



LONDON, ONT., AUG., 1887.

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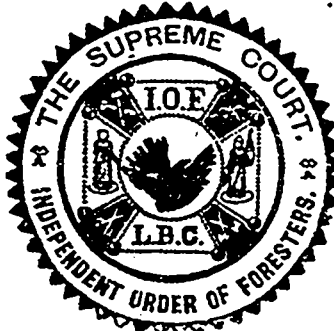
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 Thos. B. Clark, Elizabeth, N. J.  
 George H. House, East Saginaw, Mich.



**Total and Permanent Disability Benefits Paid.**

1885.  
 Thomas Campbell Strathroy, Ont., 2nd Nov. \$ 500  
 1886.  
 Samuel Wright, Barrie, Ont., 8th May..... 1000  
 John Hopkins, 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.:

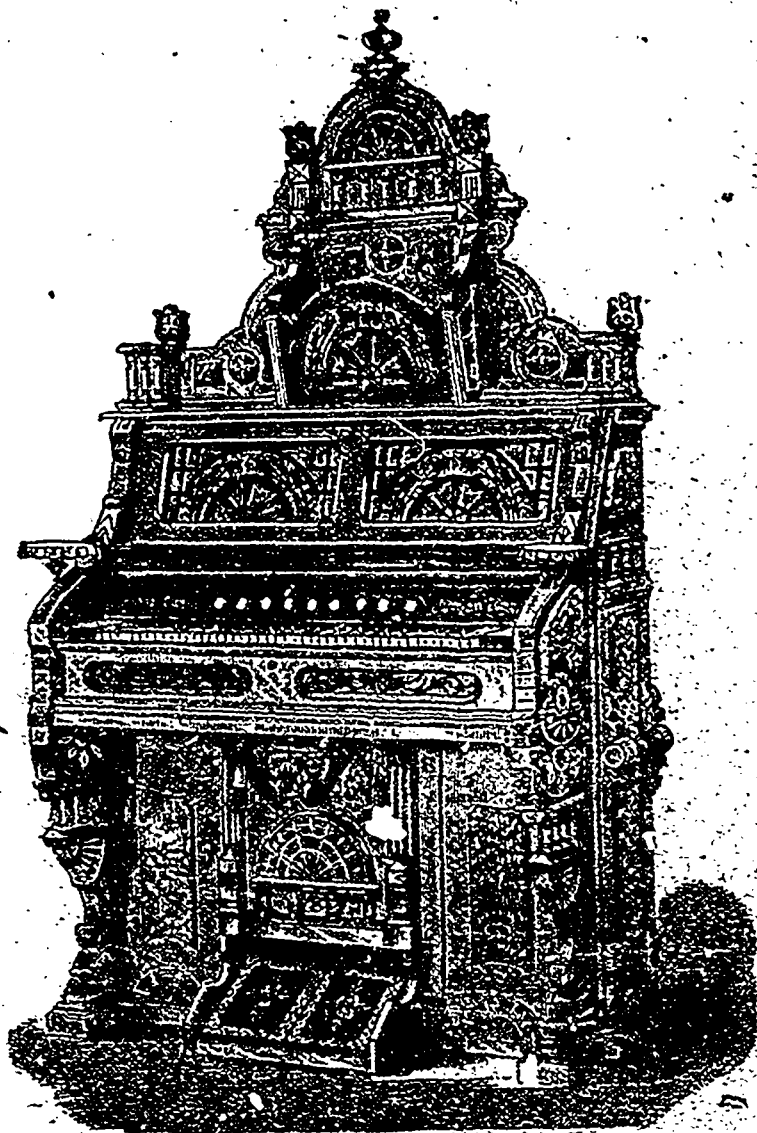
1875  
 No. 1. W. Couca, London, 25th August ..... \$ 600  
 " 2. R. Johns, Scaforth, 15th Sept..... 704  
 1879.  
 " 3. J. W. Simmons, Wingham, 1st March.... 808  
 " 4. W. B. Shaw, Scaforth 21st April..... 1000  
 " 5. W. Inell, London, 16th Sept..... 1000  
 1880.  
 " 6. T. Spratt, Brantford, 27th Feb. .... 1000  
 " 7. L. Cohn, Toronto, 5th March..... 1000  
 " 8. C. Walker, Woodstock, 24th March .... 1000  
 " 9. J. Wolfhiers, Waterloo, 25th March ..... 1000  
 " 10. J. C. Bennett, London, 18th Dec. .... 1000  
 1881.  
 " 11. J. Mackenzie, Petrolia, 20th May ..... 3000  
 " 12. W. H. Ferguson, Brockville, 6th July.... 2000  
 " 13. C. Seibert, Leaden, 1st Sept..... 2000  
 " 14. E. W. Turner, Chatham, 13th Nov..... 2000  
 " 15. H. Smith, London, 24th May ..... 1000  
 " 16. W. Glas, London, 24th May ..... 1000  
 " 17. G. H. Vanstone, Thamesford, 28 Dec.... 1000  
 1882.  
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000  
 " 19. J. P. Christianson, Hamilton, 23rd Jan. 1000  
 " 20. John A. Tew, Dundas, 16th Feb..... 1000  
 " 21. G. R. Johnston, Chatham, 8th March.... 1000  
 " 22. D. Currie, London, 3rd May ..... 1000  
 " 23. John Wiley, Sarnia, 3rd June ..... 1000  
 " 24. John Courts, London, 29th June ..... 1000  
 " 25. E. Rimmel, Blenheim, 6th July ..... 1000  
 " 26. E. Shore, Ottawa, 7th August ..... 1000  
 " 27. R. Hunter, Petrolia, 1st Dec. .... 1000  
 " 28. D. E. Cook, Bechoville, 21st Dec..... 1000  
 " 29. Dr. Morden, London, 19th Dec. .... 3000  
 1883.  
 " 30. W. A. Robinson, Wimpieg, 6th Feb..... 1000  
 " 31. G. Gordon, Thamesford, 1st May..... 1500  
 " 32. J. Conroy, St. Thomas, 22nd June ..... 1000  
 " 33. R. J. Stevenson, Petrolia, 20th Aug.... 1000  
 " 34. J. Walker, Blenheim, 16th Sept..... 1000  
 " 35. A. McLaws, Wallacetown, 18th Sept. .. 2000  
 " 36. H. Putnam, Inwood, 29th Oct..... 1500  
 " 37. J. C. Brown, Kingsville, 16th Nov. .... 1500  
 1884.  
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000  
 " 39. T. Allan, Hamilton, Ont., 23rd April.... 1000

No. 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. Roolofson, 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. Sloano Ottawa, 8th Nov. .... 1000  
 1885.  
 " 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., 25th Mar. 1000  
 " 52. D. Cameron, London, 9th April..... 1000  
 " 53. J. Makinson, Ottawa, 4th June..... 1000  
 " 54. A. Lawson, Hamilton, 27th June ..... 2000  
 " 55. D. J. Bodman, Glencoe, 12th July..... 1000  
 " 56. W. H. Parry, Detroit, Mich., 21st July.. 1000  
 " 57. M. Y. Keith, Hillsboro' N. B., 11th Aug. 1000  
 " 58. D. Christie, Weymouth Bdg., N.S., 19th Aug 1000  
 " 59. J. J. Marshall, Owen Sound, 27th Aug.. 2000  
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000  
 " 61. E. A. Bradshaw, Goodwood, 30th Sept. 2000  
 " 62. Edwin C. Empey, Russell, 2nd Nov. .... 1000  
 " 63. Malcolm Lettch, Glencoe, 10th Nov. .... 1000  
 " 64. Robert W. Moy, Shorbrooke, Q., 22nd Nov 1000  
 " 65. Wilson Wallace, Fingal, 6th Dec..... 2000  
 " 66. Capt. John Burgess, Simcoe, 12th Dec.. 1000  
 " 67. J. G. Kilham, Petitcodiac, N.B., 20th Dec. 1000  
 " 68. D. M. Steeves, Elgin Co., N.B., 15th Dec 1000  
 " 69. Wm. J. Holwell, Comber, 25th Dec..... 2000  
 1886.  
 " 70. H. J. 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.B., 29th May 1000  
 " 77. Thos. Brown, London, 4th July ..... 1000  
 " 78. James Ke'r, Alton, 11th July ..... 2000  
 " 79. Peter McKellar, Forest, 16th July ..... 1000  
 " 80. John B. Jackson, Elizabeth, N.J., 24th July 1000  
 " 81. Thos. A. Randall, Weymouth, N.S., 26th Dec. 1000  
 " 82. Thos. Mingard, Ottawa, 26th Sept..... 1000  
 " 83. Simon Gilpin, Shelburne, 29th Sept..... 1000  
 " 84. Stanley W. Harvey, Bism, N.B., 12th Oct. 1000  
 " 85. Geo. Watling, London, 7th November. 1000  
 " 86. W. B. Miller, Windsor, 30th Oct..... 2000  
 " 87. Robert Marsu, Brampton, 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, 37th Oct.... 1500  
 1887.  
 " 92. S. A. Abbott, M.D., Belleville, 29th Jan. 1000  
 " 93. J. A. Griffith, Frontenac, 6th Feb..... 1000  
 " 94. W. Barker, Beamsville, 29th Jan. .... 1000  
 " 95. R. J. Vance, Cheales, 18th Jan. .... 1000  
 " 96. E. Cork, Toronto, 4th March ..... 1000  
 " 97. Rev. A. P. Taylor, Darby, N. B., 10 Feb. 2000  
 " 98. Hugh G. Armstrong, Highgate, 15th Feb. 1000  
 " 99. T. Herritt, Petitcodiac, N. B., 13th Mar. 1000  
 " 100. Oscar C. S. Ault, Cornwall, 13 Mar.... 1000  
 " 101. Thos. Newman, Leamington, 3rd Feb.. 1000  
 " 102. Samuel Cal, Leamington, 29th April.. 2000  
 " 103. Alex. McDonald, 23rd May..... 2000  
 " 104. James Moy, Shorbrooke, Q., 14th May 1000  
 " 105. Wm. Patterson, Shelburne, 2nd June.. 1000  
 " 106. Wm. Hill, Portland, N. B., 16th June.. 1000  
 " 107. David Campbell, Thamesford, 7th June 1000  
 " 108. J. Leavitt, Hillsboro, N. B., 13th June 1000  
 " 109. Wesley P. Wooly, Simcoe, 21st June.. 1000  
 Thus making the princely sum of  
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Vol. VIII. No. 3

LONDON, ONT., AUGUST, 1887.

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

J. C STEWART, Supt.  
To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

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

### DOMINION SAVINGS BANK.

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 \$15,000, making a total of twenty five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS, Manager.  
The interest already added to the above is \$1,093.30  
Another \$20,000 has been deposited with the Ontario Loan and Debenture Company.  
Interest on the above added to principal is \$180.50  
From the above it will be seen that we have in the Permanent Reserve Fund a little over

## \$57,378 31.

The above is subject only to the joint cheques of the whole Executive Council, viz.:  
S. C. R., Dr Oronhyatekha, Editor Masonic Tablet, London.  
P. S. C. R., E. Botterell, House of Commons, Ottawa.  
S. V. C. R., Dr. Ger. Hetherington, St. John, N. B.  
S. Sec., E. S. Cummer, London.  
S. Treas., T. G. Darcy, 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

## \$71,384.40

### Grand Record.

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

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

#### TABLE OF MONTHLY RECEIPTS AND BALANCES.

No of Members.	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	3138 02
April 1469	1697 37	3616 97
May 1595	1884 87	3808 50
June 1653	1830 50	5240 28
July 1737	2324 94	7582 84
Aug. 1747	1935 63	8496 85
Sept. 1986	2609 24	8003 71
Oct. 2014	2558 22	8147 99
Nov. 2106	2302 42	9063 14
Dec. 2194	2394 08	10857 65
1884.		
Jan. 2216	2338 56	13070 95
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	20993 07
Sept. 2401	2321 72	20054 22
Oct. 2420	2416 10	24880 37
Nov. 2441	2256 48	20647 24
Dec. 2520	2562 08	2,081 58
1885.		
Jan. 2558	2682 00	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 92
June 3007	3363 97	27561 96
July 3046	3735 25	28036 93
Aug. 3117	3934 45	30812 70
Sept. 3169	3624 74	29454 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	32367 98
March 3904	5148 17	33949 80
April 4087	4352 77	36470 43
May 4151	4776 08	38280 02
June 4314	5026 84	40853 21

July 4628	5462 21	44220 75
Aug. 4692	5070 03	44479 27
Sept. 4894	5605 75	48012 76
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	59785 17
March 6105	7155 73	58809 35
April 6319	7727 74	61715 18
May 6550	7091 09	67693 03
June 6656	7805 59	68888 61
July 6921	8791 51	87138 40

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

### I. O. F. PRICE LIST

Chart & Fee for a S.ordinate Court	\$10 00
Charter Fee for Royal Foresters	100 10
Dispensation or a New Court	50 00
Applications for Membership (in pads of 10) each	50
Application for Sick Benefits	02
Ace Heads	1 50
Badges for Officers	per set of 13 30 00
Badges for Members	each 1 25
Ballot Balls	per 1000 1 10
Ballot Boxes	each 3 80
Books	05
Cards, Chaplains	05
Cards, Odo	05
Cards, Travelling	10
Cards, Withdrawal	05
Cash and Order Books for R. S.	1 50
Cerificates of Endowment	50
Certificates of Membership	1 00
Certificates of P. C. R., or of Deputies	1 00
Charter (in case of loss)	5 00
Charms for watch chain (gold and enamelled)	50.00 to 25 00
Claim Papers for Endowment	each 02
Claim Papers for Sick Benefit	02
Constitutions (paper)	10
Dispensations (in case of loss)	2 00
Financial Secretary's Ledger	100 folios 1 80
Financial Secretary's Ledger	200 folios 2 50
Gavels	per pair 75
Instructions to Deputies	each 25
Instructions to Medical Examiners	50
Maps for Members	10
Maps for Chief Ranges	50
Medical Examination Forms	50
Minute Books with roll	100 pages 1 50
Minutes of Pro ceedings	each 20
Monthly Reports Forms	62
Notice to Members of Meetings	per 100 50
Orders on Treasurer (in books of 10)	each 50
Pass Books for Members	50
Plans for Breast (gold and enamelled) \$5 00 to 25 00	25 00
Receipt Books of Financial Secretary	each 60
Receipt Books of Intitling Office	50
Receipt Books of Treasurer	50
Reimbursement Forms	12
Rituals	1 00
Robes	in sets of four 10 00
Sashes for Members	\$2 50 to \$3 00
Sashes for Officers of Sub. Courts	2 50
Sashes for D-patrols	50
Seal and Presses	each 5 00
Stereotypes for Letter Heads	50
Treasurer's Ledger	75
Uniforms of Royal Foresters	\$30 00 to 75 00

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F. W. EMERSON, Peticodiac, N. B.  
A. V. WADE, Digby, N. S.

