

THE INDEPENDENT FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



FOUNDED
17th JUNE, 1874
INCORPORATED IN GREAT
SEPTEMBER, 1873
DOMINION INCORPORATION
MAY, 1889
LICENSE BY INSURANCE
DEPARTMENT OF CANADA
MAY, 1896



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The Independent Forester

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JANUARY 15TH, 1899.

No. 7.

The Official Organ of the Independent Order of Foresters.

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TORONTO, CANADA, JANUARY 15, 1899.

1. Send all matter relating to THE INDEPENDENT FORESTER and questions on points of Forestric law to Dr. Oronhyatekha, S.C.R., Toronto, Canada.
2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, Temple Building, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, John A. McGillivray, Q.C., Toronto, Canada.
4. The Monthly Reports and exact sum required to cover assessments and other fees called for by such Monthly Reports should be sent together in one cover, as per special instructions.
5. All applications for membership (on Form No. 1, duly filled up) in the United Kingdom must be sent through the London office, so that certificates of membership may be promptly issued.
6. Courts working under the jurisdiction of a High Court must order all supplies from the High Secretary of their own High Court; those not under a High Court must order from the Supreme Secretary.
7. The FORESTER will be mailed to each member of a court as soon as the Recording Secretary sends a list of members, arranged Alphabetically, with their Post Office addresses, to Dan. A. Rose, Manager, "The Independent Forester," Toronto. Until such list is received the FORESTER will be mailed to the Court Deputy in bundles for distribution among the members.
8. Recording Secretaries will immediately notify the Manager, at Toronto, giving in each case the name and address in full
 - When a member is initiated.
 - When a member is suspended.
 - When a member withdraws from the court.
 - When a member changes his address.
 - W. on a member joins a court by card.
 - When a member is reinstated.

Editorial.

The Surplus on the 1st January, 1899, stood at \$3,186,370.36.

**

"Readjustment of the rates and of the benefits" will speedily place the I.O.F. in the first ranks of the insurance corporations of the world.

**

It will be a gratification to all Foresters to learn that no less than 1,217 applications for membership came in during the first seven working days of January, of which 1,096 were accepted and 121 rejected by the Medical Board.

**

The greatest record ever made by the Independent Order of Foresters was for November and December, 1898, during which no less than 11,024 medical examinations were received, of which 9,879 were accepted and 1,145 rejected.

**

It will be seen by the report from the various jurisdictions that the High Chief Rangers, Brothers McElfresh and O'Neill, are most actively pushing the work in their respective territories. The success attending Brother McElfresh's efforts is shown by California's position in the honor roll.

**

The Supreme Secretary has just returned from quite an extended trip in the Maritime Provinces. He held meetings in St. John and Moncton, New Brunswick. He visited Newfoundland also, and as the result of such visit Brother James Gilmore, D.S.C.R., has been despatched to St. John to plant the Order in that Province.

**

We would like to direct the attention of everybody to the terse way matters are put by Brother S. S. Chiswell, P.H.C.R. of Central England, relative to the new rates,—“Revised rates with revised benefits,” speaks volumes, and puts the situation in a nutshell. Brother Chiswell always says something when he speaks.

**

The Companions are already showing their superb qualities as actors in the field of benevolence. An evidence of this is given in the instance

mentioned in this issue of the FORESTER in the case of Companion Phoebe A. Allyn. The men whose pulses are not quickened upon reading this simple account must have calloused hearts indeed.

It is the intention of the Supreme Chief Ranger to attend the High Court of Wisconsin, which is to be held on the 1st of February next at Hudson, Wisconsin, and the High Court of Michigan, which is to be held on the last Tuesday in February, at a place yet to be selected by the High Standing Committee.

We most heartily congratulate the Courts and the brethren who have directed their energies towards securing new members instead of towards formulating protests against the legislation adopted by the Supreme Court at its last session. 11,024 applications for November and December is a record of which every Forester may justly be proud.

One of the most cheery New Year's messages received by the Supreme Chief Ranger was from D.S.C.R.'s Mack and Duckworth, of San Francisco. It was as follows:

"SAN FRANCISCO, CAL., Dec. 31, 1898.

"ORONHYATEKHA, M.D., TORONTO:

"Very Happy New Year. Obligated twenty-five new Foresters to-day.

"Mack and Duckworth."

The following is the honor roll for December:

Michigan,	1075	accepted,	132	rejected.
Illinois,	877	"	70	"
New York,	770	"	109	"
Quebec,	750	"	100	"
California,	356	"	55	"

Well done, Michigan! Who will be head for January?

The Supreme Chief Ranger, assisted by the Supreme Counsellor, had the pleasure and honor of initiating 153 candidates at a union meeting held at the I.O.F. Temple, Detroit, Michigan, on the evening of the 29th December. The greatest credit for this magnificent work is due to Brother J. W. Brenkert, D.S.C.R. The Brother had over 200 names on his List, but the balance were unable to come to the meeting for that night.

Congratulations to our 6,000 brethren who, by reason of having secured one new member during December last, are relieved from paying anything towards the extension of the Order tax for 1899. How many more thousands will relieve themselves of 11-12ths of this tax and confer a great benefit on every Forester in the Order at the same time, by securing one new member during January. Such is the law. It reduces the taxes of the working men of the I.O.F.

No doubt it will be gratifying to the members of the Fraternal Congress to learn that the movement initiated by our Supreme Chief Ranger in the State of Vermont has eventuated in opening up that State to the operations of fraternal benefit societies, the Legislature at its recent session having passed a law permitting fraternal benefit societies to do business in that State. The law goes into effect on the 1st of February next, and already preparations are being made for pushing the work of the I.O.F. vigorously in that State after that date.

The Royal Foresters' Minstrels, under the patronage of Oronhyatekha, M.D., S.C.R., and members of Temple Encampment, intend holding their first performance at the Pavilion, Toronto, on Thursday, January 26th, 1899. Judging from the talent advertised it promises to be one of the social events of the season. The Royals will appear in full uniform. Tickets have been placed at the low figure of 15, 25 and 35 cents. Plan of hall will be opened on January 23rd at Messrs. Ambrose Kent & Sons, Yonge St. The Foresters of Toronto should give the boys a grand house.

The Michigan Foresters have wisely determined to divide their State into three High Court jurisdictions. As mentioned elsewhere, the High Court of Northern Michigan was instituted by Brother Lee E. Joslyn, High Secretary of the High Court of Michigan, at Newberry, on the 22nd of December last. The High Court of Western Michigan was instituted by the Supreme Chief Ranger and Supreme Counsellor, Brother the Hon. E. G. Stevenson, assisted by the High Standing Committee of the High Court of Michigan, and by the High Chief Ranger of Illinois, Bro. A. E. Stevenson. Both the Supreme officers expressed themselves not only greatly surprised but gratified also at the very large attendance of delegates in view of the fact that each delegate had to pay his own expenses. The utmost harmony prevailed in the Convention, and the High Court of Western Michigan was started under most favorable auspices. Not only the officers installed but the delegates present expressed their intention of making their High Court the banner High Court for energy and zeal in the work of the Order.

Liberty Is Not License.

We believe in according to all Courts and to the individual Forester every possible liberty and latitude to express their own opinions concerning passing events, and to comment freely upon the actions of the officers or of The Supreme Court or of the High Courts. We do not presume to question the right of members to protest and to be discontented

because The Supreme Court has said "Until the next session of The Supreme Court we want every member of the Order to help in the work of propagating and extending the Order by trying to secure at least one new member during each year, failing which each member of the Order carrying a *five hundred dollar* policy must pay an additional monthly tax of *five-sixths* ($\frac{5}{6}$) of *one cent*, to be used by The Supreme Court in trying to secure the new member for such a brother." To the member carrying a *one thousand dollar* policy The Supreme Court has in like manner said, "Help in our work by securing each year one new member, or, if you are unable to do this work yourself by reason of being too busy with your own private affairs, then give us an additional tax of *five and five-sixths* ($5\frac{5}{6}$) of a cent per month, so as to enable us to do the work for you." This duty of helping in the work of extending the Order was laid upon each and every member of the Order, either by securing a new member or by giving a small contribution. At the same time the taxation has been readjusted equitably according to the interest which each member may have in the benefits of the Order. For instance, the brother with a \$5,000 policy pays an additional taxation of $25\frac{1}{2}$ cents per month, or six times more than his brother who has only a \$500 policy, instead of as heretofore, each contributing a like amount.

We repeat, Courts and the brethren have the right to protest against this or any other legislation, howsoever essential it may be to the welfare of the Order and just and beneficial to themselves. That is a *liberty* that all free people enjoy, and with which there ought to be no interference. But when a Court publishes its discontent outside of its walls and those of the High Court and The Supreme Court, it strikes at each and every Benefit Certificate held, not only by the brethren of that particular Court, but at the policy of every other Forester in the whole Order, and becomes an act to be deplored. We are glad to know that not many Courts have indulged in this rare pastime of "biting off their own noses to spite their faces."

When, however, a Court is not content with its own discontent, but, in direct violation of the Constitution and Laws of the Order, endeavors, by the issuing of circulars or otherwise, to stir up discontent in other Courts, it ceases to be anything else than a license "to do grievous bodily harm" to the Order, and ought to be stopped forthwith by the Executive Council, by any means placed in their power by our Constitution and Laws.

Such violations of the Constitution and Laws of the Order becomes the more aggravated because the legislation of The Supreme Court cannot be altered nor affected in any way till its next session three years hence. There is, therefore, ample time to bring any imaginary or real grievance in

the Constitutional way before the High Court and take it thence to The Supreme Court itself.

The legislation complained of was adopted, after mature consideration, by as intelligent a body of men as were ever assembled in any meeting of the kind. The revision of the rates was carried with *only 16 non-contents* out of a total of 155 voting members. The "Extension of the Order Tax" was adopted by practically a unanimous vote. The revision of the rates has been commended without stint, not only by the whole fraternal benefit society world, but in all circles interested in fraternal benefit society work, as a measure which is likely to make the I.O.F. one of the strongest and best insuring societies the world over.

As to the other measure of The Supreme Court which has been made the subject of condemnation and attack, we have already been given a practical evidence of the wisdom of the "Extension of the Order Tax" in the magnificent figures presented to us, by the Medical Board, of work done during December just past. It surpasses all previous records, notwithstanding the large cash and other "prizes" that were formerly offered by The Supreme Court and by High Courts for such work, while the only "prize" offered this time was "love for the Order" and the influence of the "Extension of the Order Tax Law."

We have never had any doubt as to the ultimate result of the recent legislation of The Supreme Court, not only with regard to "the readjustment of the rates and of the benefits" of the Order, but also with regard to the "Extension of the Order Tax," viz., the advancement of the Order's best interests and the entire contentment of the membership with the legislation so soon as the brethren properly understand the same and become familiar with its working.

We are glad to be able to say that the discontent is confined, comparatively speaking, to a small section of the Order. Indeed, it might be said with truth that there is practically no discontent with the legislation of The Supreme Court in the whole of the United States nor in Great Britain and Ireland. The brethren seem to be willing to give such legislation a fair trial, at least, before pronouncing judgment thereon, which is the only rational course.

Move Now.

This is the month when officers elect are wont to look forward to the first meeting at which they shall fill their chairs, and utter the swelling phrases of the ritual and "monarchize, be feared and kill with looks." That is as it should be. But it sometimes happens that the installees are content with their installation and go passively

through the January and February meetings, meaning to grasp the reins more firmly when they are accustomed to the saddle. This is a mistake.

It is only the green oarsman who slips the beginning of his stroke; the power is to be thrown on the oar as it touches the water. So, too, with Courts and Lodges. The successful officer must throw his whole weight into the beginning of his term. If the meetings are a little slipshod in January and February, they will be down-at-the-heels by April and out-at-the-toes by August.

No meeting goes off well by mere chance. Success and smooth working are due to pre-arrangement and tactful preparation. No work proceeds to a good issue that is not directed by a plan. It is the duty of the Chief Ranger to have seen his officers and have concerted the plan of operations for the year, before he takes his chair at the January meeting.

Just here let us make a suggestion to these presiding officers. If the meeting is at 8 p.m., it is easy for a Chief Ranger to be on hand at 7.50, and at 8 sharp to get into his chair and strike the desk with his gavel. Which brings us to another question.

WAITING FOR A QUORUM.

Fraternal societies are invariably governed by written constitutions and laws, which in proportion to the age and experience of the society and the magnitude of the interests involved tend to become complicated and dear to the intelligence of the "Philadelphia lawyer." There is one thing that invariably you will find enacted in all these constitutions, and that is a statement of the least number sufficient to conduct a meeting. It is a cruel necessity that some number must be fixed on as a quorum. And yet this quorum business has ruined more fraternal lodges than old Hard Times himself.

Let us illustrate. Here at eight o'clock the Chief Ranger, R.S. and F.S. are on hand, but they say they will wait ten or fifteen minutes for Bro. Smith, who has just dropped into a store to order a gallon of coal oil, and for Bro. Keppel, the druggist, who is serving a customer and will be up presently. Before Bro. Smith arrives, Brown, the saddler, who is a very busy man, comes in, and after he has waited some time the Court opens at 8.20. Next meeting the R.S., who has been late for his supper, gives himself ten minutes' grace, during which time a new member, having strolled into the lodge-room and found only the C.R. and two other members, goes away disgusted. Bros. Brown and Keppel, both very busy men, have after last meeting agreed that 8.30 is time enough for them to arrive, and their opinion has circulated with the other brethren. Result, the quorum is ready at 8.35.

By the third meeting the Court is a discouraged

wreck and members are discussing ways and means to make the members attend. When you have a lodge discussing that, it is time to start a new lodge and bury the old. The quorum habit in a lodge is like the opium habit in a man, you have to keep increasing the allowance and the victim gets worse.

Now we must not be understood to advise the doing of fraternal business without a quorum. Nothing is more destructive of the spirit of brotherhood than the game of hole-and-corner. We merely observe, after a close study of that tribe of humanity variously known as lodgemen, joiners and society workers, that if the senior officer present takes the chair at 8 sharp, raps with the gavel and proceeds with the formal work, by the time the business of the evening is reached, the quorum will be there. This is a phenomenon, but it is a fact.

A Word About Financial Secretaries.

New Financial Secretaries are the spoiled children of the Order. They sin on a magnificent scale and with an enviable impunity. By a single act (or omission) of negligence a F.S. will suspend an entire Court of a hundred men. Instead of lynching him, they will straighten the matter out, explain his duties to him and laugh and forgive.

A better way will be to catechize the new F.S. at January's meeting. Make him state to the members what he is going to do, when and how he will collect and remit. A few kind words now may save the carpet in February.

It is necessary that a F.S. should be a fair arithmetician, able to add dollars and cents, to subtract, divide and carry. That is, carry figures, not members. This carrying of members by the F.S. is not legal and not profitable. Besides leading to irregularities, such as no insurance society can afford, it begins with a loss of self-respect by those carried and generally ends in a loss of money by the carrier. The paying members of a Court should see that a new F.S. is not imposed on. If there is really a case of hardship, the Court may donate out of its funds sufficient to pay a distressed member's assessment. But in no case should the burden be assumed by one member.

Insurance Squatters.

It is not often that the Supreme Chief Ranger has to exercise the power given him by the constitution to suspend a Forester from beneficiary membership for false representations in his application. The standard of honor among Foresters and their friends is a high standard.

But that this power exists and is necessary, we are reminded by a recent case in which the I.O.F. figured in the Law Courts of Quebec, and the action

of the S.C.R. was judicially sustained. It appears from the record that the suspended brother had, prior to his examination, been treated for a disorder of the liver, and that one of his sisters had died of consumption. These are matters about which the medical examination asks direct questions, but the applicant withheld the required information and answered falsely. Upon the true state of the case being reported to headquarters, the S.C.R. suspended this insurance squatter and the courts upheld his decision.

For the benefit, however, of those who have never much considered the matter, let us examine why a strict medical examination is necessary and for whose benefit it is held. To begin with, an insurance society like the I.O.F. is not composed at random of the general public. If it were so composed, the low rates of the Order would have to be replaced by vastly higher rates. But the Order accepts as members only healthy men and women, and it is a matter of both self-interest and duty for these men and women to see that no unhealthy interlopers are smuggled in, to increase the cost of insurance or impair the soundness of the institution. It is a beneficent feature of the Constitution and Laws of our Order which enables the S.C.R. to suspend such interlopers instead of, as otherwise would be the case, bringing costly actions in the courts to cancel their certificates. It is fairer also to the family of the man to reject his beneficiary membership when living than to wait until his decease and contest a death claim.

To the layman who has never made insurance a matter of study, the medical examination paper seems an amazingly long document. Some of the questions asked strike him as decidedly personal, not to say impertinent. Others of the questions seem fine-haired, almost trivial. But a few minutes' conversation with an experienced medical examiner will teach one that every question has a value; and that all the questions must be honestly and fully answered to enable the Supreme Physician of the Order to pronounce upon the health of the applicant. An applicant who treats the medical examination with levity is as much a nuisance as the member who treats the ritual with levity and substitutes horse-play for the teaching of fraternity. An applicant who lies in his medical examination is as much a pirate as the member who misappropriates lodge funds. For such pirates the best treatment is instant suspension.

It sometimes happens, however, that brethren knowing that a bad risk has been introduced into their Court hesitate between their duty to the Order at large and their fraternal duty to the brother in question. They are therefore in a dilemma whether to notify the S.C.R. or to remain silent. Our advice is, where there is a reasonable doubt, al-

ways give a brother Forester the benefit of the doubt. But, where the Order is being clearly overreached and loaded with a bad risk, you are not dealing with a true brother Forester but harboring an insurance squatter.

Kind Words from the Moderns.

A pioneer in this country was the Independent Order of Foresters, in the matter of bringing into the fraternal family a reserve plan. This Order has now been growing for seventeen years. It has accumulated about three millions of reserve.

The increase in rates, coming at this time, in the Foresters, is a precedent worthy of the consideration of the host of orders working upon a less scientific plan to-day.

That grand old man, Dr. Oronhyatokha, Supreme Chief Ranger of the Order, has stood with his Order for reserve, and now boldly foreseeing its necessity, advocates the increase to a safe point. This his associates have promptly acceded, and at a time when the Order is meeting with splendid success.

The Foresters were over five years under its original reserve plan in securing as large a membership as United Moderns during the first year. But that Order, like ours, stood for a principle, and while the organizers and members of many fraternities were clamoring for the idea that the rates of the Foresters, even as originally collected, were too high, and again, that reserves were unnecessary, or even unsafe, the Foresters stood firmly—continued to saw wood according to their faith, and have demonstrated that reserves were safe; were necessary, and again, that an average collection is the cheapest, most economical and most necessary for safety, and enjoys the distinction of being one of the strongest beneficiary fraternal orders of the day.—*The Modernograph.*

The I.O.F. is the Best.

Your special attention is called to this first-class Fraternal Benefit Society, and you are invited to become a member thereof, thereby securing the substantial benefits set forth under Sections "(A)" and "(B)" following, in addition to the social and fraternal privileges of its Court or Lodge rooms, which are to be found throughout the Dominion of Canada, the northern and healthy sections of the United States, and in Great Britain and Ireland, and Norway.

(A) FOR YOURSELF, DURING YOUR LIFETIME.

1. *Free Medical Attendance* of the Court Physician within whose jurisdiction you may be taken ill, except where the Courts by by-law dispensed with free medical attendance. Some Courts, in addition, furnish medicine free, and in certain cases trained nurses.

2. *A Sick Benefit* of \$3.00 a week for the first two weeks and \$5.00 a week for the next ten weeks, and as provided in the Constitution and Laws of the Order, \$3.00 a week for an additional twelve weeks. The Sick and Funeral Benefits are optional. It costs \$2.00 extra to become enrolled for these benefits; the monthly premiums run from 40 cents to \$1.00 per month, according to age at enrolment.

3. *A Total and Permanent Disability Benefit* of \$250, \$500, \$1,000, \$1,500, \$2,000 or \$2,500 (or one-

half the face value of your Mortuary Benefit Certificate or policy) with exemption from further payments of premiums and Court dues, upon becoming totally and permanently disabled by disease or accident, which may occur at any time.

4. *An Old Age Benefit* consisting of exemption from payment of premiums and Court dues after the *seventieth* year of age.

5. *An Old Age Disability Benefit* of \$50, \$100, \$200, \$300, \$400 or \$500 (or *one-tenth* of the face value of your Mortuary Benefit certificate or policy), payable yearly for ten years from the date after the *seventieth* birthday at which you are adjudged to be totally and permanently disabled by the infirmities of age. If death should occur before the ten annual payments have been made, the unpaid instalments would be paid in one sum to your beneficiaries.

6. *An Old Age Pension Benefit* payable annually during the period of your disability, which you can elect to take instead of the Old Age Disability Benefit upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the Old Age Pension Benefit depends on the amount of the certificate or policy held, and the age at which the Benefit is taken. On a \$5,000 certificate or policy at age 70, the annual pension would be \$546; at a ge 75, it would be \$729.

(B) FOR YOUR BENEFICIARIES, AT YOUR DEATH.

7. *A Burial Benefit* of \$100 (if you have elected to take the Old Age Pension Benefit) to insure decent burial.

8. *A Funeral Benefit* of \$50 (if at the time of your death you are enrolled in the Sick and Funeral Benefit Department) to defray funeral expenses.

9. *A Mortuary Benefit* of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000, or so much thereof as has not been previously paid to yourself.

Members of the I.O.F. are under the protection of The Supreme Court and come under full benefits (a) as soon as they have passed the Medical Board, or have been duly examined for beneficiary membership and recommended in writing by the examining physician as first class risks, (b) have paid their initiation and other required Fees, and (c) have been initiated into the Order.

