



LONDON, ONT., OCTOBER, 1887.

**The Independent Order of Foresters is the Cheapest, the Surest and the Best.**

For any further information apply to  
 Dr. Oronhyatekha, S.C.P., Editor MASONIC TABLET,  
 London.  
 E. Botterell, P.S.C.R., House of Commons, Ottawa.  
 H. C. Creed, S.V.C.R., Fredricton, N. B.  
 E. S. Cummer, S. Sec., London.  
 T. G. Davey, S. Treas., Manager G. W. R. News  
 Company, and Editor G. W. R. Bulletin, London.  
 Thos. Millman, M.D., S. Physician, Kingston.  
 John A. McGillivray, S. Counsellor, Uxbridge, or to  
 any of the officers of the Supreme Court.

**Or in Ontario to**

Wm. Griffith, H.C.R., Hamilton.  
 G. A. Proctor, P. H.C.R., Sarnia.  
 A. R. Milne, H.V.C.R., Kingston.  
 Jas. B. Halkett, H.S., Ottawa.  
 Thos. Potter, M.D., H. Physician, Ottawa.  
 T. G. Davey, H. Treas., London.  
 W. R. Hickey, H. Coun., Kingston.  
 Or to any of the officers of the High Court of Ontario.

**Or in New Jersey to**

Joseph D. Bennett, H.C.R., Elizabeth.  
 Rev. Thos. Heywood, P.H.C.R., Wyoming.  
 G. Chauncey Wardell, H.V.C.R., Elizabeth.  
 J. M. Moses, H.S., Elizabeth.  
 H. F. Robinson, H. Treasurer, Elizabeth.  
 Elwood Phares, H. Counsellor, Elizabeth.  
 E. B. Grier, M.D., H. Physician, Elizabeth.

**Or in New Brunswick to**

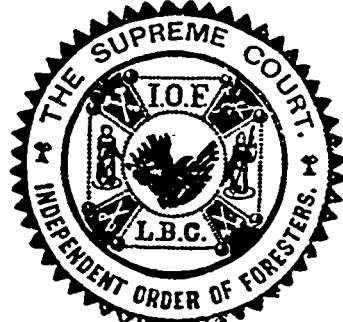
H. C. Creed, H.C.R., Fredericton.  
 J. E. B. McCready, P.H.C.R., Editor St. John  
 Daily Telegraph, St. John.  
 J. A. Kilpatrick, H.V.C.R., Portland.  
 F. W. Emmerson, H.S., Petitcodiac.  
 E. P. Eastman, H. Treas., Petitcodiac.  
 H. S. Thorne, M.D., H. Physician, Havelock.  
 H. Atkinson, H. Counsellor, Moncton.

**Or in Nova Scotia to**

Henry Lovitt, H.C.R., Kentville.  
 Robt. S. Masters, P.H.C.R., Kentville.  
 Thos. Clarke, H.V.C.R., Truro.  
 Alan V. Wade, H. Sec., Digby.  
 H. S. Dodge, H. Treas., Kentville.  
 J. S. Calder, M.D., H. Physician, Bridgewater.  
 F. McClure, H. Counsellor, Truro.  
 Rev. J. Ferry, H. Chap., Bridgewater.  
 Or to any of the officers of the High Court of Nova  
 Scotia, or to the following or other.

**Deputy Supreme Chief Rangers.**

Hugh Murray, Esq., Hamilton.  
 Major H. A. L. White, St. Marys.  
 N. F. Patterson, Q.C., Port Perry.  
 Rev. Thos. Heywood, Wyoming, N. J.  
 R. Mathison, Esq., Sup. D. & D. Institute, Belleville.  
 N. Shakespeare, Esq., M.P., Victoria, B.C.  
 Geo. H. Pick, Moncton, N. B.  
 C. Whale, Esq., Manotick.  
 C. W. Jones, London.  
 Prof. Herbert C. Creed, Fredericton, N. B.  
 Thomas Clark, Truro, N.S.  
 J. S. Kite, Port Huron, Mich.  
 Rev. S. G. Stone, D. D., Toronto.  
 Rev. W. B. R. Taylor, Petitcodiac, N.B.  
 Theron B. Clark, Elizabeth, N. J.  
 George H. House, East Saginaw, Mich.  
 J. W. Fitzmaurice, Chebygan, Mich.



**Total and Permanent Disability Benefits Paid.**

1885.  
 Thomas Campbell, Strathroy, Ont., 2nd Nov... \$ 500  
 1886.  
 Samuel Wright, Barrie, Ont., 8th May..... 1000  
 John Hopkins, Illeheim, Ont., 5th September 500  
 John Campbell, Kentville, N. S., 9th Sept..... 500

**Endowments Paid by I. O. F.**

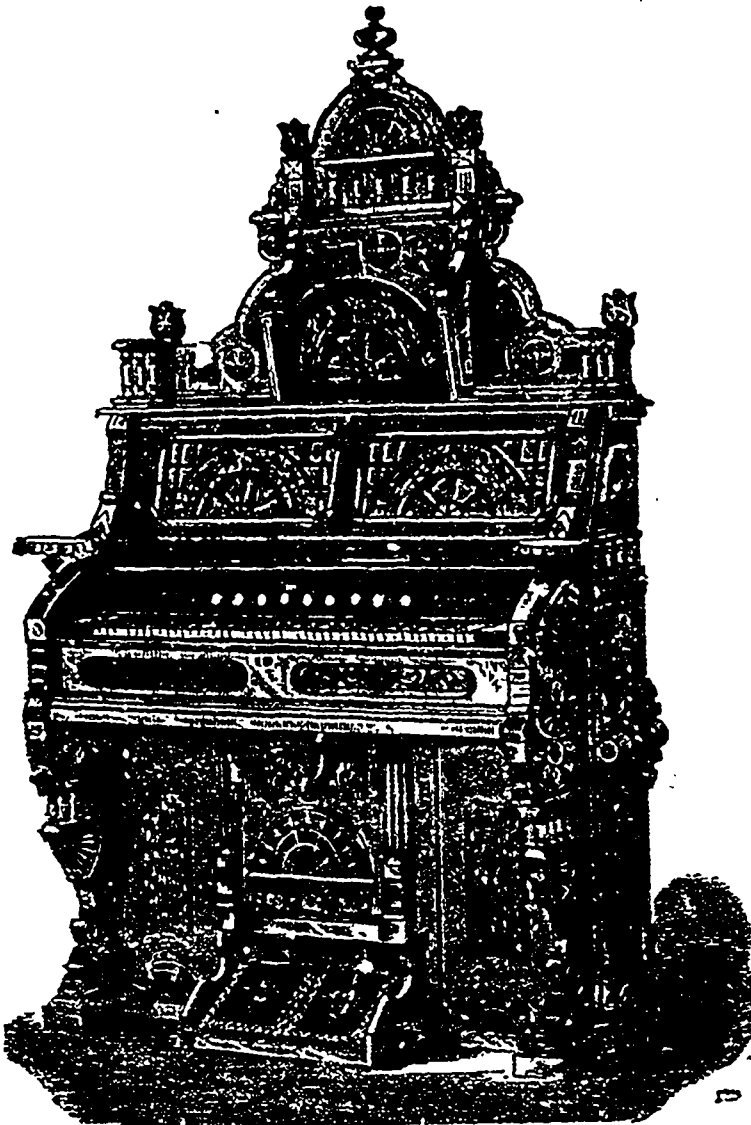
The following Endowments have been paid to the  
 widows and orphans by the I. O. F. :  
 1878  
 No. 1. W. Couch, London, 25th August ..... \$ 600  
 " 2. R. Johns, Seaford, 15th Sept..... 704  
 1879  
 " 3. J. W. Simmons, Wingham, 1st March..... 808  
 " 4. W. B. Shaw, Seaford 21st April..... 1000  
 " 5. W. Insell, London, 16th Sept..... 1000  
 1880  
 " 6. T. Spratt, Brantford, 27th Feb. .... 1000  
 " 7. L. Cohn, Toronto, 5th March..... 1000  
 " 8. C. Walker, Woodstock, 24th March ..... 1000  
 " 9. J. Woithiers, Watford, 25th March ..... 1000  
 " 10. J. C. Bennett, London, 18th Dec ..... 1000  
 1881.  
 " 11. J. Mackenzie, Petrolia, 20th May ..... 3000  
 " 12. W. H. Ferguson, Brockville, 6th July..... 2000  
 " 13. C. Seibert, London, 1st Sept..... 2000  
 " 14. E. W. Turner, Chatham, 13th Nov..... 2000  
 " 15. H. Smith, London, 24th May ..... 1000  
 " 16. W. Glass, London, 24th May..... 1000  
 " 17. G. H. Vanstone, Thamesford, 22 Dec..... 1000  
 1882  
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000  
 " 19. J. P. Chatterton, Hamilton, 23rd Jan. 1000  
 " 20. John A. Tew, Dundas, 18th Feb..... 1000  
 " 21. G. R. Johnston, Chatham, 8th March..... 1000  
 " 22. D. Currie, London, 3rd May ..... 1000  
 " 23. John Wiley, Sarnia, 3rd June ..... 1000  
 " 24. John Courts, London, 29th June ..... 1000  
 " 25. E. Bunnell, Blenheim, 5th July ..... 1000  
 " 26. R. Shore, Ottawa, 7th August ..... 1000  
 " 27. R. Hunter, Petrolia, 1st Dec..... 1000  
 " 28. D. E. Cook, Beachville, 21st Dec..... 1000  
 " 29. Dr. Morden, London, 29th Dec..... 3000  
 1883.  
 " 30. W. A. Robinson, Winnipeg, 6th Feb..... 1000  
 " 31. G. Gordon, Thamesford, 1st May..... 1000  
 " 32. J. Conroy, St. Thomas, 23rd June ..... 1000  
 " 33. R. J. Stevenson, Peterboro, 20th Aug..... 1000  
 " 34. J. Walker, Blenheim, 16th Sept..... 1000  
 " 35. A. McLaws, Wallacestown, 18th Sept. ... 2000  
 " 36. H. Putman, Inwood, 20th Oct..... 1000  
 " 37. J. C. Brown, Kingsville, 10th Nov. .... 1000  
 1884.  
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000  
 " 39. T. Allan, Hamilton, Ont., 23rd April..... 1000  
 " 40. A. Hilliard, Pakenham, 23rd Aug..... 2000  
 " 41. Joseph Earl, Blochem, 24th Sept..... 1000  
 " 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000  
 " 43. D. Roselofson, Hamilton, 2nd Oct. .... 2000

N. 44. M. Algir, A'ton, 3rd Oct. .... 1000  
 " 45. M. Bakie, Hamilton, 7th Oct. .... 1000  
 " 46. Thos. K. holds, B'enheim, 14th Oct. ... 1000  
 " 47. A. Sloane, Ottawa, 8th Nov. .... 1000  
 1885.  
 " 48. G. Niell, London, 3rd Jan..... 1000  
 " 49. G. L. Dyer Lennoxville, Q., 3rd Jan... 1000  
 " 50. J. McKee, Woodbridge, 11th Jan. .... 1000  
 " 51. Harry B. Wade, Digby, N. S., 23rd Mar. 1000  
 " 52. D. Cameron, London, 9th April..... 1000  
 " 53. J. Mackison, Ottawa, 4th June..... 1000  
 " 54. A. Lawson, Hamilton, 27th June ..... 2000  
 " 55. D. J. Badman, Glenoe, 12th July..... 1000  
 " 56. W. H. Parry, Detroit, Mich., 21st July.. 1000  
 " 57. M. Y. Keith, Hillsboro' N. B., 11th Aug. 1000  
 " 58. D. Christie, Weymouth Bdg. N.S., 19th Aug 1000  
 " 59. J. J. Marshall, Owen Sound, 27th Aug.. 2000  
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000  
 " 61. E. A. Bradshaw, Goodwood, 3rd Sept. 2000  
 " 62. Edwin C. Empey, Russell, 2nd Nov. .... 1000  
 " 63. Malcolm Leitch, Glenoe, 10th Nov. .... 1000  
 " 64. Robert W. Moy, Sherbrooke, Q., 23rd Nov 1000  
 " 65. Wilson Wallace, Fingal, 8th Dec..... 2000  
 " 66. Capt. John Burgess, Sisco, 12th Dec... 1000  
 " 67. J. G. Kilam, Petitcodiac, N.B., 20th Dec. 1000  
 " 68. D. M. Steevs, Elgin Cor's, N.B., 15th Dec 1000  
 " 69. Wm. J. Holwell, Comber, 25th Dec. .... 2000  
 1886.  
 " 70. Hugh. Pierce, Portland, N.B., 27th Jan 1000  
 " 71. H. E. Park-r, Miramichi, N.B. .... 1000  
 " 72. John Jeffrey, Stirling, 13th March..... 1000  
 " 73. C. Norcross, Lennoxville, Q., 9th May ... 1000  
 " 74. H. Archer, Owen Sound, 12th May..... 1000  
 " 75. L. D. Pritchard, Simcoe, 27th May..... 1000  
 " 76. D. H. Hughes, St. Mary's, N.B., 20th May 1000  
 " 77. Thos. Brown, London, 4th July ..... 1000  
 " 78. James Ke r, Aika Cr ig, 11th July ..... 2000  
 " 79. Peter McKee, Forest, 16th July ..... 1000  
 " 80. John B. Jackson, Elizabeth, N.J., 24th July 1000  
 " 81. Thos. A. Randall, Weymouth, N.S., 23rd Dec. 1000  
 " 82. Thos. M ngard, Ottawa, 20th Sept..... 1000  
 " 83. Simon Gilpin, Shelburne, 25th Sept..... 1000  
 " 84. Stanley W. Harvey, Blenheim, 12th Oct. 1000  
 " 85. Geo. Walling, London, 7th November. 1000  
 " 86. W. B. Miller, Win' sor, 33th Oct. .... 2000  
 " 87. Robert Martin, Cramp' on, 15th Nov. .... 1000  
 " 88. G. L. Wright, Montreal, Q., 9th Nov. .... 1000  
 " 89. Chas. Allen, Lennoxville, Q., 16th Dec. 2000  
 " 90. F. S. Brown, Owen Sound, 14th Oct..... 1000  
 " 91. W. Newman, Owen Sound, 30th Oct..... 1000  
 1887.  
 " 92. S. A. Abbott, M.D., Belleville, 29th Jan. 1000  
 " 93. J. A. Griffith, Frontenac, 6th Feb..... 1000  
 " 94. W. Barker, Keamsville, 20th Jan. .... 1000  
 " 95. R. J. V. nce, Ch sloy, 15th J.n. .... 1000  
 " 96. H. Cork r, Toronto, 4th March ..... 1000  
 " 97. R. v. A. P. Taylor, Derby, N. B., 10 Feb. 2000  
 " 98. Hugh G. Armstrong, Highgate, 15th Feb. 1000  
 " 99. T. Herritt, Petitcodiac, N. B., 13th Mar. 1000  
 " 100. Oscar C. S. Au't, Cornwall, 13th Mar. 1000  
 " 101. Thos. Newman, Leamington, 3rd Feb... 1000  
 " 102. Samuel Call, Leamington, 23th April.. 2000  
 " 103. Alex. McDonald, Belmont, 2nd May... 2000  
 " 104. James Moy, Sherbrooke, Que. 14th May 1000  
 " 105. Wm. Patterson, Shelburne, 2nd June.. 1000  
 " 106. Wm. Hill, Portland, N. B., 16th June.. 1000  
 " 107. David Campbell, Thamesford, 7th June 1000  
 " 108. J. Leavitt, Hillsboro, N. B., 13th June 2000  
 " 109. Wesley P. Wooly, Simcoe, 2nd June... 1000  
 " 110. Arch. N. Ramsey, Somerset, P. E. I. ... 600  
 " 111. Lona d Stewart, Owen Sound, 2nd Aug 1000  
 " 112. Ormerod, Lexi gto, Mich. 14th Aug. 1000  
 " 113. John G. Jamieson, Kars, 29th Aug..... 1000  
 " 114. Henry D. Burden, Fredericton, 18th Sept 1000  
 " 115. George Cowan, Ottawa, Ont., 2nd Sept 1000  
 " 116. R. Millman, Woodstock, Ont., 14th Sept 1000  
 " 117. T. Kierce Frederic ton, N.B., 17th Sept 1000  
 " 118. R. Hall, Essex Co. tre, Ont., 22nd Sept 1000  
 " 119. R. Hall, Essex Co. tre, Ont., 22nd Sept 1000  
 Thus making the princely sum of  
**\$189,112.00**  
 already paid by the I. O. F. to the Widow's and  
 Orphan's of our deceased brethren.

A  
 366.5  
 F76

# THE BEST IN THE WORLD!

THE MOST DURABLE ORGAN MADE ON THE CONTINENT



PERFECT AND COMPLETE FOR PARLOR AND CHURCH

The above is frequently written us by our Patrons.  
 Every Organ is substantially put together, and warranted  
 five years,  
 All the lumber is thoroughly Kiln Dried. Address,  
**UXBRIDGE ORGAN CO.**  
 UXBRIDGE ONT.

## NOTICE.

The High Chief Ranger of Ontario has issued Commissions to the brethren recommended by the various Courts to date. As some Courts have not forwarded recommendations, it is hereby intimated that those failing to comply by the 15th November, 1887, the High Chief Ranger will exercise his prerogative by issuing commissions irrespective of recommendations.

By order,  
 WM. GRIFFITH,  
 High Chief Ranger.  
 J. B. HALKETT,  
 High Secretary.  
 Office of High Standing Committee,  
 Hamilton, 22nd of Oct., 1887.

1879.

**GRIP!**

1887.

CANADA'S COMIC JOURNAL.

ANNOUNCEMENT FOR THE COMING YEAR.

GRIP is now so well known as to require very little of either description or praise. It is

The Only Cartoon Paper in Canada, and it is furnished at about ONE-HALF THE PRICE of similar journals in the United States.

**GRIP'S CARTOONS,**

in addition to being strictly impartial when they refer to politics, are always on the side of patriotism and morality.

The late improvements are universally admired. The journal is enlarged to 16 pages, and it is printed upon heavy toned and well calendered paper. This gives both the engravings and the letter-press a beautiful appearance. And notwithstanding this enlargement and improvement, the price of GRIP is

Only \$2 a year; Single Copies, 5 Cents, (the price it commanded when but a four-page sheet).

**GRIP'S PLATFORM:**

HUMOR WITHOUT VOLGARITY PATRIOTISM WITHOUT PARTISANSHIP  
 TRUTH WITHOUT TEMPER.

Do not be without this favorite Canadian Cartoon Paper. Its price places it within the reach of all.

Address the **GRIP PRINTING & PUBLISHING CO.**, 26 and 28 Front Street West, Toronto. New subscribers, sending \$2, will receive the paper the balance of 1886, and to 31st Dec., 1887.

**SPECIAL PREMIUM OFFER.**

All subscribers to GRIP, new or old, are entitled to a copy of magnificent lithograph "CONSERVATIVE LEADERS," or the companion plate "LIBERAL LEADERS," shortly to be published, on payment of 5 cents for postage.

The **INDEPENDENT FORGEMAN** and **GRIP** will be furnished to subscribers, by special arrangement with the publishers of the latter Journal, both papers for only \$2.00

## Scientific American

ESTABLISHED 1848.

The most popular Weekly newspaper devoted to science, mechanics, engineering, discoveries, inventions and patents ever published. Every number illustrated with splendid engravings. This publication, furnishes a most valuable encyclopedia of information which no person should be without. The popularity of the **SCIENTIFIC AMERICAN** is such that its circulation nearly equals that of all other papers of its class combined. Price, \$3.20 a year. Discount to Clubs. Sold by all newsdealers. **MUNN & CO.**, Publishers, No. 361 Broadway N. Y.

**PATENTS.** Munn & Co., have also had Thirty-Seven Years practice before the Patent Office, and have prepared more than One Hundred Thousand applications for Patents in the United States and foreign countries. Caveats, Trade-Marks, Copy-rights, Assignments, and all other papers for securing to inventors their rights in the United States, Canada, England, France, Germany and other foreign countries, prepared at short notice and on reasonable terms.

Information as to obtaining patents cheerfully given without charge. Hand-books of information sent free. Patents obtained through Munn & Co. are noticed in the **Scientific American** free. The advantage of such notice is well understood by all persons who wish to dispose of their patents.

Address **MUNN & CO.**, Office **Scientific American**, 361 Broadway, New York.

## AMERICAN AGRICULTURIST

100 COLUMNS & 100 ENGRAVINGS IN EACH ISSUE  
 43rd YEAR. \$1.50 A YEAR.

Send three 2c. stamps for Sample Copy (English or German) of the **43rd** and **Next Agricultural Journal** in the world.

**ORANGE JUDD CO.** DAVID W. JUDD, PRES.  
 752 Broadway, N. Y.



A  
366.5-  
F76

Vol. VIII. No. 4.

LONDON, ONT., OCTOBER, 1887.

Single Copies, rec.  
Annually, 5s. 0c.

## PERMANENT RESERVE FUND

### \$10,000.00.

POST OFFICE DEPARTMENT, Ottawa, London, —7896. Savings Bank Branch.

The Postmaster having reported to the Postmaster-General, the receipts by him, on the 16th Oct. 1884, of your deposit of ten thousand dollars, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART, Supt.

To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

Interest amounting to \$1,104.42 to June 1886, has been added to the above.

### DOMINION SAVINGS BANK.

London, 19th Aug., 1886.

Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 492 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 875 for \$15,000, making a total of twenty-five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS, Manager.

The interest already added to the above is \$1,093.30

Another \$20,000 has been deposited with the Ontario Loan and Debenture Company. Interest on the above added to principal is \$180.59

From the above it will be seen that we have in the Permanent Reserve Fund a little over

## \$57,378.31.

The above is subject only to the joint cheques of the whole Executive Council, viz.: S. C. R., Dr. Oronhyatekha, Editor, Masonic Tablet, London.

F. S. C. R., E. Botterell, House of Commons, Ottawa.

S. V. C. R., Dr. Geo. Hetherington, St. John, N. B.

S. Sec., E. S. Cummer, London.

S. Treas., T. G. Davey, London.

S. Physician, Prof. W. H. Henderson, M. D., Kingston.

S. Coun., John A. McGillivray, Uxbridge.

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

## \$74,058.37

### Grand Record.

We feel that nothing is necessary to be added to the record of progress than the figures given below. They speak for themselves.

