



LONDON, ONT., MAY, 1887.

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**Total and Permanent Disability Benefits Paid.**

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

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

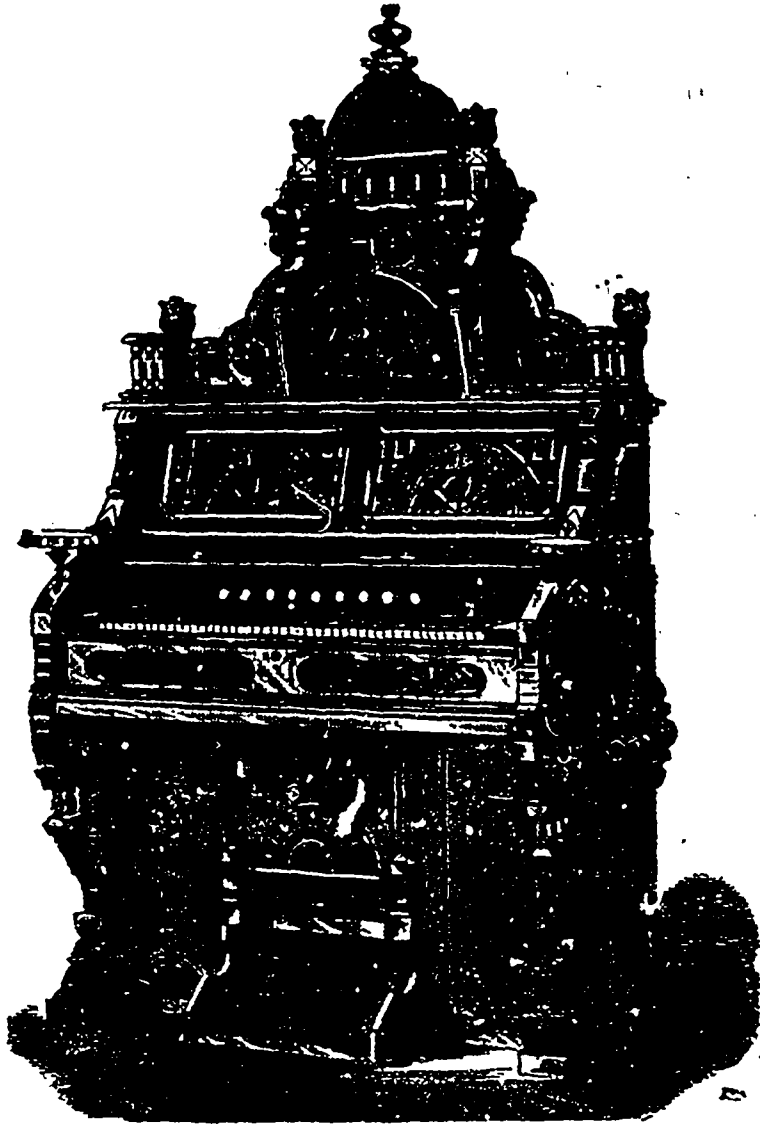
The following Endowments have been paid to the  
 widows and orphans by the I. O. F. :  
 1877-8.  
 No. 1. W. Couch, London, 25th August ..... \$ 600  
 " 2. R. Johns, Seaford, 15th Sept. .... 704  
 " 3. J. W. Simmons, Wingham, 1st March..... 808  
 " 4. W. B. Shaw, Seaford 21st April..... 1000  
 1878-9.  
 " 5. W. Insell, London, 16th Sept. .... 1000  
 " 6. T. Spratt, Brantford, 27th Feb. .... 1000  
 " 7. L. Cohn, Toronto, 5th March..... 1000  
 " 8. C. Walker, Woodstock, 24th March ..... 1000  
 " 9. J. Wolthers, Waterford, 28th March .... 1000  
 1879-80.  
 " 10. J. C. Bennett, London, 18th Dec. .... 1000  
 " 11. J. Mackenzie, Petrolas, 20th May ..... 3000  
 1880-1.  
 " 12. W. H. Ferguson, Brockville, 6th July.... 3000  
 " 13. C. Selbert, London, 1st Sept. .... 2000  
 " 14. E. W. Turner, Cl. ham, 15th Nov..... 2000  
 " 15. H. Smith, London, 24th May ..... 1000  
 " 16. W. Glass, London, 24th May..... 1000  
 1881-2.  
 " 17. G. H. Vanstone, Thamesford, 28 Dec.... 1600  
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000  
 " 19. J. P. Christman, Hamilton, 23rd Jan. 1000  
 " 20. John A. Tew, Dundas, 18th Feb..... 1000  
 " 21. G. R. Johnston, Coatham, 8th March..... 1000  
 " 22. D. Currie, London, 3rd May ..... 1000  
 " 23. John Wiley, Sarnia, 3rd June ..... 1000  
 " 24. John Courts, London, 26th June ..... 1000

1882-3.  
 No. 25. E. Bunnel, Blenheim, 5th July ..... 1000  
 " 26. R. Shore, Ottawa, 7th August ..... 1000  
 " 27. R. Hunter, Petrolas, 1st Dec. .... 1000  
 " 28. D. E. Cook, Beachville, 21st Dec..... 1000  
 " 29. Dr. Morden, London, 29th Dec. .... 3000  
 " 30. W. A. Robinson, Winnipeg, 6th Feb..... 1000  
 " 31. G. Gordon, Thamesford, 1st May..... 1000  
 " 32. J. Conroy, St. Thomas, 23rd June ..... 1000  
 1883-4.  
 " 33. R. J. Stevenson, Peterboro, 20th Aug.... 1000  
 " 34. J. Walker, Blenheim, 16th Sept. .... 1000  
 " 35. A. McLaws, Wallacetown, 18th Sept. ... 2000  
 " 36. H. Putman, Inwood, 20th Oct. .... 1000  
 " 37. J. C. Brown, Kingsville, 10th Nov. .... 1000  
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000  
 " 39. T. Allan, Hamilton, Ont., 23rd April.... 1000  
 1884-5.  
 " 40. A. Hilliard, Pakenham, 23rd Aug..... 2000  
 " 41. Joseph Earl, Blenheim, 24th Sept..... 1000  
 " 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000  
 " 43. D. Boelofson, Hamilton, 2nd Oct. .... 2000  
 " 44. M. Algie, Alton, 3rd Oct. .... 1000  
 " 45. M. Bakie, Hamilton, 7th Oct. .... 1000  
 " 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000  
 " 47. A. Sloane, Ottawa, 8th Nov. .... 1000  
 " 48. C. Niall, 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., 26th Mar. 1000  
 " 52. D. Cameron, London, 9th April..... 1000  
 " 53. J. Makinson, Ottawa, 4th June..... 1000  
 " 54. A. Lawson, Hamilton, 27th June ..... 3000  
 1885-6.  
 " 55. D. J. Bodman, Glencoe, 15th July..... 1000  
 " 56. W. K. Parry, Detroit, Mich., 21st July.. 1000  
 " 57. M. Y. Keith, Hillsboro' N. B., 11th Aug. 1000  
 " 58. D. Christie, Weymouth Bdg, N.S., 16th Aug 1000  
 " 59. J. J. Marshall, Owen Sound, 27th Aug... 2000  
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000  
 " 61. E. A. Bradshaw, Goodwood, 30th Sept. 2000  
 " 62. Edwin C. Eapey, Russell, 2nd Nov. ... 1000  
 " 63. Malcolm Leitch, Glencoe, 10th Nov. .... 1000  
 " 64. Robert W. Moy, Sarnbrooke, Q., 23rd Nov 1000  
 " 65. Wilson Wallace, Fingal, 8th Dec. .... 2000  
 " 66. Capt. John Burgess, Simcoe, 12th Dec.. 1000  
 " 67. J. G. Kilian, Petitcodiac, N.B., 20th Dec. 1000  
 " 68. D. M. Steerer, Elgin Cor., N.B., 15th Dec 1000  
 " 69. Wm. J. Holwell, Comber, 25th Dec..... 2000  
 " 70. Hugh. Pierce, Portland, N.B., 27th Jan. 1000  
 " 71. H. E. Parker, Miramichi, N.B..... 1000  
 " 72. John Jeffrey, Stirling, 18th 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.F., 29th May 1000  
 1885-7.  
 " 77. Thos. Brown, London, 4th July ..... 1000  
 " 78. James Kerr, Alton Craig, 11th July ..... 2000  
 " 79. Peter McKellar, Forest, 16th July ..... 1000  
 " 80. John B. Jackson, Ramoth N. J., 24th July 1000  
 " 81. Thos. A. Randal, Weymouth, N.S., 26th Dec. 1000  
 " 82. Thos. Mingard, Ottawa, 26th Sept..... 1000  
 " 83. Simon Gilpin, Shelburne, 29th Sept..... 1000  
 " 84. Stanley W. Harvey, Blainville, 12th Oct. 1000  
 " 85. Geo. Walling, London, 7th November. 1000  
 " 86. W. B. Miller, Windsor, 30th Oct. .... 2000  
 " 87. Robert Martin, Brantford, 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  
 " 92. S. A. Abbott, M.D., Belleville, 29th Jan. 1000  
 " 93. J. A. Ormish, Frontenas, 6th Feb..... 1000  
 " 94. W. Barker, Beamsville, 29th Jan. .... 1000  
 " 95. R. J. Vance, Chesley, 18th Jan. .... 1000  
 " 96. H. Corkez, Toronto, 4th March ..... 1000  
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 Orphan's of our deceased brethren.

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Vol. VIII. No. 1.

LONDON, ONT., MAY, 1887.

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

Interest amounting to \$677.34 to June 1886, has been added to the above.

### TWENTY-FIVE THOUSAND MORE

DOMINION SAVINGS BANK.

London, 19th Aug., 1886.

Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 875 for \$5,000, 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.

Another \$10,000 has been deposited with the Ontario Loan and Debenture Company.

From the above it will be seen that the Supreme Court of the Independent Order of Foresters has now on deposit, in the Permanent Reserve Fund a little over

### \$45,000.00.

The above is subject only to the joint cheques of the whole Executive Council, viz.:

S. C. R., Dr. Cronhyatekha, Editor Masonic Tablet, London.

P. 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

### \$61,715.18.

### 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; they show a steady and healthy growth, that give promise of a glorious future for our noble Order.

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.	Balance in Bank.
Oct.	880	\$1510 84	\$ 1145 07
Nov.	1048	1032 73	3979 78
Dec.	1099	1082 21	2967 93
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	1584 87	3508 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	20903 93
Sept.	2401	2321 72	20054 22
Oct.	2420	2416 10	20880 37
Nov.	2441	2506 48	20647 24
Dec.	2520	2562 08	23081 85
1885.			
Jan.	2558	2632 80	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 96	23463 82
May	2898	2955 69	27561 82
June	3007	3363 97	27581 96
July	3046	3735 25	28036 93
Aug.	3117	3934 45	30812 70
Sept.	3169	3624 74	29054 99
Oct.	3159	3442 84	30448 83
Nov.	3223	3532 45	30018 59
Dec.	3238	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	3827	4345 35	32387 98
March	3904	5148 17	33949 80

April	4087	4352 77	36470 43
May	4151	4776 08	38280 02
June	4314	5028 84	40853 21
July	4628	5462 21	44220 75
Aug.	4692	5070 03	44479 27
Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53981 28

1887.

Jan.	5804	8154 65	60325 02
Feb.	5962	8855 94	59755 17
March	6105	7155 73	58809 35

April 6319 \$7727.74 \$61,715.18

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.

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Application for Sick Benefits	.. ..	02
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Badges for Members	.. .. each	1 25
Ballot Balls	.. .. per 100	1 00
Ballot Boxes	.. .. each	3 00
Bands	.. ..	02
Cards, Chaplain's	.. ..	05
Cards, Ode	.. ..	05
Cards, Travelling	.. ..	10
Cards, Withdrawal	.. ..	05
Cash and Order Books for R. S.	.. ..	1 50
Certificates of Endowment	.. ..	50
Certificates of Membership	.. ..	1 00
Certificates of P. C. R., or of Deputies	.. ..	1 00
Charter (in case of loss)	.. ..	2 00
Charms for watch chain (gold and enamelled)	.. ..	25 00
Claim Papers for Endowment	.. .. each	10
Claim Papers for Sick Benefit	.. ..	02
Constitutions (in paper)	.. ..	10
Dispensations (in case of loss)	.. ..	2 00
Financial Secretary's Ledger	.. 100 folios	1 50
Financial Secretary's Ledger	.. 200 folios	2 50
Gavels	.. .. per pair	75
Instructions to Deputies	.. .. each	25
Instructions to Medical Examiners	.. ..	50
Masks for Members	.. ..	10
Masks for Chief Hanger	.. ..	6 00
Medical Examination Forays	.. ..	02
Minute Books with roll	.. .. 200 pages	1 50
Minutes of Proceedings	.. .. each	20
Monthly Reports Forms	.. ..	02
Notice to Members of Meetings	.. .. per 100	50
Orders on Treasurer (in books of 100)	.. .. each	50
Pass Books for Members	.. ..	20
Pins for Breast (gold and enamelled)	\$5 00 to	25 00
Receipt Books of Financial Secretary	.. .. each	50
Receipt Books of Initiating Officers	.. ..	50
Receipt Books of Treasurer	.. ..	50
Relinquishment Forms	.. ..	02
Rituals	.. ..	1 00
Robes	.. .. in sets of four	10 00
Sashes for Officers of Sub. Courts	.. ..	3 00
Sashes for Deputies	.. ..	5 00
Seals and Presses	.. .. each	5 00
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LONDON, MAY, 11 37.

## PHOTOGRAPHS.

The members of the Supreme Court are again reminded to send in their photos, in uniform if possible, and in dark clothes, to the Supreme Chief Ranger at once, to be used in the new Supreme Court picture.

## THE SUPREME COURT MEETING.

With the assent of the Executive Council and the High Standing Committee of Ontario concurring, it is proposed to open the High Court in Hamilton, on Monday, 15th August, at 3 p.m. The High Court will likely be through with business by Wednesday noon. The representatives elect to the Supreme Court can take train Wednesday evening for Montreal, when it is proposed to open the Supreme Court at 10 a.m., Thursday, 18th August. We will endeavor to give full particulars in the June FORESTER.

## THE NEW CHARTER.

The new Charter is now being printed. It will be in ten colors, and as there are 10,700 copies of the charters and certificates ordered, it follows that there must be 107,000 impressions on the job, it will therefore be some time yet before they are got ready. But as we have before said, when completed we believe they will be superior to any other charter extant. The certificates of membership will be from the same plates as the charter, and will be very far superior in every respect to the old certificates.

The new certificates will be issued as of old to all new members for \$1.00, including policy, but to all members who have had the old certificates, the new one will be issued for 50 cents. So also if any Court wishes to have the new charter issued to it, it will be done on the Supreme Secretary being furnished with the names of the officers and a fee of 50 cts. to cover cost of engraving and transmission by mail. We believe when the members see the new certificates everyone will order one, and that each Court will want the new charter. The rule will be first come first served. Members therefore had better send early.