In most of the other societies, members are not entitled to full benefits until six months after initiation.

Once admitted, you are not liable to forfeit your membership, except by your own act of non-payment of dues and assessments or other breach of the Constitution and Laws. If your Court becomes defunct, or you remove to a place where there are no Courts, you can become a member-at-large and make your payments direct to The Supreme Court, and thus continue your membership.

FEES PAYABLE ON JOINING AN EXISTING COURT.

A Candidate for initiation in to an existing Court, and taking \$1,000 of Mortuary Benefit, must pay the following fees:

- 1. The Initiation Fee, which must not be less than \$1.00
 - 2. The Registration Fee, which is 50 cents for each \$500 of Mortuary Benefit taken..... 1.00
 - 3. The Certificate Fee, which pays for the Certificate of Membership..... 1.60
 - 4. The Medical Examination Fee, which is 1.50
- \$4.50**

A Candidate taking \$2,000 of Mortuary Benefit would be required to pay \$2.00 Registration Fee and \$2.00 for Medical Examination Fee, thus making the total cost of admission..... \$ 6.00

If taking \$3,000 Mortuary Benefit, the cost would be (Medical Examination Fee is \$2.00)..... 7.00

If taking \$4,000 Mortuary Benefit, the cost would be (Medical Examination Fee is \$3.00)..... 9.00

If taking \$5,000 Mortuary Benefit, the cost would be (Medical Examination Fee is \$3.00) 10.00

THE COST AFTERWARDS.

Each member is required (a) to pay the premiums, which are graded according to age at admission, the amount of assurance taken, and classification, and (b) to contribute towards the working expenses of the Order in the form of Court dues (fixed by the Courts themselves at or above an established minimum rate), out of which are paid the expenses of the Court, the High Court dues, and the Extension of the Order tax. The ordinary or preferred class of members pay the premiums shown in Table No. 1 following:

TABLE No. 1.
Premiums for \$1,000 in the Ordinary Class.

Age.	Per Month.	Per Year.	Age.	Per Month.	Per Year.
18	\$.76	\$ 9.12	37	\$ 1.50	\$18.00
19	.78	9.36	38	1.56	18.72
20	.80	9.60	39	1.62	19.44
21	.82	9.84	40	1.68	20.16
22	.84	10.08	41	1.76	21.12
23	.86	10.32	42	1.84	22.08
24	.90	10.80	43	1.92	23.04
25	.91	11.28	44	2.00	24.00
26	.98	11.76	45	2.08	24.96
27	1.02	12.24	46	2.18	26.16
28	1.06	12.72	47	2.32	27.84
29	1.10	13.20	48	2.50	30.00
30	1.14	13.68	49	2.70	32.40
31	1.18	14.16	50	2.90	34.80
32	1.22	14.64	51	3.10	37.20
33	1.26	15.12	52	3.30	39.60
34	1.32	15.84	53	3.60	43.20
35	1.38	16.56	54	3.90	46.80
36	1.44	17.28			

Every Mortuary Benefit certificate or policy in the I.O.F. entitles the holder to the Total and Permanent Disability Benefit, the Old Age Disability Benefit, and the Old Age Pension and Burial Benefit, without any extra charge. Members have the option of paying the premiums and Court dues *monthly, quarterly, half-yearly or yearly in advance*. The annual premiums in the Ordinary Class for a member joining at age 30, together with the Court and High Court dues and the total annual cost (the premiums and Court dues combined) are shown in Table No. 2 following:

TABLE No. 2.

Amount of Assurance.	Annual Premium at age 30.	Court and High Court Dues.	Total Annual Cost in I.O.F.
For \$ 500.....	\$ 6 81	\$1 80	\$ 8 61
" 1,000.....	13 68	2 40	16 08
" 2,000.....	27 36	3 00	30 36
" 3,000.....	41 04	3 60	44 64
" 4,000.....	54 72	4 20	58 92
" 5,000.....	68 40	4 80	73 20

For the above cost the I.O.F. gives (1) Free Medical Attendance by the Court Physician; (2) The Total and Permanent Disability Benefit; (3)

Relief from any further payments or taxation of any kind on reaching the age of 70 years; (4) The Old Age Disability Benefit at or after age 70; (5) The Old Age Pension Benefit, and (6) The Burial Benefit.

DISQUALIFICATION FOR MEMBERSHIP.

No Society or Company takes greater care in the selection of its membership than the I.O.F., and the result is shown in the fact that, though it is now in its 25th year, its average death-rate during the last past ten years is only 5.77 per 1,000. This has been achieved, not only by requiring every applicant for membership to undergo a most rigid Medical Examination, but also by proscribing from membership men engaged in dangerous occupations. The class of persons who are thus proscribed is shown in the following section of the Constitution and Laws of the Order, to wit:—

“134. (1) All underground coal miners, lead and copper miners, employes in and around powder mills, all persons engaged in manufacturing dynamite or other dangerous explosives, and all persons whose occupations may, from time to time, be scheduled by The Supreme Court or by the Executive Council as “Specially Dangerous,” shall not be eligible for admission to membership in the Order; and if a Beneficiary member should change his occupation to any one of those included in this sub-section, he shall *ipso facto* forfeit his standing as a Beneficiary member, and shall become and be a Social member, and shall thereafter, so long as he continues in such proscribed occupation and until he shall be re-admitted to beneficiary membership as provided in sub-section five of this section, have the status of and enjoy the rights only of a Social member.”

No person engaged in the manufacture or sale of intoxicating liquors is eligible for membership in the I.O.F.

SAFEGUARD FOR MEMBERS.

The following most important legislative provision relative to the liabilities of the members was secured in the Act of Parliament, 59 Victoria, Chap. 51, assented to 23rd April, 1896:

“10. The liabilities of any member of the Society shall be limited to the premiums, dues, fees, capitation tax and fines of which, at the date at which he ceases to be a member by withdrawal, expulsion, suspension or non-payment of premiums or dues or otherwise, notice has been actually given by the Society, or which under its constitutions and laws have matured and become due; provided that no member, or his beneficiary, shall be entitled to any pecuniary benefit of the Society during the time such member is in default with respect to the payment of any premiums, dues, fees, capitation tax or fines; and the provisions of this section shall be printed on each and every policy issued by the Society.”

Other Societies do not possess this protection and safeguard for their membership.

THE I.O.F. UNDER GOVERNMENT INSPECTION.

The Supreme Court makes annual returns to the Board of Trade of Great Britain and Ireland and to the Insurance Department of Canada and to the Insurance Department of various States in the United States of America. The Order is subject to and has frequently received inspection at the hands of the officers of various Insurance Departments.

THE I.O.F. INVESTMENTS.

The Supreme Court, under the provisions of the amendments to its Act of Incorporation secured from the Parliament of Canada in 1896, maintains a Government deposit of \$100,000 in Canada. It also has a deposit of £20,000 sterling in Great Britain and Ireland, and a deposit of \$56,758.36 in the United States. The balance of the funds are deposited with sound monetary institutions or invested in first mortgages upon improved real estate

and in municipal securities. The following table shows where some of the funds were thus deposited or invested on the 31st December, 1898:

Deposit Ins. Dept., Canada	\$100,000 00
“ “ “ Great Britain.....	95,610 17
United States Bonds (including \$56,- 758.36 of deposit with the Insurance Department of the State of Wisconsin)	148,758 36
Loan to New Brunswick Government.....	20,000 00
Real Estate and First Mortgages.....	2,579,754 03
Municipal and School Debentures.....	154,545 21
Various Bank Deposits.....	287,702 49
Total	\$3,186,370 36

The unexampled prosperity and growth of the I.O.F. are due to the fact that its foundations have been laid on a **Solid Financial Basis**, and every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the *lowest possible cost* consistent with **Safety and Permanence**.

PROGRESS OF THE ORDER.

The following table will give you a comprehensive view of the progress made by the Order year by year since its reorganization in 1881, showing the membership, the benefits paid, the surplus on hand and the surplus *per capita*, at the 31st of December in each year, and the progress made month by month, during eleven months of the present year of 1898:

TABLE No. 3.

Year.	Total Mem- bership.	Benefits Paid.	Total Surplus.	Surplus Per Capita.
1881	1,019	\$ 1,300 00	\$ 4,553 55	\$4 48
1882	1,134	12,058 86	2,967 83	2 61
1883	2,210	9,493 68	10,857 65	4 91
1884	2,553	13,914 31	23,081 85	9 02
1885	3,612	26,576 99	29,802 42	8 13
1886	5,804	28,499 82	53,981 28	9 30
1887	7,811	59,014 67	81,384 41	10 41
1888	11,800	89,018 16	117,821 96	9 98
1889	17,319	116,787 82	188,130 36	10 84
1890	21,604	181,846 79	283,967 20	11 51
1891	32,303	261,436 21	408,738 20	12 65
1892	45,024	344,748 82	580,597 85	13 49
1893	51,184	392,185 93	838,857 89	15 76
1894	70,055	511,162 30	1,187,225 11	16 94
1895	86,521	685,000 18	1,560,573 46	18 03
1896	102,838	820,911 91	2,015,484 38	19 60
1897	124,685	992,225 60	2,558,832 78	20 52

Progress During 1898.

	Total Mem- bership.	Benefits Paid.	Total Surplus.	Surplus Per Capita.
Jan. 31.	126,328	91,989 68	2,611,155 24	20 66
Feb. 28.	128,514	74,067 29	2,673,969 72	20 80
Mar. 31.	130,516	105,868 02	2,711,314 61	20 79
Apr. 30.	132,664	107,117 85	2,748,191 12	20 64
May 31.	133,627	113,395 27	2,786,564 11	20 85
June 30.	135,962	79,012 15	2,856,013 68	21 01
July 31.	137,324	101,623 67	2,911,928 98	21 17
Aug. 31.	138,065	67,519 99	2,993,711 50	21 69
Sept. 30.	138,833	114,760 15	3,035,829 14	21 86
Oct. 31.	140,272	107,823 99	3,083,078 97	21 98
Nov. 30.	141,426	112,971 17	3,129,452 02	22 12
Dec. 30.	143,000	91,317 65	3,186,370 36	22 23

These figures show that the Independent Order of Foresters has paid to Foresters or their widows and orphans during the year 1898 no less a sum than **\$3,831 for each working day during the year**. These figures do not include the payments made for Sick and Funeral Benefits by Courts outside of Canada, amounting to a considerable sum.

That the Independent Order of Foresters is growing in popularity with the public, is amply demonstrated by the fact that from the 1st November last to the 31st of December, 1898, no less than 11,024 medical examinations were received by the Medical Board of which 9,879 were accepted and 1,145 declined.

A Deluge of New Blood.

(From *The Evening News*, Detroit, Dec. 30th, 1898.)

At the Oddfellows' hall on Jefferson Avenue last night, there was a notable gathering of the members of the local Courts of the I.O.F. to meet the Supreme Chief Ranger of the Order, Dr. Oronhyatekha, of Toronto, who, assisted by Hon. E. G. Stevenson, initiated 153 candidates for membership. Early in the evening the hall was overcrowded with the candidates and their friends, and after the formalities of the initiation were concluded the gathering entered into social intercourse. Dr. Oronhyatekha had something to say about the growth of the Order in this country and its flattering prospects. It was pointed out at the meeting that over 10,000 applications for membership have been received during November and December. The Order owns its headquarters' building in Toronto. It is one of the handsomest structures in Canada. The growth of the organization has been nothing less than phenomenal, and to-day, it is said, it stands foremost among the fraternal beneficial organizations of the world.

Comments of the Insurance World.

(From the *National Underwriter*, Baltimore).

The Independent Order of Foresters, with headquarters in Toronto, Canada, and a membership extending through most all the States of the Union, through Canada, Great Britain and Norway, has now grown to about 140,000 members. Its membership on November 1 was 140,272, and it was growing at the rate of over 1,000 a month.

The growth in membership in the Order is no more marvellous than the growth in resources. It is not one of those fraternities which believe in the "hand-to-mouth" policy of collecting hardly as fast as the money is needed, but it believes in collecting more than is currently needed, in order to provide for future requirements. This has been the effort of the Order ever since Dr. Oronhyatekha took charge. The surplus stood on November 1 last at \$3,083,079, and it was growing at the rate of nearly \$50,000 a month, so that it will nearly reach \$3,200,000 by January 1.

The Order has recently adopted a new plan of equalizing matters between those members who do nothing but pay their dues and those who take an active part in the fraternity's affairs by levying a tax which is not collected from any member who during the course of the current year brings in another member. That is to say, it is not collected for the remainder of the year after he has brought in a member. The tax varies from five cents per month on a member carrying \$500 insurance to thirty cents per month on a member carrying \$5000 insurance. This remarkable experiment of endeavoring to enlist the members in obtaining new members, will be watched by all who are interested in fraternities. The new tax takes the place of the old capitation tax and fees, so that

the member gets full value for his payment if he has to make it, and he is, in addition, constantly urged to do something for the good of the Order.

Within the past year, in addition to extending its work throughout all the northern part of this continent and Great Britain, the Order has invaded Norway and Sweden, in which countries it has already organized subordinate lodges which promise to do well. Despite his illness from overwork, Supreme Chief Ranger Oronhyatekha has kept the officers inspired with his indomitable energy, and has urged the Order on to a most glorious success.

The year 1898 is also reudered noteworthy by the circumstance that the fraternity has changed its base relative to the premiums on insurance on the lives of members admitted hereafter. It has increased the premiums so as to give larger payments to the surplus fund, thus emphasizing a feature of this Order which it has in common with the great friendly societies in Great Britain, but as to which it is almost solitary in America.

Against Saloonkeepers.

Decision that they may be excluded from Fraternal Orders.

ROCHESTER, Dec. 17—Justice Werner, in trial term of the Supreme Court, has dismissed the complaint of Oliver F. Baumwart against the Supreme Tent of the Knights of the Maccabees. It appeared that Baumwart became a member of the Maccabees in Rochester, and because he afterwards engaged in the saloon business, was expelled from the Order.

Baumwart thereupon brought suit to recover damages for his expulsion. The complaint was dismissed on the ground that there was a clause in the by-laws of the Maccabees, excluding saloonkeepers from the fraternity. The court held that fraternities of the character of the K.O.T.M. have the right to make such by-laws if they see fit.

The High Courts.

HIGH COURT OF BRITISH COLUMBIA.

(From the "Daily News-Advertiser," Vancouver.)

Prominent among the Courts which are desirous of the formation of a High Court in British Columbia are Vancouver, Arrow Lake, Silvertown, Inter-mountain Mines, Armstrong, Gold Hills, Lulu, Reed's Creek, Kootenay, Mount Begbie, Okanagan, New Denver, Trail, Gold Range, Domino, Bonaparte, Chemainus, Ymir, Cariboo and Burrard. The Secretary of the High Court Committee has communicated with the Executive Council, asking it to take immediate steps to satisfy the desire of all interested Foresters, viz: the formation of a High Court in British Columbia.

As the first staff of High Officers is to be appointed, not elected, the High Court Committee saw fit to recommend, among others, Brothers Travis, Crehan, Wood and Campbell, of Vancouver City; Prevost of Victoria, and Fauquier of Nakusp, and chiefly Bro. G. E. Johnstone, of Burrard, who has, through his unflagging zeal in the interests of Forestry, won for himself the admiration and esteem of all who have the honor to be associated with him.

The High Court Committee, viz: Bros. Owens, Wood, Abernathy and Crehan are now well satisfied, their efforts being crowned by success.

The local lodges of the I.O.F. are expected to do very good work during the ensuing term. Bro. Travis, ably assisted by Bro. Beach, is at the helm of Court Burrard, both men of sterling worth and ability. In Court Vancouver there is Bro. M. D. Campbell, who is a recognized authority, not alone on the Constitution of Forestry, but also of two other very prominent societies. Bro. Campbell is supported in the Chief's chair by Bro. W. H. Wood, who, besides being a Forester, is also recognized to be a man worthy of his steel. With such men at the head of the I.O.F. in Vancouver, the Order will indeed prosper.

The Supreme Chief Ranger has intimated that he will be ready to organize the High Court of British Columbia some time during the month of April next.—Ed.

HIGH COURT OF NORTHERN MICHIGAN.

Report of Lee E. Joslyn, P.H.C.R.

THE INSTITUTING OFFICER.

In accordance with the prayer of the petitioners, the granting of the same by the Executive Council, and your appointment as Special Deputy for that purpose, I, Lee E. Joslyn, P.H.C.R., hereby report that on Thursday evening, Dec. 22nd, 1898, I instituted at Newberry, in the State of Michigan, the "High Court of Northern Michigan," comprising the counties enumerated in the petitions herein enclosed. The following staff of officers was duly appointed, qualified and installed, viz:—H.C.R., Wm. M. Danforth, Sault Ste. Marie; P.H.C.R., George P. Tompkins, Grand Marais; H.V.C.R., Ezra A. Haist, M.D., Brimley; H. Sec., C. H. Scott, Bay Mills; H. Treas., J. M. Campbell, St. Ignace; H. Phys., Wm. H. Morris, M.D., Newberry; H. Couns., Colin D. Doig, Grand Marais; H. Auditors, C. W. Hutchinson, Menominee, and John McMillan, Munising; H. Orator, Alex. Main, Newberry; H. J. Sec., Andrew W. Taylor, Pickford; H. Organist, Dr. Robt. Benny, Bay Mills; H.S.W., R. A. Walker, Menominee; H.J.W., John R. Smith, Sault Ste. Marie; H. Mar., C. S. Fenton, Munising; H. Con., L. E. Ryerse, St. Ignace; H. Mess., Fred Black, Menominee; H.S.B., W. W. Orford, Brimley; H.J.B., Bert W. Walz, Pickford.

The officers were duly and legally installed on the 23rd at about 3 o'clock a.m., and one of the most enthusiastic gatherings of Foresters that I ever had the pleasure of meeting with were at the meeting. At least twenty-nine or thirty were present from outside, besides most of the members of the Court at Newberry, where the High Court was instituted.

HIGH COURT OF WESTERN MICHIGAN.

From the Grand Rapids Democrat.

A new impetus was given to the growth and prosperity of the Independent Order of Foresters in Western Michigan last night by the organization of a new High Court, which will be known as the "High Court of Western Michigan." About 200 delegates from the different Courts in Western Michigan met in McMullen Hall and in organizing the new Court and installing the new officers con-

tinued their enthusiastic proceedings until 1 o'clock this morning.

The meeting was presided over by Supreme Chief Ranger, Dr. Oronhyatekha of Toronto, Canada, who is the Chief of all Foresters. The Supreme Chief is not only a member of the Order of Foresters, but he is a Forester by nature, having been born of Indian parents and bearing the characteristics of the race as far as color and features are concerned. The story of his life is interesting and as told in short by his admirers is that when a boy he attracted the attention of the Prince of Wales while the latter was visiting his mother's provinces. The Prince was favorably impressed with the Indian boy and took him abroad and educated him. Afterward he returned to his native land and his ability and skill were recognized by all learned men of his country. He became interested in the Order of Foresters and has stood at its head for many years. His business ability has not only placed the Order in the lead of fraternal insurance orders, but it was his idea of putting aside a surplus fund, which at the present time amounts to over three million dollars.

He has an unusually commanding presence, stands six-foot-four, broad shoulders and tips the beam at 270. He has a pleasant countenance and makes a strong presiding officer.

The Order in Western Michigan paid him a handsome compliment by their large delegations and he in turn pronounced eloquent compliments to Michigan and its large contributions to the Order of Foresters.

The convention was also honored by the presence of Hon. Elliott G. Stevenson of Detroit, who is an active worker in the Order and holds the office of Supreme Counsellor in The Supreme Court.

The following officers for the new Court were appointed and installed by the Supreme Chief and they will hold their offices until February, 1901:

High Chief Ranger—R. J. McDonald, of Muskegon.

Past High Chief Ranger—Fred W. Lindblum, Manistee.

High Vice-Chief Ranger—Dr. A. J. Patterson, of Grand Rapids.

High Secretary—M. M. Callaghan, of Reed City.

High Treasurer—G. H. Sharpe, of Battle Creek.

High Physician—Dr. Springer, of South Haven.

High Counsellor—W. J. Sampson, of Hillsdale.

High Auditors—A. J. Abell, of Kalamazoo, and George W. Hancy, of Big Rapids.

High Orator—L. E. Stauffer, of Hastings.

High Journal Secretary—Claud Greene, of Jackson.

High Organist—G. S. Putnam, of Belding.

High Senior Woodward—William Kaiser, of Cadillac.

High Junior Woodward—Samuel G. Martin, of Ludington.

High Marshal—F. W. Welch, of Lansing.

High Conductor—A. Allen, of Evart.

High Messenger—C. S. Cavis, of Traverse City.

High Senior Beadle—M. A. Campbell, of Dowagiac.

High Junior Beadle—F. C. Hall, of Holland.

These officers were installed and then each spoke briefly but hopefully of the Order, especially in Western Michigan. It was decided to hold the next meeting in February, 1901.

The vacancies in the High Court of Michigan caused by the two officers who were in the territory of the High Court of Western Michigan, were

filled by the High Standing Committee at 1.45 this morning. The Hon. E. G. Stevenson, of Detroit, was appointed High Chief Ranger to succeed M. M. Callaghan, of Reed City, and Dr. Livingston, of Caro was appointed High Physician to succeed Dr. A. J. Patterson of this city.

HIGH COURT OF WESTERN ONTARIO.

The H.S.C. of the High Court of Western Ontario would be pleased to hear from one brother in each county in the jurisdiction, who is active and energetic, who will have some time during the next few months that he can devote to the work of the Order, and who believes that he can be successful in securing new members. There is employment for several District Deputies. Address letters on the above to the High Chief Ranger, Bro. R. Hickey, Bothwell, or to the High Secretary, Bro. F. McCormick, St. Thomas.