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

### TABLE OF MONTHLY RECEIPTS AND BALANCES.

1882.	No. of Members.	Monthly Receipts.	Bal. c in Bank.
Oct.	880	\$1510 84	\$ 1145 07
Nov.	1048	1032 73	3979 78
Dec.	1099	1082 21	2967 33
1883.			
Jan.	1134	1043 33	2769 58
Feb.	1225	1406 46	3969 33
March	1387	1511 00	3136 02
April	1469	1697 37	3616 97
May	1595	1534 87	3808 50
June	1653	1830 50	5240 28
July	1737	2324 94	7582 84
Aug.	1747	1935 63	8496 85
Sept.	1986	2609 24	8003 71
Oct.	2014	2558 22	8147 99
Nov.	2106	2302 42	9068 14
Dec.	2194	2394 08	10857 65
1884.			
Jan.	2216	2338 56	13070 85
Feb.	2261	2357 28	13638 76
March	2301	2559 49	15820 82
April	2345	2343 58	13739 14
May	2345	2502 34	15887 84
June	2355	2379 35	17912 55
July	2360	2276 33	19815 28
Aug.	2388	2744 66	20943 09
Sept.	2401	2321 72	20054 22
Oct.	2420	2416 10	20880 37
Nov.	2441	2956 48	20647 24
Dec.	2520	2562 08	23081 85
1885.			
Jan.	2558	2632 60	20092 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 96	23463 82
May	2898	2955 65	27561 92
June	3007	3363 97	27561 96
July	3046	3735 25	28036 93
Aug.	3117	3934 45	30812 70
Sept.	3169	3624 74	29154 59
Oct.	3159	3442 84	30448 83
Nov.	3223	3532 45	30018 69
Dec.	3238	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 62
Feb.	3827	4345 35	32367 98
March	3994	5148 17	33949 30
April	4087	4552 77	36470 43
May	4161	4776 08	38280 02
June	4314	5026 84	40853 21
July	4623	5462 21	44220 75
Aug.	4692	5070 03	44479 27

Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5502 71	49813 31
Dec.	5703	6504 24	53951 28
1887.			
Jan.	5804	8154 65	60325 02
Feb.	5962	8855 94	59755 17
March	6105	7155 73	58809 35
April	6319	7277 74	61715 18
May	6550	7091 09	67693 03
June	6656	7805 59	68888 61
July	6921	7981 51	71384 40
Aug.	7006	7781 12	75236 95

### Sept. 7160 \$9646.13 \$74,058.37

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

### I. O. F. PRICE LIST

Charter Fee for a Subordinate Court	\$10 00
Charter Fee for Royal Foresters	100 00
Dispensation for a New Court	100 00
App. Applications for Membership in pads of 10 each	50
Application for Sick Benefits	1 50
Axe Heads	each 02
Bidges for Officers	per set of 13 20 00
Bidges or Memorials	each 1 25
Ballot Balls	per 100 1 00
Ballot Boxes	each 3 00
Bands	each 05
Cards, Chaplains	each 05
Cards, Oils	each 05
Cards, Travelling	each 10
Cards, Withdrawal	each 10
Cash and Order Books for R. S.	1 50
Certificates of Endowment	each 10
Certificates of Membership	each 1 00
Certificates of P. G. R., or of Deputies	each 1 00
Charter (in case of loss)	each 5 00
Charms for watch chain (gold and enamelled)	\$5 00 to 25 00
Claim Papers for Endowment	each 10
Claim Papers for Sick Benefit	each 02
Constitutions (1 paper)	each 1 00
Dispensations (in case of loss)	each 2 00
Financial Secretary's Ledger	100 folios 2 50
Financial Secretary's Ledger	200 folios 2 50
Gavels	per pair 75
Instructions to Deputies	each 25
Instructions to Medical Examiners	each 50
Links for Members	each 10
Links for Chief Ranger	each 6 00
Medical Examination Forms	each 02
Minute Books with roll	200 pages 1 50
Minutes of Proceedings	each 20
Monthly Reports Forms	each 02
Notice to Members of Meetings	per 100 50
Orders on Treasurer (in books of 10)	each 50
Pass Books for Members	each 20
Ins for Breast (gold and enamelled)	\$5 00 to 25 00
Receipt Books of Financial Secretary	each 50
Receipt Books of fitting Officers	each 50
Receipt Books of Treasurer	each 50
Reinstatement Forms	each 02
Rituals	each 50
Robes	in sets of four 10 00
Sashes for Members	each 50
Sashes for Officers of Sub. Courts	each 50
Sashes for Deputies	each 50
Seals and Presses	each 5 00
Stencils for Letter Heads	each 75
Treasurer's Ledger	each 50
Uniforms of Royal Foresters	\$30.00 to 75 00

# The Independent Forester

The Official Organ of the Independent Order of Foresters.

Published Monthly at London, Canada.  
SUBSCRIPTION, \$1.00 PER YEAR.

DR. OROHNYATEKHA, London, Editor in Chief.

J. B. HALKETT, Ottawa.  
F. W. EMERSON, Petitoodiac, N. B. } Associate  
A. V. WADSWORTH, Digby, N. S. } Editors.

ATWELL FLEMING, London, Ont., Business Manager.

## ADVERTISING RATES

Nonpareil measurement 12 lines to the inch.

One Insertion, . . . . .	15 cents per line
Two " . . . . . (each insertion)	12 "
Three " . . . . .	10 "
Six Months, ten lines . . . . .	\$ 6 00
Nine " . . . . .	8 00
Twelve " . . . . .	10 00
Rates for Small Condensed Advertisements one cent per word each insertion.	
Reading Notices inserted at 25 per cent. extra above ordinary rates.	

LONDON, OCTOBER, 1887.

## Notice.

All Courts in Ontario which have exchanged old for new Rituals and have not received new Key are requested to apply therefor at once to Bro. E. S. Cummer, Supreme Sec., London, Ont., when they will be supplied free of charge. Courts which have neglected to obtain new Rituals are required to send in old Rituals immediately to the Supreme Sec. with \$1, when new Rituals will be transmitted. By order,

JAMES B. HALKETT,  
H. Sec. for Ontario.

## Decisions on Points of Law.

New Rockland, O.,  
26th September, 1887.

Dr. Oronhyatekha, S. C. R.

DEAR SIR AND BRO.,—I would like your opinion upon a certain point regarding attendance of the members at the meetings of our Court.

Sometime ago many of our members neglected attending the meetings and consequently we could not collect our fees at the proper time. In order to prevent this occurring so frequently our Court made a by-law fining any member 15c. who neglected to send his fees to the Court, if he did not attend himself, and if he did not attend once in two months we impose a fine of 25c. Do you think this is unreasonable? As two of our members demur about paying these fines, and plead as an excuse that they are only holding the insurance benefit, and have nothing to do with the sick benefits, therefore, they don't consider that it is just to fine them for non-attendance. Can you give me any information; what is the usual course to pursue in this matter?

Are members of a Court who only hold the insurance freed from attendance at their Court?

Please reply on this matter as early as convenient.

Yours in L., B. and C.,  
W. H. KILLINGBECK.

ANSWER.

As attendance at Court meetings is not made compulsory by our constitution a member cannot be "fined" for non-attendance. The same end may be accomplished however but in a different way. It is perfectly com-

petent for a Court to pass a by-law making the monthly dues, say, 35 cents with a proviso that each member shall be credited 5 cents for each night he attends the regular meetings of his court. This would bring the monthly dues of the regular attendants to 25 cents per month in Courts that meet twice a month. Of course in such a code of by-laws provision would have to be made so that if a brother was absent on account of illness, etc., he could be credited with the 5 cents the same as if present at the meeting. In this way members who are too busy with their own private affairs, or too lazy to attend the regular meetings of the Courts, can be made to pay proportionately the expenses of the Court.

ORONHYATEKHA,  
S. C. R.

Strathroy, Ont.,

5th October, 1887.

E. S. Cummer, S. Sec'y. I. O. F., London.

DEAR BRO.,—I have been requested to ask the following question, viz: A brother sprains his ankle and cannot attend to his duties as night-watchman in a factory, he is attended by a Court physician and remained at home for one week or over, the substitute he employed to attend to his duties will not act any longer and the brother either has to see the work done himself or lose his place. He goes back and forward to the factory taking his little boy along to do the running over the factory. Is he entitled to or will he receive benefits for the period he attends to the factory as above, the Court physician advising him that he must keep quiet and rest the injured limb in order to speedy recovery. (This is a question of general importance to all and would be of benefit to every Forester, if answered in the *Forester*.)

Yours in L., B. and C.

J. HEARD,  
Secretary.

ANSWER.

The brother would certainly not be entitled to benefits when going contrary to directions of the Court Physician, especially when the disobedience would have a tendency to prolong the ailment of the brother.

Section 154 is very clear on the point, setting forth as follows:—

"And if he should act in any manner to retard his recovery, he shall forfeit his sick benefits for the balance of the time of such illness, and may further be dealt with as the Court may determine."

ORONHYATEKHA,  
S. C. R.

Quebec.

4th October, 1887.

E. S. Cummer, S. Sec. I. O. F.

DEAR SIR AND BRO.,—In regard to the Official Circular, of 30th of August, 1887, I would beg to request your answers to the following questions:—

1. Does the new regulations (clause 1 official circular No. 1) do away with "Social members?" or may a candidate who has been rejected by the "Medical Board" still be initiated as a Social Member?

2. Please define clearly term "Excursion" as used in clause 3 official circular No. 1?

3. Are the new regulations referred to in official circular No. 1 intended to be retroactive? Your early reply will much oblige,

Yours in L., B. and C.  
O. B. C. RICHARDSON,  
C. D. H. C. R., Court Stadacona, No. 225.

ANSWER.

1. No. The new law does not do away with Social members, but limits the number

only. For instance Charter members who are present at the institution of a court may still be initiated before passing the Medical Board, and if after initiation they are rejected they remain Social members. Again, members of the Order who allow themselves to become suspended, on application to be initiated, may pass the Medical Board, and become Social members only. But applicants who are rejected by the Medical Board cannot under any circumstances be initiated into the Order.

2. The term "Excursion" as used in official circular No. 1, means that when Court Stadacona No. 224 advertises a "Foresters' Excursion" by the G. T. R. to London and return, as it would be likely that every Forester in Quebec would join an excursion under so popular auspices, that in such case every Forester would have to get an accident ticket covering the probable duration of such excursion.

3. No. Foresters need not get accident tickets for any "Foresters' Excursion" which has taken place in the past. No amendments to the constitution can be said to be retroactive in the ordinary acceptance of the term. We all bind ourselves at the very outset, that "the Constitution and Laws of the Supreme Court now in force or hereafter adopted shall be the ground of contract."

ORONHYATEKHA,  
S. C. R.

A. O. F.

Breakers Ahead—Another Secession  
Looming Up.

We take from the *Independent Forester*, of Chicago, the following:

"The *Independent Forester* being cognizant of the interest taken by its subscribers in every thing pertaining to Forestry, publishes this month a synopsis of the most important business transacted at the biennial session of the A. O. F., the society from which we seceded in 1874, and according to appearances they are having the same trouble that we had to contend with, viz.: Subservience to the laws adopted in the old country, which are distasteful to members of the Order here. The principal grievance this time being the "color" question. The constitution of the parental branch makes no distinction as far as the color of applicants for membership are concerned, while the constitution of the Subsidiary High Court here very significantly says members of the Order shall be *white* males. There is a very decided majority against the admission of colored men to the fraternity in this country, while the Supreme Body threaten a revocation of the charter of the Subsidiary High Court if the law in that respect is not complied with. How the matter will terminate, is hard to decide at present, as there is a great deal of stubbornness being displayed by both the interested parties, and to make it more complicated, several prominent colored men in Chicago and elsewhere are becoming interested in the outcome of the difficulty and promise to make it interesting for some one before they get through with the matter. Although, how they can force recognition without being members of the Order, unless they obtain a charter direct from the old country itself, which would be a direct insult to the Subsidiary High Court, is more than we can see through.

"The Supreme Body, we should think, would never ignore the United States Branch, unless the charter was first recalled, although

it would be a good idea to send a charter to the colored people and press the issue at once, as the matter will soon have to be decided in either one way or the other.

"The following was the principal 'bone of contention' at the meeting which give the present status of the all important question :

"Concerning the recently enacted law of the High Court of England of the A. O. F., providing that no general law or rule shall be enacted by any Subsidiary High Court or District or Court thereof, to prevent the admission of any man to membership on account of his color, creed or nationality, and that any existing general law or rule of a Subsidiary High Court or District or Court thereof, which prohibits persons from becoming members of the Order on account of their color, creed or nationality, is hereby deemed invalid, and the granting of a charter by said High Court to Court Massachusetts, subsequently to the revocation of the charter of said last mentioned Court by the Subsidiary High Court of the United States, for insubordination of its laws.

"This Subsidiary High Court of the A. O. F. for the United States of America, in convention assembled, hereby declares:

"1st. That it is operating under a charter granted by the said High Court of England, whereunder, by the general laws of the said High Court, is devolved upon this Subsidiary High Court, the function to enact a code of general laws for the government of the Districts and Courts which may be connected with such Subsidiary High Court, and to make rules and regulations for its own government, and within which said charter it is expressed. The Subsidiary Court is the source of all true and legitimate authority of the Ancient Order of Foresters in the United States of America: it possesses original and exclusive jurisdiction and power, subject, however, to such laws as reserve certain rights to the High Court, and to enact laws and regulations of general application, to carry into effect the foregoing and all other powers reserved by these laws to the Subsidiary High Court or its Executive Council, and such as may be necessary to enforce its legitimate authority over District and Subordinate Courts under its immediate jurisdiction, and wherein it is and was also expressly enacted that 'no person shall be initiated into any Court, unless he be a white male, etc.'

"and. That it knows of no law of the High Court, reserving to itself the power to regulate or curtail the enactments of this Subsidiary High Court upon the above subject matter, and denies that any such law or right exists consistently with the charter above set forth. We therefore assert:

"1st. That the aforesaid action of the High Court, in so far as it relates to this Subsidiary High Court of the United States, is in derogation of powers heretofore irrevocably granted to us by said High Court, which we have at no time relinquished, and the full enjoyment of which we hereby assert.

"2d. That we hereby respectfully remonstrate with the High Court against its action in regard to 'Court Massachusetts,' and declare the same to have been an indecorous invasion of the country, which the former relations between the said High Court and this Subsidiary High Court, would seem to have indicated as to this body.

"3rd. That we hereby deprecate any intention to rupture the good-will heretofore existing between said High Court and this Subsidiary High Court, or to sever the bonds which have hitherto bound us together, as with bands of iron, but that we will assert the powers heretofore granted by the said High Court to the fullest extent necessary to maintain our dignity as a Subsidiary High Court of original jurisdiction, in all matters wherein full power has been invested in this body by said High Court.

"Moved that report be received and recommendations concurred in, also a copy be sent to the High Court of England. Carried.

"After which the following resolutions were offered and adopted, and no doubt will furnish very interesting reading matter to the gentlemen across the water, who have the playful propensity of wanting everything their own way without regard to law or custom:

"In view of the fact that it is possible, that there may be a dissolution of the connection heretofore existing between the Ancient Order of Foresters of the United States, and the same Order having High Court jurisdiction in Great Britain on account of the attempt of said High Court to revoke certain powers heretofore exercised by said Order in the United States without our consent, therefore be it

"Resolved, That we do hereby authorize and direct our Executive Council to call a general convention of this Order in the United States, to be held at such place and time as said Executive Council may choose, in the event of said High Court in Great Britain revoking our charter.

"Resolved, That said convention be called within three months of said revocation of said charter.

"Resolved, That delegates to said convention be

elected in the same manner as delegates to this convention.

"The following was the action on the question of admitting female members:

"Officers and delegates of the Subsidiary High Court of the A. O. F. of the United States: We, your committee on the female branch of the Order, realize from experience that where this branch has been introduced, it has worked in harmony with, and resulted in the prosperity and success of our noble Order. We sincerely believe that this feature of the Order is one of the best, and that it should be represented in every locality where a Court of the A. O. F. exists."

Obituary.

We are sure the membership will sympathize with the family of our late Bro. R. Millman, brother of our Supreme Physician, whose death has just been announced. The following we take from the Woodstock Sentinel-Review:

"The death of Mr. Robert Millman, from typhoid fever, will occasion wide regret, as he was favorably known both in town and country. Mr. Millman was born in Beverley township, where his parents, both English, settled early in the century. When he was a young lad they removed to East Zorra, where his father died when the subject of this sketch was about fifteen. This left the management of the farm and the care of a young family on him, as the eldest son, and the bereaved widow. He did his duty nobly and well, and became known as one of the most successful farmers in the township. A few years since he sold the farm and removed to Woodstock where he lived in retirement. Latterly he has in his leisure assisted his brothers a good deal in the store though not connected with the business. Mr. Millman leaves a wife, who is a sister of Malcolm Mackenzie, killed at Ridgeway, and three children, two girls and a boy, to mourn his untimely death. To them and to his aged mother—to whom he was so long a dutiful son—his loss is a peculiarly sad one. He has three brothers and two sisters living; Thomas Millman, M. D., of Kingston, John J., William H. and Fred, and Maria, all of Woodstock, and Mrs. T. Stanley, of East Zorra. Mr. Millman leaves behind him a good reputation. He was a man of industry and integrity, respected by all who knew him. It is no commonplace to say that his death will be widely and keenly deplored."

I. O. F. Entertainment.

The public entertainment under the auspices of the Independent Order of Foresters took place in the Roller Rink, on the evening of Friday the 7th inst., and was in every way a success. The attendance was large though the weather was most unfavorable. Mr. L. H. Dickson, C.D.H.C.R., occupied the chair and with a brief address introduced C. W. Jones D.S.C.R., of London, who discussed in an able, concise and interesting manner the object and progress of the Order. It was expected as advertised that Dr. Oronhyatekha, S.C.R., would be present but on the evening of the entertainment he was called away to Chicago to attend the funeral of his late coadjutor, Bro. Finch, and therefore could not be present. The Doctor however has undertaken to be here on some future occasion. This Order is evidently growing rapidly in this vicinity and we were not a little surprised to see such a large representation on the platform. The promenade, refreshment and music were apparently much enjoyed. The installation of officers was a novel and interesting ceremony. We congratulate the Order on the success of

this its first attempt in the way of a public demonstration. Though it was not expected to more than pay expenses we learn that the proceeds netted much in excess.—Exeter Times.

New Courts.

COURT HERBERT, NO. 266, NEWPORT, N.S. Instituted 14th September, 1887, by Bro. Thos. Clark, D.S.C.R.

OFFICERS INSTALLED:

- C. D. H. C. R., Henry Cochran.
- C. R., Geo. L. Gibson.
- V. C. R., Nelson Casey.
- R. S., Nelson Cochran.
- F. S., T. W. Cochran.
- Treas., T. W. Cochran.
- S. W., Chas. M. Weeks.
- J. W., Chas. Fader.
- S. B., Seaforth McNabb.
- J. B., Chas. M. Bailly.
- P. C. R., Henry Cochran.
- Chaplain, Rev. E. McNabb.
- Physician, J. M. Weeks, M.D.

COURT MARION, NO. 267, DECKERVILLE, MICH. Instituted 21st September, 1887, by Bro. A. Thomson, D.S.C.R.

OFFICERS INSTALLED:

- C. D. H. C. R., Robert Loughran.
- C. R., John W. Weed.
- V. C. R., Albert S. Clark.
- R. S., David R. Brown.
- F. S., James M. Pennell.
- Treas., John Blower.
- S. W., Robert Loughran.
- J. W., Hamilton Lambert.
- S. B., Frank B. Teeple.
- J. B., Orlando C. Lambert.
- P. C. R., Chas. W. Matthews.
- Chaplain, Sumner Stark.
- Physician, J. Geo. Totten, M.D.

COURT HARBOUR, NO. 268, SAND BEACH, MICH. Instituted 1st October, 1887, by Bro. A. Thomson, D.S.C.R.

OFFICERS INSTALLED:

- C. D. H. C. R., Henry E. King.
- C. R., Walker A. Smith.
- V. C. R., Richard D. Robinson.
- R. S., Geo. S. Reynolds.
- F. S., Wm. L. Brown.
- Treas., E. E. Lewis.
- S. W., Joseph Reynolds.
- J. W., Richard J. Ward.
- S. B., Robert Orr.
- J. B., Thos. Connolly.
- P. C. R., Wm. Gilleland.
- Chaplain, Peter Brown.
- Physician, Eldon E. Lewis, M.D.

COURT PROSPECT, NO. 270, COBDEN, ONT. Instituted 1st October, 1887, by Bro. C. W. Jones, D.S.C.R.

OFFICERS INSTALLED:

- C. D. H. C. R., J. C. Rattray, M.D.
- C. R., John Delahey.
- V. C. R., R. D. Boyle.
- R. S., John F. Stewart.
- F. S., Robert Allen.
- Treas., Joseph R. Warren.
- S. W., William B. Haschke.
- J. W., William G. Appleby.
- S. B., William B. Haschke.
- J. B., John Burton.
- P. C. R., D. G. Hamilton.
- Chaplain, John G. Watson.
- Physician, J. C. Rattray, M.D.



Supreme Secretary's Statement for September, 1887.

RECEIPTS.