## AN APOLOGY.

Owing to the indisposition of the S. C. R. we are unable to present in this issue of the FORESTER several articles we had intended to

place before our readers. The S. C. R. has been doing for some time back the work of two or three men, necessitating continuous work of from 18 to 20 hours a day. Though blessed with a strong constitution nature has at last rebelled, in an unmistakable manner, against such flagrant violation of its laws, and on the 12th inst. serious symptoms pointing to congestion of the brain supervened, and the physicians have ordered complete rest from all work. It is believed that a few days rest will be sufficient to recover all untoward symptoms, when the S. C. R. intends to take a couple of weeks holiday by visiting New Jersey and organizing the High Court for that State. If all our correspondents do not get prompt answers to their letters, this will, we hope, be a sufficient apology.

## A LAWSUIT.

At the recent Oxford assizes a suit was brought against the C. O. F. for recovery of an endowment claim on a deceased brother, which the Executive had refused to pay, on the ground that the brother had misrepresented his age, giving it younger than he really was. That at the date of initiation he was, in fact, over 45 years of age, the limit to which the C. O. F. goes for the admission of members. Whether the judge and jury had heard that sometimes the C. O. F. Executive did not hesitate to admit men who were over the limit of age—aye, men who were nearly 60 years of age—we do not know; but the result of the suit was that the C. O. F. were ordered to pay the full amount of claim, viz., \$1,000 with all the costs. Bros. Stanley, White & Co. will no longer be able to say "the C. O. F. has not been obliged to be sued before paying claims." We don't know what our brethren will do now, as that was about the only advantage—and it was a doubtful one—that they claimed that the Canadian Order of Foresters had over the I. O. F.

## A SAD CASE.

It has seldom been our duty to chronicle so sad, and at the same time so unexpected a death, as falls to our lot this week. On Tuesday morning Mr. Philbin received a letter from his wife, who was at the time of writing in Montreal, in good health. He had only returned to his store a short time, when a telegram was delivered to him saying his wife was very sick. Two hours later another was received giving the painful and harrowing information that she was dead.

About the 17th Dec. last, the deceased lady and her sister, Mrs. Matheson, left on a visit to Montreal, and she was expected by her husband on the first boat leaving Owen Sound. In the meantime he has had a new residence built on Second street, which is nearly completed, and the afflicted husband was looking anxiously forward to the return of his wife. The suddenness and unexpected character of the news created not a little consternation among the citizens generally, of whom Mr. Philbin has the deepest sympathy in his sad bereavement.

## THE FORESTERS.

At the regular meeting of the Forester's lodge on Tuesday evening, of which our Mr. Philbin is one of its oldest members, the following resolution was carried unanimously: Moved by Bro. Hose, seconded by Bro. Reading, that the following letter of condolence be handed to Bro. Philbin before he leaves for Montreal, and that copies of it be also sent to the FORESTER, and the News:

To J. W. PHILBIN, ESQ.,

DEAR SIR AND BRO.—The members of Court Keewatin, No. 19, having heard of the sad loss you have sustained in the sudden death of your dear wife, cannot allow you to depart on your melancholy errand to Montreal without expressing our heart-felt sympathy in your great affliction, and we trust you may receive that comfort from the Great High Chief above, who alone can pour balm on the hearts of the afflicted and sorrowful.

Mr. Philbin left on Tuesday night for Montreal.

T. B. LINTON, R.S.

**\$1,000.00.**

Petitcodiac, N. B., April 14, 1887.

To F. W. Emmerson, Esq., High Secretary of N. B.

DEAR SIR,—I beg to acknowledge the receipt of a cheque for one thousand dollars, being the endowment held by my father, the late Thomas Herrett, a member of Court Petitcodiac, No. 94, in your noble Order.

I would thank you to convey to all officers of the Supreme Court my sincere thanks for their promptness in paying said endowment.

I trust the Order will continue its good work, with greater success and prosperity.

I am, yours very truly,

BERTHA HERRETT.

## NEW COURTS.

COURT BIRTLE, NO. 129, BIRTLE, MAN.

Instituted 10th March, 1887, by Col. P. H. Attwood.

## OFFICERS INSTALLED.

C.D.H.C.R., John Dunlop.  
C.R., John Dunlop.  
V.C.R., Arthur Daige.  
R.S., Geo. E. Hargraves.  
F.S., Richard Hargraves.  
Treas., John Pearson.  
S.W., Wm. Thos. Beimes.  
J.W., Jas. Carroll Jackson.  
S.B., Thos. Wilkinson.  
J.B., Chas. Holmes.  
P.C.R., Andrew McLaren.  
Chaplain, Arthur Lepper.  
Physician, Dr. A. B. McKinnon.

COURT RICHMOND, NO. 234, PORT RICHMOND, N. Y.

Instituted 4th April, 1887, by Dr. Oronhytekh, S.C.R.

## OFFICERS INSTALLED.

C.D.H.C.R., Alva W. Sharret.  
C.R., Wm. Stevens.  
V.C.R., John A. Nesbitt.  
R.S., Oliver N. VanName.  
F.S., William Murphy.  
Treas., Edwin H. Brayne.  
S.W., Chas. Brayne.  
J.W., Howard Beyer.  
S.B., Chas. E. Beyer, sr.  
J.B., Angus Beyer.  
Chaplain, Winfield S. Kruser.  
Physician, Edgar D. Cooney, M.D.

COURT KENNEBECASIS, NO. 24, NORTON STATION, N. B.

Instituted 13th April, 1887, by Bro. F. W. Emmerson, H. Secretary.

## OFFICERS INSTALLED.

C.D.H.C.R., A. P. Sherwood.  
C.R., M. A. Innes.  
V.C.R., A. P. Sherwood.  
R.S., W. A. Club.

F.S., Geo. D. Melvin, M.D.  
 Treas., L. D. Jones.  
 S.W., D. H. Meyers.  
 J.W., Geo. N. Ritchey.  
 S.B., H. A. Meyers.  
 J.B., J. McElmon.  
 P.C.R., M. W. Somerville.  
 Chaplain, John Wilson.  
 Physicians, J. J. Lawson, M.D. and G. G. Melvin, M.D.

COURT LAKE, NO. 61, PORT COLBORNE, O.  
 Instituted 14th April, 1887, by Bro. A. Thompson.

OFFICERS INSTALLED.

C.D.H.C.R., John Cook.  
 C.R., John F. Cook.  
 V.C.R., Robt. Richardson.  
 F.S., W. K. Minor.  
 J.W., Wm. Braven.  
 S.B., John W. Fleming, jr.  
 J.B., Jas. E. Bayle.  
 P.C.R., Richard Gaylor.  
 Physician, Frank King, M.D.

COURT FLORENCE, NO. 189, FLORENCE.  
 Instituted 2nd May, 1887, by Bro. A. R. Mills.

OFFICERS INSTALLED.

C.D.H.R., Dr. Campbell.  
 C.R., D. S. Long.  
 V.C.R., A. McCreary.  
 R.S., Byson Brown.  
 F.S., W. T. Parsons.  
 Treas., David Corbett.  
 S.W., James T. Roberts.  
 J.W., Samuel Kirby.  
 S.B., Robt. McNeilly.  
 J.B., John Powell.  
 P.C.R., Geo. L. Hodgson.  
 Chaplain, Daniel Stags.  
 Physician, Joseph Campbell, M.D.

COURT BERLIN, NO. 154, BERLIN.  
 Instituted on the 3rd of May, by J. D. Kennedy, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Dr. G. W. Wright.  
 C.R., William Caldwell.  
 V.C.R., Owen Bean.  
 R.S., Fred. C. Albrecht.  
 F.S., Wm. McNabb.  
 Treas., Henry Carr.  
 S.W., Levi Hans.  
 J.W., Geo. H. Poat.  
 S.B., Wm. Fischer.  
 J.W., Chas. Fischer.  
 Chaplain, A. Bernhardt.  
 Physician, G. W. Wright, M.D.

COURT LA HAVRE, NO. 205, BRIDGEWATER.  
 Instituted 6th May, 1887, by Bro. Thos. Clarke, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., W. R. Wentzel.  
 C.R., W. H. Cashon.  
 V.C.R., David MacLay.  
 R. S., Francis Davison.  
 F. S., Robert Dawson, jr.  
 Treas., Alex. Nelson.  
 S.W., J. Kenneth Dawson.  
 J.W., A. DeWolf Coffill.  
 S.B., R. C. Durling.  
 J.B., W. A. Munro.  
 P.C.R., Henry C. Barnaby.  
 Chaplain, Rev. John Ferry.  
 Physician, Jas. S. Calder, M.D.

COURT BLACK KNIGHT NO. 173, PRESTON, ONT.  
 Reorganized 10th May, 1887, by Bro. Jas. D. Kennedy, D.S.C.R.

OFFICERS INSTALLED.

C.D.H.C.R., Henry Arnfield.  
 C.R., George Philips.  
 V.C.R., Frank Kremer.  
 R.S., Ora A. Salyerds.  
 F.S., George A. Roos.  
 Treas., Samuel Hilborn.  
 S.W., John C. Koess.  
 J.W., Edward Hagey.  
 S.B., August Evers.  
 J.B., Jesse Hilborn.  
 P.C.R., Geo. A. Clare.  
 Physician, W. B. Duck, M.D.

COURT GUELPH, NO. 37.

The first Anniversary of Court Guelph was held in their hall on the evening of Wednesday, 4th day of May, on which occasion there was present a large and enthusiastic audience. The following programme was rendered during the evening, viz.:

PROGRAMME.

1. Instrumental Duet. Mrs. Hill & Mr. Hulme
  2. Reading ..... Mr. Butchart
  3. Solo—"Four Marys".... Miss Spaulding
  4. Solo..... Mr. Brydon
  5. Address..... Dr. Oronhyatekha, S.C.R.
  6. Duet (by request)—"Hunting Tower"  
Miss Spaulding and Mr. Brydon
  7. Quartette—"The Friends," Misses Ceford  
Messrs. Thompson and Scroggle
  8. Reading..... Mrs. Geo. Webber
  9. Solo—"Thy Voice is Near Me"  
Miss M. Craig
  10. Reading..... Dr. McPhatten
- Instrumental Duet.... Mrs. Hill & Mr. Scoon  
 God Save the Queen.

The meeting was satisfactory in every respect and is likely to result in a number of additions to the membership of the Court.

After the public meeting a number of the brethren of Guelph and Puslinch met with the S. C. R. at the Continental, where a pleasant social time was spent for the rest of the evening. A number of the Royal Foresters from Puslinch were present in uniform and presented a most creditable appearance.

I. O. F. CONCERT.

A grand concert under the auspices of Court Arva, No. 126, I. O. F., will be held in the Town Hall, St. Johns, on Friday, May 27th, 1887. Among those already secured to take part in the programme are the following: Fred. Saunders, Jack Cowan, Fred. McCarty, Fred. Leonard, Charlie Richardson. Ald Davis, of London, will give a short stirring address. Dr. J. W. Mitchell, of London, will occupy the chair. Mr. W. K. Evans, of London, will preside at the piano, furnished by Mr. R. S. Williams, of London.

NOTES.

The Supreme Chief Ranger returns this month to New Jersey, with the hope that he will organize a High Court some time during the third week of May.

We beg to thank Bro. H. C. Creed, H. C. R., of N. B., for corrections in *index* to Constitution sent in. He is the only one who has pointed out any defects. The index must be pretty nearly perfect.

One of our H. C. R.'s. has decided that a High Court Officer cannot be tried by his Subordinate Court at all. The decision is erroneous. Any officer of the Supreme Court from the S. C. R. down, or any officer of a High Court bears precisely the same relation to his own Subordinate Court as every other

member thereof, and is amenable to said Court for any offences he may commit, unless the offences occur in connection with his official acts as such Supreme or High Officer.

The Constitutions are getting ready slowly. We did not expect it would take more than two weeks to get them ready, but it is going to take apparently about two months instead. We hope however to have them out by 1st June. All Courts—new Courts we mean—which have not received at institution one copy for each charter member will please write to the S. Secretary towards the end of May, reminding him of the number of Constitutions that the Court is short, and they will be at once supplied.

Dr. Shaw has written us another letter, in which he states that he was formerly an editor of a publication whose literary merit was far above the INDEPENDENT FORESTER, and that the English in his first letter is good. As to the first statement it simply makes Dr. Shaw's offence more gross. As to the second our readers can judge for themselves. We recognise the right of every member to complain of any irregularities in connection with the work of this office, and we are happy to say, in every instance before the receipt of Dr. Shaw's letter, it has been done in courteous terms. Such complaints we have always treated respectfully, and, we trust, fraternally. Dr. Shaw saw fit, on the other hand, to introduce himself to us by writing an impertinent letter. He got his answer. If he is not satisfied with that answer it is not our fault.

THE LITTLE CUP BEARER.

The little cup-bearer entered the room  
 After the banquet was done;  
 His eyes were like the skies of May,  
 Aglow with a cloudless sun.  
 Kneeling beside his master's feet,  
 The feet of the noble king,  
 He raised the goblet, "Drink, my liege,  
 The offering that I bring."

"Nay, nay," the good king smiling said,  
 "But first a faithful sign  
 That thou bringest me no poison draught;  
 Taste thou, my page, the wine."  
 Then gently, firmly spoke the lad,  
 "My dearest master, no;  
 Though at thy slightest wish my feet  
 Shall gladly come and go."

"Rise up, my little cup-bearer,"  
 The king, astonished, cried;  
 "Rise up, and tell me straightway why  
 Is my request denied?"  
 The young page rose up slowly  
 With sudden paling cheek,  
 While courtly lords and ladies  
 Waited to hear him speak.

"My father sat in princely halls,  
 And tasted wine with you.  
 He died a wretched drunkard, sire"—  
 The brave voice tearful grew.  
 "I vowed to my dear mother,  
 Beside her dying-bed,  
 That for her sake I would not taste  
 The tempting poison red."

"Away with this young upstart!"  
 The lords impatient cry;  
 But, spilling slow the ruby wine,  
 The good king made reply:  
 "Thou shalt be my cup-bearer,  
 And honored well," he said;  
 "But see thou bring not wine to me,  
 But water pure instead."