HIGH COURT OF WASHINGTON.

OFFICE OF THE HIGH SECRETARY,
HIGH COURT OF WASHINGTON, I.O.F.,
TACOMA, WASHINGTON, Dec. 3, 1898.

To the Officers and Members of all Courts in the State of Washington:

BRETHREN,—The time has arrived for sending remittance to The Supreme Court for the month of December, but our new Monthly Report Forms are not here. Fearing a suspension of all Courts in the State, I telegraphed our Supreme Secretary, asking permission for all Courts in this State to use the old forms for this month's remittance, by attaching thereto a slip setting forth extension of Order Tax. This permission I obtained, and herewith enclose the slip to be filled out and attached to the old Forms. I have only a few old Forms on hand and herewith enclose one to each Court that, to my knowledge, have none on hand. Of course, if you receive the new Forms before you send your money, use them.

Sick and Funeral Forms are not changed.

Courts that have sent in orders for supplies will receive same, as soon as I receive them from Supreme Court.

If a few days' delay should be occasioned in my correspondence during December you will please excuse same, as I will be absent part of the time visiting Courts.

During the past month the High Chief Ranger and the writer have visited Courts at Everett, Snohomish and Port Townsend. The results of our visits can only be partly ascertained at the present time, as many were solicited who will be secured by the members at the different places in the near future. At Snohomish two new members were secured and the old members promised earnest work. At Port Townsend, five new members were secured and most of the old members resolved to free themselves from the extension of the Order Tax for the whole year 1899.

On December 2nd, the High Chief Ranger instituted Court Rainier at Auburn with 22 charter members and more applications on hand.

About the 10th of this month the High Chief Ranger will start for Eastern Washington, leaving the writer to visit Olympia and Bellingham Bay; the former will be visited on the 6th, and the latter on the 12th inst. The Courts at Seattle and Tacoma are doing well as usual. Court Destiny

has promised to reach 200 before the close of the year, seven new initiates at last meeting promised to clear themselves of the extension of the Order Tax for the whole year of 1899.

Brethren! let December be a hummer and let the State of Washington and your own Court in particular bring its full pro rata.

The Institution of Companion Court at Tacoma has been delayed for lack of supplies, but will take place on the 8th inst. The other Companion Courts are doing well.

If all Courts will be prompt in sending their High Court dues and returns the first of January, I shall try to give you the total membership in the State in my January letter.

I would be pleased to have Companion Courts at Seattle and Spokane advise me of their membership on Jan. 1st, 1898. While Companion Courts are not under the High Court and therefore under no obligation to us, I feel certain that they are as much interested in the growth and welfare of the Order as are Subordinate Courts and will be pleased to know what the Subordinate Courts are doing and no doubt will be kind enough to inform us of their own prosperity. Copies of my former letters have been mailed to The Supreme Court and no objections have been raised for mentioning the Companion Courts, so you may rest assured that the correspondence is in order. Wishing you all a merry Christmas and a happy and prosperous New Year both for yourselves and our Order, I remain,

Faternally yours, in L., B. and C.,

L. N. HANSEN,
High Secretary.

Brother Recording Secretary or Court Deputy:

Please provide your Financial Secretary with enclosed slip at once, and convey to him the provisions of enclosed communication; this is absolutely necessary to prevent suspension of your Court.

Yours in L., B. and C.,
L. N. HANSEN,
High Secretary.

EXTENSION OF THE ORDER TAX.

No. Members.	
.....	Members carrying \$500, 5c. each, \$.....
.....	“ “ 1,000, 10c. “
.....	“ “ 2,000, 15c. “
.....	“ “ 3,000, 20c. “
.....	“ “ 4,000, 25c. “
.....	“ “ 5,000, 30c. “

Total carried to summary under General Fund..... \$.....

Among the Courts.

It will be noticeable to a reader of this paper to how much greater an extent advantage is taken of these columns by the Courts in Great Britain and Ireland than those in most of the jurisdictions of this continent. The reason appears to be that the Courts in the Old Country are more keenly alive to the advantages of publicity, and omit no opportunity to spread the good work of the Order through both the local press and the Official Organ. For the information of those members who wish to let the public know that their Courts are

living and growing in harmony and strength, we may suggest that the proper course is to direct their Recording Secretaries to send us items. As this portion of the paper is made up before the 1st of the month, reports should be despatched immediately after the meetings.

CALIFORNIA.

The High Chief Ranger at Fresno.

A union meeting of the various lodges of Independent Foresters of Fresno county was held at Donahoo-Emmons hall to greet High Chief Ranger G. A. McElfresh, of Los Angeles, who came to Fresno for the purpose of lecturing on recent laws adopted by The Supreme Court of Foresters.

After the lecture, which was entertaining and instructive, the members of Court Fresno and their guests repaired to the banquet room, where a bounteous collation had been prepared.

Oriental degree work was afterwards performed under the direction of Gen. McElfresh, who made many important suggestions regarding this most interesting part of the Order's secret work.

The High Court of the Foresters will be held in Fresno next October.

Court Buena Esperanza, No. 3467, of Salinas City, held an open meeting Dec. 21st at Pythian Castle to welcome the High Chief Ranger of California, Gen. George A. McElfresh. The hall was filled at an early hour by those who had been favored with invitations, and after the committee—G. W. McIntyre, D. Sterling and T. D. Hughes—had seen all comfortably seated the following programme was excellently rendered:

Opening address, Chief Ranger; selection, orchestra; invocation, Rev. Eli Fisher; vocal solo, Oliver Smith; selection, orchestra; duet, Mrs. Fisher and Pearl Bradbury; vocal solo, Mrs. Merrit; selection, orchestra; address, Gen. George A. McElfresh, High Chief Ranger of California.

The address by the High Chief Ranger was concise, and very fairly explained the origin, rise and present status of the Order and its benefits. He was attentively listened to.

After a short intermission, enlivened with a selection by the orchestra, those present were served with refreshments by the members of the local Court. A very pleasant time was had by all present.

(From the "Vallejo Morning News.")

Yesterday afternoon O. S. Cooper, Court Deputy High Chief Ranger, and Frank B. Lemon, Chief Ranger, of Court Solano, No. 909, I.O.F., called upon Mrs. Mary Furlong and presented her with a check for \$2,000, the amount of insurance carried in the Independent Order of Foresters by her late husband, E. K. Furlong. Mrs. Furlong was surprised to get her money so quickly, and expressed her gratitude to the gentlemen for their promptness.

Mr. Furlong's death was the first that occurred in Court Solano, and the officers expedited the payment as much as possible. Mr. Furlong died on the 4th inst., and the proofs of death were forwarded to the officers of The Supreme Court at Toronto, Canada, leaving Vallejo on the 5th. There was no delay at that end, as shown by the fact that the check was in the hands of the beneficiary on the 21st, just thirteen days later. The deceased had been a member of the Order about

three years. At first he only carried an insurance of \$1,000, but last June increased the amount to \$2,000. His unexpected death a few months later showed the wisdom in thus providing for his family, as the money is of inestimable value at this time.

The officers and members of Court Solano are also highly gratified at the promptness of the Supreme officers, as it will certainly lead to increased confidence in the Order and assist in getting new members.

Court Carquinez, No. 1001, located at Crockett, Cal., welcomed Bro. G. A. McElfresh, H.C.R., of California, at their last regular meeting. They have one of the most prosperous courts in California. The court had 86 members in good standing, three strangers were balloted for, one initiated and four applications presented on that evening. Bro. McElfresh's speech on the constitution and new laws enacted by the Supreme Court was excellent. A good supper followed the meeting, and all the members agree that the evening will be long remembered.

Court Madrone, No. 3949. At a meeting called by L. A. Jacob, D.S.C.R., and held in Room 16, Phelan building, an organization was effected of this new court, which is to be located in San Francisco. The following was the first Board of Officers appointed by E. A. Mack, D.S.C.R., to serve till the balance of the year: C. D. H. C. R., Dr. H. D. Noble; C.R., Geo. L. Withers; V.C.R., C. A. Judd; P.C.R., E. T. Rowell; Chaplain, A. E. Lawrence; Physician, Dr. S. M. Terrill; R. Sec., Dr. R. C. Brower; F. Sec., A. N. Daniels; Sen. Beadle, Thos. Vodder, and Jr. Beadle, E. G. McBain. Great enthusiasm prevailed, and from the general outlook Court Madrone is a grand success.

An echo from Boulder Creek: "It is the solidly built prosperity of this Order that affords it the opportunity of paying its death claims so promptly. The last paid in this county was that of C. P. Hoffman, at Watsonville, in April last. Mr. Hoffman died on March 19th, and on April 20th, just two weeks and four days after his death, the cheque for full amount of life insurance was placed in the hands of his widow. It is the great reserve fund, magnificent office building, and special promptness with which the Order pays all its death claims, that makes all of its members proud of the Independent Order of Foresters. There are ninety-one members now belonging to the Order at Boulder Creek."—*Mountain Echo*.

CONNECTICUT.

Court Fabre, No. 3495, recently gave a social dance and concert at Franklin Hall, Willimantia. The grand march was led by Odilon Ricard, C.R., and Mrs. Ricard, followed by 250 couples. During the intermission between the hours of 9 and 10, Bro. C. C. Whale, of Toronto, delivered an eloquent address on Forestry.

COURT STAMFORD, No. 3415,
STAMFORD, CONN., Dec. 6th, 1898.

ORONHYATEKHA, M.D., S.C.R.,

DEAR SIR AND BRO.—Please find enclosed receipt for draft No. 1005 for \$2,000, which was paid to the widow of our late Bro. E. M. Troy. Mrs. Troy wishes to convey her sincere and profound thanks to the officers of the Supreme Court for the prompt payment of the Mortuary Benefit on the life of her deceased husband, having but five days

elapsed from the date of forwarding the Benefit Certificate to the return and presentation of her cheque. She also thanks the officers and members of Court Stamford for their sympathy and kindness, and says she will always recommend the I.O.F. to all who wish fraternal insurance.

Yours in L., B. and C.,
EUGENE McCABE, C.D.

ILLINOIS.

The Courts in Chicago have shown great activity during the past two months, both in securing new members and in entertaining themselves and friends.

Court Prominence, No. 3805, recently gave a very successful entertainment and ball. On the back of the entertainment programme was the following:

A widow was sitting by an open grate in which a bright fire burned. It was the day after the funeral. "What a lovely fire," she murmured; "how John loved a good fire. I hope they have good fires where he is now."

Court Comfort, No. 3712, which held its "second grand stag" last month and had to apologize for not having a larger hall, has afforded an example of what hustling can do. It lingered along until September last with only 24 members. Two or three energetic brothers then took hold and at last accounts it had 100.

MICHIGAN.

Festivities at Adrian.

Court Adrian, No. 1078, Court Lenawee, No. 1764, Independent Order of Foresters, together with Court Maple City, No. 187, the ladies of the Companion Foresters, were very much in evidence on Monday evening, Dec. 12th, at the Whitney Opera House, and there was a house full of company to see what they were doing. The occasion was the grand reception, banquet and dance given in honor of the Supreme and High Court officers of the Order. But two of the representatives of these two bodies were present, H. A. Collins, of Toronto, Supreme Treasurer, and Wm. E. Brown, of Lapeer, High Counsellor for Michigan. These two gentlemen, with H. L. Larwill, chairman of the meeting, and the officers of the various courts, had seats on the stage. The audience, each one of which was there by special invitation, filled the house.

The programme opened with a selection from the Jackson family mandolin orchestra.

Mr. Larwell made the introductory address, speaking in a very felicitous manner, as is his custom on such occasions, and telling a few facts of interest locally to the Foresters. He could remember but a few years back when Forestry was unknown in Lenawee and Adrian. Then Court Adrian, No. 1078, came along from a small membership until it now numbers 75 in its ranks, carrying in effect over \$100,000 worth of insurance with two death losses on the debit side. Only \$2,000 paid out. Then came Court Lenawee, starting from a small membership of 10 or 15 until it is now practically as large as the parent Order. Mr. Larwell stated that the time had gone by when it was necessary to do much talking to demonstrate the benefits of fraternal insurance. It has demon-

strated itself that it is the insurance of the masses beyond peradventure. He said he would not take up any more of the time of the audience, and briefly introduced the first speaker, Hon. Harry A. Collins, of Toronto.

Mr. Collins is a gentleman of fine appearance, having the general make-up of the thrifty Canadian, and speaks fluently and with dramatic force. He opened up by admitting that he felt a little diffident before an audience of strangers, yet he considered that he was in the hands of his friends. He said he was naturally diffident, and would promise them not much of a speech. Although he came from Canada he was not a Canadian. The audience would notice before he got through that he had all the natural bashfulness of the Irishman that he is.

He came as the representative of the noble Indian who is at the supreme head of the Order. This great chieftain could not come himself, so he had sent his other eye the eyerishman (laughter). After telling a pat little story, he spoke of the High Court of Michigan as the banner court in the world. Going then to the Supreme Court he told how 24 or 25 years ago the Order of Foresters had started at Newark, N.J., and after a short existence with only 369 members and a debt of \$4,000, was about to give up the ghost. It was then transported to Canada, and in looking around for a man to take its head, they found one, not among the pale-face race, but one coming from that despised of humanity, whom we say is good only when dead, the Indian. Oronhyatekha, the man with the almost unpronounceable name, is one of the noblest men of the human race. In the early days of this Order he went about throughout the length and breadth of Canada, bringing in, step by step, men who needed the care of a protecting insurance, until now there are over 140,000 members, and the Order has a surplus of over \$3,000,000.

A few years ago the National Fraternal Congress would not let the Foresters in on account of having a surplus, but the time has now come when this surplus is something to boast about, and is recognized as the solid feature of fraternal insurance. The Foresters are doing the grandest thing, next to the church, of any institution in existence.

The speaker here branched off on some little things that had happened in the High Court meetings and spoke of how W. F. King, Jr., had insisted on his coming to Adrian, where the eyes of the ladies were so bright that if the electric lights should go out, the brilliancy of the illumination would not be impaired. He complimented the work of the Foresters in Adrian, spoke of the promptness with which death benefits were paid, and finished his address by speaking of the kindred feeling existing between England, the mother country, and the United States. During our late troubles the greatest sympathies came from old England. The Stars and Stripes and the Union Jack should ever be entwined, as representing one people, speaking one tongue. Loud applause greeted Mr. Collins' brilliant closing.

Court Lenawee, No. 1764, I.O.F., elected the following officers at their meeting Monday evening: C.D.H.C.R., Clark E. Baldwin; C.P., F. E. Andrews; A.C.P., G. B. M. Seager; S.P.C.R., W. H. Burnham; J.P.C.R., W. A. Beebe; C.R., A. T. Maybee; V.C.R., C. A. Sharp; Chaplain, R. Alfred Bury; Recording Secretary, W. F. King, Jr.; Financial Secretary and Treasurer, C. S. Whitney; S.W., Ford Thieme; J.W., P. J.

Ashdown; S.B. C. E. King; J.B., C. E. Winne; Delegate to H. C., W. F. King, Jr.; Alternate, George M. Tripp; Auditing Committee, A. J. Davis, L. T. Lochner; Finance Committee, M. H. Howley, George M. Tripp. The Court sent the following letter of thanks: "Court Lenawee, No. 1764, I.O.F., wishes to return thanks to the S.C.R. for sending to our public meeting of Dec. 12th the S. Treas. of the Order, H. A. Collins. From the talk that he gave the 400 invited people, our Court has received five new applications for membership and before the end of this month our Court that started in this year with 32 members will have 100 members on the roll. We have already 82, a gain in the year of 50 new members. Since we started we have lost two members in 5 years, and they, after they had been carried by the Court, one 6 months and the other 2 months. Trusting that some day we may expect a visit from the S.C.R."

The members of Court Verona, No. 1713, gave a pedro party and smoker in honor of Bro. C. A. Johnson, who responded to his country's call in the late war. Speeches were made by Bro. Sparling of Court Alpha, High Treas. of Michigan, and Bro. Daniels, Chief Ranger of Court Verona, also Bros. Watson, Dobson and Surtman spoke on the good of the Order. A very pleasant evening was spent.

Court Traverse, No. 853, held the annual Christmas dinner of the members and their families and over 350 enjoyed the feast. It was a happy event and one of the kind which goes to strengthen the bond of good fellowship between the members and their families. The Companions of Foresters were active in the preparation of the banquet. The menu was as follows:

Celery		Olives
Cabbage Salad	Sweet and Sour Pickles	
Roast Turkey, Oyster Dressing	Cranberry Sauce	
Roast Chicken, Plain Dressing	Mashed Potatoes, Brown Gravy	
Bread and Butter	Assorted Cakes	
Oranges	Bananas	Apples
Coffee	Tea	Milk

The Boys' Band and the Crescent Band were invited guests and each organization alternated in furnishing music befitting the occasion. The festivities concluded with a grand dance in the evening.

MINNESOTA.

A Court was recently instituted at Sauk Centre, by D.S.C.R. H. L. Chadwick.

High Chief Ranger, O. H. O'Neill, recently visited the Courts in Farmington, Kilkenny and Montgomery.

Farmington and Montgomery are well established Courts, each having a membership of about sixty, while Kilkenny, younger and smaller, has been doing good work for the last six months.

Court Minnesota elected the following officers last meeting. C.D.H.C.R., William P. Hayes; Court Physician, Dr. E. H. Whitcomb; C.R., John W. Dickey; V.C.R., Ed. Reissner; R.S., James Heron; F.S., G. G. Ingram; Treasurer, T. J. McDermott; Orator, Cyril Laroque; Representatives to High Court, Dr. E. H. Whitcomb, W. P. Hayes, Carl Anderson.

The High Standing Committee visited Court Lumber Heights, the largest Court in Minneapolis, on Monday, Dec. 12, and were greeted by a very large attendance. On Wednesday they visited

Court Adelphi, also of Minneapolis. This Court is noted for having trebled its membership in the last year, and for having won several cash prizes for increase in membership offered by the Supreme and High Courts.

Court Gen. Sibley held its annual election of officers last meeting, and elected the following; Chief Ranger, M. C. McCarthy; Vice-Chief Ranger, L. Rutherford; Court Deputy, Lawrence Fahay; Financial Secretary, O. W. Bonn; Recording Secretary, F. W. Schwartz; Treasurer, R. A. Shane; Chaplain, A. E. Fuller; Physician, Dr. O. A. Beal; Senior Woodward, A. T. West; Junior Woodward, S. Mortis; Senior Beadle, Charles Franz; Junior Beadle, A. J. Myers.

Bro. Hon. Geo. R. Laybourn, P.H.C.R., and Representative to the Supreme Court of the High Court of Northern Minnesota at the last triennial session has been re-elected representative from Duluth to this State Legislature, and has given indications of being a vigorous worker in the Legislature.

Bro. O. H. O'Neill, H.C.R., has been making an official tour of his jurisdiction. Apparently the members are treating him kindly, as we infer from the following items clipped from the St. Paul Globe:

"Court Ramsay held a well attended meeting last Monday evening. High Chief Ranger O. H. O'Neill was present and explained the changes made in the constitution and laws. The Court by-laws were amended so as to provide for a graded system of court dues."

"High Chief Ranger O. H. O'Neill made Court Lone Star, South Stillwater, a visit last Thursday evening, and was received by a largely attended meeting. After the initiation of several candidates and remarks by the High Chief Ranger and some of the members, coffee and sandwiches were served, followed by cigars and a social time. Officers for the ensuing year were chosen, the old ones in almost every instance being re-elected. The Court now has seventy members, with every prospect of a steady increase."

MISSOURI.

List of officers elected at the last meeting of Court Eastside, No. 874, Kansas City, held on Dec. 6th. — Court Deputy, W. J. Barnes; Court Physicians, Dr. Clark and Drs. Armour and Teson; Chief Ranger, Theo. Remly; Vice-C.R., Jas. Deity; Rec. Sec. S. E. Crawford; Fin. Sec., Geo. R. Walls; Treas., T. H. Alcorn; Orator, J. H. Ford; S.W., E. Walters; J.W., W. Schackelford; S.B., A. Henry; J.B., Geo. Preston; Organist, Wm. Walls; Trustees, C. E. Clark, S. E. Graham; Fin. Com. W. H. Shelly, Jas. Brodie.

NEW BRUNSWICK.

Wm. Kinghorn, High Court Inspector, visited Court Green Bay last meeting. After the special meeting the members wended their way to the Barker House, where they partook of an oyster supper prepared in mine host Rayworth's usual good style.

After the inner men was satisfied the following toasts were proposed. The Medical Profession was responded to by Dr. H. R. Coester; the Legislature by W. W. Wells, M.P.P. The Merchants, proposed by Mr. Kinghorn, responded to by Messrs.

Milton Spence and Sharpe. Dr. Coster proposed the Fishermen, and was responded to by Messrs. Hayward and Johnston, and Captain Sundorby sang the national anthem of Norway, in his native tongue. Mr. Wells also responded to the toast of Fishermen (fishing after votes as Bro. Kinghorn remarked). Our Guest, proposed by Bro. Wells responded to by Bro. Kinghorn. Mr. Kinghorn proposed the Teaching Profession, responded to by S. L. T. McKnight. The Farmer was responded to by Robert Somers. The Trades was responded to by Mr. Howard, tailor; Mr. Wood, blacksmith; Jno. Wells, as carriage maker; Chas. Johnston, as engineer; and Wm. Johnston, as miller. The company then adjourned to the parlor, where music by Messrs. McLeod, McKnight and others was furnished.

NEW JERSEY.

WARRENVILLE, N.J., Nov. 25, 1898.

