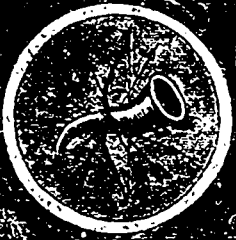


THE Independent Forester.

THE OFFICIAL

INDEPENDENT
ORDER OF FORESTERS

ORGAN OF THE



LONDON, ONT., AUG., 1889

VOL. X.

No. 2.

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Continued on 3rd page of cover.

T H E

INDEPENDENT FORESTER

VOL. X.

AUGUST, 1889.

No. 2

NOT LOST.

By F. R. Havergal.

Where are the countless crystals, so perfect and so bright,
That robed in softest ermine the winter day and night?
Not lost; for, life to many a root,
They rise again in flowers and fruit.

Where are the mighty forests and giant ferns of old,
That in primeval silence, strange leaf and frond unrolled?
Not lost; for now they shine and blaze,
The light and warmth of winter days.

Where are the early lessons, the teachings of our youth,
The countless words forgotten, of knowledge and of truth?
Not lost; for they are living still
As power to think, and do, and will.

Where are the seeds we scatter, with weak and trembling hand,
Beside the gloomy waters, or on the arid land?
Not lost; for after many days,
Our prayer and toil shall turn to praise.

Where are the days of sorrow and lonely hours of pain,
When works are interrupted, or planned or willed in vain?
Not lost, it is the thorniest shoot
That bears the Master's sweetest fruit.

Where, where are all God's lessons, His teachings dark and bright?
Not lost, but only hidden, till in eternal light,
We see, whilst at His feet we fall,
The reasons and results of all.

The Independent Forester

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LONDON, AUGUST, 1889.

Supreme Court Meeting.

The Supreme Court will meet in the Temperance Hall, Temperance Street, Toronto, on the 3rd of September next, commencing at 2 p. m. Delegates will pay full fare going and will be returned for *one-third* fare, on presentation of a duly signed Certificate. These Certificates must be presented to the ticket agent at starting point, from whom tickets are purchased, in order to be certified to by him, and then brought to the Supreme Court meeting, in order that attendance may be certified by the Supreme Secretary; then, on presentation of these Certificates, thus duly signed, a return ticket will be issued for *one-third* fare. Those intending to be present will write to the Supreme Secretary for railway Certificates, when full information will be given thereto to the parties applying. The headquarters of the Executive Council will be at the Rossin House, where the rates will be from \$2.00 to \$3.00 per day, according to location of rooms.

The S. C.²R. in the High Court of Michigan.

HIGH CHIEF RANGER AND BRETHREN.—I have been asked by your High Chief Ranger to say a few words about our Order to fill up a little time of the High Court. In the first place permit me to say I feel more than gratified at the progress which the Order has made in this jurisdiction. When I look around me and see the character of the men who fill this hall, I am bound to say that your High Court has immensely improved, not only numerically, but in its *personnel*. And I say this without disparagement to those who were present at your High Court meeting last year. Why, sir, my honorable friend upon my right, your High Secretary, looks more portly, more stately—in a word has improved in every way since your last meeting (laughter and applause), and this is but the natural result of being a good Forester. (Renewed applause.)

We are indeed making a record in fraternal society history that has not been equaled in the past; when we consider that but eight short years ago our Supreme Court was constituted and began its career under greater difficulties than that of any other society with which I am acquainted. When we remember that owing to gross mismanagement on the part of the original American Supreme Court, we began under a cloud, burdened with a debt of over \$4,000, yet though numbering only about 400 members all told we launched the good old ship, and with stout hearts and an abiding faith in the new order of things we set our sails to catch the passing breezes. Soon we began forging ahead, and it was not long before we began to show our heels to those who had jeered us as we had started. (Cheers.) Our history in the past eight years has been a history of triumphs, overcoming every obstacle, till to-day we stand as a Fraternal Order without a rival as to our financial status. (Applause.) Aye, sir! with applications coming in at the present time at the rate of nearly 600 per month it will not be long before our numerical strength will place us among the first of the great fraternal societies of the day. (Renewed applause.)

Sir, is it not a thing to boast of that only eight short years ago we began with less than nothing, if I may be allowed the expression, and to-day we stand with about 14,500 members, and after having paid all claims we have left in our treasury cash to

"To persevere in one's duty and to be silent is the first answer to calumny."—*Washington.*

the amount of over \$160,000.00? (Great applause.)

What are the reasons for this great prosperity? Is it not due to the fact that our Order has its foundations resting on the solid rock of common sense? And the more the superstructure is examined the more symmetrical, the more beautiful, the more complete it will appear. (Applause) We who are Foresters not only say that the Independent Order of Foresters is better than any of the other kindred institutions, but we claim that we can show wherein ours is better. And we say this not through any desire to disparage the sister societies, for we have no hesitation in saying that the pioneer Orders, such as the Knights of Honor, the A. O. U. W., are grand and noble institutions and are eminently worthy of support; but we say that howsoever excellent these are, the I. O. F. is better. We have no hesitation in saying that the Oddfellows is one of the best institutions of the kind and worthy of all confidence and the hearty support of all who wish their fellow men well, but we say with all its excellencies the I. O. F. is better. (Renewed applause.)

That our Order is better than others is no special credit to us, for we had the advantage of the experience of these other institutions, and we had simply to keep our eyes and ears open, and by the exercise of a little common sense we were enabled to select all that was good in the various systems and incorporate them into the system of the I. O. F. So that whatever there was of good in the A. O. U. W., whatever excellence there was in Oddfellowship, whatever of superiority was to be found in the Royal Arcanum, were all taken and incorporated into the I. O. F. (applause), and then we added to all these excellencies features which were our own, features which were not possessed by any society then in existence, and which have made the Independent Order of Foresters better than all the rest put together. (Great applause.)

Do you ask me in what respect the I. O. F. is better than the A. O. U. W.? That is easily told. We claim in the first place that as our rates of assessments are graded according to age ours is better than the A. O. U. W., whose assessments are not graded but are the same for all its members irrespective of age. For we claim that to make the assessments alike for the old and the young is to discriminate against the young in favor of the old, and is not equitable in any sense.

The benefit in the A. O. U. W. is an insurance of \$2,000. For this benefit the young men in the A. O. U. W. are made to pay a much larger sum than the older members. To illustrate this we direct your attention to the fact that the expectation of life at the age of 21 is, in round numbers, 41 years. If, therefore, 1,000 men of the age of 21 join that Order to-day, and there were an average of 15 assessments a year of \$1.00 each assessment, during their expectation of life, it follows that they would among them pay \$615,000 for the benefits their heirs would receive.

Now take 1,000 men at 50 years of age, their expectation of life, in round numbers, is only 20 years. They would be called upon to pay, therefore, for precisely the same benefits only \$300,000. Thus the 1000 young men pay \$315,000 more than their 1000 older brethren pay for precisely the same amount of benefits, or more than double the price paid by their older brethren.

In the Independent Order of Foresters if we have anything to sell to our members, whether it be a sack of flour or, a benefit of \$1000, we say we see no reason why we should charge the young man of 21 years of age \$4.00 for a sack of flour, and charge only \$2.00 to the older brother. We say that they should both be called on practically to pay the same price, whatever it may be, and that the one should not be compelled to pay more than twice as much as the other, simply because he happened to have been born at a later period in this enlightened 19th century. (Applause). Hence we charge for \$1,000 at age 21 an assessment of 63 cents per month, or \$7.56 a year, or a total payment during his expectation of life of \$309.96, while we charge the brother of 50 years of age \$1.45 a month, or \$17.40 for his \$1,000 benefit, or a total payment during his expectation of life of \$318.00. In this respect, therefore, we are better than the A. O. U. W. and all kindred societies which do not have a graded assessment, in that we treat all our members alike, irrespective of age, each paying for his sack of flour exactly the same sum. (Renewed applause.)

We in the I. O. F. charge our members a fixed rate of monthly assessments, irrespective of the number of deaths taking place in the Order during any given month. And this is one of the bright particular stars of excellence possessed by the I. O. F., and which gives it pre-eminence over all kindred death assessing societies. (Applause.)

What does this system do for us? In the

first place it enables us to go to our fellow citizens and tell them exactly what they would have to pay month by month, year by year, for the benefits of the Order; and this is a great advantage, and to none more than to the working man, because it enables him to lay by just what is wanted, there being no uncertainty, and, therefore, no anxiety as to what may be the calls next month. (Applause.)

But the chief advantage of this system is in the profits made on the lapsing membership. You are aware that our table of rates are based on those actuaries' tables of mortality which are most approved by insurance companies. As, however, we do not accept just everybody who applies, but make a most careful medical selection, it will be found that the actual rate of mortality for some years will be much below the estimated rate. If we take 1,000 men into the Order to-day, at age 33, we are told by actuaries that under ordinary circumstances it will cost us \$8.92 each to carry the risk of men at that age for one year. As a matter of fact, we collect \$9.00 a year from our members who join us at that age. But the experience of the insurance companies has established this fact that instead of costing \$8.92 to carry such risks for a year, if there has been a careful medical selection, it will cost for the first five years only about *one-half* of the actuarial rates, so that upon 1,000 men who join us, and allow their membership to lapse within five years, we shall make a large profit. Our own experience in this respect accords entirely with that of the insurance companies. Our magnificent surplus which had reached, at the last meeting of the Supreme Court, to the sum of \$71,384.10, is now over \$160,000.00, (great applause) and is the accumulation of these profits on the lapsing members for only eight short years. (Renewed applause). Our system of monthly payments has enabled us, therefore, to furnish to our members insurance at the bare cost laid down by actuaries. Indeed, as we do not raise the rates paid by our members from year to year as they grow older it follows that we have given them insurance at less than actuarial cost. (Applause). While we have done this, furnished insurance at less than cost, we have at the same time made large profits which now lie to our credit, and in time, no doubt, the interest thereof will be used in the reduction still further of the cost to our persisting members of the insurance they are carrying. (Applause.) All this golden opportunity to lay by something against a rainy

day without imposing any extra burdens upon the present membership is lost by the death assessing societies, and in that respect we are better than they. (Applause.)

You know that every member of the Order is entitled to receive free medical attendance whenever he is ill. This is not furnished by such societies as the Royal Arcanum, and the A. O. U. W., and in that respect we are better than they. But a man needs something else besides medicines when ill, and the I. O. F. steps in and says to the anxious wife, "Your husband, our brother, was in the Sick Fund of the I. O. F. and is entitled to \$5.00 a week from our Order, and here is the first instalment." (Applause.) Later on in the day two men call at the house and say to the wife, who, perhaps by this time, is worn out by continuous watching, "Madam, we are members of the same Court as your husband and our Chief Ranger has sent us to sit up with our brother to-night, so that you may have a little rest." And they sit up with him and watch over him with brotherly solicitude, (great applause) and the next night two other brothers appear and stand on guard over their afflicted brother, and this is repeated till the brother gets better. None but the physician and the over-worked and over-anxious wife know how much this feature in the I. O. F. contributes to the speedy recovery of the patient, and what a burden is lifted off the shoulders of the wife and family. (Applause.) In this respect, sir, we are better than the A. O. U. W., as a whole, than the Royal Arcanum, and all those other grand sister societies who give insurance benefits, but who have not developed the Sick Benefit feature as we have done in the I. O. F. (Applause.) If perchance our brother in spite of the best medical care, in spite of constant nursing, he is called hence, our Order steps in again, and in a measure affords some consolation to the widow and orphans by the immediate payment of the Funeral Benefit of \$50, a benefit that you will not get from the A. O. U. W. or the Royal Arcanum. But this is not all, within a very few days after our brother has been laid at rest, our officers are again called upon to visit the house of mourning for the purpose of giving to the widow the \$1,000, or \$2,000, or \$3,000 which the brother had paid for during his life, and which is given to her not as a charity but as her right secured for her by the prudence of the deceased brother. (Applause.) In this respect we are better than the Odd-fellows and other good Orders, but who do not give an insurance benefit.

Let us now for a moment direct your attention to another special feature of our Order, not possessed as a rule by the other societies, except those who have had the good sense to copy it from us. I refer to the Total and Permanent Disability Benefit. In the other Orders when a man becomes totally and permanently disabled and is no longer able to earn a living, he is obliged still to pay his assessments or lose his membership. In our Order, as you know, as soon as a brother becomes totally and permanently disabled, we say to him, "be of good cheer, brother, your membership at any rate shall be preserved," and forthwith he is placed on the probationary list, and he ceases to pay anything more to the funds of the Order. (Applause.) But this is not all, for at the end of the six months we come back to the brother, and if, unfortunately for him, we find him no better, we hand over to him the *one-half of his insurance*, notwithstanding he may have joined the Order within the year, (applause) and thereafter he lives a free member, paying nothing into our treasury, and when he dies the balance of his insurance is paid to his family. This is the Benevolence which forms one of the pillars of our noble Order. (Applause.) In this respect we are better than all the other Orders, except those who have had the good sense to copy our laws. (Laughter and applause.)

There is still another feature of the I. O. F. which is not found in other Orders, and that is the Annuity Benefit for the Patriarchs of the Order. In the A. O. U. W., Royal Arcanum, and other Societies the members are called to pay their assessments regularly, month by month, year by year, even if they should live 100 years or more. In the I. O. F., when a brother has lived the allotted span of "three score years and ten," we say to him "Father, for these many years you have wrought for the Order, and have been its stay and support, now take a well earned rest. Here are the \$100, or \$200, or \$300, as the case may be, due you from the Order we love so much; take it, on this your 70th birthday, and may you enjoy many happy returns thereof." (Applause.) Henceforth he lives in peace, honored by the Order, as one of the Patriarchs, no more bothered with assessments or dues but looking forward to each recurring birthday to receive from the Order that Annuity Benefit he has so well earned, and when he dies the insurance if not all paid to himself, is paid over to his family. (Applause.) But I have exhausted my time and yet the half has not been told con-

cerning the excellence of our grand I. O. F. I will conclude by again expressing my pleasure in having the privilege of attending your second annual meeting. I have never attended a meeting of this kind where there was more harmony, and as you have chosen grand men for your offices for the coming year, I expect that the hopes of your High Secretary will be more than realized, and that you will have not 2,500 members next year, but if you individually put your shoulders to the wheels of the grand old car of the I. O. F. you will outrun even yourselves, (laughter) and this is only as it should be, for why should you not outrun everything, seeing you have an Injun (engine) at the head. (Laughter and applause.)

I thank you, High Chief Ranger, and you brethren, for the many courtesies you have shown to me, and believe me, I feel it a great honor to have the confidence, the esteem and the friendship of such men as are the officers and members of the High Court of Michigan. (Long continued applause.)

A Model Report.

COURT HAMILTON, No. 170, I. O. F.
HAMILTON, 11th July, 1889.

To the Chief Ranger, Officers and Brethren:

Your Recording Secretary begs to present the following report of Court Hamilton, for the past six months, commencing on the 24th January and ending on the 11th July. During that time there has been thirteen meetings, two of which have been emergent meetings in connection with the death of Brother Chas. E. Firkins.

There has been six applications and three initiations, besides that of Brother Dr. Bigham who was initiated for the purpose of examining charter members for Court Orient.

The following were initiated new members into Court Hamilton:

Brother Joseph Fletcher, age 39, Endowment \$1,000; Brother James W. Webb, age 34, Endowment \$1,000; Brother C. D. Blackford, age 32, Endowment \$1,000.

There have been two withdrawals, one death, and up to last meeting night no suspensions.

Brother James Gow being unable to keep up his assessments, his withdrawal card was granted.

The Court reluctantly granted a withdrawal to Brother F. J. Bowen, P.C.R., who withdrew for the purpose of instituting a New

Court of Foresters in the east end of the City. Through this the Court has lost an untiring friend, and zealous worker in the interest of the Order, but much gratified at seeing Prother Bowen with them on every meeting night.

The Court has to mourn the loss of their beloved Brother, Chas. E. Firkins, who departed from his Forest home below, on the 12th February, at the age of 22. The endowment policy of \$1,000 was paid to his relatives on the 10th May.

The Court owes a deep debt of gratitude to Brother Robert Griffith, C.D., for his untiring efforts and energy in securing the endowment benefit of Brother Firkins, and promptness in handing it over to the executor.

The Court has to congratulate itself upon the good health enjoyed by all its members during the past six months. Brother Rev. I. J. McFadden, Brother Thos. Bolter and Brother John Hoodless, have been called upon by the sick committee, but their illness was not serious. Brother Joseph Fletcher was confined to his room for ten days, and attended by Brother Dr. Griffith. Brother Fletcher receiving Supreme Court sick benefits.

On 14th February, the Court was honored with a fraternal visit from Brother C. C. Whale, Inspector and Organizer for the High Court of Ontario. Also Brother William Griffith, P.H.C.R., has been pleased to pay the Court fraternal visits on different occasions. Sister Courts of the City have, at various times, honored Court Hamilton with their attendance.

On the 14th January, Brother Alex. McKay, M.P. received his commission as D.D. S.C.R.

Also on that date, after the installation of officers, the brethren together with Sister Courts, partook of a banquet which was gotten up in honor of the occasion.

On the 25th April, an open meeting and concert was held, when the following ladies and gentlemen took part:

Mrs. Bowen and Bridgewood, Misses Clendenen and Bryant, Messrs. Young, Martin, Fanson, Horth, Johnson, Bryant and Brother Irvine, C.R.

Brother Bowen, P.C.R., gave an eloquent address on the good and welfare of the Order. The proceedings throughout were a success, and no doubt helped to increase the popularity of Court Hamilton.

On the 27th June, the semi-annual election of officers was held, when with one exception,

all were elected by acclamation. The following were elected for the ensuing six months:

C. R., J. G. Pocock.

V. C. R., A. L. Davis.

R. S., Wm. Donoghy.

F. S., C. H. Dempster.

Treas., J. S. Ralston.

Chap., Rev. I. McFadden.

Phys., Dr. Griffith.

S. W., J. W. Warrack.

J. W., Thos. Meade.

S. B., W. M. Hampson.

J. B., Jos. Fletcher.

Finance Committee—A. L. Davis, L. L. Irvine.

Hall Trustee—J. S. Ralston

The following were elected representatives to the High Court, which meets in Kingston on the 13th August: A. L. Davis, Robert Griffith, F. A. Grohs.

Although the increase of membership has not been large during the past six months, yet the Court has enjoyed unusual prosperity, both socially and financially. Socially because the officers and members have worked together in perfect harmony. I don't think, Chief Ranger, that I ever saw such unanimity of friendship in any society, as has existed in Court Hamilton during my term of office as Recording Secretary, financially because your Financial Secretary, Brother Dempster, has devoted a great deal of valuable time, talent and energy, in fulfilling that very important office in Forestry.

In conclusion, Chief Ranger, allow me to thank yourself, officers and brethren, for the courtesy and kindness shown me during my term of office as Recording Secretary. My labors have been made both light and pleasant, partly because I have had the good will and assistance of both officers and members of the Court alike, more especially Brother Dempster, Financial Secretary, and also Brother Robert Griffith, C.D., who has always been willing to help and give me valuable assistance, and partly because I love the Order to which I belong, believing it to be the best benefit society in organization to-day.

Before closing, I would urge upon each and every member of Court Hamilton, to take advantage of the dispensation granted them by the Supreme Chief Ranger, to initiate members during the month of July at charter rates, and sincerely hope that everyone will do their utmost to increase the membership of our noble Order.