LONDON, AUGUST, 1887.

## Accident Tickets.

By our constitution it is made imperative that every member of the Order who intends to attend the Supreme Court or the High Court to procure an accident ticket, and send the same to the Supreme Secretary. We hope each member will attend to this matter. The cost will be refunded to the membership by the Supreme Secretary.

## The New Charters and Certificates.

In our last issue we intimated that our new charters and certificates were at last about to be delivered and that they would be sent out to the Courts as fast as possible. The new certificates have been delivered and are being sent out as fast as they can be engrossed, but they having reached the Courts so late in the month there could have been no proper opportunity to canvass the old members for them, the time for securing them at half rates will be extended to 1st Sept. We hope the officers of each Court will see that each member of the Court is canvassed, so that all our members may have an opportunity of procuring for themselves the beautiful new certificate of membership, which far surpasses anything of the kind we have met with, at the very low price of 50cts. each. After the 1st Sept., old members will be charged \$1.00 each for them, of course new members will get them free.

With regard to the Charters, a final proof was submitted on the 11th July, but the engraving of the letter press part, did not come up to the high standard required by this Order, and was accordingly not accepted by the Executive. Accordingly this part had to be re-engraved. It was again submitted and finally passed inspection on the 28th, July, and before this issue of the Forester reaches the hands of the members of our Courts, we hope every charter will have been delivered. If not delivered by, say the 10th, Aug. write to the Supreme Chief Ranger, or to the Supreme Secretary, about it. We desire to return thanks especially to the officers and members of our new Courts, who have been so patient with the vexatious delays that have occurred in the preparation of the new Charter and Certificates, and who for so long have done without them.

We can assure our members that the fault has not been with the Executive, nor do we feel disposed to blame the manufacturers, except in promising to deliver the Charters within a time that it was almost impossible for them to do. After all the waiting, how-

ever, we feel that we have our reward in having a Charter and Certificate of membership that surpasses by far anything of the kind extant. If now our members will take the trouble to have their Certificates framed properly, and they are well worth framing, we are sure they will all feel satisfied in the end, and will do the Order an immense amount of good, by directing attention to the Order.

Bros. Hood, Chester and Burns of London, three experts in the business, have agreed to frame all certificates in first-class style in gilt and plush for only (\$2.50) each. Charters and Certificates should all be framed with crimson plush border, and framed right up to the border on the charter and certificate. At the last session we had only 3 High Courts, at the next session of the Supreme Court we expect to have 6 High Courts, with more on the way.

## A Sensible Change.

We understand that the C. O. F. has been seeking to establish fraternal relations with the I. O. F. of Illinois. This reads strange from a body that seceded from the I. O. F. and formed "a purely Canadian Order," and who have endeavored to discredit our Order by reason of our connection with our cousins to the south of the Lakes. However we are glad that the C. O. F. have so far overcome their antipathy to Americans as to seek to establish fraternal relations with them. As that is about the best endorsement we could have, of the correctness of our views, that with certain limitations, proscribing yellow-fever districts, it was far better to build up a great International Order such as the I. O. F. is, than to form one that was "Purely Canadian."

## "The Secret Out."

Mr. T. D. Ruttan, of Ottawa, an agent of the Ontario Mutual, to whom we paid a little attention in the June FORESTER on account of a circular letter published and issued by him concerning the I.O.F. deposit, is out with another circular letter with the above caption. Mr. Ruttan at the outset assures us that he does not deal in "slang" but in facts and figures; yet his second circular letter has for its initial page the words "An Eye-Opener," a slang phrase with which Mr. Ruttan is evidently more familiar than with the principles of equity or of insurance. Again, for a man professing to deal with "facts and figures" and not with slang, to gravely observe that "you can judge when we are through which way the switch lay" (*sic*) might cause surprise, but for the fact that Mr. Ruttan is an old line life insurance agent. Mr. Ruttan further tells us that there are two ways of conveying a wrong impression: "1st—Tell a deliberate untruth; 2nd—Not tell the truth." On this point we have every reason to believe that Mr. Ruttan is

## AN AUTHORITY.

No man knows better how to convey a wrong impression than an insurance agent like Mr. Ruttan. Take for instance the following extract from the second circular of Mr. Ruttan:

"Some two months ago, it is stated, an agent of the 'Independent Order of Foresters,' (probable (*sic*) a little over-anxious to organize a Court or two more in the Ottawa District) conveyed to his hearers the startling intelligence that his Society had a deposit with the Dominion Government. This, of course, took with the anxious ones desirous of getting something for nothing, and I was obliged to make inquiries at the Insurance Department, Ottawa, and issue a small leaflet contradicting the statement."

Why was Mr. Ruttan "obliged" to inquire and to contradict the above statement? Why

simply that the great prosperity of the I.O.F. interferes with Mr. Ruttan's business. But suppose we grant, for argument's sake, that Mr. Ruttan was "obliged to inquire and contradict" as set forth by him, was this done in such a way as to fully set forth the facts in the premises? Or did Mr. Ruttan "not tell

## "THE WHOLE TRUTH?"

Let us see. Our agent, it is alleged, stated that the I.O.F. had a deposit with the Dominion Government." In his first circular Mr. Ruttan interpolated the following words, appearing in brackets, "the same as regular life assurance companies," and after thus putting words into the mouth of our agent, Mr. Ruttan felt "obliged" to go up to the Insurance Department and ask if there was any truth in his own (Ruttan's) words. And, as was to be expected, the Superintendent told him there was no truth whatever in the words he had put into the mouth of the I.O.F. agent, but that what the agent had said was true, for the I.O.F. had a deposit with the P. O. Department of the Government in the Savings Bank Branch. We publish every month on the first page of the FORESTER, and have done so for the past 3 years, the following:

"PERMANENT RESERVE FUND  
\$10,000.00.

"POST OFFICE DEPARTMENT, Ottawa.  
London, —7896. Savings Bank Branch.  
"The Postmaster having reported to the Postmaster-General the receipt by him, on the 16th Oct 1884, of your deposit of ten thousand dollars, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART, Supt.  
"To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F."

So far therefore as we were concerned, it was through no fault of ours if Mr. Ruttan, or anyone else interested in the matter, was ignorant of the manner and the place where our deposit was made with the Dominion Government.

Now then, in view of the above facts, we submit that the following extract from Mr. Ruttan's first circular, and quoted by us in the June FORESTER, is not such a fair minded and candid man, anxious only for the facts, would under the circumstances publish; but is just such as one would expect from a person like Mr. Ruttan:

"A statement to the effect that the 'Independent Order of Foresters' have a deposit with the Dominion Government (the same as Regular Life Assurance Companies, has been going the rounds of the city, and through the Ottawa district.

"I believe that this has been circulated by many an innocent man, as he believed from the bottom of his heart that it was so.

"At the same time I cannot but think that it has been cooked and dried somewhere to catch the unwary and deceive the innocent.

"Although satisfied in my own mind they had no such deposit, I went up to the buildings on Saturday last (May 7th,) to see the Superintendent of Insurance, and lo, and behold! there was no deposit to be found."

Seeing that we have published to the world just how and in what department of the Dominion Government our deposit is made, to say in reference to such deposit that "it has been cooked and dried somewhere to catch the unwary and deceive the innocent" is a gratuitous and

## IMPUDENT FALSEHOOD

made by Mr. Ruttan in the vain hope that it would damage the I. O. F. and check its popularity in the Ottawa district.

Mr. Ruttan professes that there is nothing in our article in June worthy of his reply, un-



we attempt to advertise our Order. Is that possible? Mr. Ruttan in his first article said:

"If a person wants cheap insurance for a year or two it may answer the purpose to try an *Assessment Company*, but if that is what you want a *Regular Company* under the supervision of the Government, and *Regular Rates* can give it you just as cheap."

"A regular company can give you insurance just as cheap as the I. O. F.," cries Mr. Ruttan. Then, as pointed out by us in the June FORESTER, if the Ontario Mutual, or any other Old Line Co., can give insurance just as cheaply as the I. O. F. and it expends over \$58,000 a year for management expenses, while the I. O. F. expends less than \$4,000 a year for the same purpose, the balance of probabilities of permanence, other things being equal, must be in favor of the I. O. F. As a matter of fact, however, Mr. Ruttan, when he tells the above, "tells

"A DELIBERATE UNTRUTH."

The regular companies have not been able and cannot give insurance as cheaply as the fraternal societies like the I. O. F., because agents of the regular companies, like Mr. Ruttan, all over the country, have to be supported at an enormous cost, which cost has to be provided for by the policy-holders. This, of course, was unworthy of reply. Again Mr. Ruttan exclaims:

"Just think! The 'Ontario Mutual Life' can give a young man say age 20 \$1,000.00 insurance for \$10.27 each year; over 20 years, and other ages (up to 50) in proportion. No more, no less. You have just this to pay. No entrance fee. No examination to pay for. No dues, and no assessments."

This paragraph conveys the impression, as it was doubtless intended to do, that in the Ontario Mutual a young man of 20 years of age could get a policy for \$1,000 insurance at a cost of only 10.72, and that he would, of course, as is the custom in the regular companies, pay the same rate till he died, and then the insurance would be paid. As intimated by us in the June FORESTER, Mr. Ruttan, in the above paragraph, "does not tell the whole truth." He fails to make it clear that the Ontario Mutual would accept the \$10.72 a year for a limited time only, and that after a certain age it would refuse to carry the risk any longer at the same rate, "that is to say that after taking the money of the young man, would do like other Insurance Companies do, leave its

DUPE IN THE LURCH

in his old age." Mr. Ruttan is as silent as the grave upon this point. It is unworthy of an answer. In other words, Mr. Ruttan is unable to answer it successfully. With reference to our statement that for the five years ending with 1884 the Canadian Insurance Companies received in premium income alone \$7,357,571.44, and they paid for death claims and endowments only \$2,048,743.05, Mr. Ruttan observes as follows:

"Care was taken not to tell you these same Companies paid during that time, beside (sic) death claims the following amounts, viz.:

Paid to annuitants	\$ 24,145 30
Paid for Surrender Policies	238,769 24
Paid Profits to Policyholders	828,886 47
Gain in Reserve, set aside for future death claims and endowments	4,433,200 23
Gain in Surplus on hand (individual profits)	985,264 78
	\$6,100,266 12

"This, of course, is beside the Death Claims already admitted.

"Our intelligent readers must decide for themselves which of the following traps our learned Chief has got his foot into, viz.:

- "1st—The amount, so small, he could not see it.
- "2nd—Answer his purpose better not to see it.
- "3rd—"Not up well enough in Insurance to know it was so."

Our intelligent readers will decide nothing of the kind. The majority will wonder

whether there is an insurance agent who could be guilty of

GREATER STUPIDITY

than is disclosed in giving the above figures. For with the exception of the item of payments to annuitants every item goes to establish the correctness of our position, and to which we directed attention in the June FORESTER, viz.: that the premium income of the Regular Companies are very largely in excess of the actual requirements of their insurance business, and that the premium rates could therefore be largely reduced and the companies still be able to meet all losses and claims, just as the Independent Order of Foresters are doing.

Take for instance the item of \$238,769.34 expended for surrender policies. Except in the Mutual Companies this expenditure is entirely in the interests of the stockholders, and is but a return to the policyholder of a part of the excess rates exacted from him by the Regular Companies, less management expenses, deductions, &c. The \$238,769.34 is therefore a part of the sum that the companies had collected from its policyholders, over and above the cost of insurance and of management expenses.

Next, take the item of \$828,786.47, profits paid to policyholders. This sum had, in the first instance, to be collected from the policyholders, which we say is

UNNECESSARY, UNWISE AND UNJUST.

Most of the Companies divide up about once in five years. Those therefore who pay their proportion annually towards the \$828,886.47, but who drop out or lapse in one, two, three or four years, lose absolutely just so much. Of course these poor dupes have also contributed towards the \$585,264.78 of "undivided profits," thus making in the five years an unnecessary tax of \$1,414,151.25 of "divided and undivided profits" that policyholders of the Regular Companies were called upon to pay, over and above the "Cost of Risk" and the "Cost of Management."

We in the I.O.F. and other fraternal societies say the true policy is not to accumulate "Profits" either divided or undivided, but instead lower the rates of insurance. In the case of the Companies cited the reductions would equal \$1,414,151.25

Lastly, with regard to the \$4,433,200.23, "gain in reserve set aside for future death claims and endowments," we say that experience

DOES NOT JUSTIFY

Insurance Companies in collecting such enormous sums in excess of actual losses and of colossal costs of management expenses to pay "future death claims" that never come. Take the Canada Life in its 38th year, its income was \$1,344,547. Total losses paid \$242,931. The management expenses amounted to only \$199,760, and taking out cash dividends to policyholders and all the other *ceteras*, a snug little sum of \$756,818 was again "set aside to pay future death claims."

The Mutual Life, of New York, in its 43rd year, had an income of \$20,214,954. It paid for death losses only \$5,937,100, and again collected millions in that same year, over and above the cost of insurance and of management, "to set aside for future death claims."

