

to W. C. F. ... of ...



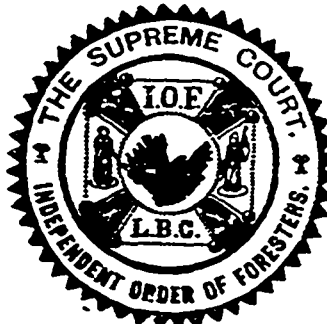
SEPT., 1885.

Endowments Paid

The following Endowments have been paid to Canadian widows by the I. O. F. :

No.	Name, Location, Date	Amount
1.	W. Couch, London, 25th August 1877-8	\$ 604
2.	R. Johns, Seaford, 15th Sept.	700
3.	J. W. Simmons, Wingham, 1st March	505
4.	W. B. Shaw, Seaford 21st April 1878-9	1000
5.	W. Inell, London, 16th Sept.	1000
6.	T. Spratt, Brantford, 27th Feb.	1000
7.	L. Cohn, Toronto, 5th March	1000
8.	C. Walker, Woodstock, 21th March	1000
9.	J. Wolthers, Waterford, 25th March 1879-80	1000
10.	J. C. Bennett, London, 18th Dec.	1000
11.	J. Mackenzie, Petrolia, 20th May 1880-1	3000
12.	W. H. Ferguson, Brockville, 6th July	2000
13.	C. Seibert, London, 1st Sept.	2000
14.	E. W. Turner, Chatham, 13th Nov.	2000
15.	H. Smith, London, 21th May	1000
16.	W. Glass, London, 2th May 1881-2	1100
17.	G. H. Vanstone, Thamesford, 25 Dec.	1000
18.	J. F. Chatterton, Carlisle, 6th Jan.	1000
19.	J. P. Chatterton, Hamilton, 23d Jan.	1000
20.	John A. Tew, Dundas, 18th Feb.	1000
21.	G. R. Johnston, Chatham, 8th March	1000
22.	D. Currie, London, 3rd May	1000
23.	John Wiley, Sarnia, 3rd June	1000
24.	John Curtis, London, 27th June 1882-3	1000
25.	F. Bunnell, Elmheim, 5th July	1000
26.	H. Shore, Ottawa, 7th August	1000
27.	R. Hunter, Petrolia, 1st Dec.	1000
28.	D. E. Cook, Beachville, 21st Dec.	1000
29.	Mr. Morden, London, 21th Dec.	3000
30.	W. A. Robinson, Winnipeg, 6th Feb.	1000
31.	G. Gordon, Thamesford, 1st May	1000
32.	J. Courroy, St. Thomas, 23rd June 1883-4	1000
33.	R. J. Stevenson, Peterboro, 26th Aug.	1000
34.	J. Walker, Elmheim, 16th Sept.	1000
35.	A. McLaws, Wallacestown, 15th Sept.	2000
36.	H. Putman, Inwood, 20th Oct.	1000
37.	J. C. Brown, Kingville, 10th Nov.	1000
38.	E. L. Henning, Huntingville, Q., 17th Feb.	1000
39.	T. Allan, Hamilton, Ont., 23rd April 1884-5	1000
40.	A. Hillian, Pakenham, 2nd Aug.	2000
41.	Joseph Earl, Elmheim, 24th Sept.	1000
42.	T. A. Sheldon, Ottawa, 26th Sept.	1000
43.	D. Kockleton, Hamilton, 2nd Oct.	2000
44.	M. Algi, Alton, 3rd Oct.	1000
45.	M. Bakle, Hamilton, 7th Oct.	1000
46.	Thos. Reynolds, Elmheim, 14th Oct.	1000
47.	A. Sloane, Ottawa, 8th Nov.	1000
48.	C. Niall, London, 3rd Jan.	1000
49.	G. L. Dyer, Lennoxville, Q., 3rd Jan.	1000
50.	J. McKee, Woodbridge, O., 11th Jan.	1000
51.	Harry H. Wade, Digby, N. S., 25th Mar.	1000
52.	D. Cameron, London, 9th April.	1000
53.	J. Mackison, Ottawa, 4th June	1000
54.	A. Lawson, Hamilton, 27th June	2000
Total disability claim of Bro. Thos. Campbell, Strathroy		500

Rate of Mortality does not Rise.
 From a letter of Grand Secretary King, addressed to Dr. Oronhyatekha, Supreme Chief Ranger, we gather that among the Odd Fellows of Ontario, after nearly 30 years of existence, the rate of mortality was as follows:
 1878.....6.34 per 1000 in the 25th year.
 1879.....7.22 " " in the 26th year.
 1880.....5.78 " " in the 27th year.
 1881.....7.34 " " in the 28th year.
 1882.....7.07 " " in the 29th year.
 1883.....5.78 " " in the 30th year.
 Or an average of a little over 6 1/2 in a 1000.



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1. ears; 2. forelock; 3. forehead; 4. eye; 5. eye-lid; 6. nose; 7. nostril; 8. point of nose; 9. lip; 10. under-jaw; 11. cheek; 12. poll; 13. mane; 14. withers; 15. parotid gland; 16. throat; 17. neck; 18. jugular vein; 19. shoulder; 20. chest; 21. ribs; 22. back; 23. loin; 24. hip; 25. flank; 26. belly; 27. hamstring; 28. thigh; 29. hock; 30. side; 31. leg; 32. tail; 33. hoof; 34. claw or hoof-horn; 35. arm; 36. breast; 37. passage for the girth; 38. elbow; 39. scapula; 40. ball-joint; 41. pastern; 42. coronary; 43. fetlock; 44. hoof; 45. hoof-horn.