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

A. L. DAVIS, R. S.

Supreme Secretary's Statement for the Month of July, 1889.

| RECEIPTS. | | | | | | | | | | | | |
|-----------------|----------------|---------------|--------------------|------------------|---------------|----------------|----------------|---------------|--------------------|------------------|---------------|--|
| No. of Members. | Name of Court. | No. of Court. | Endow'nt Asses'mt. | S. & F. Benefit. | General Fund. | No. of Members | Name of Court. | No. of Court. | Endow'nt Asses'mt. | S. & F. Benefit. | General Fund. | |
| 149 | Elizabeth | 1 | \$143.85 | | \$ 2.00 | 54 | Alvinston | 67 | \$31.91 | \$ 8.21 | | |
| 72 | Hope | 1 | 69.41 | \$22.37 | 4.36 | 44 | Thamesford | 68 | 37.15 | 2.23 | | |
| 52 | Beaver | 2 | 61.85 | 22.12 | 2.50 | 31 | Woodstock | 69 | 29.65 | 3.04 | \$1.00 | |
| 97 | Stormont | 3 | 88.14 | 28.67 | 10.64 | 20 | Concora | 70 | 16.94 | 3.42 | | |
| 110 | Dufferin | 4 | 93.19 | 19.80 | 6.00 | 34 | Moncton | 71 | 43.43 | 1.17 | | |
| 26 | Myrtle | 5 | 27.79 | 6.83 | | 29 | Rosewood | 72 | 24.17 | 1.72 | | |
| 85 | McGregor | 6 | 78.55 | 33.61 | 2.00 | 94 | Valley City | 73 | 81.38 | 31.76 | 7.35 | |
| 57 | Mount Royal | 7 | 53.03 | 5.01 | | 48 | Southampton | 74 | 39.66 | .34 | | |
| 52 | Forest City | 8 | 54.64 | 18.21 | 2.00 | 9 | Credit Valley | 75 | 6.80 | | | |
| 27 | Kingsville | 9 | 26.39 | 9.51 | 1.00 | 27 | Sylva | 76 | 21.02 | | | |
| 136 | Victoria | 10 | 218.02 | 26.54 | 5.44 | 27 | Oil City | 77 | 24.86 | 7.97 | | |
| 10 | Royal Oak | 11 | 15.42 | 1.15 | | 128 | Mississippi | 78 | 115.22 | 45.62 | | |
| 111 | Welland | 12 | 105.16 | 39.95 | 2.36 | 74 | Excelsior | 79 | 108.27 | 6.11 | 10.73 | |
| 45 | Winnipeg | 13 | 53.12 | 4.60 | 22.50 | 43 | Beaconsfield | 80 | 58.60 | | | |
| 44 | Crediton | 14 | 39.18 | 3.10 | 1.00 | 36 | Madras | 81 | 39.54 | 1.63 | | |
| 36 | Cobourg | 15 | 43.97 | 7.59 | 8.34 | 20 | Davenport | 82 | 17.80 | 3.79 | 2.96 | |
| 5 | Manitoba | 16 | 3.58 | | | 15 | Sidney | 83 | 18.20 | 3.50 | | |
| 30 | Elora | 17 | 26.95 | 8.80 | 2.98 | 17 | Robin Hood | 84 | 18.08 | | | |
| 15 | Springfield | 18 | 14.36 | | | 41 | Ontario | 85 | 7.08 | | 5.00 | |
| 79 | Keewatin | 19 | 83.55 | 15.15 | 2.00 | 52 | Union | 86 | 69.09 | 5.45 | | |
| 15 | St. Clair | 20 | 12.89 | .94 | | 66 | Midland | 87 | 63.81 | 2.91 | 1.50 | |
| 21 | Wellington | 21 | 22.04 | | | 25 | Rosedale | 88 | 20.42 | 6.32 | | |
| 47 | Fergus | 22 | 40.39 | 13.63 | | 11 | Bonnechere | 89 | 10.21 | | | |
| 127 | Oronhyatekha | 23 | 177.12 | 12.69 | 5.62 | 13 | Olive Branch | 90 | 16.77 | 2.28 | | |
| 71 | Kennebecasis | 24 | 65.87 | 16.18 | | 21 | Hillsboro | 91 | 26.06 | 3.46 | | |
| 40 | Dominion | 25 | 29.77 | 12.31 | | 31 | Hazel | 92 | 26.77 | | | |
| 56 | Pr. Alexandria | 26 | 56.78 | 18.41 | 2.86 | 70 | Deseronto | 93 | 59.07 | 24.00 | 2.66 | |
| 62 | Jubilee | 27 | 47.53 | 20.70 | 2.00 | 76 | Petitcodiac | 94 | 73.99 | 8.86 | | |
| 43 | Bruce | 28 | 43.19 | 4.11 | 6.74 | 58 | Collingwood | 95 | 52.49 | 6.68 | | |
| 78 | Elgin | 29 | 69.75 | 8.69 | | 17 | Lorne | 96 | 15.73 | | | |
| 15 | Napanee | 30 | 16.31 | | 3.00 | 24 | Lisgar | 97 | 18.45 | 8.04 | 2.62 | |
| 45 | Rideau | 31 | 69.30 | | | 40 | Harwich | 98 | 38.32 | | | |
| 28 | Mt. Sherwood | 32 | 34.63 | | 2.00 | 33 | Tyrconnell | 99 | 52.19 | .37 | 4.00 | |
| 41 | Moir | 33 | 60.06 | 3.23 | | 18 | Albert | 100 | 22.23 | 2.23 | | |
| 23 | Intervale | 34 | 17.23 | 4.90 | | 34 | Gordon Falls | 101 | 19.14 | 6.01 | .50 | |
| 5 | Springbrook | 36 | 5.15 | | | 48 | Acadia | 102 | 41.49 | 10.10 | 2.84 | |
| 44 | Guelph | 37 | 40.41 | 8.99 | 2.80 | 7 | Blomidon | 103 | 9.44 | | | |
| 15 | Thames | 38 | 14.15 | | | 31 | Columbia | 104 | 28.97 | | | |
| 58 | Amity | 39 | 65.50 | 23.99 | 8.52 | 12 | Londonderry | 105 | 10.04 | .78 | | |
| 30 | Glen | 40 | 26.32 | 7.17 | 2.67 | 45 | Haldimand | 106 | 40.04 | 5.65 | | |
| 227 | Ottawa | 41 | 269.61 | 4.10 | 8.86 | 89 | Seguin | 107 | 73.38 | 29.89 | | |
| 16 | Petrolea | 42 | 22.97 | 2.99 | 2.72 | 17 | Hiawatha | 108 | 19.17 | | | |
| 50 | Gydenham | 43 | 59.54 | 15.02 | 2.70 | 25 | Evangeline | 109 | 32.89 | 4.75 | | |
| 77 | Washington | 44 | 64.15 | | 4.50 | 23 | Stanley | 110 | 21.73 | 3.09 | | |
| 68 | Shelburne | 45 | 67.07 | | | 38 | Durham | 111 | 32.86 | 13.99 | 2.70 | |
| 36 | Oxford | 46 | 27.29 | 7.40 | | 23 | Equity | 112 | 36.60 | 2.37 | | |
| 86 | Eric | 47 | 76.64 | 26.51 | | 41 | Pearl | 113 | 29.05 | 12.44 | | |
| 8 | Northern Star | 48 | 7.76 | | | 57 | Royal Jubilee | 114 | 52.78 | 3.10 | | |
| 11 | Russell | 49 | 10.26 | | | 25 | Admiral Digby | 115 | 23.28 | | | |
| 33 | Alliston | 50 | 37.62 | .44 | 2.00 | 28 | Welland | 116 | 31.65 | 1.86 | | |
| 49 | Puslinch | 51 | 39.84 | 18.06 | | 22 | Bad Axe | 117 | 21.26 | 9.37 | 2.00 | |
| 16 | Brunswick | 52 | 18.23 | | | 23 | Locksley | 118 | 37.62 | | | |
| 50 | Canada | 53 | 65.42 | 19.69 | 4.00 | 7 | Bear River | 119 | 7.28 | | | |
| 36 | Enterprise | 54 | 32.89 | 6.57 | | 29 | York | 120 | 29.93 | 11.20 | | |
| 74 | Sarnia | 55 | 89.76 | 19.66 | | 85 | Loyalist | 121 | 89.05 | | | |
| 14 | Hopewell | 56 | 15.02 | | | 22 | Sisiboo | 122 | 23.54 | | | |
| 36 | Harmony | 57 | 30.21 | 11.07 | 1.65 | 42 | Exeter | 123 | 47.94 | .71 | 2.00 | |
| 14 | Protection | 58 | 23.74 | | | 26 | Stellar | 124 | 29.91 | | | |
| 384 | Frontenac | 59 | 377.97 | 60.08 | 9.22 | 24 | La Tour | 125 | 27.66 | | | |
| 23 | Maple Leaf | 60 | 23.39 | 6.07 | | 15 | Arva | 126 | 12.21 | 1.77 | | |
| 74 | Oak Leaf | 62 | 60.72 | 23.21 | 2.84 | 166 | North'n Light | 127 | 173.87 | | 8.50 | |
| 10 | Grand River | 63 | 10.57 | | | 11 | Crescent | 128 | | | | |
| 33 | Garnet | 64 | 34.09 | 6.34 | 2.00 | 10 | Birtle | 129 | 11.85 | | | |
| 34 | Eureka | 65 | 28.71 | 11.54 | | 7 | Mizpah | 130 | | | | |
| 44 | Queen City | 66 | 51.69 | 3.59 | | 17 | Jewel | 131 | 14.58 | 5.35 | | |

THE INDEPENDENT FORESTER

| No. of Members. | Name of Court. | No. of Court. | Endowment Assessmt. | S. & F. Benefit. | General Fund. | Name of Court. | No. of Court. | Endowment Assessmt. | S. & F. Benefit. | General Fund. |
|-----------------|----------------|---------------|---------------------|------------------|---------------|----------------|-----------------|---------------------|------------------|---------------|
| 12 | Middleton | 152 | \$10.03 | \$ 2.19 | ... | 26 | La Have | 205 | \$26.74 | ... |
| 27 | Credit | 123 | 26.76 | 2.58 | ... | 29 | naway | 206 | 26.32 | \$.78 |
| 20 | Progress | 134 | 15.45 | ... | ... | 27 | L can | 207 | 27.80 | 6.04 |
| 30 | Manitou | 135 | 33.84 | 3.84 | \$19.00 | 19 | Blenheim | 208 | 18.85 | 2.59 |
| 29 | Milton | 137 | 53.51 | 2.16 | ... | 12 | May Flower | 209 | 14.36 | ... |
| 34 | Jarvis | 138 | 27.39 | 10.17 | ... | 14 | Clare | 210 | 10.60 | ... |
| 61 | Milicete | 139 | 75.33 | 13.76 | 5.25 | 35 | Tilbury | 211 | 28.22 | 2.85 |
| 20 | Algoma | 140 | 23.93 | 3.01 | 1.14 | 54 | Royal | 212 | 55.59 | 20.94 |
| 26 | Alexandra | 141 | 26.30 | ... | ... | 23 | Lansdowne | 213 | 21.31 | ... |
| 36 | Carp | 142 | 29.32 | 1.11 | 4.00 | 63 | Kemptville | 214 | 59.59 | 5.94 |
| 33 | Lambeth | 143 | 27.80 | 6.13 | ... | 10 | Minnewawa | 215 | ... | ... |
| 63 | Manotick | 144 | 62.26 | ... | 4.00 | 9 | Amherstburgh | 216 | 9.77 | ... |
| 98 | St. Mary's | 145 | 91.54 | 17.09 | ... | 38 | Gower | 217 | 31.91 | 2.68 |
| 31 | Rockland | 146 | 59.21 | 22.13 | 5.23 | 14 | Sylvan | 218 | 11.67 | 1.11 |
| 47 | Fulford | 147 | 46.69 | 18.45 | ... | 8 | St. Lawrence | 219 | 7.20 | 1.18 |
| 55 | Saugeen | 148 | 46.37 | 17.59 | 18.13 | 30 | Clifton | 220 | 33.74 | 6.27 |
| 67 | Prince Albert | 149 | 62.97 | 27.28 | 4.00 | 9 | Ridgetown | 221 | 10.60 | .65 |
| 36 | Happy Retroat | 150 | 36.73 | 5.05 | ... | 7 | Cy of the Val. | 222 | 9.99 | ... |
| 55 | Jen. Gordon | 152 | 50.28 | 20.70 | 2.00 | 24 | St. John | 223 | 25.90 | ... |
| 23 | Belmont | 153 | 26.02 | 1.42 | ... | 64 | Stadacona | 224 | 107.86 | 2.79 |
| 60 | Berlin | 154 | 48.55 | 19.05 | ... | 14 | Lincoln | 225 | 15.35 | 4.85 |
| 213 | Maple | 155 | 207.00 | 64.61 | 13.00 | 19 | Winona | 226 | ... | ... |
| 136 | Parkhill | 156 | 131.01 | 34.82 | 7.39 | 6 | Falls View | 228 | 9.79 | 1.30 |
| 28 | Ivy | 157 | 26.79 | ... | ... | 51 | Laurentian | 229 | 72.40 | .68 |
| 24 | Forest Queen | 158 | 16.68 | 6.90 | 2.67 | 18 | Empress | 230 | 18.99 | 3.65 |
| 11 | Putnam | 160 | 8.74 | 3.56 | 2.00 | 17 | Dunnville | 231 | 19.80 | .40 |
| 16 | Summervale | 161 | 10.89 | 5.47 | 5.27 | 61 | Valley | 232 | 66.50 | 2.90 |
| 30 | Carleton | 162 | 31.40 | .69 | ... | 14 | Pelham | 233 | 10.76 | 3.29 |
| 41 | Huron | 163 | 43.46 | 15.43 | ... | 66 | Richmond | 234 | 54.30 | ... |
| 63 | Dresden | 164 | 68.78 | 10.86 | ... | 43 | Selkirk | 235 | 39.04 | 11.26 |
| 27 | Miramichi | 165 | 22.68 | ... | ... | 13 | Raymond | 236 | 11.47 | 4.48 |
| 69 | Simcoe | 166 | 69.85 | 4.00 | 2.00 | 8 | Otter Valley | 237 | 6.06 | 1.35 |
| 30 | Toronto | 167 | 30.14 | 8.68 | 2.71 | 5 | Monk | 238 | 3.31 | 1.31 |
| 29 | Brant | 168 | 55.32 | 3.94 | ... | 70 | Flint | 239 | 70.61 | 5.30 |
| 68 | River Speed | 169 | 55.54 | 5.68 | 11.00 | 22 | St. James | 240 | 34.62 | ... |
| 54 | Hamilton | 170 | 64.67 | 7.32 | 5.50 | 38 | Spadina | 241 | 41.26 | 6.14 |
| 22 | Garden City | 172 | 24.90 | 2.22 | ... | 30 | Brock | 242 | 23.60 | 7.16 |
| 49 | Black Knight | 173 | 37.80 | 13.29 | 5.39 | 29 | Bracebridge | 243 | 32.31 | 5.68 |
| 40 | Nelson | 174 | 41.59 | 3.72 | ... | 11 | Gravenhurst | 244 | 13.05 | 2.30 |
| 11 | Ethel | 175 | 9.66 | ... | ... | 14 | Hastings | 246 | 12.97 | ... |
| 19 | Cookshire | 176 | 18.04 | 6.28 | ... | 28 | Lansing | 247 | 48.49 | ... |
| 78 | Pictou | 177 | 71.95 | 14.14 | 2.68 | 32 | Relief | 248 | 30.55 | 5.29 |
| 30 | Glenmorris | 178 | 24.12 | 5.86 | ... | 60 | Argyle | 251 | 64.09 | 7.54 |
| 23 | Port Perry | 179 | 43.28 | .88 | 1.00 | 21 | Kinburn | 252 | 21.04 | ... |
| 39 | Fidelity | 180 | 33.34 | 16.21 | ... | 40 | Progressive | 254 | 30.89 | ... |
| 13 | Lindsay | 181 | 13.32 | 4.27 | ... | 23 | Woodham | 255 | 19.35 | .34 |
| 23 | Phoenix | 182 | 23.66 | 5.76 | ... | 54 | Caledonia | 256 | 59.69 | 7.93 |
| 83 | Mt. Brydges | 183 | 30.91 | 11.65 | 7.48 | 26 | Greenwood | 257 | 23.98 | 2.25 |
| 26 | Butternut Rge | 184 | 19.30 | .45 | ... | 27 | Eglinton | 258 | 32.73 | 1.39 |
| 44 | Beaverton | 185 | 45.51 | 5.04 | ... | 30 | Mystic | 259 | 37.54 | 1.31 |
| 20 | Rock Glen | 186 | 16.56 | 4.70 | ... | 22 | Doon | 260 | 17.41 | 7.37 |
| 96 | Desmond | 187 | 98.63 | ... | 2.00 | 12 | Michigan | 261 | 9.98 | 5.02 |
| 66 | Aurora | 188 | 69.52 | 10.25 | ... | 42 | Sta. of Mack'aw | 262 | 46.58 | 1.20 |
| 14 | Florence | 189 | 13.40 | 1.79 | 1.00 | 20 | Benevolence | 263 | 17.39 | 3.14 |
| 31 | Salisbury | 190 | 36.23 | .72 | ... | 7 | Pleasant | 264 | 8.32 | ... |
| 11 | Success | 191 | 9.88 | 2.79 | 3.70 | 32 | Pembroke | 265 | 33.04 | 4.98 |
| 38 | Theford | 192 | 56.89 | .78 | 25.00 | 26 | Herbert | 266 | 33.40 | ... |
| 45 | Peerless | 193 | 41.03 | 15.55 | 3.85 | 21 | Marion | 267 | 19.17 | 6.81 |
| 12 | Denfield | 194 | 23.54 | 9.95 | ... | 10 | Harbor | 268 | 9.05 | 3.87 |
| 14 | Waterdown | 195 | 19.00 | 1.41 | ... | 45 | Balmoral | 269 | 71.22 | 11.94 |
| 52 | Sable | 196 | 157.38 | 26.27 | 15.20 | 11 | Prospect | 270 | 9.24 | ... |
| 13 | Shakespeare | 197 | 9.45 | 4.31 | ... | 6 | Pontiac | 271 | 5.12 | ... |
| 27 | Refuge | 198 | 32.23 | 3.07 | ... | 19 | Bellevue | 272 | 17.05 | .33 |
| 7 | St. Paul | 199 | 5.56 | 2.78 | ... | 7 | Croswell | 273 | 6.74 | 2.51 |
| 31 | Triumph | 200 | 26.61 | 4.82 | 2.00 | 13 | Albion | 274 | 10.21 | .66 |
| 18 | Ruby | 201 | 92.96 | 4.27 | 2.00 | 27 | Cedar | 275 | 36.34 | ... |
| 33 | Chautauqua | 202 | 33.15 | ... | 16.50 | 25 | Shawville | 276 | 20.10 | .70 |
| 28 | Kars | 203 | 31.91 | 1.88 | ... | 18 | Bryson | 277 | 23.35 | .72 |
| 8 | Onangondy | 204 | 6.89 | ... | ... | 58 | Iosco | 278 | 57.83 | 19.76 |

THE INDEPENDENT FORESTER.

| No. of Members. | Name of Court. | No. of Court. | Endow't Asses't. | S. & F. Benefit. | General Fund. | No. of Members. | Name of Court. | No. of Court. | Endow't Asses't. | S. & F. Benefit. | General Fund. |
|-----------------|----------------|---------------|------------------|------------------|---------------|-----------------|----------------|---------------|------------------|------------------|---------------|
| 30 | Eganville | 279 | \$39.30 | \$ 5.47 | ... | 20 | Fromont | 355 | \$18.97 | ... | \$5.00 |
| 9 | Lachute | 280 | 6.14 | 2.10 | ... | 22 | Pride of Akron | 356 | 23.05 | ... | 7.00 |
| 79 | Harvard | 281 | 74.01 | ... | \$8.00 | 24 | Osceola | 357 | 27.26 | \$6.53 | ... |
| 39 | St. Marks | 282 | 31.48 | .. | 10.00 | 29 | Signet | 358 | 34.85 | 5.50 | 9.99 |
| | St. Albans | 283 | ... | .. | ... | 12 | Appui | 359 | 8.00 | .72 | ... |
| 18 | Cayuga | 284 | 17.97 | .40 | 2.80 | 82 | Banner | 360 | 81.50 | ... | 9.00 |
| 99 | Oacoda | 285 | 9.43 | 32.65 | 5.33 | 9 | Schomberg | 361 | 7.48 | ... | ... |
| 48 | Windsor Mills | 286 | 40.57 | 12.17 | ... | 20 | Osgoode | 362 | 19.20 | .80 | ... |
| 21 | Britannia | 288 | 22.45 | ... | 6.36 | 29 | King City | 363 | 31.72 | ... | 5.00 |
| 10 | Au Sable | 289 | 10.65 | 2.54 | ... | 21 | Oakwood | 364 | 17.53 | 1.07 | 4.00 |
| 32 | Shefford | 290 | 30.57 | 6.83 | 4.68 | 28 | Star | 365 | 23.30 | .45 | ... |
| 20 | Eyesache | 291 | 14.64 | 5.04 | ... | 25 | Kings | 366 | 26.26 | 3.61 | ... |
| 51 | Yamaska | 292 | 48.79 | 18.29 | 13.97 | 16 | Tagona | 367 | ... | ... | ... |
| 23 | Alpena | 293 | 31.70 | 5.59 | ... | 21 | Frederic | 368 | 9.84 | ... | ... |
| 25 | Oahawa | 294 | 26.29 | 1.56 | ... | 25 | Franklin | 369 | 30.26 | 6.99 | 4.00 |
| 26 | Calgary | 295 | 28.93 | 6.96 | 31.44 | 18 | Maple City | 370 | 16.70 | 1.02 | 2.00 |
| 17 | Aberfoyle | 296 | 12.83 | 5.74 | ... | 42 | Genoaque | 371 | 42.97 | 2.53 | ... |
| 19 | Fortune | 297 | 21.62 | 5.01 | ... | 33 | Ewart | 372 | 26.64 | 6.86 | ... |
| 20 | Cold Brook | 298 | 21.41 | 6.99 | 2.84 | 18 | Glen Payne | 373 | 14.47 | 1.68 | 2.60 |
| 15 | Missisquoi | 299 | 13.75 | 3.27 | ... | 22 | Avon | 374 | 18.40 | 7.31 | ... |
| 29 | Maple Ridge | 300 | 25.80 | 1.47 | 1.23 | 47 | Island City | 375 | ... | ... | ... |
| 13 | Rock | 301 | 15.80 | 5.39 | 7.96 | 49 | Carnival | 376 | 44.49 | 12.81 | 9.30 |
| 22 | Burns | 302 | 18.98 | 1.02 | 8.00 | 20 | Madoc | 377 | 19.68 | 2.31 | ... |
| 30 | Bedford | 303 | 40.95 | 3.55 | ... | 11 | Seabright | 378 | 11.25 | .35 | 5.50 |
| 14 | Sutton | 304 | 16.54 | 3.84 | ... | 27 | Gratiot | 379 | 35.91 | 8.86 | 5.00 |
| 49 | Eden Mills | 305 | 44.23 | 16.59 | 5.01 | 13 | Wabun | 380 | ... | ... | ... |
| 41 | Bay City | 306 | 34.62 | 12.00 | 8.18 | 40 | Roads | 381 | 24.28 | ... | 6.00 |
| 21 | Willowdale | 307 | 20.41 | 1.86 | ... | 39 | Lebanon | 382 | 69.84 | 3.29 | 10.00 |
| 34 | Bolton | 308 | 45.11 | .33 | ... | 19 | Tupperville | 383 | 17.59 | 8.00 | 2.80 |
| 11 | Garfield | 309 | 13.81 | ... | ... | 45 | Perth | 384 | 77.70 | 1.72 | ... |
| 62 | Buckeye | 312 | 45.59 | ... | 2.00 | 9 | Upham | 385 | 8.55 | 1.10 | ... |
| 44 | Liberty | 313 | 32.99 | 8.57 | .61 | 16 | Grant | 386 | 16.12 | 2.07 | 2.00 |
| 35 | Queen Victoria | 314 | 33.72 | 1.78 | 2.00 | 22 | Genesec | 387 | 16.05 | 6.49 | 16.46 |
| 17 | Meadowvale | 316 | 12.42 | 4.15 | ... | 35 | Elmsley | 388 | ... | ... | ... |
| 32 | Eastman | 317 | 33.46 | 10.70 | 5.94 | 20 | Lee | 389 | 16.68 | 7.70 | ... |
| 23 | Resort | 318 | 18.38 | ... | ... | 19 | Logan | 390 | 14.78 | 5.98 | ... |
| 31 | Valens | 319 | 25.94 | 9.37 | ... | 20 | Monroe | 391 | 11.50 | 18.19 | ... |
| 14 | Magog | 320 | 13.77 | 2.72 | ... | 30 | Tamworth | 392 | 28.23 | 4.58 | 8.62 |
| 21 | Sherbrooke | 321 | 25.77 | 6.15 | 2.65 | 18 | Anchor | 393 | ... | ... | ... |
| 22 | Manistique | 322 | ... | ... | ... | 13 | Shediac | 394 | 12.19 | .71 | 2.60 |
| 18 | International | 323 | 18.91 | 1.18 | 2.00 | 21 | Advance | 395 | 17.42 | 4.78 | 10.50 |
| 5 | Manonville | 324 | 6.65 | ... | ... | 50 | Tecumseh | 396 | 38.20 | 13.55 | 4.00 |
| 37 | Presque Isle | 325 | 48.51 | ... | 6.00 | 11 | Elmira | 397 | 10.52 | 3.28 | 4.02 |
| 48 | Miranda | 326 | 50.94 | 16.49 | 29.94 | 20 | Lord Stanley | 398 | 12.10 | 2.82 | 17.34 |
| 16 | Ivanhoe | 327 | 12.58 | .64 | ... | 26 | Yale | 399 | 32.45 | 9.02 | ... |
| 21 | Dover | 328 | 15.78 | .38 | ... | 27 | St. Thomas | 400 | 19.56 | 6.30 | ... |
| 8 | Stouffville | 329 | 6.40 | ... | ... | 11 | Wentworth | 401 | 9.70 | ... | ... |
| 41 | Buckingham | 330 | 40.47 | .44 | 2.00 | 18 | Custer | 402 | 20.70 | 3.57 | ... |
| 15 | Thurso | 331 | 11.83 | ... | .98 | 19 | Windfall | 403 | 15.03 | 4.43 | ... |
| 22 | Markham | 332 | 20.39 | .. | 2.00 | 17 | Brighton | 404 | 46.33 | ... | 10.00 |
| 10 | Trent | 333 | 12.08 | ... | ... | 20 | Sauilac | 405 | 18.68 | 1.32 | 1.00 |
| 9 | Warkworth | 334 | 15.05 | ... | ... | 20 | Woife | 406 | 17.14 | 5.28 | ... |
| 11 | Bonnie Doon | 335 | 10.77 | .93 | ... | 12 | Melbourne | 407 | 9.32 | .35 | .69 |
| 32 | Flower City | 336 | 24.33 | 8.81 | 16.00 | 14 | Freelton | 408 | 7.57 | 2.49 | ... |
| 64 | Vassar | 337 | 58.00 | 22.77 | 18.15 | 28 | Hudson | 409 | 59.61 | ... | 38.50 |
| 21 | Charlotteville | 338 | 19.77 | 1.40 | ... | 19 | Union | 410 | 12.36 | 4.22 | 12.37 |
| 9 | Trifurvian | 339 | 9.18 | .90 | ... | 24 | Peck | 411 | 29.73 | 3.59 | ... |
| 15 | Danville | 340 | 12.37 | 4.92 | ... | 41 | Pyramid | 412 | 26.23 | 9.54 | ... |
| 103 | Lafayette | 344 | 81.89 | ... | 8.00 | 25 | Darlington | 413 | 22.14 | 10.96 | ... |
| 38 | Waverley | 345 | 32.33 | 12.95 | 2.71 | 24 | Sauilac Centre | 414 | 19.71 | 7.42 | ... |
| 29 | Zephyr | 346 | 22.24 | .75 | 3.50 | 24 | Dishwood | 415 | 22.85 | ... | ... |
| 23 | Burrard | 347 | 52.15 | ... | 4.29 | 20 | Orient | 416 | 35.47 | 2.58 | 16.95 |
| 10 | Leisure Hour | 348 | 8.93 | .. | .. | 19 | Newburgh | 417 | 18.90 | 1.52 | ... |
| 24 | Riverside | 349 | 21.74 | 3.36 | 4.50 | 23 | Lakewood | 418 | 15.13 | 7.60 | 15.13 |
| 33 | Weidman | 350 | 28.35 | 12.72 | 2.75 | 11 | Farewell | 419 | ... | 3.31 | 29.57 |
| 17 | Actonvale | 351 | 17.62 | 4.83 | ... | 12 | Wallace | 420 | 8.77 | ... | ... |
| | Cannington | 352 | 30.57 | ... | ... | | Reynolds | 421 | ... | ... | ... |
| 31 | Tittabawasse | 353 | 21.90 | 12.51 | 7.71 | 27 | Grover | 423 | 22.28 | 7.95 | 4.00 |
| 20 | Mason | 354 | 20.64 | ... | ... | 26 | Odessa | 424 | .. | 1.02 | 56.03 |