No. of Members	Name of Court	Assessmt	Benefit	Fund	Name of D. H. C. R.	No. of Members	Name of Court	Court	Assessmt	Benefit	Fund	Name of D. H. C. R.
146	Elizabeth	1	\$138.37	\$4.17	E. Ward Phares, 233 Franklin St.	22	Admiral Digby	115 Digby, N. S.	115	Digby, N. S.	20.97	John D. Ivey.
55	Hojoe	1	50.65	7.44	Wm. Tackaberry.	29	Welland	116 Welland	116	Welland	42.20	J. H. Hunter.
42	Storment	3	50.95	2.22	H. W. Hunting.	12	Loxley	118 St. Matthews, N. B.	118	St. Matthews, N. B.	9.83	W. E. Skilton.
106	Dufferin	4	104.24	2.22	P. Fallot.	9	Bear River	119 Bear River, N. S.	119	Bear River, N. S.	1.80	T. H. Miller.
16	Myrtle	5	18.27	5.35	A. Akman.	18	York	120 York	120	York	7.36	D. G. Stephenson.
20	McGregor	6	42.75	37	Frank Smith.	61	Loyalist	121 Portland, N. B.	121	Portland, N. B.	63.43	J. A. Kaipatrick (has. Burdell).
27	Mount Royal	7	21.26	1.71	W. G. Betts.	16	Sussex	122 Weymouth Bldg. N.S	122	Weymouth Bldg. N.S	18.67	Lewis H. Dickson.
25	Forest City	8	39.76	4.08	C. W. Bolton.	20	Exeter	123 Exeter	123	Exeter	17.34	E. Kennedy, M. D.
14	Kingsville	9	15.98	7.05	S. A. King, M. D.	36	La Tour	125 St. John, N. B.	125	St. John, N. B.	39.04	Arch. Bauer.
140	Victoria	10	162.45	30.22	E. S. Cummer.	13	Ava	126 St. John, Ont.	126	St. John, Ont.	10.07	A. F. Walker.
10	Royal Oak	11	8.99	23.56	W. L. Dawdas.	122	North Light	127 Owen Sound	127	Owen Sound	141.74	J. W. Frost
77	Wilcome	12	67.38	1.15	Geo. H. Hadzakis.	19	Crecent	128 The Rid.	128	The Rid.	11.95	James J. L.
30	Winnipeg	13	20.33	1.59	Wm. Lewis	12	Lisle	129 Brble, Man.	129	Brble, Man.	10.24	John Dunlop.
23	Credition	14	23.82	6.71	Rev. D. L. McRae.	10	Mizpah	130 Tottenham	130	Tottenham	65	Edward J. Hearn.
25	Coburg	15	7.45	1.82	J. S. Crenat.	15	Jewel	131 Norwich	131	Norwich	4.79	W. H. Franks, M. D.
10	Manitoba	16	14.51	5.14	Henry Patm-ro.	14	Middleton	132 Delhi	132	Delhi	2.18	J. W. Shearer.
14	Springfield	17	14.18	2.63	H. F. Hansberger.	21	Credit	133 Georgeown	133	Georgeown	17.69	J. A. Todd, M. D.
75	Kewatin	18	71.91	1.23	R. Reading.	20	Progress	134 Welford, N. B.	134	Welford, N. B.	17.61	James Miller
14	St. Clair	19	13.92	1.22	N. S. Jansky.	22	Manitow	135 Manitow, Man.	135	Manitow, Man.	20.30	Jas. Hu ton.
17	Wellington	21	13.60	10.04	J. D. Fawcett.	5	St. Anthony	136 Minneapolis, Minn.	136	Minneapolis, Minn.	4.96	W. D. Lewis.
32	Fergus	22	27.38	6.77	A. Groves, M. D.	82	Milton	137 Milton	137	Milton	46.88	Winham Panton.
71	Orohyatekha	23	94.75	6.77	Jas. Slater.	14	Jarvis	138 Jarvis	138	Jarvis	11.59	Joshua Abbott.
15	Kennebecasis	24	12.98	37	A. P. Sherwood.	54	Aligote	139 Fredericton, N. B.	139	Fredericton, N. B.	3.96	J. Fred. Richards.
25	Dominion	25	18.77	7.54	J. G. Crosby.	20	Algonca	140 Manitowaning	140	Manitowaning	20.24	G. M. McDonald.
40	Pr. Alexandria	26	39.31	13.64	Geo. A. Gordon.	24	Alexandria	141 Marysville, N. B.	141	Marysville, N. B.	23.02	W. Temple Day.
16	Jubike	27	12.79	1.51	W. R. Gilbert.	32	Lambeth	143 Lambeth	143	Lambeth	35.33	J. Foreman.
46	Bruce	28	47.81	4.41	Thos. Chryy.	59	Manitock	144 Manitock	144	Manitock	55.66	C. C. Whate.
58	Elgin	29	55.59	2.50	W. B. Graham.	72	S. Mary's	145 St. Marys, N. B.	145	St. Marys, N. B.	70.77	E. Vanwort.
11	Napanee	30	11.52	3.39	J. Koweman.	24	Rockland	146 New Rockland, Que.	146	New Rockland, Que.	49.26	W. H. Kill pgbeck.
41	Ritenu	31	52.12	3.76	John Colbert.	26	Fulford	147 Montreal, Que.	147	Montreal, Que.	36.36	T. G. Leilers,
25	Mt. Sherwood	32	21.05	42	Samuel J. Davis.	13	Saugeen	148 Mt. Forest	148	Mt. Forest	12.90	62 Coursol St. E. C. Wood.
11	Moira	33	11.49	5.62	J. Parker Thomas.	52	Prince Albert	149 Sherbrooke, Que.	149	Sherbrooke, Que.	48.41	J. W. Snacks.
23	Intorval	34	20.04	9.82	S. O. Robinson.	30	Ha pyRetreat	150 Derby, N. B.	150	Derby, N. B.	24.06	R. D. Wilson.
36	Essex	35	42.80	1.00	J. W. Delaurier.	4	Delaware	151 Delaware	151	Delaware	4.00	Capt. H. Garnett.
10	Springbrook	36	9.38	5.05	N. Cl rk.	14	Gon. Gordon	152 Forest	152	Forest	20.48	J. C. Pollock.
33	Guelph	37	30.61	5.86	James Hewer.	22	Bolnont	153 Belmont	153	Belmont	41.64	J. B. Campbell, M. D.
20	Thames	38	38.02	1.62	Geo. A. Uien.	23	Berlin	154 Berlin	154	Berlin	100.80	G. W. Wright, M. D.
43	Avity	39	45.10	8.03	E. Esbrook.	94	Maple	155 St. Thomas	155	St. Thomas	26.15	Oliver Cruse.
26	Glen	40	30.02	1.57	T. H. James.	12	Parkhill	156 Parkhill	156	Parkhill	12.14	John Griffith.
108	Ottawa	41	161.37	1.00	Wm. Cairns.	18	Ivy	157 Thorndale	157	Thorndale	19.77	J. J. Armstrong.
14	Petrola	42	21.86	34	House of Commons.	13	Forest Queen	158 Thamesville	158	Thamesville	8.86	R. N. Fraser, M. D.
40	Sydenham	43	43.20	10.56	Dr. Dunfield.	8	Putnam	160 Putnam	160	Putnam	8.64	D. H. Palmer.
64	Washington	44	54.18	1.69	David Evans.	7	Summerwalo	161 Fullarton	161	Fullarton	4.93	A. C. Gibson.
71	Shelburne	45	61.89	1.34	G. C. Wardell.	28	Huron	163 Point Edward	163	Point Edward	31.78	Geo. J. Cameron.
5	Oxford	46	6.88	37.48	F. G. Dunbar.	44	Dresden	164 Dresden	164	Dresden	44.42	B. Bridgewater.
67	Eric	47	115.44	3.51	C. R. Decker.	29	Miramichi	165 Newcastle, N. B.	165	Newcastle, N. B.	23.94	O. Nicholson.
11	Northern Star	48	8.10	28.26	Milo Kenny.	53	Simcoe	166 Simcoe	166	Simcoe	59.67	Joseph T. Carson.
10	Russell	49	8.10	28.26	John Pushman.	18	Toronto	167 Toronto	167	Toronto	20.91	Robt. B. Powell.
18	Alliston	50	28.26	34.09	W. H. Lowrie.	28	Brant	168 Paris	168	Paris	34.09	Thos. Webster.
				31.95	Jas. S. Ponth.	39	River Speed	169 Respriller	169	Respriller	31.95	Louis Gibson.
				21.52		20	Hamilton	170 Hamilton	170	Hamilton	33	John Hoodless.
				15.23		12	Abegweit	171 Charlottetown P.E.I	171	Charlottetown P.E.I	1.05	J. D. Seaman.
				16.09		16	Garden City	172 St. Catharines	172	St. Catharines	35	Wm. Magness.

44 Pualinch	51 Morristown	32.03	14.20	John S. Quilman.	25 Black Knight	173 Preston	19.29	5.84	9.02	H. S. Airtfield.
48 Brunswick	52 Chatham, N.B.	21.05	10.27	Alex. McKinnon.	23 Nelson	174 Dutton	30.35	1.77	2.67	A. N. C. Black.
53 Canada	53 Stratford	37.59	10.27	T. J. Birch.	12 Ethel	175 Ethel	10.50	..	..	John M. Davis.
54 Enterprise	54 London South	29.25	3.30	M. F. Tupper.	19 Cookshire	176 Cookshire, Que.	14.60	1.87	..	Wm. W. Bailey.
55 Sarnia	55 Sarnia	73.40	..	John Leys.	27 Picton	177 Picton	25.09	..	50	Jas. D. Murray.
15 Hopewell	56 Hopewell, N.B.	19.45	..	J. M. Dunbar.	22 Glenmorris	178 Glenmorris	17.66	3.83	..	Geo. N. Geddes.
30 Harmony	57 Bathwell	31.52	12.68	A. T. Sussex.	22 Port Perry	179 Port Perry	38.44	88	..	Jugald McBride.
14 Protection	58 Fingal	23.08	..	J. M. Penwarden, M.D.	33 Fidelity	180 Appin	..	..	50	R. Long.
91 Frontenac	59 Kingston	97.99	15.35	A. R. Milne	20 Lindsay	181 Lindsay	28.18	4.27	..	Philip S. Martin.
25 Maple Leaf	60 Glencoe	24.84	..	J. Huston.	23 Phoenix	182 Fenelon Falls	21.09	3.64	..	Rugh McDougal.
38 Oak Leaf	62 Wheatley	10.47	10.47	Thos. Mills	23 Mt. Brydges	183 Mt. Brydges	20.45	6.79	..	A. A. Kenney.
-2 Forest	63 South Woodilee	2.19	32	W. E. Delaney.	25 Butternut Ridge	184 Havelock, N.B.	27.01	..	..	Willford A. Keith.
29 Garnet	64 Wyoming	22.71	3.77	W. H. Bennett.	22 Beaverton	185 Beaverton	..	..	..	J. J. Cave.
22 Eureka	65 Comber	18.49	7.98	Wm. Butler.	17 Rock Glen	186 Arkona	15.19	5.95	..	D. Black.
20 Queen City	66 Toronto	29.93	68	Daniel Rose.	48 Desmond	187 Port Huron, Mich.	54.00	..	1.50	John Chambers.
76 Alvinston	67 Alvinston	58.70	..	25 Wellington Street W.	71 Aurora	188 Aurora	78.21	11.23	14.06	John T. Bond.
30 Thamesford	68 Thamesford	24.52	1.42	W. D. McIntyre.	8 Florence	189 Florence	9.03	2.29	..	J. M. Campbell, M.D.
33 Woodstock	69 Woodstock	40.40	3.76	J. McWilliams, M.D.	23 Salisbury	190 Salisbury, N. B.	23.89	2.37	..	A. Sherwood.
22 Concord	70 Corsey	19.17	3.96	T. G. Morgan.	6 Success	191 Oil Springs	5.42	1.12	..	J. H. Johnston
25 Moncton	71 Moncton, N.B.	31.31	..	Geo. H. Pick.	6 Peerless	192 Theford	12.17	..	..	W. A. Munns, M.D.
27 Roswood	72 Moncton	15.30	..	C. B. Merryfield.	9 Denfield	194 Denfield	6.66	2.06	..	Thomas Hearn.
35 Valley City	73 Calt	30.56	11.83	John Black.	15 Watford	195 Watford	..	..	..	John Edwards.
40 Southampton	74 Southampton	32.77	..	N. B. Zinkin.	26 Sauble	196 Ailsa Craig	..	..	..	T. Otrway Page.
12 Credit Valley	75 Cheltenham	19.44	..	S. J. Reaney.	12 Shakespeare	197 Shakespeare	8.62	4.28	..	Rev. H. A. Thomas.
34 Oil City	77 Oil City	29.19	8.81	C. W. Caton.	23 Refuge	198 Port Hope	28.54	3.07	1.50	F. C. Stevens.
38 Mississippi	78 Carleton Place	35.87	10.89	S. S. Merrick.	8 St. Paul	199 St. Paul	5.09	2.55	1.52	Al. W. Pringle.
37 Excelsior	79 Almonte	46.29	1.88	R. W. Haydon.	3 Triumph	200 Mitchell	2.94	1.14	..	James Br. dehaw.
40 Beaconsfield	80 Pakenham	55.45	..	J. G. Baird, M.D.	10 Ruby	201 Tilsonburg	8.59	3.66	..	Adam Watson.
24 Madawaska	81 Annapolis	7.87	..	G. E. Neilson.	24 Chautauqua	202 Summerside, P. E. I.	24.20	..	..	J. A. Caverhill.
9 Sidney	83 Frankford	24.18	2.44	B. S. Ostram.	26 Karn	203 Karn	..	..	..	Joseph Reid.
14 Robin Hood	84 Barrie	24.18	..	John Powell.	9 Oungandy	204 Gagatow, N. B.	7.57	..	..	William Kerr.
27 Ontario	85 Uxbridge	95.76	..	Geo. Abrahams.	25 La Have	205 Bridgewater, N. S.	26.74	..	..	Rev. Chas. Maniton.
31 Union	86 Brampton	44.95	2.74	J. T. Mullon, M.D.	22 Uxway	206 Alberton, P. E. I.	19.60	45	..	W. R. Wentzel.
28 Midland	87 Midland	33.66	4.44	J. Cronkhitte.	25 L. can	207 Lucan	22.50	5.98	..	M. R. Leard.
22 Rosedale	88 Toronto	16.46	..	Adam Bell.	13 Blenheim	208 Drumbo	14.59	42	1.00	Thos. Hossock, M.D.
9 Bonnechere	89 Renfrew	6.81	..	25 Walton Street.	12 Mayflower	209 Pictou Landing, N. S.	14.36	..	..	Silas Dawson.
22 Olive Branch	90 Acton	22.28	3.11	C. McDowell.	21 Clare	210 Clare, Mich.	18.71	..	..	John Ferguson.
18 Hillsboro	91 Hillsboro, N. B.	22.72	1.07	Wm. H. Storey.	35 Tilbury	211 Tilbury	29.92	38	2.40	F. J. Todd, M.D.
31 Hazel	92 Alton	26.88	..	C. J. Osman.	31 Royal	212 Essex Centre	31.56	13.23	2.42	John Bartley.
23 Deseronto	93 Deseronto	19.64	3.47	Wm. Algie.	16 Laxdowne	213 Thorburn, N. S.	24.10	..	4.00	Richard Wolfe.
83 Petiscodiac	94 Petiscodiac, N. B.	84.69	4.18	Jas. Stokes.	9 Minnewawa	215 Bedeque, P. E. I.	44.56	5.07	..	G. M. Appleton.
37 Collingwood	95 Collingwood	30.52	1.48	F. W. Emmerson.	18 Amherstburgh	216 Amherstburgh	8.27	93	..	Geo. Keating.
18 Lorne	96 Port Rowan	20.30	7.60	John Birnie, jr.	15 Gower	217 North Gower	..	..	..	L. U. Fowler.
17 Lygar	97 Toronto	17.51	..	A. C. Hutchinson.	16 Sylvan	218 Montague Bge., PEI	12	1.43	..	D. A. Maxwell.
27 Harwich	98 Blenheim	28.26	..	37 Dover Court Road.	10 St. Lawrence	219 South Quebec	29.66	5.89	..	Geo. Craig.
40 Tyrone	99 Wallacetown	37.04	1.05	J. A. Markaby.	96 Clifton	220 Niagara Falls	19.34	1.64	1.84	John T. Robison.
17 Albert	100 London West	22.60	1.81	Henry J. Rapelja.	13 Ridgetown	221 Ridgetown	9.03	..	..	L. A. Farmer.
48 Gordon Falls	101 Elgin Corners, N. B.	22.84	2.91	William Nicholla.	7 City of the Valley	222 Dundas	24.06	..	2.25	Fredric W. Hill.
8 Acadia	102 Amherst, N. S.	41.09	9.64	Geo. Smith.	41 Stadacois	223 Souris, P. E. I.	68.17	66	2.90	T. L. Broderick.
8 Blomidon	103 Parrsboro, N. S.	10.23	..	Arthur Davison.	15 I noon	225 Beamsville	16.53	5.68	..	H. J. Dean.
13 Londonderry	105 Acadia Mines	10.04	38	N. H. Upham.	6 Falls View	228 Alms, N. B.	9.12	2.80	..	Uriah Matthew.
25 Haldimand	106 Hagersville	17.58	3.94	T. E. Atkins.	27 Laurentian	229 Ottawa	38.20	34	3.23	O. R. C. Richardson,
30 Seguin	107 Pary Sound	26.01	7.55	Geo. A. Phelps.	14 Empress	230 Smithville	11.22	3.95	..	42 Genevieve St.
18 Hiawatha	108 Truro, N. S.	39.84	..	John A. Johnston.	21 Dunnville	231 Dunnville	19.19	82	..	Walter A. Russ.
19 Evangeline	109 Kentville, N. S.	25.07	3.33	Firman McClure.	40 Valley	232 Saginaw, Mich.	91.07	..	..	Thos. E. Colpitt.
28 Durham	111 Durham	24.63	10.08	W. D. Reid.	12 Pelham	233 Franck	19.06	6.04	..	Robt. L. MacFarlane
25 Equity	112 Orangeville	38.28	1.50	Wm. Johnston, jr.	18 Royal Jubilee	114 Halifax, N. S.	13.87	..	..	A. G. Pitteway.
12 Pearl	113 Parkhead	7.79	3.37	Francis Irwin.	9 Bonnechere	..	..	..	..	117 Sparks St.
17 Royal Jubilee	114 Halifax, N. S.	13.87	..	H. Monkman.	..	..	..	..	..	W. H. Morgan.
..	..	..	..	..	..	..	..	..	..	F. J. Ramsay.
..	..	..	..	..	..	..	..	..	..	Geo. H. House.
..	..	..	..	..	..	..	..	..	..	S. E. Birdeall, M.D.

No. of Members.	Name of Court.	No. of Court.	Endowmt Ass No.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.	CONTRA—CR.
25	Richmond	234	Richmond, Staten. I.	19.73		Alva W. Sharrot.	September 2, by cheque 1444, Jno. Belcher, 49 days' sick benefits 35 00
24	Seikirk	235	Wallceburg	23.07	4.32	William A Taylor.	September 2, by cheque 1445, Chas. L. Bonham, 15 days' sick benefits 10 71
10	Raymond	236	Fonthill	9.62	3 87	J. O. Emmott, M.D.	September 2, by cheque 1446, Jno. M...ville, 26 days' sick benefits 18 57
7	Mouck	238	Marshville	10.91	4.08	A. McLearn.	September 2, by cheque 1447, F. E. Stevens, 18 days' sick benefits 12 36
54	Flint	239	Flint, Mich.	54.30	15.45	Frank Dullam.	September 2, by cheque 1448, R. Thompson, 20 days' sick benefits 14 29
24	St. James	240	Toronto	39.35	1.65	W. J. Hambly. Mail Building.	September 2, by cheque 1449, Thos. W. Terry, 16 days' sick benefits 11 43
20	Spadina	241	Toronto	20.27	3.21	Robt. Gilray, 190 College Street.	September 2, by cheque 1450, Thos. Durdle, 11 days' sick benefits 7 86
15	Brock	242	Toronto	13.1	2.30	J. A. Allen.	September 2, by cheque 1451, Jas. E. Law, 11 days' sick benefits 7 86
22	Bracebridge	243	Bracebridge	25.05	2 35	D. E. Bastedo.	September 2, by cheque 1452, M. S. Starrat, 14 days' sick benefits 10 00
15	Gravenhurst	244	Gravenhurst	55.35	19.50	H. R. Fing.	September 2, by cheque 1453, F. J. W. Brasford, 21 days' sick benefits 15 00
20	Nipissing	245	North Bay	32.40	3 91	W. W. Howey, M.D.	September 2, by cheque 1454, Jno. Munro, 8 days' sick benefits 5 71
12	Hastings	246	Hastings, Mich.	10.00		Leonard E. Stauffer.	September 2, by cheque 1455, Thos. M. Beck, 8 days' sick benefits 5 71
35	Laing	247	Laing, Mich.	43.19	5.71	David Berringer.	September 2, by cheque 1456, David W. Thompson, 7 days' sick benefits 5 00
20	Relief	248	Luzenberg, N.S.	18.89		W. A. Zycker.	September 2, by cheque 1457, Robt. Smith, 5 days' sick benefits 35 71
29	Sault Ste. Marie	249	Sault Ste. Marie, Mich			Augustus Matthews	September 2, by cheque 1458, Ed. Gill, 10 days' sick benefits 7 14
15	North Toronto	250	Toronto	15.60	1.72	John D. Armstrong	September 2, by cheque 1459, Wm. Minto, 50 days' sick benefits 35 71
30	Argyle	251	Toronto	30 60	1.10	E. Phoenix, 113 Ligar Street.	September 2, by cheque 1460, Albert Cornish, 21 days' sick benefits 15 00
17	Kinburn	252	Marion Bay, N. S.	15.79		C U. Mader.	September 2, by cheque 1461, R. Gilmour, 7 days' sick benefits 5 00
9	Woodgreen	253	Toronto	8 39	1.44	G. S. Cleland, M.D. 678 Queen Street.	September 2, by cheque 1462, Colborn Griffith, 8 days' sick benefits 5 71
14	Progressive	254	Newark, N. J.			J. J. Bethinger.	September 2, by cheque 1463, Wm. T. Milham, 18 days' sick benefits 12 86
21	Woodham	255	Kirkton	16.79		John McCurdy.	September 2, by cheque 1464, Geo. H. Smith, 7 days' sick benefits 5 00
13	Caledonia	256	Caledonia	12.46	75	W. J. Burns, M. D.	September 2, by cheque 1466, Geo. King, 8 days' sick benefits 5 71
27	Greenwood	257	Claudebye	22.99	84	Jas. Sutton.	September 7, by cheque 1472, Jno. Brooks, 84 days' sick benefits 60 00
22	Eglinton	258	Eglinton	32.21	5.60	A. H. Dixon.	September 7, by cheque 1473, Sam. E. Riggs, 15 days' sick benefits 10 71
50	Mystic	259	London	55.00		R. B. Hungerford.	September 7, by cheque 1474, Henry Mines, 9 days' sick benefits 6 43
14	Doon	260	Doon	8.16	4.30	Emil Bernhardt.	September 7, by cheque 1475, Sam. J. Kearns, 17 days' sick benefits 12 14
10	Michigan	261	Carsonville, Mich.			T. C. M... ..	September 7, by cheque 1476, Geo. Irwin, 12 days' sick benefits 8 57
29	Sts. of Mackinaw	262	Cheboygan, Mich.	37.36	3.59	J. W. Fitzmaurice.	September 7, by cheque 1477, Thos. Kerr, 12 days' sick benefits 8 57
13	Benevolence	263	Sussex, N. P.	12.35	22.34	Chas. S. Stuts.	September 7, by cheque 1478, Arch. Irwin, 17 days' sick benefits 12 14
23	Pleasant	264	Maltin			H. McCort.	September 7, by cheque 1479, Thos. P. Beck, 7 days' sick benefits 5 00
19	Pembroke	265	Pembroke		68	J. M. Burritt.	September 7, by cheque 1480, Wm. A. Hurdie, 14 days' sick
21	Herbert	266	Newport, N. S.			Henry Cochran.	
15	Marion	267	DeLerville, Mich.			Robt. Loughran.	
	H. C. Ontario				1000.00		
	H. C. Creed				15.00		

7160

\$7,226.87 \$868.51 \$1,550.85

RECAPITULATION.