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Vol. VI. No. 5.

SEPT., 1885.

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INDEPENDENT ORDER OF FORESTERS

FOURTH ANNUAL COMMUNICATION

OF THE

SUPREME COURT

HELD IN THE

CITY HA' L. OTTAWA.

Thursday & Friday, Aug. 27 & 28, '85

The Fourth Annual Communication of the Supreme Court of the Independent Order of Foresters was opened in due form in the City Hall Chambers, Ottawa, at 10 o'clock, a.m., Thursday, August 28, 1885. Dr. Oronhyatekha S.C.R., presiding.

The following officers were present at the opening :

- S.C.R., Dr. Oronhyatekha, London
- P.S.C.R., E. Botterell, Ottawa.
- S.S., E. S. Cummer, Hamilton.
- S.C., J. A. McGillivray, Uxbridge
- S.J.S., A. H. Backhouse, Aylmer.

The S. C. R. made the following appointments :

- S.J.S., Thos. Lawless, Nanaimo.
- S.S.W., Geo. Parish, London.
- S.J.W., G. A. Proctor, Sarnia.
- S.S.B., John Finagin, Hamilton.
- S.J.B., C. C. Whale, Manotick.
- S. Ma., J. Crawford, London.
- S. Con., J. Beaumont, Glenwilliams.
- S. Mess., W. H. Bennett, Wyoming

The S.C.R. appointed the following Credentials Committee

- Bros. E. S. Cummer, T. B. Halkett, A. R. Milne.

THE CREDENTIALS COMMITTEE.

The committee, after due investigation, reported the credentials of the following representatives from the High Court of Ontario correct, as follows :

Office of the High Secretary.

Ottawa, Aug. 27, 1885

The Supreme Chief Ranger, Officers and Representatives of the Supreme Court, Independent Order of Foresters :

WORTHY REPRESENTATIVES, — This certifies that the following members of the High Court of Ontario have been duly elected representatives to act for said High Court at the meeting of the Supreme Court to be held in the city of Ottawa, commencing on Thursday, 27th August, 1885, viz.:

Representatives—A. R. Milne, John Culbert, Geo. A. Proctor, J. A. Todd, M.D., J. Finagin, A. H. Backhouse, W. H. Henderson, M.D., B. W. Greer, S. Wright, M.D., W. Griffith, J. W. Frost, C. C. Whale, C. W. Jones, Jas. Slater, Thos. Lawless, Geo. Parish, Wm. Gerry, W. H. Bennett, Jos. Beaumont, A. Oronhyatekha, W. H. Laurie and Rev. W. Walsh.

Yours fraternally,

W. W. FITZGERALD,
High Chief Ranger.

JAMES B. HALKETT,
High Secretary.

The Report was adopted and thereupon the following, who were already members of the Supreme Court, took their seats :

- | | |
|------------------|------------------|
| A. R. Milne. | James Slater. |
| John Culbert. | Geo. Parish. |
| Geo. A. Proctor. | W. Gerry. |
| J. A. Todd, M.D. | B. W. Greer. |
| W. Griffith. | A. H. Backhouse. |
| J. Finagin. | Rev. W. Walsh. |

After which the following members, who had not previously attended the Supreme Court, were introduced and initiated into the Supreme Court degree :

- | | |
|------------------|-----------------------|
| S. Wright, M.D. | C. C. Whale. |
| J. W. Frost. | J. H. Beaumont. |
| Thos. Lawless. | C. W. Jones. |
| W. H. Bennett. | W. H. Henderson, M.D. |
| A. Oronhyatekha. | W. H. Lowrie. |

The S.C.R. then appointed the following standing committees :

FINANCE.—John A. McGillivray, I. B. Halkett, B. W. Greer.

APPEALS AND PETITIONS.—W. W. Fitzgerald, Dr. Henderson, W. Griffith.

CONSTITUTION AND LAWS.—E. Botterell, A. H. Backhouse, J. W. Frost.

STATE OF THE ORDER.—Rev. W. Walsh, G. A. Proctor, G. Parish.

NEW BUSINESS.—W. Culbert, Dr. J. G. Baird, W. Gerry.

Bro. E. Botterell moved, seconded by Bro. A. H. Backhouse, that the hours of meeting be from 9 to 12 o'clock a.m., and to 6 o'clock

p.m. and 8 p.m., to adjourn at will. Carried. The reports of the Supreme Officers were presented and distributed.

Supreme Chief Ranger's Report.

Chambers of the Supreme Court,
Ottawa, 27th August, 1885.

To the Officers and Members of the Supreme Court:

BRETHREN, — Once more I am privileged to open the Annual Session of our Supreme Court, and in doing so I desire first to ask you to unite with me in returning thanks to the Great Spirit for having spared our lives during the year past and permitting us again to assemble around our "Council Fire" under circumstances of so great favor. We have added

ANOTHER YEAR

of prosperity to our history, and at the close of this our fourth year, I think we can claim for Independent Forestry a foundation which is likely to endure the test of time and upon which we can rear a superstructure which will continue to grow and to prosper, and which will be scattering blessings among generations yet unborn, and long after we shall have gone to our final home. We have during the past demonstrated the capabilities of our noble and beloved order, and though only in our very infancy we have already made a name for the Independent Order of Foresters and won a place for it of which much older Societies might justly be proud.