The New York Life, in its 44th year, had an income of \$15,905,141, and it paid for losses \$2,881,933, but it, too, collected its extra millions "to set aside for future death claims." Assuming that the original policy holders of this Company were of the average age of 35, it follows that most of them would now be over 75 years old, the rate for which

Mr. Ruttan declares to be \$95.56 per year for each \$1,000 of insurance. And yet this Company and all well-conducted companies continue to show millions of dollars received, in premiums alone, more than they are called on to pay. These facts completely upset the flimsy fabric that Mr. Ruttan creates with his figures. It was this knowledge of the experience of all well-conducted Companies, as well as a knowledge of the principles underlying the business of insurance which produced these results, that lead the founders of the I.O.F. to form their laws as they now exist.

In our last article we stated that in the I.O.F. an insurance of \$1,000 cost, at 20 years of age, \$8.44 a year. Mr. Ruttan thinks that \$3.00 per year for current expenses of a Court and \$1.00 per year Cap. Tax should be added. As we had added the Cap. Tax to make the \$8.44, we have no deal only with the \$3.00. If the I.O.F. gave us other benefits than that of insurance it would be quite proper to add the \$3.00 in computing the expenses of insurance. But as a matter of fact the I.O.F. gives to its members

MOST VALUABLE BENEFITS

in addition to the insurance benefit, among them being the educational and social benefits of the Court room, free medical attendance, the attendance of nurses during illness, etc., and \$3.00 per year to secure these is a most reasonable tariff. It would be just as absurd to "figure these amounts together" and say that that was the cost of free medical attendance, as to "figure them together" and say that that was the cost of insurance in the I.O.F., which is only one of several departments in the Order. It is well-known that the original system of Forestry known as the A.O.F. provided only the social and educational privileges of the Court room, sick and funeral benefits, free medical attendance, etc. Charters were granted Courts were established, and the Order continued to grow and prosper until Courts were established over the four quarters of the globe. The founders of the I.O.F. took this system which had a trial of over a century, and said why not graft upon this system, an insurance or endowment benefit and thus enlarge the scope of the Order and secure greater benefits for our membership, and it was done. When therefore we charged to expense of insurance the whole of the salaries of the officers and the whole of the expenses of our annual meetings, we think we charged more than we ought have done to insurance.

We think the Charter fees and the Court dues and a part of the expenses connected with the general officers could be fairly charged to the fraternal, sick and funeral benefit departments of the Order, but in order to be on the safe side we have as already stated charged the whole of the salaries to the insurance department.

We will give one more quotation from Mr. Ruttan's last literary effort. It runs thus:

"Our learned Chief would no doubt tell you that there were large gains from lapsed certificates. How much would they gain suppose this man joins at, say 18, and lapses when he was 25? How much? Let us see. He would have paid seven payments of \$7.20 each ..... 7x\$7.20 \$50.40 His risk at age 18 would be \$7.13; 19, \$7.21; 20, \$7.29; 21, \$7.38; 22, \$7.46; 23, \$7.56 and 24, \$7.67..... 51.70 \$ 1.30

A gain of \$1.30 the wrong way. But we would be told that the man did not die, therefore it did not cost that."

No, Mr. Ruttan, you would be told nothing of the kind, but you would be told that you were

STUPENDOUSLY IGNORANT

of the cardinal truths which form the foundations of your business. We venture to say

there is not another insurance agent in the Dominion who does not know that the rate of mortality among the insured lives during the first five years, after medical examinations, is only about one half the "actuarial rates" given in our tables, so that the actual cost to a Company carrying the risk upon a 1,000 lives for 7 years at the given age above, would be about, say \$27 each, instead of \$51.70, or at a profit to the Company, not reckoning interest, of about \$23,000.

What has been the I.O.F. experience during the past six years? Why that we began with not a dollar in the treasury, and with \$2,000 of death claims to pay, and at the end of six years we had paid every claim promptly and had paid all the management expenses, and had \$7,000 or \$8,000 of good assets at head quarters, and a cash balance in the banks of **\$68,888.**

With regard to Section 198 of our Constitution making provision for special assessments on the reserve fund and ordinary assessments proving inadequate to pay

#### PROMPTLY ALL CLAIMS.

So far from its being a tender spot we regard it as the very keystone of our system. While we do not expect in the ordinary course of events ever to be called on to make a special assessment, yet provision is made for an extraordinary event, such as an epidemic of cholera or an accident similar to the "Victoria disaster." So whatever happens provision is made in our Constitution to enable the I.O.F. to meet any contingency that may arise, and pay all claims promptly as they accrue. It is this perfection that brings confidence to the Order, and makes insurance agents, of the stamp of Mr. Ruttan, green with jealousy of the I.O.F., and which leads some of them to make those stupid attacks, and which always result in increasing the prosperity of the Order. We can readily understand Mr. Ruttan when he pathetically declares "*I regret the discussion has been called up.*" For our part we are thankful to Mr. Ruttan for his stupidity in directing special attention to the I.O.F. as all such efforts serve only to cause intelligent men to look into the I.O.F. system, and all that the I.O.F. needs is to be examined and understood and it will be approved by all who know anything about the principles of insurance.

#### Grateful Feelings.

London, 13th June, 1887.

To the Brethren of Court Dufferin No. 4, I.O.F.:

I desire to take this opportunity of tendering my heartfelt thanks to you all for the very brotherly kindness you have shown me in my recent affliction and trial. I feel it all the more that I came amongst you almost, if not altogether, an entire stranger; and I trust that if ever circumstances arise in any of your own families, of a kindred nature to my own, that I will be able to show in a somewhat substantial manner that my feelings are not of a momentary or evanescent character. I may add that I am sure you will not consider it out of place if I say that to Brother Kidner is due, in no small measure, the kindly way in which my relationship to the Order was brought before you. I trust that it will not be out of order were I to suggest that you should render through the Monthly Journal my grateful feeling of thanks for the kindness shown by yourselves, and also by Chief Ranger Ellwood and the Brethren of Court Lucan, No. 107, to me, as I am sure all the Brotherhood would be glad to hear of those Lodges carry-

ing out so fully both the letter and spirit of the principles of our Noble Order.

I remain, yours fraternally,  
GEORGE PARKER.

#### Can't do Without It

To the Editor:

DEAR SIR AND BRO.,—We are not in receipt of our *Foresters* for June or July. Will you kindly forward, as the Brethren are in every day to get their paper, and say they would not like to miss one of them, in fact we are of the opinion that our paper is the best gotten-up and most ably edited of any society journal. The Court here (Dominion, No. 25) is in a prosperous condition, growing finely, and we intend to further increase the membership, which will not now be so difficult, since we have got in sound financial condition, and we hope to see our Court with a solid membership of fifty before the end of the year of Jubilee.

I will send a list of the officers as soon as we install them. Hoping that at the approaching Annual Meeting of the Supreme Court it will see fit to elect the old and tried officers by acclamation again, and that the Order may keep in the prosperous condition it is.

I am yours in L., B. and C.,  
J. G. CROSSBY,  
C.D.H.C.R., Dom. No. 25.

#### A Correction.

A palpable typographical error appeared in our comments on Captain Wolfe's letter published in our last issue. It occurs in the following paragraph.

"Now let us apply these insurance truths, 7,000 members at 33 years of age—which is higher than our average age—would give us during five years, not computing interest, \$45,000. It would cost us to carry their insurance only, in round numbers, about \$23,000, leaving \$22,000 in the surplus funds. As a matter of fact the average membership during the past five years in the I. O. F. has been about 3,000, which would give us according to the above figures \$66,000 of a surplus. We have actually in the surplus funds \$68,888."

The error is in changing the figures 1,000 to 7,000.

#### Honors to Worthy Foresters.

In the re-election to the office of Grand Worthy Patriarch, of R. W. Bro. Thos. Webster, the Grand Division Sons of Temperance have done themselves credit and the Temperance cause service. R. W. Bro. Webster is a life-long Temperance man and one of the most zealous and able workers among the leaders of the great cause. He is possessed of many admirable qualities which go to make up a clever and successful *charge d'affaires*, being well informed, a good platform orator and a man, generally speaking, of good intellectual as well as moral calibre. We are sure his fellow citizens of Paris appreciate the high honor conferred on Mr. Webster and trust he may long be spared in health and strength to do battle for the cause he has so much at heart.

The many friends of the Rev. Mr. and Mrs. Moore, who have labored on the Mt. Brydges circuit for the past three years in connection with the Methodist Church, did them honor last week by giving them a send off in the shape of a garden party and farewell social. Between 200 and 300 persons turned out to

express their esteem for their retiring pastor and his excellent wife. On behalf of the Methodists of Mt. Brydges, Squire Anderson presented a complimentary address to Mr and Mrs Moore, accompanied with a purse of \$80, as a slight expression of appreciation of their labors during their pastoral term. Revs. W. MoDnagh, J. Veale, and J. Neelands were present, and spoke in complimentary terms of the reverend gentleman's work on the circuit and in the county as a leading Temperance man.—*Exchanges.*

## High Court of Nova Scotia.

### ANNUAL SESSION.

Chipman's Hall, Kentville, N. S.

July 13th, 1887.

The Annual Session of the High Court of Nova Scotia, Independent Order of Foresters, opened in due form in the rooms of Court Evangeline No. 109 at eight o'clock in the evening, Robert S. Masters, H. C. R., presiding.

Upon calling the roll of officers the following answered to their names:

H. C. R., R. S. Masters.  
H. S., A. V. Wade.  
H. T., H. S. Dodge.  
H. Auditor, G. M. White.

The vacant offices having been filled by *pro tem* appointments, the High Chief Ranger named Bros. Thomas Clarke, H. S. Dodge and George M. White as the Committee on Credentials.

The said Committee soon reported the following representatives entitled to seats in the High Court:

Bro. W. D. Reid, Court Evangeline.  
Bro. Henry Lovitt, Court Evangeline.  
Bro. Thomas Clarke, Court Mayflower.  
Bro. T. J. McKeil, Court Royal Jubilee.  
Bro. W. E. Taylor, Court Royal Jubilee.  
Bro. J. S. Calder, M. D., Court La Have.  
Bro. Frank Powers, Court Relief.  
Bro. A. V. Wade, Court Admiral Digby.  
Bro. G. M. White, Court Admiral Digby.  
Bro. C. U. Mader, Court Kinburn.  
Bro. William Colp, Court Kinburn.  
Bro. P. J. Chisholm, Court Hiawatha.  
Bro. William Mills, Court Hiawatha.

On motion the High Court was reduced to the Subordinate degree and thrown open to all visiting brethren.

The minutes of the last regular annual session and also those of the special session in January were then read and adopted.

The High Chief Ranger then struck the several Committees as follows:

On Finance; Bros. A. V. Wade, W. D. Reid, Henry Lovitt.

Appeals and Petitions; Bros. W. D. Reid, H. S. Dodge, A. V. Wade.

State of the Order; Bros. Thomas Clarke, George M. White, W. D. Reid.

New Business; Bros. H. S. Dodge, T. Clarke, H. Lovitt.

Bro. R. S. Masters, H. C. R. submitted his report as follows:

#### HIGH CHIEF RANGER'S REPORT.

To the officers and members of the High Court of Nova Scotia, I. O. F.

BRETHREN:—It becomes my pleasing duty to again tender you my greetings, and on behalf of Court "Evangeline" No. 109 to extend to you a most cordial welcome to our town.

In obedience to our Laws we are again called to meet in Annual Session for the transaction of the business of High Court; and our

efforts should be directed to maintain and increase the success, prosperity and usefulness of our grand order.

I regret that not so much has been accomplished, during the past year, as I had hoped, still thanks, in a large measure, to the other members of the High Standing Committee, our High Court is placed upon a better footing and can now enter the race with some hopes of success.

In July last, we numbered but nine Courts in our jurisdiction having a membership of about one hundred and fifty. We now have twenty Courts and a membership of about three hundred and fifty. In this connection our thanks are again due to D. S. C. R., Bro. Clarke.

It is pleasing to note that our Order is steadily increasing. The reports in the FORESTER show that our membership and the balance to the credit of the Supreme Court have increased fully fifty per cent. during the past year.

The reports of the High Secretary and High Treasurer, and that of the Auditors will be laid before you, and to which I invite your earnest consideration.

I would recommend that, for the future, subordinate Courts be visited annually, either by the H.C.R., a member of the High Standing Committee, or by a Provincial Deputy, appointed for that purpose.

I would also suggest that Court Deputies be notified to make semi-annual reports to the H.C.R., under Sec. 53 (3), of all matters appertaining to their individual Courts.

These measures, I feel convinced, would result in increased interest on the part of Subordinate Courts, and tend to the advancement of the Order in this jurisdiction.

In conclusion, permit me to return sincere thanks to the Officers and members of the High Court for honors conferred and courtesies extended, and to assure them that the recollection will long linger in my memory.

Submitted in L. B. and C.,

ROBERT S. MASTERS,  
H.C.R.

Bro. A. V. Wade, H.S., presented his annual statement.

HIGH SECRETARY'S REPORT.

To the High Chief Ranger, Officers and members of the High Court of Nova Scotia.

BRETHREN:—Another, and eventful year in the history of our Order in Nova Scotia has been rolled into the past. By the merciful dispensation of Providence, we are again permitted to greet each other in our annual fraternal assembling together, for the purpose of transacting the business and fulfilling the requirements of our noble institution for another season.

The year just closed has been signalized by great prosperity in the economy of our High Court. Our financial affairs are in the most healthy condition; our roll of membership, since the last annual session, has been swelled by the acquisition of more than one hundred per cent. to its numbers; and, with but two exceptions, the state of our Order generally throughout the Province is of the most flourishing character. During the past Forestric year, there have been reported to me by the Deputy of the Supreme Chief Ranger at present working in our jurisdiction, the institution of eleven new Courts. They are as follows:—Courts Stellar, Westville, Hopewell, Mayflower, Lansdowne, New Glasgow, Picton, La Have, Royal Jubilee, Relief and Kinburn.