RECEIPTS.	
From Endowment assessment....	\$7,226 87
„ Sick and Funeral Benefit..	868 51
„ General Fund .....	1,550 85
	\$9,646 13

CONTRA—CR.

By paid the Supreme Treasurer..	\$9,646 13
Submitted in L., B. and C., E. S. CUMMER, Supreme Sec.	

Supreme Treasurer's Statement.

FOR THE MONTH OF SEPTEMBER, 1887.

ENDOWMENT ACCOUNT.

RECEIPTS.	
To balance per last report.....	\$72,857 49
“ Cash received from S. Sec.....	7,226 87
	\$80,086 36

CONTRA—CR.

September 3, by cheque 1470, Jane Ermina Jamieson, endowment in full, late Bro. Geo. G. Jamieson, Court Kars 203 .....	1,000 00
September 8, by cheque 1485, Elizabeth Ormerod, endowment in full, late Bro. Jno. Ormerod, Court Garnet, 64 .....	1,000 00
September 8, by cheque 1486, Mary A. Burden, endowment in full, late Bro. Harry D. Burden, Court Milicete, 139 .....	1,000 00
September 20, by cheque 1605,	

Martha Cowan, endowment in full, late Bro. George Cowan, Court Ottawa, No. 41 .....	1,000 00
September 20, by cheque 1506, Jas. Newman, guardian for Geo. Newman, beneficiary late Bro. Thos. Newman, Court Erie, 47, endowment in full .....	1,000 00
September 23, by cheque 1507, Phoebe Graham, administratrix, endowment in full, late Bro. Jno. Graham, Court Victoria, 10 .....	1,000 00
September 23, by cheque 1510, Kilburn Bishop, settlement in full, endowment claim late Bro. W. J. Ross .....	500 00
September 24, by cheque 1532, Mary Millman, endowment in full, late Bro. Robert Millman, Court Woodstock, 69 .....	1,000 00
Five per cent. Endowment Receipts August and September to General Fund .....	693 51
Balance on hand	
Can. Per. Inv. Co. 5,000.00	
Ontario Loan Co. 20,180.59	
Dom. Sav. Bank 26,093.30	
P. O. Sav. Bank 11,104.42	
Current Bank acct. 9,509.54	71,887 85
	\$80,086 36

SICK AND FUNERAL FUND.

RECEIPTS.	
To balance per last report.....	\$2,377 46
“ Cash received from S. Sec.....	868 51
Total.....	\$3,245 97

September 2, by cheque 1444, Jno. Belcher, 49 days' sick benefits	35 00
September 2, by cheque 1445, Chas. L. Bonham, 15 days' sick benefits	10 71
September 2, by cheque 1446, Jno. M...ville, 26 days' sick benefits	18 57
September 2, by cheque 1447, F. E. Stevens, 18 days' sick benefits	12 36
September 2, by cheque 1448, R. Thompson, 20 days' sick benefits	14 29
September 2, by cheque 1449, Thos. W. Terry, 16 days' sick benefits	11 43
September 2, by cheque 1450, Thos. Durdle, 11 days' sick benefits	7 86
September 2, by cheque 1451, Jas. E. Law, 11 days' sick benefits	7 86
September 2, by cheque 1452, M. S. Starrat, 14 days' sick benefits	10 00
September 2, by cheque 1453, F. J. W. Brasford, 21 days' sick benefits	15 00
September 2, by cheque 1454, Jno. Munro, 8 days' sick benefits	5 71
September 2, by cheque 1455, Thos. M. Beck, 8 days' sick benefits	5 71
September 2, by cheque 1456, David W. Thompson, 7 days' sick benefits	5 00
September 2, by cheque 1457, Robt. Smith, 5 days' sick benefits	35 71
September 2, by cheque 1458, Ed. Gill, 10 days' sick benefits	7 14
September 2, by cheque 1459, Wm. Minto, 50 days' sick benefits	35 71
September 2, by cheque 1460, Albert Cornish, 21 days' sick benefits	15 00
September 2, by cheque 1461, R. Gilmour, 7 days' sick benefits	5 00
September 2, by cheque 1462, Colborn Griffith, 8 days' sick benefits	5 71
September 2, by cheque 1463, Wm. T. Milham, 18 days' sick benefits	12 86
September 2, by cheque 1464, Geo. H. Smith, 7 days' sick benefits	5 00
September 2, by cheque 1466, Geo. King, 8 days' sick benefits	5 71
September 7, by cheque 1472, Jno. Brooks, 84 days' sick benefits	60 00
September 7, by cheque 1473, Sam. E. Riggs, 15 days' sick benefits	10 71
September 7, by cheque 1474, Henry Mines, 9 days' sick benefits	6 43
September 7, by cheque 1475, Sam. J. Kearns, 17 days' sick benefits	12 14
September 7, by cheque 1476, Geo. Irwin, 12 days' sick benefits	8 57
September 7, by cheque 1477, Thos. Kerr, 12 days' sick benefits	8 57
September 7, by cheque 1478, Arch. Irwin, 17 days' sick benefits	12 14
September 7, by cheque 1479, Thos. P. Beck, 7 days' sick benefits	5 00
September 7, by cheque 1480, Wm. A. Hurdie, 14 days' sick	



benefits	10 00
September 7, by cheque 1481, Walter Ballard, 17 days' sick benefits	12 14
September 7, by cheque 1482, Chas. Kain, 22 days' sick benefits	15 71
September 7, by cheque 1483, Hy. Needham, 9 days' sick benefits	6 43
September 8, by cheque 1484, Edgar Farloigh, 24 days' sick benefits	17 14
September 14, by cheque 1491, D. McVicar, 26 days' sick benefits	32 86
September 14, by cheque 1492, Jno. L. Roberts, 14 days' sick benefits	10 00
September 14, by cheque 1493, Edward Gibson, 14 days' sick benefits	10 00
September 14, by cheque 1494, And. H. Foote, 18 days' sick benefits	12 86
September 14, by cheque 1495, Franz Kremer, 15 days' sick benefits	10 71
September 14, by cheque 1496, Geo. Jack, 19 days' sick benefits	13 57
September 14, by cheque 1497, Alf. Fleming, 17 days' sick benefits	12 14
September 14, by cheque 1498, Jno. F. Bower, 7 days' sick benefits	5 00
September 14, by cheque 1499, Lewis Bailey, 8 days' sick benefits	5 71
September 14, by cheque 1500, Jno. R. Jaffray, 11 days' sick benefits	7 86
September 14, by cheque 1501, Robert Barr, 7 days' sick benefits	5 00
September 14, by cheque 1502, Benj. Brown, 10 days' sick benefits	7 14
September 14, by cheque 1503, Ed. Melner, 14 days' sick benefits	10 00
September 15, by cheque 1504, Chas. E. Collins, 16 days' sick benefits	11 43
September 23, by cheque 1511, A. Broadwell, 10 days' sick benefits	7 14
September 23, by cheque 1512, Jno. Armstrong, 13 days' sick benefits	9 29
September 23, by cheque 1513, Jas. Fowler, 9 days' sick benefits	6 43
September 23, by cheque 1514, Wm. H. Moore, 11 days' sick benefits	7 86
September 23, by cheque 1515, Jos. Daly, 28 days' sick benefits	20 00
September 23, by cheque 1516, Thos. Moffatt, 8 days' sick benefits	5 71
September 23, by cheque 1517, Jas. Whitney, 24 days' sick benefits	17 14
September 23, by cheque 1518, Geo. Taylor, 14 days' sick benefits	10 00
September 23, by cheque 1519, Geo. Foster, 21 days' sick benefits	15 00
September 23, by cheque 1520, Jno. H. Landon, 14 days' sick benefits	10 00
September 23, by cheque 1521,	

Henry Huff, 10 days' sick benefits	7 14
September 23, by cheque 1522, Jas. Arbough, 11 day' sick benefits	7 86
September 23, by cheque 1523, Edward Leslie, 60 days' sick benefits	42 86
September 23, by cheque 1524, Amos Young, 19 days' sick benefits	13 57
September 23, by cheque 1525, Allin Raist, 14 days' sick benefits	10 00
September 23, by cheque 1526, Jno. D. Bolsby, 7 days' sick benefits	5 00
September 23, by cheque 1527, Jas. Routledge, 7 days' sick benefits	5 00
September 23, by cheque 1528, Jas. Vanstone, 14 days' sick benefits	10 00
September 23, by cheque 1529, Geo. Gilroy, 48 days' sick benefits	34 29
September 23, by cheque 1530, David Brown, 10 days' sick benefits	7 14
September 23, by cheque 1531, Peter Boyer, 30 days' sick benefits	21 43
September 27, by cheque 1533, A. Coruish, 21 days' sick benefits	15 00
September 27, by cheque 1540, John Asher, 34 days' sick benefits	24 29
September 27, by cheque 1541, J. N. Ogden, 84 days' sick benefits	60 00
September 27, by cheque 1542, E. Walker, 14 days' sick benefits	10 00
September 27, by cheque 1543, D. McVicar, 8 days' sick benefits	5 71
September 27, by cheque 1544, August Wortz, 9 days' sick benefits	6 43
September 27, by cheque 1545, J. A. Maddaugh, 15 days' sick benefits	10 71
5 per cent. to General Fund	43 35
Balance on Hand	2,170 52
<b>Total</b>	<b>\$3,245 97</b>
<b>GENERAL FUND—RECEIPTS.</b>	
To Cash received from S. Secretary	1,550 85
5 per cent. Eud. Receipts, Aug. and Sept.	698 51
5 per cent. S. & F. Receipts Sep	43 35
	<b>\$2,292 71</b>
<b>CONTRA—CR.</b>	
September 3, by cheque 1467, Wm. Fell & Co., seals	76 15
September 3, by cheque 1468-9, Audit fees	43 85
September 3, by cheque 1471, Advertiser Printing Co.	200 00
September 14, by cheque 1487, Postage, telegrams, &c., to 1st July	105 50
September 14, by cheque 1488, Expenses re Jubilee celebration	45 92
September 14, by cheque 1489, L. Racek, ditto	7 00
September 14, by cheque 1490, H. Buchlein, seal	10 50
September 23, by cheque 1508, Advertiser Printing Co.	200 00
September 23, by cheque 1509,	

Dr. Oronhyatekha, 2 months' salary	416 00
September 24, by cheque 1533, B. W. Greer, expenses to Toronto	13 00
September 24, by cheque 1534, Supreme Treas. salary, 3 mos.	125 00
September 24, by cheque 1535, Supreme Treas. office expenses	12 50
September 27, by cheque 1536, Jno. A. McGivray counsel fees	100 00
September 27, by cheque 1537, Zabriskie & Co., seals	6 65
September 27, by cheque 1538, Sup. Sec. 3 mos. salary	250 00
Balance	680 64

\$2,292 71

Submitted to L. B. & C.,  
T. G. DAVEY, Sup. Treas.

Report of Medical Board for  
September, 1887.

Court	Elizbeth	No.	Ap. over.	Rejected.
" Elizbeth	"	1	1	0
" Hop	"	1	2	0
" Stormont	"	3	4	0
" Victoria	"	10	1	0
" Welcome	"	12	1	0
" Elora	"	17	1	1
" Keewatin	"	19	3	0
" Fergus	"	22	1	0
" Oronhyatekha	"	23	2	0
" Dominion	"	25	2	0
" Elgin	"	29	1	0
" Rideau	"	31	2	0
" Essex	"	35	1	0
" Amity	"	39	1	0
" Ottawa	"	41	3	0
" Washington	"	44	1	0
" Shelburne	"	45	1	0
" Erie	"	47	1	0
" Canada	"	52	2	0
" Enterprise	"	54	1	0
" Lake	"	61	1	0
" Garnet	"	64	2	0
" Quebec City	"	66	1	0
" Alvinaton	"	67	1	0
" Woodstock	"	69	1	0
" Excelsior	"	79	1	0
" Ontario	"	85	1	0
" Hillsborough	"	91	2	0
" Deseront	"	93	2	1
" Lorne	"	96	2	0
" Harwich	"	98	3	0
" Tyrconnel	"	99	2	0
" Acadia	"	102	1	0
" Haldimand	"	106	1	0
" Seguin	"	107	2	0
" Equity	"	112	1	0
" Welland	"	116	1	0
" Loyalist	"	121	1	0
" Exeter	"	123	5	0
" Carleton Place	"	125	1	0
" Northern Light	"	127	4	0
" Birtle	"	129	1	0
" Manitowick	"	144	2	0
" St. Marys	"	145	1	0
" Fulford	"	147	1	0
" Saugan	"	148	1	0
" Prince Albert	"	149	2	0
" Happy Reheat	"	150	2	0
" General Gordon	"	152	1	0
" Berlin	"	154	5	0
" Maple	"	155	3	0
" Huron	"	163	2	0
" Toronto	"	167	2	0
" Brant	"	168	2	0
" River Speed	"	169	3	1
" Black Knight	"	173	1	0
" Butternut Ridge	"	184	1	0
" Baverton	"	185	3	0
" Dismond	"	187	2	0
" Aurora	"	188	1	0

	No.	Approved	Rejected
Court Waterdown	195	1	0
" Sauble	198	4	0
" St. Paul's	199	1	1
" Lucean	207	1	0
" Tilbury	211	1	0
" Lansdowne	213	5	0
" Ridgetown	221	1	0
" City of the Valley	222	1	0
" Laurentian	229	3	3
" Richmond	234	1	1
" Flint	239	7	0
" Nipissing	245	1	0
" Hastings	246	2	1
" Lansing	247	4	0
" North Toronto	250	1	0
" Argyll	251	3	0
" Woodgreen	253	1	0
" Progressive	254	4	0
" Caledonia	256	9	0
" Greenwood	257	24	2
" Eglinton	258	1	1
" Myatic	259	6	1
" Michigan	261	4	0
" Sts of Mackinac	262	22	3
" Benevolence	263	4	0
" York	264	3	1
" Pembroke	265	23	2
" Herbert	—	6	1
" Bonnie Doon	—	8	0
" Sand Beach	—	18	0
" Montreal	—	15	1
" Marion	—	5	0

Total 259 21  
 Yours in L. B. and C.,  
 T. MILLMAN, M.D.,  
 Sec. of Mad. Board.

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of October, 1887.

Name of Court.	No. of Court.	Capitation Tax.	General Supplies.
Hope	1		\$ 2 90
Forest City	8		1 20
Kingsville	9		1 50
Oronhyatekha	23		3 60
Dominion	25		1 50
Jubilee	27	\$ 8 50	
Amity	39		50 00
Frontenac	59		22 00
Garret	64		25
Queen City	66		1 00
Lorn	96	5 00	
Harwich	98		1 50
Equity	112		1 00
Northern Light	127		11 00
Jewel	131		1 00
Delaware	151	2 00	
Belmont	153		6 25
Huron	163		10 50
River Speed	169		98
Black Knight	173		25 50
Nelson	174		2 50
Glenmorris	178		1 24
Lindsay	181	10 00	2 00
Rock Glen	186	8 00	
Success	191		1 30
Sauble	196		2 40
Shakespeare	197		25
Kars	203		20 50
Blenheim	208	1 00	
Tilbury	211		10
Ambertsburgh	216		1 00
City of the Val'y	222	4 00	
Lincoln	225		1 30
Pelham	233		1 00
St. James	240		5 00
Spadina	241		3 00
Bracebridge	243	9 00	
Gravenhurst	244	7 50	

\$ 55 00 \$ 162 27

To cash from capitation tax as above \$ 55 00  
 " cash from general supplies " 162 27  
 Total \$ 217 27

CONTRA-OR.

By cash paid to High Treasurer \$ 217 27  
 Submitted in L. B. and C.,  
 JAS. B. HALKETT,  
 High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF SEPT., 1887.

To balance per last report. . . . \$1,364 43  
 " cash from H. Secretary . . . . 217 27  
 \$1,601 70

CONTRA—OR.

September 8, by cheque 2E, H. Secretary, salary and expenses. 68 85  
 September 27, by cheque 2 & 4E, Mason & Reynolds . . . . . 18 50  
 September 27, by cheque 5E, Supreme Court, on account, . . . 1,000 00  
 By balance . . . . . 514 35  
 \$1,601 70

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

Mortuary Statement.

No. 116, Bro. George Cowan, of Court Ottawa, No. 41, died at Ottawa, Ont., of compound fracture of right leg, on the 2nd of September, 1887. Endowment of \$1,000, designated to his wife Martha Cowan. Paid by cheque No. 1505.

No. 117, Bro. Robt. Millman, of Court Woodstock, No. 69, died at Woodstock, Ont., of typhoid fever, on the 14th September, 1887. Endowment of \$1,000 designated to his wife Mary Millman. Paid by cheque No. 1532.

No. 118, Bro. Thomas Kincaid, of Court Milicete, No. 139, died at Fredericton, N.B., of gastralgia, on the 17th September, 1887. Endowment of \$1,000, designated to his wife Mary E. Kincaid. Paid by cheque No. 1569.

No. 119, Bro. Robt. Hall, of Court Royal, No. 212, died at Essex Centre, of peritonites, on the 22nd September, 1887. Endowment of \$1,000, designated to his wife Ann Hall. Paid by cheque No. 1570.

Submitted in L. B. & C.  
 E. S. CUMMER,  
 Supreme Secretary.

Vouchers Wanted.

Vouchers for following cheques have not yet been returned to Supreme Treasurer:  
 Phoenix, 182.—Cheque 1102, favor of T. L. Gatchell, sent Feb. 9.  
 Mizpah, 130.—Cheque 1124, favor of Arthur R. Cook, sent March 2.  
 Madawaska, 81.—Cheque 1136, favor of A. C. M. Hodgins, sent March 8.  
 Madawaska, 81.—Cheque 1292, favor of M. D. Campbell, sent May 13.  
 Gordon Falls, 101.—Cheque 1222, favor of M. S. Starratt, sent April 14.  
 Puslinch, 51.—Cheque 1286, favor of Alex. Cameron, sent May 13.  
 Duauville 231.—Cheque 1350, favor of Wm. G. Wade, sent July 28.  
 Harmonia 57.—Cheque 1369, favor of D. H. Helmer, sent July 14.  
 Raymond 236.—Cheque 1374, favor of Raymond Cole and cheque 1375, favor of Wm. Hilts, sent July 16.  
 Nelson 174.—Cheque 1395, favor of W. J. Schultz, sent July 30.

Collingwood 95.—Cheque 1421, favor Jas. Patterson, sent August 10.—\$15.00  
 Stormont 3.—Cheque 1438, favor Arabella Ault, sent August 31.—\$750.00  
 The Attention of the respective Courts is called to the above list. They are also requested to see that the proper vouchers are immediately returned to the Supreme Treasurer, and, as the saying is, "save themselves further trouble."

I. O. G. T.

The R. W. G. Secretary has issued the following appropriate circular letter, which we know will be read with the deepest sorrow in every Lodge of the I. O. G. T. in the world.  
 RIGHT WORTHY GRAND LODGE, I. O. G. T.  
 Secretary's Office,  
 Mauston, Wis., Oct. 10. 1887.

To all Grand and Worthy Grand Secretaries, and Lodge Deputies of Subordinate Lodges working under the Right Worthy Grand Lodge:

BROTHERS AND SISTERS,—The most painful duty I have ever been called upon to perform falls to my lot at this time. Our great leader, Bro. Finch, has fallen.

Ever since the Saratoga session our R. G. W. Templar has been unusually busy with new problems, the carrying out of which would make our Order a greater power for good. The latter part of September he went to Dakota, and made several speeches in aid of the local option battles in that territory. He arrived home on the 30th, stopped only one night to attend to official correspondence, then started for Boston on the evening of October 1st; arrived there on the morning of the 3rd, and went to Lynn, Mass., and addressed a large audience that evening. After the lecture he returned to Boston, arriving there about 11 o'clock. He stepped from the car, after walking a few feet, fell dead in the arms of a friend who was with him. His death was caused by heart disease, evidently hastened by overwork in the cause of God and humanity. The friends at Boston faithfully cared for the body, and a committee, headed by Bro. Chas. L. Abbott, G. C. T., conveyed it to his home at Evans-ton.

The funeral was held on Sunday, October 9. Our brother was laid at rest in beautiful Rose Hill Cemetery, attended by a large concourse of Good Templars of every rank.

The new ceremony adopted at Saratoga was used for the first time. P. R. W. G. Templar Hon. Theo. D. Kanouse acted as C. T.; P. R. W. G. Counselor Oronhyatekha as P. C. T., and P. R. W. G. Templar Hon. S. D. Hastings as Chaplain.

The most beautiful and costly floral tributes were forwarded from all parts of the country. Telegrams of wonder and grief came as thick as the falling leaves when nature is struck with killing frosts, and evidences of universal sorrow, such as no similar event ever called forth, demonstrated that a man without a peer in the Good Templar ranks had been taken from us.

Oh, brothers and sisters! our loss is great and hard to be borne. We must believe that it is for our good, for God permitted it; yet it will take all our fortitude to bow to his will without complaining.

We all loved him so because his great loving heart responded to every call for help to carry forward our great reform.

The constitution provides that in the event of the death of the R. W. G. Templar, the R. W. G. Counselor becomes R. W. G. Templar. Wm. W. Turnbull, of Glasgow, Scotland, is now the head of the Order.

It is his order that directions be made to

every Lodge in your jurisdiction to go into mourning for three months, the Charter and Regalia of every lodge to be draped for that period, and every member is requested to wear crape on the right arm or in the buttonhole of the coat collar, or pinned on the dress of the sisters, with the public recognition pin or badge.

Lodges are requested to hold a memorial service on the first Sunday in December, in Lodge room or some other suitable place. A collection should be taken at that time, and the amount forwarded to this office, to make a fund with which to erect a Good Templar monument to the memory of our leader.

Our present R. W. G. Templar is at this moment crossing the ocean to meet the Executive Committee at Boston on the 20th inst. At this meeting a consultation will be had as to the best methods for taking up the work of the Order where our fallen hero left it.

When the meeting is terminated you will be immediately notified of the result. In the meantime, do not for a moment halt in the prosecution of your work for the up-building of the Order. We can best show our great love for our fallen leader by concentrating our best energies to increasing our membership in every jurisdiction on the earth.

As he gave his time, his money, and his life to our service shall we not give more and do more than we have ever done to build up and extend our beloved Order, to the end that homes may be brighter and hearts happier?

Sorrowfully yours,  
B. F. PARKER, R. W. G. Sec.