18 Brunswick	52 Chatham, N.B.	8.41	21.05	8.41	A. W. Purdy.	19 Garden City	172 St. Catherines	18.14	.36	Wm. Magness.
23 Canada	53 Stratford	2.98	35.14	2.44	T. J. Birch.	26 Nelson	174 Dutton	26.30	.70	A. N. C. Black.
35 Enterprise	54 London South	2.62	30.37	2.62	M. F. Tupper.	13 Ethel	176 Ethel	11.28	...	John M. Davis.
53 Sarnia	55 Sarnia	17.99	73.55	4.58	John Leys.	11 Cookshire	176 Cookshire, Que.	13.37	...	Wm. W. Bailey.
17 Hopewell	56 Hopewell, N.B.	10.37	17.99	4.58	J. M. Dunbar.	27 Picton	177 Picton	23.48	...	Jas. D. Murray.
35 Harmony	57 Bothwell	26.96	28.42	4.52	A. T. Sussex.	20 Glenmorris	178 Glenmorris	15.36	3.48	Geo. N. Geddes.
14 Protection	58 Fingal	14.81	26.96	2.32	J. M. Penwarden, MD	27 Port Perry	179 Port Perry	31.42	.88	Dugald McBride.
90 Frontenac	59 Kingston	31.58	92.70	80.93	A. R. Milne	31 Fidelity	180 Appin	24.17	...	R. Long.
20 Maple Leaf	60 Glencoe	27.00	31.58	19.40	J. Huston.	20 Lindsay	181 Lindsay	28.18	4.27	Philip S. Martin.
7 Lake	61 Port Colborne	5.70	27.00	1.40	John Cook.	23 Phoenix	182 Fanelon Falls	26.87	5.83	Hugh McDougal.
3 Oak Leaf	62 Wheatley	24.70	5.70	3.72	Thos. Mills.	22 Mt. Brydges	183 Mt. Brydges	19.78	6.45	M. Cullen.
2 Forest	63 South Woodilee	19.07	24.70	5.92	W. E. Delaney.	19 Beaverton	184 Havelock, N.B.	18.68	...	Willford A. Keith.
29 Garnet	64 Wyoming	33.09	19.07	51.64	W. H. Bennett.	16 Rock Glen	185 Beaverton	18.40	1.02	J. J. Cave.
21 Eureka	65 Comber	58.82	33.09	25	Wm. Butler.	65 Deamond	186 Arkona	47.72	5.23	D. Black.
13 Queen City	66 Toronto	25.71	58.82	5.40	Daniel Rose.	68 Aurora	188 Aurora	68.89	9.15	John Chambers.
78 Alvinston	67 Alvinston	34.26	25.71	3.04	Wellington Street W.	16 Florence	188 Florence	22.52	...	John T. Bond.
32 Thamesford	68 Thamesford	13.62	34.26	2.34	W. D. McIntyre.	23 Salisbury	190 Salisbury, N. B.	6.80	2.18	J. M. Campbell, M.D.
31 Woodstock	69 Woodstock	30.11	13.62	3.43	J. McWilliams, M.D.	5 Success	191 Oil Springs	13.87	3.70	A. Sherwood.
15 Concord	70 Coraley	39.40	30.11	4.31	T. G. Morgan.	8 Thadford	192 Thadford	5.67	...	W. A. Munns, M.D.
24 Moncton	71 Moncton, N.B.	29.97	39.40	5.04	Geo. H. Pick.	8 Peerless	193 St. Marys	10.22	2.53	Thomas Hearn.
27 Rosewood	72 Monkton	29.80	29.97	1.71	C. H. Merryfield.	16 Denfield	194 Denfield	18.18	1.47	John Edwards.
31 Valley City	73 Galt	46.43	29.80	3.44	S. F. B. Reid.	13 Watertown	195 Watertown	62.52	.31	T. Otway Page.
36 Southampton	74 Southampton	7.22	46.43	1.65	Daniel McNamara.	23 Sauble	196 Ailsa Craig	10.32	1.67	Rev. H. A. Thomas.
11 Credit Valley	75 Cheltenham	12.09	7.22	2.44	S. J. Reaney.	15 Shakespeare	197 Shakespeare	23.21	4.52	F. C. Stevens.
36 Oil City	77 Oil City	21.08	12.09	2.00	C. W. Caton.	21 Refuge	198 Port Hope	2.94	2.64	Alex. W. Pringle.
35 Mississippi	78 Carleton Place	73.10	21.08	7.20	S. S. Merrick.	6 St. Paul	199 St. Paul	4.33	2.17	James Bradshaw.
39 Escalator	79 Almonte	19.95	73.10	1.00	J. Jamieson, M.P.	3 Triumph	200 Mitchell	10.11	1.14	Adam Watson.
35 Beausfield	80 Pakenham	15.02	19.95	3.72	J. G. Baird, M.D.	12 Ruby	201 Tilsonburg	24.98	4.42	J. A. Caverhill.
9 Sidney	81 Arnprior	6.81	15.02	2.75	G. E. Neilson.	25 Chautauqua	202 Summerside, P. E. I.	29.07	1.52	James C. Wright.
14 Robin Hood	83 Frankford	22.37	6.81	1.67	B. B. Ostram.	4 Kara	203 Kara	6.89	...	William Kerr.
23 Ontario	84 Barrie	22.11	22.37	10.86	John Powell.	8 Onaugondy	204 Gagetown, N. B.	18.94	...	Rev. Chas. Maniton.
29 Union	85 Uxbridge	73.01	22.11	4.85	Geo. Awwals.	18 Onaway	206 Alberton, P. E. I.	26.40	6.67	M. R. Leard.
22 Midland	86 Brampton	32.56	73.01	3.84	J. T. Muiles, M.D.	28 L. can	207 Lucan	12.02	...	Thos. Hossock, M.D.
21 Rosedale	87 Midland	11.44	32.56	1.03	J. Cronkrite.	14 Blenheim	208 Drumbo	19.83	1.72	Silas Dawson.
9 Bonnechere	88 Toronto	8.27	11.44	3.25	Adam Bell.	10 Mayflower	209 Picton Landing, N. S.	19.64	...	John Ferguson.
21 Olive Branch	89 Renfrew	21.08	8.27	2.75	25 Walton Street.	33 Clare	210 Clare, Mich.	57.13	.98	F. J. Todd, M.D.
18 Hillsboro	90 Acton	22.37	21.08	1.67	C. McDowell.	28 Royal	211 Tilbury	28.38	11.68	John Bartley.
28 Hazel	91 Hillsboro, N.B.	22.94	22.37	10.86	Wm. H. Storey.	17 Lansdowne	212 Essex Centre	15.35	...	Richard Wolfe.
22 Deseronto	92 Alton	73.01	22.94	4.85	C. J. Osmen.	31 Kemptville	214 Kemptville	34.75	4.02	Geo. Keating.
78 Petricodisc	93 Deseronto	32.56	73.01	3.84	Wm. Stokes.	16 Minnewawa	215 Bedque, P. E. I.	12.06	...	L. U. Fowler.
39 Collingwood	94 Petricodisc, N.B.	11.44	32.56	2.68	F. W. Emmerson.	19 Amherstburgh	216 Amherstburgh	8.79	1.37	D. A. Maxwell.
17 Lorne	95 Collingwood	8.27	11.44	4.55	John Birnie, jr.	14 Gower	217 North Gower	11.34	1.88	Geo. Craig.
7 Lager	96 Port Rowan	29.37	8.27	3.66	A. C. Hutchinson.	15 Sylvan	218 Montague Bge., PEI	12.08	...	John T. Robison.
30 Harwich	97 Toronto	57.26	29.37	2.16	Wm. Elkins.	14 St. Lawrence	219 South Quebec	28.58	5.96	L. A. Farmer.
40 Tyrconnell	98 Blenheim	18.51	57.26	1.31	J. A. Marksby.	16 Ridgetown	220 Niagara Falls	19.61	1.65	Frederick W. Hill.
18 Albert	99 Wallacestown	22.84	18.51	2.91	Henry J. Rapelje.	7 City of the Vally	221 Ridgetown	11.99	...	T. L. Broderick.
45 Acadia	100 London West	38.95	22.84	8.21	William Nicholls.	21 St. John	222 Dundas	24.07	...	H. J. Dean.
8 Blomidon	101 Elgin Co., N.B.	10.23	38.95	3.38	Geo. Smith.	35 Stadacona	223 Souris, P. E. I.	61.35	.54	Uriah Matthew.
4 Ivanhoe	102 Amherst, N.S.	10.04	10.23	7.72	Arthur Davison.	14 Liguola	224 Quebec	13.34	5.08	Arms Bowen.
12 Londonderry	103 Parramore, N.S.	26.01	10.04	1.00	N. H. Upham.	13 Winona	225 Beamsville	4.47	...	Walter A. Russ.
25 Seguin	104 Oxford, N.S.	19.92	26.01	3.38	I. J. Hingley.	8 New Glasgow	226 Alma, N. B.	11.34	1.30	Thos. E. Colpitt.
18 Hiawatha	105 Acadia Mines	25.06	19.92	9.05	T. E. Atkins.	27 Falls View	227 New Glasgow	35.21	.34	Rev. A. T. Dykeman.
19 Evangeline	107 Parry Sound	22.14	25.06	1.48	John A. Johnston.	15 Empress	228 Niagara Falls South	14.13	3.95	Robt. L. MacFarlane.
4 Westville	108 Truro, N.S.	37.93	22.14	7.55	Firman McOluire.	27 Laurentian	229 Ottawa	19.09	1.14	A. G. Pittaway.
25 Durham	109 Kentville, N.S.	...	37.93	...	W. D. Reid.	15 Dunville	230 Smithville	40.08	...	W. H. Morgan.
27 Equity	110 Westville, N.S.	...	...	...	Jas. McLeod.	56 Valley	231 Dunnville	9.00	3.70	F. J. Ramsay.
20 Pearl	111 Durham	...	...	...	Wm. Johnston, jr.	12 Pelham	232 E. Saginaw, Mich.	...	...	Geo. H. House.
	112 Orangeville	...	...	...	Francis Irwin.	10 Richmond	233 Fenwick	...	...	S. E. Birdsall, M.D.
	113 Parkhead	...	...	...	H. Monkman.		234 Richmond, Staten, I.	...	...	Alva W. Sharret.

No. of Members.	Name of Court.	No. of Court.	Endowment Assessment.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.	
24	Selkirk	235	Wallaceburg	22.90	2.22	9.69	William A. Taylor.
11	Raymond	236	Fonthill	9.85	3.95	...	J. O. Emmet, M.D.
15	Saginaw	237	Saginaw, Mich.	...	...	...	...
7	Monck	238	Marshville	4.76	2.04	5.76	...
49	Flint	239	Flint, Mich.	...	...	...	...
30	St. James	240	Toronto	...	...	38.00	W. J. Hamby. Mail Building. Robt. Gilray, 190 College Street.
36	Spadina	241	Toronto	...	...	...	...
H. C., N. B.			...	...	100.00	...	...
London Encampment, No. 1			...	...	25.00	...	...
6319			\$6,259.64	\$693.80	\$774.30		
<b>RECAPITULATION.</b>							
<b>RECEIPTS.</b>							
From	Endowment assessment	...	\$6,259	64			
"	Sick and Funeral Benefit	...	693	80			
"	General Fund	...	774	30			
			\$7,727	74			
<b>CONTRA—CR.</b>							
By paid	the Supreme Treasurer	...	\$7,727	74			
Submitted in L., B. and C., E. S. CUMMER, <i>Supreme Sec.</i>							
<b>Supreme Treasurer's Statement.</b>							
FOR THE MONTH OF APRIL, 1887.							
<b>ENDOWMENT ACCOUNT.</b>							
<b>RECEIPTS.</b>							
To balance	on hand per last report	...	\$57,043	66			
"	Cash from S. Sec.	...	6,259	64			
			\$63,308	30			
<b>CONTRA—CR.</b>							
April 7,	by cheque 1200,	Mary Armstrong, widow late Bro. Hugh J. Armstrong, Court Dominion, No. 25, endowment claim in full	1,000	00			
April 9,	by check 1212,	Bertha Herrett, beneficiary late Bro. Thos. Herrett, Court Petiti-diac, No. 94, endowment claim in full	1,000	00			
April 11,	by cheque 1216,	settlement of Odner claim	800	00			
5 per cent.	to general fund	Dom. Sav. Bk. pr. fd. 25,456.70 P. O. Savings Bank. 10,677.34 Ontario Loan Co. 10,000.00 " " cur. acct. 14,016.28	312	98			
			60,195	32			
			\$63,308	30			
<b>SICK AND FUNERAL FUND.</b>							
<b>RECEIPTS.</b>							
To balance	per last report	...	\$1,760	69			
"	cash from S. Secretary	...	693	80			
<b>Total</b>			\$2,454	49			
<b>CONTRA—CR.</b>							
April 7,	by cheque 1201,	Hiram G. Moulton, 39 days' sick benefits	\$27	86			
April 7,	by cheque 1202,	Jno. Black, 21 days' sick benefits	15	00			
April 7,	by cheque 1203,	Chas. S. Marshall, 49 days' sick benefits	35	00			
April 7,	by cheque 1204,	Mark E. Armstrong, 10 days' sick benefits	7	14			
April 7,	by cheque 1205,	Geo. A. Mann, 8 days' sick benefits	5	71			
April 7,	by cheque 1206,	Duncan A. Campbell, 14 days' sick benefits	10	00			
April 7,	by cheque 1207,	Scott T. Magee, 41 days' sick benefits	29	29			
April 7,	by cheque 1208,	D. R. Rough, 21 days' benefits	15	00			
April 7,	by cheque 1209,	Chas. Quilman, 42 days' sick benefits	30	00			
April 7,	by cheque 1210,	Peter McCallum, 13 days' sick benefits	9	98			
April 9,	by cheque 1213,	Wm. Stewart, 17 days' sick benefits	12	14			
April 9,	by cheque 1215,	Colborn Griffith, 7 days' sick benefits	5	00			
April 12,	by cheque 1217,	Annie G. Richardson, beneficiary late Lro. A. P. Taylor, 66 days' sick and funeral benefits	97	14			
April 13,	by cheque 1218,	F. W. Bradley, 29 days' sick benefits	20	71			
April 14,	by cheque 1219,	Andrew Mutrie, 84 days' sick benefits	50	00			
April 14,	by cheque 1220,	Peter Husted, 14 days' sick benefits	10	00			
April 14,	by cheque 1221,	Jos. Hetherington, 8 days' sick benefits	5	71			
April 14,	by cheque 1222,	M. S. Starratt, 8 days' sick benefits	5	71			
April 14,	by cheque 1223,	Jno. Brooks, 8 days' sick benefits	5	71			
April 14,	by cheque 1224,	Peter Johnston, 10 days' sick benefits	7	14			
April 14,	by cheque 1225,	Ira Levere, 21 days' sick benefits	15	00			
April 14,	by cheque 1226,	Francis W. Smith, 30 days' sick benefits	21	43			
April 14,	by cheque 1227,	Wm. Bryant, 14 days' sick benefits	10	00			
April 14,	by cheque 1228,	Chas. Milbourne, 8 days' sick benefits	5	71			
April 14,	by cheque 1229,	funeral benefits H. J. Armstrong	50	00			
April 16,	by cheque 1231,	Boyce McLeod, 7 days' sick benefits	5	00			
April 16,	by cheque 1232,	Jacob Bloom, 50 days' sick benefits	35	71			
April 16,	by cheque 1233,	Thos. Tombs, 10 days' sick benefits	7	14			
April 16,	by cheque 1234,	Fred. Dickinson, 14 days' sick benefits	10	00			
April 16,	by cheque 1235,	Jno. Carrothers, 21 days' sick benefits	15	00			
April 16,	by cheque 1236,	Jas. A. Simpson, 28 days' sick benefits	20	00			
April 19,	by cheque 1244,	B. Powless, 42 days' sick benefits	30	00			
April 19,	by cheque 1246,	Wm. Crumb, 8 days' sick benefits	12	86			
April 20,	by cheque 1248,	Wm. H. Jennings, 28 days' sick benefits	20	00			
April 20,	by cheque 1249,	Jas. Geary, 26 days' sick benefits	18	57			
April 20,	by cheque 1250,	Alex. Reed, 14 days' sick benefits	10	00			
April 20,	by cheque 1251,	Jno. McMahon, 15 days' sick benefits	10	71			
April 20,	by cheque 1252,	Wm. Bryant, 14 days' sick benefits	10	00			
April 20,	by cheque 1253,	Geo. H. James, 15 days' sick benefits	10	71			
April 20,	by cheque 1255,	Harry Beckwith, 50 days' sick benefits	35	71			
April 20,	by cheque 1256,	Chas. L. Dickinson, 18 days' sick benefits	12	86			
April 29,	by cheque 1258,	Daniel Cushman, 7 days' sick benefits	5	00			
April 29,	by cheque 1259,	Gryoe McLeod, 7 days' sick benefit	5	00			
April 29,	by cheque 1260,	Walter Wake, sr., 7 day' sick benefits	5	00			
April 29,	by cheque 1261,	Henry Stauyer, 26 days' sick benefits	18	57			
April 29,	by cheque 1262,	David Morris, 15 days' sick benefits	10	71			
April 29,	by cheque 1263,	Robt. Burns, 8 days' sick benefits	5	71			
April 29,	by cheque 1264,	Henry Irwin, 8 days' sick benefits	5	71			
April 29,	by cheque 1265,	Wm. Langland, 14 days' sick benefits	10	00			
April 29,	by cheque 1266,	Stephen Philp, 35 days' sick benefits	25	00			
April 29,	by cheque 1267,	Wm. Balkwill, 18 days' sick benefits	12	86			
April 29,	by cheque 1268,	Stephen Yorwood, 7 days' sick benefits	5	00			
April 29,	by cheque 1269,	Geo. Kirk, 8 days' sick benefits	5	71			
April 29,	by cheque 1270,	Allan Swayzie, 8 days' sick benefits	5	71			
			5 per ct. to General Fund	34	69		
			Balance on hand	1,519	86		
<b>Total</b>			\$2,454	49			
<b>GENERAL FUND—CONTRA.</b>							
To cash	from S. Secretary	...	774	30			
"	5 per cent. Endowment receipts	...	312	98			
"	5 per cent. S. & F. Fund	...	34	69			
"	balance	...	54	03			
			\$1,176	00			
<b>CONTRA—CR.</b>							
By balance	per last report	...	\$226	91			
April 7,	check 1211,	Wm. Fell, seals	13	10			
April 14,	by cheque 1230,	Advertiser Ptg. Co. account	100	00			
April 16,	by cheques 1237 and 1235,	expenses re Odner claim	177	80			
April 16,	by cheque 1238,	Jas. I. Anderson, stationery	59	84			
April 16,	by cheque 1239,	W. N. Yerex, engrossing	17	86			
April 16,	by cheque 1240,	mailing FORESTER	6	50			
April 16,	by cheque 1241,	Cabinet Fyle for Ex. Office	108	00			
April 18,	by cheque 1242,	mailing FORESTER	13	00			
April 19,	by cheque 1242,	traveling expenses re Vance claim	20	00			
April 19,	by cheque 1247,	T. Millman, M. D., examining fees	300	00			
April 20,	by cheque 1254,	coal for Ex. Office	38	00			
April 29,	by cheque 1257,	Advertiser Ptg. Co.	100	00			
			1,176	00			
Submitted in L., B. and C., THOS. G. DAVY, <i>Sup. Treas.</i>							