To the Officers of the Supreme Court, I.O.F.:

DEAR SIRS AND BROS.—I wish to thank you, as I acknowledge I should have done long ago, for the great benefit and kindness shown me by each individual member of Court Plainfield, No. 1144, and the prompt payment of \$500, my total permanent and disability claim. I really do not know what I should have done had it not been so, as I have a wife and three little children to look after. I have now been sick going on four years, three of which I have done no work at all.

May God bless and protect our noble Order is the sincere wish of a suffering brother.

I remain yours in L., B. and C.,
LEWIS H. MCKENZIE.

NEW YORK.

Twenty-one Courts instituted since July 1st.

Four Courts instituted during November.

Four Courts instituted during December.

More promised for January.

Two hundred and fifty-five Courts in the State.

12,672 members up to Dec. 1st.

248 passed Medical Board during November.

Double that number for December.

Holidays and good times make every one feel bright, and the many entertainments among the Courts are evidence of the fraternal spirit prevailing.

High Chief Ranger Stockwell made a very pleasant visit to Syracuse and entertained the members in two of the Courts, concluding with an informal reception. He speaks enthusiastically of the work accomplished in that city under the special supervision of P.S.C.R., Col. Caldwell, who assisted with many others in making his visit one long to be remembered.

Bro. Charles C. Weisel, of Court Queen's County, has been elected a member of the Assembly, and is reputed a good singer and a good talker, as well as being very popular in his county.

Court Maple Valley is said to have had 25 applications for December. Must be looking ahead for relief from the Extension of the Order Tax, which the securing of a new member entitles the solicitor to. Remember every member is entitled to the same privilege for securing a duly qualified applicant.

Col. A. B. Caldwell is forming a new Court in the Seventh Ward of Syracuse, composed of influential business men.

A very pretty affair occurred at a regular meeting of Court Kruger recently, when on behalf of Bro. James E. Lathe, Chief Ranger, Col. A. B. Caldwell presented the Court with a beautiful highly polished ballot box and gavel, the work of the said Chief Ranger.

Please send all items of interest for publication from New York State to Bro. C. R. Fitzgerald, H S., 143 Allen St., Buffalo, N.Y.

One of the pleasing things occurring in an Association of several years with our esteemed Bro. Glyndon S. Phillips, one of the District Deputies of St. Lawrence County, is the fact that his son Frederick C. just passed his eighteenth birthday. has made application for membership in Court Hammond, of which his father is one of the charter members. Bro. Phillips, the elder, is one of St. Lawrence County's popular supervisors for whom all Foresters in this district would vote if it were not for the fact that his opposing political party deem him thoroughly capable, and honest, and do not nominate an opponent against him. In politics such a reputation is an enviable one and one we take pride in recounting, as we are also pleased to relate his straightforwardness and efficiency in all matters pertaining to Forestry in the State of New York. He has represented Court Hammond at High Court, is the present High Journal Secretary and represented the High Court at last Supreme Court session.

Court Attica, gave its annual entertainment on the 5th ultimo, and was the finest and best attended of any of its previous "Annuaals." Through the courtesy and good management of the Committee, consisting of Bros. Henry B. Flach, H. G. Ballsmith and A. G. Krauss, everything passed off to the complete satisfaction and pleasure of those present. Bro. H.C.R. Stockwell, in his usual felicitous manner, entertained those present on the advantages of life insurance, particularly as relates to a membership in the I.O.F.

Reports from the various District Deputies throughout the State are in every way encouraging and the good work is increasing everywhere. The applications for membership during December were simply marvelous. The old members are getting in their new member to relieve themselves from the Extension of the Order Tax, and the new member, likewise, has the same privilege by getting in a new member himself.

The I.O.F. of Richville, N.Y., held a special convocation recently, at which time five citizens were initiated into the mysteries of Forestry. Nine applications were accepted by the Court—"and still there's more to follow."

Officers elected by Court Fire Brigade, No. 1799, Syracuse, N.Y.: Court Deputy, William E. Cain; Chief Ranger, John J. Kennelly; Vice-Chief Ranger, William A. Throop; F. and R. Sec., William H. Reiley; Treasurer, John P. Quigley; Senior Woodward, Joseph Adams; Junior Woodward, Charles Siddons; Chaplain, John F. Kiggins; Senior Beadle, Edward Shannon; Junior Beadle, Robert H. Mulholland; Court Physician, Dr. Wiley; Assistant Physician, Dr. Allan. Officers to be installed on the second Thursday in January.

Court Spartan, No. 595, of Albion, was visited last meeting by some of the distinguished officers of the Order, including Hon. O. P. Stockwell, of Attica, High Chief Ranger; A. B. Flack, of Attica, High Junior Beadle, and Geo. Cripps, of Rochester, High Senior Beadle. There was present also from

Court Flower City of Rochester a delegation of ten of its prominent officers and workers. J. S. Seiler, Chief Ranger of Court Flower City, had conferred upon him the highest degree known to Court Spartan, the Grand Trial Dispensation, after which a characteristic Spartan collation was spread. Speeches were made by Hon. T. A. Kirby, Hon. O. P. Stockwell, L. P. Tietenberg and others. Some of the ladies sent a special table loaded with good things with this note accompanying it :

Long ago when our grandfathers lived,
And the Foresters' Court was unknown,
Men's stomachs had to be filled just the same,
But they generally filled them at home.

But nowadays men seem discontented :
They object to staying at home,
And attend what they call "stag parties,"
While the mothers and wives sit alone.

But this much I've long since found out,
(I judge from experience with Will)
That a man's not the pleasantest thing,
Unless we his stomach can fill.

So my brothers, please accept this addition
To your usual inchoate repast,
With the kindest remembrance of many
Of those who to-night are to fast.

NORTH DAKOTA.

Walhalla Court, No. 3109, N. Dakota, enjoyed a revival at their last meeting, twelve applications having been presented, eight of which were initiated that evening; the remaining four being held over till the next meeting when it is expected that several new ones will accompany these four on the journey through the Forest. Election of officers having occupied considerable time and the hour being well advanced, it was resolved that the Court satisfy the inner man with an oyster supper which evidently appeared to meet with approval of all, from the manner in which the oysters disappeared. Walhalla Court has now a membership of over 50 and expects to grow. It possesses a splendid set of Officers' Regalia, recently purchased, which gives an imposing appearance to the Court when in session.

NORTH-WEST TERRITORIES.

A Deserved Promotion.

Chambers of Court Okotoks, No. 1324, I.O.F.
Okotoks, Nov. 22nd, 1898.

Editor Independent Forester, Toronto :

DEAR SIR,—The FORESTER received to-day. I notice an item about candidates for legislative honors. As I notice that our Bro. F.S. is not mentioned in it, I might say he was a candidate for the High River District and was elected for it too, so that now we have to, in writing, address him as R. A. Wallace, Esq., M.L.A. Hoping you will give it mention in the FORESTER,

I am yours in L. B. and C.,
W. C. PATERSON, R.S.

To the Officers and Members of Court Prairie,
1731.

GENTLEMEN,—I desire through you to express to the Supreme Executive of the I.O.F., my sincere thanks for the prompt payment of the \$2,000 on the life of my husband, a member of your Court.

That the Order may prosper and prove a blessing to others, is my earnest prayer.

I remain yours sincerely,
(Sgd.) AILEEN M. B. BUSHE.

Bro. Stovel, of Prince Albert, is reported as being quite successful in his organizing work. The locals in a Regina paper sent us teem with allusions to his efforts around Pense and other places.

NORWAY.

PORSGRUND.

Court "Nordlys," of the I.O.F., on Monday 14th ult., had a special meeting occasioned by receiving applications for membership and assurance.

It appears that the insurance system of the Order, as people are getting acquainted with it, is gaining in favor with the public, of whom many are now coming into membership, and that the work of the Order in this country has given a very satisfactory result. It is surely not to be denied that the I.O.F. system is offering great advantages and bringing a large saving in premiums to those who are members. The Secretary stated as an example of what it means to be able to dispense with agents, that an application for Kr. 7200 dealt with at the meeting had cost the Order 20 öre (five cents) to secure, while an ordinary office had to pay Commission to the Agent (¾ per cent., or Kr. 54) and renewal commission on premiums, etc. One would thus understand that it was not empty words only that the I.O.F. was working in a cheaper way, and the said example was no exception, but characteristic of the I.O.F.

Another meeting will soon be held for initiation of members who are coming from places where there are no Courts at present, people hastening to secure membership before Jan. 1st, when the new form of insurance (old age disability benefit) will come into force, and with it a new table of premiums. The new rates do not concern members initiated before the new year, although they will have the benefit of the new and increased benefits, so people are likely to make haste.

The Organizing Deputy of the Order, Capt. C. Reynhold, yesterday left for Bergen, in response to a telegram requesting him to institute a Court in the capital of the Western country, where a more than sufficient number of charter applicants are already secured.

NOVA SCOTIA.

COURT SEYMOUR, NO. 1603.

The last regular monthly meeting of this Court, at Foresters' Hall, was well attended. In addition to the usual routine the following were elected officers for the coming year, and will be installed at the next regular meeting in January :

Court Deputy H.C.R.—J. A. Zwicker.
Court Physician—Dr. W. F. Smith (re-elected)
Chief Ranger—E. S. Hubley.
Past Chief Ranger—W. W. Pickings.
Vice-Chief Ranger—H. Heasman.
Rec. Secretary—J. W. McClelland (re-elected).
Fin. Secretary—D. Robb.
Treasurer—E. Canavan.
Chaplain—W. A. Purcell.
Senior Woodward—C. T. Smithers.
Junior Woodward—P. Heffernan.
Senior Beadle—C. E. Smith.
Junior Beadle—J. Eastwood.

Besides the above officers the different committees were made up for the year, and Brothers J. N. Scott appointed organist, and A. N. Naufts, Superintendent of Juvenile Courts.

The members are sorry to lose the services of Bro. Scott as Financial Secretary, as he was the right man in the right place, but his business affairs keep him out of it, not having the time to spare. Bro. Donald Robb, who now will take his place, has, in addition to other honors, been appointed by the Supreme Chief as a Deputy Supreme Chief Ranger.

Court Seymour is now in a flourishing condition, and officers and members are still going to keep it, as they did in 1898, "second to none" in 1899.

OHIO.

On December 6th a Union Meeting of all the Courts in Ashtabula Co. was held at Conneaut, and the local Courts entertained about 150 visitors, among which were High Chief Ranger Sorg, Past High Chief Ranger Philip, and High Secretary Robecheck.

Brother McBride acted as chairman, and in that capacity he is a success. He first introduced ex-Mayor Brother Stanley, who made the address of welcome in a few well-chosen words, stating that a few years ago the Order was practically unknown, but now it was one of the richest and most powerful in the world.

Reponse was made by High Chief Ranger Sorg, and he held the attention of the audience throughout his remarks, expressing the aims and intentions of the founders of Forestry.

In response to the welcome extended visiting brethren from Ashtabula and the Harbor, Brethren Chamberlain and Dingee made a few happy remarks.

Following this speech-making was an entertainment consisting of vocal and instrumental music and recitations, intermingled with remarks on "Forestry," in general, by High Chief Ranger Sorg, High Secretary Robecheck, and Past H.C.R. Philip, after which the guests repaired to the dining hall, where a sumptuous feast had been prepared. The tables being cleared away, dancing and merriment was indulged in until a late hour.

The members of Conneaut have by no means lost their reputation gained by them for entertainment of visitors, which was first brought to the notice of Foresters in Ohio two years ago, at which time the High Court held its session in that city.

On Dec. 7th two crowded cars left Cleveland for Chagrin Falls; the cars containing several officers of the High Court, and the occasion being the institution, by P.H.C.R. Philip, of a new Court at that point. Excelsior Encampment No. 32, in uniform, Court Banner's team, and representatives of quite a number of Cleveland Courts were also in the party. The charter list contained 58 names, of which 48 were initiated.

Chief Ranger May, of Court Banner and their initiatory team, put six of the number through the impressive secret work. The new Court selected some good material for officers. The installation ceremony was performed by High Chief Ranger Sorg. The ladies of Chagrin Falls showed their efficiency, so far as hospitality was concerned, in preparing a magnificent supper in the adjoining room. All those who attended had an enjoyable time, and the occasion will be long remembered by all.

Court Banner, No. 360, elected its officers at their last meeting night, and out of the 14 offices filled not a contest took place; all the aspirants being elected by acclamation, which shows the harmonious feeling existing within its ranks.

Bro. W. G. Philip, of Court Banner, had a baptism at his house the other evening, when four generations were represented. The young lad is named after his granddaddy, and bears some of his granddaddy's traits of character very strikingly. He was very fond of the water, never flinching when it came in contact with his forehead, and more striking than the other, he had a sweet smile for the ladies. The young Forester was held up by his great-grandmother, who came from Canada for the purpose of being present at the christening. She is a fine lady, hale and hearty. Bro. A. McAuley, of Court Buckeye, the papa, is receiving congratulations.

Past H.C.R. Philip, who has spent a short time at Lorain, reports the Courts there in a flourishing condition; the result of an entertainment recently held being 10 applications for each of the Courts.

We are waiting for the accounts of the minstrel show that Excelsior Encampment No. 32 was to give, and the vaudeville entertainment that Leven No. 1095 was threatening.

The following officers were elected in Court Wade Park, No. 937, for the ensuing year: D. T. Hood, Court Deputy; Calvin Shaw, Court Physician; R. J. Crawford, P. C. R.; C. T. Manchester, C. R.; Wilbur Tinker, V. C. R.; D. T. Hood, R.S.; Wm. Hill, F.S.; J. A. Edwards, Treas.; A. F. Bolland, Chaplain; Herman Schafer, S.W.; H. W. Smith, J.W.; John Schafer, S.B.; Addison Brush, J.B.; C. T. Manchester, Wm. Hill, J. A. Edwards, J. C. Law and F. S. Barrett, Trustees. This is the third consecutive time that C. T. Manchester has been elected Chief Ranger.

Court Social, No. 3888, had a large attendance at its last regular meeting Tuesday evening. Four candidates were initiated and two applications received. Brother John Schneider was presented with a Forester pin from the members of the Court. The election of officers resulted as follows: Chief Ranger, O. O. Robinson; Vice-Chief Ranger, C. K. Hill; Recording Secretary, H. Fischer; Financial Secretary, G. LaBounty; Treasurer, W. L. Bishop; Orator, W. S. Crowell; Senior Woodward, F. E. Barrick; Junior Woodward, C. Fischer; Senior Beadle, P. H. Frank; Junior Beadle, S. C. Kneeland; Trustees, J. Schneider, and F. P. Yanders; Finance Committee, R. A. Webster and J. G. Stumm; Court Deputy of the High Chief Ranger, J. H. Rive; Court Physician, Dr. J. Anderson; Past Chief Ranger, J. Beirut.

Court Defender, No. 1977, held a meeting Friday evening, Dec. 16th, at No. 14, City Hall. Eight candidates were initiated. The election of officers resulted as follows: John Brandt, C.R.; A. H. Ehman, V.C.R.; I. T. Seiple, R.S.; C. L. Dennis, F.S.; F. A. Edmonds, Treasurer; M. J. Parke, Physician; H. D. Perrin, Chaplain. Twenty members from Court Brecksville, Brecksville, visited Defender in a body aft. the business was concluded. A lunch was served. A progressive pedro party is on the programme for Friday, Jan. 20th.

The S.C.R. has received the following friendly note from Circleville: "Court Pickaway, 1406, of Circleville, O., is in quite a flourishing condition.

A year ago last September we had forty-four members, now we have eighty-seven in good standing. We have only lost one member this last summer by suspension and we think he was suffering from mental aberration when he ceased to pay for he has since been sent to the State Hospital for Insane. In November we added to our list ten new members, and last night we initiated twelve good men and true. We have the cleanest lot of men in Pickaway County in our Court. We expect to have our annual banquet the first Tuesday night in January, and I hereby invite you to be present on that occasion. I assure you that the hospitality of this fertile Sociato valley will convince you that it cannot be excelled. I also invite any or all the members of the Supreme Executive to be present and help us eat turkey on that occasion.

"When I meet you in Los Angeles three years hence we will have over 200 members.

"Ohio is bound to take a prominent place in the Forestric procession.

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

"RALPH MORDEN."

Court Butler, No. 1380, of Hamilton, O., is giving its second social dance on January 26th, and has issued a very tastefully designed card of invitation.

A Hot Time in the Young(s)town.

(From the Youngstown Vindicator.)

"Members of the several local Courts, together with invited friends, met Tuesday night at their lodge halls and had a delightful time, a feast of fun, reason, and a flow of wit prevailing, intermingled with a delicious dinner. It was attended by L. Robechek, High Secretary of Ohio, and H. Evison, Supreme Deputy.

"A large number of applications were received, and an interesting initiatory ceremony took place, which was conducted by a well-trained team of officers from Warren. After the Court business was gone through, the members, numbering about one hundred, adjourned for supper, which was served in excellent style by the ladies of the Companion Court. When justice had been done to the many good things provided, Bro. Evison was called to the chair, and a most entertaining and instructive time was spent. It was truly 'a feast of reason and flow of soul.' The chairman introduced a number of toasts with neatness and vigor, his efforts being much applauded. Every toast was duly honored and the speeches in response were pleasant and witty, interspersed with many choice and illustrative anecdotes.

"The party broke up in 'the wee sma' hours,' all satisfied with the events of the evening."

DELPHOS, O.

Dr. J. B. Eggs,

Court Delphos, 1894, Ohio.

With hearts truly grateful we send this acknowledgment of the prompt payment of \$1,000, the life insurance of our dear husband and father, Thos. Rowland, late of Court Delphos, 1894.

It shall always be our prayer that God will bless the Order of brotherly love, as it is surely the friend of the widow and the orphan.

MRS. MARY ROWLAND and children.

ONTARIO.

The Toronto Courts are apparently in a very vigorous state of health, but owing to the fact that their Recording Secretaries do not favor the Official Organ with any account of their proceedings, we are unable to do them justice in these columns.

During the past few years the welcoming of any High Court officer has been a rather rare event with some of the Toronto Courts. In fact the impression had got abroad that the Torontonians were sufficiently looked after by having some of the Supreme Court officers in their midst. This winter, however, the Courts are being pleasantly surprised by official visits of Bro. G. L. Wilson, H. V. C. R. of Central Ontario, who, among others, has already received the honors in Courts Lebanon, Brock, Prosperity, Spadina, McCaul and Parliament. It is his intention to thoroughly work over this portion of the High Court territory, addressing the members on the work of the Order and assisting in the initiation of candidates.

Court Sherwood Forest, 3105, held its regular meeting on the 22nd December. This Court has now attained the proud position of being the largest Court in the city of Toronto. Instituted less than three years ago with a membership of 14, it now numbers 254, among whom are some of the best business men of Toronto, as well as some of the most influential members of the Order. Bro. G. A. Harper, A. S. C. R., who has occupied the chair for the last year, was given a vote of thanks, and will be presented with a P. C. R. jewel at the next regular meeting in January.

The following officers were elected for the ensuing year: P. C. R., G. A. Harper; C. R., T. H. Luke; V. C. R., C. A. Stone; R. S., J. A. Dunlop; F. S., W. W. Dunlop; Orator, A. T. Hunter; Phy., D. A. Rose, M. D.; Treas., Atwell Fleming; S. W., G. Semple; J. W., H. J. Geiger; S. B., R. D. Haberstock; J. B., J. W. Mowat; C. D. H. C. R., G. A. Harper.

A curious and perhaps unprecedented feature of the election of officers was that the three tellers selected by the C. R. were all nominated for the office of Orator, so that the C. R. had to dip in again for an entirely fresh set of tellers. Each one of the first set of tellers got an office, and the second set got a vote of thanks.

Court Middleville, No. 1410, had a visit from the District and Court Deputy from Perth, Bro. J. Eager, on the evening of the 24th, and had a pleasant evening.

This is late, but we like the way it is told: Court Pine Hurst, No. 1245, of Winona, had a splendid concert after their regular meeting on the 30th November. Violin solos by Bros. McKenzie and Elsworth. History of our Court, by Bro. N. Keep. Dialogue in character on Chickens and Horses, by Bros. N. Keep, Elsworth and McKenzie. Songs by Dr. G. W. Bigger and Bro. G. Parsley.

Court Orillia, 615, recently held a smoker in their lodge room. Chief Ranger E. R. Secord occupied the chair. The room was packed. Visitors were present from the Courts of Oro Station, Oro, Jarratt's, Warminster, Rugby and Coldwater. A programme of songs, recitations and instrumentals was rendered by Messrs. Blackmore, of Oro Station; Hy. Litster, Rugby; Jack Fortier, Hammond, Goffatt and Dr. Gilchrist, of Orillia. The smoker, which was really an enjoyable affair, broke up at midnight.

HUNTLEY, Nov. 28th, 1898.

To the Chief Ranger, Officers and Members of Court Carp, No. 142, I.O.F.:

GENTLEMEN,—I hereby acknowledge with thanks the check for \$1,000, being the amount in full of my late husband's mortuary benefit certificate in the I.O.F. I can readily understand that the exceptional circumstances connected with my husband's death necessarily caused a longer delay than would otherwise have been the case.

Please convey to the Supreme Executive Council of your noble Order my heartfelt thanks.

I again beg to express my gratitude to you all for your kindness and sympathy in our sad bereavement.

Yours very sincerely,

ANNIE MARIA BRADLEY.

At the last meeting of Court Glendenning, of Grafton, a vote of thanks to Organizer Glendenning was moved by Bro. H. Pratt and seconded by Bro. F. Richardson. In moving this vote of thanks Bro. Pratt spoke of the confidence he, and all the Foresters of this Court, had in the resources and aims of the Order.