### Foresters' Excursion.

The Executive Council have completed arrangements with Bro. T. R. Parker, the London C. P. R. Agent, for the proper issuance of Accident Tickets whenever required by our membership. These tickets can be issued a week, or a month or more before the time actually required. All that will be necessary to do will be to send to the Supreme Secretary the amount of the fee, viz.: 25 cents for a one day ticket, securing \$3,000, and state the day and the hour the brother intends to start on the "Foresters' Excursion," together with the name of the brother plainly written and the ticket can be secured. These arrangements have been made on the representations that in some localities these accident tickets cannot be secured at all, and in other places the agents are too stupid to understand that these tickets may be secured a day or a week or a month before the time of the excursion.

In this connection we may say we have received many letters protesting against the law, if it covered all excursions, but we are glad to say without exception every member has approved of this new law if it was intended to cover only excursions when there was likely to be a large number of the members of the Order taking a part. As a matter of fact the new law is even more restricted in its application than this, and covers only "Foresters' Excursions" under Forestric auspices.

### Special Notice.

We shall be very much obliged if all C. D. H. C. R.'s will make special enquiries for the printed minutes of the Supreme Court of the Ottawa Session, 1885, and have them sent to the Supreme Secretary. Any other of the Brethren having such minutes will also confer a great favor if they would send them to the Supreme Secretary. The Executive are desirous of having a few complete volumes of our

printed minutes suitably bound. At present there are only two copies of the 1885 Ottawa session in the hands of the Executive.

### Presentation.

A regular meeting of Court Rideau, No. 31, I. O. F. took place at their Court chambers, New Edinburg ward, on Thursday the 29th September. The visiting brethren from Court Ottawa, No. 41, were Bros. Peter Robertson, P.C.R.; Hill, P.V.C.R.; Geo. Roe, R.S.; and E. Hickmett, F.S.; initiations of two worthy Scotchmen took place, who were duly led through the rough and thorny path to their forest home, after which a very pleasing event took place by our worthy and esteemed brother Peter Robertson presenting to the Court a beautiful photographic copy of the original Supreme Court picture of its members (now the property of Bro. Robertson), taken by Ions Bros., and photographed by Pittaway and Jarvis. The gift was duly appreciated and acknowledged by the Chief Ranger in behalf of the Court. After speeches and recitations being rendered a very happy evening was brought to a close, with the heartfelt wish of the brethren that these fraternal greetings and visitations might be oft repeated.—*Ottawa Free Press.*

**\$1,000.00.**

Wyoming, Sept. 9, 1887.  
To Dr. Oronhyatekha, and Officers of the Supreme Court, I. O. F.

DEAR SIR AND BROS.,—I desire through you to return my most sincere and grateful thanks to the Executive Board of the Supreme Court, I. O. F., for the prompt manner in which they have paid the endowment on the life of my late husband, amounting to one thousand dollars (\$1,000), which in nine days after my claim was sent was ready for me.

I am also thankful to the officers of Court Garnet, No. 64, Wyoming, for their kindness and attention at my husband's burial and for the sympathy they have shown me. May God ever speed your noble Order and may every prosperity be with it.

I remain sincerely yours,  
ELIZABETH ORMEROD.

### Notes.

Lost, strayed or stolen, a Whale.  
Order your supplies from your own High Secretary.

The minutes of the Supreme Court have been printed and sent out by the Supreme Secretary.

The S. C. R. has broken ground in Ohio by the institution of a splendid new Court in Cleveland.

Send Medical Examinations to Dr. T. Millman, Secretary Medical Board, Rockwood Asylum, Kingston, Ont.

The P. S. C. R. has returned to the capital after a prolonged sojourn with his family by the waters of the Bay of Quinte.

The High Secretary of Ontario has our profound thanks for a supply of most delicious Killarney trout. There is none better in the world, and we know it.

Send all directions regarding the mailing of the Forester and the cards in the directory to Bro. A. Fleming, Business Manager of the Independent Forester, London, Canada.

Before his death Bro. John B. Finch had requested Dr. Oronhyatekha to prepare an

insurance scheme for the Good Templars of the world. No scheme can be better than that of the I. O. F. It is about perfect now.

The case of Wells vs. I. O. F. which was to have been tried at St. Thomas, has been postponed by Judge Rose owing to the absence of material witnesses for the defence. It will likely be tried at the Spring Assizes. In order to show the *bona fides* of the Order the Supreme Counsellor offered to have paid into Court \$1,200.

The Supreme Chief Ranger had promised to attend an entertainment given by the brethren of Exeter, on Friday the 7th inst., but owing to the death of the Hon. J. B. Finch he was unable to fulfil his promise, as he had to hurry away to Chicago to attend the funeral of his late Good Templar Chief. The Supreme Chief Ranger is, however, extremely desirous of meeting the brethren and the Court of Exeter, and if ever the invitation is repeated he will make a special effort to be present.

To show the benefit of advertising in the FORESTER the next day after we penned the note regarding a Whale, we received the returns from Bro. Whale of the institution of Court St. Lawrence, No. 269, at Montreal, with Colin McArthur, the great wall paper manufacturer, at the head of the list of applicants, and the first P. C. R. of the Court. Well done Bro. Whale, except that "St. Lawrence" is already located at South Quebec. Our Montreal brethren must, therefore, select some other name.

COURT STRAITS OF MACKINAC, NO. 262, CHEBOYGAN, MICH., instituted August 11th, 1887, by J. W. Fitzmaurice, D.S.C.R.

### OFFICERS INSTALLED.

C.D.H.C.R., J. W. Fitzmaurice.  
C.R., Geo. N. Case.  
V.C.R., Thomas D. James.  
R.S., Bert Manne.  
F.S., Robert Nimmo.  
Treas., Ed. J. James.  
S.W., Fred E. Baker.  
J.W., C. F. Kelly.  
S.B., Wm. Langmaid.  
J.B., J. R. Eggerman.  
P.C.R., Geo. L. Spaulding.  
Chaplain, E. O. Penney.  
Physician, Thos. A. Perrin.

Meets on the 1st and 3rd Wednesday in the month.

### Secret Societies.

The term "secret societies," so often applied to the various orders, is erroneous. A secret order proper is one of which the membership, officials system, meetings and actions are unknown. The mere fact that an association sits with closed doors and discusses questions where none are admitted except those who belong to the family or organization, does not make said association a secret society, or else Congress, Legislatures, churches, corporations, business firms and the home circle would at times merit the title. No society is a "secret" one of which any reputable citizen may become a member by applying. A society is not "secret" that publishes its system, laws, proceedings, names of officials and place of business. It is true, its sessions may be held with closed doors and admission refused to those who have not complied with its requirements and been properly introduced, but this right is claimed and conceded by every family in the land and every institution, religious, political or legislative.—*San Francisco Call.*

### In Memoriam.

At a special meeting of Court Victoria No. 10, I. O. F., the following Resolutions of Condolence was presented and adopted:

*Whereas*, in the all wise dispensations of our Great High Chief above, God the Father, we are called upon to mourn the loss of a brother member of this Court.

*Resolved*—That in the death of Bro. John B. Finch, while we recognize and acknowledge the chastening hand of Our Heavenly Father and bow in humble submission to His Divine Will, we feel that our Order has suffered a great loss by the removal of this brother who was one of earth's bright ornaments, and while we mourn we are assured that our loss is gain to him, and that he has gone to the great reward in store for the faithful steward.

That to his bereaved family we extend our profoundest sympathy in this their great affliction.

That these Resolutions be spread upon the minutes of this Court and that a copy be forwarded to the family of our late brother, and be published in the Independent Forester and the city papers.

That, as a further token of respect, that the Court room be draped for 30 days.

C. W. JONES,  
E. S. CUMMER,  
ATWELL FLEMING, } Committee.

—A man should remember that his best efforts should begin in his home and his charities bestowed upon those within its walls. Our Order helps men to carry out this precept, for all are subject to misfortune, sickness and death. Strength is no protection; neither is honor, nor fame, nor health, nor happiness, nor youth. Time and change happen alike to all; he who is strong to-day, rejoicing in his vigor, may to-morrow be moaning in pain, or lying stiff and stark upon his bier. The wise man to-day provides for to-morrow—in time of health stores up provision for the day of sickness and in life prepares for death.—*Canadian Workman.*

### There's Pleasure In It!

—The man who builds a house and adorns it, or who accumulates money or property of any kind, will probably enjoy himself to a great degree for an indefinite period, but the man who toils to pay the costs of carrying insurance on his life, payable only to his family after his death, shows an affection for his family in which there is no taint of selfishness. Not one cent of it can he ever spend, and consequently the pleasure, though large in itself, is in anticipating the future comfort of the family. Thanks to a Christianized civilization the number of such persons is increasing.—*G. C. Journal.*

### The Reason Why!

Co-operative insurance will be more and more the order of the day. Why should it not be? It is simple and easily understood. There is nothing cumbersome or complex about it. It is safe; experience has taught this. It is a fixed fact, come to stay. It is cheap, and cheap for good and obvious reasons. There are no fancy salaries, no costly marble buildings, the money all goes one way—for the people. Then the co-operative insurance is the thing needed. For one I am very thankful that the great boon of life insurance is no

longer a luxury of the rich but a blessing brought within the reach of those of moderate means.—*Rev. Jessie Gilbert.*

### Ohips.

Attend your Court meetings regularly.

Write an article for the Forester.

Invite some one of your friends to-day to join your Court.

10,000 members before the first of the year is the mark to aim at.

It is no longer considered respectable or thrifty in a business man to go without life insurance.

Always have a Petition blank in your pocket to present to a friend who might become a member if you speak to him about it.

What a large addition to our membership could be made before the close of the year if a united effort is made and each brother resolves upon adding at least one more member to his Court. Let us all at the work now in earnest.

### A Remarkable Case.

An autopsy was held on the body of the late Thomas Kincaid, on Saturday evening, by Drs. Curry and Sharp. As was anticipated by the physicians, as stated in the last issue, a piece of bone was found lodged in the oesophagus or gullet near the entrance to the stomach. The bone which was a portion of a chicken rib, is fully 1½ inches in length, somewhat curved and sharp at both ends. The bone had, by the action of the body, penetrated the adjacent tissues giving rise to severe hemorrhage and inflammation of the neighboring organs, causing death. The case is considered a very remarkable one, and exceedingly rare. It is understood that no record of any similar case can be found. The wonder is that such a large bone, and one of such a shape, would not have been detected previous to swallowing, or stranger still that it could be forced past the swallow and so far down the gullet.—*Fredericton Gleaner, Sept. 20th.*

### Forester's Funeral on Sunday.

The funeral of the late Thomas Kincaid took place on Sunday afternoon and was very largely attended by all classes of citizens. The Foresters, of which deceased was a member, attended in a body, marching in procession ahead of the hearse and preceded by the Fredericton brass band. Upwards of seventy members of the brotherhood, representatives of Court Maudslayi and Court St. Mary's, were in attendance at the funeral of their departed brother, and presented a most creditable turnout. Mr. Harry Beckwith was director of ceremonies. The services at the house were conducted by Rev. F. D. Crowley, of the Baptist Church, while the services at the grave were taken in charge by the Foresters, the imposing ceremonies being conducted by H. C. Creed, S. V. C. R., and Chaplain Dr. Barker, of St. Mary's, in which all the members joined. The Foresters of Court Alexandria, Marysville, express regret at their inability to attend owing to the short notice given.—*Fredericton Gleaner, Sept. 20th.*

Some of the old deer in the Windsor Great Park in England are so fierce this month that the public are warned against approaching them.

## JOHN B. FINCH.

A Great Leader—A Noble Man

—A True Friend Has Fallen.

Hon. John B. Finch, Chairman of the National Committee of the Prohibition party and head of the world-wide Order of Good Templars, and a Deputy Supreme Chief Ranger, fell dead October 3rd, a little after 11 o'clock in the Eastern Depot, Boston. He lectured at Lynn in the evening and seemed in his usual spirits. From Lynn he came direct to Boston. Stepping from the car to the platform, he had not taken a dozen steps before he sank to the floor, and without a word or a sound expired, probably from heart disease. A little over a year ago he had an attack of neuralgia in the heart in the Fifth Avenue Hotel, New York, and when the following week the Supreme Chief Ranger met him at the Adam's House, Boston, in what is now known, the world over, among Good Templars, as "The Boston Re-Union Conference," he earnestly besought his friend to take warning from the attack and to abstain from constantly overtaxing nature while in the lecture field. But he was strong and in the prime of early and vigorous manhood and he could not be made to see the danger of doing two or three men's work right along. Now he lies in his grave a martyr to his devotion to the cause of Temperance, and of Good Templary, having left behind him an unsullied name and a reputation as a leader of men, an orator, and as a true friend second to none in history. We cannot do better than to give a few extracts from our exchanges to show in what estimation our loved friend and brother was held wherever known.

The *Boston Herald* of Tuesday, 3rd October, said:—

"The announcement of the sudden death of Hon. John B. Finch, of Evanston, Ill., in this city last evening, will carry with it feelings of deepest sorrow, not only into every section of this country, but throughout the entire civilized world, where his name had become a household word, not only as an active advocate of total abstinence and prohibition but more particularly as the beloved head of the Independent Order of Good Templars—the largest temperance organization in the world. As the head of this Order, and as Chairman of the National Prohibition Committee, Mr. Finch had come to be recognized as practically the leader of the temperance and prohibition forces in this country. He was a young man—only 35 years of age—but he was a man of wonderful vitality, and he was able to do a vast amount of work, such as he was compelled to do in the two offices that he held. He was conceded by his colleagues to be the most logical and argumentative speaker of them all, not as eloquent as some, but clear and convincing in his arguments, and powerful in his invectives against the liquor traffic. He was stern and uncompromising in his opposition to the liquor-drinking system of to-day; nothing but unconditional surrender of the drink traffic was accepted by him in any of his speeches.

"Mr. Finch left his wife, a most estimable lady, and his little son, to whom he was most devotedly attached, at their happy home at Evanston, Ill., on Saturday night last, and came east to fill a few lecturing engagements. Arriving in Boston yesterday morning he

spent the day visiting friends. He called at the head quarters of the Prohibition State Committee, at the office of the Massachusetts Total Abstinence Society, of which one of his dearest friends, Mr. B. R. Jewell, is Secretary, and at the office of the Grand Lodge of Good Templars, where he had a most pleasant interview for an hour in the afternoon with Mrs. Sarah A. Leonard, the Grand Secretary of this State. He also called upon Mr. James H. Roberts, another intimate friend, who has always had charge of his lecture tours in New England. To all he appeared to be in unusual good spirits, and to them he never appeared in better health. Last evening he went to Lynn and delivered a speech on Prohibition from the third party standpoint, and a gentleman who heard it says it was a powerful, logical plea for the Prohibition party, and not one unpleasant word toward the other political parties."

And on Wednesday, 4th October, the same paper gave the following account of the funeral service in Boston:

"Services over the remains of Hon. John B. Finch, the prominent and talented temperance reformer, whose sudden death from heart disease occurred in this city on Tuesday evening, were held at the rooms of Undertaker Tinkham on Howard Street, yesterday afternoon. There were about 50 people present, nearly all of them leaders in the temperance cause, and closely identified with Mr. Finch in his work. The manifestations of grief were very touching. Tears streamed down the faces of strong men, and women sobbed piteously as the clergymen spoke of the noble qualities of the deceased, or called attention to the irreparable loss that the cause of temperance had sustained. Many people identified with the work of temperance reform in this State were present, among them being Mr. Benjamin R. Jewell, Secretary of the Massachusetts Total Abstinence Society; Mr. Charles L. Abbott, Grand Chief Templar of the Grand Lodge, I. O. G. T., of Massachusetts, and the following Grand Officers: Grand Counsellor, Frank J. Jefferson; Grand Vice-Templar, Miss Emma Small; Grand Secretary, Mrs. Sarah A. Leonard; Grand Treasurer, Edwin Patch; Grand Chaplain, Henry Larrabee; Grand Marshal, Lornii Kimball; also Miss Jessie Forsyth, R. W. V. G. Templar of the Order; Mr. Eugene H. Clapp, P. G. W. P. of the Grand Division Sons of Temperance of Massachusetts; Mr. Samuel W. Hoiges, P. Grand Scribe, S. of T.; Rev. Richard Eddy, Rev. A. J. Gordon, John H. Watson, of Beverly; Hon. B. B. Johnson, of Waltham; James H. Roberts; Rev. George F. Clark, of Hubbardston; Rev. O. P. Gifford; A. H. Hall, of Chelsea; A. B. Travis, of Natick; and many others.

"The services were conducted by Rev. J. W. Hamilton, of Somerville, assisted by Rev. A. A. Miner, D.D., President of the Massachusetts Temperance Alliance, and Rev. A. J. Gordon. The latter read the Scriptures and was followed by Dr. Miner, who delivered the following appreciative

#### EULOGY OF THE DECEASED:

"Were we to give utterance to all that is in our hearts, we might seem to many, especially to such as were but slightly acquainted with our brother so suddenly removed from us, to speak in tones of extravagance: and yet I think it scarcely possible for us to overestimate what the cause of sobriety, wholesome law and good government has lost in the sudden death of John B. Finch. It has been my privilege to listen to him on various public and important occasions, and I have never heard a feeble utterance from his lips. With careful thought, well considered argument,

well arranged order in the presentation of his themes, he has always carried weight to the hearts of those who heard him. His tones of manifest sincerity, honest conviction, impartial dealing, thoroughness of purpose and work, all bespoke him the honest, faithful man. John B. Finch was a man who brought not simply fair abilities and right purposes to his work, but a man in whom the undercurrents of life were strong and deep, and who brought the weight of his mind and heart to bear upon every subject which presented itself to him, in a manner too rarely met with, even in the sacred desk itself. He was a man in whose utterances was more of the Kingdom of God than is found in the sermons in half the metropolitan pulpits in a six months. His utterances were not at all under the guise of piety; they were honest in the cause in which he was engaged, and stood on their own merits and spoke with their own authority.

"Mr. Finch was educated a lawyer. For years he was in warm sympathy with the Democratic party in politics. But when the cause in which his later years have been employed had appealed to his understanding and his heart, it found him ready to sunder all ties.

#### LIKE THE HONEST MAN HE WAS.

And he committed himself, without reserve, to that cause. I believe he was a Methodist in religion, but he never obtruded his sectarian views upon his audiences. He left his words to bear their own weight, and the tones of his discussions to express his religious convictions. That man's religion is wholesome and sound who loves God with all his heart, and all men of every name, color and clime as his brother—as himself. He was vivacious and cheerful, no stranger to a nice turning of words that would excite a smile upon the face of an audience and bring a glow of cheerfulness to the hearts of his friends in private conversations. But he was not a light-minded man. He was a man who would make life cheerful in aid of a serious purpose. He was a man who was always ready to put himself in the place where he could do the most good. We have among us not a few who may be termed good organizers of a moral and righteous cause. I know not what others may think, but I have been led to believe that among us John B. Finch held the first place; that he had at the hour of his death, in his mind more of the lines of influence and detail, of the measures and plans and of the state of affairs pertaining to the progress of the great cause in which he sacrificed his life, than perhaps any other man. I do not know how his place can be filled. I am not prepared to say that it cannot be, but I

#### DON'T KNOW HOW IT CAN BE FILLED.

This is a bereavement that touches us all deeply. It is a bereavement that is felt throughout all the country and throughout the ranks of the true friends of temperance everywhere. Why, yesterday not less than five telegrams came to me asking if it be true that John B. Finch is dead. It came as a shock and could not be credited. These telegrams came from places as far apart as Augusta, Me., and Lincoln, Neb. His friends were all anxious to learn that the report of his death was a mistake. So terrible did the news seem that a letter was sent to me by an earnest temperance friend inquiring if it were likely that he had been poisoned by the rum power. I suppose there is not the slightest ground for any such suspicion.

The writer said in the letter to me that rum was the Lucretia Borgia of modern civilization, and that is true. What a terrible indictment lies in such words against the flabbiness of the hour. When we stand in the presence of the honest man who sacrificed his life in fighting

he saloon! I know not whether his death was caused by the strain of the evening's work or whether it was the result of a constitutional disease, but in his death we cannot but feel

#### ALL THE MORE NEED

of earnest, serious, frank, persistent work in the same cause in which he has been engaged. We should throw ourselves into the same cause without hesitation or reserve. Our action should be emphatic, pointed, specific, persistent. The time must soon be brought about when Boston shall not present pitfalls by the thousand to our young men, inexperienced men to say nothing of our young women. We claim to be a Christian city, we claim to be a self governing people, and yet we see in the hands of a few men who manipulate politics, the instrumentalities of government which crush down, if they do not crush out, the patriotism of the country. If we are American citizens, let us rise with indomitable will against this tempter. Let the high purposes, the nobility of character, the true manliness of the deceased incite us to a more noble work. Let us with one voice and one heart send our profoundest sympathies to the dear wife and child so sadly bereaved."

Rev. J. W. Hamilton offered a very feeling prayer, and Rev. A. A. Williams pronounced the benediction.

Mr. Finch was to have delivered an address on prohibition at the People's Church, Sunday afternoon, Oct. 23, and it is now proposed to hold a memorial meeting on that day, at which time brief addresses on Mr. Finch's life work will be delivered by prominent temperance advocates and co-laborers with the deceased.

At 7 o'clock last evening the remains were taken west for burial in the family lot at Evanston, Ill., in charge of Mr. Frank P. Dyer, secretary of the state prohibition committee, Rev. A. A. Williams of Lynn and Grand Chief Templar Abbott."

**Chairman Wheeler on the Loss to the Prohibitionists of this State.**

"ALBANY, Oct. 4. (*Special Dispatch.*)—John B. Finch's death is a stinging blow to the Prohibition party of the nation, and particularly of this State. He has been of immeasurable assistance to us in New York. No one speaker has been called for so often during the pending campaign. Every mail coming in at headquarters brings numerous repetitions of the application: 'Send Finch to us.'

In the campaign of 1884 he worked and spoke and planned incessantly in New York; in 1885 he spent nearly a month in the State; last year we attended together many Congressional Conventions throughout the State. His duties of last year bore very hard upon him, and upon one occasion, more than a year ago, he said to me: 'Fred, old boy, some of these days I shall drop in my tracks. The doctors say I have difficulty of the heart, and occasionally I realize it; but I want to live until we get this rum devil wiped out of existence.'

We have 20 appointments now made for him to speak in our political campaign. Hails have been hired, and his name stands in huge letters upon hundreds of bills posted throughout the State. There is no man living that we know of who can fill his place. If we are to have another Finch he must be raised up from the younger generation.

Sorrowfully,

FRED. F. WHEELER,

Chairman State Prohibition Committee."