| No. of Members. | Name of Court. | No. of Court. | Endow't Assess't. | S. & F. Benefit. | General Fund. |
|-----------------|----------------|---------------|-------------------|------------------|---------------|
| 20 | Alliance | 425 | ..... | ..... | ..... |
| 19 | Applegate | 426 | ..... | ..... | \$38.60 |
| 23 | Brandon | 427 | ..... | ..... | ..... |
| | Mindeu | 430 | ..... | ..... | 47.00 |
| | Forest Home | 431 | \$29.94 | 1.62 | 52.20 |
| | G. T. B. Dept. | | 26.97 | ..... | 2.60 |
| | H. C. of Mich. |  | ..... | ..... | 703.00 |
| | H. C. of Ohio |  | ..... | ..... | 3.55 |
| | E. Phoenix |  | ..... | ..... | 2 00 |
| 14286 | | | \$14386.29 | \$2304.96 | \$1976.68 |

RECAPITULATION.

RECEIPTS.

| | |
|----------------------------|-------------|
| From Endowment assessment | \$14,386 29 |
| " Sick and Funeral Benefit | 2,304 96 |
| " General Fund | 1,976 68 |
| | \$18,667 93 |

CONTRA—CR.

| | |
|---|-------------|
| By paid the Supreme Treasurer | \$18,667 93 |
| Submitted in L., B. and C., E. S. CUMMER, Supreme Sec. | |

Supreme Treasurer's Statement for the Month of July, 1889.

ENDOWMENT ACCOUNT.

RECEIPTS.

| | |
|------------------------------|---------------|
| To balance per last report | \$ 152,367 84 |
| " Cash received from S. Sec. | 14,386 29 |
| | \$166,754 13 |

CONTRA—CR.

| | |
|---|--------------|
| July 11, by cheque 56, Mary Ann Taylor, widow late Brother Jas. W. Taylor, Court City of the Valley, No. 222, Endowment in full | \$2,000 00 |
| July 11, by cheque 57, Sarah Ann Matthews, widow late Brother Wm. H. Matthews, Court Shelburne, No. 45, Endowment in full | 1,000 00 |
| July 13, by cheque 58, Wm. Hemphill, son late Brother Z. Hemphill, Court Oronhyatekha, No. 23, his share Endowment in full | 1,000 00 |
| July 16, by cheque 62, Maragret Tawse, widow late Brother Wm. Tawse, Court Desmond, No. 187, Endowment in full | 1,000 00 |
| 5 per cent. to General Fund | 719 31 |
| Balance on hand | 161,034 82 |
| | \$166,754 13 |

SICK AND FUNERAL FUND.

| | |
|-----------------------------------|------------|
| To balance per last report | \$1,271 19 |
| " cash received from S. Secretary | 2,304 96 |
| | \$3,576 15 |

CONTRA—CR.

Paid for Sick Benefits.

| July Cheque. | Days. | Amt. |
|--------------------|-------|---------|
| 6, 2, Wm. Cavansgh | 14 | \$10 00 |
| 3, Robt. A. Mann | 10 | 7 14 |
| 4, Wm. E. Wood | 13 | 9 29 |

| July Cheque. | Days. | Amt. |
|-------------------------|-------|-------|
| 6, 5, Robt. Trousdale | 14 | 10 00 |
| 6, 6, W. McKay | 21 | 15 00 |
| 7, Alfred Markle | 15 | 10 71 |
| 8, Abraham S. Brant | 9 | 6 43 |
| 9, Wallace D. Forman | 14 | 10 00 |
| 10, Geo. Thurston | 7 | 5 00 |
| 11, S. Johnston | 28 | 20 00 |
| 12, Gilbert Vanderburgh | 35 | 25 00 |
| 13, Thos. Henderson | 7 | 5 00 |
| 14, R. M. Pillaree | 14 | 10 00 |
| 15, Lacklin Love | 31 | 22 14 |
| 16, Robt. Plant | 8 | 5 7 |
| 17, Wm. L. Loungnan | 10 | 7 14 |
| 18, Jas. Kirkpatrick | 7 | 5 00 |
| 19, Frank S. Shuster | 48 | 34 29 |
| 20, Wm. Hodge | 19 | 13 57 |
| 21, Jonathn Porter | 8 | 5 71 |
| 22, Francis Bartley | 19 | 13 57 |
| 23, Jno. Mullinex | 8 | 5 71 |
| 24, Jacob S. Kibbie | 10 | 7 14 |
| 25, Thos. Manners | 15 | 10 71 |
| 26, Chas. R. Kibbie | 39 | 27 86 |
| 27, Thos. Adams | 21 | 15 00 |
| 28, Chas. W. Maxfield | 53 | 37 86 |
| 29, Geo. J. Griffin | 19 | 13 57 |
| 30, Jas. Perches | 83 | 59 29 |
| 11, 37, Frank Hookin | 24 | 17 14 |
| 38, Peter Anthony | 7 | 5 00 |
| 39, Josiah T. Wildfong | 12 | 8 57 |
| 40, Jno. Gray | 7 | 5 00 |
| 41, Jesse A. Northrup | 7 | 5 00 |
| 42, Jno. B. Johnson | 11 | 7 86 |
| 43, Thos. E. Houghton | 7 | 5 00 |
| 44, Jno. Baird | 12 | 8 57 |
| 45, Hamilton McNair | 33 | 23 57 |
| 46, Jno. J. McLellan | 29 | 20 71 |
| 47, C. W. Caton | 84 | 60 00 |
| 48, Allan Wallace | 84 | 60 00 |
| 49, Arthur J. Law | 7 | 5 00 |
| 50, Hugh R. Jones | 21 | 15 00 |
| 51, Chris. Cronk | 11 | 7 86 |
| 52, E. Brown | 10 | 7 14 |
| 53, Robt. E. Smeal | 14 | 10 00 |
| 54, A. Leeder | 7 | 5 00 |
| 55, Geo. Ballance | 13 | 9 29 |
| 16, 63, Moses Hudson | 7 | 5 00 |
| 64, Louis Gruelin | 7 | 5 00 |
| 65, Wm. Darcy | 7 | 5 00 |
| 66, Jno Butler | 17 | 12 86 |
| 67, Jno. Butler | 20 | 14 29 |
| 68, W. A. Wetmore | 52 | 37 14 |
| 22, 69, Jno. Garrett | 9 | 6 43 |
| 70, Jas. D. Finlay | 69 | 39 29 |
| 71, Jacob M. Sharman | 11 | 7 86 |
| 72, Jno. Morris | 20 | 14 29 |
| 73, W. G. Rayner | 27 | 19 29 |
| 74, W. J. Nelson | 10 | 7 14 |
| 75, Jas. H. Cox | 20 | 14 29 |
| 76, C. Pickard | 7 | 5 00 |
| 77, A. V. Dew | 24 | 10 00 |
| 78, Ed. F. Fair | 39 | 27 86 |
| 79, Jno. Munro | 8 | 5 71 |
| 80, Geo. A. Smith | 7 | 5 00 |
| 81, H. H. Rogerson | 29 | 20 71 |
| 82, Geo. A. Hunt | 15 | 10 71 |
| 83, Francis J. Blair | 31 | 22 14 |
| 84, E. A. Donaldson | 10 | 7 14 |
| 85, Benj. C. Wright | 29 | 20 71 |
| 86, W. A. Deremo | 21 | 15 00 |
| 87, Thos. Bulmer | 29 | 20 71 |
| 88, A. S. Hallman | 13 | 9 29 |
| 89, W. H. Vaughan | 16 | 11 43 |

| July. | Cheque. | Days. | Amt. |
|-------|----------------------------------|-------|----------|
| | 90, Alex. Cathcart..... | 18 | 12 86 |
| | 91, J. W. Rivier..... | 55 | 39 29 |
| | 92, Chas. H. Loveland..... | 28 | 20 00 |
| | 93, Jno. Pearce..... | 14 | 10 00 |
| 23, | 94, Edward Harrison..... | 18 | 12 86 |
| | 95, Jno. Chapman..... | 36 | 25 71 |
| 25, | 97, Jas. S. Evans..... | 7 | 5 00 |
| | 98, Jas. Fowler..... | 49 | 35 00 |
| | 99, Wm. Wallace..... | 26 | 18 57 |
| | 100, S. C. McGinnis..... | 32 | 22 86 |
| | 101, Henry Halbert..... | 8 | 5 71 |
| | 102, Geo. Armstrong..... | 14 | 10 00 |
| | 103, David A. Black..... | 21 | 15 00 |
| | 104, Geo. E. Impay..... | 7 | 5 00 |
| | 105, Henry W. N. Cleland..... | 8 | 5 71 |
| | 106, Frank Bartley..... | 84 | 60 00 |
| | 107, Jno. Kay..... | 20 | 14 29 |
| | 108, Jno. J. Armstrong..... | 12 | 8 57 |
| 26, | 109, Jas. Vanstone..... | 7 | 5 00 |
| | 110, Fred. G. Thomas..... | 23 | 16 43 |
| | 111, Jno. W. Courtuage..... | 9 | 6 43 |
| | 112, Wm. Stewart..... | 9 | 6 43 |
| | 113, Jno. Freedy..... | 21 | 15 00 |
| | 114, Jas. A. Fraser..... | 18 | 12 86 |
| | 115, Alex. McLaren..... | 15 | 10 71 |
| 29, | 123, Jno. Storey..... | 51 | 36 43 |
| | 124, Jno. R. White..... | 10 | 7 14 |
| | 125, Jno. A. Barber..... | 14 | 10 00 |
| | 126, Ed. O. McCabe..... | 13 | 9 29 |
| | 127, Jacob Davies..... | | 37 14 |
| 31, | 128, D. J. Slater..... | 26 | 18 57 |
| | 129, Harry Betz..... | 11 | 7 55 |
| | 130, Harry Stacey..... | 7 | 5 00 |
| | 131, Robt. F. Morrow..... | 54 | 38 57 |
| | 132, Samuel Jones..... | 7 | 5 00 |
| | 133, Chas. Arlein..... | 14 | 10 00 |
| | 134, Barney Reece..... | 13 | 9 29 |
| | 135, S. J. Henderson..... | 29 | 20 71 |
| | 136, Wm. Luffman..... | 13 | 9 29 |
| | 137, Jas. McQueen..... | 10 | 7 14 |
| | 138, Jas. Johnson..... | 10 | 7 14 |
| | 139, Jas. Hill..... | 7 | 5 00 |
| | 140, Henry Humphrey..... | 7 | 5 00 |
| | 141, Chas. Dundas..... | 10 | 7 14 |
| | 142, Jabez Harkness..... | 8 | 5 71 |
| | 143, Moses Hodson..... | 10 | 7 14 |
| | 144, Daniel Kaufman..... | 8 | 5 71 |
| | 5 per cent. to General Fund..... | | 115 24 |
| | Balance..... | | 1,694 51 |

Total..... \$3,576 15

GENERAL FUND.

RECEIPTS.

| | |
|---------------------------------------|------------|
| To balance per last report..... | \$6,471 73 |
| " Cash received from S. Sec..... | 1,976 68 |
| " 5 per cent. Endowment receipts..... | 719 31 |
| " 5 per cent. S. & F. receipts..... | 115 24 |
| | <hr/> |
| | \$9,282 96 |

CONTRA—CR.

| | |
|--|--------|
| July 3, by cheque 1, A. M. Saunders, Mission work..... | 0 00 |
| July 6, by cheque 31, Williamson & Co., stationery etc..... | 75 00 |
| July 6, by cheque 32, J. W. Westervelt, engrossing etc..... | 39 70 |
| July 6, by cheque 33, T. Millman, M.D. Examining fees..... | 183 33 |
| July 8, by cheque 34, Advertiser Print- ing Company..... | 500 00 |

| | |
|--|-------------------|
| July 8, by cheque 35, E. H. Kordes, Mailing tubes etc..... | 50 10 |
| July 10, by cheque 36, Hunter Rose & Co., Printing..... | 300 25 |
| July 15, by cheque 39, G. F. Bostwick, office chair S.C.R..... | 18 00 |
| July 16, by cheque 61, T. G. Davey, S. T. salary..... | 125 00 |
| July 23, by cheque 96, L. F. Cole, Mission work..... | 100 00 |
| July 27, by cheque 116, Junior clerks & other assistance in Ex. office... July 27, by cheque 117, E. S. Cummer S. S., salary to 1st inst..... | 210 00 250 00 |
| July 27, by cheque 118, Jessie Bayly, sal ry..... | 97 50 |
| July 27, by cheque 119, L. Marsh, salary..... | 78 00 |
| July 27, by cheque 120, Isabel Thornton, salary..... | 56 00 |
| July 27, by cheque 121, E. S. Cummer S. S., traveling expenses..... | 30 00 |
| July 31, by cheque 145, Geo. L. Wilson, one quarter's services, reporting.. Balance..... | 39 00 7,030 58 |
| | <hr/> |
| | \$9,282 96 |

SURPLUS FUNDS.

| | |
|--|-------------|
| P. O. Sav. Bank..... | \$12,015 15 |
| Dominion Sav. Bk..... | 11,139 05 |
| Ont. Loan and Deb. Co... .. | 22,061 63 |
| Can. Per. Inv. Co..... | 15,000 00 |
| School and Municipal De- bentures | 17,179 98 |
| Bank of Toronto.. .. . | 10,538 63 |
| Huron and Erie S. & L. Co. | 10,000 00 |
| Bank British N. America | 10,309 04 |
| Freehold Sav. & Loan Co. | 10,000 00 |
| Imperial Bank | 10,000 00 |
| Canadian Sav. & L. Co... .. | 10,000 00 |
| Current Bank acct..... | 31,516 43 |

\$169,759 91

Submitted in L., B. & C.,
T. G. DAVEY, *Sup. Treasurer.*

Mortuary Statement for the Month
of July, 1889.

No. 220. Brother William Tawse, of Court Desmond, No. 187, located at Port Huron, Mich., died on the 1st July, of Typho-Malarial Fever, aged 32 years. Initiated 19th May, 1886. Paid into Endowment Fund \$26.60. Endowment of \$1,000 designated to his wife, Margratta Tawse. Paid by cheque No. 62.

No. 221. Brother John W. Turnbull, of Court Bear River, No. 119, located at Bear River, N. S., died on the 1st June, of Phthisis, aged 51 years. Initiated 6th November, 1883. Paid into Endowment Fund \$71.69. Endowment of \$1,000 designated to his executors, administrators or assigns.

No. 222. Brother Horace Eugene Dayton, of Court St. Marys, No. 145, located at St. Marys, N. B., died on the 7th July, of Phthisis Pulmonatis, aged 30 years. Initiated 21st February, 1888. Paid into Endowment Fund \$25.56. Endowment of \$2,000 designated to his wife, Martha C Dayton. Paid by cheque No. 146.