Rev. Bro. French, C.R., before putting the motion spoke of the grand future of the Order and the able management and wise administration of the duties devolving upon him, by the Supreme Chief, Dr. Oronhyatekha, who neglected no opportunity or task, however onerous, to make the Independent Order of Foresters successful in all its branches.

With the addition of the confidence of this Court in the Order and the tribute of acknowledgment to the able management of its affairs by the Supreme Chief, Dr. Oronhyatekha, the resolution was put to the meeting, and instead of the usual voting sign, was carried by hearty and prolonged applause.

A CARD OF THANKS.

To the Secretary of Court Mount McKay, 287, Independent Order of Foresters.

FORT WILLIAM.

DEAR SIR,—I deem it my duty to convey to you and through you to the Supreme Court, my most heartfelt gratitude for the kind consideration of your Order during my present illness and disability and for the recent payment to me by the Order of the sum of \$1,000, amount allowed me by the Order owing to my disability. Trusting that your Order, in which I believe I was providentially directed to apply for membership, may continue to flourish and be a further blessing to suffering and bereaved humanity,

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

FORT WILLIAM, Dec. 8th, 1898.

List of Courts that donated to the relief fund of our Brother Jos. E. Ryan, whom I am sorry to state is not regaining his health. He wishes through your column to thank all who helped him in his present troubles.

Yours in L. B. and C.,
J. E. MATHE, R.S.,

Court Mount McKay, 287, Fort William.

Court Copper Cliff, No. 425	\$2 00
Court Dorcet, No. 1403	1.00
Court Blue Mountain, No. 956	1.00
Court Nanibijou, No. 3529	5.50

Court Cannington, No. 352	\$1.00
Court Collingwood, No. 95	1.00
Court Eden Mills, No. 305	1.00
Court Fenlon, No. 1015	1.00
Court Whitestone, No. 1139	1.00
Court Moonstone, No. 3004	1.00
Court Fergus, No. 22	2 00
Court Puslinch, No. 51	2.00
Court Thorne, No. 1522	1.00
Court Agincourt, No. 3079	1.25
Court Nipigon, No. 3827	3.50
Court York, No. 120	1.00
Court Brock, No. 242	2.00

\$28.25

Court Aberfoyle, No. 296, being greatly assisted by Bro. Tinck in revival work, during the past two months, at its last regular meeting passed the following resolution: Moved by Bro. H. T. Hammersley and seconded by Bro. P. Falconbridge, that this Court does now unanimously resolve to extend to Bro. R. Tinck its hearty thanks for the good work done by him for this Court the past week, by the clear explanation of the benefits given by our noble Order. He has made many friends for the Order and himself and we also wish to express our regret that the High Court of Central Ontario is about to lose so valuable a worker and we wish him every success and trust he may be able to come to us again in the near future.

COURT GERMANIA IS MOVING TO WALTZ TIME.

“On Monday evening last a public installation of officers of the new Court of Foresters (Court Germania), was held here at the home of Mrs. Gilbert. The ceremony was conducted by Rev. A. H. Allman and Messrs. J. Canavan, D. E. Bastedo, H. Boyer and Geo. Boyer, the officers being as follows:—C.D.H.C.R., W. Couk; C.R., W. Lowe; V.C.R., T. Warlow; Chap., J. Lamont; Treas., H. Weismiller; Fin.-Sec., H. Gilbert; Rec.-Sec., W. Witham; Sir W. S. Fulton; Jr. W., J. Young; Sr. B., J. Ryder; Jr. B., G. Young; P.C.R., J. Rosger. After the installation there was an interesting programme of music, recitations and readings, in which Miss Mabel Brown, Miss Eva Bastedo, Mr. George Boyer and Mr. J. Canavan took part. Rev. A. H. Allman gave a brief address, commending the formation of the Court and speaking words of encouragement to the men who had joined the Order. Excellent refreshments were then served by the lady friends of the Foresters, after which some retired, while others remained for a few hours to indulge in tripping the light fantastic. There is every promise of a splendid Court here, there being now 20 members, and others likely to join before the charter closes. Mr. Canavan has worked faithfully to get the Court established; but he will have the satisfaction of knowing he has secured a lot of good men.—*Muskoka Herald.*”

Court Nipigon, No. 3827.—At its last regular meeting, held in the Foresters' Hall, the election of officers for 1899 resulted as follows:

Jr. P.C.R., Jas. McIlwraith; C.R., D. McDonald; V.C.R., F. Woolard; Fin. Sec., J. H. Scott; Rec. Sec., J. McIlwraith; Chaplain, Rev. J. Russell; Sen. W., John Lynch; Jr. W., Alex. Olson; S.B., Geo. Gerow; J.B., H. Brian.

Finance Committee.—W. McKirdy, John Strachan.

Trustees.—James Cowie, W. McKirdy, John Strachan.

PENNSYLVANIA.

The Reception at Philadelphia.

We received the following account too late for insertion in our last edition. It is written by an enthusiastic Forester, and we always delight in the efforts of any brother who has the energy and zeal to give full reports of important Forestric gatherings:

PENNSYLVANIA WELCOMES AND HONORS DR. OROHYATEKHA, FORESTRY'S CHIEF.

If one man more than another had a right to feel flattered by the honors heaped upon him, that man was the Supreme Chief Ranger of the Independent Order of Foresters, as he stood in the midst of a concourse of Philadelphians and visitors from Pennsylvania and other States during the evening of November 18th last, courted by young and old, and the recipient of showers, aye, deluges of compliments, whose sincerity was clearly evidenced in every vocal utterance and facial expression. Though palms and potted plants, and rare exotics, were missing from the hall decorations, there were present, as all will gladly admit, the royal flower and richest flora of the Order—flowers that had added, and are still adding, lustre and renown to the word Fraternity—flowers whose beauty and fragrant blossom and exhale in 150,000 international homes, and are presented in and wafted to ten times as many more. This particular evening had been selected and dedicated to Dr. Oronhyatekha, S.C.R. of the Independent Order of Foresters, and all present were assembled to do honor to the Chief.

The distinguished guest, accompanied by Mrs. Dr. Oronhyatekha and their daughter, and S.S., John A. McGillivray; S.T., Harry A. Collins; S.P., Thomas Millman; D.S.C.R., A. E. Stevenson, American Agent of Chicago, Ill.; A.S.C.R., G. A. Harper; P.H.C.R., J. D. Clark, of Ohio; with their families, arrived in Philadelphia over the Pennsylvania railroad Friday morning, the 18th, en route from Baltimore, Md., where the Supreme Chief Ranger had been in attendance upon a session of the National Fraternal Congress, November 15-18, as one of the accredited representatives of the Supreme Court of the Independent Order of Foresters, and from which Oriole City convention he bore away a marked evidence of further merited honor in the form of the portfolio of the Congressional Vice-Presidency for the year 1899. Upon their arrival in Broad Street Station, Philadelphia, the party were met by a local Reception Committee, composed of G. W. Kendrick, Jr., P.H.C.R., Harry Hughes, H.T., and Chas. W. Mingle, H.S., by whom they were escorted to carriages in waiting, when they were driven to rooms provided for their entertainment at one of the city's leading hosteleries, Hotel Lafayette, on the corner of Broad and Sansom streets, in the heart of the business centre, whence radiate all avenues leading to points of interest, and whose hospitable walls secured exemption from the din and strife of metropolitan life. Rain set in during the forenoon, and a steady downpour throughout the day prevented the reception committee, much to their regret, from indulging the visitors in a round of carriage drives and sightseeing, which were fully arranged for, and had been mapped out so as to include Fairmount Park and environs, and the many points of interest, historical and otherwise, which have done and are still doing so much to make the old Quaker City famous.

Long before the appointed hour, troops of the Order's adherents, with their families and friends, arrived in the magnificent Odd Fellows' Temple, at Broad and Cherry streets, within stone-throw of the majestic Masonic Temple, at Broad and Filbert streets, and wended their way to the reception hall, where they were met by gentlemanly ushers, wearing the Order's insignia, who conducted them to seats. By eight o'clock the capacious hall was rapidly filling up with Forestic humanity, who dared the rain torrents and flooded streets and sidewalks, in their determination to be on hand to do individual and collective honor to the genius among his fellows, who had, in less than a decade, built up a monument for mankind, whose architectural beauty, nobility and grandeur will stand as a matchless masterpiece in the Fraternal pageantry of all ages and in all climes.

A string orchestra enlivened the interval of waiting before Dr. Oronhyatekha's coming. A few minutes after eight there was a buzzing of voices and turning of heads toward the main entrance door—then hand clapping, and then amid a storm of welcoming manifestations, the Grand Sachem of Independent Forestry passed up the centre and main aisle, taking a chair in the middle of the hall, where he was surrounded by a loving assemblage, whose admiration could scarcely be restrained to mere glances and whisperings. The Doctor was, of course, accompanied by Mrs. Dr. Oronhyatekha and their charming and accomplished daughter, Miss Oronhyatekha, and the members of the executive staff already named.

Before proceeding with the oratorical features of the evening, Miss Annie Caster, a young lady resident at Atlantic City, N.J., thrilled the audience with several pianoforte operatic selections.

The melodious sound waves awakened by Miss Caster's performance had scarce died away ere D.S.C.R. C. W. Barton, who is at present engaged in local organization, was introduced by Dr. Chas. G. Frowert, S.S.W., as being on the programme for a song. Bro. Barton is a vocalist of high order, his register ranging evenly from high tenor to middle basso, a rich, full, mellow baritone, however, being predominant. With orchestral accompaniment, he rendered the pathetic popular song entitled "The Stranger's Story," a series of stereopticon views very aptly and touchingly illustrating the words, and later sang beautifully "The L.B.C. Ode," which performance elicited richly deserved expressions of delight from the gathering.

Dr. Frowert was the programme's next billet, and, as was observed by all present, he was one of the very distinct stellar attractions of the evening. His opening remarks led the audience to expect a treat, and there was a general settling down in seats the better to enjoy the grand things in store. The genial, handsome, and talented medical practitioner fairly outshone his professional accomplishments in his new rôle as lecturer. He painted in eloquent terms, aided by eye-enraving stereopticon pictures—some witty, some humorous, some saddening, some filled with pathos, some heart-gladdening, some mind-elevating, some soul-convincing, all grand and fitting—the history of the Forestric world from the hour of its dawning, as the "Royal Order of Foresters," at Knarborough, England, in 1745, downward through the more than intervening century of time and vicissitudes, to the 17th day of June, 1874, when The Independent Order of Foresters was crystallized,

on American soil, with Col. Alonzo B. Caldwell at its head; and then reciting graphically the causes which eventuated in the practical wreckage of the American effort, the speaker carried his hearers still further along the pathway of the Order's history, placing before them in glowing language the fascinating story of that momentous last week in June, 1881, when the R. W. High Court of Ontario, with its "famous 369," at whose helm stood the peerless Mohawk Chieftain and prince, made the stand that not only gave a silver lining to every cloud of adversity that had been floating over the Order's horizon, but, be it known, dispelled all gloom and doubt, paving the way for the ceaseless blaze of golden sunshine that from that day has enveloped every Forestric movement. The Doctor made financial statements sparkle with rich veins of interest—mathematical problems gleam with unwonted perspicuity—flashed witticisms right and left—at one moment transported his listeners into paroxysms of laughter, and in the next excited a suspicious moisture in their eyes—but always did our S.S.W. clinch his argument, and not once did he fail to carry his point. So well did Dr. Frowert cover the field he entered, it became apparent to those who were to succeed him on the rostrum that their thunder had been used—their weapons discharged—their ammunition consumed. To Dr. Frowert belongs the honor, invested with gemmed truth, of first giving utterance to the impressive statement that "Dr. Oronhyatekha, our Supreme Chief Ranger, has done more than any other living man to bring about the only proper and real Anglo-Saxon alliance, by welding in one grand fraternal organization the English-speaking people." The lecturer's clever humor was shown when he said, "the Supreme Court at its last session had decided to establish Courts for ladies, to be called Companion Courts—quite apart from male Courts, however."

Dr. Frowert left the platform with loud expressions of gratification by the audience ringing in his ears, and we cannot refrain from stating here that an abler and more thorough exposition of the Independent Order of Foresters was never offered the people of this State.

"Dr. Oronhyatekha! Dr. Oronhyatekha! Speech! Supreme Chief Ranger! Speech!" now cried the audience, and, with approving words and smiles greeting him on all sides, the handsome Supreme Chief Ranger, bowing to the right and left, his noble features lit up by the smile that has ever gladdened alike friend and stranger, walked to the platform, where his leonine figure and majestic presence joined to proclaim him a king among his fellows. With the subsidence of applause consequent upon his appearance the Supreme Chief Ranger made the following remarks:

DR. ORONHYATEKHA'S SPEECH.

"DR. FROWERT, LADIES AND GENTLEMEN:

"After the admirable, interesting and instructive address by our good friend Dr. Frowert, and taking into consideration the hour, it would be out of taste for me to do more than just say a word or two. I need not tell you that I have enjoyed most thoroughly the able exposition of the purpose and work of the Independent Order of Foresters by Dr. Frowert. I think the Doctor has filled the places of all of my colleagues, but not of myself, in his splendid address. I am accompanied by the Supreme Secretary, whose handsome face you saw reflected upon the canvas, (applause),

and that beauty of a man, our Irish Supreme Treasurer, Brother Harry Collins, (uproarious laughter). You also saw the solemn-looking, cross-looking Supreme Physician, to whose work, and the work of the physicians of the Courts, is due in great measure the prosperity of the Independent Order of Foresters (applause). My colleagues and myself make a strong team. For eloquence there is none to surpass our silver-tongued Supreme Secretary, the Hon. John A. McGillivray. For wit and genialty there is no equal to Brother Harry Collins. We also have the bright young Brother from Ohio, who is Past High Chief Ranger of that great State, and who would also have electrified you with his eloquence had not Dr. Frowert done everything in that line that could be done, (laughter). These gentlemen whom I have mentioned represent the strength and oratory of our deputation, while I represent the good looks and common sense thereof, (loud and continued laughter), and, therefore, I say, while Dr. Frowert has done all that they might have done, so far as their parts are concerned, he has not altogether filled my part. I would like to know if I heard Dr. Frowert aright when he referred to the number of ladies engaged in Forestric offices at the Headquarters in Toronto. I may have misunderstood him when I thought he said there were 27 ladies employed at the Temple office. I trust, at all events, he will correct that statement, for, after due trial we have become so thoroughly convinced of the superiority of the women over the men, that we have 97 ladies employed in our Toronto office, and some 15 or 16 men, and we sometimes think we should get rid of all of the men and replace them with ladies. When Dr. Frowert said the ladies were permitted, by the decision at the last session of the Supreme Court, to become members of the Order, and to form Courts of their own, I think I heard an expression of dissent on my left, and which must have arisen from a misconception of the situation. We have so much confidence in woman that we have, indeed, given her the right to manage for herself, and transact all the business that men have done in the past. We have permitted men to be elected as honorary members by the unanimous votes of the companion courts, but they have no right to speak or take part in the management of the business, because we believe our 'Companions' the ladies, can do all the talking necessary (laughter) and all the business for Companion Courts.

"Let me refer again to the good work done by our Supreme Medical Examiner, and in the Courts by the Court physicians. In 1891—rather, in 1881, the year of reorganization, the death rate in the Order was over 10 in the 1,000. Ten years after, or in 1891, we had succeeded, in reducing the death rate to 6.40 in the 1,000, and when we got it that low—far below what the actuaries said our mortality rate should, considering the age of the Order—we assure you there was great rejoicing in the Supreme Court. We supposed we had reached the lowest point possible consistent with a proper regard for mortality tables, you can judge of our gratification, when during the ensuing year, 1892, the death rate fell to 6.25, and the next year to 5.47 in the 1,000. We came, at last, to the conclusion that if this thing continued in this way we would reach a time when there would be no deaths in the Order. (Applause and laughter). We, however, have not realized our expectations in this respect (renewed laughter), but we can boast that to-day, our

death rate is only 5.56 in the 1,000. I believe the mortality rate of the State of Pennsylvania, one of the healthiest commonwealths in the United States, is 17 or 18 in the 1,000. You can, therefore, understand that if you become a member of the Independent Order of Foresters you will die only about one-third as often as those who stay out of the Order (great laughter). If there be an additional feature for your consideration beyond those which have been advanced by Dr. Frowert in his able lecture, I offer this as one why join the I.O.F. and place yourselves and your families under the protection of this great fraternal Order."

The Supreme Chief Ranger left the platform amidst a perfect storm of applause, which did not subside for some minutes after he had resumed his seat among the audience. Short but pithy addresses were delivered by the other members of the Executive and by J. D. Clark, P.H.C.R. of Ohio and by Bro. Meyers of New York.

The work in Scranton.

"A very fine new court of this popular insurance society was organized recently in the North End by Mr. J. Boddy, State Organizer, with a large list of influential citizens, including the leading business and professional men of the town, among whom we noticed Dr. Herman Bessey, Mr. W. C. Cowles, Clarence Steele, Benjamin S. Robinson, Victor E. Arnold, J. G. Osterhout, Dr. Sureth, Dr. Honeywell, S. G. Morrison and Rev. Mr. Guild. A full staff of officers was elected and installed, W. C. Cowles being selected as Chief Ranger, Rev. George E. Guild, Chaplain; V. Arnold, Financial Secretary; Dr. Herman Bessey, Court Physician and Medical Examiner; J. G. Cowles, Court Deputy; Charles B. Davies, V.C.R. The Court starts out under most encouraging prospects, and it is expected that in a very short time the membership will number 100 or more, as all who were present at the inaugural meeting were highly pleased with the principles of the Order and the beauty of the ritual."—*Scrantonian*.

Keystone Premier was organized the other day at Harrisburg with a membership of 44. The following were selected as the first board of officers: Court Deputy, Edward Z. Gross; Physician, Dr. S. F. Hassler; Chief Ranger, Horace Chayne; Past Chief Ranger, John K. Royal; Vice-Chief Ranger, David H. Swiler; Recording Secretary, J. Barkley Fisher; Financial Secretary, J. H. Davidson; Treasurer, Henry W. Gough; Chaplain, George W. Haggerty; S.J.C., Dr. W. Spry Hurllock; Senior Woodward, William C. Hunter; Junior Woodward, George H. Sponsler; Senior Beadle, Francis N. Brown; Junior Beadle, Richard C. Miller.

Court University was organized in Odd Fellows' Temple, at Philadelphia, with a large charter membership. Among the number there were many prominent citizens of Philadelphia. The following officers were elected and installed: Chief Ranger, Harry Ferkler; V.C. Ranger, John L. Stauffer; Recording Secretary, Edward E. Scott; Treasurer, Harvey H. Hubbard; Past Chief Ranger, Dr. A. R. Rainear; Court Deputy and Physician, Dr. Charles G. Frowert.

Forestric energy is being rewarded with a heavy recruitage in the old Quaker City these days. Right upon the heels of the recent visit of Dr. Oronhyatka, S.C.R., accompanied by other members of The Supreme Court of the Order, much enthusiasm which had lain dormant sprang into

robust life, with the result that Court institutions are booked for many sections of the State, while this city is well ahead in the van of progress. Besides courts about to be instituted by Dr. C. S. Frowert, S.S.W., and D.S.C.R. Barton, the latter on Monday evening of last week organized Court Wissahickon, at Lehigh Hall, corner Lehigh and Germantown Avenues, whose affairs will be officered during the coming year by the following brothers: Chas. Kaufmann, C.R.; Newton C. Conant, Phy.; Robert Trimble, T.; G. C. Johnson, F.S.; George Vogel, R.S.; William Fricke, Chaplain. The new Court starts out with bright prospects.

Court Union Traction met at Eureka Hall, Eleventh and Girard Avenue, on Thursday evening for the purpose of electing officers for the year 1899, and the initiation of seven candidates for membership. This is a most promising Court, each member striving to surpass his fellows in the race for securing new candidates. C. W. Mingle, H.S., and Dr. Frowert, S.S.W., attended the meeting, aiding in the untangling and straightening out of knotty Order points.

THE BOYS CAME.

Bro. D. B. Cochrane, C.R., of Court Kittaning, No. 3160, sent out the following ferocious epistle. It is likely that those failing to attend such a summons have made themselves liable to the penalties for contempt:

ImporTant BiZness MEatin.

If Younses fellers wrot ar ForesTers dont want a few uv ussens to run orf wid de hole kittle uv Karp yu had better tend de nixt meetin wich will bee hell in Od FelLers Haul on

MUNDY NITE DECEMBER 26

ranc or shine. See?

Dis is Lection nite and Yu Mite git a offis ef yu cum. Sum uther ImporTant things wil goe on two an ic mite Pay yew to quit drinkin Won nitE and dew your dooty. De Blak Bare will bee let loos at ate oclock p M.

Yours in El, Bee & See,
CheAf RaiNgEr.

PRINCE EDWARD ISLAND.

Court Strathcona, Bradalbane, celebrated its anniversary Thursday evening. The spacious Orange hall was filled to its utmost capacity by the most intelligent and appreciative audience that ever gathered there on any occasion. The Foresters and committees are to be congratulated for their excellent management and the unprecedented success that has attended this their first anniversary. The programme, which was a lengthy one, was carried out in a creditable manner. The opening address by Rev. Mr. Campbell touching on our brotherhood was clearly and forcibly delivered and appealed strongly to every one in the audience, re the great importance of joining this noble Order whereby ample provision is secured for those dependent on them. J. M. Clark, High Chief Ranger, also gave an address on the financial firmness of our Order and ably refuted slanderous charges made against I.O.F. by some of the Old Line companies. All the performers acted their parts well. The singing by R. M. Lamont and Jno. Sutherland brought the house down and received great ap-

plause, also being loudly accorded. The readings by Messrs. Archy Ferguson, J. Gordon McKay and R. Elliott were very amusing indeed, and received the greatest applause. The instrumental music, organ, violin, etc., by Mr. Joe McLellan and Blanche Craig delighted the audience and we must make special mention of the instrumental duet by the Misses Craig, as being the choicest in the instrumental selections. The greatest treat on the program was the address by the Rev. W. J. Kirby which held the audience spellbound throughout.