EXTENSION OF THE ORDER.

I desire at the outset to place on record the great obligations under which my deputies have placed me in connection with the arduous work of extending the Order. I have great pleasure in making special mention of the names of Bros. C. W. Jones, D.S.C.R.; L. G. Jarvis, D. S. C. R.; J. Foreman, D. S. C. R.; W. Stocks, D.S.C.R., and C. C. Whale, D. S. C. R., who have rendered me so most efficient and valuable services in the field.

Shortly after the close of the last session I arranged with the Executive Council to visit Manitoba for the purpose of putting our Order in that Province on a firmer basis. Accordingly in October I left home for the far West, intending to visit Nebraska, Minnesota and Dakota en route to Manitoba. I reached Nebraska and at once began the work of planting the Order in that State. Good Courts were begun in Omaha and Lincoln, but unfortunately I was taken so ill that I was compelled to abandon the work so auspiciously begun and to return home.

I had intended again to proceed West during the spring or early summer to resume the work which was thus interrupted, but was prevented by

THE WICKED REBELLION

that was unfortunately precipitated upon the country. Although numbers of our Brothers with their comrades in arms nobly responded to the call to arms, it is a cause for devout thankfulness to Almighty God that they have been so mercifully spared by the hand of death. The only Forester killed during the rebellion was our late Brother S. C. Elliot, our first Supreme Counselor and one of the original incorporators of our Supreme Court, and who was among the first to give up his life in the cause of his country, having fallen on the field at Duck Lake. I regretted very much that the notice of the arrival in London of the remains of our honored dead Brother was so very short that there was not time to make proper arrangements for his funeral. However, we did the best we could under the circumstances, and summoned such Courts as we could reach to attend the obsequies of our late Brother. I am pleased to say that the Courts responded nobly, St. Thomas and Aylmer dividing the honors between them, each sending a very large contingent. Although our late Brother at the time of his death only held the status of a Social member, yet under the circumstances I felt it my duty to tender to the family, in behalf of the Order, a public funeral, and which was duly accepted. I trust my action in this matter will meet with your approval. While thus showing our readiness to take care of the dead and to consign to the grave with befitting ceremonies the earthly remains of our brethren slain in battle, we did not also forget

OUR BRAVE VOLUNTEERS

who were fighting the battles of our country. On the breaking out of the rebellion the Executive issued the following circular, which I know will meet with your cordial endorsement:

OFFICIAL CIRCULAR NO. 5.

Office of the Executive Council,
London, 31st March, 1855.

To all Subordinate Courts:

At a special meeting of the Executive Council held this day, it was unanimously resolved that the dues and assessments of those of our brethren who have been called out and sent to the Northwest to put down a wicked and senseless rebellion, should be paid out of the general funds of the Supreme Court during the time that our brave brethren are on active duty.

Financial Secretaries of Courts are therefore requested, immediately upon receipt of this circular, to forward to the Supreme Secretary the names of all brethren who have gone to the front in response to their country's call, giving name in full, the rank and battalion or corps to which the brother is attached.

The Executive Council also feel sure that, wherever needed, Subordinate Courts will supplement this small contribution by making a liberal weekly allowance to the families of our absent brethren, either by voluntary subscriptions or by votes out of the general funds of the Court.

By order,

ORONHYATEKHA,
S. C. R.

E. S. CUMMER,
S. S.

Soon after the lamented death of our late Brother the

GALLANT COL. KENNEDY,

who was with Gen. Lord Wolseley in the Soudan, and who died in London, England, when en route home. I received a communication from the brother of the Colonel relative to the payment of the endowment. As the late Brother Col. Kennedy was considerably in arrears at the time of his death, I could not recommend the Executive Council to pay said claim. It has, however, been represented to me that our late Brother was anxious to keep up his connection with the Order, and before proceeding to Egypt left instructions with his friends to keep his dues and assessments in the Order paid up. That a cheque was drawn for this purpose, but that owing to the absence of the Financial Secretary of the Court the payment was not actually made. Subsequently payment was tendered, but the Financial Secretary very properly declined to receive the money without due authority from the Medical Board. I am inclined to the opinion that the claim is fatally defective, but I would recommend that the matter be referred to a special committee, and who, after due examination of all the papers, can report to the Supreme Court for action.

I am sure if it can be established to your satisfaction that the late brother fully intended to maintain his connection and took reasonable steps to secure his membership during his absence, that you will order the payment of the claim, though the money for dues and assessments were never actually paid into Court, provided that the brother was otherwise entitled at death to the benefits of the Order.

BRO. THOS. CAMPBELL,

of Strathroy, to whom was paid a Total and Permanent Disability Benefit immediately after the close of the last session, has been thus far happily spared to his family, and I hope the brother may disappoint the expectations of the doctors, and that he may ultimately be restored to fair, if not good, health, and that he may live to receive, himself, from the Order, the other \$500 which still stands to his credit.

AMENDMENT TO THE INSURANCE LAW.