One of the exceptions referred to is that of Courts Ivanhoe and Londonderry. These are far in arrears, and almost defunct. I have

had extensive correspondence with the officers of these Courts in endeavoring to revivify them, but all efforts in that direction, apparently, have been productive of no beneficial results. Whilst adverting to these particular Courts, I desire to draw the attention of the High Court to the fact that I have found, during my incumbency as High Secretary, that there is a growing tendency in certain Courts to sever from our jurisdiction and become members at large under that of the Supreme Court; and I am credibly informed that this movement is not at all discouraged by the Supreme Executive. I regard this as one of the principal causes of the languishment of Courts Ivanhoe and Londonderry, and, if persevered in, will retard the prosperous working of our High Court. This is the other exception.

Appended hereto, I submit for your consideration my financial statements for the Forestric year ending June 30th, 1887.

It will be noticed, by reference to statement No. 2, that the liabilities of the High Court over-reach its assets by \$10.00; and if the amounts due from Courts Ivanhoe and Londonderry be not realized, this deficit will be increased by \$53.00 more; yet taking into consideration the almost dismembered condition of the High Court, and the lifeless manipulation of its financial matters prior to our last annual meeting, we have abundant reason to congratulate ourselves that the outlook is so bright and re-assuring.

One short year ago we formed only nine Courts in good standing, with a deficit of about \$140.00, not having a dollar placed to our credit against Supreme Court account since the institution of the several Courts which primarily composed and established the High Court in Nova Scotia, and with the then gloomy prospect of probable annihilation as a High Court. To-day, how different the position! We now stand with a balance sheet second to none among the Provincial High Courts; we have placed to our credit on Supreme Court account, during the past year, the sum of \$99.00, and we have doubled the number of our Subordinate Courts. These facts, therefore, coupled with the estimate that the probable receipts for the current half-year will amount to \$150.00, ought fully to warrant the assertion made in my report at the special session held at Truro, in January last, to the effect that I would, at the next regular annual session, be in a position to submit such a statement as would satisfy the most sanguine expectations.

The correspondence during the past year has been very extensive, considering the small number of subordinate Courts then in operation under our jurisdiction. A portion of this correspondence, I regret to add, was unavoidably written in a tone which I earnestly hope it may never again be the painful duty of the Secretary to have occasion to employ.

We render thanks to a merciful Creator for the unbroken circle of our fraternity in this Province. The grim spectre, Death, has not been permitted to assail our ranks since we last assembled in regular session, and there is no sound of mourning in our midst.

I wish gratefully to acknowledge the kindness displayed, and the ready and willing assistance afforded me by the High Chief Ranger as well as others of our brothers in office. I desire, also, to extend my heartfelt thanks to the officers of subordinate Courts for the kindly treatment I have experienced at their hands in my endeavor to bring order out of the chaotic condition into which High Court finances and affairs had fallen at the period when I was honored with the trust

which I have striven faithfully and conscientiously to fulfil.

Respectfully submitted in L., B. and C.  
ALAN V. WADE,  
High Secretary.

Chambers of High Court,  
Kentville, July 13, 1887.

NO. 1.

Statement showing the revenue of High Court during the Forestric year ending, June 30th, 1887.

No.	Name of Court.	Supplies.	Cap. Tax.
56	Hopewell		9 50
102	Acadia	1 04	41 00
103	Blomidon	1 34	8 00
104	Ivanhoe (in arrears)	20	10 00
105	Londonderry (in arrears)		
108	Hiawatha		18 00
109	Evangeline	1 10	18 00
115	Admiral Digby	22	13 00
119	Bear River		12 50
122	Sissiboo	32	24 00
124	Stellar	3 89	10 00
110	Westville (in arrears)		
209	Mayflower		5 00
213	Lansdowne	5	9 00

\$12 16 \$178 00

Cash from A. Davison,

72 95

250 95

Total Cash received \$263 11

NO. 2

Statement showing Liabilities and Assets of the High Court of Nova Scotia on the 30th June, 1887.

LIABILITIES.

Amount due Supreme Court, \$244 07

ASSETS.

Cash in Treasury \$110 72

Amt. due from Court Londonderry 28 54

" " Ivanhoe 24 44

" " Hiawatha 1 23

" " Westville 7 54

" " Acadia 1 60

Furniture and Supplies 6 00

\$234 07

Liabilities over Assets 10 00

\$244 07

A. V. WADE, High Secretary.

The High Treasurer, Bro. H. S. Dodge, then submitted his annual report.

HIGH TREASURER'S REPORT.

To the High Chief Ranger, officers and members of the High Court of Nova Scotia, I. O. F.

BRETHREN:—I beg leave to submit the following report viz:—

RECEIPTS.

Jan. 12, Balance in Treas'y \$ 64 84

June 30, Amount received

from H. Secretary 118 32

\$183 16

DISBURSEMENTS.

Jan. 13, By order No. 4,

expenses of Ex. Com. to

special session at Truro \$-29 60

June 30, By order No. 5,

bal. High Secy's salary

\$37.50 stationery 60c., post-

age, telegrams etc., \$4.74 42 84

72 44

Balance on hand \$110 72

Submitted in L. B. & C.,

H. S. DODGE, High Treas.

Kentville, N.S., July 13th, 1887.

The above reports were ordered to be referred to the Committee on distribution.

Bro. George M. White, High Auditor, submitted the Auditors' report as follows:—

REPORT OF HIGH AUDITORS.

To the H. C. R., officers and members of the High Court.

We the undersigned Auditors beg leave to report that we have carefully examined the books and accounts of the High Secretary; and that we find he has received from the various Subordinate Courts within this Province, for Supplies and Capitation Tax, representing the revenue of the said High Court for the Forestry year just closed, the sum of \$263.11, as follows:—

From Capitation Tax	\$178 00
“ Supplies	12 16
“ A. Davison	72 95

\$263 11

We find that he has correctly kept his books and has made payment of above amounts for legitimate purposes and to the proper officer.

We have also examined the book of the High Treasurer, and find that he had balance on hand, June 30th, 1887, amounting to \$110.72; and that he holds vouchers for all disbursements made.

G. H. WHITE, } Auditors.  
Bernard Wade, }

July 11, 1887. On motion the above report was adopted. Moved that the nomination and election of officers for the ensuing year be now proceeded with. Carried.

There being no second nomination and election of officers, no ballot was demanded and therefore the following officers were declared elected:—

H. C. R., Henry Lovitt, Kentville.  
H. V. C. R., Thomas Clarke, Truro.  
H. S., Allan V. Wade, Digby  
H. T., H. S. Dodge, Kentville.  
H. Phy., J. S. Calder, M. N., Bridgewater.  
H. Coun., F. McClure, Truro.

AUDITORS.

George M. White, Digby.  
W. D. Reid, Kentville.

The High Chief Ranger appointed the following subordinate officers:—

H. Chap., Rev. J. Ferry, Bridgewater.  
H. J. S., Thomas S. Howe, Amherst.  
H. S. W., John Suckling, Truro.  
H. J. W., W. E. Canfield, Oxford.  
H. S. B., J. S. McKeil, Halifax.  
H. J. B., Edward Hogan, Weymouth.  
H. Marsh., J. R. Pipes, Amherst.  
H. Con. W. M. Mills, Truro.  
H. Mess., Frank Powers, Lunenburg.

The City of Halifax, was on motion, chosen for the next place of meeting of the High Court, and at such time to be convened as the High Standing Committee shall determine.

The following were nominated and duly elected as representatives to the Supreme Court:—

Bros. Lovitt, Clarke, Dodge, Masters and Wade, Bros. Reid and White were elected alternatives.

The bonds of the High Secretary and High Treasurer, as on file for the past year, were submitted and approved.

The Standing Committee reported orally

That section of the High Secretary's report relating to the matter which had come to his notice during the past year of a growing desire on the part of certain Subordinate Courts to sever from our jurisdiction and become members at large under the Supreme Court, created considerable discussion. It was finally resolved that the publication of the said section be left to the discretion of the Supreme Chief Ranger.

Upon the recommendation of the Finance Committee it was resolved that the High Treasurer be allowed the sum of ten dollars for the current year; and it was also ordered that the Secretary's salary remain the same.

On motion it was resolved that the High Secretary be authorized to procure a set of jewels for the officers of High Court.

Bro. R. S. Masters, P. H. C. R., moved the appointment of a Provincial Deputy, and that in the event of his services being required by any existing Subordinate Courts to work it up and increase its membership, the court making application for the assistance of said Deputy to allow him the sum of \$3 for each member secured by him, the money to be appropriated from the initiation fee paid in by the new member. Motion carried.

It was ordered that a copy of above resolution be sent to all Subordinate Courts in Nova Scotia.

The H. C. R. then appointed Bro. Thomas Clarke, D.S.C.R. to be the Provincial Deputy.

A letter from H. C. Creed, H. C. R. of the High Court or New Brunswick, conveying fraternal greetings from that body to the High Court Nova Scotia in session at Kentville, was read by Bro. Masters. The communication was received with many warm expressions, demonstrating the brotherly solicitude and concord existing among the various parts of the Supreme whole.

At one o'clock Thursday morning the High Court ended its labors in Liberty Benevolence and Concord to meet again in annual convocation at Halifax.

A. V. WADE,  
High Secretary.

NOTE BY S. C. R.—The High Secretary of Nova Scotia has been misinformed as to the course of the Executive Council regarding members at large. The Supreme Secretary has invariably refused to accept any one as a member at large, until there was not enough left to hold the Charter, and not then without trying to induce the remaining members to work up the Court.

What Do You Think of Them.

The new certificates issued by the Supreme Court are meeting with great favor wherever received in the Courts. The Executive are to be congratulated in furnishing such a gem to the members.

C. W. JONES,  
D. S. C. R.

The new Certificates are a great improvement upon the old.

E. BOTTERELL.

I have seen the new certificate and liked it immensely. Please send on my copy.

J. W. STOCKS,  
D. S. C. R.

P. S.—The new certificates are splendid, I expect you will have a run on them.

WILLIAM CAIRNS, O. D. H. C. R.  
Court Ottawa, No. 41.

I think the new Certificates are beautiful. A gentleman said to me they are the finest he had ever seen.

CAPT. POLLOCK.

That was a Grand Sermon preached by the Rev. W. S. Walker, read it, it is worth its weight in diamonds. It is full of gems of truth.

Church Service.

The following sermon was preached before the Independent Order of Foresters, by the Rev. W. S. Walker, in the Baptist Church, Galt on the second Sabbath of June, 1887, and requested for publication in the FORESTER.

The text is taken from the Epistle to the Philippians, chapter iv., verses 8. "Finally, brethren, whatsoever things are true, whatsoever things are honorable, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any praise, if there be any virtue, think upon these things."

Six cardinal virtues are here enumerated and commended to the careful consideration of the Philippian Church, and, of course, intended for every successive community of individuals, religious, national, commercial or social. Now, I am glad to find that the noble Order of Foresters I address to-day possess in their Constitution, regulations and rules, these six important qualifications. It is true, it is honorable, it is just, it is pure, it is lovely, and it has a good report. True in the performance of its promises, honorable in its acts of mercy and kindness, just in its faithful fulfilment of contracts, pure in its constitution and laws, all profanity and improprieties being strictly prohibited. It is lovely—can anything be more lovely, in even the religion of Jesus Christ, than to help the sick, the disabled, the aged, the widow and the fatherless? It is a matter for great thankfulness that in our 19th century we have such noble institutions for the alleviation of suffering and affliction. I well remember the time when very few such societies were in existence. Once, I remember of a young lady being received into my father's family, both of whose parents had died. She was homeless and unprovided for by any society. I cannot forget her tears, her hysterical sobbing, as she felt her lonely situation. Without father, mother, sister or brother; all lying in the churchyard, how acceptable in her case would the existence and help of such an Order as this, in some welcome insurance portion or death claim have been. During my life I have seen not a few fearful specimens of decrepitude, distortion of limbs, men totally disabled for life. One man I will not forget, whose body was nearly doubled in two by curvature of the spine. Oh, how he longed to die. Another had not moved out of one position for seven years. In view of this constant scene of suffering mankind, God—our God—the kind, the merciful, the patient, the long-suffering and forgiving God, has manifested His Divine sympathy with our sinful race in just such societies as this Order, for the uplifting of crushed hearts and afflicted homes. It is wise, it is politic for men to band together for the purpose of assisting each other, and our hearts owe to a merciful Providence a soul full of gratitude that we live in such times of benevolent schemes and beneficiary societies. It is a humbling fact that the church of the living and exalted Redeemer was originally intended to occupy the very position these institutions hold to-day. On Pentecost, when the first church was organized, her duty and privilege was, and should be now, the greatest benevolent and beneficiary order of all ages. What a grand sight, then, to see Barnabas and others sell their real estate and bring the proceeds to the feet of the Apostles, that a liberal distribution might be made to every needy individual; but alas,



the church has failed sadly in this very particular.

However, the time is not far distant when Pentecostal times shall come, and all orders, institutions and benefit societies shall blend in one happy, philanthropic assembly, to bless mankind and relieve distress as she did in Apostolic times.

It is a special pleasure in addressing to-day a band of men united for such noble purposes as this Order has in view, and I cannot help regarding such united orders as so many beautiful rays of sunshine, gleaming out from the Cross of Calvary, to lighten and cheer the sons and daughters of toil, trial and difficulty with kind hands and hearts, helping each other in the weary march of this eventful life. These remarks, of course, are introductory and general. I will now speak more particularly of this Order.

However, before we do so, let us look at facts. It is one of the common visitations of this life for the head of a family to be laid down in sickness, and this generally means a stop to his income, a temporary end to his usefulness; a cloud upon his heart, and distress in his home; a demand upon the energy, the patience and strength of his wife. Now, this noble Order comes to his help. A daily visit is made during his illness; medical attention secured free of charge, and there is handed over five dollars every week; every want provided for.

Again, another member of this Order may be busily engaged at his lawful occupation, meet with a painful and serious accident—an injured spine, fractured skull, crushed limbs—resulting in amputation, perhaps completely disabled for life. How acceptable, then, to receive the kind attentions, the specified provision of money to assist him during his remaining life.