**Ablest and Broadest of Prohibitionists.**

"John N. Stearns, Corresponding Secretary of the National Temperance Society, one of Mr. Finch's warmest friends and most active



co-laborers in the Good Templar Order, spoke with deep feeling. 'I had become more attached to him,' said he, 'than to any other man in this work. I regard him as the ablest and the broadest man in the Prohibition movement in America. His death is the heaviest blow that could fall upon the Good Templars. Mr. Finch looked upon the Good Templar Order as only a means to an end—the overthrow of drink and the drink traffic. His especial plan was a course of study by the Good Templars of fundamental principles, similar to that embodied in the Chautauqua idea. He planned and carried through, in the face of great obstacles, the union of the American and English branches of the Order accomplished last spring; probably no other man in the world could have accomplished that. He had a wonderful power over men. I do not know how the Order can bear this blow. The succession will go to Scotland; W. W. Trumbull, of Glasgow, next in order to Finch, now becomes supreme head of the Order.'

The *Chicago Inter-Ocean* gave the following account of the funeral services at his late home in Evanston, Ill.

**His Last Rest.**

"The funeral services of the late John B. Finch, the noted advocate and promoter of prohibition, were held yesterday afternoon from his late residence on Grove Street, Evanston. At 12.30 o'clock the Chicago Quartet opened the services by singing 'Come unto me,' after which the Rev. Fred. Chatworthy, of the Baptist Church, offered prayer: calling for God's blessing and comforting power upon the afflicted cause, which had lost its earnest supporter, on the Order of Templars, which had lost a faithful brother, and especially upon the bereaved wife, who had lost that which she held most dear on earth.

The service for the dead was then impressively read by the Rev. Dr. Sylvester Jones, after which the Rev. Dr. A. J. Jutking spoke in glowing terms of the life and character of the departed. Mr. Finch, he said, had been pre-eminently a leader among men, a leader in the cause of Temperance, and 'the foremost leader of the foremost moral movement of the times'—prohibition. He was a man of sterling, honest worth, and if not the author, at least the earnest advocate of the cast iron temperance pledge.

The room in which the services were held and the casket were profusely decorated with floral designs, chiefly white roses, carnations and tuberose, noticeable among these was an immense design representing the regalia collar of the I. O. G. T., made of white carnations, on which were the words, in immortelles, 'Right Worthy Good Templar.' This design rested on a pillow base, which bore the inscription, 'Guard the Faith.' Another beautiful design was in the form of a monumental shaft on the base of which was the inscription, 'Neb I. O. G. T.' The rest were in the usual form of anchors, pillows and one representing the cross and crown. Over 100 persons viewed the remains at the house, after which the remains were conveyed by carriages to Rose Hill.

At the cemetery were about 300 Good Templars, drawn up in two lines from the entrance. As the carriages passed between the lines those in waiting fell in and followed to the receiving vault where the casket was placed.

The Chicago Quartet sang 'I cannot always trace the way,' after which Mr. A. A. Williams, who was with Mr. Finch in Massachusetts, spoke in a feeling manner of his acquaintance with and knowledge of the

deceased. In the death of Mr. Finch, he said, the prohibition cause has lost its leader. But although the leader was gone the cause still remained, and there were young men left to carry out the principles that he preached.

Mr. Frank P. Dyer, of Massachusetts, made a few remarks to the same effect. Mr. H. W. Hardy, of Nebraska, said Mr. Finch differed from the temperance workers who had gone before him in that others tried to save drunkards, while he strove to save men from becoming drunkards. Had the funeral, he said, been held in Nebraska, Mr. Finch's old home, there would have been 5,000 people in attendance. Everyone loved him out there. Mr. George R. Scott, of New York, said of the deceased: 'He was a manly man, a kindly man, a man good to his friends and honest to his enemies.' Professor Dickey, of Michigan, said he had known Mr. Finch for five years. When he first knew him it was to admire his manly qualities, then to respect him as a prince among men, and lastly to love him. Mr. C. L. Abbott, of Boston, was present at the service but did not speak. The burial service, according to ritual of the I. O. G. T., was then performed, with Past Right Worthy Grand Templar Samuel D. Hastings, acting as Chaplain, and Past Right Worthy Grand Templar Theodore D. Kanouse acting as Chief Templar and Past Right Worthy Grand Counsellor Dr. Oronhyatekha acting as Past Chief Templar. The friends were then given an opportunity to view the remains, while the quartet sang a beautiful arrangement of 'We Shall Meet Beyond the River.' The remains were then laid away in the vault.

The pall bearers were Grand Chiefs Templar E. W. Chafin, Wisconsin; H. B. Quick, Minnesota; A. H. Abbott, Massachusetts; Eben Miller, Indiana; Dr. S. H. King, of the State Prohibition Committee, Nebraska; Samuel Dickey, Chairman of the Prohibition Committee, Michigan; George R. Scott, of the New York *Pioneer*, and J. A. Vanfleet, of the *Liber*, Chicago.

The Supreme Chief Ranger, by request of the Grand Chief Templar of Ontario, Bro. E. Storr attended the funeral of our late friend and brother, as the representative of the Grand Lodge of Ontario.

Owing to the intimacy existing between the Supreme Chief Ranger and the late John B. Finch, the latter some three or four years ago joined the I. O. F., becoming a member of Court Victoria, No. 10, at London. Wherever he has gone since then he has spoken of the I. O. F. to his friends as one of the best of the Great Benevolent Orders in the land. Said the Hon. Theo. D. Kanouse, to us, "he was with me in Dakota only last week, lecturing for us, and while stepping with me he said: 'If the Doctor ever gets out here I want you to help him get up a Court of Foresters. Its a good thing.'"

Our late brother had a \$3,000 policy, and the S. C. R. carried a draft for the amount and paid the same over to Mrs. Finch before he left Evanston.

**The Philosophy of Lightning Rods.**

A lightning conductor consists essentially of a long piece of metal, pointed at the end, whose business it is, not so much (as most people imagine) to carry off the flash of lightning harmlessly should it happen to strike the house to which the conductor is attached, but rather to prevent the occurrence of a flash at all, by gradually and gently drawing off the electricity as fast as it gathers before it has had time to collect in sufficient force for a destructive discharge. It resembles in effect an over

flow pipe which drains off the surplus water of a pond as soon as it runs in in such a manner as to prevent the possibility of an inundation which might occur if the water were allowed to collect in force behind a dam or embankment. It is a flood gate, not a moat; it carries away the electricity of the air quietly to the ground, without allowing it to gather in sufficient amount to produce a flash of lightning. It might thus be better called a lightning preventer than a lightning conductor; it conducts electricity, but prevents lightning.

At first all lightning rods used to be made with knobs on the top, and then the electricity used to collect at the surface until the electric force was sufficient to cause a spark. In those happy days, you had the pleasure of seeing that the lightning was actually being drawn off from your neighborhood piecemeal. Knobs, it was held, must be the best things, because you could incontestably see the sparks striking them with your eyes. But as the time went on, electricians discovered that if you fixed a fine metal point to the conductor of an electric machine it was impossible to get up any appreciable charge, because the electricity kept always leaking out by means of the point. Then it was seen that if you made your lightning rods pointed at the end, you would be able in the same way to dissipate your electricity before it ever had time to come to a head in the shape of lightning.—*From that moment the thunderbolt was safely dead and buried.* It was urged, indeed, that the attempt thus to rob heaven of its thunders was wicked and impious; but the common sense of mankind refused to believe that absolute Omnipotence could be sensibly defied by twenty yards of cylindrical copper tubing.

It is not so well known that the brain and spinal cord are apparently conductors, and hence a lightning stroke on the head does not materially injure the brain beyond shattering the nerves and causing temporary derangement. Most persons struck by lightning do not remember anything about the stroke, but others describe a sensation such as would be caused by their being struck a heavy blow, and some have likened the shock to what they would be supposed to feel if torn into small pieces.—*From the Cornhill Magazine.*

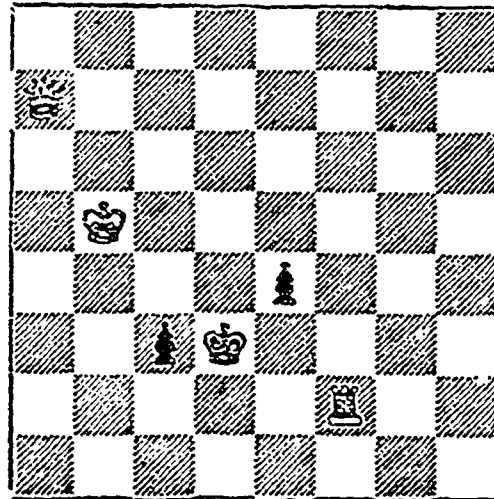
**CHESS.**

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

**Problem No. 63.**

By Dr. S. Gold.

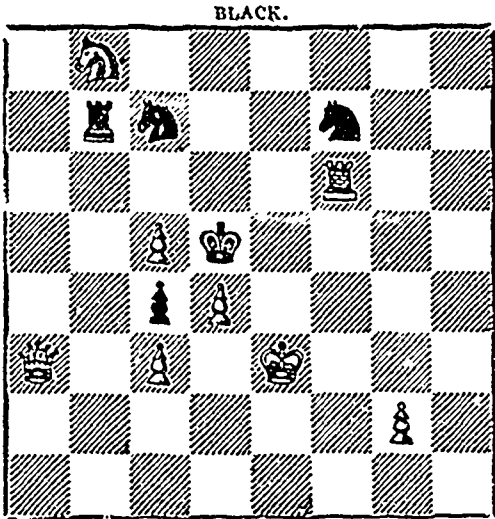
BLACK.



WHITE.

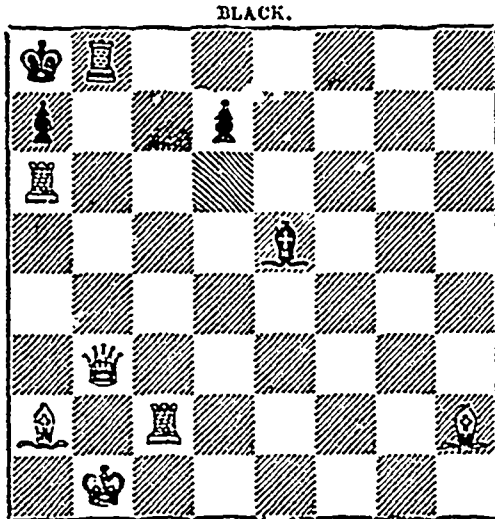
White to play and mate in two moves.

**Problem No. 64.**  
By Rev. A. Cyril Pearson.



White to play and mate in three moves.

**Problem No. 65.**  
By the Chess Editor.



White to play and mate in three moves.

**Game**

Recently played in the third pairing of the Scottish Chess Association Correspondence Tourney.

**SCOTCH GAMBIT.**

<p><i>White.</i> Mr. J. Court.</p> <p>1 P to K 4 2 Kt to K B 3 3 P to Q 4 4 Kt x P 5 B to K 3 6 P to Q B 3 7 Kt to B 2 (a) 8 Kt x B 9 Kt to Q 2 (b) 10 B to R 2 11 Castles 12 P x P 13 Kt x Kt 14 B to B 3 15 Q to B 2 (d) 16 B to K 4 17 Kt x B 18 Q to K 2 19 Kt to B 5 20 Q to B 2 (f) 21 K to R sq 22 K x Kt</p>	<p><i>Black.</i> Mr. D. Forsyth.</p> <p>1 P to K 4 2 Kt to Q B 3 3 P x P 4 B to B 4 5 Q to B 3 6 K Kt to K 2 7 B x B 8 P to Q 3 9 B to K 3 10 Castles K R (c) 11 P to Q 4 12 Kt x P 13 B x Kt 14 Q R to Q sq 15 Kt to K 4 16 B x B 17 Q to K Kt 3 18 P to K B 4 19 K R to Ksq (e) 20 Kt to B 6 ch 21 Kt x P 22 Q to Q 3 ch</p>
--	--

- 23 P to K B 4  
24 Q R to Q sq  
25 Q x R  
26 Q to Q 7  
27 Q x Q ch (h)  
28 R to B 2  
29 R to Q 2  
30 K to Kt sq  
31 K to B 2  
32 R to Q 7 ch  
33 R to Q 8  
34 P x P  
35 P to K Kt 3  
36 R to K R 8  
37 R to Q Kt 8  
38 R to Q 8  
39 R to K 8 ch  
40 K to Kt 2  
41 R to K 2  
42 K to Kt sq  
43 K to Kt 2  
44 R to Q 2 ch  
45 R to Q 4 ch  
46 K to B 2  
47 P to R 4  
48 P to Kt 3  
49 R to Q 8 (j)  
50 P x P  
51 K to K 2  
52 K to Q 2  
53 K to K 3  
54 K to Q 3  
55 R to Q 4  
56 P to Kt 4 ch  
57 P x R P ch  
58 P x P  
59 R to Q 6 (m)  
60 R to K Kt 6  
61 K to B 2
- 23 Q x Kt  
24 R x R  
25 Q to B 5  
26 Q to B 2 (g)  
27 K x Q  
28 R to K 6  
29 P to K R 3  
30 P to K Kt 4  
31 R to K 5  
32 R to K 2  
33 K to Kt 3  
34 P x P  
35 K to B 3  
36 K to K 4  
37 P to B 3 (i)  
38 R to R 2  
39 K to Q 4  
40 P to Kt 5  
41 P to Kt 3  
42 R to R 3  
43 R to K 3  
44 K to B 5  
45 K to B 4  
46 R to K 4  
47 P to R 4  
48 R to K 5  
49 P to B 5  
50 R x B P ch  
51 R to B 6  
52 R to B 7 ch  
53 R to Q B 7 (k)  
54 R to K Kt 7  
55 P to Kt 4 (l)  
56 K to Kt 3  
57 K x P  
58 P x P  
59 P to Kt 6  
60 R to Kt 8

Drawn

**NOTES.**

By Mr. J. Court.

(a) A form of attack to which Mr. Blackburne is partial, but considered inferior to Q to Q second. Black replies in the way approved by recent analysts.

(b) A usual move at this point, but 9 B to K second, followed, if Black plays B to K third, with 10 Castles [Castles 11 P to K B fourth, P to Q fourth. 12 P to K fifth, &c.] is certainly preferable. It will be seen that the attack speedily breaks down, and that White's game is reduced to a low state of vitality.

(c) Castles (Queen's side) would be even stronger. White must Castle on King's side, and black continues as in the text.

(d) All these exchanges are forced. The moves so far are the same as in a game played in America between Zukertort and Martinez, the former conducting the defence. See *Chess Monthly*, vol. v., p. 278.

(e) White was looking for R to Q fourth. The text move is—in Carlylian phrase—"significant of much." If White now reply with Kt to K third, an overpowering attack is initiated by Kt to Q sixth.

(f) White overlooked the loss of a pawn by this move. The only other feasible continuation—Kt takes P—was not quite satisfactory, but it should, perhaps, have been risked in the circumstances.

(g) White would draw—his hopes go no farther in any case—had Black played to win another pawn.

(h) White thought at the moment that this exchange led to a draw, but further examination did not confirm this cheering belief.

(i) Better to have gone two squares at once. Black conducts the ending with an excess of caution which defeats its purpose, and which is not characteristic of his play.

(j) If R takes R, Black wins in every variation.

(k) If R to Q Kt seventh, the answer is R to Kt eighth followed, if the pawn be cap-

tured, by K to Q third, with an easy draw in hand.

(l) 55 R to K Kt sixth (ch) would keep up the pressure for some time longer, but it is doubtful if he can now win against careful play.

(m) After this move Black can do nothing, as the game went. The White King reaches the master square at Q Kt second, from which he cannot be dislodged. Black has other lines of play, but they all end in the same result.

**REMARKS.**—This has been a difficult game for White all through, and he was fortunate in drawing. Black plays the opening and middle game unexceptionably, but scarcely makes the most of the ending. The players found it interesting, the excitement being preserved to the last.

[In reference to the above game, Mr. Russell, of the Central Club, writes—"I think Black went on wrong principles from his 30th move. In such positions I find it better for the stronger party to make no exchanges till the pawns are as far advanced as they can be on both wings. . . . I should be very willing to take up the position before Black's 30th move, and undertake to win against any ordinary player."]

**Mackenzie—The Master.**

(From *Dublin "Mail."*)

Captain G. H. Mackenzie, New York, the winner of the first prize in the International Tournament of the German Chess Association, has proved himself to be the player he really is, and may justly be proud of the high score he made when it is considered that the twenty opponents whom he encountered are the leading players of six different nations—England, Germany, Austria, Russia, France, and Hungary. From time to time we have, in these columns, recorded Captain Mackenzie's brilliant successes, commencing as far back as the year 1871 when he gained first prize in Second American Chess Congress. In 1874 he gained the first prize in the Third American Chess Congress, and has ever since been looked upon as the American champion. He did not compete in the Fourth Congress, but in 1880 he entered the fifth, and again carried off first prize.

England, we are glad to say, was well represented by Mr. J. H. Blackburne, "old reliable," who, during the first week's play, kept the lead, and finally tied for second and third prizes with Herr Max Weiss, of Vienna. The style of play of both Captain Mackenzie and Mr. Blackburne is well known to be brilliant, sound and careful; neither of them resort to any of those little tricks and dodges, which oftentimes cause an opponent to exceed his time limit, but which, when detected, recoil on the operator with telling effect. Herr von Bardeleben, Berlin, who won the fourth prize, is a young player of about twenty years of age. Dr. Tarrasch is also a young amateur. His splendid stand against the masters in the Hamburg Congress, 1885, will be remembered by our readers. We learn that he lately settled in Nurnburg for the practice of his profession—medicine.

We are sorry to see Dr. Zukertort and one or two other English players so low on the list, but all could not get high places when there were such men as Berger, Englisch, Paulsen, and Schalopp in the field.

The scores made are as follows:—

	Won.	Lost.
G. H. Mackenzie, New York ..	15	5
J. H. Blackburne, London .....	13½	6½
Max Weiss, Vienna .....	13½	6½
C. Von Bardeleben, Berlin.....	13	7
J. Berger, Gratz .....	12	8
Dr. Tarrasch, Nurnburg .....	12	8
B. Englisch, Vienna .....	11½	8½
J. Paulsen, Blomberg.....	11	9

E. Schallopp, Berlin.....	11	9
E. Schiffers, St. Petersburg ..	10	10
A. Burn, Liverpool .....	9½	10½
S. Alapin, St. Petersburg ..	9½	10½
Dr. Noa, Hungary .....	9	11
J. Meiger, Kiel .....	8½	11½
I. Gunsberg, London .....	8½	11½
Dr. J. H. Zukertort, London ..	8½	11½
Th. Von Scheve, Berlin .....	8	12
E. Von Gottschall, Leipzig ..	8	12
J. Taubenhaus, Paris .....	6½	13½
A. Fritz, Darmstadt .....	6	14
Max Harmonist, Berlin .....	5½	14½

The Problem Solution Tourney was won by Gottschall, who solved the three mover in sixteen minutes, and the four mover by Mises in an hour and twenty minutes. Herr Fritz played ten games simultaneously blindfold; he won seven, lost one, and drew two.

### "Globe" Problem and Solution Tourney.

One hundred composers may each enter one original and unpublished two-move problem with motto, upon payment of an entrance fee of one dollar. Each entrant shall be entitled to compete in the solution tourney, and receive a copy of the *St. John Weekly Globe* for the year 1888—the competing problems will be published in that year—and copies of the *Globe* containing the award of prizes in the problem and solution tourneys, free of postage, mailed to their addresses.

Persons wishing to enter the solution tourney who are not competitors in the problem tourney, may do so upon payment of the entrance fee. They will be entitled to receive a copy of the *Globe* as above.

The problems should be plainly diagrammed, and author's name and solution written on a separate sheet. One copy of diagram is all that will be required.

All problems and entries must be received previous to December 31, 1887, and should be addressed Chess Editor, *Globe*, St. John, N.B.

Twenty problems each will be selected by three competent problemists, to be submitted to a leading composer for final adjudication.

Due notice will be given of rules to govern solution tourney.

The prizes offered are, for the 1st, 2nd and 3rd best problems, 25 dols., 15 dols., and 10 dols., respectively. The first and second prizes in the Solution Tourney are 15 dols., and 10 dols., and five prizes of 5 dols. each.

### Result of the Jubilee Tourneys.

These tourneys which commenced in the *Dub in Evening Mail* early in May last have terminated as follows.

#### SOLUTION TOURNEY.

First, second, and third prizes—divided between Geo. J. Slater, Bolton; J. C. Bremner, Broughty Ferry and T. E. Ryan, Dublin. Score, 62 out of a possible 64.

Fourth prize—Cepheus (J. R. Reynolds), Dublin. Score 58.

Fifth and sixth prizes—divided between T. H. Billington, Wolverhampton; and J. J. Spence, Birmingham. Score, 57.

Extra prizes—S. Phillips, Dublin, score 55, and Max J. Meyer, Sligo, score 54.

Ladies' prize—Miss Caroline B. Doheny, Terenure, Dublin. Score 54.

Prize for best score made by a competitor, who has not previously won a prize—J. J. Jones, Kingstown.

Prize for best score made by a competitor who has not competed before—Rev. Roger J. Wright, West Cowes, Isle of Wight.

There were forty-three competitors, four of whom were ladies.

#### PROBLEM TOURNEY.

1st prize two mover.—J. A. Conroy, Lis-towel.

2nd prize two-mover.—J. A. Conroy, Lis-towel.

3rd prize two-mover.—Mrs. T. B. Rowland, Dubhn.

1st prize three-mover.—A. W. Orr, Black-rock.

2nd prize three-mover—R. Ennis, Dublin.

3rd prize three-mover.—J. A. Conroy, Dublin.

Seventeen problems were entered, and East Marden acted as final adjudicator.

### Brooklyn Chess Chronicle

The Chess Editor has received the following, and in publishing the notice desires to express great regret that cause has arisen to necessitate the cessation of one of the best exponents of the Royal Game. For gentlemanly management the Chronicle was unequalled in this respect and example to more pretentious productions, and for ability and general appearance was rarely surpassed. Its genial monthly visits will be much missed and we will hail with the liveliest satisfaction any announcement of its re-appearance. We trust the suspension is but temporary:—

458 Henry Street,  
Brooklyn, October 7, 1887.

We regret very much to announce the suspension of the *Brooklyn Chess Chronicle*.

Reasons of a private nature compel this sudden abandonment of a work that has proved so successful and a source of so much pride to its authors; and it is with a deep sense of sorrow at parting from valued and loyal patrons, and of profound gratitude to the friends, subscribers, contributors and exchanges, to whose support the *Chronicle* has owed its prosperity, that we make this abrupt and unexpected announcement.

