal and social scrutiny. How proud he deserves to be whose business has no ear-marks of fraud or chicanery, but bears alone the royal stamp of persistent energy and honest competition.

The member should be an up-to-date man.

He who catches the spirit of the times scatters on every side the fire-brands of progress. Therefore, the individual member should carefully read the insurance press. Posted on all live issues he can but carry into his association ideas, and no local association will die if it has an occasional hypodermic injection of live issues.

In fine, let the member for a firm alliance with Honor, boldly pressing forward the knighthood of Christianity—not that narrow Christianity circumscribed by sect or creed, but that broader Christianity which rises above the retrenchments of denomination, which is honest in all dealings, pure in all conversation, unflinching in integrity, sympathetic with humanity and loyal to God.

When such a man enters the association hall he receives a just homage from his fellow-men, and his influence for good in his association is unbounded.—*National Underwriter.*

Which Will You Take ?

A writer in the *Saturday Evening Call* relates a touching episode in every-day life as follows:

Entering the office of a well-known merchant, I lifted my eyes and found myself confronted with the brightest and most thrilling temperance lecture I ever steered myself against in the whole course of my life. It was an inscription marked with a pen on the back of a postal-card nailed to the desk. The inscription read as follows:

"Which? Wife or whiskey! The babes or the bottles? Home or hell?"

"Where did you get that and why did you nail it there?" I asked the merchant.

"I wrote that myself and nailed it up there," was the reply, "and I will tell you the story of that card. Some time ago I found myself falling into a drinking habit. I would run out once in a while with a visiting customer, or at the invitation of a travelling man, or on every slight occasion offered. I soon found that my business faculties were becoming dulled, that my stomach was continually out of sorts, my appetite failing, and a constant craving for alcoholic stimulants becoming dominant. I saw tears in the eyes of my wife, wonder depicted on the faces of the children, and then I took a long look ahead. One day I sat down at this desk and half unconsciously wrote the inscription on that card. On looking at it upon its completion, its awful revelation burst upon me like a flash. I nailed it up there and read it over a hundred times that afternoon. That night I went home sober, and I have not touched a drop of intoxicating liquor since. You see how startling is its alliteration. Now I have no literary proclivities, and I regard that card as an inspiration. It speaks out three solemn warnings every time I look at it. The first is the voice from the altar, the second from the cradle, and the third and last from—

Here my friend's earnestness deepened into a solemn shaking of the head, and with that he resumed his work.—*Iowa Workman.*

Flowers from the Forest.

A Boy's Mother.

My mother she's so good to me,
Ef I was good as I could be,
I couldn't be as good—no, sir!—
Can't any boy be good as her!

She loves me when I'm glad er sad!
She loves me when I'm good er bad;
An', what's a funniest thing she says,
She loves me when she punishes.

I don't like her to punish me—
That don't hurt—but it hurts to see
Her cryin'—then I cry; an' then
We both cry an' be good again.

She loves me when she cuts and sews
My little cloak an' Sund'y clothes;
An' when my pa comes home to tea
She loves him most as much as me.

She laughs and tells him all I said,
An' grabs me up an' pats my head,
An' I hug her an' hug my pa
An' love him purt' high as much as ma.

JAS. WHITCOMB RILEY.

"There was a man in our town,
Who married him a wife;
And then he could not sleep o' nights
Till he insured his life.
And when he found himself insured,
Such peace his mind came o'er,
He straightway sought the agent out,
To be insured some more."

When They Were Learning.—"I really think that the 'bike' was the cause of McNab marrying Miss Smithers."

"That's odd."

"Not at all. You see they were thrown so much in each other's society."

Mrs. Youngthing: "How long have these eggs been boiling, Bridget?"

Bridget: "Eighteen minutes, mum."

Mrs. Youngthing: "Why, I told you to boil them only three minutes!"

Bridget: "O! know that, mum; but the kitchen clock is fifteen minutes slow."

"DRINK AND PRAY."—The story is told of a Highlander who built a tavern near Abbotsford and called it "The Flodden Inn." He applied to Sir Walter Scott for a motto for the signboard. The novelist suggested "Drink, weary traveller; drink and pray." The man objected to his house becoming a kirk, arguing:

"The more praying there is, the less drinking there will be, and I don't want that."

Sir Walter suggested the omission of the letter "r" in pray, so that the motto might read, "Drink, weary traveller; drink and pay." With this "mine host" was delighted, and hundreds of his customers found out, to their bitter sorrow, that whilst drinking and paying go hand in hand, drinking and praying have not even a bowing acquaintance.

CONSUMPTION CURED.

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