Or if we take simply the gradual encroachments of age, defective sight, impaired hearing, the feeble frame, the bent form, leaning on his staff, slowly stepping along in infirmity and weakness, to be then provided for by this Order with an annual income from 100 to 300 dollars to maintain him in declining life. How welcome such a boon.

But suppose we take the worst case. Here is a man in the fulness of his manhood, unexpectedly struck down and laid out in his winding sheet, flung into his coffin, receiving the last farewell kisses of a groaning wife and sobbing children, borne away to the cemetery and grave, leaving behind him a desolated home, a broken hearted widow and perhaps five, six, eight, or even ten children. How acceptable the fifty dollars of funeral money, and how much more acceptable the amount of insurance, as the kind-hearted delegates of this benevolent Order step into that house of sad hearts, and lay in the hand of the worn out and exhausted widow the bank cheque for one, two or three thousand dollars. Oh, surely such help at such a time is the best illustration of my text. Whatsoever things are true, honorable, just, pure, lovely, and of good report; if there be any virtue, if there be any praise, think upon these things.

But I must call attention to the promptitude of this Order in the payment of claims. In most of our best insurance societies the death claim is not met with until the expiration of three months, a very unnecessary and annoying delay; but this Order comes to the rescue of the afflicted family within 30 days or one month from proof of claim and certificate of death.

No doubt you will expect me to give some specific account of the previous record and

usefulness of this noble Order represented here to-day. I have, therefore, drawn but a brief synopsis of its organization, constitution, history and present standing.

#### ORGANIZATION.

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 one thousand dollars to the old system. In June, 1881, the Supreme Court, in session at New York, resolved to change the name of the Order to the United Order of Foresters, against the protest of the Canadian representation. 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 existing name of the Order, but to take immediate steps to reorganize the Supreme Court. Accordingly, on the 23rd July, 1881, the Supreme Court was incorporated in Canada, with less than 400 paying members.

#### CONSTITUTION.

The principal legislative body is thus known by the title of the Supreme Court of the Independent Order of Foresters; then High Courts, Subordinate Courts and Encampments. It has an Executive Council, composed of seven gentlemen of prominent standing and ability. All its responsible officers having the charge and management of its financial matters are under bonds of security. It has also a Medical Board of three physicians whose duty it is to review all medical examinations in the Order.

#### WHAT ARE THE OBJECTS OF THIS ORDER?

First, to provide financial relief in sickness—free medical attendance and five dollars per week. Second, to provide for all disabled members. Third, to provide annuities for old age. Fourth, to provide for funeral expenses. Fifth, to provide an endowment fund for the widows and orphans of deceased members.

I shall now notice briefly its progress and present standing:

Since that small beginning in 1881, with less than 400 paying members, this noble Order has had a most encouraging and progressive career for the past six years, numerically and financially. Commencing with less than 400 members, it has steadily increased, year after year, until it has reached and now numbers nearly 7000 members. This means an increase averaging over 1,000 members each year. As an Order, you are certainly to be congratulated on your numerical progress. But your financial advancement is something remarkable, and reflects the highest credit on all of your financial officers. At the end of 1882, the bank credit of this Order was only about \$8,000.00. Since then, by its increasing revenues, it has reached the princely amount of a reserve fund of \$60,000.00, after the honest payment of all its cash obligations and claims. Such progress deserves hearty congratulation, and in addition the record of its beneficial aid rendered during these years, in endowments to the widows and orphans of deceased members, amounts to the handsome sum of \$108,112.00. I cannot but exclaim, what an amount of splendid service for suffering humanity has been accomplished by this excellent Order—the Independent Order of Foresters. \$108,112.00 expended—not in public games, not in horse racing, not in boat regattas or

in gambling speculations, but spent in relieving hearts in the agonies of later bereavement and distress; spent in making the homes of the widow and the orphan glad with timely help and assistance. I might say, with a ancient king: "Almost, thou persuadest me to be a Forester."

Now, if such is the past record of good accomplished, what a great future lies before this Order. With your reserve fund of \$60,000.00 which God has placed in your hands, who can properly calculate the extent of relief yet to be accomplished, the distress which will yet be relieved? If that \$60,000.00 were placed in the hands of the distiller, what would be the result? Intoxication, poverty, crime, ruin and death. Again, if that \$60,000.00 were intrusted to the hands of the Ferian brotherhood, how quickly we should hear the sound of conspiracy, dynamite explosions, ruined buildings and murdered citizens. I thank God that He has placed this financial power of the money already expended and yet to be spent, amounting in all to \$168,112.00, in the hands of men banded together to bless the suffering heart with comfort and relief.

But just here let me add in respectful deference to this Order, much as you have already done to assuage the grief and sorrow of our suffering fellow-creatures, never let it be forgotten that our best acts of kindness and mercy are under the inspection of Almighty God who seeth not as man seeth, our motives of action are before His eye and I sincerely trust, that your motives, gentlemen of this Order, are approvable in the sight of the great "I am." How very solemn are the words of the great Apostle, "And if I bestow all my goods to feed the poor, and if I give my body to be burned, and have not charity, or love, it profiteth me nothing." Oh, how important it is to know and be assured that what we do for our afflicted fellow-men is really done from a heart in love with God and in love to our neighbor, and that this may be the case with you my friends it is more important still that you be the real children of God yourselves, by repentance toward him and a trusting faith in Jesus Christ. The noblest and best Forester in the world is the man who has his heart on God, his faith in Christ, his soul washed in the blood of the Son of God and the eye of his hope fixed on Heaven, to such at this great day of rewards will be spoken these thrilling words of commendation, "I was hungry and ye fed me, naked and ye clothed me, thirsty and ye gave me drink, sick and ye visited me, a stranger and ye took me in."

This is to be followed by the most glorious, the best, the highest, the most dignified, invitation in all the universe, "Come ye blessed of my father, etc."

I cannot close without expressing my own admiration at the manner in which you humbly recognize the blessed God as the source of your past prosperity, as your last report is wound up with these significant words, "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 labor for humanity." This gentleman is especially to be commended. You do not take the glory of what has been accomplished by your Order in the past, but humbly and rightfully give the glory to that kind and merciful God who is the source and author of all goodness and from whom cometh every mercy and blessing. May God continue to shine upon your work, guide you through life, and lastly bring you all into His own palace of brightness, honor and immortality. Amen.

Supreme Secretary's Statement for July, 1887.

RECEIPTS.

Table with columns for Name of C. D. H. C. R., Amount, and Name of C. D. H. C. R. (repeated). Lists various contributors and their respective amounts.

Table with columns for Name of C. D. H. C. R., Amount, Name of C. D. H. C. R. (repeated), and Name of C. D. H. C. R. (repeated). Lists various contributors and their respective amounts.

16 Brunswick	52 Chatham, N.B.	17 Garden City	172 St. Catharines	16.79	35	Wm. Magness.
28 Canada	53 Stratford	21 Black Knight	173 Freston	17.85	4.58	H. S. Arnfield.
35 Enterprise	54 London South	21 Nelson	174 Dutton	22.28	.70	A. N. C. Black.
68 Sarvia	55 Sarnia	12 Ethel	175 Ethel	10.50	.80	John M. Davis.
17 Hopewell	56 Hopewell, N.B.	13 Cockshire	176 Cockshire, Que.	14.92	.80	Wm. W. Bailey.
25 Harmony	57 Bothwell	26 Pictou	177 Pictou	23.37	.80	Jas. D. Murray.
15 Protection	58 Kingal	23 Glenmorris	178 Glenmorris	17.89	4.25	Geo. N. Geddes.
89 Frostenac	59 Kingeton	23 Fort Perry	179 Fort Perry	40.81	.88	Dugald McBride.
28 Maple Leaf	60 Glenora	31 Fidelity	180 Appin	24.17	.88	R. Long.
35 Oak Leaf	62 Wheatley	20 Lindsay	181 Lindsay	28.18	4.27	Philip S. Martin.
3 Forest	63 South Woodlee	23 Phoenix	182 Kanelon Falls	25.92	6.98	Hugh McDougal.
28 Garnet	64 Wyoming	24 Mt. Brydges	183 Mt. Brydges	21.23	7.18	M. Cullen.
22 Eureka	65 Comber	25 Butternut Ridge	184 Havelock, N.B.	16.33	3.70	Wilford A. Keith.
16 Queen City	66 Toronto	22 Beaverton	185 Beaverton	20.61	1.44	J. J. Cave.
79 Alvinston	67 Alvinston	16 Rock Glen	186 Arkona	14.44	5.56	D. Black.
34 Thamesford	68 Thamesford	47 Desmond	187 Port Huron, Mich.	47.97	4.11	John Chambers.
34 Woodstock	69 Woodstock	67 Aurora	188 Aurora	72.29	9.18	John T. Bond.
18 Concord	70 Coraley	10 Florence	189 Florence	9.59	2.29	J.M. Campbell, M.D.
25 Moncton	71 Moncton, N.B.	23 Salisbury	190 Salisbury, N.B.	23.89	2.37	A. Sberwood.
25 Rosewood	72 Monkton	8 Success	191 Oil Springs	11.53	1.95	J. H. Johnston.
35 Valley City	73 Galt	4 Thedford	192 Thedford	5.74	1.30	W. A. Munns, M.D.
40 Southampton	74 Southampton	15 Donfield	193 St. Marys	4.15	1.30	Thomas Beurn.
12 Credit Valley	75 Cheltenham	14 Waterdown	194 Denfeld	20.06	3.94	John Edwards.
3 Sylva	76	26 Sauble	196 Ailsa Craig	18.80	.31	T. Otway Page.
38 Oil City	77 Oil City	12 Shakespeare	197 Shakespeare	81.73	16.30	Rev. H. A. Thomas
36 Mississippi	78 Carleton Place	21 Skofuge	198 Port Hope	8.52	4.28	F. C. Stevens.
38 Excelsior	79 Almonte	6 St. Paul	199 St. Paul	23.57	3.04	Alex. W. Fringle.
40 Beaconsfield	80 Pakenham	3 Triumph	200 Mitchell	4.33	2.17	James Bradshaw.
38 Adawaska	81 Arnprior	10 Chute	201 Timonburg	2.94	1.14	Adam Watson.
9 Sidney	82 Frankford	25 Chateaufqua	202 Summerside, P.E.I.	12.97	4.11	J. A. Caverhill.
13 Robin Hood	84 Barrie	25 Kara	203 Kara	29.74	1.52	James C. Wright.
20 Ontario	85 Uxbridge	9 Owasongundy	204 Gagatow, N.B.	9.57	1.52	William Kerr.
31 Union	86 Brampton	24 La Have	205 Bridgewater, N.S.	23.68	4.50	Rev. Chas. Maniton.
22 Midland	87 Midland	21 Unaway	206 Luberton, P.E.I.	18.72	.45	M. R. Leard.
22 Rosedale	88 Toronto	25 L. can	207 Lucan	22.50	5.98	Thos. Hoscock, M.D.
9 Bonnechere	89 Renfrew	11 Blenheim	208 Drumbo	9.97	9.97	Silas Dawson.
20 Olive Branch	90 Acton	12 Mayflower	209 Pictou Landing, N.S.	26.94	26.94	John Ferguson.
17 Hillsboro	91 Hillsboro, N.B.	12 Clare	210 Clare, Mich.	17.02	12.12	F. J. Todd, M.D.
28 Hazel	92 Alton	32 Tilbury	211 Tilbury	27.60	.33	John Bartley.
23 Deerpoto	93 Deseronto	29 Royal	212 Essex Centre	32.46	12.87	Richard Wolfe.
82 Petticoe	94 Petticoe, N.B.	16 Lansdowne	213 Thorburn, N.S.	32.66	4.42	Geo. Keating.
36 Collingwood	95 Collingwood	9 Minnewawa	214 Redque, P. E. I.	16.56	16.56	L. U. Fowler.
17 Lorne	96 Port Rowan	19 Amherstburgh	216 Amherstburgh	13.89	13.89	D. A. Maxwell.
14 Ligar	97 Toronto	15 Gower	217 North Gower	12.16	1.43	Geo. Craig.
28 Harwich	98 Blenheim	15 Sylvan	218 Montague Bge., PEI	23.15	4.50	John T. Robison.
43 Tyrone	99 Wallacetown	14 St. Lawrence	219 South Quebec	38.21	1.65	L. A. Farmer.
19 Albert	100 London West	23 Clifton	220 Niagara Falls	19.61	19.61	Frederick W. Hill.
27 Gordon Falls	101 Elgin Corners, N.B.	15 Ridgeway	221 Ridgeway	24.77	2.00	T. L. Broderick.
47 Acadia	102 Amherst, N.S.	7 City of the Valley	222 Durdas	70.54	.90	H. J. Dean.
8 Blomdon	103 Parrboro, N.S.	42 Stadacons	223 Souris, P. E. I.	17.27	5.84	Uriah Mathew.
12 Londonderry	105 Acadia Mines	14 Lincoln	224 Quebec	8.49	2.48	Amos Bowen.
21 Haldimand	106 Hagersville	11 Winona	225 Beamsville	9.79	1.30	Walter A. Russ.
28 Seguin	107 Parry Sound	6 Falls View	226 Alms, N. B.	54.75	.34	Thos. E. Colpitt.
18 Hawatha	108 Truro, N.S.	23 Laurentian	228 Niagara Falls South	14.92	14.92	Robt. L. Macfarlane
28 Durham	109 Kentville, N.S.	15 Empress	230 Smithville	19.91	.82	A. G. Pittaway.
24 Equity	111 Durham	20 Dunaville	231 Dunaville	51.75	3.02	117 Sparks St.
11 Pearl	112 Orangeville	50 Valley	232 E. Saginaw, Mich.	9.53	9.53	W. H. Morgan.
16 Royal Jubilee	113 Parkhead	12 Pelham	233 Fenwick	3.02	3.02	F. J. Ramsay.
	114 Halifax, N.S.					Geo. H. House.
						S. E. Birdsall, M.D.