TROZON, P.E.I.,
Dec. 1st, 1898.

To the Executive Council :

Permit me through you to express my most grateful thanks for the prompt manner in which you paid my sick benefit claim amounting to \$55.29. Furthermore, through the columns of the INDEPENDENT FORESTER, I desire to testify to the kindness and brotherly attention I have received from the officers and members of Court Petrel, No. 3364, during my illness. Wishing the noble Order Godspeed and prosperity in its benevolent work,

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

QUEBEC.

FORESTRIC BANQUET.

The banquet given last evening at the Chateau Frontenac by the Independent Order of Foresters of this District to Mr. O. W. Bedard, High Chief Ranger for the Province of Quebec, was in every respect successful. Over 150 members were present and Mr. J. I. Lavery, advocate, presided, having on his right the guest of the evening, and Hon. Mr. Dobell, Hon. Mr. Dechene, Mr. Drapeau, of Rimouski; Geo. W. Craig and Alf. Dumas, and on his left, Hon. Chas. Fitzpatrick, Mayor J. E. Roy, of Levis; Mr. V. Morin, N.P., of Montreal, Vice-Supreme Chief of the Order; Mr. Breton, General Organizer of the Order; Messrs. Emile Trudel and Eric Dorion, Secretaries. After full justice had been rendered to the splendid bill of fare provided by Mr. Bellevue, the popular manager of the Chateau, the Chairman called upon Mr. Dorion, one of the Secretaries, to read some letters. The latter read letters apologizing for non-attendance from Lieutenant-Governor Jette, Sir Wilfrid Laurier, Hon. Mr. Marchand, Mayor Parent, Dr. Oronhyatekha, and Prof. Watters.

The Chairman then proposed the health of the Queen, which was duly honored, the guests singing the National Anthem.

The health of the Governor-General and the Lieutenant-Governor was proposed.

In rising to propose the health of the guest of the evening, Mr. Lavery remarked that no doubt some of those present were anxious to know why they had met there last evening. He would tell them that at the last meeting of the Order of Independent Foresters, Mr. O. W. Bedard, a merchant of this city, was elected High Chief Ranger of the Order for the Province of Quebec. This election was not only an honor to the city, but also to the French-Canadian members of the Order. The Chairman then entered into the history of the Order, and gave some very interesting statistics. In 1876 the first three Lodges were established in Canada and in 1881 when Dr. Oronhyatekha was appointed Supreme Chief Ranger there was a membership of 376 and a deficit at the end of the year

of \$4,000. Dr. Oronhyatekha has occupied ever since the position of Supreme Chief of the Order and to-day the Order consists of 140,000 members with a surplus of \$3,150,000.

MR. BEDARD SPEAKS.

The toast was received with great enthusiasm and in rising to respond Mr. Bedard was cheered to the echo. He began by remarking that he was deeply affected by this spontaneous demonstration, which would always remain an event in his life, and he considered it a great honor to have been elected to the position he now held in the Order. He had great faith in the Order of Independent Foresters and said that the numerous other benevolent societies showed great zeal in rivalling it. Benevolent societies differed greatly from insurance companies, as they had no shareholders to enrich, consequently their rates was much lower. The motto of the I.O.F. was Liberty, Benevolence and Concord, and under that flag all creeds and denominations were welcome. After giving statistics of the Order since its foundation, Mr. Bedard spoke in English, thanking the English-speaking members for turning up in such large numbers. Their presence there that evening was sufficient proof that both nationalities pulled well together in the Order. If our brothers in other Provinces understood us as well as we should understand them, it would be of great advantage to the Dominion. Mr. Bedard sat down amidst great applause.

At the request of the Chairman, Mr. Geo. Craig, ex-Chief Ranger of Stadacona Lodge, in a few well chosen remarks, proposed the health of the Dominion of Canada, and called upon Hon. R. R. Dobell to respond.

MIR. DOBELL'S SPEECH.

The member for Quebec West, who was received with great applause, began by thanking the I.O.F. on behalf of the Dominion of Canada, for the honor conferred upon one of its members by inviting him to be present at the banquet. When he received his invitation to attend a Foresters' banquet he first expected to meet a number of lumbermen, but his neighbor, Mr. Bedard, had during the evening explained to him the objects of the Order, and he now thought he would join the Foresters (Loud applause). Hon. Mr. Dobell then referred to the future prosperity of the city of Quebec, and remarked that we were now on a springtide of prosperity, and he felt satisfied that all those present were of the same opinion. He alluded to the canals and waterways of Canada, and remarked that although Messrs. Peterson, Tate & Co. had failed in securing a fast line service for Canada, nevertheless the scheme was not abandoned. He, the speaker, had crossed the ocean on three different occasions in relation to the fast line matter, and although he had to admit that he had failed in securing the fast line so far, he had not given up all hope, and he was leaving on Saturday next for the Old Country, and hoped that satisfactory results might follow this visit of his to the ship-building world.

Other toasts proposed were that of "The Province of Quebec," proposed by Mr. Emil Trudel, and responded to by Hon. Mr. Dechene; "Mayors of Quebec and Levis," proposed by Dr. Lord, responded to by Mr. J. E. Roy, Mayor of Levis; "The Supreme Chief," proposed by Mr. W. R. Russell, of St. Anne de Beaupre Court, and responded to by Mr. V. Morin, Vice-Supreme Chief, who spoke in both languages. "The Press" was also duly honored, Mr.

P. Coriveau proposing the toast, which was responded to by Dr. Stewart and Messrs. G. Gale and Girard. The ladies were not forgotten, and Capt. J. O. Martineau, in a neat speech proposed their health, which was responded to by Alderman Boulanger.

The last toast of the evening was that of the President, Alderman Lavery, which was proposed by Mr. Drapeau and duly acknowledged.

The banquet, which will mark an event in the annals of the Order of Independent Foresters, was brought to a close at midnight.

Court Balmoral, No. 269, Montreal, Que., held their "At Home" at Beaman's Hall, on Friday evening in commemoration of the eleventh anniversary of the founding of the Court. A splendid programme of dances was arranged and carefully carried out under the direction of Bros. Fordham and Sullivan. Supper was served about midnight by Bro. Monarch, and the menu was sufficiently piquant to satisfy the most critical epicure, and it was generally conceded the caterer, who had often served us in the past, had surpassed himself.

The Chairman and Vice-Chairman were Bros. Strathearn, ex-High Chief Ranger and C.D., and Skelly, Royal High Commander. The toast of "The Queen," proposed by the Chairman, was enthusiastically received, as well as the following: "I.O.F.," "High Court of Quebec," "Sister Courts," "The Ladies," and "Court Balmoral," all eloquently replied to by Bros. Dr. Poupard, Skelly, Kearns, Conolly, McArthur and Upton.

Two incidents of an unusual character enhanced the evening's pleasure, namely, the presentation of a gold mounted cane to Bro. J. J. Conolly, as a reminder of pleasant comradeship during a ten years' connection with the Court, and of a handsome travelling case complete with silver-mounted necessities to Bro. P. Strathearn, as a souvenir of the work accomplished for the Court from its inception. The address and presentation to Bro. Strathearn were made by Bro. Conolly, who incidentally remarked that Bro. Strathearn was not only the founder of Court Balmoral, but of Forestry generally in the Province of Quebec, and no Forester had effected more tangible good for the Order than he had, and as a consequence his name is a household word wherever Forestry has extended its ramifications in this Dominion; he is honored and esteemed by the brethren as no Forester has ever been. Bro. Strathearn modestly replied, thanking the donors for their magnificent present, and promising to steadily continue the same line of conduct in the future which had guided him in the past. The assembly broke up about four a.m., after having passed a most pleasant evening.

Court Chenier threatens to become the banner Court of the Order. It signaled its election of officers by initiating 60 new members, bringing its roll up to near the 400-mark. Among its members it reckons some very energetic and talented men.

Courts Champlain, Duverney, No. 1271, Ste. Helene, and Nationale have just held their elections of officers, and are proceeding to cut out their work for the ensuing year in a spirit that will make it hard for Courts in other jurisdictions to keep pace with them.

132 Fulford St., MONTREAL,
Dec. 19th, 1898.

The Executive Council:

GENTLEMEN,—Please accept my sincere thanks for the very prompt payment of the \$3,000, amount

of policy held by my late husband, Herbert H. Dyson, in the I.O.F. I wish also to convey my heart-felt thanks to the Chief Ranger, R. Secretary, and two other members, Bros. Score and Cooke, who were untiring in their efforts to comfort and encourage my husband in his illness. Wishing the noble Order continued success in its great work,

I remain,
A sincere friend of the Order,
MARGUERITE DYSON.

VERMONT.

Court West Pawlet, No. 1172, had a largely-attended meeting on Dec. 13th. Twelve candidates were initiated, with 6 more awaiting. This Court is looking forward to the 28th of January, the day fixed for its Bistedfod. An attractive programme has been prepared, and there is no doubt that the event will be in every way worthy of the Order.

WISCONSIN.

Every Forester in Wisconsin is pleased to welcome the return of our High Chief Ranger, Bro. Col. Parker who has been absent with his regiment for the past six months in the war with Spain, and part of which time he was in Porto Rico in actual service. We are also more than proud of our High Chief Ranger who left his home and business to take up arms for the upholding of our country's honor. Court Badger, of Milwaukee, the Court to which Col. Parker belongs, gave him a reception on Wednesday evening, Nov. 9th, at which time he was presented with a very beautiful Forester's badge, of which the Colonel is very proud.

Bro. Robert Kidney, D.S.C.R., has been doing excellent work at Superior and West Superior, where, within the past two months, he has obtained 150 members. Most of these members were united to Court Superior. This Court is now in a fair way to become the banner Court in the state.

Bro. J. S. Hall has completed the organization of a good large Court at Stoughton.

Court Racine reports quite a boom for the Foresters in their city, and their numbers are increasing very rapidly.

The meeting of the High Court will be held at Hudson on the first of February, and it is the desire of all that our membership in this state be as large as possible at that time. It is earnestly urged that the Courts send in their reports and dues promptly, in order that the reports for the past two years may be made out in time for the meeting of the High Court.

GREAT BRITAIN and IRELAND.

ENGLAND.

Wimbledon's At-Home.

Court Wimbledon No. 2010, held its annual At-Home in St. George's Hall on Wednesday night, 23rd Nov., a large company attending. Bro. H. J. Richards, C.R., who presided at the outset, explained that the Order's object was to assist its members in sickness and adversity, make provision for them in old age and take care of their widows and orphans. Bro. A. H. Botwright, V.C.R., the musical director, assisted by Bro. Battensby, the

South Park Glee Party, and other talented ladies and gentlemen, treated the guests to an exceptionally good programme of music, etc., to which they listened whilst enjoying the dainties provided by Bro. A. L. Johnstone at numerous small tables adorned with plants and flowers, and each presided over by a brother.

Among the large number of prominent Foresters present were Bros. Tidman, P.H.C.R.; Cronyn, Asst. S.S.; Emery, H.T.; Halford, H.V.C.R., and C. J. Swabey, F.S., Court Admiral Benbow, No. 2190.

During the evening Bro. Cronyn, Asst. S.S., gave a very able address on the rise and progress of the Order and its insurance and fraternal advantages. Bro. Tidman also spoke, giving a very glowing account of his visit to Canada as a representative of the High Court of London, when visiting The Supreme Court lately held in Toronto, Canada. The duties of stewards were ably carried out by Bros. C. E. Butcher, F. C. A. Dubber, A. Haines and F. T. Mold, S.W., and the room was beautifully decorated with lanterns, palms, etc.

Court St. Martin, No. 2171, Dover, Kent, recently held a most interesting meeting at its headquarters, Shaftesbury Café, Snargate Street.

C.R., Bro. Chambers, presented to Bro. Hudson Clark, F.S., on behalf of some of the members of the Court a very handsome gold watch, appropriately engraved, which had been procured through Bro. Stott, the representative of the well-known firm of Hallmark & Co., manufacturing jewellers, London, as a slight recognition of Bro. Clark's valuable services and unvarying courtesy while occupying the position of F.S.

After the Court meeting the members with many others sat down to a capital supper provided by Mr. Chambers, the manager of the Shaftesbury Café, which was served in the usual handsome manner of that well-known establishment.

An extremely pleasant evening was spent, and the musical talents of the members, with the assistance of Bro. Stott, added much to the enjoyment of the evening.

Bros. Cronyn, Asst. S.S., and Stott made interesting speeches, the former referring particularly to the business working of the Order at its headquarters in Toronto, Canada, from which he had lately come, and he also spoke earnestly on Fraternity in Forestry.

A hearty vote of thanks was passed to the chairman, Bro. Chambers, and, after expressions from many of the members that this was the pleasantest and most successful gathering of Foresters ever held in Dover, the proceedings closed.

Battersea's At-Home.

The members of Court Battersea, No. 2099, gave their annual At-Home recently, at Stanley's Restaurant. There was a very large attendance of members and friends, including many ladies. Light refreshments were served, and a programme of music was carried out by members of the Order, assisted by one or two professionals, including Mr. Herbert Luck. Instrumental selections were given by a capable orchestra. Of course, besides providing an enjoyable evening, the promoters of the At-Home wished to spread a knowledge of the organization to which they belong. To this end they had with them Bro. Cronyn, the Assist. Supremo Secretary, from headquarters at Toronto, who, in the course of a short address, pointed out the advantages which the Order offers to its mem-

bers. Battersea Court has been in existence for five years, and is in a very flourishing condition. Bro. H. J. Beany, C.R., who occupied the chair, made a few genial remarks. The proceedings terminated with the singing of "Auld Lang Syne."

Court Queen of the South, No. 2194, of Southsea, recently reorganized, is now determined to go ahead and held a banquet recently, at which thirty sat down. By special request Organizer Blamey took the chair, supported by Bro. C. E. Price, H.C.R., Bro. A. Curtis, D.D., H.C.R., Bros. Childs and Buckle of the sister Court at Landport, and other officers. After the loyal toasts the Chairman gave the "I.O.F.," the rise and progress of the Order being duly dealt with, its unequalled benefits described and proofs adduced showing the value of the scheme over that of any other organization, coupled with an earnest appeal to those present to avail themselves of membership without delay on present terms.

Bro. Price responded showing the why and wherefore of our low rates, by analyzing the premiums of ordinary insurance companies as against those of the I.O.F. and gave valuable information respecting the doings of The Supreme Court, which recently met in Toronto and which he attended as delegate. Both speeches were listened to patiently and frequently applauded.

Bro. Curtis in a very happy speech gave, Court Queen of the South, saying he was much struck with the fraternal principles of the Order. Bros. Moorish, Abraham and Macaulay responded, Bro. Childs, C.R. of Court Southsea, No. 2112, Landport, responding for the visitors, said his Court would always give fraternal welcome to any Foresters, especially to the brethren of Court Queen of the South. He wished them prosperity. The various toasts were interspersed with songs, glees and recitations. At the close some gentlemen expressed their intention of becoming members.

Some Organizing Work.

Court Novel Experience has been instituted at Exmouth by Bro. A. T. Blamey, D.S.C.R., its regalia procured, and the initiation worked on the first night. He likewise instituted in the same place, Court Queen of the Exe, with twenty Charter applicants.

Forestric Dinner in Derby.

The annual dinner and smoking concert of the Derby branch of the I.O.F. was held at the Derwent Hotel. Host Barker provided an excellent repast, and afterwards a very enjoyable evening was spent. Sir Thomas Roe presided, and amongst the others present were Councillors A. Simpson and Shackleton, Dr. R. N. Gentles, and Messrs. J. T. Bibby (Birmingham), Organizing Deputy Supreme Chief Ranger, T. Morgan, H. Ottewell, W. Wilkinson (who occupied the Vice-Chair), Sims, J. H. Simpson, F. Walker (Secretary), Hillman, Wilkinson, J. B. Ashcroft, W. Wright, Osborne, Hilton, Wildsmith, Denmay, Wheatcroft, Dolman, Frost, Brown (representing the A.O.S.), Eley (representing the A.O.F.), etc. The toast list was a short one, and the Chairman opened by expressing the pleasure it gave him to meet them. He was especially pleased to see ladies amongst the company, and hoped that in future they would grace the gatherings more frequently. It was desirable that ladies should join the Order more freely and assist in the

good work that friendly societies were doing. Before closing, Sir Thomas complimented the landlord upon the excellent dinner he had provided, and said it was one of the best spreads he had ever sat down to. The speaker then submitted in loyal terms the toast of "The Queen," which was accorded enthusiastic honors. Sir Thomas then made a few remarks on the Independent Order of Foresters, and said that new Orders had of late years sprung up and offered more advantages than some of the old ones, but nevertheless that Order continued to hold its own. It had done excellent work, in helping to relieve sickness, and would no doubt continue to do its good work. Bro. Bibby then briefly proposed "The I.O.F.," showing the great advantages to be gained by belonging to the Order. It began in a very crude form in 1874, but in 1881 they received a Royal charter permitting them to deal in the insurance business, which was a great help to the members. The membership had increased by leaps and bounds, and now amounted to 137,500. They had a surplus of £615,146 5s. 8½d., a fact which spoke for itself (applause). Bro. W. Wilkinson seconded the toast, and spoke of the recent visit to Toronto of the Supreme Court. He produced a number of figures to show that the Society had exceeded all expectations. In July, 1895, the membership was 80,760, and in July, 1898, it had gone up to 135,962, or an increase of 55,000. In the former year they had a surplus of £277,000 odd, and three years later it had increased by over £300,000. The rules were somewhat revised, and not the least important alteration was the admission of ladies to the full benefits (applause). Bro. F. Walker proposed the toast of the kindred societies, and said they were a branch from the Ancient Order of Foresters. The only difference between the two Orders was that the Independent Order granted insurance benefits, whereas the other did not. He was afraid that the Independent Order would degenerate if they were not careful, as many seemed to think that it was merely an insurance society, which was a great mistake. They were a benevolent society, and gave advantages which other Orders did not. The benefits did not stop at death as any member for a small monthly payment could take up a policy of £100 to £1,000, whereby his widow or family would be provided for after his death. Bro. Brown, of the A.O.F., responded, and said the friendly societies in the town were doing a valuable and good work. The real value of the work would not be known during their lifetime, but the benefits would be seen amongst the younger generation. In conclusion he wished this Order every success. In proposing "Success to the Town and Trades of Derby," Mr. T. Morgan said it was a good old town, and was flourishing satisfactorily. Most trades did well, and when men come to Derby they seldom left (laughter). The work turned out in the town was sent all over the world, and therefore he thought they ought to be proud of their town. He was a member of two kindred societies and if they would have him he would join theirs (applause). Councillor Shackleton replied, and said that as a native he could not help referring to the vast improvements that had been made in the town. For that they had to greatly thank their present chairman's father (applause) as the late Mr. Roo had the affairs of the town at heart, and he was untiring in his efforts to place it in its present position. One of the greatest instances of what had been done in the town was the magnificent business their

worthy Mayor had built up (hear, hear). With such men as him at the head of affairs the town could not help but progress (applause). The toast list closed with a vote of thanks to the chairman, who promised to become a member of the Order. A splendid programme of music was gone through, the following taking part: Mr. J. B. Ashcroft rendered "Breakers Ahead" and "Four Jolly Smiths," Mr. J. T. Bibby gave "Queen of the Earth" and "Star of Bethlehem," Mr. W. Wildgoose gave a couple of comic songs, Mr. J. H. Simpson contributed "The Lifeboat" and "In Old Madrid" in excellent style, and Mr. T. Morgan sang "Boys of the Old Brigade" and "They all Love Jack," in his usual excellent style. Mr. A. G. Maskery kindly lent his gramophone, which was worked by Mr. G. F. Glover, and the selections were greatly appreciated by the company. Mr. J. Cater was the pianist.

CENTRAL ENGLAND.

At a recent meeting of the High Standing Committee it was resolved to again hold the District Conferences which were so successfully inaugurated last year, and in accordance with the resolution the first conference of the series was held at the Central Restaurant, Dundas St., Leeds, on Wednesday, Nov. 23rd last, and notwithstanding the very unfavorable climatic conditions prevailing, was a marked success. If any evidence was wanting of the growing popularity of these conferences—"Happy Thought Conferences" Bro. Lawless, A.S.C.R., termed them—it could be found in the fact that the Conference just held was almost representative of the whole jurisdiction rather than of the Leeds District only, brethren being present from Barrow-in-Furness, Liverpool, Bolton, Manchester and Doncaster.

Bro. Martin, H.C.R., presided, and was supported by Bro. Marshall, S.D.S.C.R., General Manager for Europe; Bro. Chiswell, P.H.C.R., and Delegate to Supreme Court, Bros. Porter, H.V.C.R., Ferns, H.S., Gibson, H.T., and Sutton, H.C. The H.C.R. in opening the Conference briefly reported the continued progress of the Order in his jurisdiction, and called the attention of the brethren assembled to the fact that the Conference was called not for the purpose of listening to set speeches, but for the interchanging of ideas, and expressed the hope that any brother being in doubt upon any point in the Constitution and Laws of the Order, would that evening ask for information on the point in doubt. He then called upon Bro. W. T. Sutcliffe for a song, who obliged with a fine rendering of "Mary," followed by Bro. Walker, who gave "Father O'Flynn" in capital style. After "Anchored" from Bro. Sutcliffe, the more serious portion of the evening's business was entered upon by Bro. Martin calling upon Bro. Chiswell for a résumé of what he saw and did as representative to the Supreme Court. Bro. Chiswell, who, on rising, was received with a hearty round of applause, gave his "experience" in his usual happy vein. He commenced by paying a tribute to the zeal and energy of the High Chief Ranger, whom he described as the best H.C.R. in the United Kingdom, and to his colleagues on the H.S.C. among whom he declared in all things essential to the good and welfare of the Order, the closest unity prevailed. He then proceeded to inform his audience that the work in the Supreme Court was carried on much in

the same way that the business of a High Court was conducted, and that the brethren must not imagine that the Supreme Court was an unanimous assembly, ready to do the bidding of any individual. It was, he said, "an assembly conducted on free parliamentary forms, where any delegate who had a proposal to make or petition to present, was allowed every latitude in stating his case, was listened to with courteous attention, his proposals freely and fully discussed and adopted or rejected on the vote of the assembly."