Submitted in L., B. and C.,
E. S. CUMMER, *Suprens Sec.*

Report of Medical Board for Month
of July, 1889.

| | | Approved. | | Rejected. | Approved. Rejected. | | |
|-------|-----|-----------|----|-----------|---------------------|----|---|
| Court | No. | | | | No. | | |
| | | 3 | 5 | 1 | 172 | 1 | 0 |
| | | 4 | 14 | 0 | 173 | 2 | 0 |
| | | 5 | 1 | 0 | 174 | 3 | 0 |
| | | 6 | 2 | 1 | 177 | 5 | 0 |
| | | 8 | 1 | 0 | 178 | 17 | 0 |
| | | 12 | 2 | 1 | 183 | 1 | 0 |
| | | 13 | 1 | 0 | 186 | 1 | 0 |
| | | 15 | 3 | 0 | 188 | 2 | 0 |
| | | 18 | 1 | 0 | 190 | 1 | 0 |
| | | 19 | 6 | 0 | 192 | 17 | 0 |
| | | 22 | 7 | 0 | 193 | 1 | 1 |
| | | 25 | 2 | 0 | 195 | 1 | 0 |
| | | 26 | 3 | 0 | 198 | 1 | 0 |
| | | 28 | 2 | 0 | 200 | 1 | 0 |
| | | 38 | 1 | 0 | 207 | 2 | 0 |
| | | 39 | 3 | 0 | 212 | 60 | 3 |
| | | 41 | 3 | 1 | 214 | 3 | 0 |
| | | 42 | 5 | 0 | 217 | 1 | 0 |
| | | 43 | 1 | 0 | 220 | 1 | 0 |
| | | 44 | 2 | 0 | 224 | 2 | 1 |
| | | 46 | 4 | 2 | 226 | 0 | 1 |
| | | 53 | 7 | 1 | 230 | 1 | 0 |
| | | 54 | 1 | 0 | 232 | 5 | 0 |
| | | 58 | 3 | 1 | 235 | 1 | 0 |
| | | 59 | 11 | 1 | 239 | 2 | 0 |
| | | 62 | 1 | 0 | 240 | 1 | 0 |
| | | 64 | 2 | 0 | 241 | 5 | 0 |
| | | 65 | 5 | 1 | 242 | 2 | 0 |
| | | 66 | 3 | 0 | 243 | 1 | 0 |
| | | 67 | 2 | 0 | 244 | 6 | 0 |
| | | 68 | 1 | 0 | 248 | 2 | 0 |
| | | 69 | 1 | 0 | 251 | 7 | 0 |
| | | 71 | 1 | 0 | 256 | 2 | 0 |
| | | 73 | 3 | 0 | 257 | 2 | 0 |
| | | 74 | 1 | 0 | 261 | 4 | 0 |
| | | 75 | 1 | 0 | 262 | 1 | 0 |
| | | 77 | 2 | 0 | 265 | 3 | 0 |
| | | 79 | 5 | 1 | 267 | 1 | 0 |
| | | 87 | 1 | 0 | 269 | 3 | 0 |
| | | 91 | 2 | 0 | 276 | 1 | 0 |
| | | 93 | 3 | 0 | 278 | 5 | 0 |
| | | 94 | 1 | 0 | 284 | 1 | 0 |
| | | 100 | 1 | 0 | 285 | 5 | 1 |
| | | 108 | 1 | 0 | 289 | 5 | 1 |
| | | 111 | 2 | 0 | 290 | 1 | 0 |
| | | 113 | 3 | 0 | 292 | 10 | 1 |
| | | 114 | 3 | 0 | 294 | 1 | 0 |
| | | 117 | 1 | 1 | 295 | 9 | 0 |
| | | 120 | 23 | 3 | 297 | 1 | 0 |
| | | 123 | 5 | 0 | 299 | 1 | 0 |
| | | 125 | 1 | 0 | 301 | 1 | 1 |
| | | 133 | 1 | 1 | 302 | 2 | 0 |
| | | 135 | 4 | 2 | 308 | 37 | 0 |
| | | 137 | 2 | 0 | 309 | 1 | 0 |
| | | 138 | 1 | 0 | 312 | 11 | 1 |
| | | 142 | 1 | 0 | 313 | 2 | 0 |
| | | 144 | 1 | 0 | 316 | 1 | 0 |
| | | 148 | 3 | 0 | 323 | 1 | 0 |
| | | 153 | 4 | 0 | 325 | 4 | 0 |
| | | 154 | 2 | 1 | 326 | 18 | 0 |
| | | 155 | 2 | 0 | 330 | 3 | 0 |
| | | 158 | 3 | 0 | 331 | 1 | 0 |
| | | 163 | 1 | 0 | 332 | 0 | 1 |
| | | 164 | 1 | 0 | 335 | 1 | 0 |
| | | 166 | 3 | 0 | 337 | 9 | 0 |
| | | 167 | 1 | 0 | 344 | 5 | 1 |
| | | 168 | 1 | 0 | 350 | 4 | 0 |
| | | 169 | 2 | 0 | 352 | 2 | 0 |
| | | 170 | 2 | 0 | 354 | 1 | 0 |
| | | | | | 355 | 3 | 0 |
| | | | | | 360 | 5 | 0 |
| | | | | | 362 | 1 | 0 |

HIGH COURT OF ONTARIO.

High Secretary's Statement for the Month of July, 1889.

| Court | No. | Approved. | Rejected. |
|----------------|-----|-----------|-----------|
| King City | 363 | 1 | 0 |
| Star | 365 | 2 | 0 |
| Franklin | 369 | 3 | 0 |
| Maple City | 370 | 1 | 0 |
| Avon | 374 | 1 | 0 |
| Island City | 375 | 1 | 0 |
| Gratiot | 379 | 3 | 0 |
| Wabun | 380 | 2 | 0 |
| Rapid | 381 | 4 | 0 |
| Lebanon | 382 | 2 | 0 |
| Tupperville | 383 | 1 | 0 |
| Perth | 384 | 2 | 0 |
| Grant | 386 | 1 | 0 |
| Genesee | 387 | 1 | 0 |
| Tamworth | 392 | 1 | 0 |
| Advance | 395 | 1 | 0 |
| Tecumseh | 398 | 15 | 0 |
| Elmira | 397 | 2 | 0 |
| Brighton | 404 | 1 | 0 |
| Wolfe | 406 | 4 | 0 |
| Hudson | 409 | 1 | 0 |
| Pyramid | 412 | 4 | 0 |
| Darlington | 413 | 2 | 0 |
| Sanilac Centre | 414 | 2 | 0 |
| Dashwood | 415 | 5 | 0 |
| Orient | 416 | 2 | 0 |
| Fairwell | 419 | 2 | 0 |
| Reynolds | 421 | 6 | 1 |
| Grover | 423 | 2 | 0 |
| Odeasa | 424 | 2 | 0 |
| Applegate | 428 | 21 | 0 |
| Brandon | 427 | 12 | 1 |
| Universal | 428 | 18 | 0 |
| Hampton | 429 | 23 | 0 |
| Menden | 430 | 23 | 0 |
| Forest Home | 431 | 17 | 0 |
| Cairnsmor | 432 | 10 | 1 |

Total 730 34

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

Our Investments.

The funds of the Order are invested as follows:

| | |
|--|-------------|
| Post Office Savings Bank, Ottawa | \$12,015.15 |
| Dominion Savings Bank, London | 11,139.05 |
| Ontario Loan and Debenture Co., London | 22,061.63 |
| Canada Permanent, Toronto | 15,000.00 |
| Bank of Toronto, Toronto | 10,538.63 |
| Bank of B. N. America, London | 10,309.04 |
| Huron & Erie Loan Co., London | 10,000.00 |
| School & Municipal Debentures | 17,179.98 |
| Freehold S. & L. Co. | 10,000.00 |
| Imperial Bank of Toronto | 10,000.00 |
| Canadian Loan and Savings Co. | 10,000.00 |

\$138,243.48

The above are all invested as "Permanent Deposits," and cannot be withdrawn except on a joint cheque of the whole Executive Council. The total cash on hand being, on the 1st instant, \$169,759.91.

RECEIPTS.

| Name of Court. | No. of Court. | Capitation Tax. | General Supplies. |
|----------------|---------------|-----------------|-------------------|
| Stormont | 3 | \$48 50 | \$0 60 |
| Dufferin | 4 | 55 00 | |
| McGregor | 6 | | 1 50 |
| Forest City | 8 | 26 00 | |
| Kingsville | 9 | 12 50 | |
| Royal Oak | 11 | 5 50 | |
| Welcome | 12 | 62 50 | 2 00 |
| Crediton | 14 | 30 50 | |
| Cobourg | 15 | 18 00 | 1 10 |
| Elora | 17 | 15 00 | |
| Springfield | 18 | 7 00 | 1 75 |
| Wellington | 21 | 10 50 | 25 |
| Orohyatekha | 23 | 63 50 | |
| Dominion | 25 | | 40 |
| Pr. Alexandra | 26 | 28 00 | 3 50 |
| Jubilee | 27 | 30 00 | 1 00 |
| Napanee | 30 | 7 50 | |
| Rideau | 31 | 22 50 | |
| Moira | 33 | 20 50 | 50 |
| Guelph | 37 | 22 00 | |
| Thames | 38 | 7 50 | |
| Gl'n | 40 | 14 00 | |
| Ottawa | 41 | 114 00 | 1 00 |
| Petrolea | 42 | 8 00 | 1 00 |
| Oxford | 46 | 18 00 | 1 00 |
| Russell | 49 | 6 00 | 2 62 |
| Alliston | 50 | 16 50 | 2 24 |
| Puellich | 51 | 25 00 | 04 |
| Sarnia | 55 | 37 00 | 75 |
| Harmony | 57 | 20 50 | 1 00 |
| Protection | 58 | 7 50 | |
| Frontenac | 59 | 197 00 | 3 50 |
| Maple Leaf | 60 | 11 50 | |
| Oak Leaf | 62 | 36 00 | |
| Grand River | 63 | 5 00 | |
| Garnet | 64 | 15 50 | |
| Eureka | 65 | 17 00 | |
| Queen City | 66 | 20 00 | |
| Concord | 70 | 10 00 | |
| Valley City | 73 | 46 50 | 25 |
| Oil City | 77 | 14 00 | 46 |
| Mississippi | 78 | 64 00 | |
| Excelsior | 79 | 35 00 | 3 60 |
| Beaconsfield | 80 | 21 50 | |
| Davenport | 82 | | 28 24 |
| Sidney | 83 | 7 50 | 75 |
| Ontario | 85 | 20 50 | |
| Union | 86 | 32 50 | 5 48 |
| Midland | 87 | 33 00 | |
| Rosedale | 88 | 12 50 | |
| Collingwood | 95 | 29 00 | 5 30 |
| Larne | 96 | 8 50 | |
| Lislar | 97 | 11 50 | 2 20 |
| Tyrconnell | 99 | 21 00 | |
| Albert | 100 | 9 00 | |
| Haldimand | 106 | 22 50 | 50 |
| Equity | 112 | 14 00 | 24 |
| W.lland | 116 | 15 00 | 1 00 |
| York | 120 | | 3 00 |
| Northern Light | 127 | 83 00 | |
| Jewel | 131 | 8 50 | 50 |
| Middleton | 132 | 6 00 | |
| Credit | 138 | 13 50 | |

THE INDEPENDENT FORESTER.

| Name of Court. | No. of Court. | Capitation Tax. | General Supplies. | Name of Court. | No. of Court. | Capitation Tax. | General Supplies. |
|--------------------|---------------|-----------------|-------------------|----------------|---------------|---|-------------------|
| Jarvis | 138 | \$17 00 | | Markham | 332 | \$24 00 | \$1 00 |
| Carp | 142 | 17 00 | | Trent | 333 | 16 50 | |
| Lambeth | 143 | 16 50 | \$1 50 | Warkworth | 334 | 4 50 | |
| Manotick | 144 | 31 50 | 3 72 | Bonnie Doon | 335 | 5 00 | |
| Saugeen | 148 | 27 50 | 29 50 | Charlotteville | 338 | 10 50 | |
| Belmont | 153 | 11 50 | 74 | Waverly | 345 | 18 00 | 2 2 |
| Berlin | 154 | 30 00 | 2 00 | Zephyr | 346 | 14 00 | |
| Maple | 155 | | 1 15 | Leisure Hour | 348 | 5 00 | |
| Parkhill | 156 | 68 00 | | Weidmann | 350 | 16 50 | |
| Ivy | 157 | 14 00 | | Signet | 358 | 12 00 | |
| Forest Queen | 158 | 12 00 | | Appui | 359 | 6 00 | |
| Putnam | 160 | 5 50 | | Osgoode | 362 | 10 00 | |
| Huron | 163 | 19 00 | | King City | 363 | 13 50 | |
| Dresden | 164 | 31 50 | | Oakwood | 364 | 9 50 | |
| Toronto | 167 | | 50 | Star | 365 | 14 00 | |
| Brant | 168 | 14 50 | | Maple City | 370 | 9 00 | |
| River Speed | 169 | 33 50 | 25 | Gananoque | 371 | 21 00 | |
| Hamilton | 170 | 27 00 | 45 00 | Glen Payne | 373 | 9 00 | 20 00 |
| Garden City | 172 | 13 00 | | Wabun | 380 | 6 50 | |
| Black Knight | 173 | | 1 50 | Rapids | 381 | 16 50 | |
| Nelson | 174 | 20 00 | | Tupperville | 383 | 9 50 | |
| Ethel | 175 | 5 50 | 25 | Tamworth | 392 | 15 00 | |
| Picton | 177 | 39 00 | | Advance | 395 | 10 50 | |
| Glenmorris | 178 | 15 00 | 3 00 | Tecumseh | 396 | 11 75 | |
| Port Perry | 179 | 11 50 | 1 00 | Elmira | 397 | 5 50 | |
| Fidelity | 180 | 19 50 | 2 50 | Lord Stanley | 398 | 7 00 | |
| Phoenix | 182 | 11 50 | | St. Thomas | 400 | 13 00 | 50 |
| Aurora | 188 | 33 00 | | Windfall | 403 | 9 00 | |
| Success | 191 | 5 00 | | Wolfe | 406 | 10 00 | |
| Theodford | 192 | 19 00 | 22 00 | Melbourne | 407 | 6 00 | |
| Perrless | 193 | 22 50 | | | | | |
| Denfield | 194 | 13 50 | 2 00 | | | \$3,016 15 | \$245 73 |
| Waterdown | 195 | 14 00 | | | | To cash from Capitation Tax as above .. | \$3,016 15 |
| Shakspeare | 197 | 6 50 | | | | " " General Supplies, " | 245 73 |
| Refuge | 198 | 13 50 | 1 20 | | | Total | \$3,261 88 |
| Triumph | 200 | 13 50 | 75 | | | CONTRA CR. | |
| Ruby | 201 | 9 00 | | | | By cash paid to High Treasurer | \$3,261 88 |
| Kars | 203 | 14 00 | | | | Submitted in L., B. & C., | |
| Lucan | 207 | 12 50 | 1 00 | | | JAS. B. HALKETT, <i>High Secretary.</i> | |
| Tilbury | 211 | 17 00 | | | | High Treasurer's Statement for the | |
| Royal | 212 | 27 00 | 3 00 | | | Month of July, 1889. | |
| Kemptville | 214 | 31 00 | | | | RECEIPTS. | |
| Gower | 217 | 19 00 | | | | To balance per last report | \$ 157 43 |
| Clifton | 220 | 15 00 | | | | " cash from H. Secretary | 3,261 88 |
| Ridgetown | 221 | 4 50 | | | | | \$3,419 31 |
| City of the Valley | 222 | 3 50 | | | | CONTRA—CR. | |
| Lincoln | 225 | 7 00 | | | | July 10, by cheque 82, H. Sec., salary | |
| Falls View | 228 | 3 00 | | | | and expenses, June | 76 26 |
| Dunn ille | 231 | 8 90 | | | | July 22, by cheque 83, W. J. Mason, | |
| Selkirk | 235 | 21 50 | 1 00 | | | printing | 35 50 |
| Monck | 238 | 7 00 | 62 | | | July 29, by cheque 85, A. R. Milne; | |
| St. James | 240 | 11 00 | 73 | | | hotel and traveling expenses, visit- | |
| Bracebridge | 243 | 15 00 | 1 20 | | | ing and organizing Courts..... | 154 41 |
| Woodham | 255 | | | | | Balance on hand..... | 3,153 14 |
| Caledonia | 256 | 26 00 | | | | | \$3,419 31 |
| Greenwood | 257 | 13 00 | | | | Submitted in L., B. and C., | |
| Eglinton | 258 | 13 50 | | | | T. G. DAVEY, <i>High Treasurer.</i> | |
| Mystic | 259 | 15 50 | | | | "Effort for wisdom is help for all ; he who | |
| Doon | 260 | 11 00 | | | | thinks wisely does a deed of beneficence." | |
| Pleasant | 264 | 5 50 | | | | | |
| Eganville | 279 | 15 00 | | | | | |
| Britannia | 238 | 10 50 | | | | | |
| Rock | 301 | 9 50 | 1 00 | | | | |
| Burns | 302 | 13 50 | | | | | |
| Eden Mills | 305 | 23 50 | 1 00 | | | | |
| Willowdale | 307 | 10 50 | | | | | |
| Bolton | 308 | | 1 50 | | | | |
| Resort | 318 | | 9 00 | | | | |
| Valens | 319 | 15 50 | | | | | |
| Ivanhos | 327 | 8 00 | | | | | |
| Dover | 328 | 10 50 | | | | | |

New Courts.

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

Instituted on the 12th July, 1889, by James F. Downer.

OFFICERS INSTALLED.

C. D. H. C. R., Ryerson G. Healy, M.D.
 C. R., Charles H. McGinley.
 V. C. R., George W. Thayer.
 R. S., Wilbert A. Tyler.
 F. S., William J. Rapley.
 Treas., Wellington I. Wilson.
 S. W., Harry Rice.
 J. W., Archy Mooney.
 S. B., Joseph Morris.
 J. B., Emil Sundquist.
 P. C. R., Isaac Springer.
 Chap., William Cox
 Phys., Ryerson G. Healy, M.D.

COURT FOREST HOME, NO. 341, PALMERSTON,

Instituted on the 23rd July, 1889, by C. Whale.

OFFICERS INSTALLED.

C. D. H. C. R., Thos. H. Bennetto.
 C. R., Edmund Butterworth.
 V. C. R., Andrew W. Cusack.
 R. S., William Nicoll.
 F. S., N. J. Dingman.
 Treas., William McLean.
 S. W., William Halfpenny.
 J. W., William Frost.
 S. B., Edward Passmore.
 J. B., John Walters.
 P. C. R., Richard Johnston.
 Chap., Wm. Robinson.
 Phys., A. Stewart, M.D.

COURT CAIRNSMOR, NO. 432, TORONTO.

Instituted on the 1st August, 1889, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., J. A. Todd, M.D.
 C. R., P. F. Carey.
 V. C. R., W. J. Dewart.
 R. S., A. Thomson.
 F. S., William Masters.
 Treas., F. H. Nicholson.
 S. W., L. F. Richy.
 J. W., John Mitchell.
 S. B., T. N. Miller.
 J. B., Thos. Wicks.
 P. C. R., John Bland.
 Chap., John Pearce.
 Phys., J. Hunter, M.D. and J. A. Todd, M.D.

Open Letter by the S. C. R.*To Edward Botterell, P. S. C. R., House of Commons, Ottawa:*

DEAR SIR AND BROTHER,—You will be gratified to learn that my predictions as to the effect on our Order of the attacks of the *Monetary Times*, published last year, and since issued and largely circulated in leaflet form, have been fully verified. Since those attacks appeared the applications for membership have continued to flow in a steady stream, averaging nearly 600 a month, and ending in July with over 700 applications. No one who knows anything about the principles of insurance can possibly be affected by these attacks, they are so unfair and so dishonest that they answer themselves, except with the extremely ignorant.

In order to refresh your memory as to my views of these periodic attacks I will quote the following from my letter to Brother Colin McArthur, High Counselor of Quebec, to wit:—

“In reply to your favor of the 4th inst., I beg to say that since the Independent Order of Foresters became

A STRONG AND PROSPEROUS BODY,

the *Monetary Times*, at the instance of insurance companies, has from time to time attempted to divert popular favor from the I. O. F., by just such attacks as are contained in its issues of 23rd and 30th Nov. last. I have sometimes been asked why we did not invoke the power of the law against such unjust attacks. To succeed in any action, the first thing we would have to do would be to prove that these articles have damaged the Order. If called into the witness box, I should be obliged to testify that the articles of the *Monetary Times* have never done us an iota of harm. On the contrary they have invariably resulted in advantage to the I. O. F. In the first place they give us a free advertisement. In the second place their attacks have always been so manifestly unfair, and so full of fallacies and positive mis-statements, that people who think are compelled to come to the conclusion that the position of the I. O. F. must be unassailable by fair arguments when so ably conducted a journal as the *Monetary Times* is compelled to resort to questionable methods in order to make a colorable case against the Order.”

“THE QUESTION OF LAPSES

noticed in your letter is so important a factor in the business of insurance, that any conclusion which may be reached in any matter of this kind, wherein that factor has been left out of consideration, must be utterly fallacious. For not only do insurance companies make a large profit out of lapses, but what is even of greater importance to them and to the I. O. F., is the fact that by reason of lapses and the constant addition of new blood, by the admission of new members, companies and societies, practically renew their membership every eight or ten years, thus keeping down the average age of the membership, and keeping the membership always within a few years of the medical examiner's hand, thereby keeping the rate of

mortality way below the figures of the *Monetary Times*."

To this the *Monetary Times* affected to reply, but it was indeed

A LAME ATTEMPT.

Yet it was the best that could be put in for its masters, viz., the insurance companies. On the question of lapses and the profits thereon, it said:

"Now, if the American Experience Table is a correct authority (and it ought to be, since it is the actual experience among insured lives, and is the legal standard in all the principal American States), then it is plain that the I. O. F. will have a surplus on a member's payment of only a trifle at the beginning, and in ten years from his entry will have a stiff annual deficit to meet, growing larger the longer the member lives. During the twenty years \$393.07 more will have been paid out, in meeting his share of the natural death calls, than he will have contributed. Instead, therefore of the Doctor being able to count five per cent. interest in his favor upon the \$413.20, he can only count it on the gain of the first few years, and when this and the interest upon it is swallowed up, interest counts against him upon the annual deficit of the last column of the table. His rate is inadequate. For the present it gives, or should give, a slight gain, not only of what is shown near the head of the last column of above table, but also, for about five years after the medical examination, there is a saving arising from careful selection. No one should die from consumption, or heart disease, or cancer, within a year or two after entry. Therefore the losses do not come up to the tabular rate, usually, until the second five years is entered upon. Then and thereafter the evil effect of lapses, or selection against the society, commences to be felt, and just to the extent that this goes on does the death-rate run higher than what the American Experience Table provides for."

At the time I wrote the letter to Brother Colin McArthur we had 11,104 members and \$110,700.75 in our surplus funds. Today we have nearly 15,000 members and not far from

\$170,000.00

in our surplus funds, a gain in the surplus in the last six months of a period of 12 years of nearly \$60,000. Notwithstanding the *ex cathedra* statements of the *Monetary Times* that in "ten years we will have a stiff annual deficit to meet," during the last eight years that the Order has been under the present administration there never has been a year, hardly a month, in which we did not show a substantial gain in our surplus funds. In the light of our experience, therefore, what must we conclude of the remarks of the *Monetary Times* that "the losses do not come up to the tabular rate, usually (*sic*) until the second five years is entered upon?" Why, either that our experience

is *unusual*, which it is not, else that the writer of the *Monetary Times* is

GROSSLY IGNORANT

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

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

I have just pointed out that this is

NOT TRUE OF THE FORESTERS.