During the last session the amendment to the Consolidated Insurance Act of 1877, introduced last session by the Hon. Sir Leonard Tilley, was again re-introduced. I am informed that over no Bill that has been before the House of Commons for some years past has there been such a fierce fight as over this Bill. It was necessary to watch its progress closely lest some fatally obnoxious clause should be slipped in by the enemy. Fortunately we had a vigilant guardian of our rights and interests at headquarters, in the person of our esteemed Past Supreme Chief Ranger Bro. E. Botterell. I had so much confidence in his judgment and vigilance that I did not deem it necessary to visit the Capital till summoned to Ottawa by him. This was during the final stages of the Bill, before the Committee of Banking and Commerce. At this time we urged upon Sir Leonard Tilley the propriety of requiring from all the Fraternal Societies upon registration, a certain deposit, proportioned to their membership, and a certain additional deposit annually upon renewing their licenses, until each had a deposit of \$50,000.

The soundness of our proposition was not questioned, but it was deemed too late in the session to attempt any further alteration in the Bill, as it then stood.

The following is the text of the law as finally passed:

AN ACT TO MODIFY THE APPLICATION OF "THE CONSOLIDATED INSURANCE ACT, 1877."

Whereas it is expedient to amend "The Consolidated Insurance Act, 1877," with regard to companies transacting business of life insurance under the title of "Co-operative Life Insurance Companies," "Mutual Benefit Associations," and the like; therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. The word "company" in this Act shall be construed and interpreted in the same manner as in the Act cited in the preamble; and a penalty imposed for contravention of this act, the amount whereof is fixed by reference to any section of the act aforesaid, shall be recoverable and applicable in like manner as that imposed by such section, all the provisions whereof shall apply to it and to the offence for which it is imposed.

2. Any company incorporated within Canada which transacts business of life insurance by promising to pay, on the death of a member of such company, a sum of money solely from the proceeds of assessments, or dues collected or to be collected, from the members thereof for that purpose, may, at the discretion of the Minister of Finance, on report of the superintendent of insurance, approved by the treasury board, be exempted from the operation of "The Consolidated Insurance Act, 1877," and be permitted to transact the business of life insurance on the conditions hereinafter specified.

3. Companies to be so exempted shall register their titles or corporate names in the office of the superintendent of insurance; they shall also make attested returns of their condition and affairs at such times and in such form, and attested in such manner, as shall be prescribed by the Minister of Finance, and the superintendent of insurance shall include such returns in his annual report; and any failure to make such returns, when called for by the superintendent of insurance, shall subject such company, and any officer thereof, to the penalty mentioned in the twenty-second section of the Act hereinbefore cited.

4. The registration of a company shall cease to be valid on the thirty-first day of March in each year, but shall be renewable from year to year, in the discretion of the Minister of Finance.

5. The provisions of this section shall apply to corporations or associations incorporated elsewhere than in Canada for the purpose of carrying on the business of life insurance upon the co-operative or assessment plan:

(2.) Any such corporation or association may be licensed by the Minister of Finance under the provisions of "The Consolidated Insurance Act, 1877," to transact business in Canada upon depositing with him fifty thousand dollars, and thereafter shall have the right to transact business so long as it continues to pay its losses to the full limit named in its certificates or policies, and has complied with all the requirements of the said act and of this act and of the superintendent of insurance:

(3.) In addition to such deposit of fifty thousand dollars, the Minister of Finance, upon the report of the Superintendent of Insurance, approved by the treasury board, may from time to time require such other and further deposit as may be recommended in such report and so approved, to be made by such companies or deposited with trustees to be named by the Minister of Finance, upon such trusts as shall be determined by the governor in council:

(4.) Death claims shall be a first charge on all moneys realized from assessments, and no deduction shall be made from any such death claims on any account whatsoever:

(5.) No portion of any moneys received from assessments for death claims shall be used for any expense whatever, and every notice of any assessment shall truly specify the cause and purpose thereof:

(6.) Every application, policy and certificate, issued or used by any such company in Canada, shall have printed thereon, in a conspicuous place, in different colored ink and in good-sized type, the following words:—

"This association is not required by law to maintain the reserve which is required of ordinary life insurance companies."

(7.) Every certificate and policy shall contain a promise to pay the whole amount therein mentioned out of the death fund of the association and out of any moneys realized from assessments to be made for that purpose, and every such association shall be bound forthwith and from time to time to make assessments to an amount adequate, with its other available funds, to pay all obligations created under any such certificate or policy without deduction or abatement:

(8.) The condition embodied in the next preceding sub-section shall be inserted in every policy or certificate issued or delivered to any person insured in Canada.

6. The provisions contained in sub-sections four, five, six, seven and eight of the next preceding section shall also apply to any company (not being such a company, society or association as is referred to in section twelve of this Act) incorporated in Canada and carrying on the business of life insurance upon the co-operative or assessment plan.

7. No condition, stipulation or proviso modifying or impairing the effect of any policy of life insurance issued after the first day of January, one thousand eight hundred and eighty-six, by any company doing business within Canada under the authority of the Parliament of Canada shall be good or valid unless the same is set out in full on the face or back of the policy.

8. No policy or certificate shall contain or have endorsed upon it any condition providing that such policy or certificate shall be avoided by reason of any statement contained in the application therefor being untrue, unless such condition is limited to cases in which such statement is material to the contract.