No. of Members.	Name of Court.	No. of Court.	Endowment Assessed.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.	
25	Richmond	234	Richmond, Staten I.	19.30	..	Alva W. Sharret.	July 30, by cheque 1382, Thomas Beck, 27 days' sick benefits.... 19 29
25	Selkirk	235	Wallaceburg	25.17	4.92	William A. Taylor.	July 30, by cheque 1383, William J. Gray, 25 days' sick benefits... 17 86
9	Raymond	236	Fonthill	8.21	3.17	J. O. Emmet, M.D.	July 30, by cheque 1384, Alfred Wright, 17 days' sick benefits... 12 14
15	Saginaw	237	Saginaw, Mich.	..	..	..	July 30, by cheque 1385, Albert Cornish, 7 days' sick benefits... 5 00
8	Monck	238	Marshallville	5.46	2.04	..	July 30, by cheque 1386, James Cathcart, 14 days' sick benefits. 10 00
62	Flint	239	Flint, Mich.	..	..	Frank Dullam.	July 30, by cheque 1387, George Baird, 47 days' sick benefits.... 33 57
23	St. James	240	Toronto	39.74	..	W. J. Hambly.	July 30, by cheque 1388, David Evans, 23 days' sick benefits... 16 43
25	Spadina	241	Toronto	21.86	4.78	20.46	Robt. Gilray, 190 College Street.
19	Brock	242	Toronto	21.58	2.66	.70	J. A. Allen.
14	Bracebridge	243	Bracebridge	20.58	2 31	..	D. E. Bastedo.
16	Gravenhurst	244	Gravenhurst	..	..	..	..
17	Nipissing	245	North Bay	27.19	3 24	..	W. W. Howey, M.D.
12	Hastings	246	Hastings, Mich.	26.75	..	..	Leonard E. Stanffer.
31	Lansing	247	Lansing, Mich.	39.81	..	35.21	Daniel Berringer.
20	Relief	248	Lunenburg, N.S.	..	..	..	W. A. Zwickler.
29	Sault Ste. Marie	249	Sault Ste. Marie, Mich.	..	..	..	..
31	North Toronto	250	Toronto	..	2.41	46.01	J. ..
31	Argyle	251	Toronto	..	1.10	26.68	E. Phoenix,
17	Kinburn	252	Mahone Bay, N. S.	..	..	..	113 Lisgar Street.
23	Woodgreen	253	Toronto	..	.78	30.06	C. N. Mader.
20	Progressive	254	Newark, N. J.	..	..	..	G. S. Cleland, M.D.
30	Woodham	255	Kirkton	..	..	..	678 Queen Street.
11	Caledonia	256	Caledonia	..	..	..	J. J. Bellinger.
36	Greenwood	257	Clandeboye	..	..	..	W. J. Burns, M. D.
31	Eglinton	258	Eglinton	..	..	..	Jas. Sutton.
7	London Encampment	..	..	..	10.00	..	A. H. Dixon.
20	Mystic	259	London	..	..	..	..
20	Michigan	261	Cheboygan, Mich.	..	..	..	R. B. Hungerford.
				..	..	..	A. L. Doyle.

6921 \$6,728.39 \$7,558.57

RECAPITULATION.

RECEIPTS.	
From Endowment assessment	\$5,728 39
" Sick and Funeral Benefit	717 55
" General Fund	535 57
	\$7,981 51

CONTRA—CR.

By paid the Supreme Treasurer. \$7,981 51

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

Supreme Treasurer's Statement.

FOR THE MONTH OF JULY, 1887.

ENDOWMENT ACCOUNT.

RECEIPTS.	
To balance per last report	\$66,974 13
" Cash received from S. Sec.	6,728 39
	\$73,702 52

CONTRA—CR.

July 5, by cheque 1354, Mrs. Moselle Leavitt, widow late Bro. Jos. W. Leavitt, Court Hillsboro No. 91, endowment claim in full	2,000 00
July 5, by cheque 1355, Mrs. Mary Hill, widow late Bro. Wm. Hill, Court Loyalist No. 121, endowment in full	1,000 00
July 11, by cheque 1358, Mrs. Mary A. Woolley, widow late Bro. Wesley P. Woolley, Court Simcoe No. 166, endowment claim in full	1,000 00
5 per cent. to general fund for management expenses	336 42
Balance on hand	
Ontario Loan Co.	20,180 59
Dom. Sav. Bank	26,093 30
P. O. Sav. Bank	11,104 42
Current Funds	11,987 79
	69,366 10

\$73,702 52

SICK AND FUNERAL FUND.

RECEIPTS.	
To balance per last report	\$1,914 48
" Cash received from S. Sec.	717 55
	\$2,632 03

CONTRA—CR.

July 5, by cheque 1353, W. S. Decon, 64 days' sick benefits	45 71
July 11, by cheque 1359, Benj. F. Warner, 41 days' sick benefits	29 29
July 11, by cheque 1360, Thos. Chilton, 8 days' sick benefits	5 71
July 11, by cheque 1361, Fred Lovell, 17 days' sick benefits	12 14
July 11, by cheque 1362, Jas. Hut-ton, 15 days' sick benefits	10 71
July 11, by cheque 1364, Geo. E. Quennell, 30 days' sick benefits	21 43
July 14, by cheque 1366, W. Johnston, jr., 9 days' sick benefits	6 43
July 14, by cheque 1367, A. Cornish, 21 days' sick benefits	15 00
July 14, by cheque 1368, Scott T. Magee, 22 days' sick benefits	15 71
July 14, by cheque 1369, D. H. Helmer, 33 days' sick benefits	23 57
July 14, by cheque 1370, W. W. Laidlaw, 7 days' sick benefits	5 00
July 14, by cheque 1371, Jno. J. McLellan, 13 days' sick benefits	9 29
July 16, by cheque 1374, Raymond Cole, 7 days' sick benefits	5 00
July 16, by cheque 1375, W. Hiltz, 13 days' sick benefits	9 29
July 30, by cheque 1377, H. Needham, 18 days' sick benefits	12 86
July 30, by cheque 1378, Amos Hessel, 30 days' sick benefits	21 43
July 30, by cheque 1379, Wm. J. Deane, 7 days' sick benefits	5 00
July 30, by cheque 1380, Fred Nagle, 7 days' sick benefits	5 00
July 30, by cheque 1381, Francis Duffy, 10 days' sick benefits	7 1

Total \$2,632 03

GENERAL FUND—RECEIPTS.

To balance per last report	91 11
" Cash received from S. Secretary	535 57
" 5 per cent. Endowment receipts	336 42
" 5 per cent. S. & F. Receipts	35 57
" Balance	85 03
	\$1,084 00

CONTRA—CR.

July 5, by cheque 1356, Southam & Brierty, Printing Constitutions	150 00
July 6, by cheque 1357, Advertiser Printing Co.	100 00
July 11, by cheque 1363, Bell Tel. Co., rent to 1 Jan., 1888	25 00
July 14, by cheque 1365, Expenses S. C. R. to Lansing, Mich	25 00
July 15, by cheque 1372, Dr. Oronhyat'kna, services as organizer	300 00
July 16, by cheque 1373, Rent of Office to 31st inst	54 00
July 27, by cheque 1376, Advertiser Printing Co.	100 00
July 30, by cheque 1401, T. Millman, N. D., Examining Fees	300 00
	\$1,084 00

Report of Medical Board for July, 1887.

Court	No.	Accepted.	Rejected.
Court Elizabeth	1	2	0
" Hope	1	2	1
" Dufferin	4	1	1
" Kingsville	9	1	0
" Victoria	10	2	0
" Welcome	12	10	1
" Cobourg	15	1	0
" Keewatin	19	1	0
" St. Clair	20	1	0



" Fergus	" 22	4	1
" Jubilee	" 27	2	0
" Elgin	" 29	2	0
" Essex	" 35	1	0
" Amity	" 39	1	0
" Ottawa	" 41	1	0
" Washington	" 44	1	1
" Shelburne	" 45	6	2
" Canada	" 52	4	0
" Harmony	" 57	1	0
" Frontenac	" 59	1	0
" Alvinston	" 67	3	0
" Thamesford	" 68	0	1
" Concord	" 70	2	0
" Valley City	" 73	2	0
" Oil City	" 77	0	1
" Mississippi	" 78	1	0
" Hazel	" 92	1	0
" Desoronto	" 93	1	0
" Collingwood	" 95	1	1
" Acadia	" 102	2	0
" Haldimand	" 106	4	0
" Exeter	" 123	3	1
" North'n Light	" 127	2	0
" Credit	" 133	1	0
" Miliceto	" 139	2	0
" Fulford	" 147	0	1
" Prince Albert	" 149	2	0
" HappyRetreat	" 150	1	0
" Belmont	" 153	1	0
" Maple	" 155	8	1
" Hur n	" 163	2	0
" Dresden	" 164	4	0
" Miramachi	" 165	2	0
" Simcoe	" 166	1	0
" River Speed	" 169	1	0
" Nelson	" 174	1	0
" Cookshire	" 176	2	1
" Fidelity	" 180	1	0
" Rock Glen	" 186	1	0
" Desmond	" 187	1	0
" Aurora	" 188	1	0
" Shakespeare	" 197	1	0
" Onaway	" 206	1	0
" Tilbury	" 211	1	0
" Royal	" 212	1	0
" St. John	" 223	1	0
" Stadacona	" 224	2	0
" Laurentian	" 229	1	0
" Richmond	" 234	1	0
" Selkirk	" 235	1	0
" St. James	" 240	1	0
" Spadina	" 241	1	0
" Bracebridge	" 243	1	0
" Nipissing	" 245	1	0
" Lansing	" 247	1	0
" Sault St. Marie	" 249	7	2
" North Toronto	" 250	13	2
" Argyle	" 251	24	2
" Kinburn	" 252	3	0
" Woodgreen	" 253	6	4
" Caledonia	" —	11	0
" Progressive	" —	6	1
" Woodham	" —	17	0

Total 201 25

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

**High Treasurer's Statement.**

FOR THE MONTH OF JULY, 1887.

To balance per last report.....	\$ 618 15
" cash from H. Secretary .....	1,411 32
	\$2,029 47
CONTRA—OR.	
July 5, By check 15D and 22D, H. Treas. sal. 6 mos. to 1st inst	75 00
July 11, by cheque 24D, H. Sec. salary and expenses.....	47 25

July 11, by cheque 23D, expenses  
H. Standing Com., at Toronto 58 15  
Balance on hand..... 1,849 07

\$2,029 47

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

**Mortuary Statement.**

No. 111. Bro. John Graham, of Court Victoria, No. 10, died at Sterling, Ont. on the 29th June, of internal hemorrhage. Endowment of \$1,000 designated to his executors, administrators or assigns.  
E. S. CUMMER, S.S.

**Vouchers Wanted.**

List of Vouchers not returned to Supreme Treasurer:  
Phoenix, 182.—Cheque 1102, favor of J. L. Gatchell, sent Feb. 9.  
Phoenix, 182.—Cheque 1158, favor of A. Varco, sent March 17.  
Mizpah, 130.—Cheque 1124, favor of Arthur R. Cook, sent March 2.  
Madawaska, 81.—Cheque 1136, favor of A. C. M. Hodgins, sent March 8.  
Madawaska, 81.—Cheque 1282, favor of M. D. Campbell, sent May 13.  
Gordon Falls, 101.—Cheque 1222, favor of M. S. Starratt, sent April 14.  
Puslinch, 51.—Cheque 1286, favor of Alex. Cameron, sent May 13.  
Dunville 231.—Cheque 1350, favor of Wm. G. Wade, sent July 28.

The Attention of the respective Courts is called to the above list. They are also requested to see that the proper vouchers are immediately returned to the Supreme Treasurer, and, as the saying is, "save themselves further trouble."

**New Courts.**

COURT ARGYLE, NO. 251, TORONTO, ONT.  
Instituted July 13th, by C. W. Jones, D. S. C. R.

**OFFICERS INSTALLED.**

C. D. H. C. R., E. Phenix.  
C. R., James Watt.  
V. C. R., William Folton.  
R. S., J. H. Payne.  
F. S., F. H. Nicholson.  
Treas., William H. Payne.  
S. W., J. H. Watt.  
J. W., W. J. Dempster.  
S. B., J. H. Smith.  
J. B., J. H. Nichols.  
P. C. R., P. L. Carey.  
Chaplain, A. W. Ball.  
Physician, Dr. J. Hunter.  
Meets on the 2nd and 4th Mondays, at the corner of Lisgar and Queen Streets.

COURT CALEDONIA, NO. 256, CALEDONIA.  
Instituted July 12, 1887, by A. Thomson.

**OFFICERS INSTALLED:**

C. D. H. C. R., W. J. Burns, M. D.  
C. R., W. J. Burns, M. D.  
V. C. R., John W. Avery.  
R. S., Thomas Anderson,  
F. S., Julius Baxter.  
Treas., Henry N. Thompson.  
S. W., George Elliott.  
J. W., David T. Young.  
S. B., John Avery.  
J. B., James Overend.  
P. C. R., Riseley Young.  
Chaplain, Nelson Mitchell.  
Physician, W. J. Burns, M. D.

COURT WOODGREEN, NO. 253, TORONTO, ONT.  
Instituted July 20th, 1887, by C. W. Jones, D. S. C. R.

**OFFICERS INSTALLED.**

C. D. H. C. R., G. S. Cleland.  
C. R., John Smith.  
V. C. R., Thomas Clarke.  
R. S., James Broadway.  
F. S., Joseph C. Clarke.  
Treas., N. O. Hagerman.  
S. W., W. J. Burgess.  
J. W., Charles Maddock.  
S. B., Thomas Holmes.  
J. B., J. H. Brooks.  
P. C. R., Levi Washington.  
Chaplain, William G. Phillips.  
Physician, Dr. G. S. Cleland.  
Meets 2nd and 4th Wednesday, in Poulton's Hall, Queen Street east.

COURT WOODHAM, NO. 255, KIRKTON, ONT.  
Instituted July 11, 1887, by A. R. Mill.