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

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

Let us next take the Confederation Insurance Company. This Company began business in 1871, and its death-rate in its 18th year was 6.9 in a thousand. Its premium income was \$510,582, and it paid in death losses, matured endowments and annuities \$142,254. For expenses and dividends to

stock-holders it paid \$136,802, being nearly \$1.00 for management expenses and dividends for every dollar of losses paid. Suppose this Company had been as

ECONOMICAL IN MANAGEMENT

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

Lastly, let us look at one of the older companies and see whether its experience gives any different testimony. I refer to the Canada Life, which began business in 1847, or 42 years ago. We find that in 1888, when it had entered the ninth period of five years each, it received in premiums alone \$1,250,729. It paid for death losses, matured endowments, and annuities the sum of \$423,347, and for expenses and dividends the sum of \$62,325, so that this Company could have paid all its losses and an immense sum for management expenses out of its premium income alone, and still have had left \$576,057 to carry to reserve. The experience of this Company also contradicts the statements of the *Monetary Times*.

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

8.9 IN 1000,

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

In his last report the Dominion Superintendent of Insurance states that "the death rate has been entirely re-calculated for the last four years," and "it is believed that the results arrived at represent the actual mor-

tality among insured lives in Canada as accurately as can be gathered from the returns of the companies," and are represented to be as follows among the active companies, to-wit :

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

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

UNDER THIRTY YEARS.

Then our selection of lives is better than in the old line companies; for our members, in addition to having to pass the same medical examination as those who are insured in insurance companies have to pass, are subjected to the scrutiny of the older members of the Order as to their moral qualifications, and which must necessarily improve the character of the risk of the I. O. F.

Do you ask me if there are any known reasons why the rate of mortality among the insured lives and among the members of the I. O. F. should be so much lower than that called for by the Experience Tables? In answer, most certainly there are well-known reasons why this should be so, and I cannot better bring them before your mind than by quoting from my letter to Brother Colin McArthur, as follows :

The *Monetary Times* in all its former articles always assumed that the question of the death of the I. O. F. was one only of a very few years. In the present answer to its imaginary correspondent, it practically admits, doubtless inadvertently, that the policies of the I. O. F. will be good for their face at least for 20 years to come. It is good enough to suppose that we shall then have \$500,000, in the surplus funds of the Order, but that then 500 old men will step up to the Treasurer and draw out each of them a \$1,000, thus wiping out entirely our surplus. This statement, that the endowment of 500 old men would mature at the end of 20 years, all in a bunch, is based on the assumption that there will be no lapses of membership in the Order during all that time.

I need not say to you that such an assumption is unnecessary to reach such a conclusion, but that such an assumption in connection with the I. O. F. is wholly

UNWARRANTED BY FACTS.

The Order was introduced into Canada in 1876. As 12 years have already elapsed, there ought to be at least 500 in the Order to-day over 60 years of age, and to be in the line of the *Monetary Times* we must assume that none of these 500 will die during the next 10 years, and what is more remarkable, none will allow their membership to lapse.

Unfortunately for the *Monetary Times* the facts do not at all accord with its figures.

A careful examination of the registers of our Order discloses facts, which I doubt not, will astonish even yourself. Although we had in three Courts alone, in 1878, over 50 members who were between the ages of 55 and 60, yet we now have just nine members who are over 60 years of age, and not 500 as supposed by the *Monetary Times*. We have 87 who are over 55 years old, and only 612 out of the 11,105 members who are 50 years of age or over. I find a very large proportion of our members are under 30 years of age.

The explanation of this very gratifying state of the affairs of the I. O. F. lies in the fact that since 1878 we have

INITIATED 17,150,

of whom 171 have died, and 5,874 have lapsed, leaving 11,105 in good standing at date. Of the 11,105 members, over 3,500 have been admitted within the last seven months.

As a matter of fact, we now have nearly 15,000 members, and of these there were admitted during the past year

OVER 6,000 MEMBERS.

To build up an argument, therefore, as the *Monetary Times* has done on the assumption that there will be no lapses, is to build on a false foundation, which shows either rank dishonesty or monumental ignorance of the subject treated of. Suppose, for argument's sake, we admit that in the I. O. F. there will be no lapses of membership, but that every one who is initiated will remain in the Order till he dies or reaches his expectancy of life, there is still another important factor which the *Monetary Times* totally ignores, viz: the influx of new blood. I have already indicated that this is something phenomenal in the I. O. F.; that the average for the past seven months has been over

500 PER MONTH,

consisting mostly of young men under 30 years of age, a rate that would send any of our insurance managers into the 17th heaven if found in connection with his company. This alone would very materially falsify the figures given by the *Monetary Times*, even if there were no lapses in the Order.

As a matter of fact we have initiated during the last three years no less than 10,178, thus bringing the great bulk of our present membership, comparatively speaking, fresh from the hands of our Medical Examiners.

This brings me to the consideration of another part of the subject.

During the first two or three years after admission to our Order, it will cost us, to carry the risk of a member, not what we charge, viz.: a small per cent. above the "cost of risk" at the age of joining, but only about a quarter of that figure. Thus, it follows, if the 3,500 men who have been initiated into the Order during the last seven months remain with us for the next two years and then drop out, we shall have collected from them about \$72,000, while it will have cost us only about \$18,000 or \$20,000 to carry their risks, making a profit of about \$50,000 in the transaction. If they remain five years it will have cost us about one half of what we have collected in that time to carry the risks on their lives, thus making a profit of about

\$90,000.

This margin becomes less and less till about the 10th year, when the cost of carrying them will be about equal to what we collect from them. This is the result of a proper medical selection as it is done in the I. O. F., and is a well known rule in insurance circles, established by the combined experience of insurance companies for the past 100 years.

But by the end of the 10 years instead of having the 3,500 initiated 10 years ago, the bulk of these will have allowed their membership to lapse, and a new lot will have taken their places, and it is this constant renewal of the membership that is taking place in every company and society, which keeps down the rate of mortality, way down below what is called for in the Experience Tables.

Let me now direct your attention to another subject, which will show at a glance, that the I. O. F. is able to give insurance as cheaply as it does because of its small management expenses, while most Insurance Companies, for each \$1.00 paid in death claims, pay \$1.00 or more for management expenses and dividends to stockholders, as the following, taken from the reports of the Superintendent of Insurance, for the five years ending with 1887, issued by the Department of Finance will show:

FIVE YEARS' RECORD.

| Name of Company. | Premium Income. | Paid for Death losses Annuity's, etc. | Management Expenses, including Dividends. | Average Membership. | Cost to each Member. | No. of New Insurers Secured. | Cost for each new Member Secured. |
|------------------|-----------------|---------------------------------------|---|---------------------|----------------------|------------------------------|-----------------------------------|
| Canada Life.... | \$ 4,892,719 | \$ 1,547,444 | \$ 1,111,950 | 14,797 | \$ 75.00 | 8,557 | \$ 129.00 |
| Confederation... | 2,028,365 | 444,906 | 530,422 | 7,785 | 68.00 | 6,923 | 76.00 |
| North American. | 718,447 | 129,387 | 283,460 | 2,744 | 103.00 | 5,217 | 54.00 |
| Ontario Mutual. | 1,216,176 | 272,649 | 317,779 | 6,235 | 50.00 | 8,017 | 39.00 |
| Sun Life..... | 1,410,744 | 371,801 | 467,293 | 5,052 | 92.00 | 7,261 | 64.00 |
| I. O. F..... | 404,842 | 260,229 | 29,206 | 7,587 | 3.00 | 17,084 | 1.71 |

ENORMOUS COST OF MANAGEMENT.

The above table shows that the 5 Old Line Insurance Companies, being the 5 best Companies in Canada, paid out of their Premium Income alone, not only all death and other claims against them, but that they expended for management expenses and dividends to stockholders the enormous sum of \$2,710,904.00, and still had a balance left of \$4,789,360.00. The I. O. F. which secured double the number of new insurers

expended only \$29,206.00 for management expenses during the 5 years. Every intelligent man can see at a glance how it is that the I. O. F. can charge so much less for its insurance than the Old Line Insurance Companies.

The following record for the last year for which we have official figures will still further explain why the I. O. F. is so much cheaper than the Old Line Companies :

ONE YEAR'S RECORD.

| Name of Company. | Management Expenses, etc. | No. of new members secured. | Cost for each new member secured. | Amount of Benefits paid. | Cost for each \$1 paid to widows and orphans. |
|---------------------|---------------------------|-----------------------------|-----------------------------------|--------------------------|---|
| Canada Life..... | \$237,384.00 | 1,624 | \$146.00 | \$369,366.00 | \$0.64 |
| Confederation..... | 148,730.00 | 1,398 | 106.00 | 113,180.00 | 1.31 |
| North American..... | 80,000.00 | 1,509 | 53.00 | 35,872.00 | 2.19 |
| Ontario Mutual..... | 73,932.00 | 2,030 | 36.00 | 63,306.00 | 1.16 |
| Sun Life..... | 124,021.00 | 1,723 | 72.00 | 97,281.00 | 1.27 |
| I. O. F. | 7,200.00 | 6,126 | 1.17 | 93,950.00 | .07 |

Thus it will be seen that the average of the management expenses of the above first-class Old Line Insurance Companies was \$132,815, or over 18 times greater than that of the I. O. F., notwithstanding the fact that the I. O. F. secured nearly four times the number of new insurers than the average of the Companies. The only reply the *Monetary Times* could make to these facts was that it was not discussing the question of expense, and that the business of the Insurance Companies was managed by able and experienced officers.

It must strike you, however, as it must strike every intelligent man, that when it is charged that our rates are inadequate, and it is practically claimed that anything less than the rates of the Old Line Insurance Companies must be inadequate, the matter of the expenses of the I. O. F. as compared

with those of the Old Line Companies must be very pertinent to the issue.

Take for instance the Sun Life which comes nearest to the I. O. F. in the amount of benefits paid in one year. The Sun Life required \$221,310 to pay its management expenses, and \$97,281 of benefits, so that each of its 6,741 policy holders had to pay \$32.83 to provide the sum required.

HAD THEY BEEN MEMBERS OF THE INDEPENDENT ORDER OF FORESTERS, TO ACCOMPLISH PRECISELY THE SAME THING, ALL THAT WOULD HAVE BEEN REQUIRED OF THEM, AT THE VERY OUTSIDE, WOULD HAVE BEEN \$15.50 EACH, OR LESS THAN ONE HALF WHAT WAS REQUIRED IN THE SUN LIFE.

Let me now for a moment direct your attention to the unfair way the *Monetary Times* attempts to carry on its arguments. You will

find in my letter to Brother McArthur the following:

"The *Monetary Times*, in its issue of the 23rd November, says:

'For the \$1,000 payable at death or expectancy, the young men will contribute an average of \$316.50 each, and the old men \$390.84 each (plus two extra monthly assessments a year, viz.: \$1.20 for the youngest and \$3.70 for the oldest, as explained farther on). Those members who do not die or drop out otherwise, but remain the number of years shown in the second column, must each then get \$1,000 as a cash endowment, if they have paid the 14 instead of 12 rates each year.'

'Now, move time forward 20 years, and the old people will each have drawn out \$1,000 for about \$400 paid in, plus what the \$3.70 per year produces, while the younger group will not have got half way through. Let us suppose the funds on hand at the 20 years end amount to about \$500,000, and that the old people number about 500. It is easy to see that they will carry off the whole, leaving nothing for those who come next. But that is not so much to the point as the fact that each will have drawn out nearly \$600 more than he has paid in, thus leaving a deficiency of about \$300,000.'

Before replying to the above I endeavored to get clearly before my mind exactly what was stated above. The expressions "plus two extra monthly assessments," and "must each then get \$1,000 as a cash endowment, if they have paid the 14 instead of 12 rates each year," gave me clearly to understand that the writer was dealing with our "Special Endowment Class." So I said in the letter:

"You are aware that those of our members who are in the Special Endowment Class, and are 54 years old, pay \$1.85 per month, with an extra \$1.85 every six months, making a payment of \$12.95 every six months."

Then, after showing that our funds were invested at from four to six per cent. and much of it compounded every six months, and taking the average interest as at 5 per cent. I said:

"In 19 years we receive from them (that is from those who pay 14 assessments a year) \$828.45, or \$102.18 more than 'the cost of risk, according to the American tables of assurance experience,' and not a deficit of \$304, as stated by the *Monetary Times*."

In its reply to that letter, the *Monetary Times* tries to wriggle out of a corner in the following

SHAMELESS MANNER:

"We showed that a man aged 54 pays only \$1.85 per month, or \$22.20 per annum, and that if he lived out his expectancy (19 years) his total contributions to the Order would be about nineteen times that sum, viz., \$421.80. In parallel column we gave the actual cost of risk for each year on a man of that age living until 72, which footed up \$726.27. This demonstrated a deficiency of \$304.47 in meeting the actual

outgo for death losses year by year. And we asked, 'How is this deficit to be made good?'

"The Doctor's answer to this is that in the Endowment Class \$1.85 more is collected each six months, making \$26.90 instead of \$22.20. The answer (sic) that we were not then alluding to the Endowment Class, but to the Ordinary Class, in which only \$1.85 per month, or \$22.20 per year, is collected."

When the above answer is taken into consideration, in view of the fact that, as already pointed out, the *Monetary Times*, in its original article, did clearly allude to the Special Endowment Class, and in view of the fact that my answer was not the bold statement that "in the Endowment Class \$1.85 more is collected," but that WHEN THE INTEREST ON THE PAYMENTS MADE TO US BY SUCH MEMBERS AS WERE CITED BY THE *Monetary Times* WAS TAKEN INTO ACCOUNT, IT WOULD BE FOUND THAT WE RECEIVED FROM THEM \$828.45, OR \$102.18 MORE THAN WAS CALLED FOR BY THE AMERICAN EXPERIENCE TABLES OF MORTALITY. I think we are entitled to claim that the *Monetary Times* has entirely failed to meet the answer we gave to its original attack.

I cannot better conclude this letter than by taking the following from the letter addressed to Brother McArthur:

"In conclusion, let me recapitulate briefly

"(1.) The *Monetary Times* assumes, in its calculations that there will be no lapses in our Order, a state of things that never did nor ever will exist in any society or company.

"(2.) The *Monetary Times*, in its calculations, made no allowance for the infusion of new blood that is taking place constantly and to so large an extent in the I. O. F."

"No calculation in connection with the question of insurance is honest, or of any value without due consideration being given to the above two points.

"(3.) The *Monetary Times*, in its calculations, takes no account of interest, which forms so important a factor in estimating the value to a society of periodic payments into its treasury.

"Why did the *Monetary Times*

"IGNORE THESE POINTS,

that are so vital to a just and honest conclusion upon the questions at issue? Simply because the moment it made due allowance for the profits that are usually made in consequence of a medical selection and the lapses, and for the effect of a constant influx of fresh young blood, and gave credit for interests, it would have had to admit that the system of the I. O. F., especially in view of its economical management, rested on a perfectly sound financial basis, and would continue to prosper so long as boys were born in the country and grew up to manhood, and thus became eligible for membership in the Independent Order of Foresters."

I might just add that just so long as the Old Line Companies, while expending a dollar or more in management expenses and di-

widends for each dollar paid to the widows and orphans, are able to meet their obligations, just so long will the I. O. F., which expends less than 10 cents in management expenses for each dollar paid to the widows and orphans, be equally able to meet all its obligations, though collecting only half of the rates of the Old Line Companies.

Yours sincerely,

DR. ORONHYATEKHA, S. C. R.

Toronto, 1st August, 1889.

A Profitable Session.

ANNUAL MEETING OF THE HIGH COURT OF MICHIGAN.

(From East Saginaw Dailies.)

As stated in *The Courier* yesterday the High Court of Michigan, Independent Order of Foresters, met in second annual session in McLean's Hall, Wednesday morning, 24th July, Gen. H. H. Aplin, H. C. R., presiding. Pending a report from the Committee on Credentials, the Court adjourned till 2 p.m. At that hour the Court again convened, when about 60 representatives were admitted and the High Court Degree conferred on them by the High Chief Ranger. The Supreme Chief Ranger, Dr. Oronhyatekha, of Toronto, Ont., being in waiting, was introduced and received with supreme honors. At the request of the H. C. R., he gave instructions in the unwritten work and also delivered an interesting address on the condition of the Foresters, stating that the growth of the Order was very satisfactory and encouraging, the present membership being over 14,000 members and the cash reserve over \$160,000, an increase of over 6,000 members and \$70,000 cash reserve during the year.

At the conclusion of the address George H. House, H. V. C. R., on behalf of Court Valley, extended a welcome to the High Court of Michigan in a few eloquent and well-chosen sentences, and closed by inviting them to an excursion on the river and bay on the steamer W. R. Burt. The invitation was accepted and the thanks of the High Court returned to Court Valley and Mr. House.

The H. C. R. Gen. H. H. Aplin, then delivered his annual address, which was referred to the usual Standing Committees.

The High Secretary, Bro. Fred Dunn, next presented his report as follows:

LANSING, MICH., 24th July, 1889.

To the High Court of Michigan:

BROTHERS,—It is with a feeling of pleasure and satisfaction that I am again permitted to meet with you and present my second annual report. Pleasure in seeing so many faces of old friends, and making acquaintance of new ones; and also in the fact that the "Grim Reaper" has not cut down any of the members of this High Court, and but few in the Order throughout the State; and satisfaction that the gratifying progress our beloved Order has made during the past year every where, but especially in this State.

At our last meeting, 25th July, 1888, we had twenty-four Subordinate Courts, with six hundred and twenty-five members in good standing; now we have forty-five Courts and over twelve hundred and fifty members in good standing, an increase of twenty-one Courts, and over six hundred and twenty-five members (exact figures cannot be given owing to the lack of semi-annual returns).

The new Courts are as follows:—

Court Riverside, No. 349, St. Clair.

" Tittabawassee, No. 353, Midland.

" Mason, No. 354, Ludington.

" Oceola, No. 357, Reed City.

" Franklin, No. 369, Lapier.

" Gratiot, No. 379, Fort Gratiot.

" Grant, No. 386, Grant Centre.

" Lee, No. 389, Fargo.

" Logan, No. 390, Caddillac.

" Anchor, No. 393, Upton Works.

" Yale, No. 399, Brockway Centre.

" Custer, No. 402, Brown City.

" Sanilac, No. 405, Valley Centre.

" Unison, No. 410, Big Rapids.

" Peck, No. 411, Sanilac.

" Sanilac Centre, No. 414, Sandusky.

" Lakeview, No. 418, Fort Sanilac.

" Grover, No. 423, Downington.

" Applegate, No. 426, Applegate.

" Minden, No. 430, Minden City.

" Evart, No. 372, Evart.

Of these Courts thirteen were organized by State Deputy J. F. Downer, seven by Supreme Deputy Andrew Thompson and one by Supreme Deputy A. R. Mills.

Too much praise cannot be given to State Deputy Downer for the manner in which he has performed his work, and the success he has achieved. Thirteen Courts from 11th February to 13th June,—less than five months—is good work. Brother Thompson, Supreme Deputy, is also entitled to credit for his energy, perseverance and success in the work of organizing Courts.

The average membership per Court is

nearly twenty-eight. Last year's report showed an average membership per Court of twenty-six members, this year twenty-eight members. This shows a lamentable weakness in our methods of work. The average membership should increase at a much greater rate than two members per Court. As a remedy for this difficulty, I would recommend the employment of solicitors to follow up the work of the organizers, under the direction of the High Court.

Here followed a full financial statement.

The High Secretary concluded his report as follows:

We have 45 Courts and a membership of over 1,250 in good standing, being an increase of over 100 per cent.

With all the machinery of the Order in better working order than ever before, it seems that the closing paragraph of my last annual report is pertinent now. It was:

"The increase in membership and in the number of Courts in the past year is very gratifying, and should cause us all to enter the new year's work with greater energy and perseverance, and try to *double* our membership this year."

We did it! Shall we do it again? Will every one of you help to do it? If so it will be done, and my successor will be able to report 2,500 members in good standing.

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

FRED DUNN, H.S.

After the presentation of the other officers' reports, High Chief Ranger, H. H. Aplin, of West Bay City, was presented with an elegant medal, on retiring from the chair, in recognition of his distinguished services to the Order in the past two years while occupying the chair. The gift is a Maltese cross, surrounded by a golden wreath pendant from three clasps, and is the highest order of merit conferred in the Order.

The following officers were elected for the ensuing year:

H. C. R., George H. House, East Saginaw.

P. H. C. R., H. H. Aplin, West Bay City.

H. V. C. R., John Chambers, Port Huron.

H. S., Frederick Dunn, Lansing.

H. Treas., Frank Dullam, Flint.

H. Phys., A. L. Ruffe, Oscoda.

H. Coun., Charles H. McGinley, Minden City.

H. Auditors, H. N. Hewlett, Oscoda; J. E. Gumm, Rogers City.

The following appointive officers were named by the High Chief Ranger.

H. Chap., Rev. Edward Collins, Bad Axe.

H. J. S., George H. Saxton, Lansing.

H. S. W., W. F. Edsall, East Tawas.

H. J. W., George Frink, Fort Gratiot.

H. S. B., C. W. Hough, West Bay City.

H. I. B., N. J. Richardson, Midland.

H. Marshal, Cranger Hill, Oscoda.

H. Con., F. H. Goodman, Cadillac.

The members of the High Court went on a moonlight excursion on the steamer W. R. Burt as guests of Court Valley last night and had a most enjoyable time. There were about 500 persons on board, the party consisting of Foresters, lady and gentleman friends, and the steamer went to the head of Saginaw Bay, returning about 1 o'clock this morning. Music was furnished by the Saginaw military band and dancing was indulged in. The members of Court Valley put forth every effort for the entertainment of their guests and succeeded admirably.

The following delegates to the annual meeting of the Supreme Court, which meets at Toronto, 3rd September, were elected:

John Makelim, Valley Centre.

J. E. Gumm, Rogers City.

Rev. Edward Collins, Deckerville.