9. No company shall carry on within Canada any business of the nature described in the second section of this Act, without being licensed under the act above cited, or being registered under this act, and the words, "assessment system," shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada; and any director, manager, agent, or other officer of a company, so doing business without being licensed or

registered, and any person who transacts any insurance business on behalf of any such company, and any such company neglecting to print the said words as aforesaid, and any director, manager, agent, or other officer of such company, or any other person transacting business on behalf of such company circulating or using any policy or application, circular or advertisement not having the words "assessment system" printed thereon, as aforesaid, shall be liable to the penalty mentioned in the thirteenth section of the Act hereinbefore cited.

10. In the case of any contract entered into, or any certificate of membership or policy of insurance issued by any company before the passing of this Act, assessments may be made and collected, and claims paid, and all business connected therewith transacted without any penalty being incurred.

11. In every policy issued by a company licensed in accordance with the fifth section of this Act in favor of a resident of Canada, a clause shall be either embodied therein or endorsed thereon, to the effect that a action to enforce the obligation of such policy may be validly taken into any court of competent jurisdiction in the province wherein the policyholder resides or last resided before his decease.

12. Neither "The Consolidated Insurance Act, 1877," nor this Act, shall apply to any society or association of persons for irreligious, benevolent, industrial or religious purposes, among which purposes shall be the insurance of the lives of the members thereof exclusively; or to any association for the purpose of life insurance, formed in connection with such society or organization, and exclusively from its members, and insuring the lives of such members exclusively.

(2.) Any society or association which is declared by this section to be exempt from the application of "The Consolidated Insurance Act, 1877," and of this act, may never theless apply to the Minister of Finance to be allowed to avail itself of the provisions of this act, and upon such application being assented to, such society or association shall cease to be so exempt by virtue of this section.

AMENDMENTS TO CONSTITUTION.

There are one or two modifications of the Constitution that I desire to submit for your consideration. One is with reference to the suspension of intemperate members. I recommend that the power to suspend be vested in the Supreme Chief Ranger, with the right of an immediate appeal to the Executive Council duly reserved in each case. This will insure that promptness of action which is sometimes required, while at the same time the right of appeal to the Executive Council will secure us all against injustice or arbitrary action.

ADMISSION OF LADIES.

I beg again to submit for your consideration the proposition to admit ladies to full rights and privileges in the Order, and upon the same terms as men are admitted. We have now succeeded in making a place for Independent Forestry in the Dominion that is not occupied by any other society in the land. We have established our Order on a firm and enduring basis, and the Courts of our Order are speedily becoming known throughout the length and breadth of this great Dominion. The time has now come when we should begin work throughout the Northern States. In that enlightened and progressive country we shall be

fearfully handicapped until we shall have removed the defect in this respect from an otherwise perfect organization. You are aware that the defect is merely nominal, that our Constitution, as it stands at present, does not in any way prohibit or bar the admission of ladies to our Order, and that without a single modification or amendment of the Constitution, if you so desire it, we can begin admitting our wives and daughters to our Courts, to enjoy with ourselves the inestimable privileges which our grand Order affords to all its members.

The Knights and Ladies of Honor is about the first society of its kind to admit female insurance. Its growth, at first, was retarded by the popular prejudice, that female risks were greater than male. Such a prejudice was founded upon ignorance of the comparative mortality of the two sexes. Its experience has verified the testimony of experts, upon this subject. *Its female risks have constantly proved better than its male.*

A noted English authority says: "Female expectation is generally about three years in advance of males."

Dr. William Brinton, of London, says: "We are bound to remember that all the perils decreed to the female leave her life, as a whole, rather superior to that of the male of corresponding age."

Dr. J. A. Allen, of New York, an expert upon these matters, says: "Although some companies decline all female risks, it is safe to say that, taken altogether, they are equally eligible as those of males."

"Indeed, if anything, the exposures and vicissitudes to which males are ordinarily subjected during the active years of adult life more than balance any fatal results from the incidents of the female life during this period."

According to the statistics of Sweden the expectation of life of females is, at different ages, from one to four years greater than that of males. In England the number of male deaths (averaged from 1835 to 1862—25 years) to every 100 female deaths was 103.

It is quite clear then that so far as risks go, the Order will be benefited by the admission of ladies into our ranks, and I venture to say that there is no one in the Order who would question for a moment the statement that our Courts and our Order would be greatly improved and elevated by the change.

THE ANNUAL SESSION

was called in Montreal, in accordance with the action of the Supreme Court last year, only after every effort had been made to secure excursion rates to St. John, N.B., but without success. We had no difficulty in securing favorable terms from the Intercolonial, provided the rates would be made by either the G. T. R. or the C. P. R., but these latter railways, it was alleged, had entered into an agreement not to grant any other terms than one and one-third fare for the round trip. After these efforts to secure excursion rates had failed, Montreal, the alternative place, was fixed for our Annual Session.

At the last moment, through the Toronto Mail, I learned of the prevalence of an epidemic of small pox in the city of Montreal, and I immediately took upon myself the responsibility of changing the place of holding the Annual Session of the Supreme Court to Ottawa, believing that the emergency was sufficient, grave to fully justify such a course. In addition to changing the place of the Annual Session I also felt it my duty, under the powers given me by the Constitution, to at once suspend initiations in and

around Montreal till after the small pox epidemic had been stamped out.

CONCLUSION.