Report of Medical Board for April, 1887.

Court	No.	Approved.	Rejected.
Elizabeth	1	2	0
Beaver	2	1	0
Stormont	3	5	1
Dufferin	4	2	0
McGregor	6	0	1
Forest City	8	1	0
Victoria	10	3	0
Welcome	12	4	1
Crediton	14	1	0
Springfield	18	0	1
Keewatin	19	3	0
Orcnyatekha	23	1	0
Dominion	25	2	0
Pr. Alexander	26	1	0
Jubilee	27	9	1
Bruce	28	2	0
Elgin	29	1	0
Guelph	37	2	0
Thames	38	1	0
Ottawa	41	1	0
Washington	44	4	1
Erie	47	2	0
Frontenac	59	2	1
Oak Leaf	62	8	0
Garnet	64	0	1
Eureka	65	1	0
Queen City	66	16	0
Alvinston	67	3	0
Thamesford	68	2	0
Woodstock	69	3	0
Moncton	71	1	0
Valley City	73	3	0
Beaconsfield	80	2	0
Madawaska	81	0	1
Ontario	85	2	0
Bonnechere	89	1	0
Hazel	92	2	0
Petitcodiac	94	1	0
Collingwood	95	3	1
Lorne	96	2	0
Lisgar	97	1	0
Albert	100	1	1
Durham	111	4	0
Equity	112	1	0
Pearl	113	6	0
Northern Light	127	3	0
Middleton	132	2	0
Algoma	140	3	0
Lambeth	143	0	0
Manotick	144	1	0
St. Marys	145	2	0
Fulford	147	1	2
Saugeen	148	1	0
Pr. Albert	149	2	0
Berlin	154	8	0
Maple	155	2	0
Parkhill	156	7	0
Forest Queen	158	5	4
Putnam	160	1	0
Carleton	162	1	0
Huron	163	1	0
Simcoe	166	3	0
Toronto	167	1	0
Fiction	177	1	0
Glenmorris	178	1	0
Port Perry	179	3	0
Fidelity	180	1	0
Phoenix	182	1	0
Mt. Brydges	183	2	0
Buttercut Rdg	184	1	0
Desmond	187	2	0
Ormsgondy	204	1	0
Clare	210	1	0
Kemptville	214	0	1
Silvan	218	1	0
C'y of the Valy	222	0	1
St. John	223	1	1
Lincoln	225	2	0
Winona	226	1	0
Laurentian	229	1	0

Valley	232	1	0
Selkirk	235	2	0
Saginaw	237	9	2
Monck	238	3	1
Flint	239	19	8
St. James	240	13	1
Kennebecasis	—	13	1
Richmond	—	13	0
Florence	—	6	1
La Have	—	18	1
at Halifax	—	13	0

Total 288 35

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

AUDITORS' REPORT.

To the Supreme Chief Ranger, I. O. F.:

The auditors report that they have examined the books of the Supreme Secretary and Supreme Treasurer for quarter to April 1st, 1887, and find the following to be the balances of the several funds:

At credit of Endowment Fund	\$57,048 66
At credit of Sick and Funeral Fund	1,760 69
At debit of General Fund	226 91

The above subject to the production at next audit of certain Supreme Treasurer's vouchers now outstanding in the hands of payees.

Fraternally submitted,  
THOS. LAWLESS, } Sup. Auditors.  
C. W. JONES. }

HIGH COURT OF ONTARIO.

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

Name of Court.	RECEIPTS.		
	No. of Court.	Capitation Tax.	General Supplies.
Dufferin	4		\$1 50
Forest City	8		1 00
Dominion	25		10
Elgin	29		25
Amity	39		3 00
Sydenham	43		2 00
Erie	47		1 00
Alliston	50		5 24
Sarnia	55		10 00
Harmony	57		2 00
Maple Leaf	60		2 00
Queen City	66		5 00
Woodstock	69		9 50
Rosewood	72		1 00
Valley City	73		3 00
Excelsior	79		50
Rosedale	88		50
Deseronto	93	\$12 50	
Harwich	98		1 00
Seguin	107		4 00
Equity	112		1 70
Exeter	123		60
Northern Light	127		20 00
Middleton	132		50
Maple	155		2 50
Parkhill	156		4 60
Summervale	161	3 50	
Huron	163		1 20
Simcoe	166	19 00	
Toronto	167		1 00
Port Perry	179		1 48
Fidelity	180		2 50
Lindsay	181		1 20
Aurora	188		3 00
Peerless	193	6 00	1 00
Denfield	194		1 00
Tilbury	211		9 36
Royal	212		9 40
Lawrentian	229		5 24
		\$41 00	\$118 91.

To cash from capitation taxes above	41 00
" cash from general supplies	118 91
Total	\$159 91

CONTRA—CR.

By cash paid to High Treasurer ... \$159 91  
Submitted in L., B. & C.,  
JAMES B. HALKETT,  
High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF APRIL, 1887.

To balance per last report	\$689 04
" cash from H. Secretary	159 91
Total	\$848 95

CONTRA—OR.

April 9, By check 16D, H. Sec. salary and expenses	\$34 05
April 29, by cheque 17D, Mason & Keynolds, printing	9 00
By balance	805 90
Total	\$848 95

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

CORRESPONDENCE.

Court Manotick No. 144.

Manotick, March 31st, 1887.

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

DEAR SIR AND BRO.—The March number of the Forester classes this Court among those suspended owing to remittances of endowment reaching you late in the month (your receipt being dated 21st inst.)

Since the last week of February this section has been visited with a series of heavy snow storms, each causing a perfect blockade, preventing and making it impossible for the brethren to attend Court. About a week following the eight inst. we had no mail service, railroads being blocked, and still mails are irregular. This delay in the dispatch of mails, is the reason, the Financial Secretary informs me, for the delay in forwarding endowment remittance in time and therefore I much regret that Court Manotick should rank in the black list. Its former record in this respect being so contrary; I am pleased to be able to say, that the heap- ing effect of the beautiful snow has thus shaded the record of this Court.

A word, the too stern application of the rules in such cases, may cause uneasiness and distrust to develop and interfere with the confidence of members of Courts.

Yours in L. B. and C.,  
C. C. WHALE, D. S. C. R.

ANSWER.

We are glad to learn that Court Manotick feels keenly at being reported in the black list for March, and we sincerely hope the misfortune may never occur again. The matter is entirely in the hands of the Officers of the Court. If necessary the brethren must buy snow shoes for—snow or no snow—the dues and assessments must be paid just when the constitution directs that they shall be paid. If this had been done in the case of Court Manotick then the F. S. could have forwarded his monthly report and remittance on the first working day of the month and been in the hands of the S. S. on the 4th or 5th of the latest and thus Bro. Whale could not have pleaded a snow storm on the 8th as the cause of delay. The fact that a snow storm did occur on the 8th which prevented the returns arriving at head quarters till the 21st is only an additional evidence of the wisdom of the framers of the constitution, in requiring that

they should be sent before storms occur. Bro. Whale may be sure that every time returns are thus delayed serious storms are sure to follow.

ORONHYATEKHA, S. C. R.

Tilbury Centre, April 27th, 1887  
*Dr. Oronhyatekha S. C. R. London.*

DEAR SIR AND BROTHER,—There is a difference in opinion in our Court as to payment of Court Physician. Please answer the following questions:

Can he claim full quarter's fee on members that may just have been initiated, say one or two weeks before the end of a quarter or would it just be in proportion to time?

Yours respectfully,

J. W. RICHARDSON, F. S.

ANSWER.

The doctor can claim pay only for the time he actually is in charge viz.: from the time of the initiation and up to date of suspension or withdrawal of each member.

ORONHYATEKHA, S. C. R.

Puslinch, April 4th, 1887.

*Dr. Oronhyatekha, S. C. R.,*

DEAR SIR AND BROTHER,—At our last meeting the question was asked as to what was meant by "free medical attendance," when the Constitution says each member must pay for his own medicines. Please answer in next FORESTER.

Yours in L. B. and C.

WM. QUILMAN, C. R.

ANSWER.

Just exactly what it says, viz. "Free medical attendance." In cities and towns, as a rule, the physician attends a patient giving prescriptions for the medicines required from time to time, and for which either the patient or his heirs pay the druggist. Our Court Physicians are expected to give each member of their Court "free medical attendance" for one whole year, for the sum of one dollar. If the patient requires during the attendance, beef tea, lemons, quinine, ice, mustard poultices, milk, jellies, jams, etc., we do not expect the doctor to supply all this free for one dollar a year. By special arrangement, some Courts get the doctor to furnish medicine free on payment of \$1.50 to \$2.00 per member.

ORONHYATEKHA, S. C. R.

Chambers of Court Seguin, No. 107, I. O. F. Party Sound, Ont., April 22, 1887.

*Dr. Oronhyatekha Editor Independent Forester, London, Ont.*

DEAR SIR AND BROTHER,—Will you kindly insert the enclosed copy of a resolution passed by this Court at its last regular meeting?

I may state that your articles on the attacks of the "Monetary Times," that invincible (?) champion of the "old time" insurance companies, are watched with great interest by myself and others here, who read the articles published by the two papers, and we propose reading some extracts therefrom for "Good and Welfare" at our meetings.

Yours in L. B. and C.,

W. E. JORDAN, F. S.

Chambers of Court Parkhill, No. 156.

Parkhill, April 25th, 1887.

*Dr. Oronhyatekha,*

DEAR SIR AND BROTHER,—I received your letter in regard to our nearly extinct Court, and I am glad to say we have succeeded in making a good start, and all we need now is a hall of our own to meet in, which we hope to have before our next meeting night, will be 27th

May, as we are only meeting once a month, the fourth Friday in each month.

Bro G. A. Proctor, we are glad to say, seems to be the right man in the right place. He came here twice in order to give us a good start, and has promised to come again very shortly. We have said this Court must succeed, and it will.

Will you kindly send me an April number of FORESTER. Hoping we will be able to make a good showing by the next meeting of Supreme Court.

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

JOHN H. LAUGHTON, F. S.

Smithville, April 29th, 1887.

*Oronhyatekha, M. D., S. C. R.:*

DEAR SIR AND BROTHER,—Will you kindly inform me on the following point, viz.: Should a brother become permanently disabled and draw one half of his endowment, will he thereafter be required to pay his usual assessments in full? Will you kindly hand to Supreme Secretary enclosed application of Bro. Constable.

Truly yours,

W. H. MORGAN,  
C. D. H. C. R.

ANSWER.—As soon as it is established that a brother is totally and permanently disabled, he ceases thereupon to pay any further assessments, or dues, or capitation tax, and after he has passed the six months probation he is paid the benefit, "and the member shall thereafter pay no assessments, dues, capitation tax or other claims whatsoever of his Court of the Order." See Constitution 204 (13).

ORONHYATEKHA, S. C. R.

Customs Department,  
Ottawa, May 5th, 1887.

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

DEAR SIR AND BROTHER.—I have \$1,000 benefit in the Endowment Class I. O. F.; I desire to increase my insurance by taking \$2,000 more, but wish to take the last \$2,000 in the "ordinary class." Can it be done, and if so, how?

Yours in L. B. & C.,

A. C. BLEARNET.

ANSWER.

Make application to your Court as described in section 212 of Constitution, and when ready a new policy for \$2,000 will be issued in the Ordinary Class. You can retain your old policy for \$1,000 in the Special Endowment Class.

ORONHYATEKHA, S. C. R.

Court Essex, No. 35,

Windsor, Ont., May 6th, '87.