J. A. Frise, Flint.

Geo. H. House, East Saginaw.

W. D. Manchester, Vassar.

John Chambers, Port Huron.

Jacob Muchler, Bad Axe.

G. Kubach, West Bay City.

H. H. Aplin, West Bay City.

Frederick Dunn, Lansing.

Edward J. James, Cheboygan.

A. L. Ruffe, Oscoda.

James F. Downer, Port Huron.

Port Huron was chosen as the place of next meeting of the High Court.

Before the adjournment Dr. Oronhyatekha delivered an address brim full of facts about insurance societies, of course contrasting them with the Foresters. One point brought out was that the Foresters being the youngest society in existence had an opportunity to incorporate the best things of all the others which had preceded it.

This organization, the motto of which is "Liberty, Benevolence and Concord," has a regular monthly payment graded according to age based upon the combined American experience table, which assures to members payment of the amount to their beneficiaries when they die. As contrasted with societies collecting death assessments, which may vary according to the number of members and rate of mortality, this plan seems to be eminently satisfactory.

The Independent Order of Foresters is but

eight years old, and yet it numbers already 15,000, with an average application for membership of 600 per month at the present time. There remains in the treasury, after all claims have been paid a cash balance of over \$160,000. The benefits of the Order are \$1,000 to \$3,000 on the death of a member, \$5 per week in case of sickness and \$50 for funeral expenses. Oscoda has the banner Court of the State, as it has 106 members, more than any other Lodge in the State.

Court Valley has sixty-five members, an increase of one-half in the past year.

Official Circular of the High Court of Quebec.

SHERBROOKE, P. Q., 29th July, 1889.

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

This is to intimate that the second annual session of the High Court of Quebec, I. O. F., will be held (D.V.) in the city of Montreal, on Monday, 26th August, commencing at 2 p.m. Every Court of 50 members or under in good standing is entitled to two representatives and one additional representative for every 25 members or fractional part thereof above 50.

Arrangements have been made with the C. P. R. and G. T. Railway Companies for carrying all delegates at reduced rates.

Arrangements have also been made with the Balmoral Hotel as headquarters for the High Standing Committee, and all delegates at from \$1.50 to \$2 per day, according to location of rooms.

The High Court will meet in Frazer Institute. The Montreal brethren have got an elaborate reception and programme arranged, which will consist of an excursion through the Rapids, vocal and instrumental music, interspersed with speeches, and a social during the evening. Every Court should send a full delegation and be represented at the High Court this year, and go home feeling that it was good to be there.

Yours, in L., B. and C.,
JOHN W. STOCK, *H. S.*

ELSON I. REXFORD, *H. C. R.*

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any person who applies to NICHOLSON, 177 McDougall St., New York.

Thanks.

LYN 3rd June, 1889.

To E. S. Cummer:

DEAR SIR AND BROTHER,—I hereby express my sincere thanks to the Supreme Court Officers, for the prompt manner in which they settled my claim of \$60, for 84 days sickness. I also extend my thanks to the members of Court Dresden, for their kindness and brotherly love during my illness. Wishing the Order and officers every success, I remain, yours in L., B. and C.,

HENRY V. COLE

COURT AVON, No. 374, I. O. F.

AVONMORE, 4th June, 1889.

DEAR SIR AND BROTHER,—Please accept my best thanks for cheque No. — for \$14.29 received for 20 days' sick benefits, and also thanks to the noble Order of Foresters. It is my sincere wish that the Order may ever flourish.

Yours in L., B. and C.,

ROBT. J. MOORE, *C.D.H.C.R.*

COURT SPADINA, No. 241, I. O. F.,

TORONTO, 6th June, 1889.

To E. S. Cummer, Supreme Secretary:

DEAR SIR AND BROTHER,—Permit me to acknowledge the receipt of \$50 for 10 weeks' sick benefits.

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

DENNIS DAWES.

COURT COLDBROOK, No. 298, I. O. F.,

KNOWLTON, 7th June, 1889.

To E. S. Cummer, Esq.:

DEAR SIR AND BROTHER,—Please accept my thanks for the prompt manner in which you forwarded the cheque for \$30, being the amount of my sick benefit claim.

I am, yours in L., B. and C.,

F. A. KNOWLTON.

COURT FORTUNE No. 297, I. O. F.

SHERBROOKE, 11th June, 1889.

To E. S. Cummer, Esq.:

DEAR SIR AND BROTHER,—I hereby express my sincere thanks to the Supreme Court Officers for the prompt manner in which they settled my claim for eighteen days' sickness, by cheque No. — for \$12.86. Wishing our noble Order every success,

I remain yours in L., B. and C.,

T. MALCOLM CRAIG.

COURT PUTNAM, No. 160, I. O. F.
CRUMPTON, 16th May, 1889.

To E. S. Cummer, Supreme Secretary:

DEAR SIR AND BROTHER,—I herewith acknowledge receipt of cheque No. 3451, for \$20.71 for 21 days' sick benefits, and also wish to thank the officers of the Supreme Court for the prompt manner in which they paid my claim.

I remain, yours in L., B. and C.,
JOHN WESLEY CORNISH, C.D.H.C.R.

Condolence.

COURT MAPLE, No. 155, I. O. F.,
ST. THOMAS, 11th April, 1889.

At the last meeting of Court Maple the following resolution was moved by Brother F. Rawlinson and seconded by Brother J. H. Courtenay, and adopted:

Whereas—It having pleased the Supreme Ruler of the Universe to afflict our brother, C. W. Wonnacott, by removing by death, his beloved wife at the early age of 21 years, be it therefore

Resolved—That we, the members of this Court, being fully sensible of the irreparable loss sustained by Brother Wonnacott, desire to express to him our deep sympathy in his severe bereavement.

Resolved—That a copy of this resolution be forwarded to Brother Wonnacott and one to THE INDEPENDENT FORESTER for publication.

CALEB BASKETT, C.R.
P. R. R. WILLIAMS, R.S.

COURT MISSISSIPPI, No. 78, I. O. F.,
CARLETON PLACE, 15th April, 1889.

Dr. Oronhyatekha, S.C.R.:

DEAR SIR AND BROTHER,—At the last meeting of this Court it was moved by Brother W. Kibbee, seconded by Brother R. Leach,

Whereas—God, in His all-wise Providence, has seen fit to remove from our Forest Home our brother, Joseph Washington Corr,

Resolved—That we, as a Court, do extend to his bereaved widow our most heartfelt sympathy. May the Divine blessing abide with her and her's, and may the affliction which they have been so suddenly called to bear be borne as but for a season, until we of this earthly Forest shall be joined eternally in the Home that knows no sorrow.

Resolved—That copies of this resolution be transmitted to the widow of our late

brother and also to THE FORESTER for publication.

GEO. GOURLAY, R.S.
D. OLMSTEAD, C.R.

Correspondence

SARNIA, 25th June, 1889.

Dr. Oronhyatekha, Supreme Chief Ranger,
Toronto:

DEAR SIR AND BROTHER,—In compliance with your letter I send this statement of our church service. On the 16th of June our Court went to church in Port Huron with the Court over there, and accordingly we arranged for a union service in Sarnia on the 23rd, and invited Port Huron, Fort Gratiot, The Upton Works, Point Edward and Court Garnet, Wyoming, to join us. The Rev. Thos. Cullen preached a splendid sermon on the good of such Societies, but with special reference to the I. O. F., and gave the best explanation of the beauties of the Order that I ever heard. We had a splendid turn out of members, there being in the church 112 in all, seated together and clothed in suitable regalia—with the exception of Court Gratiot, of Fort Gratiot, who wore collars resembling the Oddfellows, and they seemed out of place. We have the credit now of having had the best turn out of any body of men in Sarnia. We held our election of officers last night with the following result:

C. R., James H. Major.

V. C. R., E. Redfern.

R. S., Peter Symington.

F. S., D. N. Morison.

Treas., Andrew Thomson.

Chaplain, Wm. Bickle.

Phys., T. G. Johnston, M.D.

S. W., G. L. Broughton.

J. W., Jas. Clement.

S. B., Robert Burns.

J. B., Geo. Cully.

Auditors, Geo. S. Samis and John Leys.

Representatives to High Court, S. A.

Proctor, Dr. Meneser and John Leys.

The Court also recommended myself for C. D. H. C. R.

One of our needs is some ode cards to suit the ones in the new Ritual.

Hoping to have the pleasure of seeing you at High Court,

I remain, yours in L., B. and C.,

JOHN LEYS.

TORONTO, 25th June, 1889.

Dr. Oronhyatekha, S.C.R., Editor Forester :

DEAR SIR AND BROTHER,—At the meeting of Court Argyle, held on the evening of Monday the 24 inst., we were honored with the presence of the Supreme Physician, Dr. Millman ; Supreme Secretary, E. S. Cummer ; and Organizer Whale. The election of officers, and the transaction of necessary business, consequent on the last meeting of the term just closing, limited the time for remarks from the visitors. We had, however, a few words from Brothers Millman and Cummer, the former of whom called our attention to the very full and comprehensive reports of the Order, published from month to month in THE FORESTER. Financial statements generally are not inviting, but those referred to are valuable and are read with interest and pleasure. The numerical strength and monetary position are clearly set forth. They also give us an idea of the volume of work devolving upon the Secretaries and Treasurers of the Supreme and High Courts, and show that these offices are filled by capable men, whose duties are both onerous and responsible. And now a visit from the Supreme Chief Ranger is next in order, and should he be accompanied by all his officers resident in the city, there will be a welcome for all.

DAVID MILLAR.

GALT, 27th June, 1889.

To Dr. Oronhyatekha, S.C.R. :

DEAR SIR AND BROTHER,—It gives me very much pleasure at this time to sit down and write a few lines to you again to insert in your valuable monthly Organ. Since last writing to you we had a very successful church parade on the 16th, which happened to fall on our anniversary parade day. After receiving the Proclamation from you the members of Court Valley City went to work in earnest and made arrangements to have a successful turn out on that occasion, and I can assure you we did not fail in the attempt. We engaged Brother Snider, conductor G. T. R., to preach our anniversary church service, which was held in Knox Church in the afternoon at three o'clock, which the session of that church very kindly granted to us on that occasion, and it was filled to overflowing to hear the able sermon preached by our well-beloved brother, who no doubt left a good impression on the audience assembled. Brother Snider took for his text the 1st chapter of James and 27th verse, which reads

thus, "Pure religion and undefiled before God and the Father is this, to visit the fatherless and widows in their affliction and to keep himself unspotted from the world." There were about 150 Foresters in the procession, a fine lot of young looking men. It was said by outsiders that it was the largest turn out of Foresters or any other society there ever had been in that church, which speaks well for the Independent Foresters, the brethren turning out *en masse* from our sister Courts to make the special service a success, and we are very thankful to them for turning out so nobly to give thanks to Almighty God for His goodness to us in having prospered the Order to such an extent as it has reached. There was a collection taken up at the conclusion of the sermon in aid of the Johnstown sufferers, which amounted to \$63, which was forwarded as soon as possible. I have no doubt but that it will stimulate us a good deal in time to come. I have the promise of quite a few applicants since, which will, no doubt, in due time take advantage of the excellent inducements which we offer to them. I am also glad to tell you that our sister Courts have increased in members very fast of late, which is a good sign. We elected our new officers last Thursday night and made quite a few changes throughout, a list of which will be forwarded to THE FORESTER after the installation ceremony is over.

I remain yours, in L., B. C.

A. J. W.

MINDEN CITY, SANILAC CO.,

MICHIGAN, 31st July, 1889.

To the Editor of the Independent Forester :

DEAR SIR AND BROTHER,—The members of Court Minden, No. 430, were so well pleased that their Chief Ranger, Charles H. McGinley, was elected High Counselor of the Order in Michigan, at the late holding of the High Court, at East Saginaw, on the 24th and 25th July, that last evening the Court in a body, with the President of the city, Dr. R. G. Healey, at their head, marched up to Mr. McGinley's residence, and into the parlor, where the High Counselor was happily surrounded by Mrs. McGinley and his daughter, Grace, and some other friends. Past Chief Ranger, Isaac Springer, as spokesman for the Court, began by saying that Court Minden had called in a body to express their appreciation of the able manner in which their Court had been represented at the High Court, and the honor that the Court had had conferred upon it, in the

selection of one of our worthy brothers to one of the High Elective offices of the High Court; and also being selected by Supreme Chief Ranger Oronhyatekha to present the jewel of merit to High Chief Ranger Gen. H. H. Aplin on his retirement from that office.

Mr. McGinley made one of his characteristic, eloquent and effective replies to Brother Springer, ending up with the remark that his latch string ever onward hangs to a worthy Forester, and that when the Grim Symbol of Death comes with sickle sharpened to cut down the yellow grain, humanity, that every one who had linked themselves by the golden shackles of eternal brotherhood would pass the milestone on the route to that bourn from which no tidings reach us without a shadow of regret that the loved ones were not in kindly hands. And when old Sol., the great seal of God's kingdom, kissed the cheek of suffering for the last time on earth, would our lips move to the wish of the heart that Forestry was universal and eternal, concluding with a hearty hand-shake. The spread was then laid, cake, wine and cigars being partaken of; then music by Mrs. McGinley on the piano, Forestry songs by the Court choir, a short speech of thanks from Dr. Healey, and the members of Court Minden betook themselves to their respective homes, much pleased with the reception and its excellent influences. Mr. McGinley is an able lawyer and an enthusiastic Forester, and, no doubt, his influence will add to the interest in Forestry during the next year.

Yours in L., B. and C.,

WM. J. RAPLEY.

COURT BERLIN, No. 154, I. O. F.,
BERLIN, 4th August, 1889.

To Dr. Oronhyatekha, S. C. R.:

DEAR SIR AND BROTHER,—I hope you are not under the impression that we have forgotten to invite you to our town again, but your last visit was of such benefit to us that about all our time since is taken up initiating new candidates, and the Court has come to the conclusion that *two annual* concerts in one year will be too great a strain upon our excellent entertainment committee. And now that the Supreme Court is in Toronto, with short and direct communication with Berlin, we shall hold the Second Annual Concert about next February, so as to be able to receive a visit from yourself, together with Brother Cümmer and Brother Dr. Millman. The latter brother's services, of which we stand in need, there being as

yet several in Berlin who decline to see the advantages of benevolent societies in general, and Brother Millman's experience in lunacy, would probably enable him to explain to them the benefits, and convince them as no other sane man could, knowing their peculiar ways.

Our progress thus far has been remarkable and far beyond our expectations. At the end of the Forestric year, 1888, we numbered 31 members in good standing. Twelve months' later finds us with 62 members in good standing, an increase in membership of 100 per cent., the result of one year's hard work against strong opposition.

In July, 1888, we were considerably in debt, with Court Physicians' fees and Capitation Tax unpaid, and we knew not where to lay our rituals.

July, 1889, we are out of debt, a good fat surplus in the bank, and a splendid Hall of our own (subject to lease) well furnished, decorated and carpeted, and only one deficiency, that is, a Moose head; and our Court Deputy, Brother Cadwell has promised to supply us with that after his next shooting excursion; but at the same time, dear sir, should you, during your visit to the Great North West, get acquainted with a nice one, and have no use for it, we will undertake to find it a prominent place in our Court room and take *such* care of it that Macauley's New Zealander will probably find it during his researches (by-and-by) in a good state of preservation.

Another thing we are extremely proud of, that is the absence of suspensions. During the Forestric year just closed, only one brother was suspended and reinstated and only one lapsed. If any Court can beat that record, please notify us.

Our retiring F. S., Brother Ellis, who is taking a rest this term to recuperate, is one of the best to be found. Brother Ellis knows that some brothers would lapse for the want of looking after, and he has done that with the result already mentioned. Of course in one or two difficult cases, he got the assistance of the brother's wife by just calling in unannounced some Sunday afternoon, together with his family, inquires for the dues and stays to tea, and if not forthcoming, calls again the following Sunday. That procedure makes an impression on the brother's wife, which is of considerable benefit to our Court funds and attendance, as on Court night the good wife packs the brother off with his dues, saying, "better go, John, or that Financial Secretary will be here again on Sunday, and

butter is so dear just now." He called on me one day, so I know what I am talking about.

The present set of officers are firmly resolved to break the previous record, so that I may count on reporting progress next January; then, at the end of Forestric year, another 100 per cent. advance, when we will be able to give the High Court a great reception, as they in all probability will meet here next year.

We would be very glad to see a report from Courts making *greater* progress through the columns of THE FORESTER and let us have an idea of how they manage it, as any pointers of that description are of considerable help.

Our estimable brother, G. O. Phillp, lessee of Berlin Opera House, is at present planning entertainments for the winter months in our large and cosy Hall, assisted by Brother A. S. Hallman and that eminent elocutionist and violinist, Brother Professor Cadwell, so that our prospects of breaking last year's record are bright.

I might also say that Thanksgiving Day was strictly observed by Berlin Foresters, a large contingent of which visited Galt and listened to a splendid discourse by Brother Conductor Snider in Knox Church in the afternoon, then again in the evening at our own services in the English Methodist Church.

I find I am traveling a little too far, therefore to avoid being charged at nonpariel rates I must conclude, hoping for the benefit of the Order to hear of several Courts making a better showing than that of Court Berlin, and hoping your intended visit to Western Canada will be beneficial to our noble Order and yourself, and that you will find the Moose numerous with fully developed antlers.

I remain, yours, in L., B. and C.,
WM. H. KING, R.S.

Among The Courts.

Foresters' Concert.

The Foresters of Rodney gave a concert on Dominion Day, in the town hall at Rodney, under the chairmanship of Dr. Dorland, P.C.R. The hall was filled to overcrowding, fully \$30 being refused at the doors for want of room. The programme was about the best Rodney ever yet produced in the concert line without outside assistance. Miss Brown sang "The Maple Leaf," supported by a

chorus who sang as if their hearts were in sympathy with the words of their favorite song. Mr. Middlemis gave "Goin' Back to Alabam'y to Die" very finely. The three Wray boys gave an original medley full of local touches concerning the volunteer corps here and were well received. The college quartette and the Rodney quartette both executed their parts well. Mr. Bristow and Brother Wray, C.R., sang "The Larboard Watch" in a manner surprisingly well. Rodney has some excellent talent right at home. Brother Wray also sang "The Quaker" very clearly and satisfactorily. Readings by Brother Dr. Munger, Court Physician, Brother Bert Barbour, J.W., J. C. Graham and others; Brother J. W. Gray, R.S., sang "Give Me a Grip of Your Hand." The programme was lengthy and had to be curtailed considerably to enable visitors to see a grand display of fireworks which were given in the town hall grounds at 10 p.m. The proceeds of the concert amounted to \$54.

An Address.

The following address was presented by the local Lodge of Foresters to Mr. W. Ryder on Monday evening. The address was a beautiful work of art executed by Mr. Chas. Kahrs, and nicely framed.

COURT CREDIT, No. 133, I. O. F.

To Brother Wm. Ryder:

DEAR SIR AND BROTHER,—We, the members of Court Credit, No. 133, I. O. F., in Court assembled, desire to express our regret of your removal from amongst us. As one of the charter members, you have been ever zealous and watchful for the benefit of the Order. The many acts of kindness you have rendered have endeared you to us. Always a regular attendant, a willing worker, and a liberal and cheerful contributor, we recognize to-night, more than ever, your sterling qualities, and shall miss you from your post as Financial Secretary very much. We wish for Mrs. Ryder and your family, not less than for yourself, many happy years of life ere the time comes when you shall be called to join your fathers who live in the eternal Forest Home.

Signed on behalf of the Court by

FRED W. BARBER, C.D.H.C.R.

RICHARD JOHN STONEMAN, C.P.R.

ANDREW ADAMS, C.R.

W. H. KAHRs, R.S.

Georgetown, 28th May, 1889.

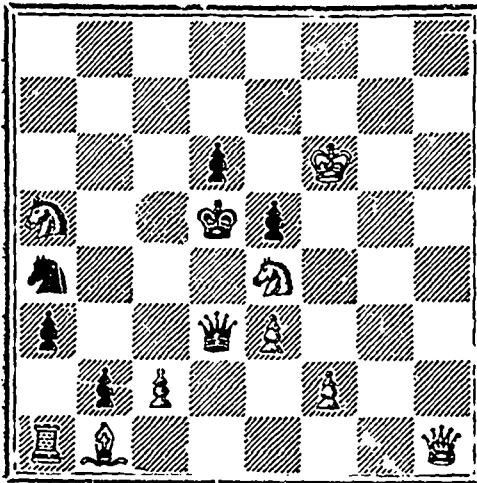
Chess.

Communications and exchanges for this department to be addressed Chess Editor, 347 McLaren Street, Ottawa, Canada.

PROBLEM NO. 84.

By W. Heitzman.

Black.



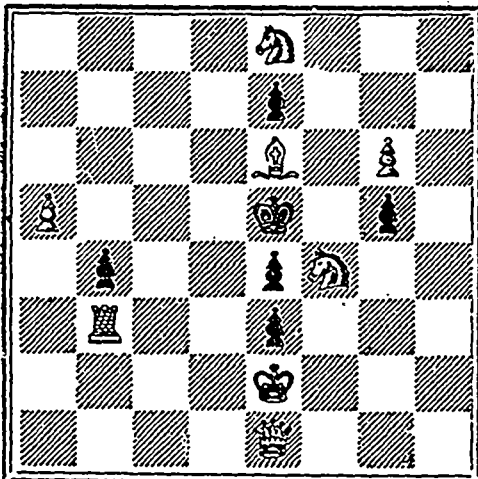
White.

White to play and mate in two moves.

PROBLEM NO. 85.

By Otto Meisling.

Black.



White.

White to play and mate in three moves.

GAME.

A Brilliancy-Prize-winner.