Before surrendering, into your hands, the seals of office, with which you have honored me for the past seven years, I desire to place on record my deep debt of gratitude to my Colleagues in office for their uniform kindness to me personally and my appreciation of the wise counsels and loyal support they have ever accorded to me in the discharge of my official duties.

To the membership, at large, who have always shown much indulgence for my shortcomings, I desire to return my thanks. I know that they will believe me when I say that I have endeavored, to the best of my ability, to discharge my whole duty to the Order we all love so much, and that the errors I have committed have been rather those of the head than those of the heart.

Submitted in L., B. & C.,

ORONHYATEKHA
Supreme Chief Ranger.

Supreme Secretary's Report.

Chambers of the Supreme Court,
Ottawa, Aug. 27, 1885.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court:

BROTHERS,—Another year in the history of our Order is past, and we are again assembled in our Annual Session, and I have great pleasure in submitting to you my annual report.

STATE OF THE ORDER.

The year just closed has been a prosperous one, peace and harmony have marked our course throughout the entire year. The Order, during the year, has made steady and continuous progress in nearly every High Court jurisdiction. There has been a marked increase in membership; the subordinate Courts have been alive to the interest of the Order and have largely increased their membership during the year. The High Court of Manitoba has been dormant during the year, but I am pleased to learn from the C. O. H. C. R. of Court Winnipeg, No. 13, that the members in that Province have decided upon waking up in the interests of Forestry, and arrangements have been made to at once proceed with the work of instituting subordinate Courts and placing their High Court in proper working order again, and I hope that in a short time they will report a large membership in that Province.

There have been 37 new Courts instituted during the year, as follows: 19 in Ontario, 9 in New Brunswick, 5 in Quebec, 1 in Manitoba, 1 in Minnesota, 1 in Michigan, and 1 in Nebraska.

There were on the 30th June, 1885, 2959 members in good standing on our books, as the following statistics will show:

Number of members last report 2355
" initiated during the year... 1315
— 3670

No. suspended during the year 696
No. died during the year 15

— 711
No. of members on 30th June, 1885. 2959

The present membership is classified as follows, viz.:

137 mem's holding each \$3,000 = \$ 411,000
329 " " " 2,000 658,000
2493 " " " 1,000 2,493,000
—
2959 members holding altogether \$3,562,000

STATEMENT NO. 1.

Courts instituted during the year ending 30th June, 1885.

NAME OF COURT.	No. of Court.	LOCATION.	BY WHOM INSTITUTED.	DATE OF INSTITUTION.
Richibuctoo	132	Richibuctoo,	N. B. F. W. Emmerson, H. Sec.	21st Aug. '84
Manitou	135	Manitou,	Man. G. H. Wham, H. V. C. R.	9th Sept. '84
Credit	133	Georgetown,	Ont. Dr. Oronhyatekha, S. C. R.	18th " '84
Progress	134	Weldford,	N. B. F. W. Emmerson, H. Sec.	22nd " '84
St. Anthony	136	Minneapolis, Minn.	U. S. Chas. A. Everett, D. S. C. R.	27th " '84
Nebraska	138	Omaha,	Neb. Dr. Oronhyatekha, S. C. R.	1st Oct. '84
Millicete	139	Fredericton,	N. B. F. W. Watson, D. S. C. R.	1st Oct. '84
Algoma	140	Manitowaning	Ont. Dr. Oronhyatekha, S. C. R.	1st Nov. '84
Alexandra	141	Marysville,	N. B. F. W. Watson, D. S. C. R.	1st Dec. '84
London	8	London,	Ont. Dr. Oronhyatekha, S. C. R.	2nd Jan. '85
Detroit	142	Detroit, Mich.,	U. S. " "	9th " '85
Manotick	144	Manotick,	Ont. " "	14th " '85
St. Mary's	145	St. Mary's,	N. B. F. W. Watson, D. S. C. R.	14th " '85
Myrtle	5	Richmond,	Que. Dr. Oronhyatekha, S. C. R.	28th " '85
Rockland	146	New Rockland,	Que. " "	29th " '85
Lambeth	143	Lambeth,	Ont. L. G. Jarvis, D. S. C. R.	30th " '85
Fulford	147	Montreal,	Que. Dr. Oronhyatekha, S. C. R.	30th " '85
St. Lawrence	148	Montreal,	Que. " "	31st " '85
Happy Retreat	150	Derby,	N. B. F. W. Emmerson, H. Sec.	2nd Mar. '85
Delaware	151	Delaware,	Ont. Dr. Oronhyatekha, S. C. R.	4th " '85
Gen. Gordon	152	Forest,	Ont. " "	5th " '85
Belmont	153	Belmont,	Ont. " "	9th " '85
Maple	155	St. Thomas,	Ont. " "	30th " '85
Regina	154	Woo-Isstock,	N. B. F. W. Watson, D. S. C. R.	1st Apr. '85
Parkhill	156	Parkhill,	Ont. Dr. Oronhyatekha, S. C. R.	6th " '85
Ivy	157	Thorndale,	Ont. " "	10th " '85
Pr. Albert	149	Sherbrooke,	Que. " "	17th " '85
Britannia	158	Ingersoll,	Ont. " "	1st May '85
Wardsville	159	Wardsville,	Ont. " "	1st " '85
Putnam	160	Putnam,	Ont. " "	14th " '85
Summerville	161	Fullerton,	Ont. " "	15th " '85
Miramichi	165	Newcastle,	N. B. F. W. Emmerson, H. Sec.	22nd " '85
Harmony	57	Bothwell	Ont. Dr. Oronhyatekha, S. C. R.	1st June '85
Carleton	162	Centreville,	N. B. F. W. Watson, D. S. C. R.	1st " '85
Huron	163	Point Edward,	Ont. Dr. Oronhyatekha, S. C. R.	5th " '85
Dresden	164	Dresden,	Ont. C. W. Jones, D. S. C. R.	5th " '85
Simcoe	166	Simcoe,	Ont. " "	15th " '85

STATEMENT NO. 2.