*E. S. Cummer, S. S., London:*

DEAR SIR AND BROTHER,—Will you please answer a few questions. Can a member who has been initiated into one Court be reinstated in another? For instance, suppose a member initiated in Court Erie, can he be reinstated in Court Essex? Some of our members say one way, while others the reverse, so I thought the best way was to write you as I could not find anything to that effect in the constitution. You will confer a great favor by letting me know soon.

Yours in L. B. & C.,

F. W. DELAURIER,  
Court Deputy.

ANSWER.

A suspended member ought in all cases to

be reinstated in his own Court, but if his Court consents he may be reinstated in a sister Court.

ORONHYATEKHA, S. C. R.

*Dr. Oronhyatekha, London, Ont.:*

DEAR SIR,—A copy of pamphlet in re I. O. F. has been placed in my hands, and I now beg to ask you for last annual report of the Order. Kindly inform me as to what is meant by the phrase, "no assessments on death," and as to whether there is any increase of cost to members as they advance in years? That is to say, do the members aged 18 (see page 5 of pamphlet) continue to pay 60 cents per month per 1,000 dollars, or does he advance from year to year, thus paying \$1.85 at age 54. If the latter is your plan, please say what the monthly rate will be on reaching age 70. Kindly state also as to whether amount of cost is absolutely fixed for each individual member—for instance, at age 18 could more than \$7.20 be charged under any circumstances? I inclose stamp.

Faithfully yours,

J. PRIESTMAN, JR.

Manning Arcade,  
Toronto, 7th May, '87.

ANSWER.—For full information the writer is referred to the "General Circular," where all questions asked are fully answered.

Point Edward, May 11th, '87.

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

DEAR SIR AND BROTHER,—I am instructed by Court Huron, No. 163, to write you asking to have Dr. Wm. Logie appointed as our Court physician, also to have our card in the FORESTER changed from Johnston to Logie as physician.

Yours in L. B. & C.,

W. F. GIBSON,  
Rec. Sec'y.

For James McKenzie.

65 Hanover Street, Brighton,  
Sussex, England.

DEAR SIR,—Not having heard from my brother-in-law, James McKenzie, since January 1880, and knowing that he is, or was a member of your Order of Foresters, I have taken the liberty of writing, to ask you whether you could put me in communication with him, by letting me know his address, or forwarding the enclosed letter to him which contains the news of his wife's father's death. Would you do this, you would greatly oblige,

Yours truly,

C. DEADMAN.

*The Secretary, Independent Order of Foresters, London, Ontario, Canada W.*

A NEW PERIODICAL.—The Grip Publishing Company, of Toronto, have commenced the publication of a new monthly periodical, entitled GRIP'S OWN LIBRARY. The first number is made up of "Good Things from Grip," being comic pictures and comic reading selected from the pages of Grip. It is printed on the finest calendered paper, and at the price of ten cents is a credit to the publishers, and will no doubt meet with a very large sale. The second number will be entitled, "Jubilee Jollities," to be issued June 1st, and a very large edition is being prepared in anticipation of an enormous sale.

## SILVER CHIMES.

A large and brilliant party assembled at the residence of the Supreme Secretary on Wednesday, 2nd May, to assist in the celebration of the silver wedding of Bro. and Mrs. Cummer. The bride looked charming and the groom looked contented, as if his lines had fallen in pleasant places. The bride was dressed, we think, in a low basque, with polonaise attachments, covered with orange blossoms or flowers, we forget which, and was trimmed with honiton lace worn *decolette*. But if our readers will excuse us from any further high art description of the bride's costume, we shall be thankful. Suffice it to say she was dressed as all brides should be.

At "high twelve" supper was announced, when all the married folk, with that stately mien which the matronly brides present knew so well how to assume, and all the ancient grooms with that meekness and submissive air which is born only of long practice, marched in procession to the festive board, and then abandoned themselves to the good things of this life, with which the tables were loaded. After thoroughly satisfying the inner man, short congratulatory speeches were made by P. H. C. R. Fitzgerald, Rev. Mr. Parsons and S. C. R. Oronhyateka. At this point the company were startled by the air of "Home, sweet home," breaking upon their ears, followed by "God save the Queen." This was a most effectual method that the young people took to throw out a hint that they were starving, and on looking at our watch we found that one part of the company had been at the table upwards of an hour and a half, and the other part of the company had been waiting and starving for upwards of six hours and three-quarters. Accordingly the balance of the speeches from H. C. R. Proctor, Supreme Auditors Lawless and Jones and others, had to be postponed to the anniversary of the golden wedding.

We may say for the information of the general reader, though we would not like to have this repeated to the bride and groom who do not permit dancing, that while the "old folks" were feasting "the young folks" closed and tyled the dining room and parlor doors, and danced to keep themselves from starving. Young folks are so thoughtless. Upon the whole it was one of the pleasantest parties we ever attended, and we want to be at the golden wedding. THE FORESTER wishes Bro. Cummer and his bride a long life of usefulness and genuine happiness, and that they may live to see their golden wedding, surrounded by their own happy children and old friends. Among the many presents, we noticed the following from Foresters:

Dr. Oronhyateka, S. C. R., London—Beautiful peachblow pickle castor on silver stand of rustic design.

T. G. Davey, S. Treas., London—Four-cup silver egg stand, with gold lined cups and spoons.

Dr. Millman, Sec. M. B., Kingston—Double set silver nut crackers and picks, in case.

Geo. A. Proctor, H. C. R., Sar—Pair amber vases on silver stand.

W. W. Fitzgerald, P. H. C. R., London—Silver spoon holder, gold lined.

J. B. Halkett, H. Sec., Ottawa—Individual pepper and salt, on silver stand of shell design.

Thos. Lawless, S. Auditor, Hamilton—Individual silver egg stand, gold lined cup and spoon.

C. W. Jones, S. Auditor, London—Ornamental clock on silver stand.

A. R. Milne, S. Mar., Kingston—Pair heavy silver napkin rings, one drawn by a moose, the other by a Bird of Paradise.

W. J. Crone, London—Pair heavy silver napkin rings on rustic rests.

Wm. Saunderson, London—Half-dozen silver fruit knives in case.

Rev. J. S. Williamson, Norwich—Individual pepper and salt on ornamental silver stand.

Z. Hemphill, Hamilton—Silver cake knife in plush and satin case.

W. R. Hickey, Bothwell—Silver card receiver, beautifully chased.

W. N. Johnston and T. N. Roseburg, Bothwell—Silver card receiver, of Japanese design.

## A RIGHT MERRIE TIME.

ENJOYED BY THE MEMBERS OF COURT MAPLE.

## First Annual Supper of the Court Last Night.

The first annual supper of Court Maple No. 155, of the Independent Order of Foresters, was held last evening at the Grand Central. There were about seventy-five of the members, their sweethearts and friends, present, and as usual, whenever the modern sons of "Auld Robin Hood" are gathered socially, fun and a good time was the order of the evening. The spread set by Manager Bromell was an excellent one. Court Maple can certainly boast of having representation of every calling under the Canadian sun, from the man of the fourth estate away down to the full-fledged and scarlet-bagged barracks and up again to an east end alderman, and down the ladder once more to a few disciples of the late and lamented Esculapius. No unworthy man can become a sojourner of the local court, and as a consequence sobriety and respectability are a couple of its pillars. Its benefits and excellent work were admirably portrayed by the brethren who had charge of the toast of "The Order," and if an opinion may be ventured on this young institution, the Independent Family of Foresters, resting upon the pillars of Love, Benevolence and Concord, are in line, if not a little in advance with some of its many kindred institutions.

Mr. I. W. Norton presided, and was ably and efficiently supported by Bros. Doctors Chas. Duncombe and Penwarden. The chairman was happy that so many of the fair sex were present, and hoped that at their future celebrations they would turn out, but in larger numbers.

After the usual loyal and patriotic toast of "The Queen," "The Governor-General and Lieut.-Governor" were acknowledged by ex-Ald. McColl, who regretted that he was not acquainted personally with the Marquis and his friend Reverley. He felt that in coupling these gentlemen with his name their excellencies might, without blushing, feel honored in having such an able sponsor. He was, in case of a vacancy, a candidate in the field for the Queen's representative.

"The Army and Navy" was responded to by Mr. A. J. Clark.

Dr. Wilson, in reply to the "Dominion and Local Legislatures," claimed that Canada had the best government in the world: had a free people and nothing to complain of, and if they had they were to blame themselves in not redressing any wrong with which our country might be afflicted. He believed in the advantage and interest of our country. That we should be connected with the

mother land through our governor general. We had had a proud country and an energetic and prosperous people. All should feel proud of our social legislator. He paid some flattering compliments to the ladies, and wished Court Maple success and prosperity.

The toast of "Our Order" was responded to by Bros. I. W. Norton, Sharp and Cruise. Each of the brethren were warm in their praises of the order. In dealing with its history Bro. Norton stated in 1874 some of the Ancient Order withdrew from the mother institution for certain reasons, and formed the Independent order. In 1881 a Supreme Court was formed in Canada, which had then a few hundred members and was in debt. That debt is now wiped out. Membership had increased to nearly 6,000, and a monthly income of over \$6,000. We have a surplus of over \$60,000. The benefits were many and various. The insurance ranged from \$1,000 to \$3,000, and can be increased to \$5,000. The amount was payable at death, or at the age of seventy years, when one-tenth of the amount would be paid. If the member wish he can pay an extra assessment and draw, at the age of sixty-five or seventy, all. If he be disabled he might draw half of his insurance. He hoped all of his uninitiated friends would become members, and promised them a hearty reception at Court Maple. Bro. Sharp stated that the local court paid during the present year nearly \$100 per month in sick benefits. They had a membership of 100, and, as Bro. Cruise remarked, all respectable and right loyal men.

"Our Visitors" brought out some eloquence, humor, and solid sentiment from Ex-Ald. McColl and Mr. Pennington, in an avalanche of oratory, dealt with the benefit derived from being associated with this and kindred associations. He climbed all over the snakes-fences of the insurance companies, but fell into the arms of Mr. A. G. Ridley, who, replying to "Our Educational Interests," took the opportunity of knocking a few rails from under Mr. Pennington's meanderings, and mopping him all over with six millions of Canada Life sheep skins.

Ald. Scrase made a happy reply to the "Mayor and Corporation." The bill doing away with the property qualification of aldermen found favor in his sight. He said it gave the poor man a chance. Societies of this kind were where the poor men get their education and fitted them for honors that will not now be denied them.

Mr. Geo. Midgley replied for "His Worship," and won from the ladies their loving sympathy, on account of his excessive modesty, and the delicacy of his position.

"The medical profession" was responded to by Drs. Penwarden and Wilson. "Our mercantile interest" were honored by Bros. Simpkins and White, and "The Press" by their representatives. "The Ladies" were ably and honorably championed by Bro. G. A. Stubbs, Macdonell, and George Midgley, and after the toast of "Our host and hostess" was drunk, and the national anthem rendered the meeting dispersed. During the evening Bros. Courtenay and Simpkins sang some excellent songs, and the harmonica band, as always, kindly assisted with some charming music.

The vice-chairman, Bro. Dr. Chas. Duncombe, created a most favorable opinion among his brethren and sisters, especially among the latter, and made some humorous and happy remarks, and his able coadjutor, Dr. Penwarden's first appearance as a presiding officer found him the recipient of not a few well-earned compliments.—Journal.

## CHESS.

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

## THE SACRED TRIANGLE!

A Marvellous Story, specially written for the Forester,

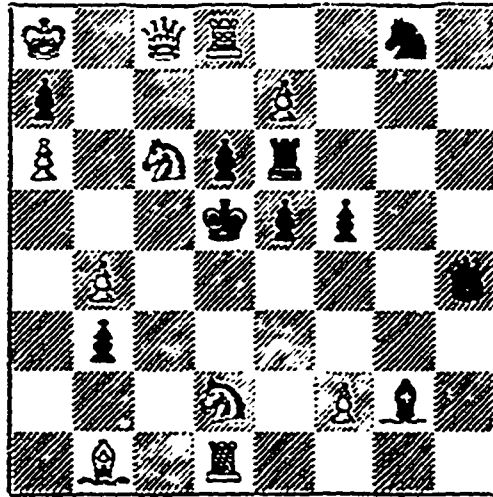
— BY —

E. W. KEENEY M.D., NEWPORT, KY.

My grandfather was a wonderful man. At least, I thought so, for it was his custom, from my earliest infancy, to take me on his knee and relate stories of the strange adventures through which he had passed; and as I grew older, nothing pleased me more than for the good old man to say: "Sit down, Robert, and I will tell you so and-so." But there was a remark with which he always wound up his stories that I did not notice until I grew of more thoughtful years. He would always end thus: "That's all to-day, Robert, but some day I'll tell you something more wonderful still—but the time is not yet, no, not yet!"—and he would shake his head very solemnly, while it seemed to me his eyes grew misty. One day, after his usual story and never-failing remark, I asked him what he meant by it. His answer was: "Wait until you are a man, then you shall know what I mean." "I am big now, grandpa, look at me." I was sixteen. But the old gent only shook his head with a decided "Wait," no matter what my dreams were in regard to this wonderful story. Like all young people, I had a very vivid imagination, and the stories of my grandsire but served to incite it to greater activity. Especially was this the case, when, after requesting him to explain his mysterious words, he said: "Wait. Some day it may happen that you will go on a strange voyage, and have as wonderful adventures as I have had. But not yet, not yet. Now don't bother me, Robert, wait until I am ready and it will be all right." Wait, after telling me that! I wondered if he was ever a lively, active boy, sound in body and limb! It was no use, however, I could not change the old gentleman's mind. Of course I attended school, and at my grandfather's advice, took lessons in all the arts and sciences. In athletic sports of all kinds I was an expert. One peculiar fact, though, in connection with my father's house was that being a strict Methodist, he never allowed games of any kind, save one, to be played by the family. The single exception was chess. Many evenings have I watched my father and grandfather play this noble game, resulting as they always did, in the discomfiture of my father, for my grandfather was an excellent player. He it was who taught me the moves, and he it was who bought me books on the game as I grew older, bidding me learn them, to study them during my hours of rest, as I might need knowledge of that kind some day. "What do you mean?" "Learn to beat me first, and—yes, I'll do it. Whenever you can beat me playing chess, then I'll tell you that wonderful story and—but defeat me first." Beat him! why I'd been studying the books for a year, and so far, had not been able to draw a game, let alone win one! But—well, I made up my mind that I'd learn all the tricks and twists in the game, and if it was possible, I'd beat him before another year. In my eagerness to learn, I determined to seek a teacher, some one who could demonstrate to me the most subtle stratagems in the several openings, not that my grandfather did not inform me, for he

did, laying bare to my gaze all the fine points in each game, but no matter how hard I struggled, or into what position I worked my pieces, he invariably defeated me. The first teacher I tried was reputed to be the best chess player in the county where I lived. I took one lesson from him. The next lesson he took from me. I found out that he was not my equal! I could give him odds. Secretly, I tried other masters of the game. Alas! they could teach me nothing. I could beat them! I laid awake of nights thinking over, and studying the game. I would get up new stratagems and try them the next day on my ancient parent, only to have him knock them endways in a few moves! Remarking: "Keep on, my boy, you are improving; but you will have to do better than that if you want to succeed where I have failed!" More mystery. "Where he had failed!" Well, if he had failed, what chance was there left for me? Strange that instead of becoming depressed, I attacked the game with new vigor. At the same time I was learning the game, I was also practising the "poetry of chess," composing and solving problems. They were a source of great pleasure to me as well as to my grandfather, who was, when alone, constantly poring over the board, either building a problem, or solving one that had been composed by someone else. I had often found him thus engaged, and reproduce one here.