**OFFICERS INSTALLED.**

C. D. H. C. R., John McCurdy.  
C. R., William M. Leigh.  
V. C. R., W. J. Pierson.  
R. S., William Brown.  
F. S., D. W. Dulmage.  
Treas., A. A. Doupe.  
S. W., Thomas Roadhouse.  
J. W., A. Doupe.  
S. B., R. Ross.  
J. B., M. Callander.  
P. C. R., J. W. Abrey.  
Chaplain, S. Doupe.  
Physician, W. Irving, M. D.

COURT MYSTIC, NO. 259, LONDON, ONT.  
Instituted Aug 3rd, by Dr. Oronhyatekha, S. C. R.

**OFFICERS INSTALLED.**

C. D. H. C. R., R. B. Hungerford.  
C. R., John Callard.  
V. C. R., Frank Wright.  
R. S., W. C. Fitzgerald.  
F. S., Charles McDonald.  
Treas. John Overell.  
S. W.  
J. W.  
S. B.  
J. B.  
P. C. R., George F. Durand.  
Chaplain, J. H. Ferguson.  
Physician, Dr. H. H. McCallum.

COURT DOON, NO. 260, WATERLOO, ONT.  
Instituted 3rd August, 1887, by J. D. Kennedy, D.S.C.R.

**OFFICERS INSTALLED.**

C.D.H.C.R., Emill Barnhardt.  
C.P., Chas. Bonnish.  
V.C.R., Geo. Kempel.  
R.S., Thos. Bay.  
F.S., Jacob Bernhardt.  
Treas., Robt. Morrison.  
S.W., Richard Card.  
J.W., Geo. Evans.  
S.B., William Bonnick.  
J.B., Nicholas Card.  
P.C.R., J. H. Roos.  
Chaplain, John Townsend.  
Physician, W. B. Duck, M.D.

**Where the Money Goes.**

The contract for the stone work of the Canada Life Insurance Company's building in Toronto was awarded Tuesday. The building will cost \$400,000, and will be completed in eighteen months.

**Supreme Court.**

Wednesday at 6 o'clock the Representatives to Supreme Court will leave Hamilton via rail to Kingston, then by steamboat down the St. Lawrence through all the rapids arriving in Montreal about 6 or 7 p. m. Thursday. The Supreme Court will meet at 8 p. m. for organization and appointment of working committees, and will then adjourn to attend the formal constitution of the High Court of Quebec, the head quarters of the Executive will be at the St. Lawrence Hall, where accommodation has been secured for \$2.00 per day, two in a room, and \$2.50 per day, one in a room.

Capt Hogan, the genial proprietor of the St. Lawrence Hall, has kindly placed a room in his hotel, formerly used as an officers mess, for the sessions of the Supreme Court. All officers and members are expected to appear in full uniform during the meetings of the Court.

**Interesting Correspondence.**

Drumbo, Aug. 2, 1887.

Dr. Oronhyatekha, S.C.R.

DEAR SIR AND BRO. :—As we are having a good deal of opposition from the agent of the "Confederation" Company, will you please give me the figures it costs to run that company and the salary J. K. McDonald gets for managing it; and any other facts that will help us.

Your in L., B. and C.,  
JAMES E. BURGESS,  
R.S., I.O.F.

London, Canada, 2nd August, 1887.

DEAR BRO. BURGESS.—I cannot give you the salary of any one of the officers of the Confederation Life, but according to the report of the Government Superintendent of Insurance, the following were the management expenses of that company for 1885 and other expenditures:

Net amount paid for death claims	\$83,671 67
Cash paid for matured endowments	1,144 00
<b>Total</b>	<b>\$84,815 67</b>
Cash paid to stockholders for dividends, and interest	\$ 8,000 00
Civic tax on same	134 20
Cash paid for commission and salaries and other expenses of officials	68,754 25
Cash paid for taxes, licenses, fees or fines	607 25
Cash paid for rent	2,374 78
Other expenditures, viz.: medical expenses, etc.	15,778 54

Total for dividends to stockholders and expenses .....\$95,649 02

You are aware that our expenses last year were under \$4,000. The number of policyholders in the Confederation was 7,296 at the beginning of the year, and at the end there were 7,561, a net gain in membership of 285.

We had at the beginning of the last Forestry year, 4,374 members, and at the end of the year we had 6,550 members, being a net gain of 2,236. So, that, according to the work done, our expenses ought to have been much larger than that of the Confederation Life. During the past year, we have, besides paying all claims against the Order, added to the reserve fund the handsome sum of \$28,035.40.

If our expenditure on account of management expenses had been as large as that of the Confederation Life, we should have been obliged to have collected from our members \$95,649.02, more during the year, or \$16.98 per head of our average membership, to have enabled us to pay our losses, and have added what we did to our reserve fund. That is to say, that with our present rate of expenditure for management expenses, we are actually on a sounder financial basis than if we had charged as much as does the Confederation Life, and expended as much as they do for management expenses.

ORONHYATEKHA,  
S.C.R.

**\$1,000.**

Sherbrooke, Que., June 11th, 1887.  
To Dr. Oronhyatekha, S. C. R. and the officers of the Supreme Court, I. O. F.

I beg to return you my sincere thanks for the prompt manner in which the endowment of \$1,000 on the life of my late husband has been paid. I also desire to thank the officers of Court Prince Albert, No. 149, I. O. F. of Sherbrooke for the prompt manner in which the Sick and Funeral benefits were paid, amounting to \$54, also for their kindness and attention during the illness of my late husband—James Moy.

Wishing your order may ever prosper.  
I remain yours sincerely,  
DORCAS MOY.

**High Court of Michigan.**

The S. C. R. instituted the High Court of Michigan, at Flint, on Thursday 4th August inst., under most auspicious circumstances. There was a large attendance of members and delegates. The following officers were duly installed as the first High Court Officers:

**HIGH STANDING COMMITTEE.**

- H.C.R., Gen. H. H. Aplin, Lansing, Auditor-General of the State.
- P.H.C.R., J. W. Fitzmaurice, Cheboygan, Manager North Western Hospital.
- H.V.C.R., Geo. H. House, E. Saginaw.
- H. Secretary, Fred Dunn, Lansing.
- H. Treasurer, Frank Dullam, Flint.
- H. Physician, F. J. Todd, M.D., Clare.
- H. Counsellor, Hon. Frank L. Dodge.
- H. Chaplain, Rev. Bro. Harris, Port Huron.
- H.J.S., Geo. H. Saxton.
- H.S.W., G. W. Smith, Clare.
- H.J.W., J. Chambers, Port Huron.
- H.S.B., A. F. Doyle, Carsonville.
- H.J.B., J. A. Freige, Flint.
- H. Marshall, J. D. Murdock, Sault Ste. Marie.

H. Conductor, J. W. Hardy, M.D., Flint.

**REPRESENTATIVES TO SUPREME COURT.**

- Bro. Gen. H. H. Aplin, Lansing.
- " Fred Dunn, Lansing.
- " Geo. House, E. Saginaw.
- " Dr. F. J. Todd, Clare.
- " J. D. Murdock, Sault Ste. Marie.

**High Court of Ontario.**

The High Court of Ontario will meet in Hamilton on Monday 15th, August next at 2 p. m. As questions of great importance will be brought before the Order, we hope every Court will try and be represented if possible, by one of its most active members. The Brethren of Hamilton will entertain the High Court during Monday Evening, by an excursion on the Bay and out into the Lake and ending with a banquet at the Ocean

House, upon the beach or "seaside". Tuesday and Wednesday will be hard business days.

**The Maccabees.**

The growth of the Knights of the Maccabees in Michigan is shown by the following figures, which give the increase from year to year of members:

1882	700
1883	2,336
1884	3,380
1885	4,242
1886	6,459
1887	7,300

**Notes.**

There will be a full delegation from Michigan at the Supreme Court.

The head-quarters of the High Standing Committee will, we understand, be at the Royal Hotel Hamilton.

Among other matters it is proposed on Saturday evening to take an excursion, of the Supreme Court party, by boat to Quebec and return, getting back Monday to business.

For the first time since the reorganization of the Supreme Court we hope to have in the Supreme Court, Representatives from at least two American High Courts.

Bro. J. J. Mix, of Ottawa, will please accept our thanks for some valuable suggestions in regard to amending the Constitution. Some of the suggestions will no doubt be accepted by the Supreme Court, as they are good.

Bro. Dr. Millman, the Secretary of the Medical Board, removes to Hamilton on 1st August. Members of the Order will note the change in address. The Asylum at Hamilton is a larger one, and we congratulate our Bro. on his promotion.

We are advised that the Supreme Court party from New Brunswick, will consist of about 15 or 20. "Well done New Brunswick." If now Nova Scotia, New Jersey, and Michigan will do their part, and Ontario sends down the party of half a hundred or more, we shall have a Grand Supreme Court Session. But we doubt if a session of any society could be pleasanter than the Supreme Court Session of last year at St. John.

Bro. Jones has now organized 8 new Courts in Toronto, making 11 Courts altogether in the Capital of Ontario. Toronto will soon be an important Forestry centre, almost equalling the cradle of the I. O. F. viz, London.

With the organization of Court Mystic, No. 259, the credit of which is due certainly to the energy of Bro. Bowen we now have in London and suburbs 7 flourishing Courts.

On the 1st July, 1887, there were in the various London Courts 407 Foresters or about 1 in 75 of the population.

Ottawa, 239 or 1 in	150
Hamilton, 132 "	300
Toronto, 183 "	500
Kingston, 90 "	170

It is proposed to hold the session of the High Court of Ontario once in every two years, instead of annually, as at present.

**The Bee Hive.**

We do not wonder that the Maccabees are humming in so lively a manner. How could they do otherwise with N. S. Boynton and J. S. Kite, both of whom are good Foresters at the helm. The Independent Forester wishes the Maccabees increased prosperity.

## The Bottomless Jug.

I saw it hanging up in the kitchen of a thrifty, healthful, sturdy farmer in Oxford County, Maine—a bottomless jug! The host saw that the curious thing had caught my eye, and he smiled.

"You are wondering why that jug is hanging up there with its bottom knocked out?" he said. "My wife, perhaps, could tell you the story better than I can, but she is bashful and I am not, so I'll tell it."

"My father, as you are probably aware, owned this farm before me. He lived to a good old age, worked hard all his life, never squandered money, was a shrewd, careful trader and a good cultivator; and as men were accustomed in his day and generation, he was a temperate man. I was the youngest boy; and when the old man was ready to go, and he knew it, the other boys agreed that, since I had stayed at home and taken care of the old folks, the farm should be mine. And to me it was willed. I had been married three years.

"Well, father died—mother had gone three years before—and left the farm to me with a mortgage of \$2,000. I had never thought so much of it before; but I thought of it now. I said to Molly, my wife, 'Molly,' said I, 'look here! Here's father had this farm in its first strength of soil, with all its magnificent timber; and had six boys, as they grew up, equal to so many men, to help him; and he had worked early and late, and yet look at it! A mortgage of \$2,000! What can I do?' And I went to that old jug—it had the bottom in it when—and took a stiff drink of Medford rum from it.

"I noticed a curious look on the face of my wife just then, and I asked her what she thought of it; for I supposed, of course, she was thinking of what I had been talking about. And so she was. Says she:

"Charles, I have thought of this a great deal, and I have thought of a way in which I believe we can clear the mortgage off before five years are ended."

"Says I, Molly, tell me how you'll do it.

"She thought a little while, and then she said, with a funny twinklo in her blue eyes:

"Charles, you must promise me this, and promise me solemnly and sacredly. Promise me that you will never again bring home, for the purpose of drinking for a beverage, at any one time, more spirits of any kind than you bring in that old jug—that jug that your father has used ever since I knew him, and which you have used since he was done with it."

"Well, I knew that my father used once in awhile, especially in haying time, and in the winter when we were at work in the woods, to get an old gallon jug filled; so I thought it over, and after awhile told her I would agree to it.

"Now, mind," said she, "you are never, never to bring home for a common beverage more spirits than you can bring in that identical jug." And I gave her the promise.

"And before I went to bed that night I took the last pull at that jug. As I was turning it out for a sort of night-cap, Molly looked up and said:

"Charlie, have you got a drop left?"

"I told her there was just about a drop. We would have to get it filled on the morrow. And then she said if I had no objections she would drink that last drop with me. I never shall forget how she brought it out—'that last drop!' However, I tipped the old jug bottom up, and got about a great spoonful, and Molly said that was enough. She took the tumbler and poured a few drops of hot water

into it, and a bit of sugar, and then she tinkled her glass against mine, just as she had seen us boys do when we had been drinking good luck, and says she:

"Here's to the old brown jug."

"Sakes alive! I thought to myself that poor Molly had been drinking more of the rum than was good for her; and I tell you it kind of cut me to the heart. I forgot all about how many times she had seen me when my tongue was thicker than it ought to be, and my legs not quite as steady as good legs should be; but I said nothing. I drank the sentiment—'To the old brown jug!'—and let it go.

"Well, I went out after that and did chores and went to bed, and the last thing I said before leaving the kitchen, the very room where we now sit, was 'we'll have the old brown jug filled to-morrow,' and then I went to bed. And I have remembered ever since that I went to bed that night, as I had done a hundred times before, with a buzzing in my head that a healthy man ought not to have. I did not think of it then, nor had I ever thought of it before; but I have thought of it a good many times since, and have thought of it with wonder and awe.

"Well, I got up next morning and did some work about the barn, then came in and ate breakfast, not with such an appetite as a farmer ought to have, and I could think even then that my appetite began to fail me. However, after breakfast I went out and hitched up the horses, for to tell you the truth, I was feeling the need of a glass of spirits, and I had not a drop in the house. I was in a hurry to get to the village. I got hitched up and then came in for the jug. I went for it in the old cupboard, and took it out, and—

"Did you ever break through the thin ice, on a nipping cold day, and find yourself, in an instant, over your head in the freezing water? The jug was there but the bottom was gone! Molly had been and taken a sharp chisel and hammer, and with a skill that might have done credit to a master workman, she had chipped the bottom clean out of the jug, without even breaking the edges or the sides! I looked at the jug, and then I looked at Molly. And then she burst out. She spoke, Oh! I have never heard anything like it since. Said she:

"Charles! There's where the mortgage on this farm came from! It was brought home in that jug—two quarts at a time! And there's where all the debt has been! And there's where your white dear skin, and your clear, pretty eyes are going! And in that jug, my husband, your appetite is going also! Let it be as it is, dear heart! And remember your promise to me!"