Cash Receipts from Subordinate Courts from 1st July, 1884, to 1st July, 1885.

NAME OF COURT.	No.	INITIALS.	S & F. BENEFIT.	GENERAL.	TOTAL.
Elizabeth	1		86 06	100 61	786 67
Hope	1		348 03	31 99	472 32
Beaver	2		197 55	62 45	260 00
Stormont	3		257 18	18 03	357 32
Dufferin	4		714 99	33 95	818 21
Myrtle	5		70 91	3 50	82 71
McGregor	6		445 31	3 89	449 20
Mt. Royal	7		233 90	35 32	269 22
London	8		45 78		45 78
Kingsville	9		130 12	57 07	1 60
Victoria	10		751 85	83 05	42 70
Royal Oak	11		87 02	3 06	9 12
Winnipeg	13		690 97	29 00	719 97
Keewatin	19		316 83	29 33	346 16
Wellington	21		147 40	2 48	149 88
Oronhyatekha	23		723 80	9 37	733 17
Lisbon	24		104 17	14 58	22 35
Dominion	25		172 52	72 11	8 03
Princess Alexandra	26		66 61	20 81	10 76
Peninsula	27		13 05		13 05

STATEMENT NO. 3.

CASH ACCOUNT.

Receipts.

To Cash on Endowment account, as per Statement No. 1.....	\$27350 30
“ “ Sick and Funeral Benefit account, as per Statement No. 1	1825 21
“ “ General account as per Statement No. 1	3962 24

\$33137 75

Disbursements.

By paid to Supreme Treasurer on Endowment account	\$27350 30
“ “ “ “ Sick and Funeral Benefit account	1825 21
“ “ “ “ General account	3962 24

\$33137 75

STATEMENT NO. 4.

Assets.

Due from High Court Manitoba.....	\$ 141 69
“ High Court Nova Scotia.....	197 23
“ High Court New Brunswick	267 61
“ High Court Ontario.....	539 43
Stock on hand per Inventory.....	3203 87

\$9349 83

OFFICE FURNISHING:

S. C. R. Office	\$ 42 00
S. Sec. Office	216 75
S. Treas. Office	40 00

298 75

Cash invested with High Court of Ontario

1000 00

Cash balance on deposit and in Bank.....

26361 83

Total Assets.....

\$37010 41

Liabilities.

Advertiser Printing Co.....	\$228 00
Duncan Lithograph Co.....	270 00
A. Lawson & Co.	140 10
Wm. Fell & Co	52 00
R. Duncan & Co.....	58 51
D. Wilson & Co	186 15
J. C. White.....	288 67
A. Marrs.....	45 50
J. Eastwood & Co.....	23 75
Spectator Printing Co.....	8 75
H. Boothby.....	26 40
Southam & Brierly.....	71 48
Supreme Physician on Salary	195 97
Supreme Secretary.....	200 00
Supreme Treasurer.....	12 50

\$ 2117 78

Balance of Assets over Liabilities.....

34892 63

STATEMENT NO. 5.

LIST OF SUPPLIES

On hand June 30th, 1884,—Valued at Cost to High Courts.

No.	DESCRIPTION.	VALUE.	No.	DESCRIPTION.	VALUE.
68	Bonds.....	\$ 1 09	41	Claims for S. and F. Benefit ..	6 63
3952	Monthly Reports.....	63 24	60	Members' Badges.....	65 00
35	Minute Books	42 00	4	Set Officers Badges.....	64 00
806	Pass Books	128 95	18	Deputies' Badges.....	28 30
6	Pair Gavels	3 60	690	Applications for Charter.....	50 70
24	F. S. Account Books, 100 pages	28 80	449	Applications for S. and F. Benefits.....	7 19
5877	Certificates	4701 60	757	Commission	37 85
103	Scarlet Sashes	206 00	557	Travelling Cards	44 56
22	Deputies' Sashes	108 00	448	Withdrawal Cards	17 92
6603	Applications for Membership..	109 65	471	Ode Cards.....	18 84
5110	Medical Examination Forms..	81 76	468	Chaplain Cards.....	18 72
19	Receipt Books for Instituting Officers.....	7 60	53	Treasurers' Order Books.....	21 20
157	Claims for Endowment	12 56	6	Pair Axe Heads	14 40

35	Moose Head cuts, small.....	14 00
8	Masks, C. R.	4 48
4916	Notices to Members	18 47
380	Instructions to Medical Examiner.....	152 00
73	Manual of Decision.....	5 84
20	Foresters' Minstrels.....	1 40
400	Charters, new.....	400 00
295	Dispensations	105 00
51	Odd Jewels.....	5 00
66	Keys	2 75
1	Instruction to D. D. H. C. R.	10
1	Set Supreme Court Badges.....	20 00
4987	Postage Stamps	49 87
187	Receipt Books	74 80
14	Members' Masks	1 12
447	Reinstatements.....	71 52
2	Supreme Court cuts.....	1 20
14	High Court cuts	14 00
77	Pass Books, old	3 68
2	Gavels, Supreme.....	1 00
490	Rituals	392 00
6	Supreme Rituals	6 00
88	Treasurers' Receipt Books.....	35 20
9	Treasurers' Books	5 40
781	Lists of Supplies	2 50
1	List of Supreme Court Sashes	92 00
275	Minutes of Last Session.....	27 50
382	Royal Foresters' Rituals.....	382 00
2097	Constitution	167 76
186	Constitutions, cloth.....	37 20
43	Constitutions, leather	17 20
319	Supreme Cards	12 76

\$8203 87

DEATH ROLL.