BLACK—10 PIECES.



WHITE—11 PIECES.

White to play and mate in two moves.

On one or two occasions, at my entrance, he had acted rather queerly. I have crept in unawares so as not to disturb him, and as quickly as he perceived my entrance he would jumble the men together and exclaim:

"Confound it, Robert, that problem is a hummer. Come here, and I'll show you." Then he would set up a problem on the board, and show me a very pretty solution. This happened so often that I suspected it was a ruse of some kind. So one day, when he repeated his action, I said:

"But, grandfather, that is not the same position I saw you looking at a few minutes ago." Then he laughed, and remarked: "Getting sharper as you grow older, eh? All right; learn to beat me at the game, my boy, then all will be made clear." Three months later, after studying hard and, crammed with the ideas of various masters engaged by me at great expense, an expense I could well afford as the heir of a wealthy aunt, recently deceased, I one evening again sat down to play with my grandparent, after an interval of three months. Eagerly, yet nervously, I began, trying all my new schemes, only to meet with failure at every attempt. Desperate, I exclaimed: "I'll never play with you again until I can defeat you; and, mark my words,

I'll do it yet!" Then I fled from the room, out into the street, walking square after square, crossing street after street, until I had become calmer in my mind. After an hour's rapid walk, I found myself down by the river, near the dock. Seating myself on a piece of timber, I gave way to reflections, which were not of a very pleasant nature, and from which I was roused by a rough voice saying:

"What's de matta, Marsta, am you sick?"

Looking up, I saw standing at my side a huge black. He looked and spoke like a negro, but his hair and lips belied his color, the one hung thick and straight, the other thin and puckered.

"No, I am not sick. What do you want?" I queried, for I was in a bad humor.

"Nuffin, marsta, ony if youse in trubble old Jose may help yousc out, dat's all."

"Help me out, no one can help me out."

"Dunno 'bout dat, marsta, better let's see."

"No, no, it would take Paul Morphy himself to help me out."

"Dunno Morphy, marsta, but Jose mitey good man, may help."

"No one but a chess player can help me, and of course you know nothing about a game like that."

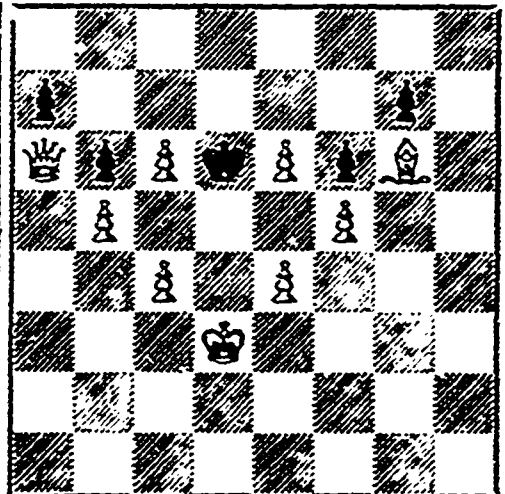
"Wha' dat, chess," and he started and looked quickly around, while he clutched at his breast with a nervous hand, bringing to view a little chain which encircled his neck, and from which there was suspended a small triangle! Seeing my gaze resting on this strange object, he hastily concealed it and said:

"If dat's all worries yo, marsta, den ole Jose is yo man."

"What! can you play chess?" I asked in astonishment.

"Yes, me know all about um. See," and he thrust a printed diagram of a chess problem, cut from a newspaper, before my wondering eyes.

BLACK 5 PIECE.



WHITE 9 PIECES.

White to play, mate in two moves.

I knew that among all nations, both civilized and barbarous, there had been found players of this game, some of them very good ones, too.

Maybe—and a wild hope sprang up in my breast—this man, whoever he was, could help me. I would test him, there could be no harm in that; so, requesting him to go back to the house with me, and, he assenting, I let him in, quietly and stealthily, when we ascended to my room, where I produced a board and men, and we began to play, and to my astonishment this uncouth stranger defeated me every game!

His tactics were the greatest I had ever seen. Would he show me how to play? He would and did, strange to relate; he taught me a style



of play vastly different from anything I had ever known or read of, and I, eager to attain my end, learned rapidly. Night after night did I let him into my room, until he declared "now Marsta dat all Jose know."

To all my inquiries as to who he was I could get but one answer.

"I see on'y Jose, Marsta, dat's all."

"But where did you learn to play chess so well?" At this question he had again brought the mysterious triangle into view and as quickly concealed it when he caught my curious gaze, but would say nothing.

At our last sitting I offered to pay him, but the mysterious being would take no money, so I determined to make him a present, and thinking the triangle was worn as a talisman, I had one made of gold, about the same size, as near as I could judge of the one I had seen in his possession, and for reasons of my own presented it to him.

Never shall I forget the expression in his eyes when he saw it. He caught it savagely in his hand and mumbled a few words in a jargon I did not understand, then laying it down on the table he drew his triangle from his bosom and laid it on top of the one I had given him, and lo! to my amazement I saw the golden triangle melt as though under the influence of powerful heat!

"There you have spoiled it Jose," I shouted.

"Ha! no, de debbil was in it marsta, no can stand in front of my triina! See him gone!"

I looked and saw that my gift had been entirely consumed! It had completely vanished!

This savored of necromancy, and I must confess that for a few moments I had a horrible dread of my peculiar teacher. This soon passed away at my visitor's words.

"Don't be 'fraid, me no debbil, on'y Jose, no hurt, me lub you; some day me show it, no want nothin' for what do, but we meet again in odder country, den me see!" And with a short nod he left me alone.

The next night I sought my grandfather and desired a trial at chess with him. We played, and oh happiness supreme, I defeated him every game.

I thought he would feel downcast over this but instead he seemed in better spirits than ever, and bidding me follow him to his room he related to my eager ears the following tale:

You, my boy, have succeeded at last in defeating your old grandfather. No doubt in all these years you have wondered why I so earnestly desired you to learn to play this grand old game, and why I would not tell you until I had proof of your skill in overcoming myself, for I am well aware of the fact that I am no novice in the mysteries of the game. In fact I have never been defeated save twice in my life. The first time being the occasion of the adventure I am about to tell you, the other by yourself, to-night! It is on account of this first defeat that I am about to swear you to secrecy, to never divulge to mortal what I am about to relate to you, save under one provision, and that is, that you succeed where I have failed!"

I gave the promise, then he resumed:

"Forty years ago I was filled with a desire to see the world, so being unencumbered by family ties, for your grandmother had died and your father was being taken care of by your grandmother's folks, and being fancy free I one day left this country for South America. It had been rumored that away back among the mountains of the Andes near the head waters of the Amazon there dwelt an unknown white race of people, that they were a greatly enlightened nation. Many attempts had been made to find these people, but of late years their headquarters and haunts were unknown.

Young and imaginative, I determined to find this lost tribe, so to speak. So when I left for South America, the head waters of the Amazon was my destination. No matter about my numerous adventures; let it suffice that after much time and labor, I succeeded in finding these people, when I learned that they were indeed a most wonderful tribe. They had cities as large as ours; their houses, though built on a style of architecture different from ours, were most magnificent; their streets finely paved with marble, were the most beautiful I ever saw. Artisans of all trades dwelt in their cities, and as everything flourished, the people were all happy.

Happy! no, not all, there were a few that were not so. And strange as it may seem, the unhappy ones were the members of the royal family! The Queen, for they were ruled by a Queen, was one of the most unhappy mortals I ever saw, and all because she was not permitted to marry.

For this Queen, as all others who have ruled that Kingdom for the last two hundred years, was an Amazon! Yes, she was not only the ruler but she was also the leader and chief of a company of Amazonian soldiers, for the army there is composed of unmarried maidens, who are selected from the noblest families to fill this responsible position; the Queen herself being chosen, when a new one is wanted, from these Amazons. The cause of this is, their legend runs, on account of the jealousy of one of their priests called Laremo, for one of the ancient Queens, named Galatta. It appears that he was in love with her, and they had decided to run away together, but she could not make up her mind to do so, but requested the priest, on the evening on which they were to depart, to sit down and play a game of chess with her, to decide; if he won she would go with him, if he lost, they would stay and wait for something to turn up.

He was a fiery young fellow, and accepted the offer; not that he was so certain of victory, for these people, strange to say, are all good chess players. In fact it is their national pastime, and it is nothing unusual to see chess games going on in their parks right in the open air, and played with living pieces! The squares are laid in black and white marble, around which is a raised platform or footwalk, on which the directors (generally two grandees) of the game stand, the pieces being servitors of the two players. The Queen being one of the strongest players in the city, the priest knew he would have no easy task before him, but then he hoped that she would not do her best as she loved him, and wanted to go with him, but like some other people, feared to go, and had not strength of mind enough to decide for herself, so determined to let a game of chess decide for her.

They began to play, and despite his best play, the game was prolonged to a late hour, for she was exerting all her skill, so late the hour that he was missed from the temple, and by some means, (the perfidy of another priest, named Pietro, it was afterwards learned), it became known that he was about to desert them, so they captured him there and bore him off to a perpetual imprisonment, where he was informed that he had been betrayed by the Queen, which news broke his heart and caused his death. On his deathbed he cursed the whole race of Amazons, Queens and all, as well as the game of chess, saying that as they were so fond of the game as to sacrifice his love and happiness for it, he would give them something to study over.

The curse was that none of their Queens should marry until they found a key to a certain chess problem that he left, and defeated the great Oracle two out of three games of chess, or else not till he and his love, Galatta, and

Pietro were brought face to face, which, of course, could never be.

Of course the curse was more terrible than this, but this is the substance of it. Sure enough, something always happened either to a Queen or her lover when they were about to be married, until the people began to believe it was the effect of the curse, and as these things continued for years, it was finally accepted as a belief, and the young nobles became afraid to fall in love with the Queen.

So for years the poor Queens had no suitors. Of course some of them tried to win the games from the Oracle, and to solve the problem, but failed in both cases, and it was finally mooted around that they were impossible, and the people gave them up. These things were told me, and I, fool that I was fell head-over-ears in love with the Queen and proposed to her, but was told to solve this wonderful problem, and play with the Oracle, which I did, and failed in both instances! Then we resolved to run away together, which we did, but before we got two miles from the place, she was bitten by a snake and mortally wounded; before she died she gave me this triangle."

And to my astonished eyes he held up a triangle, an exact duplicate of the one I had seen in Jose's possession.

"Wait till I am through, then you can examine it. And she made me promise to free her people from this curse, that I could not do it, but I might find someone else who could. If so, to train him to become the best of players, one who could excel all others for none else could hope for success. I promised.

This Triangle is the emblem of a Sacred Order, an Order to which she belonged; its owner is always cared for and protected by this powerful sect in that country. She gave it to me telling me to always trust one who wore it; I have done so and I know of at least twice when it has saved my life.

The promise I made to Dorati, for that was her name, I have tried to fulfil in you. And to you now my grandson I look for help to rescue those poor people from their bondage of this curse!

"Will you undertake the task?"

Although filled with wonder at this strange tale I did not hesitate to answer in the affirmative.

"Then take this Triangle, keep it ever about you, and you will always be kept from harm. Some of its uses I do not fully know as Dorati died before she could make them known, but I have no doubt that you will learn them soon enough!"

"Yes Jose can—"

I paused, fearing lest I had betrayed my secret. To my amazement he remarked:

"Jose? who is he? I once knew a man by that name many years ago, but he is dead now, poor fellow! for he was from all accounts a very old man then, but he did not show it, for he was a very active man. His nationality I did not know, but what am I talking about?"

"Of course you know the condition on which you can repeat this story. For fear, however, and to prevent all misunderstanding I will again repeat them."

Again he made me swear to never reveal what I had heard unless I succeeded in abolishing the curse that rested on these unhappy Amazons.

Then he gave me minute directions how to reach the headwaters of the Amazon, and where to find the principal city of these queer people. At the same time he advised me to start as soon as I could get ready! and I was so impatient to get away that I would have started that evening!

However it was two weeks before everything was ready for my departure, and one bright

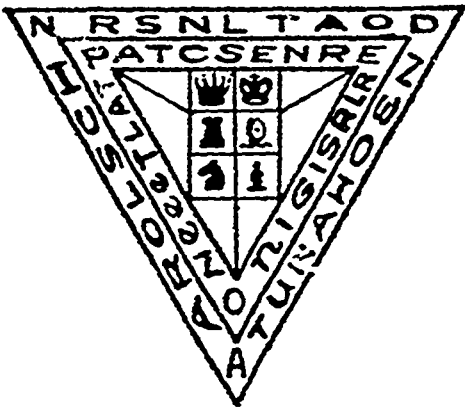


morning I bid my friends adieu and started on an eventful and exciting voyage.

On board a good ship I left New York for the Western coast of South America, for, according to my instructions, I was to land at Caxatimba, on the coast of Peru, from there strike across the country to the Amazon River, up which I was to proceed to Jaen, thence overland to my destination; this was the programme, but "man proposes, etc."

After we had been out a few days, and the noise and turmoil of starting had subsided, I thought I would examine the Triangle given me by my grandfather, for, owing to the time involved in preparing for my journey, I had not given it more than a passing glance. Now I intended to examine it minutely as well as read again the instructions written by my ancient parent for my benefit.

So as it was very warm I found a secluded part of the deck under an awning and drew the "Sacred Triangle" from my bosom. It was about two inches long on each of its three sides and about a quarter of an inch in thickness, and along its face it had English letters carved, as can be seen by the subjoined diagram, which is an exact representation of this curious emblem. On close inspection I found the centre had raised figures of the six different chess pieces used in the game:



Looking the Triangle over carefully I could find no opening, and soon becoming weary of it I laid it back in my bosom and opened the instructions to try and learn all I could from them, when this sentence caught my eye:

"The Triangle has on its face a Cryptogram, which in my opinion contains some great secret, though I have never been able to discover it. But you, my son, are more learned in such lore than I, and I would advise you to discover the meaning of this mysterious Triangle. It may be of some use to you in your undertaking, you know."

A Cryptogram! Again I pulled the Triangle from its resting place and stared at it. It was becoming interesting, for of all the recreations, next to chess, I loved to unravel puzzles, especially Cryptograms.

So as my curiosity was fully aroused I determined to seek its solution. I took a piece of paper and noted down the letters, counting the number of each one, and trying various methods known to Cryptogramic solvers, and at last, after about two hours research, and reading around the points of the Triangle continuously, beginning with the inner one and at the lowest point, I made out the following complete:

"Open Triangle, its secret learn,  
Thou canst then all honors earn."