With this circular, subscribers will be refunded such amounts as they may be justly entitled to, and to the contributors to the pending Tourney will be returned the Problems that have not been published. If we perchance overlook any subscriber entitled to refundment, we beg to be notified.

Rendering to all the warmest thanks and craving their kind indulgence. We are,

Yours truly,

J. B. & E. M. MUNOZ.

We have several complete sets of volumes I., II., III., IV., V., which we will continue to supply at the regular price of \$2.00.

We will also furnish single numbers at 25c. each.

### To Our Confreeres.

H. H. T. Ottawa.—Will try and give solutions of Problems next month.

O. S. Boston.—Hope to arrange tourney shortly.

### Great is the Mystery of it.

"The statistics of thirty-one life companies," says the *Indicator*, "for 1886 show that in sixteen the interest receipts exceeded the death claims." "That is, in more than half of the life insurance companies (level premium) of the country, the policy-holders have sufficient money deposited, so that the interest more than meets the claims for deaths! Still, the policy-holders are to continue, year after year, paying, not only enough to meet still again these death-claims, but also to add to this vast hoard of deposited money. Truly, great is the mystery of level premium life insurance.—*The Guardian, Boston, Mass.*

## ORONHYATEKHA M. D.

Member of the College of Physicians and Surgeons, O. STUDIED AT OXFORD UNIVERSITY, ENGLAND, under Dr. Acland, Regius Professor of Medicine and Physician to H. R. H. the Prince of Wales. Government Consulting Physician to the Indians.

### CONSULTING ROOMS IN THE MASONIC TEMPLE

Entrance on Richmond Street, London.

OFFICE HOURS—10 a.m. to 4 p.m., 6 p.m. to 8 p.m.

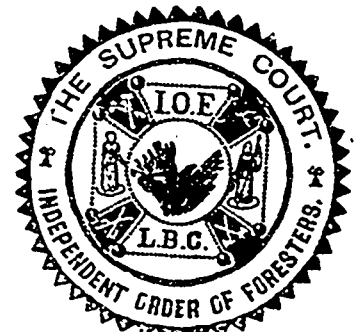
### SPECIAL ATTENTION GIVEN TO NERVOUS DISEASES AND TO DISEASES OF THE THROAT AND LUNGS,

which are treated with the most recent and approve methods, including Electricity, Medicated Inhalations, and

#### THE OXYGEN TREATMENT

☞ Consultation Free

☞ Consultation by letter immediately attended to.



## Independent Order of Foresters DIRECTORY.

### The Supreme Court.

#### EXECUTIVE COUNCIL

S. C. R., Oronhyatekha, M. D., Editor Masonic Tablet, London.

P. S. C. R., E. Botterell, House of Commons, Ottawa.

S. V. C. R., H. C. Creed, Fredericton, N.B.

S. Sec., E. S. Cummer, London.

S. Treas., T. G. Davey, London.

S. Physician, Thos. Millman, M.D., Kingston, Ont.

S. Coun., John A. McGillivray, Uxbridge.

#### APPOINTED OFFICERS.

S. Chap., Rev. Thos. Heywood, Wyoming, N.J.

S. J. S., Atwell Fleming, London, Ont.

S. S. W., Geo. H. House, E. Saginaw, Mich.

S. J. W., N. F. Patterson, Q.C., Port Perry, Ont.

S. S. B., J. W. Frost, Owen Sound, Ont.

S. J. B., W. Gerry, New Brighton, Ont.

S. Marshall, C. C. Whale, Manotick, Ont.

S. Con., F. W. Emerson, Petictodiac, N.B.

S. Mess., J. W. Stocks, Sherbrooke, Que.

S. St. B., Geo. Parish, London, Ont.

S. St. B., S. Zimmerman, M.D., Hamilton.

S. Sw. B., Jas. Slater, Hamilton, Ont.

S. Sw. B. Thos. Clarke, Truro, N.S.

#### AUDITORS.

Thos. Lawless, Hamilton.

B. W. Greer, London, Ont.

#### MEDICAL BOARD.

Oronhyatekha, M. D., Chairman.

T. Millman, M. D., Secretary, Rockwood Asylum, Kingston.

Prof. W. H. Henderson, M.D., Kingston.

**EX-OFFICIO MEMBERS OF MEDICAL BOARD.**

Thos. Potter, M. D., Ottawa, High Physician of Ontario.  
 B. S. Thorne, M. D., Havelock, N. B. High Physician of New Brunswick.  
 J. S. Calder, M. D., Bridgewater, High Physician of Nova Scotia.  
 F. J. Todd, M. D., Claro, High Physician of Michigan.  
 E. B. Grier, M. D., High Physician of New Jersey.

**High Court of Ontario.**

**HIGH STANDING COMMITTEE.**

H. C. R., W. Griffith, Hamilton.  
 P. H. C. R., G. A. Proctor, Sarnia.  
 H. V. C. R., A. R. Milne, Kingston.  
 H. Sec., Jas. B. Halkett, Ottawa.  
 H. Treas., T. G. Davey, London.  
 H. Coun., W. R. Hickey, Bothwell.  
 H. Phys., Thos. Potter, M. D., Ottawa.

**APPOINTED OFFICERS.**

H. Chap., Rev. H. A. Thomas, Ailsa Craig.  
 H. J. S., Thos. Lawless, Hamilton.  
 H. S. W., H. Williams, Cornwall.  
 H. J. W., W. Cruse, St. Thomas.  
 H. S. B., G. L. Dickenson, Manotick.  
 H. J. B., A. H. Dixon, Eglinton.  
 H. M., A. Aikman, London.  
 H. Con., R. McDonald, Guelph.  
 H. Mess., J. W. Hamilton, Sarnia.

**AUDITORS.**

W. N. Yerex, London.  
 Thos. Webster, Paris.

**High Court of Quebec.**

**HIGH STANDING COMMITTEE.**

H. C. R., Frank Smith, Richmond.  
 P. H. C. R., Chas. Knowles, Quebec.  
 H. V. C. R., H. W. Hunting, Huntingville.  
 H. Sec., J. W. Stocks, Sherbrooke.  
 H. Treas., Robt. Burge, Lennoxville.  
 H. Physician, H. Russell, M. D., Quebec.  
 H. Coun. E. S. Fox, Sherbrooke.

**AUDITORS.**

F. H. Wildgoose, Montreal.  
 T. I. Rutherford, Montreal.

**APPOINTED OFFICERS.**

H. Chap., Rev. J. H. Dixon, Montreal.  
 H. S. W., C. W. Bolton, Montreal.  
 H. J. W., Peter Johnston, Richmond.  
 H. S. B., Wm. W. Bailly, Cookshire.  
 H. J. B., Louis J. D. Berg, Quebec.  
 H. M., Chas. J. O'Leary, Sherbrooke.  
 H. Con. W. H. Killingbeck, New Rockland.  
 H. Mess., Geo. Henry, Lennoxville.

**High Court of New Brunswick.**

**HIGH STANDING COMMITTEE.**

H. C. R., H. C. Creed, Fredericton.  
 P. H. C. R., J. E. B. McCready, Editor St. John Daily Telegraph, St. John.  
 H. V. C. R., J. A. Kilpatrick, Portland.  
 H. Sec., F. W. Emmerson, Petitcodiac.  
 H. Treas., E. E. Eastman, Petitcodiac.  
 H. Physician, Dr. B. S. Thorne, Havelock.  
 H. Counsellor, H. Atkinson, Moncton.

**APPOINTED OFFICERS.**

H. Chap., Rev. Jame Crisp, Salisbury.  
 H. S. W., J. R. Dunn, Gagetown.  
 H. J. W., F. G. Burtz, Contreville.  
 H. S. B., T. F. Granville, Portland.  
 H. J. B., F. M. Anderson, Penobscia.  
 H. M., Thos. Keddy, St. John.  
 H. Con., E. L. Perkins, Norton.  
 H. Mess., R. L. Malkby, Newcastle.

**AUDITORS.**

J. V. Skilled, Moncton.  
 S. L. Wilbur, A. R., Moncton.

**High Court of Nova Scotia.**

**HIGH STANDING COMMITTEE.**

H. C. R., Henry Lovitt, Kentville.  
 P. H. C. R., Robt. S. Masters, Kentville.  
 H. V. C. R., Thos. Clarke, Truro.  
 H. Secretary, Allan V. Wade, Digby.  
 H. Treasurer, H. S. Dodge, Kentville.  
 H. Phys., J. S. Calder, M. D., Bridgewater.  
 H. Coun., F. McClure, Truro

**APPOINTED OFFICERS.**

H. Chaplain, Rev. J. Ferry, Bridgewater.  
 H. J. S., Thos. S. Howe, Amherst.  
 H. S. W., H. V. Jenkinson, N. Glasgow.  
 H. J. W., W. B. Canfield, Oxford.  
 H. S. B., J. S. McKeil, Halifax.  
 H. J. B., Edward Hogan, Weymouth.  
 H. Mar., J. R. Pifer, Amherst.  
 H. Con., W. M. Mills, Truro.  
 H. Mess., Frank Powers, Lunenburg.

**High Court of New Jersey.**

**HIGH STANDING COMMITTEE.**

H. C. R., Joseph D. Bennett, Elizabeth.  
 P. H. C. R., Rev. T. Heywood, Wyoming.  
 H. V. C. R., G. Chauncey Waideil, Elizabeth.  
 H. S., J. M. Moses, Elizabeth.  
 H. Treas., H. F. Robinson, Elizabeth.  
 H. Coun., Elwood Phares, Elizabeth.  
 H. Phys., E. B. Grier, M. D., Elizabeth.

**High Court of Michigan.**

**HIGH STANDING COMMITTEE.**

H. C. R., Gen. H. H. Aplin, Lansing, Auditor-General of the State.  
 P. H. C. R., J. W. Fitzmaurice, Cheboygan, Manager North Western Hospital.  
 H. V. C. R., Geo. H. House, E. Saginaw.  
 H. Secretary, Fred Dunn, Lansing.  
 H. Treasurer, Frank Dullam, Flint.  
 H. Physician, F. J. Todd, M. D., Clare.  
 H. Counselor, Hon. Frank L. Dodge.

**APPOINTED OFFICERS.**

H. Chaplain, Rev. Bro. Harris, Port Huron.  
 H. J. S., Geo. H. Saxton.  
 H. S. W., G. W. Smith, Clare.  
 H. J. W., J. Chambers, Port Huron.  
 H. S. B., A. F. Doyle, Carsonville.  
 H. J. B., J. A. Freige, Flint.  
 H. Mar., J. D. Murdock, Sault Ste. Marie.  
 H. Con., J. W. Hardy, M. D., Flint.

**D. D. H. C. R.**

London and Suburbs, George Parish, London.  
 Lennox, J. Bowerman, Napanee.  
 Carleton, E. Botterell, Ottawa.  
 Hastings, Wm. Stoddard, Deseronto.  
 York, F. E. Davis, Uxbridge.  
 Wentworth, John Hoodless, 51 King St. West, Hamilton.  
 Wellington, Fred S. Proctor, Drayton.  
 Simcoe, Dr. R. A. Ross, Barric.  
 Kent, B. W. Burton, Chatham.  
 Lambton, David Douglas, Sarnia.  
 Elgin, J. W. Penwarden, M. D., St. Thomas.  
 Huron, W. S. Scott, M. D., Southampton.  
 Oxford, A. McCleneghan, Woodstock.  
 Essex, Dr. S. A. King, Kingsville.  
 Stormont, F. Bissett, Cornwall.  
 Lanark and Renfrew, J. A. Macdonald, Arnprior.  
 Perth, C. H. Merryfield, Monkton.  
 Grey, W. G. Little, Owen Sound.  
 Halton, Jos. Beaumont, Georgetown.  
 Russell, W. H. Lowrie, Russell.

**P. D. H. C. R.**

B. W. Greer, London.  
 Jas Crawford, Galt.  
 Rev. W. Walsh, Ottawa.  
 W. Northwood, Chatham.  
 H. Diebel, Drayton.  
 Dr. J. Dunfield, Petrolia.  
 H. F. Switzer, Midlad.  
 Major J. Ryan, Port Rowan.  
 Peter Robertson, Ottawa.  
 Thos Webster, Paris.  
 C. C. Whale, Mauntick.  
 Thos. Boardman, Owen Sound.  
 W. W. Fitzgerald, London.  
 J. W. Frost, Owen Sound.  
 Daniel Rose, Toronto.  
 H. A. Botterell, Ottawa.  
 R. McBride, Hamilton.  
 A. H. Backhouse, Aylmer.  
 W. J. Fair, Kingston.  
 Thos Butler, Ottawa.

**Officers of Courts.**

**COURT ELIZABETH, NO. 1, ELIZABETH, N. J.**

C. D. H. C. R., Elwood Phares; C. R., R. J. Aljoe; V. C. R., G. S. Bryan; R. S., B. H. Marsh; F. S., F. S. Rogers; Treas., J. D. Bennett; S. W., C. E. Randolph; J. W., B. Hauck; S. B., A. Schmidt; J. B., Geo. Marriott; P. C. R., H. F. Robinson; Chaplain, P. Dorland; Physician, W. A. M. Mack, M. D. Meets alternate Fridays.

**COURT HOPE, NO. 1, LONDON, O.**

C. D. H. C. R., A. Maguire, 199 Grey street; C. R., H. P. Allen; V. C. R., P. Matthews; R. S., J. Condie; F. S., C. B. Cryer; Treas., J. G. Bradley; Chaplain, —; Physician, Dr. Waugh. Meets every 2nd and 4th Thursday.

**COURT DUFFERIN, NO. 4, LONDON.**

C. D. H. C. R., A. Aikman; C. R., A. H. Fessenden; V. C. R., F. J. Hawthorn; R. S., H. Pratt; F. S., A. Swayne; Treas., S. Friendship; Phys., F. Drake, M. D.

**COURT MT. ROYAL, NO. 7, MONTREAL, Q.**

C. D. H. C. R., C. W. Bolton; C. R., James Dale; V. C. R., W. Curry, jr.; R. S., F. H. Wildgoose; F. S., H. Powles; Treas., Chaplain, G. Harwood; Physician, Dr. F. Barnes. Meets every alternate Friday.

**COURT VICTORIA, NO. 10, LONDON.**

C. D. H. C. R., E. S. Cummer; C. R., R. Allen; V. C. R., Geo. Webber; R. S., W. Wanless; F. S., W. J. Crone; Treas., A. Fleming; Physician, Oronhyatekha, M. D., and A. G. Fenwick, M. D. Meets 2nd and 4th Saturdays.

**COURT WELCOME, NO. 12, LONDON.**

C. D. H. C. R., Wm. Bryant, Queens Ave.; C. R., G. H. Thomas; V. C. R., P. Philips; R. S., T. Tombs; F. S. and Treas., Jos. Amer; Physician, O. M. Belfry, M. D.; Chaplain, R. Gilmore. Meets in Hicks Block 2nd and 4th Monday of each month.

**COURT KEEWATIN, NO. 19, RAT PORTAGE, ONT.**

C. D. H. C. R., R. Reading; C. R., A. Wood; V. C. R., J. Hose; R. S., J. A. McCrossen; F. S., F. W. Caniff; Treas., Jas. McCracken; Chap., E. A. Sharpe. Meets every other Tuesday.

**COURT ORONHYATEKHA NO. 23, HAMILTON.**

C. D. H. C. R., J. Slater; C. R., G. Shambrook; V. C. R., J. Robinson; R. S., A. Munroe; F. S., W. Heaney; Treas., D. Barton; Phys., W. G. Stark, M. D. Meets every 3rd Friday.

**COURT JUBILEE, NO. 27, HEPWORTH.**

C. D. H. C. R., W. R. G. G. G.; C. R., Robert Ford; V. C. R., Thomas Wiley; R. S., W. R. Gilbert; F. S., J. C. Devereux; Treas., H. McKeague; Physician, Dr. Fisher; Chaplain R. Thompson.

**COURT BRUCE, NO. 28, CHESLEY.**

C. D. H. C. R., F. Curry; C. R., W. Kay; V. C. R., A. Whyte; R. S., R. J. Follis; F. S., J. Lambrook; Treas., Henry Hayes; Physician, J. M. Stewart, M. D.; Chap., H. W. Young. Meets 2nd and 4th Thursday of each month.

**COURT INTERVALE, NO. 34, PENOBSCUIS, N. B.**

C. D. H. C. R., S. O. Robinson; C. R., Frank D. Keiver; V. C. R., S. O. Robinson; R. S., Alfred D. Murray; F. S., Wm. A. Somerville; Treas., James Floyd; Chap., John J. Burns; Physician, G. H. Raymond M. D. Meets every 3rd Saturday each month.



COURT ESSEX, NO. 35, WINDSOR.

C.D.H.C.R., F.W. Delaurier; C.R., J. F. Williams; V.C.R., A. J. Vanderburg; R.S., A. Rule; F.S., Wm. Donaghy; Treas., John Bott; Physician, Dr. Lambert

COURT AMITY, NO. 39, HAMILTON, ONT.

C. D. H. C. R., E. Easterbrook; C. R., T. B. Spence; V. C. R., P. A. Nichol; R. S., J. G. Wilson; F. S., P. Armstrong; Treas., J. Brundle; Chaplain, A. Elder; Phy., Dr. Jas. Anderson. Meets 2nd and 4th Wednesday of each month.

COURT OTTAWA, NO. 41, OTTAWA, ONT.

C. D. H. C. R., Wm. Cairns, House of Commons; P. C. R., Peter Robertson; C. R., Wm. Rea; V. C. R., S. H. Waggoner; Rec. Sec., Geo. C. Roe; Fin. Sec., E. Hickmett; Treas., Thos. Butler; Chaplain, J. T. Hickmett. Meets on 2nd and 4th Monday of each month.

COURT SYDENHAM, NO. 43 STRATHROY, ONT.

C.D.H.C.R., David Evans; C.R., W. E. Todd; V. C.R., H. H. Ogden; R.S., John T. Card; F.S., John Heard; Treas., L. F. Rapley; Chaplain, J. S. Galloway; Physician, Dr. W. W. Hoare. Meets 1st and 4th Tuesday of each month.

COURT PUSLINCH, NO. 51, MORRISTOWN.

C.D.H.C.R., J. S. Quilman; C.R., W. Quilman; V. C. R., H. W. Leslie; R.S., W. J. Cousins; F.S., W. J. Russell; Treas., J. A. McDougall; Physician, J. D. Courtney, M.D. Meets first and third Saturdays.

COURT ENTERPRISE, NO. 54, LONDON SOUTH.

C.D.H.C.R., M. F. Tupper; C.R., J. B. Grimshaw; V.C.R., G. Bonser; R.S., J. W. Ber; F.S., E. Richards; Treas., T. O. Davey; Phys., J. M. Piper; Meets 1st and 3rd Monday in each month.

COURT SARNIA, NO. 55, SARNIA.

C.D.H.C.R., John Leys; C.R., Jas. H. Major; V. C. R., D. Gibb; R.S., Peter Symington; F.S., J. W. Hamilton; Treas., Andrew Thompson; Chap., Geo. A. Proctor.

COURT FRONTENAC, NO. 59, KINGSTON ONT.

C.D.H.C.R., A. R. Milne; C.R., Jos. Wilson; V. C. R., Wm. Dunn; R.S., Walter Batty; F.S., W. J. Fair; Treas., Jas. Galloway, Jr.; Chap., Rev. C. E. Cartwright; Physician, W. H. Henderson.

COURT WOODSTOCK, NO. 69, WOODSTOCK, O.

C.D.H.C.R., T. G. Morgan; C.P., W. H. Millman; V.C.R., Wm. Newton; R.S., J. M. Cope; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, Wm. Broom; Physician, A. B. Welford, M.D. Meets 4th Tuesday in each month.

COURT ROSEWOOD, NO. 72, MONKTON, ONT.

C.D.H.C.R., C. H. Mortyfield; C.R., G. T. McKenzie; V.C.R., Joseph Adair; P.C.R., Henry Fratherstone; F.S., James C. Wilson; R.S., John Scott; Treas., Chas. McKenzie; Chap., Henry Mantion; Physician, Dr. Hamiton. Meets every Thursday night at 7.30 o'clock p.m.

COURT VALLEY CITY, NO. 73, GALT, ONT.

C.D.H.C.R., P.C.R., John Black; C.R., R. L. Murray; V.C.R., Alex. Wilson; R.S., T. W. Pickard; F.S., R. Ross; Chap., Jas. Ray; Phys., Dr. Brown. Meets 2nd and 4th Fridays.

COURT ROSEDALE, NO. 88, TORONTO.

C.D.H.C.R., A. E. Harris, 46 Berryman St.; C.R., J. Hewitson; V.C.R., B. Amstrong; R.S., T. A. Govette, 1086 Yonge St.; F.S., J. B. Stephens, 1120 Young St.; Treas., A. Bell; Physician, B. Spencer, M.D., 2 Boor St East; Chap., I. Christie. Meets last Wednesday in each month.

COURT BONNECHERE, NO. 89, RENFREW, O.

C.D.H.C.R., Chas. McDowell; C.R., James Craig; V.C.R., Henry Leggett; R.S., Thos. S. Libany; F.S., Jas. McNicol; Treas., Chas. McDowell; Chaplain, James Mann; Physician, James Mann, M.D. Meets 1st Friday of each month.

COURT EQUITY, NO. 112, ORANGEVILLE.

C.D.H.C.R., Francis Irwin; C. R. M. W. Armstrong; V.C.R., H. E. Clary; R.S., A. O. Hughran; F.S., A. A. Hughson; Treas., Thos. Stevenson; Physician, D. Henry, M.D. Meets the 2nd and 4th Friday in each month.

COURT LA TOUR, NO. 125, ST. JOHN, N. B.

C.D.H.C.R., A. Baner; C.R., J. J. Forrest; V.C.R., Thos. Kealey; R.S., Stan. Keinstead; F.S., C. H. Ferguson; Treas., H. G. Hetherington; Chap., E. W. Elliott; Phys., Geo. A. Hetherington, M.D. Meets 1st and 4th Fridays.

COURT NORTHERN LIGHT NO. 127, OWEN SOUND.

C.D.H.C.R., J. W. Frost; C.P., John Dederick; V.C.R., J. W. Lavens; R.S., H. W. Jenkins; F.S., Wm. Wilson; Treas., W. G. Little; Chap., James Fyfe; Physician, A. Cameron, M.D. Meets 2nd and 4th Tuesdays in each month.

COURT ALEXANDRA, NO. 141, MARYSVILLE, YORK CO., N. B.

C.D.H.C.R., W. T. Day; C.R., E. A. Tapley; V.C.R., G. Brown; R.S., H. P. Lint; F.S., A. Rowley; Treas., J. H. Merrill; Chap., Geo. H. Hanson; Phys., I. C. Sharp, M.D. Meets last Monday in each month.