"Attendance at a Supreme Court," said Bro. Chiswell, "is an educational matter in a man's life," and proceeded to describe the work devolving upon the various Committees and the systematic way in which it was dealt with, and recommended his brethren to carefully read the reports submitted by the different Committees, particularly the report presented by the Committee on the "State of the Order," and the report of the Supreme Secretary, giving details of the Order's investments, upon which he reported that "not one dollar of loss had been incurred" and that "the investments were as safe and the securities as sound as the most exacting financial expert could desire."

The next point dealt with was the admission of ladies to the Order, of which Committee Bro. Chiswell was a member, and he pointed out that the Committee's recommendations were adopted by the Supreme Court without amendment; that these recommendations were practically as suggested by the H.S.C. of this High Court, and that the admission of ladies, on the lines suggested by his own H.S.C., was now an accomplished fact.

Bro. Chiswell next turned his attention to the Temple Building, which he described as the most magnificent and complete building it had ever been his good fortune to enter, and also gave an interesting description of the precision with which the detail work of the Order is carried on. Then came the all-absorbing question of the new legislation, which he fully explained and claimed "that with revised rates, we had revised benefits." He appealed to every member of the Order to study the details of the Extension of the Order Tax, as it affected every member, and to carefully read the pamphlet just issued by the Supreme Court, which gives a complete and satisfactory explanation of the necessity for this tax. Bro. Chiswell then enlarged on the stability of the Order, which he declared to be "doubly assured by the new legislation," and he doubted not "that its progress would be affected in the same manner as soon as the merits of this legislation were fully understood." In connection with this, Bro. Chiswell paid a high tribute to the fostering care and genius of the Supreme Chief Ranger whom he asserted "had the extraordinary power of making fellows work most enthusiastically for nothing."

In conclusion, the speaker exhorted the brethren to take a more active and lively interest in the work of the Order, to study the Constitution and Laws, and carry out the work of their respective Courts on the lines laid down therein, and to officers of Subordinate Courts, to loyally and conscientiously discharge the duties devolving upon them; and in summarizing his work in the Supreme Court, said: "I attended every session, voted in every division, and to the best of my ability and judgment carried out the injunction of the High Standing Committee to vote for what I was convinced were the best interests of the Order and of the High Court of Central England."

An interval followed for refreshments. On resuming Bro. Fogg sang "There are Kind Hearts Everywhere," after which Bro. Martin invited the brethren desiring information to proceed with their questions, whereupon a number of the brethren proceeded to ask keen and incisive questions, and a general discussion ensued that was participated in by Bros. Eastwood, Atkins, Topham, Robinson, Pennington and Challenger.

Bro. Fogg, Court City of Leeds, 2052, claimed that the much discussed old age pension problem had been solved by the I.O.F.

Bro. Marshall on rising congratulated Bro. Martin on the excellent gathering, and said it was particularly gratifying to secure such a good meeting on such an unfavorable night, and complimented Bro. Chiswell on his able description of the proceedings of the Supreme Court session. He then gave a full and interesting account of the opening of the session, and the reception by the civic dignitaries of Toronto, headed by the Mayor, Bro. Shaw, of the debate which took place on the question of the admission of ladies to the Order, and pointed out the many difficulties surrounding this question, and the safeguards amounting almost to disabilities under which women are admitted, and explained the laws in America and Canada in relation to a Fraternal Society giving annuity benefits which prevented the Order doing business in some of the States, and eventually led to the withdrawal of the Annuity Benefit. He further explained the new benefits now coming into force, and claimed that the revision of the rates was simply making new members pay for the additional benefits secured to them under the new legislation. Bro. Marshall closed his address by replying fully to the various questions raised, and to many discursive points arising from the remarks of the various speakers. After which Bro. Gibson, H.T., moved a vote of thanks to Bro. Chiswell for his eminent services to the High Court as delegate to the Supreme Court, and for his interesting description of the proceedings of the Supreme Court, to Bro. Marshall for his presence and convincing explanations of the new legislation, and to the brethren who had contributed the "lighter vein" of the evening. A well accorded vote of thanks to Bro. Martin, H.C.R., for presiding, brought to a close a highly successful, entertaining and instructive Conference.

Scarlsbrick Court, 2237.

The members of this Court held a special meeting one evening recently at the Albion Restaurant, when two candidates were initiated as members of the Order. Several other candidates were expected who found it impossible to attend. The following officers of the Court were present:—Bros. Fawcett Cave, C.R.; C. H. Ratcliffe, V.C.R.; S. McMurray, P.C.R.; T. L. Bower, Chap.; J. Holey, Trea.; W. Stansfield, Fin. Sec.; H. Wilson, Court Deputy; W. Foxton, S.W.; S. H. Young, J.W.; F. J. Holloway, S.B.; W. J. Runcorn, J.B.; along with the following visitors from the other local courts:—Bros. O. H. Brett, C.R.; S. Bell, V.C.R.; E. Wood, Chap.; A. E. Scarlett, Fin. Sec.; and G. P. Knight, C.D., from Court North Meols; Bros. Jonathan Green, C.R., R. Brimelow, F.S., A. Bury, S.W., and H. P. Jones, C.D., from Court Lathom; and Bros. Rev. J. Ashby, C.R., Walter White, V.C.R., A. G. Green, F.S., from Court Leyland. After the initiation service had been

gone through in an impressive manner, the evening was spent in a fraternal and social fashion. The Chief Ranger (Bro. Cave) assumed the chair, and gave as the first toast, "The Supreme Chief Ranger," coupling with it the name of Bro. Ronald McDougall, the direct representative of the Supreme Chief. Bro. McDougall, on rising, was greeted with the most fraternal welcome by the assembled brethren. He thanked them for this evidence of their confidence in such a leader as Dr. Oronhyatekha. He had had the honor of his personal acquaintance for more than a quarter of a century, and could speak therefore from absolute knowledge as to the high character, personal habits, and businesslike capacity of the Supreme Chief. Knowing this, the members need fear no alarm as to the attacks now being made upon their Order by interested parties, as such attacks had been time and again repeated, and as often repelled with results always damaging to their opponents. Mr. McDougall's address on the working of the Order was listened to with close attention, and was loudly applauded. The chairman then gave the "New Members," and Bros. Ellis and Taylor replied. Then followed "The Visitors," the chairman coupling the names of Bro. O. H. Brett, C.R. of North Meols; Bro. J. Green, of Lathom; and Bro. Rev. J. Ashby, C.R., of Leyland. Each of these gentlemen replied in neat speeches, as did also Bro. G. Knight, of North Meols. Then succeeded "Our Own Officers," responded to by every officer of the court. Songs were sung during the evening by Bros. C. H. Ratcliffe, H. P. Jones, and W. J. Run-corn, the accompanist being Bro. R. Brimelow.

IRELAND.

(*Newry Telegraph.*)

Court Clanrye was instituted in the reading-room of the old Town Hall at Newry, by the Rev. Jas. Cregan, High Chief Ranger, and Dr. W. Gibson, J.P., High Secretary of the High Court North of Ireland. The Court was organized by Mr. D. L. Cottrell, the official organizer. There was a large gathering of charter members, and several visitors also added their names to the list. The following were appointed and installed first-staff of officers: Mr. W. R. Bell, Chief Ranger; Mr. John Fisher, Vice-Chief Ranger; Mr. Wm. T. Wheelan, Past Chief Ranger; Mr. George Nelson, Financial Secretary; Mr. Robert Whiteside, Recording Secretary; Mr. Joseph Irwin, Treasurer; Rev. Thomas Whiteside, Chaplain; Mr. Edward Victor Norman, Senior Woodward; Mr. William F. Hall, Junior Woodward; Mr. Joseph John Maitland, Senior Beadle; Mr. T. N. Hall, Junior Beadle; Dr. F. C. Crossle, M.A., Court Physician; Mr. R. T. Clarke, Court Deputy High Chief Ranger. After the usual formalities had been complied with, the Rev. James Cregan, High Chief Ranger, declared Court Clanrye duly instituted. Dr. Gibson then gave a short address on the benefits of the I.O.F.

Court Culrathian was instituted in the Town Hall, Coleraine, on Dec. 2nd, and the following were appointed and installed officers: C.R., Bro. J. M. Bamford; P.C.R., Bro. Hugh M'Kay; V.C.R., Bro. David Innes (junior); Recording Secretary, Bro. Wm. Henry; Financial Secretary, Bro. Jas. Lowry; Treasurer, Bro. C. R. Anderson; Chaplain, Bro. Rev. W. G. Davis; S. Woodward, Bro. J. B. Scott, J. Woodward, Bro. W. J. Thomp-

son; S. Beadle, Bro. F. M. Edmundson; J. Beadle, Bro. John Wilson. Commissioned officers: Court Physician, Bro. W. K. Law, M.D.; Court Deputy, Bro. W. J. Given, C.E.; Trustees, Bros. J. H. Caskey and W. J. Long; S.J.C., Bro. John Shannon.

They Drank Tea in Court Ballymena, 2011.

The annual meeting in connection with this very prosperous Court was held in Whiteside's Albert Temperance Hotel, and was carried out to a very successful issue. There was a very large attendance of members, including Bros. Wm. Gibson, M.D., J.P., Belfast, High Secretary North of Ireland; J. Cottrell, Organizer, and Rev. James Cregan, High Chief Ranger. The following officers were duly installed for the ensuing year: Chief Ranger, Bro. Henry O'Hara; Vice-Chief Ranger, Bro. Matthew Dysart; Past Chief Ranger, Bro. Thomas Burns (Chairman of the Ballymena Town Commissioners); Recording Secretary, Bro. John M'Neice; Financial Secretary, Bro. John J. Wilson; Treasurer, Bro. Bro. William Mehaffey; Chaplain, Bro. Rev. George R. Buick, M.A., LL.D.; Senior Woodward, Bro. John A. Woodside; Junior Woodward, Bro. S. W. Anderson; Senior Beadle, Bro. Archibald Watt; Junior Beadle, Bro. Robt. Cameron; Superintendent Jun. Foresters, Bro. F. J. M'Cartney; Physicians, Bros. Dr. Currie, Love, M'Cay, Gawn, Wallace and M'Master; Trustees, Bros. Thomas Houston, James Heeney and Samuel Craig; Auditors, Bros. W. M'Clatchey and W. G. Watt; Representatives to the High Court, Bros. Thomas Burns and Henry O'Hara; Court Deputy H.C.R., Bro. Thos. C. M'Caughy. After the installation of officers, the meeting took the form of a social one. After an excellent tea, Bro. the Rev. Dr. Buick was, on the motion of Bro. T. Burns, called upon to preside amid loud applause. The chairman having given the sentiment of "The Queen," which was cordially honored, called upon Bro. the Rev. R. M'C. Gilmour, who suitably proposed the sentiment of "The Supreme Court," coupled with the name of Bro. the Rev. Jas. Cregan, who, in responding, gave an interesting account of his visit to The Supreme Court in Toronto, and spoke in the highest terms of praise of those constituting it, they being men of high social standing and undoubted intelligence, and referred to the Order as a great international brotherhood. Bro. Matthew Dysart proposed "The High Court," which was appropriately responded to by Bro. Dr. Gibson; and Bro. Wm. Mehaffey gave "The Visitors," which was replied to by Mr. Geo. Chesney. Bro. H. O'Hara having given the sentiment of "The Press," which was duly acknowledged, Bro. Dr. Gibson proposed the health of the Chairman, which was enthusiastically honored, and replied to by the Rev. Dr. Buick. Bro. Mehaffey, in an eloquent speech, proposed that that Court tender its heartiest congratulations to Bro. Gibson upon the recent honor which had been conferred upon him by his appointment to the Commission of the Peace in Belfast. Bro. the Rev. Mr. Gilmour seconded the motion, which was passed with the greatest enthusiasm, and suitably acknowledged by Bro. Gibson. During the evening vocal and instrumental items were contributed with much acceptance by Bro. M'Clatchey and Messrs. Hugh Knowles (violin), and James Haithwaite; while Bro. Dr. Robert Currie gave an excellent reading, "The Polish Boy." The interesting proceedings closed with the singing of "Auld Lang Syne."

Court Royal Downshire, No. 2207, met in Downpatrick Orange Hall, and after considering the new benefits conferred on the Order by the last triennial session, proceeded to congratulate its Chief Ranger, Bro. Gilchrist, on new benefits conferred on him at the altar (not of L., B. and C., this time but) of matrimony.

NEW COURT IN DUBLIN.

A new court was established in Dublin on last Friday evening by Mr. S. Martin, D.S.C.R., Organizing Deputy for the South of Ireland. In opening the proceedings, Mr. Martin said that "on account of such a large gathering of charter members, he would not take up their time by dwelling at any length on the principles and benefits of Independent Forestry, because their presence there that evening fully demonstrated their confidence and belief in what they already had learned of the Order. He would only say that it was most gratifying to know that this great fraternal and benevolent organization had secured such a firm stand in Dublin, and that it was progressing so rapidly, as evidenced by their successful gathering there. The Order was not only growing in that great and historical city of Dublin, but everywhere, and every place wherein its banner was unfurled. In that beautiful city on the Lee, fair Cork, the Order had gone forward by leaps and bounds until to-day it had become a power amongst its citizens. Again, in the north, their progress was marvellous and the members there were keeping their end up." The name of this new branch was "Court Anna-Liffey," and it opened with a charter list of 31 members. The following officers were duly elected and installed: Messrs. A. Goudy, C.R.; P. Brophy, P.C.R.; C. E. Waugh, V.C.R.; James McDonald, R.S.; H. G. Durman, F.S.; J. J. Cooney, Treasurer; R. S. Williford, S.W.; P. T. Dixon, J.W.; W. Petrie, S.B.; G. Freer, J.B.; Dr. Wm. Cope-Hamilton, Ct. Phy.; J. A. Dickson, C.D.H.C.R.

Bro. Martin has also instituted Court Malboro' in the above-mentioned fair Cork. The following officers were duly elected and installed in their respective offices: Mr. John Pickering, C.R.; Mr. Anthony Gaul, P.C.R.; Mr. W. H. Curtis, V.C.R.; Mr. Mark L. Fox, R.S.; Mr. D. T. Bray, F.S.; Mr. J. R. Jarvie, Treasurer; Mr. Joshua Hosford, Chaplain; Mr. Geo. S. Henry, S.W.; Mr. B. G. Saunders, J.W.; Mr. Charles Manley, S.B.; Mr. H. G. Mack, J.B.; and the commissioned officers: Dr. Wm. McMath, Court Physician, and Mr. E. K. Kearney, C.D.H.C.R. The new Chief Ranger then took over control of the court.

We also learn from the *Irish Daily Independent* that in historic Kilmainham Bro. Martin has been able to effect a treaty with the uninsured by starting a flourishing court.

Companion Courts.

CALIFORNIA.

A SUCCESSFUL "PORK AND BEANER."

(From the "Palo Alto Times.")

"Last evening was the scene of a most delightful social gathering at Fraternity Hall. The Independent Order of Foresters undertook to prove to their wives and lady friends that they could

prepare a lunch without their aid and incidentally to entertain them with a social time.

The following programme was rendered:

- Vocal solo.....Miss Nelly Werry.
- Piano solo.....Mrs. Welch.
- Recitation.....Mrs. Spencer.
- Reading.....Miss Vivian Howard.
- Imitations.....J. C. Franklin.
- Trio.....

- Mrs. Chas. Mosher, Ed. and Geo. Mosher.
- Accompanist.....Miss Larimore.
- Duet.....Ed. and Geo. Mosher.
- Reading.....Dr. Kellogg.
- Solo.....Joe Page.

A pork and bean supper was served in the banquet room, and was thoroughly enjoyed by all present, after which the young people enjoyed a half-hour's dancing and general social time.

Court Deputy E. C. Peaseley read a circular on the formation of Companion Courts for Women, giving all necessary information."

ILLINOIS.

How they boom Companion Courts in Chicago.

Subordinate Court Chicago, No. 3044, and Companion Court, Chicago, No. 32, gave a complimentary entertainment and card party, Nov. 29. This entertainment was arranged principally for the purpose of assisting the ladies in building up the Companion Court.

Subordinate Court Humboldt, No. 3389, gave a ladies' night Tuesday, Nov. 29. An excellent program was rendered. Dr. Schaubel made an address on the Companions, which took so well with the ladies that he secured 15 names on a charter list for a Companion Court.

Companion Court Virginia, No. 14, gave a progressive cinch party Thursday, Dec. 1, 1898, at their hall, 151 Randolph street. They had a large attendance of enthusiastic guests. Four prizes were awarded. First ladies' prize, Miss Reubin; ladies' booby prize, Mrs. Chapman; first gent's prize, Mr. Brinkman; gents' booby prize, Mr. —.

INDIANA.

BASKET SOCIAL.—Companion Court Quincy, No. 62, gave a very enjoyable entertainment in Foresters' hall recently. It was organized about a year ago and has a membership of forty-five. It will be admitted to the High Court of I.O.F. in February and the entertainment was given to raise funds for the purchase of regalia before that important event.

The following program was rendered;

- Recitation.....Miss Nora Stafford
- Piano solo.....Miss Cambell
- Autoharp selection.....Mr. Morehead
- Recitation.....Miss Blanche Roe
- Vocal solo.....Miss Myrtle Dickerson
- Recitation.....Mrs. Quinn
- Piano duet.....Miss Pearl Rummel Miss M. Dickerson
- Autoharp selection.....Mr. Morehead
- Recitation.....Miss Mamie Julian

After the program a basket luncheon was served, the gentlemen buying the baskets and finding partners by numbers on the baskets corresponding to numbers worn as favors by the ladies.

Cards on which twenty questions were written, each to be answered by a single word, were found

in the baskets, and in the contest that followed the luncheon, Dr. Burch was the first prize winner and received a box of candy. Mr. W. W. Wilson, of Logansport, High Secretary of the High Court of the I.O.F., won the booby prize by a brilliant series of answers and was awarded a primer.

MICHIGAN.

Companions as Sisters of Mercy.

Companion Court Kent, No. 3, at Grand Rapids, held a benefit party at the home of Mr. and Mrs. R. S. French, for Companion Dr. Phebe A. Allye who has been confined to her bed for over four months with inflammatory rheumatism. The ladies cleared over \$15.00, which was greatly appreciated by the Companion.

This is not all the Companions do for the sick. One of the ladies goes every day to visit the sick, taking them flowers and delicacies, and doing other things in which a housewife can assist.

This was the first Court in Michigan, also the first Court organized two years ago outside of the sisterhood in Ohio. They have over 60 members and a good amount in the Treasury.

NEW YORK.

We clip the following extracts from papers published in New York State, which seem to indicate a formidable state of activity on the part of Col. Caldwell:—

"Past Supreme Chief Caldwell, of this city, feels proud of being called 'The Nestor of the Order' by the November FORESTER Magazine, and hopes that the time will never come when he would be a fester of so good an institution. As Lady Companions are now rapidly coming into our Order as beneficiary members, and orating like Ciceronius, and beating him by gab, the old "Nestor" warns them not to dislocate their jaws, like the young lady at Union Hill, N.J., recently, who, in her eagerness to out-talk a rival, dislocated her lower jaw, which fact took two disciples of Esculapius to reduce the dislocation. The lady is doing well, but the jaw has not yet reached its normal activity. The Colonel has now reorganized the three ladies' Courts in this county, and started two new ones. On Tuesday evening he organized Court Blanche, No. 164, under the new benefit system, at East Syracuse, with a large membership, and sent off \$17,000 face propositions for insurance, and more are being examined. For the new charter the following Companion officers were elected and installed: Past Chief Ranger, Annie W. Bailsley; Chief Ranger, Hattie M. Dailey; Vice Chief Ranger, Jennie Stokes; Financial Secretary, Ella C. Frey; Recording Secretary, Susie Gale; Treasurer, Mary E. Palmer; Orator, Luvilla J. Nulta; Organist, Ellen F. Hunt; Senior Woodward, Martha E. Lamson, Senior Beadle, Tinnie Decker; Junior Beadle, Mary B. Lawless; Court Physician, Charles N. Blum, M.D., Nettie M. Marte was recommended for Court Deputy Chief Ranger."

"Col. Caldwell is working with his old-time honored vim. He is raising havoc with the fair sex in Syracuse. Since the Supreme Court session, which gave Lady Companions insurance, he has renewed his age, and is lying in wait to capture every feminine gender. He reorganized Court Martha Washington, No. 34, with a large member-

ship recently, and took in additional members, and over \$20,000 of insurance were taken out."

"Companion Court Naomi, No. 164, had its accustomed good meeting. Col. Caldwell presiding at the request of Chief Ranger Hattie M. Dailey. Several initiations were had and applications laid over. This Court has now 16 beneficiary, and about as many more social members.

Court Martha Washington and Court Kruger held their union ball at Ramion Hall on Thursday evening, and it was a grand affair. Members of nearly all the Courts were present and enjoyed themselves hugely till early morn.