This was plain English undoubtedly, but I must confess that I was almost in despair one hour later when I had exhausted every artifice I could think of to open the Triangle and failed. Angry, desperate, I dashed the Triangle down on the seat, when lo, there was heard within it a peculiar whirring sound,

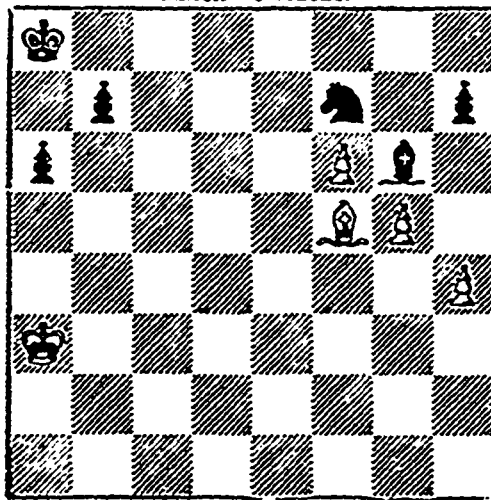
there came a sharp click and all was still! Amazed, I glared at it, expecting to see it open, but it had not changed!

Not changed! Yet it had, for on close inspection I found that the inner triangle of letters had changed to the outer and vice versa! What good would this do me? I was still in as great a quandary as before, nevertheless I tried all my previous experiments over again, but with no better success than before; as an accident had brought about a change in it before I tried rapping it on the seat again: it did no good.

In despair, I was about to replace it within my bosom, when the curious incident of Jose and the golden Triangle came into my mind, and I wondered if my triangle would have consumed the other one or not.

I had no golden Triangle in my possession, but I had a good many gold coins. I would try it on one of them; so, placing a ten dollar gold piece down on the seat near me, I laid the Sacred Triangle on it, when to my astonishment the golden coin melted and disappeared, whilst the Sacred Triangle began to enlarge until it expanded into a perfect square. Picking up, I saw it was laid off like a chess board in smaller squares, the white in diamonds, and the black in emeralds, and on its surface was the following chess problem!

BLACK—6 PIECES.



WHITE—5 PIECES.

White to play and win.

(To be continued.)

To our Confreeres.

E. W. K.—Newport,—Very sorry could not finish story this month, as you request. Ever so much obliged to you.

R. M., Ottawa.—Will think about a tourney later on.

The Chief, London.—You had better not bring along any more of your problems, after your admissions last month. How can B be done in four moves anyway!!!!

HOW I KEPT BATCH.

I have a distinct memory of the events which followed the first absence of the partner of my bosom from home for a fortnight, while I ran the ranche and kept on fires—for it was in the winter—both of us couldn't leave the farm together. When I drove her to the station I felt bad a little and told her so, and she said she was glad. I said "glad for what," and she said because I felt bad, but that I'd feel a good deal worse before she got back. I told her not to hurry, I guessed I'd stand it all right—and have considerable fun too—I said to myself. She gave me one of

them telegraph looks that only women can give, and which meant that if there was any funny business she'd hear of it and attend to me when she got back, and then she got on the train and went off. I stood and watched the cars going out of sight and felt a lump swelling up my neck—but of course I didn't care; a woman isn't much use round a house anyhow. When I got home the fires were out, and my troubles had begun. I say I didn't swear—now there—not till after I'd burnt my fingers in two places, anyhow. I had ham and eggs for dinner. Any danged fool can fry ham and eggs, but it takes a woman or a professional he-cook to keep the frying-pan from getting too hot and spattering the grease all over the stove and the furniture adjacent thereto. The first experiment settled the stove as far as looks went, and I had dropped a stove lid and a flat iron somewhere into the bowels of the concern. I never could account for the fact that a stove lid which covers a pot-hole and is larger than the said pot-hole, will drop through the aforesaid pot-hole whenever a man who has lost the lid lifter tries to put the blamed thing on by shoving it along the top of the stove with a stick of wood. But it always does.

However, I musn't pause to linger or I'll never get through with that villainous experience. I didn't bether washing dishes. I always thought woman was bothered too much with that sort of thing. I packed the dirty dishes into the sink and got clean ones out of the cupboard. Had ham and eggs for supper. Just my luck struck a bad egg and tried to fry it. I thought something smelt wrong but guessed it was the gravy burning off the stove. That sickened me of eggs, and even the ham didn't have much relish after that. When night came and I struck upstairs to bed, then I did begin to feel lonesome in dead earnest. How blamed cold the room was, and the bed looked as frosty as a frozen horse-trough. Got in bed. Thought I would leave the light burning so I could see to shiver. Some of her clothes were hanging on the wall and seemed to move. Got up to see if burglars were concealed under those petticoats. A bat started out, circled round and hit me a smack under the ear. Gave me an awful start. Never was nervous that way when I was not alone. Went down stairs and got an axe and a butcher knife with which to guard my lonely but virtuous couch. Put them under my pillow, put out the lamp, pulled the clothes over my head with a jerk and tried to go to sleep, but the bedclothes had got dislocated and my feet were exposed. Sat up in bed and fixed the clothes; chilled to the core; quilts and blankets wouldn't fit the bed; lay down. rolled myself into a bunch and prepared to freeze to death. So I went to sleep.

I never thought it was a man's work to light the fires, but I always had to do it. When my wife was away I forgot to get the kindling ready, and had to stumble out into the wood-house next morning and get it, and then it wouldn't burn. It always burned all right before. Come to think of it the missus generally dried it in the oven. Before I got the fire started my back bone was coated with ice, and I was so numb that I couldn't blow ashes into my eyes while trying to blow the flickering fire into a blaze. Wondered what I'd have for breakfast. Thought of ham and eggs. Fryingpan smelt so loud of the bad egg of the day before that I gave it up. Thought I'd do the chores and then there'd be coals to broil some ham on. Came back from doing chores; fire out. Lit fire again and went out to milk the cows; tried to laugh at fun I was having; failed. Cow was baulky and stepped on my half frozen foot and sunk her measly in-growing toe nail into my instep. Kicked the cow.

Cow kicked back. Cow was ahead on the kicking business when we quit. A cow is a strong kicker and when she gets her work in it counts. Tried to milk her, got a quart. Milk badly soiled and a good deal of brunette mixed in. Went back to the house to get breakfast and poultice my leg. Kettle had boiled over and put out the fire. Queer that kettles don't boil over when the women folks are around. Told the fire to go to blazes and had bread and milk for breakfast.

On the third day I had all the dishes dirty, and had slept in every bed in the house. All the beds were out of gear, and the straw ticks and everything were bunched and seemed full of pine knots. Told the beds to go to blazes and see how they liked it. Beds didn't go. Went back and slept in my own bed. Couldn't keep the quilts on and blankets kept tying themselves into knots. Fastened a quilt and two blankets to foot of the bed with carpet tacks. Tore some bedding my mother-in-law gave to my wife. Wondered if I could lie her out of it. Gave it up and prepared to get scorched. Tack ran in my foot. Water froze in washbowl and busted it. Knew my wife wouldn't believe it was the frost. Stove smoked and wouldn't draw. Took down the stovepipe to see what was the matter. Couldn't get it back for six hours. Cleaned ashes out of stove and spilt most of them on the floor. Swept them up best I could, but ashes got contrary and refused to be removed. Kitchen looked like an ash bin. Scraped the grease off the dinner plates with a knife and wiped them with towels, and managed to have a clean bite now and again. Shut up the dog in the kitchen to protect the house. Dog got lonesome and jumped through the window and took the glass and sash with him. Didn't blame the dog; I felt like acting that way myself.

At the end of one week was partially insane. The house was haunted, and the devil himself was in everything. I got so weak-minded that even the live stock lost all respect for my judgment, and rose up in mutiny. The nights got longer and the days had 178 hours in them. Daresn't visit the neighbors because they laughed at me, and told me if my missus didn't get back right quick they'd have to tote me off to a madhouse. They thought it was a good joke on me because I looked so frowsy. I hate people to talk that way to me. I didn't want to be joked; I needed comforting. I was aching, in my sensitive and delicate condition, for sympathy and tenderness, and a good square meal and for some one to be kind to me; and I told one of the neighbor women so, and she threatened to tell her husband if I didn't stop being so fresh. Got afraid to go anywhere, and wrote to my wife that I was sick abed with no one to smoothe my marble brow or moisten my alabaster tongue, and if she wanted to get home in time for the funeral she would have to take the next train. I went on to say that she was losing a good husband, a kind father, an affectionate friend, and as good a provider as there was in the county, and that he was breathing his last few painful gasps in the full hope of a glorious resurrection into a land where unfeeling and ungrateful wives didn't go gadding and gallivanting and trapesing around with their mothers' people while the meek and patient husband lay in the agonies of dissolution with no one nigh to close his eyes or put clean socks on him. I guess I must have overdone it, for that letter didn't fetch her; it didn't scare her worth a cent, but it scared me. I began to be afraid she was gone for good. I had been getting pretty wassy about the vittals and things, but I never had heard of any woman going off unless her husband thumped her or got running with other women, but I guessed women were

more sensitive than I'd given them credit for, and I wished I could explain that I'd meant all right, and if I had been a trifle short and crusty it wasn't because I didn't like her, but because I wasn't feeling well, or didn't know any better, or because I was afraid she didn't want me to be too sweet to her before people, or anything and everything else.

Yes, son, I got pretty humble! Men get that way when they're cornered, though it's hard to get them to give in and own up. I had repented, and lay awake nights thinking what a mean, cross-grained brute I was, and how I'd told the missus to mind her own business and not try to be so smart one day, and how she stared at me as if I'd hit her; and again when I said I guessed I had given her a better home than the one she came from. That last thing hurt her, and she got hot and said she'd been used to living with humans, not brutes; I thought maybe she meant me, and I got mad, and she cried for two days. I lay there and thought about these things, and I knew I was wrong. The scarer I got that she wasn't coming back the more mean things I'd done and said came back to me, and the more I repented. Somehow a man can repent awfully fast when he's scared. If you can scare a man he'll either run, repent, or climb a tree. Anyhow, one night I lay abed and thought it all over, and got in a frame of mind about it. If the prodigal had returned then the fatted hen and the fatted calf, and every steer in the stable would have been slain and handed over to her on toast if she'd wanted them, and the deed of the farm and my old love letters and keepsakes thrown in. But she didn't come, and as I watched the light of the old coal oil lamp as it struggled through a blackened chimney, I decided I was no good, and was too mean to have a white woman for a wife. Some tears struggled up, and I thought of how she'd nursed me through the fever and an attack of inflammation; how night after night she sat beside me and smiled and kissed me and said I was getting better, and what lovely times we'd have when I was well enough to go around again, and we'd go up to mother's and stay where there was some one who knew how to look after sick folks. And at the turning of the fever, when they guessed I was going off, she knelt by the bed when everybody thought I was insensible, and prayed and wept and prayed for God to take her, too, that she didn't want to live if Bill was taken.

And when I thought how mean I'd been to her, I wondered if she hadn't been sorry lots of times that she hadn't been left a widow. I got up, and in less than an hour was on a railway train going after her. I found her, and my letter telling her that I was dying, helpless and alone, came from the post office while I sat holding her hand and trying to look as if I wasn't tickled to death to be let look at her. She laughed at me for being "such a goose," but I don't believe she was ever dead certain that I was in love with her till that minute.

## CINDERELLA.

Miss Howard was handsome and the heiress of Birchwood and when Everard Burke came there on a visit he fell in love with her.

"You'd better take him, Gratia," said Mrs. Howard. "He is wealthy, and his family better than ours. You are eight-and-twenty, and will fall off considerably be-

fore next season. There's hollows coming under your eyes. Mrs. Ray is going to bring Rose out next Winter, and will carry all before her."

Gratia heard and knew that there was wisdom in her mother's words.

"Well," she said, rolling her napkin, and pressing it into the golden ring, jewelled with her monogram. "but keep Barbo out of the way."

"He'd never think of her! He'd never see her except in the kitchen."

"I don't know. She don't look like a servant. Yesterday, when she came into the drawing-room, Everard rose and bowed to her, and she had on nothing but a print dress."

"What was she there for?" demanded the old tyrant, with flashing eyes.

"She came in to water the ivy, I believe," said Gratia.

"Umph!"

With this significant response the conversation ended, and Gratia knew her pretty cousin would be kept out of the way.

So it was that Everard Burke, who was unable to see the snares that were laid for him, gained Miss Howard's hand. It was decided that the marriage should take place the following Summer, as Everard's father lay ill in his magnificent home at Ashpark.

The Autumn days went by. Everard came as often as possible to Birchwood, but General Burke was slowly dying and his son was faithful to his fond father.

Gratia cared little for this. She saw her betrothed quite as often as she wished, and her mind was wholly occupied with her trousseau.

That trousseau—what a horror it was to Barbara Deslonde! From early daylight to dark that poor girl was chained to it, though her side ached cruelly. But the Winter's bracing breath gave her strength, she would have fainted at her task.

It was nearly finished at last. The multitudinous garments, stiff with embroidery and adorned with lace, were taken, completed, from her hands, and she saw no more of them. Spring was breaking. Mr. Burke had come and taken his betrothed wife to his father's funeral. There was a lull in the house, and at last she could breathe and stretch her weary limbs.

She dragged herself down in the garden. The foliage of the birches on the lawns was breaking forth, dainty and delicate. There was a balmy scent in the air; the sky was warm and blue.

She was Mrs. Howard's own niece, the little girl—the daughter of a poor French music-master, with whom her mother had run away in her sixteenth year.

From girlhood Mrs. Howard had been ambitious, and successfully so, and she never forgave her sister Barbara for her misalliance.

Everard Burke, returning from his father's funeral, felt a strange feeling come over him as he neared Birchwood. He was wondering if he had done well in asking Gratia to be his wife. Passing through the park, half in a reverie, he suddenly caught a sight of a flying form and the flutter of a woman's dress. It was Barbo frightened from her retreat under the trees, leaving her books, and shawl and bits of scribbled paper upon which she had dashed down words out of her own full heart.

He spoke a word to Steve, whom he had brought to take care of his horses. He knew all about the girl. She was Mrs. Howard's own niece and a lady, though she did work in the kitchen. All this he heard and more.

The character of the Howards was unvalued to him. It was a painful experience, but, thank God! they had not yet snared him.

A little careful seeking, a kind word, a tender glance, a courteously worded note, and Barbo met him in the garden.

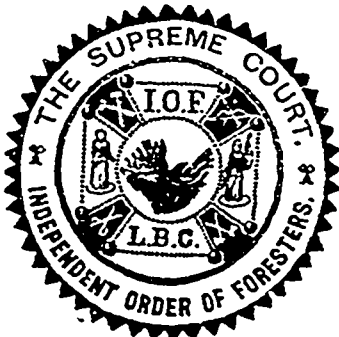
He won her confidence—there she poured out her whole heart to him—a beautiful heart.

Everard Blake knew that his life had found the treasure it was seeking.

Then he told Gratia Howard, most plainly, that he was disappointed in her. She was not to blame for her nature, but he could never be her husband.