The following game was awarded the "prize for the most brilliant game" in the

recent correspondence tourney of the St. John (N. B.) *Globe*. The referee Mr. J. W. Shaw, of Montréal, in making his award, takes occasion to observe: "The quality of 'brilliancy' is hard to define in the game of chess. What is called dash and enterprise over the board may be designated as rashness in correspondence chess. Brilliancy is generally regarded as embodying a sacrifice which in its very nature is unsound; it is giving away of material without, in nine cases out of ten, acquiring sufficient advantage to counterbalance the loss. * * * In (this game) Black's fourteenth move is a remarkable one, and must have been the result of profound study. It is one of the rare instances of the soundness of a sacrifice—in this case, that of a modest P. It is the forerunner of a march to victory, unimpeded! The finish is played with great accuracy and force." Without, says Mr. Seguin, of New Orleans, indorsing these views as to what is true brilliancy—for we hold that true brilliancy: ever and necessarily has for its concomitant perfect soundness, and that such brilliancy is entirely within reach either in over-the board or correspondence play when the genius is in the player—we may nevertheless concur with the opinion expressed as to the rarity of its appearance in actual play of any sort, and as to the merits of the present partie. It certainly is a finely achieved victory for the second player:

Played between Mr. J. E. Narraway, Moncton, N. B., and Major H. D. Cutbill, Halifax, N. S.

ENGLISH OPENING.

White.

Black.

Mr. J. E. Narraway.

Major H. D. Cutbill.

1 P to Q B 4

1 P to Q B 4

2 P to K B 4

2 P to K B 4 a

3 P to K B 3 b

3 P to K 3

4 K Kt to B 3

4 Q Kt to B 3

5 P to Q Kt 3

5 P to Q 3

6 B to Kt 2

6 Kt to B 3

7 P to Q 4 c

7 P x P

8 P x P

8 Kt to K 5

9 P to Q 5

9 Q to R 4 ch

10 Q Kt to Q 2

10 P x P

11 P x P

11 Q x Q P

12 B to B 4

12 Q to Q B 4

13 Kt x Kt

13 P x Kt

14 Kt to Kt 5 d

14 P to Q 4! e

15 B x Q P f

15 Q to K 6 ch

16 Q to K 2

16 B to Q Kt 5 ch

17 K to Q sq

17 B to K Kt 5! g

18 Kt to B 3

18 Q x Q ch

19 K x Q

19 Castles (Q R)

| | |
|---------------|-------------------|
| 20 B x Kt P | 20 P x Kt ch |
| 21 B x P | 21 K R to K sq ch |
| 22 K to B 2 | 22 R to Q 7 ch |
| 23 K to B sq | 23 B x B |
| 24 P x B | 24 K R to K 7 h |
| 25 P to Q R 3 | 25 B to B 4 |
| 26 B to B 3 | 26 R to K B 7 ch |
| 27 K to K sq | 27 R to Q B 7 |
| 28 B to B 6 | 28 B to Q 5 |
| 29 B x B | 29 Kt x B |

And white resigned.

NOTES.

a An old-fashioned but perfectly sound mode of reply.

b The Handbunch, however, in its treatment of this variation continues: 3 P to Q 3; K Kt to B 3; 4 Q Kt to B 3. P to Q 3; 5 P to K 4, Kt to B 3; 6 Kt to B 3, P to K 4, leading to equality.

c 7 B to K 2, followed by 8 Castles, was proper. The text-play is clearly premature, and costs a valuable P.

d 14 Kt to Q 4, when if 14 * * Kt x Kt, B x Kt, might have been better, but the two center Ps, united and passed, would probably have carried the day in any event.

e A beautiful conception, involving a remarkably deep and accurate sacrifice for correspondence play. The sole object, as will be seen, is to develop the K B.

f He has no choice; he must capture, otherwise the two united passed Pawns march irresistibly onward.

g The exact continuation, forcing the win of a piece in elegant style.

h And the game is over. Black's moves fit in with mathematical precision to the end.

AMERICAN CHESS CONGRESS—THE TWO CHAMPIONS.

From Boston Post.

A short account of the two players who now share the world's highest honors in chess:

Mr. Michael Tschigorin (or Tchigorin, as it is often written) was born at St. Petersburg on 31st Oct., 1850. Though his birthplace is Russia his name and personal appearance mark him as of pure Asiatic (Tartar) descent. He is very handsome, with a clear though dark complexion and jet black hair. He is of medium height and weight, graceful in carriage and evidently a gentleman. In chess he is a bold and brilliant player and his record has been a fine one. He tied with Winawer for the third and fourth prizes at Berlin in 1881 and played in the Vienna tournament of 1882. He gained fourth prize

in the London international tournament of 1883. He was defeated in his recent match with Mr. Steinitz at Havana, but his friends offer as an excuse for this the fact of his health having been seriously affected by the climate, but excuses are invalid in explaining chess defeats.

Mr. Max Weiss was born at Szered, Hungary, on 21st July, 1857. He has played in three international tournaments in Europe, and was tied with Mr. Blackburne each time. At Hamburg in 1885 he tied with Blackburne, Mason, Dr. Tarrasch and Englisch for second to sixth prizes, Isidor Gunsberg winning first prize by half a game. At Frankfort in 1887 he tied again with Blackburne for second prize, Captain Mackenzie being first. At Bradford in 1888 he once more shared with Blackburne, this time the fifth prize, Gunsberg taking first. Mr. Weiss has the reputation of being the soundest of chess players and one of the very hardest to win from. He is below the average height, but is broad-shouldered and compactly built. He is amiable and modest, and has a high reputation for fair dealing in all matters pertaining to chess.

Before closing this account we must add one word in explanation of the apparent timidity shown on each side in the last contest to decide the tie. Both masters were worn out and exhausted by the incessant labors of the previous eight weeks, and the winner would have been obliged, under the rules, to wait 30 days on this side of the water to accept any challenge for the championship which might be offered, and such a match would consume probably two months more.

The Correspondence Tourney.

A LEGAL VIEW OF AN INTERESTING CASE.

Mr. J. D. Seguin, chess editor of the New Orleans *Times-Democrat* and a lawyer of that city thus writes:

A point of some interest relative to chess by correspondence has recently arisen and been decided in the current great correspondence chess contest between the United States and Canada. The facts of the case are thus stated by Mr. K. D. Peterson, the conductor of the United States players, in his column in *Yenowine's News*, of April 28:

In game No. 21 of the match (G. H. D. Gossip, New York, vs. J. Henderson, Montreal), Mr. Henderson moved P to Q Kt 4, attacking his adversary's Queen. Mr. Gossip replied Kt x P, overlooking the fact that the Kt could take Henderson's R P as well as his Kt P, which threatened the Queen.

Mr. Henderson replied that he interpreted Gossip's move to mean Kt x R P, and rejoined with P x Q, thereby virtually winning the game. Mr. Gossip appealed to the conductors, who agreed that while Mr. Gossip's obvious intention was to capture the Kt P, yet under the best authorities attainable, his opponent undoubtedly had the option of claiming either interpretation. In view of the high standing of the players, however, Mr. J. B. Halkett, the Canadian conductor, offered to submit the question to Mr. J. H. Blackburne, which was done. Mr. Blackburne's decision is that although he considers Mr. Henderson's conduct ungentlemanly in claiming the other interpretation of Mr. Gossip's move, as it was obviously not the latter's intention to take the R P, still he thinks Henderson can enforce his claim, and compel Gossip to leave his Queen en prise. * * *

* Under these circumstances, the only alternate left to the conductors is to declare the game forfeited to Mr. Henderson.

It may be noted here in passing that so far as concerns the epithet alleged to have been applied by Mr. Blackburne to Mr. Henderson's action,—as to the fact of which epithet, however, diametrically opposed declarations are made by two players—we confess that we noted the statement with no little surprise at the time for, surely, under the circumstances, nothing could have been more undeserved. Playing as one of a team, Mr. Henderson had none of that discretion as to the infliction or waiver of a legal penalty that can be exercised between two players engaged in a strictly individual match, with no interests but their own involved. Not only did he have no power to waive the exercise of any legal right, be it ever so technical, that might be in favor, *i. e.*, in favor of his team, but, in fact, he was in duty bound to exercise it. The application of the epithet, therefore, is clearly as absurd as it is unjust, and considering the high character of all the parties—players, conductors and referee—the matter must be simply one arising from misapprehension of language or intent.

The decision of the conductors and ultimately of Mr. Blackburne—somewhat doubtfully presupposing that the conductors had any power to refer the matter to him—that Mr. Henderson had the legal right to elect which of the two captures with the Kt his opponent should make, while, perhaps, technically justifiable, seems, however, scarcely well founded, strictly speaking, in chess law. We say "perhaps technically justifiable" with special emphasis, too, for, somewhat singularly, there is abso-

lutely no provision, either in the special rules of the United States-Canada correspondence match, as finally published in *Yenowine's News* of Oct. 28, 1888, and in the *Ottawa Citizen* of Oct. 20th, 1888, or in the United States Chess Association Code of Laws, under which the match is being conducted, that gives such a right in terms or refers precisely to the point in dispute. Indeed, Staunton's Chess Praxis (p. 37, Rule VIII.), and the same author's Laws and Practice of Chess (p. 90, Rule VIII.), are the only two treatises, we believe, that attempt to prescribe to a law intended for the exact case, and this, in each, is as follows:

VIII. If a move bears more than one interpretation the player receiving it must announce, with his next move, which interpretation he adopts, or it must be interpreted according to the intention of the sender.

That the two alternatives here named are wholly contradictory and self-destructive needs, we think, no elaboration, and aside from the fact that the match was not conducted under the code of either treatise mentioned, it is not a little significant in this connection that while the verbiage of the section of the American code covering correspondence play shows unmistakably that it was taken from the treatises named, for some reason, this particular Rule VIII. was wholly omitted! Coupled with the absence of any exactly applying provision elsewhere in the code, this omission should, we think, have caused great hesitation in the minds both of the conductors and of the referee as to applying any extrinsic authorities, even if "the best attainable," so as to permit a construction that was tantamount to the infliction of a penalty involving the loss of the game and yet nowhere specially provided for in the law. The equity of the case should, we conceive, have permitted an explanation and a continuance of the game, coupled, perhaps, with the announcement of a specific rule for future cases.

It is true that a move in correspondence chess, capable of more than one interpretation, bears a certain analogy to that section of the American code providing an identical penalty for touching more than one of an opponent's pieces in over-the board play; and it is true, too, that the committee and referee, under the same code, are bound to determine all questions where the laws of the code do not apply, simply "according to their best judgment." Yet the analogy mentioned is hardly strong enough to justify what is almost the enactment of an ex-post facto law, and

in their best judgment, we cannot help but thinking, the burden of proof of right should have been held upon him claiming the penalty, and the doubt thrown in favor of the accused.

Referring to above, Mr. Halkett observes that from the moment he came to a decision he has had no doubt as to its justice, but lest his colleague differed from him he offered to have the matter referred to Mr. Blackburne. This was done, not, however, because Mr. Peterson had arrived at a different conclusion, but more to emphasize the decision. If, therefore, any fault is found with the conductors, Mr. Peterson is entirely innocent, and the Canadian conductor assumes the whole responsibility. We fear all the legal acumen displayed will not suffice to change the verdict.

Let patience have her perfect work, and bring forth her celestial fruits. Trust to God to weave your threads into the great web, though the pattern shows it not yet."—
George McDonald.

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| Lorne | 96 | Port Rowan | T. H. Pear-all | Bracebridge | 243 | Bracebridge | D. E. Bastedo. |
| Lisgar | 97 | Toronto | William Elkins. | Gravenhurst | 244 | Gravenhurst | H. R. King. |
| Harwich | 98 | Blenheim | I. A. Marksby. | Manitou | 245 | North Bay | Wm. Colom. |
| Tyrconnell | 99 | Wallacetown | H. J. Rapelji. | North Toronto | 250 | Toronto | S. Wallac |
| Albert | 100 | London West | William Nicholls. | Argyle | 251 | Toronto | E. Phenix. |
| Haldimand | 106 | Hagersville | Wm. Anderson. | Woodgreen | 253 | Toronto | G. S. Cleland. |
| Seguin | 107 | Parry Sound | John A. Johnston. | Woodham | 255 | Kirkton | John McCurdy. |
| Stanley | 110 | Port Stanley | Dr. L. J. Motherstill. | Caredonia | 256 | Caledonia | W. J. Burns, M.D. |
| Durham | 111 | Durham | William Johnston, jr | Greenwood | 257 | Candeboye | S. E. Hooper, M.D. |
| Equity | 112 | Orangeville | Francis Iwin. | Eglinton | 258 | Eglinton | A. H. Dixon. |
| Pearl | 113 | Park Head | Herbert Monkman. | Mystic | 259 | London | R. B. Hungerford |
| Welland | 116 | Welland | J. H. Burger. | Doon | 260 | Doon | Thos. C. Ray. |
| York | 120 | Coleman | Frank Boston. | Pleasant | 264 | Malton | R. J. Spiers. |
| Exeter | 123 | Exeter | Lewis H. Dickson | Pembroke | 265 | Pembroke | R. H. Row. |
| Arva | 126 | St Johns | Thos. McComb. | Prospect | 270 | Cobden | J. C. Rattray, M.D. |
| Northern Light | 127 | Owen Sound | William Little. | Bellevue | 272 | Weston | Jos. Nason. |
| Crescent | 128 | Thorold | James Jones. | Eganville | 279 | Eganville | Robt. Carruth. |
| Mizpah | 130 | Tottenham | Edward J. Hearn. | St. Marks | 282 | Brockton | J. R. Hill. |
| Jewel | 131 | Norwich | W. H. Franks, M.D | St Albans | 283 | Parkdale | R. D. Storey. |
| Middleton | 132 | Delhu | J. W. Shearer. | Cayuga | 284 | Thos. Bridger. | Thos. Bridger. |
| Credit | 133 | Georgetown | J. A. Todd, M.D | Britannia | 288 | Monc Road | J. F. Mitchell. |
| Milton | 137 | Milton | William Faxton. | Oshawa | 294 | Oshawa | C. W. Scott. |
| Jarvis | 138 | Jarvis | C. E. Bourne. | Aberfoyle | 296 | Aberfoyle | F. Falconbridge. |
| Algoma | 140 | Manitowaning | Alex. Brinkman. | Rock | 301 | Whitby | David Ormiston. |
| Carp | 142 | Carp | G. H. Groves, M.D | Burns | 302 | Embro | Duncan McIntosh. |
| Lambeth | 143 | Lambeth | J. Foreman. | Eden Mills | 305 | Eden Mills | Jas. Hortop. |
| Manotick | 144 | Manotick | Henry Tompli | York Mills | 307 | York Mills | H. E. Webster, M.D. |
| Saugeen | 148 | Mt. Forest | Ed. C. Wood. | Albion | 308 | Albion | H. H. Bolton. |
| Gen. Gordon | 152 | Forest | J. C. Pollock. | Queen Victoria | 311 | Pickering | J. H. Eastwood. |
| Belmont | 153 | Belmont | Ralph G. Fauger. | Meadowvale | 316 | Meadowvale | Fred. Dickinson. |
| Berlin | 154 | Berlin | W. Cadwell. | Resort | 318 | Lynedock | Jos. P. Groves. |
| Maple | 155 | St. Thomas | F. Rawlinson | Valens | 319 | Valens | John A. Valens. |
| Park Hill | 156 | Park Hill | A. M. Miller. | Ivanhoe | 327 | Millbrook | R. J. Ough, M.D. |
| Ivy | 157 | Thorndale | J. J. Armstrong. | Dover | 328 | Port Dover | Hugh Ivey. |
| Forest Queen | 158 | Thamesville | R. N. Fraser, M.P | Stouffville | 329 | Stouffville | R. R. Coulston. |
| Putnam | 160 | Putnam | I. W. Cornish. | Markham | 332 | Markham | Henry Robinson. |
| Summerville | 161 | Fullarton | Alexander Yule. | Campbellford | 333 | Campbellford | W. B. Mallory. |
| Huron | 163 | Point Edward | J. B. Beveridge | Warkworth | 334 | Warkworth | Mm. Benseley. |
| Dresden | 164 | Dresden | B. Bridgewater. | Mount Albert | 335 | Mount Albert | W. R. Hunter. |
| Simcoe | 166 | Simcoe | Jos. T. Carson. | Charlotteville | 338 | Victoria | C. E. Shearer. |
| Toronto | 167 | Toronto | Robt. B. Powell. | Forest Home | 341 | Palmerston | Thos. H. Bennetto. ? |
| Brant | 168 | Paris | Thos. Webster. | Waverley | 345 | Fle. cher | Jas. W. Campbell. |
| River Speed | 169 | Hesperer | James Hamer. | Zephyr | 346 | Zephyr | Thos. A. Wilson. |
| Hamilton | 170 | Hamilton | R. Griffith. | Lersure Hour | 348 | Wilksport | Wm. McRae. |
| Garden City | 172 | St Catharines | Wm. Magness. | Weidman | 350 | Weidman | Wm. Chapin. |
| Black Knight | 173 | Preston | Geo. A. Ross | Cannington | 352 | Cannington | D. Gillespie, M.D |
| Nelson | 174 | Dutton | A. M. C. Black. | Signet | 358 | Newmarket | J. E. Souch. |
| Ethel | 175 | Ethel | John M. Davis. | Appui | 359 | Sombra | Edwin Tomlin. |
| Pictou | 177 | Pictou | Jas. D. Murray | Schomberg | 361 | Schomberg | Arthur Armstrong. |
| Glenmorris | 178 | Glenmorris | Geo. N. Geddes. | O-goode | 362 | Osgoode | Hugh Clelland. |
| Port Perry | 179 | Port Perry | Dugald McBride | King City | 363 | King | John H. Ross. |
| Fidelity | 180 | Appin | R. Long. | Oakwood | 364 | Richmond | D. McDougall. |
| Lindsay | 181 | Lindsay | Philip S. Martin. | Star | 365 | Farquhar | T. M. Kay. |
| Phoenix | 182 | Fenelon Falls | Hugh McDougall | Tagona | 367 | Sault St. Marie | Chas. F. Farewell. |
| Mt. Brydges | 183 | Mt. Brydges | M. F. Tupper. | Maple City | 370 | Maple | W. Holaday. |
| Beaverton | 185 | Beaverton | John Hodgson | Gapanoque | 371 | Gapanoque | C. E. Britton. |
| Rock Glen | 186 | Arkona | D. Black. | Glen Payne | 373 | South Finch | J. S. Merklej. |
| Aurora | 188 | Aurora | J. T. Bend, jr. | Avon | 374 | Avonmore | Robt. J. Moore. |
| Florence | 189 | Florence | J. M. Campbell, M.D | Island City | 375 | Brockville | Isaac Marshall. |
| Success | 191 | Oil Springs | J. H. Johnston. | Madoc | 377 | Madoc | M. W. Connor. |
| Thedford | 192 | Thedford | W. A. Munns, M.D | Wabun | 380 | Staffa | Walter Shillinglaw. |
| Peerless | 193 | St. Marys | H. A. L. White. | Rapids | 381 | Burrut's Rapids | T. H. Kidd |
| Denfield | 194 | Denfield | John Edwards. | Lebanon | 382 | Toronto | W. E. Southgate. |
| Waterdown | 195 | Waterdown | T. Otway Page. | Tupperville | 383 | Tupperville | John Gyonon. |
| Sauble | 196 | Ailsa Craig | John Gunn, M.D | Perth | 384 | Perth | E. Elliott. |
| Shakespeare | 197 | Shakespeare | F. C. Stevens. | Elmsley | 388 | Smith's Falls | R. G. Ralyca. |
| Refuge | 198 | Port Hope | Alex. W. Pringle. | Tamworth | 392 | Tamworth | C. W. Glenn. |
| St. Pauls | 199 | St. Pauls | Jas. Brad-haw. | Advance | 395 | Sebringville | J. E. Schmidt. |
| Ruby | 201 | Tilsonburg | Geo. Geddes. | Tecumseh | 396 | Havelock | Wm. Barnett |
| Kars | 203 | Kars | S. J. Eastman. | Elmira | 397 | Elmira | J. Taylor. |
| Lucan | 207 | Lucan | Thos. Hossack, M.D | Lord Stanley | 408 | Enterprise | E. M. Caton. |
| Blenheim | 208 | Drumbo | Silas Dawson. | St. Thomas | 400 | St. Thomas | A. A. Drake |
| Tilbury | 211 | Tilbury | John Bartley. | Windfall | 403 | Windfall | George Crew. |
| Royal | 212 | Essex Centre | G. M. Jeffrey. | Brighton | 404 | Brighton | |
| Kemptville | 214 | Kemptville | Geo. Keating. | Wolfe | 406 | Wolfe Island | A. O. Watts. |
| Ainherstburgh | 216 | Ainherstburgh | John Lovegrove. | Melbourne | 407 | Melbourne | E. Richards. |
| Gower | 217 | North Gower | Geo. Craig. | Freelton | 408 | Freelton | Aff. Furnell. |
| Clifton | 220 | Niagara Falls | J. C. Rothery. | Pyramid | 412 | Copleston | Geo. Smith. |
| Ridgetown | 221 | Ridgetown | Charles Eastlake | Darlington | 413 | Keewatin | F. W. Canniff. |
| Cy. of the Valley | 222 | Dundas | Luke Barker | Orent | 416 | Hamilton | F. J. Bowen. |
| Lincoln | 225 | Beamsville | Walter Russ. | Newburgh | 417 | Newburgh | Geo. A. Aylesworth |
| Falls View | 228 | Niagara Falls | Robt. L. Macfarlane. | Odessa | 424 | Odessa | B. Derbyshire. |
| Laurentian | 229 | Ottawa | G. W. Paterson. | Cairnsmor | 432 | Toronto | J. A. Todd, M.D. |

COURT ROYAL JUBILEE, NO. 114, HALIFAX, N. S.