The old veteran, Col. Caldwell, led the grand march with Miss Lyons, and the Foresters of both Courts cheered him as he went marching along."

The Companions of Court Priscilla, No. 63, extended to their members and friends the pleasure of their company in the participation of their first anniversary reception and ball on Dec. 5th, and all those present pronounced it one of the pleasantest and most enjoyable entertainments it had been their privilege to attend. It was a gala night for Forestry in Rochester, and the officers and members of the committees are entitled to the greatest praise for their attention to every particular which went toward the enjoyment and entertainment of the large assemblage who tripped the "light fantastic" at Odd Fellows' Hall.

Anniversary day will henceforth be one of the landmarks of Court Priscilla.

In the formation of a new Court of Companions at Syracuse we note with no little pleasure among the list of members the name of Gertrude Ford, daughter of our esteemed High Marshal, Bro. George A. Ford. We also notice the name of Mrs. Louis S. Kruger, wife of Alderman Kruger, Court Deputy of Court 3922. The names of these ladies associated with Forestry in Syracuse is sufficient evidence of the confidence and interest reposed in our Order by the wives, daughters and widows of Foresters. Every lady, whether relative or friend of a Forester, can join a Court of Companions.

OHIO.

Euclid, No. 90, held a holiday bazaar on Dec. 13th and 14th. Old Glory is making arrangements for a drawing for a rug, to take place Jan. 28th.

Victory, No. 157, had two initiations, and received several applications at their last meeting. Officers were also elected.

Willison, No. 13, held a bazaar on Dec. 14th and 15th. Many useful as well as ornamental articles were sold at reasonable prices.

Oronhyatekha, No. 1, initiated several candidates at their meeting, as well as elected a staff of officers for the ensuing year.

COMPANIONS OF COURT STANDARD, 137,

CLEVELAND, O., Nov. 25, 1898.

I regret to inform you of the death of our Companion, May J. Webb, initiated 19th April, 1898, died 14th Nov., 1898. We are glad to say that Companions of Court Standard were in a position to pay four weeks' sick benefit, to the amount of \$12 and \$50 death claim.

Court Standard, 137, was organized March 10th, 1898, has a membership of 63, and three more to be initiated next meeting night.

Yours in L., B. and C.,

AGNES W. DICK, R. Sec.

The Companions of Court Concord, No. 107, Bucyrus, Ohio, held a social entertainment Dec. 9th, to give their friends and the public an opportunity to enjoy their hospitality and to learn something of the benefits to be derived by being a member of the Order. An interesting program was rendered and lunch served, for which ten cents admission was charged; the result was about \$22 increase to their Court funds.

ONTARIO.

Companion Court, No. 40.—At the I.O.F. hall, Deseronto, Bro. James Stokes installed the following officers for the ensuing year:—C.R., Eliza A. Powles; V.C.R., Locena Foote; Chap., Bertha Howard; Rec. Sec., Berth A. Howard; Fin. Sec., Etta E. Stevenson; C. Treas., Lilla Foote; Sen. W., Louise Powless; Jun. W., Samantha Deans; Sen. Beadle, Phoebe McMullen; Jun. Beadle, Edith Kimmerley; Physician, Dr. E. D. Vander-

voort; Fin. Com., Mrs. Black, Mrs. Wilkes and Mrs. Podgor; Organist, Miss Nellie Wert. After the ceremony of installation Bro. Stokes received a very pleasant surprise, which took the shape of the following address, accompanied by a very handsome silver and cut glass epergne, as a token of the goodwill and appreciation of his services.

Companion Court Temple.

Bro. Gilmour set the ball rolling the other day in Toronto by initiating Miss Hamilton at the Temple Building. She will belong to Companion Court Temple.

WISCONSIN.

The Companions of Court Prosperity of Madison have held a very enjoyable sociable which was very largely attended. This Court is increasing very rapidly.

Supreme Secretary's Statement for the Month of December, 1898.

Delinquent Courts who have not paid their November Assessments.

Name of Court.	No.
Green Mountain.....	3903

NOTE.—The above Court not having remitted its Assessment stood suspended on 1st December, and will stand suspended till duly reinstated.

Receipts, November, 1898.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits.	General Fund.
986	British Columbia..	\$ 1086 79	\$ 71 38	\$167 50	1974	New England.....	\$ 1856 83	\$ 614 84	\$ 251 90
8419	California	11169 80	117 58	1037 35	4314	New Jersey.....	4445 59	53 42	629 25
10697	Central Ontario.....	10966 33	1263 50	1331 35	12867	New York.....	13576 53	942 35	1672 01
286	Colorado with Utah annexed.....	471 59	8 03	49 15	2189	North Dakota	2738 84	71 01	303 05
10338	Eastern Ontario.....	10631 01	911 66	1289 73	1652	North'n Minnesota	1262 41	102 28	150 20
5765	Illinois	6302 32	60 71	922 85	999	N. W. Territory....	1159 43	62 21	141 85
1936	Indiana	2185 44	3 42	230 65	3249	Nova Scotia.....	3692 72	239 45	368 55
662	Iowa.....	807 12	1 48	88 10	7014	Ohio	7230 10	115 66	921 80
2964	Maine.....	2615 34	757 96	472 98	13445	Ontario.....	13075 67	2394 43	1722 15
2331	Manitoba	2222 09	216 20	327 69	11-7	Pennsylvania	1914 21	31 91	182 83
13754	Michigan	14063 42	1003 03	2121 75	13605	Pr. Edward Island.	1088 60	37 52	138 51
3151	Minnesota	3479 88	14 02	386 75	13711	Quebec.....	14887 51	4363 31	2167 89
1058	Missouri with Kansas annexed.....	1297 76	8 44	171 65	799	Washington.....	1121 78	16 42	137 85
468	Montana.....	725 24	16 78	68 89	2838	Wisconsin.....	3256 51	19 76	475 55
396	Nebraska	441 36	2 57	52 75	191	S. C. Jurisdiction..	223 05	6 23	31 45
5714	New Brunswick...	5519 52	973 83	730 95	5001	G. Britain, Ireland and Norway.....	6116 28	32 26	1024 20
	Received on account of Fire Insurance.....						703 48		
	" " " Sundry Refunds.....						19 25		
	" " " Reorganizing and other accounts.....								2986 84
	Grand Total		111,426				\$151,786 26	\$14,335 02	\$23,179 04

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	\$151,786 26
" Sick and Funeral Benefit Fund	14,335 02
" General Fund.....	23,179 04
Total.....	\$189,500 32
By Cash remitted Supreme Treasurer.....	\$189,500 32

Supply Account.

Received on account of Supplies \$ 222 25 | Remitted same to Supreme Treasurer \$ 222 25

Investment Account.

Received on account of Principal on Loans . . \$24,333 87 | Remitted same to Supreme Treasurer.....\$24,333 87

Submitted in L., B. and C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for
December, 1898.

Mortuary Statement.

RECEIPTS.

To Balance as per last Statement.....	\$2,987,782 45
" Supreme Secretary.....	151,063 53
" Received on account of Fire Insurance..	703 48
" " " of Its-Loans.....	19 25
	<u>\$3,139,568 71</u>

Paid to Beneficiaries of late Brothers—

Will G. Paul.....	Court Mountaineer, 577	\$1,000 00
Robert H. Perry.....	" Fergus, 22.....	500 00
Robert Barr.....	" Frontenac, 59.....	3,000 00
Hamilton J. McLeod.....	" Thamesville, 68.....	500 00
Edward M. Troy.....	" Stamford, 3415.....	2,000 00
Levi D. Austin.....	" De Peyster, 1223.....	2,000 00
W. H. Gibson.....	" Chambly, 1770.....	1,000 00
P. W. Keyser.....	" Pr. Arthur, 1867.....	1,000 00
Howard J. A. vard.....	" Shemogue, 1851.....	500 00
Otto L. Schmidt.....	" Picton, 177.....	3,000 00
Roderick Lessieur.....	" Bell, 1023.....	1,000 00
David Laxson.....	" Sutter, 974.....	1,000 00
George W. Hammel.....	" La Festa, 830.....	1,000 00
Samuel L. Furrey.....	" Los Angeles, 422.....	1,000 00
Alexander Hart.....	" Butte City, 1793.....	2,000 00
William Williams.....	" Parkhill, 156.....	1,000 00
Edward H. Ridley.....	" Ridgetown, 221.....	2,000 00
Joseph A. Letellier.....	" D'ssaullcs, 1732.....	500 00
George B. Gilchrist.....	" Minnesota, 453.....	1,000 00
James West.....	" Gratic, 379.....	1,000 00
Robert J. McMillan.....	" Loneson, 3185.....	1,000 00
Roche M. Hurteau.....	" Jean D'Arc, 1650.....	500 00
George Colwell.....	" Adolphust'n, 1892.....	1,000 00
Edwia A. Wardell.....	" Maple, 155.....	800 00
H. H. Dyson.....	" Fulford, 117.....	3,000 00
George W. Cole.....	" Cape Vincent, 480.....	1,000 00
Frederick W. March.....	" Independent, 1792.....	500 00
W. H. Bradley.....	" Eastman, 317.....	1,000 00
James Ed. Croucher.....	" Royal Jubilee, 114.....	1,000 00
Charles A. Rawley.....	" Tyendinago, 3525.....	33 34
Charles H. Burt.....	" Pr. of the West, 1458.....	33 34
Wm. D. Larmour.....	" Matilda, 895.....	1,000 00
Chas. J. Stenroos.....	" Ashtabula Har., 634.....	5,000 00
Stratham Sanderson.....	" Peck, 411.....	1,000 00
Frank M. Senler.....	" Plymouth, 1199.....	1,000 00
Edward K. Furlong.....	" Solano, 903.....	2,000 00
Samuel Brown.....	" Eglington, 253.....	1,000 00
Thomas W. Leggo.....	" Oronhyatekha, 23.....	3,000 00
Gottlieb Marti.....	" Vigilant, 3109.....	500 00
Charles Murdock.....	" Chinopk, 1176.....	1,000 00
C. E. Rasconi, M. D.....	" Notre Dame, 1076.....	1,000 00
Chas. A. Hurditch.....	" Pyramid, 412.....	1,000 00
G. A. Wilson.....	" Mississippi, 78.....	1,000 00
Michael Slattery.....	" Mohican, 1751.....	1,000 00
Thomas H. Lloyd.....	" Stadacona, 224.....	1,000 00
Robert Scott.....	" Voss, 1726.....	500 00
Isaac W. Laing.....	" Duellen, 1123.....	1,000 00
Philip J. Howe.....	" Mulgrave, 821.....	1,000 00
L. A. Osterhout.....	" Gananogue, 371.....	1,000 00
Bjorn Sigvoldason.....	" Isafold, 1018.....	1,000 00
Allan H. Weaver.....	" Petoski, 812.....	1,000 00
John H. Durkee.....	" Frankfort, 875.....	500 00
Henry A. Muller.....	" Faith, 3671.....	5 10 00
J. Brien Mortison.....	" Royal Jubilee, 114.....	1,000 00
John J. Morton.....	" De Kalb, 1276.....	1,000 00
Will. M. Barrett.....	" Madison, 1899.....	2,000 00
William D. Bates.....	" Crafton, 752.....	3,000 00
H. Lee Parlee.....	" Belle Isle, 1389.....	1,000 00
Alex. E. Lindquist.....	" Okanagan, 3117.....	2,000 00
John Warner.....	" Maryland, 1991.....	3,000 00
Henry C. Matach.....	" Pr. of Illinois, 1889.....	2,000 00
Richard U. Topp.....	" Muskoka For., 126.....	1,000 00
Joseph Marchand.....	" Hemmingford, 1678.....	1,000 00
Charles L. Young.....	" Pr. of the West, 1458.....	1,000 00
George E. Roy.....	" Levis, 1512.....	2,000 00

\$32,866 63

Total and Permanent Disability—

George A. Pippet, C. Hiawatha, 108	\$ 500 00
Henry Vohel, C. Ela Pasa Do	
Roble, 672	500 00
Thomas A. Wilson, C. Cedar, 275	500 00
Edward Johnson, C. Oliver, 1337	1,000 00
Joseph Mercier, C. Valley, 232	500 00
H. Delagrave, C. St. Jean, 1514	1,500 00
Isaac Fishel, C. Oscota, 285	100 00
Herman Bederich, C. Alpena, 293	500 00
William H. Harrison, Sydney, 83	1,000 00
Charles Sims, C. Manitou, 135	500 00
Doctors' Fees.....	25 00

6,625 00

Life Assurance Policy.....	\$ 68 08
Fire Insurance.....	282 80
Legal Fees.....	206 54
Taxes.....	30 72
Commission.....	393 60
Refund.....	155 20
English Refund.....	38 55

\$ 90,657 73

Five per cent. to General Fund.....	7,553 17
Balance.....	3,041,357 81

\$3,139,568 71

Sick and Funeral Fund.

RECEIPTS.

To Balance, as per last Statement.....	\$141,669 57
" Supreme Secretary.....	14,535 02
" Cheque 35587 cancelled.....	92 00
	<u>\$ 156,296 59</u>

CONTRA—CR.

By Sick Claims.....	\$ 9,792 15
Funeral.....	750 00
English Sick Claim.....	5 83
Refunds.....	9 30
Five per cent. to General Fund.....	726 78
Investment.....	59,360 71
Balance.....	85,651 84
	<u>\$ 156,296 59</u>

General Account.

RECEIPTS

To Supreme Secretary.....	\$23,179 04
" " on account supplies..	222 25
" Five per cent. Mortuary Fund.....	7,553 17
" " Sick and Funeral Fund..	726 78
" Balance.....	997 17
	<u>\$32,678 39</u>

CONTRA—CR.

By Salaries of Officers.....	\$ 2,041 06
" Organizing Expenses and Salaries.....	9,433 82
" Wages, Employees.....	4,603 75
" Furniture Account.....	237 00
" Refund of Fees.....	191 45
" General Management Expenses.....	10,745 86
" "Forester" and Supplies.....	5,424 85
	<u>\$32,678 39</u>

Surplus.

Deposited with Ins. Dept. of the Dom. Govt..	\$100,000 00
" Great Britain and Ireland.....	95,610 17
" U. S. Government Bonds.....	148,758 36
" New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Est.	2,579,754 03
Debentures.....	154,515 31
Deposit Receipt.....	540 79
	<u>3,099,208 66</u>
Current Account.....	1,509 86
	<u>3,100,718 52</u>
Sick and Funeral Surplus.....	85,651 84
	<u>\$3,186,370 36</u>

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

Free to Foresters.

Your name and address on a postal will bring you a neat book containing valuable information about patents. GEORGE OLTSCHE & CO., International Patent Solicitors, SOUTH BEND, IND.

Report of the Medical Board for the Month of December, 1898.

During the month of December, the Medical Board reviewed 7,718 medical examination papers, of which 6,929 were accepted and 798 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted	Rejected	Jurisdiction.	Accepted	Rejected
British Columbia.	25	2	Nova Scotia.....	80	11
California.	310	55	Ohio.....	303	35
Connecticut.	9	5	Ontario (Centre).....	310	39
Colorado.....	31	2	Ontario (East).....	171	29
Illinois.....	87	70	Ontario (West).....	233	21
Indiana.....	96	6	Oregon.....	1	1
Iowa.....	19	1	Pennsylvania.....	120	6
Kansas.....	4	1	P. E. Island.....	52	2
Maine.....	161	17	Quebec.....	750	100
Manitoba.....	64	4	Rhode Island.....	6	1
Michigan.....	1075	132	Utah.....	2	1
Minnesota.....	291	15	Vermont.....	30	8
Missouri.....	36	4	Washington.....	73	12
Montana.....	8	1	Wisconsin.....	264	30
Nebraska.....	22	1	England.....	108	18
New Brunswick.....	81	3	Ireland.....	60	7
New Hampshire.....	33	7	Scotland.....	28	3
New Jersey.....	148	17	Wales.....	4	2
New York.....	770	107	Norway.....	4	2
North Dakota.....	150	9	Total.....	6929	798
N. W. Territories.	59	10			

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

National Fraternal Congress.

From the National Underwriter, Baltimore Md.

A great step forward has been made by the National Congress of Fraternities, which met in Baltimore on November 13, in the report subjected to on rates. This report should be an epoch-making event in the history of fraternities in this country. There is more good, sound sense in it than in anything we have seen in a long while, either from assessment or old line advocates.

In the first place, it presents a mortality table which more nearly coincides with the mortality actually experienced in the American offices that are well conducted, whether they be regular, assessment or fraternal, than do any of the tables which are miscalled standard. The committee has formulated a table from the mortality of a large number of societies, comprising thousands of lives, which table shows that a very much smaller mortality in youth and middle age is being experienced than would be according to the Actuaries' or American table.

For instance, the mortality at age twenty is about one third less, at age forty about 30 per cent. less, and less continuously until very high ages are reached. Thus the deaths per thousand are about the same at age forty-eight as in the Actuaries' and American tables at age forty.

We Always Were Hospitable.

The lateness of our paper this month is somewhat due to the fact that the editor spent one week at Santa Barbara in attendance at the High Court of Independent Foresters, and the next struggling with an aggravating attack of indisposition, though we trust our friends will not ascribe any connection between the two affairs. No, politics had nothing to do with the case.—*The Fraternal Brotherhood.*

FREE ONE TRIAL FREE BOTTLE

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Beautifies it as by Magic.**

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A Woman was the Inventor.



Many preparations intended to beautify the complexion have failed, since they do not produce a tonic effect on the skin. Because the Misses Bell's Complexion Tonic has such an effect, it succeeds where all mere cosmetics invariably fail. This great remedy, discovered by the Misses Bell, the eminent complexion specialists, of No. 78 Fifth Avenue, New York City, carries off all impurities which the blood forces to the surface of the body. It is exhilarating and vitalizing wherever applied. Freckles, pimples, blackheads, moth patches, wrinkles, liver spots, roughness, oiliness and eruptions disappear, and the skin becomes soft and rosy as a baby's.

The Misses Bell will this month give to all who call at their parlors, a free trial bottle of their Complexion Tonic. Those who live at a distance may have a free bottle by sending 25 cents in silver or stamps to cover the cost of packing and delivering. The price of this wonderful tonic is One Dollar a bottle.

The Misses Bell's new book, "Secrets of Beauty," is sent free. It tells how a woman can gain and keep a good complexion. Special chapters on the care of the hair, how to preserve its color and lustre, even to an advanced age. Also how to get rid of superfluous hair on the neck and arms without injury to the skin. This valuable book will be mailed to any address on request. Correspondence cordially solicited. Address,

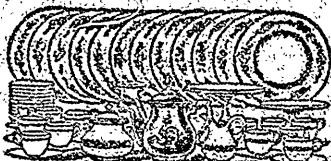
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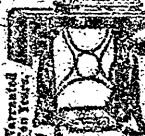
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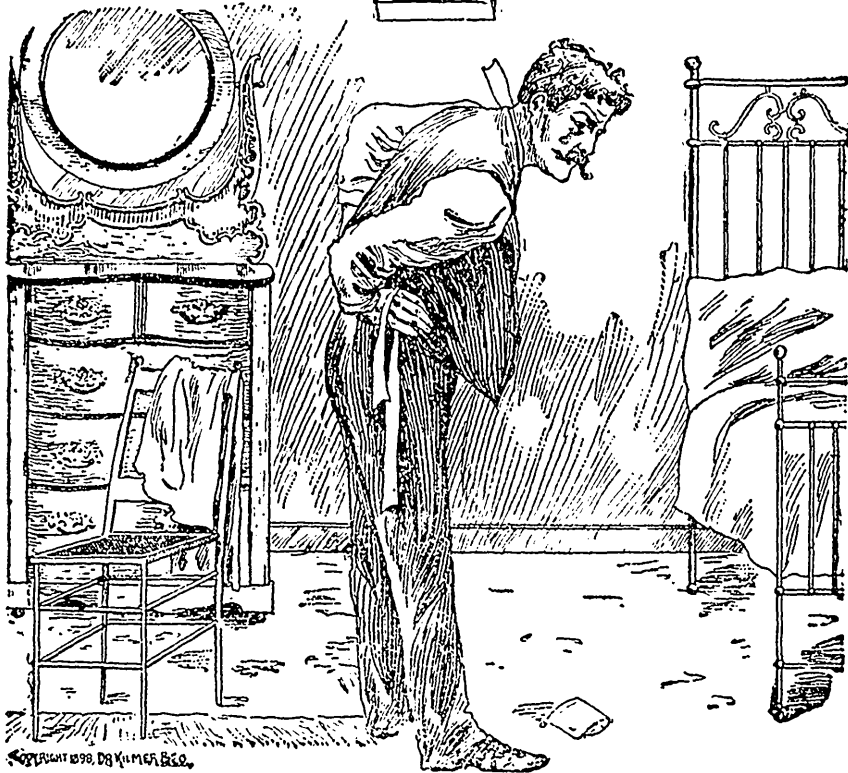
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If you are sick, begin with your kidneys, because as soon as they are well they will help all the other organs to health.

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Swamp-Root is the great discovery of Dr. Kilmer, the eminent kidney and bladder specialist, and is a genuine specific with wonderful healing action on the kidneys.

It will be found by both men and women just what is needed in all cases of kidney and bladder disorders, lame back, dull pain or ache in the back, gravel, catarrh of the bladder, rheumatism, sciatica, neuralgia, uric acid troubles, and Bright's Disease, which is the worst form of neglected kidney trouble.

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The great discovery, Swamp-Root, is so remarkably successful that all Brothers are advised to write for a free sample bottle, and to kindly mention the *Independent Forester* when sending their addresses to Dr. Kilmer & Co., Binghamton, N.Y., so that the advertiser will give our publication proper credit for bringing his announcement to your notice.