COURT FULFORD, NO. 147, MONTREAL, Q.

C.D.H.C.R., Thos. G. Leders, 62 Coursol St.; C.R., F. J. Walker; V.C.R., T. I. Rutherford; R.S., N. Wight; F.S., R. E. Wight; Treas., J. Noble; Chaplain, P. Burkett; Physician, G. E. Armstrong, M.D. Meets 1st and 3rd Mondays of each month.

COURT PRINCE ALBERT, NO. 149, SHERBROOKE.

C.D.H.C.R., ———— C.R., Geo. Wilcox; V.C.R., W. J. Gilkerson; R.S., John W. Stocks; F.S., A. D. Bostwick; Chaplain, Robt. Allen; Treas., C. D. Odell; Physician, Dr. H. L. Gilbert. Meets 1st and 3rd Tuesdays.

COURT GENERAL GORDON, NO. 152, FOREST

C.D.H.C.R., J. C. Pollock; C.R., J. A. Couso; V. C. R., E. Harrison; R.S., R. Craig; F.S., J. C. Pollock; Treas., J. C. Pollock; Chaplain, D. Caracod in; Physician, Dr. Tutton. Meets 3rd Thursday of each month.

COURT MAPLE, NO. 155, ST. THOMAS, ONT.

C.D.H.C.R., O. Cruse; C.R., P. Stover; V.C.R., C. Baskett; R.S., F. Rawlinson; F.S., J. Sharpe; Treas., E. M. Yarwood; Physician, C. E. B. Duncombe. Meets second and last Thursdays.

COURT SUMMERVALE, NO. 161, FULLARTON.

C.D.H.C.R., Alex. Yule; C.R., R. C. Thompson; V. C. R., G. Sacey; R. S., H. Morrison; F.S., J. Hamilton; Treas., R. Harris. Meets 1st and 3rd Fridays of every month.

COURT HURON, NO. 163, POINT EDWARD.

C.D.H.C.R., Geo. J. Cameron; C.R., Geo. J. Cameron; V.C.R., J. B. Bryce; R.S., Wm. F. Gibson; F.S., W. Orr; Treas., W. Sweet; Chaplain, J. S. Beveridge; Physician, J. S. Johnston, M.D. Meets 2nd and 4th Wednesday.

COURT TORONTO, NO. 167, TORONTO, ONT.

C.D.H.C.R., R. B. Powell, 25 Baldwin street; C.R., Wm. Sheppard, 125 Major street; V.C.R., A. Irwin, 54 Northcote ave.; F.S., R. Manser, 147 Milton ave.; R.S., Eli H. DeGuerre, 37 William street; Treas., R. F. Hayball, 312 Wellesey; Chap., H. McKnight, 51 Queen street west; Physician, G. B. Smith, 25 Elm street.

COURT RIVER SPEED, NO. 169, HESPELER, ONT.

C.D.H.C.R., Lewis Gibson; C.R., Jno. Hraid; V.C.R., Jas. Hamer; R.S., M. Tremain; F.S., Christ M. Schultz; Treas., David Boyle; Chaplain, Ab. Witmor; Physician, Dr. R. I. Lockhart. Meets 1st and 3rd Tuesday of each month.

COURT ETHEL, NO. 175, ETHEL.

C.D.H.C.R., J. M. Davis; C.R., J. M. Davies; V. C. R., R. McDonald; R.S., J. N. Robertson; F.S., J. A. Young; Treas., H. Wanner; Chaplain, H. Wanner; Physician, Dr. Cale.

COURT PICTON, NO. 177, PICTON, ONT.

C.D.H.C.R., Jas. D. Murray; C.R., G. Hadden; V. C. R., Wm. Moffat; F.S., W. H. Seth; R.S., Frank Locke; Treas., Wm. Smith; Chaplain, G. Williams. Meets 2nd and 4th Thursdays in each month.

COURT ROCK GLEN, NO. 186, ARKONA.

C.D.H.C.R., Daniel Black; C.R., W. J. George; V.C.R., D. G. Rodgers; R.S., D. Black; F.S., H. C. Dawes; Treas., A. H. Cliff; Cha. A. Thos. Nelson; Physician, John Wilkinson, M.D. Meets 2nd and 4th Friday in each month.

COURT AURORA, NO. 188, AURORA.

C.D.H.C.R., J. T. Bond, jr.; C.R., A. Yule; V.C.R., J. Brothers; R.S., J. Hall; F.S., C. Thom; Treas., C. Bailey. Meets 3rd Friday of each month.

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

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

COURT BLENHEIM, NO. 208, DRUMBO.

C.D.H.C.R., S. Dawson; C.R., S. Dawson; V.C.R., A. W. Burgess; R.S., J. E. Burgess; F.S., D. A. Hogga; Treas., Wm. Tennant; Chaplain, D. Lunney; Physician, W. R. Pentland, M.D. Meets 2nd and last Tuesday in each month.

COURT CLIFTON, NO. 220, NIAGARA FALLS, O.

C.D.H.C.R., Fred. W. Hill; C.R., J. C. Rothery; V.C.R., Martin L. Miller; R.S., R. Lawrence; F. S., P. A. Skinner; Treas., Wm. Cole; Chaplain, R. Lawrence; Physician, Alex. Sayers, M.D. Meets every alternate Friday.

COURT LAURENTIAN NO. 229, OTTAWA.

C.D.H.C.R., A. G. Pittaway; C.R., W. F. Shaw, M. D.; V.C.R., S. S. Davidson; R.S., H. A. Botterell; F.S., H. C. Ross; Treas., J. C. Bowyer; Chaplain, G. W. Patterson; Physician, W. F. Shaw, M.D. Meets 1st and 3rd Tuesdays of each month.

GRIP'S COMIC ALMANAC.

We have received from the Grip Printing and Publishing Co., of Toronto, a copy of their celebrated Canadian Comic Almanac for 1887. It more than keeps up the reputation of this Annual, which has now reached its eighth year,—the great variety of the illustrations, and the first-class character of the humorous matter making it a decidedly attractive book. Everybody will want it; and its price will not be an obstacle. Though eight pages of matter have been added, it still sells at 10 cents, and may be had from the publishers or at the bookstores.

The Shannon system of filing papers is now, in Canada, the most extensively used system, and amongst our numerous patrons to whom we refer is the highly esteemed editor of this journal.

THE SCHLICHT & FIELD CO., Toronto.

MARLIN MAGAZINE RIFLE Best In The World

For large or small game—32 calibre, 40 grains powder; 38 cal. 55 gr.; 40 cal. 60 gr.; 45 cal. 70 and 85 gr. The strongest shooting rifle made. Perfect accuracy guaranteed and the only absolutely safe rifle on the market. Prices reduced.

**BALLARD** Gallery, Sporting and Target Rifles, world renowned. The standard for target shooting, hunting, and shooting galleries. All calibres from 22 to 45. Made in fourteen different styles, prices from \$15.00 up. Send for illustrated catalogue.

**MARLIN FIRE ARMS CO.** — New Haven, Conn.

Two target made with one of our 22 calibre rifles, twenty consecutive shots at fifty feet, after fifty shots had already been fired and no cleaning during the entire seventy shots. These guns carry off nearly all the prizes at target matches because they are always accurate and reliable.



**ROYAL & ORIENTAL FREEMASONRY, 33°-96°-90°.**

**Institution of Rose Croix Chapters, 18°**

The following explanations will serve as an answer to the many enquiries we have already received on the subject. To institute a Chapter, at least twelve Master Masons in good standing are required upon the petition. Of course, the more the better. When twelve or more have signed the petition for a Charter, and the fees paid, the Grand Master General, the Substitute Grand Master General, or any Past Grand Master Gen. will attend to constitute the Chapter, and confer the obligations and give instructions in the work.

The Charter members will receive not only the Rose Croix Chapter [18°] degrees, but will also get the Senate [45°] degrees, as well as the Council or Mystic Temple [90°] degrees; while three of their principal officers will receive the Sovereign Sanctuary [95°] degrees, and be made life members of the Sovereign Sanctuary. The minimum fees are \$20 for the Chapter degrees, \$20 for the Senate degrees, and \$20 for the Council or Mystic Temple degrees. But by dispensation, \$40 of the above fees as well as the ordinary Charter fee will be remitted to Charter members, leaving only \$20 to be paid by each of them for 90° and 95° in the Supreme Rite of Memphis, and for the corresponding degrees in the various Rites and Orders under the Jurisdiction of the Sovereign Sanctuary.

Thus the Charter members receive all the Ineffable degrees as well as the Sublime and Chivalric Degrees of *Les Haut Grades*, and three of them the Sovereign Sanctuary degrees, at the one time for the mere nominal fee of \$20. After a Chapter is duly constituted, no more than 18° can be conferred upon applicants, in the Chapter, and the fee for which can not be less than \$20. For the Senate degrees, which extend to the 45°, the candidate must go to London, Toronto, or Prescott, or to some other centre where a Senate of Hermetic Philosophers has been established, to receive them, and for the Council or Mystic Temple Degrees must attend the convocations of some Council or Mystic Temple which meet but once a year. And for the Sovereign Sanctuary degrees, must attend the Convocations of the Sovereign Sanctuary.

The price of a Rose Croix Apron, range from \$15 per doz., and upwards, while good working aprons can be procured for \$6.00 per doz. The addition of a few inexpensive pieces of furniture to an ordinary Blue Room will suffice for a Rose Croix Chapter room.

The full uniform, which is chaste and beautiful in the extreme, costs \$40 and upwards. But these are required only on state occasions.

For any further information address, Ill. Bro. Daniel Rose, 33°-96°-90°, M. W. Grand Master General, Toronto; M. Ill. Bro. Oronhyataka, M.D., 33°-96°-90°, M. W. Past Grand Master General and Grand Lecturer, London; or to M. Ill. Bro. Butler, 33°-95°-99°, R. W. Grand Secretary, Toronto.

**Actuaries' Mortality Tables.**

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

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

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

—a total of 9 lives to live 249.8 years, or an average of 27½ years each.

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

At age 20 to be yet 41.5 years.
" 25 " " 39.0 "
" 30 " " 34.4 "
" 35 " " 30.9 "
" 40 " " 27.3 "
" 45 " " 23.7 "
" 50 " " 20.2 "
" 55 " " 16.9 "
" 60 " " 13.8 "

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

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

At age 20 to be yet 41.98 years.
" 25 " " 34.44 "
" 30 " " 31.75 "
" 35 " " 31.15 "
" 40 " " 27.15 "
" 45 " " 23.98 "
" 50 " " 20.51 "
" 55 " " 17.44 "
" 60 " " 13.99 "

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

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

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

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

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

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

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

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

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

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

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

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

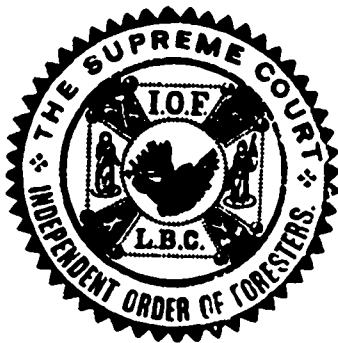
Cost of Risk	\$8.42
Management Expenses	6.50
Reserve Fund	7.78

\$22.70

**Comparative Table of Costs.**

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

Years old.	Canada Life.	New York Life.	Confederation.	I.O.F.	Expectation of Life in Years.	Approximate Total Cost in the I.O.F.
18	\$16.80	\$19.89	\$16.20	\$7.20	44.2	\$318.96
19	16.80	19.89	16.20	7.33	43.6	319.15
20	16.80	19.89	16.20	7.44	42.9	319.96
21	16.80	19.89	16.60	7.56	41.5	318.74
22	17.20	19.89	17.00	7.63	40.9	314.11
23	17.70	19.89	17.44	7.80	40.2	318.58
24	18.30	19.89	17.92	7.92	39.5	318.84
25	19.00	19.89	18.40	8.04	38.8	311.25
26	19.60	20.49	18.92	8.18	38.1	310.85
27	20.30	20.93	19.44	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.28
29	21.60	22.07	20.60	8.52	36.0	306.78
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.83	8.78	34.6	303.69
32	23.60	24.05	22.56	8.88	33.9	301.08
33	24.30	24.78	23.28	9.00	33.2	298.80
34	25.00	25.56	24.00	9.12	32.5	296.40
35	25.70	26.38	24.84	9.36	31.8	297.1
36	26.50	27.25	25.68	9.60	31.1	296.58
37	27.50	28.17	26.56	9.84	30.4	296.18
38	28.50	29.15	27.52	10.08	29.6	298.38
39	29.50	30.19	28.52	10.32	28.9	298.24
40	30.50	31.30	29.60	10.56	28.2	297.79
41	31.50	32.47	30.72	10.80	27.5	297.90
42	32.50	33.72	31.96	11.04	26.8	294.78
43	33.50	35.05	33.24	11.40	26.0	296.40
44	34.70	36.46	34.64	11.76	25.4	297.78
45	35.90	37.97	36.04	12.24	24.8	296.88
46	37.00	39.58	37.60	12.84	23.8	305.59
47	38.30	41.30	39.24	13.68	23.1	316.00
48	39.40	43.13	40.96	14.64	22.4	327.98
49	40.00	45.09	42.78	15.36	21.6	349.32
50	42.00	47.18	44.72	17.40	20.9	360.15
51	44.00	49.40	46.78	18.60	20.2	375.72
52	46.70	51.78	48.96	19.80	19.6	398.10
53	49.00	54.31	51.24	21.00	18.8	394.80
54	51.40	57.02	53.68	22.20	18.1	401.82



## Independent Order of Foresters.

### Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

This Benevolent Order is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. Its grand object is to unite in one true brotherhood all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability, to establish upon the Mutual Aid plan a fund for the relief of Widows and Orphans of deceased members, to foster a spirit of co-operation in all departments of labor and commerce; to assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

### Royal Order of Foresters.

The Order of Foresters was founded in 1745 in Knarsborough, England. Originally it was called THE ROYAL ORDER OF FORESTERS; but in 1834 the name was changed to "The Ancient Order of Foresters," under which name it has lived, and prospered in England, down to the present time, giving to its members Sick, and other Benefits, but no Insurance Benefit.

### The I. O. F.

In 1874, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance benefit of \$1,000 to the old system. In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

Towards the end of the same month, the High Court of Ontario of the Independent Order of Foresters convened in Ottawa, and by a unanimous vote resolved not to abandon the name of the Order, but to take immediate steps to re-organize.

### The Supreme Court

Accordingly on the 23rd July, 1881, the Supreme Court was duly incorporated in Canada with less than 400 paying members on its roll, and with liabilities aggregating over \$4,000 hanging over it. The Endowment Benefits were fixed at \$1,000, \$2,000 and \$3,000, and a radical departure was made from the old beaten path by resolving to fix a certain definite sum to be paid by its members for the various benefits provided, thus changing the uncertainty connected with all death assessment societies as to the cost of a continued membership, to one of definite knowledge as to such cost.

### The Machinery of the Order.

We have a Supreme Court governing the whole Order, composed of representatives sent by the several State and Provincial High Courts.

Under the Supreme Court, in each Province or State, are High Courts, corresponding to Grand Lodges of other Societies.

Under the High Courts are the Subordinate Courts, who manage their own local affairs under the laws of the Order.

We also have a Uniformed Degree, called ROYAL FORESTERS, the uniform being unsurpassed by that of any other Society, being chaste and rich in the extreme, and yet the prices are within the reach of all. The degree, however, is not essential to the benefits.

### The Membership.

We have three classes of members:

(1) *The Beneficiary Members* consist of those who pass the ballot and the rigid medical examination of the Order, and whose ages are between 18 years and 55 years.

(2) *The Social Members* are those who have been initiated as charter members or otherwise, and who afterwards have failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

(3) *The Honorary Members* are those who have been admitted as such in accordance with the provisions of the law, and are likewise not entitled to benefits, nor are they subject to any charges.

### The I. O. F. Benefits

consist of the following, viz.:-

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability
- (f) One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 63 years of age and upward, according to age at initiation, or upon death.

The cost per one thousand dollars of endowment is **only \$7.20 per Year.**

at 18 years of age and upwards according to age. These charges are fixed, and may be paid monthly, or quarterly, or annually, at the option of the member. There are no Assessments on Death so that every member knows just what it will cost him each year, which is a great advantage, especially to the industrial classes.

### The Grand Benefits.

The Grand Benefits of the Order are, the Endowment of \$1000, \$2000, or \$3000, payable at Expectation of Life or at death, or on total disability, or between the 70th and 80th birthdays. Every member of the Order must take at least \$1000, and he may increase that amount at any time to \$2000 or \$3000, provided he passes a satisfactory medical examination, and is not over 55 years old; or he may at any time, by giving the proper notice and paying up all claims, reduce his Endowment to \$2000 or to \$1000.

These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member to the member himself.

### Annuity for Old Age.

On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 79th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 79th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

### Total and Permanent Disability Benefit.

On a member becoming totally and permanently disabled, he is paid one-half of his endowment, as provided by the endowment law, and the balance on death is paid to his widow and orphans or heirs. Thus, in becoming an Independent Forester you at once secure the blessings of insurance, an annuity for old age, and a handsome accident benefit. For the above three GRAND BENEFITS each member is required to pay according to the following low monthly rates of assessment, based on age and cost of risk.

The Endowment benefits are secured by the payment of a small monthly sum, according to the following

### Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	000	\$3000	AGE.	\$1000	\$2000	\$3000
18	\$ 60	\$1 20	\$1 50	37	\$ 82	1 64	2 46
19	61	1 22	1 83	38	84	1 68	2 52
20	62	1 24	1 86	39	86	1 72	2 58
21	63	1 26	1 89	40	88	1 76	2 64
22	64	1 28	1 92	41	90	1 80	2 70
23	65	1 30	1 95	42	92	1 84	2 76
24	66	1 32	1 98	43	94	1 88	2 82
25	67	1 34	2 01	44	96	1 92	2 88
26	68	1 36	2 04	45	1 02	2 04	3 06
27	69	1 38	2 07	46	1 07	2 14	3 21
28	70	1 40	2 10	47	1 11	2 28	3 42
29	71	1 42	2 13	48	1 22	2 44	3 66
30	72	1 44	2 16	49	1 26	2 70	4 05
31	73	1 46	2 19	50	1 45	2 90	4 35
32	74	1 48	2 22	51	1 65	3 10	4 65
33	75	1 50	2 25	52	1 65	3 30	4 95
34	76	1 52	2 28	53	1 75	3 50	5 25
35	78	1 56	2 34	54	1 85	3 70	5 55
36	80	1 60	2 40				

The proceeds of these assessments, less 5 per cent for management expenses, form the Endowment Fund.

### There are no Assessments on Death.

The Secretary and Treasurer have ven ample personal bonds, supplemented by bonds of the Guarantee Company. Then all remittances to the Treasurer are required to be made payable to the order not only of the Treasurer, but also of the Manager of the bank which holds our deposits. And the bank is instructed to pay out no funds of the Order except on a cheque signed by the Supreme Chief Ranger Supreme Secretary, and Supreme Treasurer.

### Permanent Deposits.

This rule applies only to the open bank account. The Permanent Deposits cannot be withdrawn except upon the written order of the whole Executive Council, which is composed of seven leading men of the Order. As fast as the funds accumulate over \$4,000 or \$10,000 beyond present needs, they are deposited in a "Permanent Reserve Fund," and which is subject only

to the joint cheque of the whole Executive Council as above stated. The permanent deposits already amount to over

**\$62,878.81**

### Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while most Insurance Companies, for each \$1.00 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following table compiled from the official figures given in the Blue Books, by the Government Superintendent of Insurance for the years 1880, '81, '82, '83 and '84 gives the record of eight Canadian Insurance Companies and shows the

### Enormous Cost of Management in Insurance Companies.

Name of Company.	Total Premium Income	Total Payments for Death Claims and Matured Endowments.	Total Surplus after paying all claims and an enormous Management expense
Canada Life..	\$3,650,553.67	\$1,130,519.28	\$864,849.58
Confederation.	1,344,399.90	306,197.98	410,085.85
Ontario Mutual.	843,843.32	135,460.33	240,279.89
The Sun Mutual.	6,750,477	273,000.79	304,501.90
North American.	3,319,571.10	15,609.91	150,546.60
Life Association of Canada.	167,317.67	70,303.38	128,989.02
Citizens.	163,462.27	81,603.88	63,499.98
Toronto Life four years & Federal one year.....	30,429.08	16,643.50	41,251.08
Totals ...	\$7,557,571.44	\$2,048,743.05	\$2,209,003.49

It shows that in five years they received in Premium Income a net \$7,557,571.44, they paid for death claims only \$2,048,743.05 and the enormous sum of \$2,209,003.49 for management expenses and dividends, leaving a balance still unexpended of \$3,299,824.90.

### Rate of Mortality Does not Rise.

From a letter of Grand Secretary King, addressed to Dr. Oronhyatekha, Supreme Chief Ranger, we learned that among the Odd Fellows of Ontario, after nearly 30 years of existence, the rate of mortality was as follows:

1878.....	6.34	per 1000 in the 25th year.
1879.....	7.22	" in the 26th year.
1880.....	5.78	" in the 27th year.
1881.....	7.34	" in the 28th year.
1882.....	7.07	" in the 29th year.
1883.....	5.78	" in the 30th year.

Or an average of a little over 6 1/2 in a 1000.

The Sick and Funeral Benefits of the Supreme Court are \$5 per week for 12 weeks during any one illness, and \$50 towards Funeral Expenses and are optional.

### Cost of Sick and Funeral Benefits.

At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 90
19	61	31	32	74	37	45	1 02	92
20	62	31	33	75	38	46	1 04	94
21	63	32	34	76	38	46	1 08	94
22	64	32	35	78	39	47	1 15	98
23	65	33	36	80	40	48	1 25	63
24	66	33	37	82	41	49	1 35	68
25	67	34	38	84	43	50	1 45	73
26	68	34	39	86	43	51	1 55	80
27	69	35	40	88	44	52	1 65	85
28	70	35	41	90	45	53	1 75	90
29	71	36	42	92	46	53	1 75	90
30	72	36	43	95	48	54	1 85	95

### 1st Class Membership.

For intelligence and moral worth we can safely say that no society can boast of a higher grade of character than ours, as the leading men of all Societies have united with the I. O. F., among them being the Grand Master of F. & A. Masons, M. W. Bro. Hugh Murray; the Right Worthy Grand Templar, Hon. J. B. Finch; The Grand Master of the Orange Association, R. W. Major; H. A. L. White, etc., as well as many of the leading divines, professional and public men

For further information see 1st page of cover.