"And she threw her arms around my neck and burst into tears. She could not speak more.

"And there was no need. My eyes were opened as though by magic. In a single minute the whole scene passed before me. I saw all the mortgages on all the farms in our neighborhood, and I thought where the money had gone. The very last mortgage father had ever made had been to pay a bill held against him by the man who had filled his jug for years! Yes, I saw it all, as it passed before me—a fitting picture of rum! rum! rum! debt! debt!—and in the end Death! and I returned my Molly's kiss, and said I:

"Moll, my own, I'll keep the promise. I will—so help me heaven!

"And I have kept it. In less than five years, as Molly had said, the mortgage was cleared off; my appetite came back to me; and now we've got a few thousand dollars out at interest. There hangs the old jug, just as

we hung it up on that day; and from that time there hasn't a drop of spirits been brought into this house, for a beverage, which the bottomless jug would not have held!

"Dear old jug! We mean to keep it; and to hand it down to our children for the lesson it can give them—a lesson of life—of a life happy, peaceful, prosperous and blessed!"

And as he ceased speaking, his wife, with one arm drawn tenderly around the neck of her youngest boy, murmured a fervent "Amen!"

## Lucky Fridays.

The Secretary of the Thirteen Club, furnishes some very interesting historical facts concerning the day of the week called Friday, which has heretofore been regarded by many persons as being particularly unlucky. These facts will controvert the old superstition that Friday is an unlucky day.

Friday, August 21st, 1492, Christopher Columbus sailed on his first great voyage of discovery. Friday, October 12th, 1492, he first discovered land. Friday, November, 22nd, 1493, he arrived at Hesperiola on his second voyage to America. Friday, January 4th, 1494, he sailed on his return to Spain, which he reached in safety. Friday, June 13th, 1494, he discovered the Continent of America.

Friday, March 5th, 1496, Henry VIII. gave to John Cabot the commission which led to the discovery of North America.

Friday, November 10th, 1620, the Mayflower, with the Pilgrims, made the harbor of Provincetown.

Friday, December 22nd, 1620, the Pilgrim Fathers made the final landing at Plymouth Rock.

Friday, February 22nd, 1732, George Washington was born.

Bismarck, Gladstone, and Disraeli were born on Friday.

Friday, March 20th, 1738, Pope Clement XII. promulgated his bull of excommunication against the Freemasons. Ever since the allocation excommunicating indiscriminately all Freemasons, the Order has received an immense forward impetus in Italy, France, and Spain.

Friday, December 25th, 1742, Sir Isaac Newton, the illustrious philosopher, was born.

Friday, November 10th, 1543, Martin Luther was born at Eisleben, in the county of Mansfeld, in Upper Saxony.

Friday, June 3rd, the first steam vessel that ever crossed the Atlantic, the Savannah, sailed from Savannah to Liverpool.

The Great Eastern left the Irish coast to lay the Atlantic cable on Friday, and reached Heart's Content on Friday.

George Stevenson, the Father of Railways, was born on Friday.

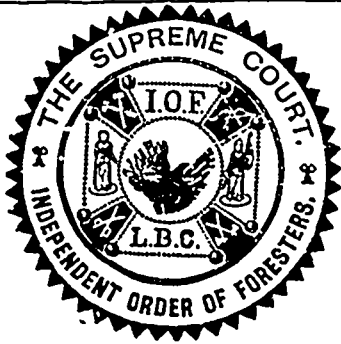
Friday, November 28th, 1814, the London Times, the first newspaper ever printed by steam, was printed.

## Mosquito Oil.

The Angler vouches for the effectiveness of the following mixture for keeping off mosquitoes:

R—Olive oil . . . . . 3 parts.  
Oil of Pennyroyal . . . . . 2 "  
Glycerine . . . . . 1 "  
Ammonia . . . . . 1 "

To be well shaken before applying to the face and hands. Avoid getting the mixture into the eyes.—[Scientific American.]



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**COURT RIVER SPEED, 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. Witmor; Physician, Dr. R. L. Lockhart. Meets 1st and 3rd Tuesday of each Month.

**COURT ETHEL, NO. 175, ETHEL.**  
 C. D. H. C. R., J. M. Davis; C. R., J. M. Davies; V. C. R., R. McDonald; R. S., J. N. Robertson; F. S., J. A. Young; Treas., H. Wanner; Chaplain, H. Wanner; Physician, Dr. Cale.

**COURT PICTON, NO. 177, PICTON, ONT.**  
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**COURT ROCK GLEN, NO. 186, ARKONA.**  
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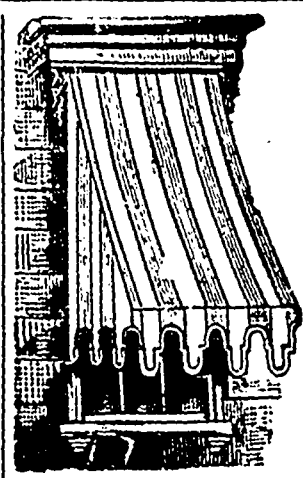
**COURT AURORA, NO. 188, AURORA.**  
 C. D. H. C. R., J. T. Bond, jr.; C. R., A. Yule; V. C. R., J. Brothers; R. S., J. Hall; F. S., C. Thom; Treas., C. Bailey. Meets 3rd Friday of each month.

**COURT ONANGONDY, NO. 204, GAGETOWN, N. B.**  
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 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. Bower; Chaplain, G. W. Patterson; Physician, W. F. Shaw, M.D. Meets 1st and 3rd Tuesdays of each month.



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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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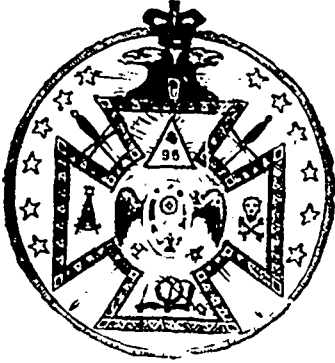
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## THIRTY-THIRD &amp; LAST DEGREE

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

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Ill. James S. Frazer, 33° Grand Sec-  
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BRO. W. H. PECKHAM,  
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ON THE 11TH DAY OF JULY, 1882.

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Ill. Bro. J. Parker Thomas, 33° 2nd Lt.  
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lor, Belleville.

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. S. S. Lazier, 33°, 1st Lieut. Com.  
 III. Bro. E. H. D. Hall, 33°, 2nd Lieut. Com.  
 III. Bro. Alex. Robertson, 33°, Minister of State and Orator.  
 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.  
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 III. Bro. W. T. Gartley, 32°, 2nd Lieut. Commander.  
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 III. Bro. E. Baltz, 33°, Grand Treasurer.  
 III. Bro. J. R. Peel, 33°, Grand Engineer and Architect.  
 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:  
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 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, 32°, Gr. Chan-celler.  
 III. Bro. Collin McKinzie, 33°, Gr. Sec-etary Gen., H. E.  
 III. Bro. W. S. Straddaro, 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	21.1
55	17.6
60	14.3

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

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

At age 20 to be yet 41.5 years.

25	35.0
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 249.39 years, or an average of 27½ years each.

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

At age 20 to be yet 41.2 years

25	3.8
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 of 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	\$7.20	per \$1,000.
" 25	7.77	" "
" 30	8.52	" "
" 35	9.29	" "
" 40	10.26	" "
" 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

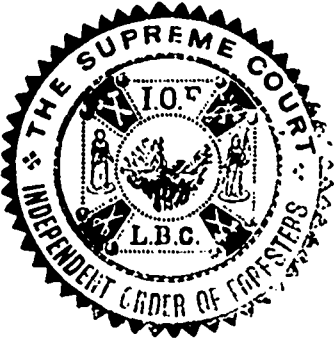
At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.42
Management Expenses	5.50
Reserve Fund	7.78
<b>Total</b>	<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 % of Cost for \$1,000 in the I.O.F.
18	\$16.80	\$19.80	\$16.20	\$7.20	44.9	\$318.26
19	16.80	19.89	16.20	7.23	43.6	319.25
20	16.89	19.89	16.20	7.44	42.2	319.96
21	16.89	19.89	16.00	7.58	41.5	318.74
22	17.20	19.82	17.00	7.68	40.9	314.11
23	17.70	19.89	17.44	7.80	40.3	318.56
24	18.20	19.88	17.92	7.92	39.6	312.84
25	19.00	19.89	18.40	8.04	38.9	311.95
26	19.60	20.40	18.99	8.16	38.1	310.85
27	20.30	20.92	19.44	8.28	37.4	309.67
28	21.00	21.43	20.00	8.40	36.7	309.28
29	21.60	22.07	20.60	8.52	36.0	308.72
30	22.20	22.70	21.20	8.64	35.3	304.94
31	22.80	23.35	21.83	8.76	34.6	303.99
32	23.40	24.05	22.50	8.88	33.9	301.93
33	24.00	24.78	23.20	9.00	33.2	298.88
34	24.60	25.56	24.00	9.12	32.5	296.41
35	25.20	26.38	24.84	9.24	31.8	297.81
36	25.80	27.25	25.70	9.36	31.1	298.58
37	26.40	28.17	26.58	9.48	30.4	298.18
38	27.00	29.15	27.52	9.60	29.7	298.26
39	27.60	30.18	28.52	9.72	29.0	298.34
40	28.20	31.30	29.60	9.84	28.3	297.78
41	28.80	32.47	30.72	9.96	27.6	297.05
42	29.40	33.70	31.90	10.08	26.9	294.75
43	30.00	35.00	33.24	10.20	26.2	296.49
44	30.60	36.38	34.64	10.32	25.5	297.78
45	31.20	37.87	36.10	10.44	24.8	290.28
46	31.80	39.48	37.60	10.56	24.1	286.53
47	32.40	41.20	39.14	10.68	23.4	284.09
48	33.00	43.00	40.72	10.80	22.7	281.09
49	33.60	44.88	42.34	10.92	22.0	280.28
50	34.20	46.84	44.00	11.04	21.3	280.18
51	34.80	48.88	45.70	11.16	20.6	272.22
52	35.40	51.00	47.44	11.28	19.9	272.22
53	36.00	53.20	49.22	11.40	19.2	272.22
54	36.60	55.56	51.04	11.52	18.5	272.22
55	37.20	58.00	52.90	11.64	17.8	272.22
56	37.80	60.52	54.80	11.76	17.1	272.22
57	38.40	63.12	56.74	11.88	16.4	272.22
58	39.00	65.80	58.72	12.00	15.7	272.22
59	39.60	68.56	60.74	12.12	15.0	272.22
60	40.20	71.40	62.80	12.24	14.3	272.22



## Independent Order of Foresters.

### Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

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

### Royal Order of Foresters.

The Order of Foresters was founded in 1745 in 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 alter on the name of the Order, but to take immediate steps to reorganize.

### The Supreme Court

Accordingly on the 27th 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 failed to pass the medical examinations. They are not taxed for benefits, and likewise do not receive any benefits, except the fraternal privileges of the Order and Court Room.

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

### The I. O. F. Benefits

consist of the following *viz.*:-

- (a) Free medical attendance;
- (b) Five dollars per week sick benefit;
- (c) Fifty dollars funeral benefit;
- (d) One hundred dollars, two hundred dollars, or three hundred dollars a year after reaching the seventieth birthday;
- (e) Five hundred dollars, one thousand dollars, or fifteen hundred dollars on total and permanent disability;
- (f) One thousand, two thousand, or three thousand dollars, on reaching your Expectation of Life, ranging at from 64 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 upward 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 \$1,000, \$2,000, or \$3,000, 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 \$1,000, and he may increase that amount at any time to \$2,000 or \$3,000, 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 \$2,000 or to \$1,000.

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

The proceeds of these assessments, less 5 per cent for management expenses, form the Endowment Fund. **There are no Assessments on Death.**

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

### Permanent Deposits.

This rule applies only to the open bank account. *The Permanent Deposits cannot be withdrawn except upon the written order of the whole Executive Council*, which is composed of seven leading men of the Order. As fast as the funds accumulate over \$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 1881, '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	\$1,300,519.28	\$864,849.58
Confederation	1,344,799.00	300,197.98	410,035.85
Ontario Mutual	843,081.32	135,462.33	240,279.89
The Sun Mutual	675,999.47	273,000.79	364,501.90
North American	1,107,710	35,600.91	150,146.60
Life Association of Canada	107,317.67	70,303.58	128,980.02
Citizens	193,477.57	51,605.83	63,499.98
Toronto Life four years & Federal one year	39,580.05	16,043.50	41,251.08
Totals	\$7,577,571.44	\$2,048,743.05	\$2,209,003.49

It shows that in five years they received in Premium Income over \$7,577,571.44 they paid for 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 \$3,266,824.50.

### Rate of Mortality Does not Rise.

From a letter of Grand Secretary King, addressed to Dr. Oranhyatekka, 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 6½ in a 1000.

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

### Cost of Sick and Funeral Benefits.

At Age of Enrolment	Fee	Monthly rate of Assmt.	At Age of Enrolment	Fee	Monthly rate of Assmt.	At Age of Enrolment	Fee	Monthly rate of Assmt.
18	\$ 60	\$ .30	31	\$ 73	\$ .37	44	\$ 98	\$ .50
19	61	.31	32	74	.37	45	1 02	.52
20	62	.31	33	75	.38	46	1 08	.54
21	63	.32	34	76	.38	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	.41	50	1 45	.75
25	67	.34	38	84	.42	51	1 55	.80
26	68	.34	39	86	.43	52	1 65	.85
27	69	.35	40	88	.44	53	1 75	.90
28	70	.35	41	90	.45	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

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