An early in the royal June weather he married little Barbe, taking her away to dwell in the palace of Ashpark.

When men are not favorites with women, it is either from vulgar debauchery, or from constitutional indifference, or from an overstrained and pedantic idea of the sex, taken from books and answering to nothing in real life.



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**COURT VALLEY CITY, NO. 73, GALT, ONT.**  
C.D.H.C.R., S. F. B. Reid; C.R., J. Black; V.C.R., A. J. Wilson; R.S., Wm. Gay; F.S., F. C. Bond; Treas., Geo. Smith; Chaplain, Chas. Phillips; Physician, Dr. J. P. Brown. Meets 2nd and 4th Fridays.

**COURT ROSEDALE, NO. 88, TORONTO.**  
C.D.H.C.R., A. Bell, 25 Walton street; C.R., E. A. Cooker; V.C.R., T. A. Govetto; R.S., W. G. Stephens, 1120 Yonge street; F.S., J. B. Stephens, 1120 Yonge street; Treas., H. Cooker; Physician, B. Spence, M.D., 8 Bloor street, East; Meets on 1st Wednesday of the 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 Fridays in each month.

**COURT LA TOUR, NO. 125, ST. JOHN, N. B.**  
C.D.H.C.R., A. Bauer; C.R., J. J. Forrest; V.C.R., Thos. Kedy; R.S., Stan. Kestead; F.S., C. H. Ferguson; Treas., H. G. Hetherington; Chap., E. W. Elliott; Phys., Geo. A. Hetherington, M.D. Meets 2nd and 4th Fridays.

**COURT NORTHERN LIGHT NO. 127, OWEN SOUND.**  
C.D.H.C.R., John W. Frost; C.R., Wm. McLeland; V.C.R., John Dederick; R.S., H. W. Jenkins; F.S., Wm. Wilson; Treasurer, W. G. Little; Physician, A. Cameron, M.D. Meets 2nd Tuesdays of each month.

**COURT ALEXANDRA, NO. 141, LARYSVILLE, 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. Lant; F.S., A. Rowley; Treas., J. H. Morrill; Chap., Geo. B. Hanson; Phys., I. C. Sharp, M.D. Meets 1st Monday in each month.

**COURT FULLFORD, 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. Burnett; Physician, G. E. Armstrong, M.D. Meets 1st and 3rd Mondays of each month.

**COURT PRINCE ALBERT, NO. 149, SHEBROOKE.**  
C.D.H.C.R., J. W. Stocks; C.R., Miles Froats; V.C.R., Wm. John Church; R.S., J. W. Stocks; F.S., Edwin S. Foss; Treas., A. D. Bostwick; Chaplain, Robert Gray; Physicians, Dr. H. L. Gilbert and Dr. S. E. Tabb. Meets 1st and 3rd Tuesdays.

**COURT GENERAL GORDON, NO. 152, FOREST.**  
C.D.H.C.R., J. C. Pollock; C.R., J. A. Couze; V.C.R., E. Harrison; R.S., R. Craig; F.S., J. C. Pollock; Treas., J. C. Pollock; Chaplain, D. Carcodin; 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., Wm. Cruse; V.C.R., J. H. Culverwell; R.S., R. Craig; F.S., J. Sharpe; Treas., F. M. Yrwood; Phys., C. E. B. Duncomb, M.D. Meets 2nd and 4th Thursdays.

**COURT SUMMERSVALE, 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. Pryce; R.S., Wm. F. Gibson; F.S., W. Orr; Treas., J. Swet; Chaplain, J. V. Beveridge; Physician, J. S. Johnston, M.D. Meets 2nd and 4th Wednesdays.

**COURT RIVERSPEED, NO. 169, HESPELER, ONT.**  
C.D.H.C.R., Lewis Gibson; C.R., Jno. Braid; V.C.R., Jas. Hamer; R.S., M. Tremain; F.S., Christ M. Schultz; Treas., David Boyle; Chaplain, Ab. Witner; 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. Davis; 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., Geo. Hadden; V.C.R., David O'Hagan; R.S., Wm. H. Seth; F.S., Edward Ford; Treas., Wm. Smith; Chap., George Williams; Phys., Jas. A. Sterling. Meets 2nd and 4th Thursday 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; Chap., 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.**

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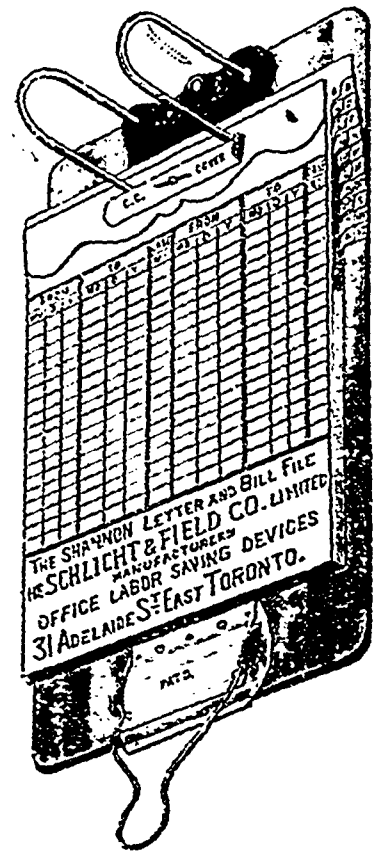
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**COURT CLIFTON, NO. 220, NIAGARA FALLS, O.**  
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**COURT LAURENTIAN, NO. 229, OTTAWA.**  
C.D.H.C.R., A. G. Pittaway; C.R., W. F. Shaw, M. D.; V.C.R., S. S. Davidson; R.S., H. A. Botterell; F.S., H. C. Ross; Treas., J. C. Bowler; 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.

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## THIRTY-THIRD &amp; LAST DEGREE

As organized by Ill. JOSEPH CERNEAU,  
33° in 1807, for the U. S. A., its territories  
and dependencies.

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Ill. Syrus O. Hubbel, 33°, Grand Treas-  
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Meetings—Second, Fourth and Fifth Tues-  
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33RD AND LAST DEGREE OF THE ANCIENT  
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DOMINION OF CANADA AND PRO-  
VINCE OF NEWFOUNDLAND AS  
ORGANIZED BY THE ILL.

BRO. W. H. PECKHAM,  
33°, OF NEW YORK.

ON THE 11TH DAY OF JULY, 1882.

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G. C. Belleville.

Ill. Bro. Uronhyatekha, 33°, 1st Lt. G.  
C. London.

Ill. Bro. J. Parker Thomas, 33°, 2nd Lt.  
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Ill. Bro. W. B. McMurrich, 33°, G.  
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Ill. Bro. E. H. D. Hall, 33°, G. Minister  
of State, Peterborough.

Ill. Bro. S. S. Lozier, 33°, G. Chancel-  
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33°, G. Sec-Gen.,

Ill. Bro. E. Beltz, 33°, G. Treasurer-  
Gen., London.

Ill. Bro. M. D. Dawson, 33°, G. Prior  
Gen., London.

Ill. Bro. C. D. McDonald, 33°, G. Mar-  
shall Gen., London.

Ill. Bro. W. J. Hambly, 33°, 1st G.  
Master of Ceremonies, Toronto.

Ill. Bro. A. Robertson, 33°, 2nd G.  
Master of Ceremonies, Belleville.

Ill. Bro. J. R. Peel, 33°, G. Sword  
Bearer, London.



- III. Bro. D. Rose, 33 G. Standard Bearer, Peterborough.
- III. Bro. J. M. Penwarden, 33°, 1st G. Capt. of the Guard, Fingal.
- III. Bro. G. H. Pope, 33°, 2nd G. Capt. of the Guard, Belleville.

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  - III. Bro. E. H. D. Hall, 33°, 2nd Lieut. Com.
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  - III. Bro. J. Parker Thomas, 33°, Grd. Chancellor.
  - III. Bro. S. R. Earl, 32°, Grd. Secretary and Keeper of the Seal and Archives.
  - III. Bro. Roger Clute, 32°, Grd. Treasurer
  - III. Bro. J. P. Thompson, 32°, Grd. Master of Ceremonies.
  - III. Bro. George H. Pope, 33°, Grd. Engineer and Architect.
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  - III. Bro. Nelson Lingham, 32°, Grd. Capt. of Guard.
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  - III. Bro. G. H. Pick, 32°, Grand Hospi-taller

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- The following are the officers of the Supreme Grand Council, 33° and last degree A. & A. Scottish Rite for Great Britain and Ireland, and of the several Sovereign Grand Consistories under the Supreme Grand Council of Great Britain:
- III. Bro. John Yarker, 33°, M.P.S.G. Commander.
  - III. Bro. C. M. Wilson, 33°, 1st Lt. G. Commander.
  - III. Bro. T. H. Southwood, 33°, 2nd Lt. G. Commander.
  - III. Bro. Joseph Hawkins, 33°.
  - III. Bro. T. M. Campbell, 33°, Gr. Orator.
  - III. Bro. Clyde Duncan, Gr. Minister of State.
  - III. Bro. M. L. Davies, 33°, Gr. Chan-cellor.
  - III. Bro. Collin McKinnis, 33°, Gr. Secre-tary Gen., H. E.
  - III. Bro. W. S. Streddaro, 33°, Gr. Treas-urer Gen., H. E.

**Actuaries' Mortality Tables.**

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

A Mr. 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 "	" 21.7 "
" 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 "	" 38.0 "
" 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 "	" 34.75 "
" 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 249.29 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	9.25	" "
" 40	10.35	" "
" 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

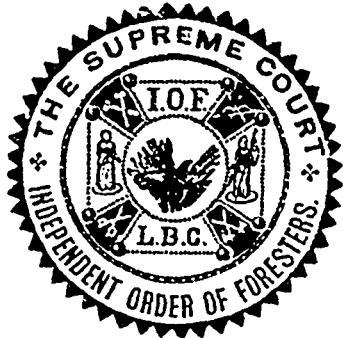
At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk .....	\$8.42
Management Expenses.....	6.50
Reserve Fund.....	7.78
	<b>\$22.70</b>

**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 for \$1,000 in the I.O.F.
18	\$15.80	\$19.89	\$18.20	\$7.29	44.8	\$318.96
19	16.80	19.89	16.20	7.23	43.6	319.15
20	16.80	19.89	16.20	7.44	42.2	313.98
21	16.80	19.89	16.60	7.58	41.5	313.74
22	17.30	19.89	17.00	7.63	40.9	314.11
23	17.70	19.89	17.44	7.80	40.2	313.56
24	18.30	19.89	17.92	7.92	39.5	312.84
25	19.00	19.89	18.40	8.04	38.8	311.95
26	19.60	20.40	18.92	8.16	38.1	310.86
27	20.30	20.93	19.44	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.38
29	21.60	22.07	20.60	8.52	36.0	306.72
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.88	8.76	34.6	303.06
32	23.60	24.05	22.56	8.88	33.9	301.06
33	24.30	24.78	23.28	9.00	33.2	298.90
34	25.00	25.56	24.00	9.12	32.5	296.50
35	25.70	26.38	24.84	9.24	31.8	293.84
36	26.50	27.25	25.68	9.36	31.1	290.94
37	27.30	28.17	26.56	9.48	30.4	287.84
38	28.10	29.15	27.52	9.60	29.6	284.56
39	28.90	30.19	28.52	9.72	28.9	281.04
40	29.70	31.30	29.60	9.84	28.2	277.24
41	30.50	32.47	30.72	9.96	27.5	273.04
42	31.30	33.72	31.96	10.08	26.7	268.44
43	32.10	35.06	33.34	10.20	26.0	263.44
44	32.90	36.46	34.84	10.32	25.4	258.04
45	33.70	37.97	36.44	10.44	24.8	252.24
46	34.50	39.58	38.16	10.56	24.2	246.04
47	35.30	41.30	40.04	10.68	23.6	239.44
48	36.10	43.13	42.08	10.80	23.0	232.44
49	36.90	45.09	44.28	10.92	22.4	225.04
50	37.70	47.18	46.64	11.04	21.8	217.24
51	38.50	49.40	49.16	11.16	21.2	209.04
52	39.30	51.78	51.84	11.28	20.6	200.44
53	40.10	54.31	54.68	11.40	20.0	191.44
54	40.90	57.02	57.68	11.52	19.4	182.04



## 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; 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 Knarborough, 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 paths 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 years.

(2) *The Social Members* are those who have been initiated as charter members or otherwise, and who afterwards have passed 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 40	37	\$ 82	1 64	2 46
19	61	1 22	1 60	38	84	1 68	2 52
20	62	1 24	1 66	39	86	1 72	2 58
21	63	1 26	1 69	40	88	1 76	2 64
22	64	1 28	1 72	41	90	1 80	2 70
23	65	1 30	1 75	42	92	1 84	2 76
24	66	1 32	1 78	43	95	1 90	2 85
25	67	1 34	1 81	44	98	1 96	2 94
26	68	1 36	1 84	45	1 02	2 04	3 06
27	69	1 38	1 87	46	1 07	2 14	3 21
28	70	1 40	1 90	47	1 11	2 28	3 42
29	71	1 42	1 93	48	1 22	2 44	3 66
30	72	1 44	1 96	49	1 35	2 70	4 05
31	73	1 46	1 99	50	1 45	2 90	4 35
32	74	1 48	2 02	51	1 55	3 10	4 65
33	75	1 50	2 05	52	1 65	3 30	4 95
34	76	1 52	2 08	53	1 75	3 50	5 25
35	78	1 56	2 14	54	1 85	3 70	5 55
36	80	1 60	2 20				

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 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 \$8,000 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

**35,000.00**

### 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.	\$3,680,533.67	\$1,130,519.28	\$864,849.58
Confederation	1,344,039.96	306,197.98	410,085.85
Ontario Mutual	843,081.32	135,462.33	240,279.89
The Sun Mutual	927,909.47	273,000.79	34,501.00
North American	331,037.10	35,609.91	150,546.60
Life Association of Canada	197,317.67	70,303.38	128,989.02
Citizens	193,462.27	61,605.88	63,499.98
Toronto Life, four years & Federal one year	39,589.98	16,043.50	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 alone \$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. Oronhyatekhu, 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 3/4 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	Enrolm't	Fee	Monthly rate of Assm't	At Age of	Enrolm't	Fee	Monthly rate of Assm't	At Age of	Enrolm't	Fee	Monthly rate of Assm't.
18	\$ 60	\$ 30		31	\$ 73	\$ 37		44	\$ 98	\$ 50	
19	61	31		32	74	37		45	1 02	52	
20	62	31		33	75	36		46	1 08	54	
21	63	32		34	76	36		47	1 15	58	
22	64	32		35	78	39		48	1 25	63	
23	65	33		36	80	40		49	1 35	68	
24	66	33		37	82	42		50	1 45	75	
25	67	34		38	84	43		51	1 55	80	
26	68	34		39	86	44		52	1 65	85	
27	69	35		40	88	45		53	1 75	90	
28	70	35		41	90	46		54	1 85	95	
29	71	36		42	92	46					
30	72	36		43	95	48					

### 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.