C.D.H.C.R., J. J. McKeil; C.R., Jas. C. Lloyd; V.C.R., Thos. McConkey; R.S., R. J. Wilson, Jr.; F.S., L. J. Farrer; Treas., C. H. Longard; Chaplain, John A. Pond; Phys., F. W. Goodwin, M.D. Meets on the 4th Tuesday of each month, in Oddfellows' Hall, Hollis st. 12-9

COURT YORK, NO. 120, COLEMAN.

C.D.H.C.R., Frank Boston; C.R., Chris. Pickard; V.C.R., F. Mothersill; R.S., J. Richardson; F.S., D. F. Roulley; Treas., J. Trehilcock; Chaplain, A. V. Draw; Phys., J. P. Shaw, M.D. Meets on the 2nd and 4th Mondays of each month. 12-9

COURT LOYALIST, NO. 121, PORTLAND, N. B.

C.D.H.C.R., Le B. Coleman; C.R., F. H. Hayes; V.C.R., D. Oram; R.S., W. J. S. Myles; F.S., H. J. Pratt; Treas., T. F. Granville; Chaplain, S. Corbett; Phys., J. H. Gray, M.D. Meets on the 2nd and last Thursdays in each month. 12-9

COURT NORTHERN LIGHT NO. 127, OWEN SOUND.

C.D.H.C.R., Wm. Little; C.R., Wm. McKistock; V.C.R., W. R. Owens; R.S., H. W. Jenkins; F.S., Wm. Wilson; Treas., W. G. Little; Chaplain, E. W. Bishop; Phys., Allan Cameron, M.D. Meets 2nd and 4th Tuesdays of each month. 12-9

COURT FULFORD, NO. 147, MONTREAL, QUEBEC.

C.D.H.C.R., Thos. G. Leders; 119 Coursolst.; C.R., Robt. King; V.C.R., Geo. Sloan; R.S., Geo. W. Swift, 45 Queen st.; F.S., Thos. I. Rutherford, 85 Atwater ave.; Treas., And. Rutherford; Chaplain, Adam Anderson; Phys., Geo. Armstrong, M.D., 1127 Dorchester st. Meets 1st and 3rd Mondays in each month. 6-9

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

C.D.H.C.R., John Parr; C.R., A. D. Boswick; V.C.R., R. Brown; R.S., Jas. Lowe; F.S., John W. Stocks; Treas., Wm. John Church; Chaplain, Edwin Avery; Phys., N. A. Worthington, M.D. Meets 2nd and 4th Tuesdays in each month. 12-9

COURT GENERAL GORDON, NO. 152, FOREST.

C.D.H.C.R., J. C. Pollock; C.R., George White; V.C.R., G. Gillroy; R.S., E. Clark; F.S., D. McKellar; Treas., R. Craig; Chaplain, R. Bretts; Phys., Totton & Ovins. Meets 2nd and last Thursdays in each month. 12-9

COURT BERLIN, NO. 154, BERLIN.

C.D.H.C.R., Wm. Cadwell; C.R., O. Bean; V.C.R., Alf. Schanau; R.S., Wm. H. King; F.S., Chas. W. Votier; Treas., W. S. Clark; Chaplain, Lev. Hous; Phys., D. M. Stoble; M.D. Meets 1st and 3rd Mondays of each month. 12-9

COURT MAPLE, NO. 155, ST. THOMAS.

C.D.H.C.R., Fred Rawlinson; C.R., C. Baskett; V.C.R., W. Hayden; R.S., P. R. Williams; F.S., J. Sharp; Treas., T. Durdle; Chaplain, D. H. Lowrey; Phys., C. E. B. Duncombe. Meets 1st and 3rd Thursdays in each month. 12-9

COURT PAREHILL, NO. 156, PARKHILL.

C.D.H.C.R., A. M. Miller; C.R., W. H. Taylor; V.C.R., M. Green; R.S., H. E. Simpson; F.S., J. H. Loughton; Treas., B. Pile; Chaplain, Rev. J. S. Lochead; Phys., Wm. Caw, M.D. Meets 2nd and last Fridays of each month. 12-9

COURT FOREST QUEEN, NO. 158, THAMESVILLE.

C.D.H.C.R., R. N. Fraser; C.R., C. A. Mayhew; V.C.R., A. Willis; R.S., C. E. Sarney; F.S., C. Richardson; Treas., S. B. Ripley; Chaplain, W. A. Elwood; Phys., R. N. Fraser, M.D. Meets 2nd and last Mondays of each month at 8 p.m. sharp. 12-9

COURT DRESDEN, NO. 164, DRESDEN.

C.D.H.C.R., B. Bridgwater; C.R., A. E. Downswell; V.C.R., John Robinson; R.S., B. Bridgwater; F.S., Arthur Smith; Treas., W. H. Switzer; Chaplain, Rev. Thos. Tallach; Phys., D. Galbraith, M.D. Meets on the 1st Friday after the 15th of each month. 12-9

COURT TORONTO, NO. 167, TORONTO.

C.D.H.C.R., R. B. Powell; C.R., Archibald Irwin, 54 Northwte ave.; V.C.R., A. Sheppard, 18 Soho st.; R.S., H. Liddell; Widmer st.; F.S., E. H. DeGuerre, 6 Baldwin st.; Treas., W. H. Sheppard, 145 Major st.; Chaplain, Joseph Edward Roberts, 18 Soho st.; Phys., G. B. Smith, M.D., 25 Elm st. Meets on 4th Monday of each month. 3-0

COURT RIVER SPEED, NO. 169, HESPELER.

C.D.H.C.R., James Hamer; P.C.R., D. H. Witmer; C.R., C. M. Schultz; V.C.R., M. Tremaine; R.S., A. H. Hall; F.S., Wm. Jardine; Treas., Christian Pabst; Chaplain, John G. Beer; Phys., R. J. Lockhart, M.D. Meets 1st and 3rd Tuesdays of each month. Visiting brethren always welcome. 3-0

COURT BLACK KNIGHT, N. 173, PRESTON.

C.D.H.C.R., Geo. A. Roos; C.R., D. Kraft; V.C.R., A. Wolfe; R.S., Ed. Sachs; F.S., Rod. Ross; Treas., J. S. Clemens; Chaplain, H. Turnbull; Phys., W. B. Duck, M.D. Meets every alternate Thursday. 12-9

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

C.D.H.C.R., James P. Downer; C.R., John Chambers; V.C.R., H. A. White; R.S., John McDonald; F.S., James Carson; Treas., D. McKenna; Chaplain, Wm. Davis; Phys., E. P. Tibbals, M.D.; and H. R. Mills, M.D. Meets 2nd and last Fridays of each month. 12-9

COURT AURORA, NO. 188, AURORA.

C.D.H.C.R., John T. Bond, jr.; C.R., G. H. Phillips; V.C.R., J. S. Wilcox; R.S., W. H. Wilson; F.S., Jas. Brothers; Treas., E. Muhers; Chaplain, R. McDonald; Phys., R. M. Coulter, M.D. Meets 3rd Friday of each month. 12-9

COURT SHAKESPEARE, NO. 197, SHAKESPEARE.

C.D.H.C.R., Francis C. Stevens; C.R., Thomas Flynn; V.C.R., William Krabling; R.S., David Trachsell, jr.; F.S., John Pletsch; Treas., Robert Thomson; Chaplain, Herman C. Goerke; Phys., Robt Whitman, M.D. Meets 2nd and last Tuesdays of each month. 12-9

COURT BLENHEIM, NO. 208, DRUMBO.

C.D.H.C.R., Silas Dawson; C.R., D. A. Hoggarth; V.C.R., R. S. S. Markle; R.S., W. Rathburn; F.S., A. W. Burgess; Treas., W. Kennet; Chaplain, G. Harrison; Phys., W. R. Pentland, M.D. Meets last Tuesday of each month. 12-9

COURT ROYAL, NO. 212, ESSEX CENTRE.

C.D.H.C.R., George M. Jeffery; C.R., Benson Baughman; V.C.R., Wm. C. Shaw; R.S., Jas. Congdon; F.S., Martin J. Wigle; Treas., Wm. Naylor; Chaplain, Stephen T. Shaw; Phys., Jno. Ferguson, M.D. Meets 2nd and 4th Tuesdays of each month in I. O. G. T. hall. 3-0

COURT KEMPTVILLE, NO. 214, KEMPTVILLE.

C.D.H.C.R., Geo. Keating; C.R., T. A. Craig; V.C.R., R. Parkinson; R.S., A. T. Shillington; F.S., Edson Pelton; Treas., J. L. McBride; Chaplain, Joshua Huntington; Phys., J. A. Jones, M.D. Meets 1st and 3rd Tuesdays of each month. 12-9

COURT CLIFTON, NO. 220, NIAGARA FALLS.

C.D.H.C.R., J. C. Rothery; C.R., J. Petrie; V.C.R., W. Byers; R.S., G. B. Crum; F.S., P. A. Skinner; Treas., A. Sayers; Chaplain, F. Nugent; Phys., A. Sayers, M.D. Meets 3rd Friday in each month. Visiting Brothers are cordially invited. 12-9

COURT STADACONA, NO. 224, QUEBEC.

C.D.H.C.R., James Ellis; C.R., Henry Walters; V.C.R., Arch. McCallum; R.S., B. R. Eppes; F.S., G. Boomer; Treas., A. Pope; Chaplain, Rev. E. I. Rexford; Phys., Henry Russell, M.D. Meets 1st and 3rd Thursdays of each month at their rooms, Masonic Hall, Quebec. 6-9

COURT LAURENTIAN, NO. 229, OTTAWA.

C. D. H. C. R., Geo. W. Paterson; C.R., G. W. Paterson; V.C.R., A. G. Pittaway; R.S., H. C. Ross; F.S., J. S. Hale; Treas., W. Rowan; Chaplain, J. B. Halkett; Phys., H. B. Small, M.D. Meets 1st and 3rd Tuesdays of each month. 12-9

COURT SELKIRK, NO. 235, WALLACEBURG.

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

COURT BROCK, NO. 242, TORONTO.

C.D.H.C.R., J. A. Allan; C.R., Alex. R. Scobie; V.C.R., C. Rehder; R.S., W. B. Seaman, 113 Gladstone Ave.; F.S., D. Douglas; Treas., N. E. Hang; Chaplain, E. H. Corker; Phys., A. E. Little, M.D. Meets on the 1st and 3rd Tuesdays in each month corner of Queen st. and Spadina Ave. at 8 o'clock.

COURT GREENWOOD, NO. 257, CLANDEBOYE.

C.D.H.C.R., S. E. Hooper; C.R., Geo. Sellars; V.C.R., Robt. MacNamee; R.S., John Zeefer; F.S., A. E. Hodgins; Treas., D. Oollins; Chaplain, Rev. Mr. Downy; Phys., Jas. Sutton, M.D. Meets 2nd and last Saturdays of each month. 12-9

COURT MYSTIC, NO. 259, LONDON.

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

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

C.D.H.C.R., Edward J. James; C.R., E. F. Kelly; V.C.R., Wm. George Little; R.S., Wm. E. Philip; F.S., Robert Nimmo; Treas., Benj. J. Vincent; Chaplain, W. A. Shaver; Phys., Thos. A. Perrin, M.D. Meets 2nd and last Wednesdays of each month. 3-0

COURT BALMORAL, NO. 269, MONTREAL.

C.D.H.C.R., D. J. McArthur; C.R., Peter Strathearn; V.C.R., Wm. Taylor; R.S., Jas. D. Haines; F.S., H. J. Ross; Treas., Colin McArthur; Chaplain, D. Campbell; Phys., W. H. Drummond, M.D. Meets 2nd and 4th Tuesdays of each month at 251 St. James' Street. 12-9

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

C.D.H.C.R., W. F. Edsall; C.R., R. E. Pratt; V.C.R., Solon E. Hale; R.S., Alex. Marks; F.S., Henry Leaning; Treas., James Hannah; Chaplain, C. R. Jackson; Phys., Fred. C. Thompson, M.D., and Theodore O. Gates, M.D. Meets every Saturday evening. 6-9

COURT OSCODA, NO. 285, OSCODA, MICH.

C.D.H.C.R., Edward E. Hull; C.R., John London; V.C.R., Jerome Dana; R.S., M. J. Cushea; F.S., J. J. Whittier; Treas., H. M. Hewlett; Chaplain, Arthur Green; Phys., A. L. Raife, M.D. Meets every Monday at 7.30 p.m. 12-9

COURT SHEFFORD, No. 296, WATERLOO, QUEBEC.

C.D.H.C.R., A. Davidson; C.R., Henry E. Allen. V.C.R., W. J. Farber. R.S., Henry Bird, F.S., A. W. Watson; Treas., F. Taylor; Chaplain, Jas. Honey. Phys., J. L. Clarke, M.D. Meets on the 2nd and 4th Tuesdays in the month in the Council room of the Town Hall. 5-0

COURT YAMASKA, No. 292, FARNHAM.

C.D.H.C.R., Thos Flynn; C.R., Edwin Blackburn. V.C.R., F. C. Martin; R.S., Wm. Simmons. F.S., Henry Cook. Treas., S. E. Randall; Chaplain, G. A. Truax; Phys., G. F. Slack, M.D. Meets 2nd and 4th Mondays in each month. 12-9

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

C.D.H.C.R. A. A. Davidson. C.R., J. R. Mitchell; V.C.R., F. S. Skinner; R.S., T. R. Vaughn; F.S., John G. Motion; Treas., V. C. Kiteley. Chaplain, E. King; Phys., N. J. Lindsay, M.D. Meets 2nd and 4th Thursdays in each month. 4-9

COURT FORTUNE, No. 297, GRANBY, QUE.

C.D.H.C.R., John Grenfell. C.R., A. W. Hale; V.C.R., Geo. H. Teel; R.S., Chas. H. Spencer; F.S., A. A. Graham; Treas., F. W. West; Chaplain, W. B. Longhurst; Phys., D. K. Cowley, M.D. Meets on the last Tuesday of each month. 12-9

COURT EDEN MILLS, No. 305, EDEN MILLS.

C.D.H.C.R., James Hortop; C.R., Wm. Hornby; V.C.R., James B. Anderson; R.S., James P. White. F.S., John Elliott; Treas., James R. Anderson. Chaplain, Henry Rouse; Phys., James R. Dryden, M.D. Meets 2nd and 4th Wednesdays of each month. 12-9

COURT BAY CITY, No. 306, BAY CITY, MICH.

C.D.H.C.R., Barney Wolsey; C.R., G. A. Cratte; V.C.R., E. W. McKay; R.S., M. A. Becker. F.S., C. E. Layer; Treas., John McPhail; Chaplain, Arthur Caldwell; Phys., John McLurg, M.D. Meets on Wednesdays of each week. 3-0

COURT LIBERTY, No. 313, RICHMOND, MICH.

C.D.H.C.R., Geo. W. Weston; C.R., Theo. Miller. V.C.R., J. F. Boutcher; R.S., J. C. Keeler. F.S., J. D. Knowles; Treas., I. J. Heath; Chaplain, Rev. T. B. Leith; Phys., W. D. Clark, M.D. Meets on the 1st and 3rd Wednesdays of each month. 12-9

QUEEN VICTORIA, No. 314, PICKERING.

C.D.H.C.R., J. H. Eastwood, M.D.; C.R., Robert Davidson; V.C.R., Geo. Kerr; R.S., Jno. Palmer; F.S., Wm. Logan; Treas., J. N. Richardson; Chaplain, Jno. Branton; Phys., J. H. Eastwood, M.D. Meets on the last Friday of each month. 12-5

COURT VALENS, No. 319, VALENS.

C.D.H.C.R., John A. Valens. C.R., Samuel Gilbert; V.C.R., John Harbottle; R.S., Geo. Cartwright; F.S., Wm. A. Gilbert; Treas., Joseph Turnbull; Chaplain, Ebenezer Scott; Phys., George Metherel, M.D. Meets 2nd and 4th Saturdays in each month. 12-9

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

C.D.H.C.R., Chas. M. Thomas; C.R., Allen Wilkinson; V.C.R., C. C. Wells; R.S., Chas. M. Thomas; F.S., A. B. Sweeney; Treas., Orrock E. Libby; Chaplain, G. W. Dorman; Phys., Ralph M. Canfield, M.D. Meets 2nd and 4th Wednesdays of each month at 8 p.m. 12-9

COURT MIRANDA, No. 326, WEST BAY CITY.

C.D.H.C.R., John A. Gregg; C.R., Harry Petz; V.C.R., Edward West; R.S., Geo. F. Merritt; F.S., Fred. H. Smith; Treas., Fred. H. Smith; Chaplain, Chas. H. Warner; Phys., D. H. McTavish, M.D. Meets every Thursday. 12-9

COURT BUCKINGHAM, No. 330, BUCKINGHAM, QUE.

C.D.H.C.R., E. S. Leatham; C.R., W. J. McKenzie; V.C.R., C. W. Pearson; R.S., W. Frame; F.S., F. Winchurst; Treas., A. M. McCallum; Chaplain, Rev. Wm. Caven; Phys., C. W. Wilson, M.D. Meets 1st and 3rd Thursdays of each month. 12-9

FLOWER CITY, No. 336, ROCHESTER, N.Y.

C.D.H.C.R., ———; C.R., J. Berkel; V.C.R., E. Peuss, R.S., H. Bareham; F.S., A. Dumar. Treas., C. Geotle. Chaplain, A. Maile; Phys., O. Groves, M.D. Meets 2nd and last Tuesday of each month. 12-9

COURT VASSAR, No. 337, VASSAR, MICH.

C.D.H.C.R., W. D. Manchester. C.R., S. M. Colvin. V.C.R., Albert L. Craft; R.S., Thomas Knight; F.S., W. D. Manchester; Treas., Geo. C. Los. Chaplain, Alex. Danskin. Phys., J. R. Nimm, M.D., and Richard Morris, M.D. Meets 2nd and last Mondays of each month. 12-9

COURT WAVERLEY, No. 345, FLETCHER.

C.D.H.C.R., Jas. W. Campbell. C.R., Matthew Martin. V.C.R., Matthew Campbell; R.S., John W. Ferhan; F.S., Thomas Holmes. Treas., Andrew Stevenson, Chaplain, Jos. Clifton. Phys., John C. Bell, M.D. Meets 2nd and 4th Wednesdays of each month. 12-9

COURT WEIDMANN, No. 350, WEIDMANN.

C.D.H.C.R., Wm. Chapin; C.R., Joseph A. James; V.C.R., D. R. Clarke; R.S., John F. Clarke; F.S., Joseph Benson; Treas., Otto Jansohn; Chaplain, George Stevens; Phys., H. L. Blair, M.D. Meets on the 2nd and 4th Fridays of each month. 4-9

COURT TITABAWASSE, No. 353, MIDLAND, MICH.

C.D.H.C.R., W. J. Fraidenborough; C.R., W. E. Richardson; V.C.R., M. C. Gould; R.S., P. W. Engle; F.S., P. W. Swartz; Treas., J. W. Hutchins; Chaplain, M. H. Lane; Phys., F. A. Touseley, M.D. Meets every Thursday. 4-0

COURT PRIDE OF AKRON, No. 356, AKRON, OHIO.

C.D.H.C.R., S. L. Walkup; C.R., C. E. Schrader; V.C.R., J. N. Cook. R.S., A. Whitner; F.S., A. M. Stanton; Treas., D. H. Williams; Chaplain, I. Dewis; Phys., C. E. Norris, M.D. Meets every Tuesday at Kramer's Hall, 167 South Howard Street, Akron, O. 12-9

COURT SIGNET, No. 358, NEWMARKET.

C.D.H.C.R., J. E. Souch; C.R., L. Atkinson; V.C.R., I. Ratchffe. R.S., Jos. Lowe; F.S., R. J. Tait; Treas., R. A. Smith; Chaplain, W. D. Mutch; Phys., A. J. Stuart, M.D. Meets on the 3rd Friday of each month. 3-0

COURT BANNER, No. 360, CLEVELAND, OHIO.

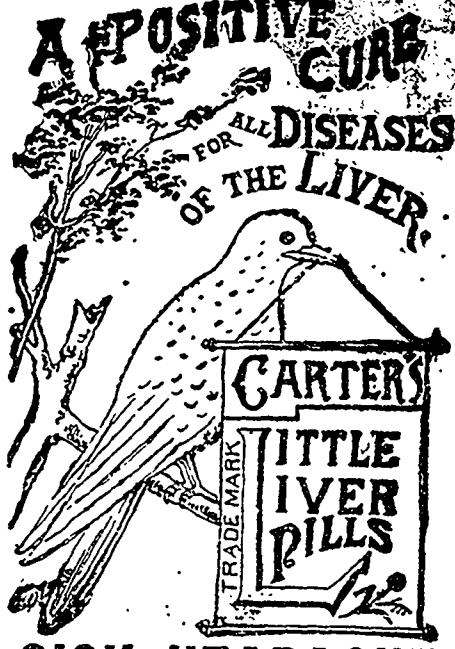
C.D.H.C.R., Francis Bailey; C.R., Louis Schriete; V.C.R., Jacob Fix; R.S., John Sintzenich; F.S., Wm. Sahl; Treas., P. I. Spenser. Chaplain, Chas. Bartlett; Phys., P. I. Spenser, M.D. Meets Thursdays at 374 Ontario st. Bland and Heller's Hall. 12-9

COURT KING CITY, No. 363, KING.

C.D.H.C.R., John H. Ross; C.R., J. W. Crossley; V.C.R., Jas. C. Stokes; R.S., Arch. L. Campbell; F.S., Jas. H. Bolton; Treas., O. C. Tillman; Chaplain, James Brett; Phys., T. J. Norman, M.D. Meets on the last Friday of each month. 4-0

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

C.D.H.C.R., John Hyde, 43 Dorchester st.; C.R., F. J. Cairns. V.C.R., F. J. Bergeron; R.S., — Chateaugay; F.S., W. Luciere; Treas., B. J. Wipond; Chaplain, W. Brooks; Phys., Douglas Decow, M.D. Meets every alternate Wednesday in Foresters' Hall, 1240 Notre Dame Street, East. 12-9



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