The following deaths have been proved during the year:—

No. 40.—Bro. Andrew Hilliard of Court Beaconsfield, No. 80, Pakenham, Ont., died of Phthisis, on the 23rd of August, 1884. \$2,000.

No. 41.—Bro. Joseph Earl of Court Harwich, No. 98, Blenheim, Ont., died of Peritonitis, on the 24th of September, 1884. \$1,000.

No. 42.—Bro. Thomas A. Sheldon of Court Mt. Sherwood, No. 32, Mt. Sherwood, Ont., died of Consumption of the Bowels, on the 26th September, 1884. \$1,000.

No. 43.—Bro. David Roelofson of Court Oronhyatekha, No. 23, Hamilton, Ont., died of Typhoid Fever, on the 1st of October, 1884. \$2,000.

No. 44.—Bro. Matthew Algie of Court Hazel, No. 92, Alton, Ont., died of Inflammation of Bowels, on the 2nd day of October, 1884. \$1,000.

No. 45.—Bro. Magnus Baikie of Court Amity, No. 39, Hamilton, Ont., died of Cerebral Hemorrhage, on the 7th of October, 1884. \$1,000.

No. 46.—Bro. Thomas Reynolds of Court Harwich, No. 98, Blenheim, Ont., died of Ulceration of Rectum, on the 14th of October, 1884. \$1,000.

No. 47.—Bro. Alex. Sloane of Court Ottawa, No. 41, Ottawa, Ont., died of Accidental Poisoning on the 8th of November, 1884. \$1,000.

No. 48.—Bro. Charles Niall of Court Dufferin, No. 4, London, Ont., died of Heart Disease, on the 3rd of January, 1885. \$1,000.

No. 49.—Bro. George L. Dyer of Court Beaver, No. 2, Lennoxville, Que., died of Ulceration of Stomach, on the 3rd of January, 1885. \$1,000.

No. 50.—Bro. James McKee of Court Essex, No. 35, Windsor, Ont., died of Acute Pulmonary Tuberculosis, on the 11th of January, 1885. \$1,000.

No. 51.—Bro. H. S. Wade of Court Admiral Digby, No. 115, Digby, N. S., died of

Peritonitis, on the 28th of March, 1885 \$1,000.

No. 52.—Bro. Duff Cameron of Court Dufferin, No. 4, London Ont., died of Pneumonia, on the 9th of April, 1885 \$1,000.

No. 53.—Bro. John Makinson of Court Ottawa, No. 41, Ottawa, Ont., died of Cerebral Apoplexy, on the 2nd of June, 1885. \$1,000.

No. 54.—Bro. Alex. Lawson of Court Oronhyatekha, No. 23, Hamilton, Ont., died of this, on the 26th of June, 1885. \$2,000

IN CONCLUSION,

As a natural consequence of the rapid growth of the Order, the work of my office has largely increased and my correspondence been heavy, and if at times there may have been a slight delay in replies it has been unavoidable. I have faithfully endeavoured to be as prompt as possible in replying to all communications.

To my colleagues in the Executive Council, whom I have always found ready to aid me by their counsel, I return my sincere thanks, and I would gratefully acknowledge the uniform courtesy of the officers and members of Subordinate Courts, with whom I have had official correspondence during the year.

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

E. S. CUMMER,
Supreme Secretary

Supreme Treasurer's Report.

Chambers of the Supreme Court, I.O.F.
Ottawa, Ont. Aug. 26, 1885.

To the Officers and Members of the Supreme Court:

BRETHREN,—I have the honor herewith to submit to you my Third Annual Report, showing the receipts and disbursements in detail of the various funds of the Supreme Court. In my last Annual Report I drew your attention to our handsome bank balance, this year I can repeat the same, and in addition to our bank balance we have an interest in the Dominion Government and an equal amount permanently invested with Dominion Savings and Loan Society, as you will see by my report.

Now we have your Widows' and Orphans' funds invested, we think, to the best advantage and with perfect security to the Order. You will also observe that we have paid all liabilities and still gained ten thousand dollars during the year, which must be a source of gratification to all our membership. It has been a pleasure to your Treasurer to be associated during the year with the present incumbents of office, and during all our deliberations harmony and good will only have prevailed.

Yours in L., B. and C.,

T. G. DAVEY,
Supreme Treasurer.

ENDOWMENT FUNDS—RECEIPTS.

Amount on hand July 1st, 1884.. \$17196 85
Received from S. Secretary :

1884.

July	\$2083 24
August	2024 89
September	2047 38
October	2090 14
November	2048 71
December	2275 57

1885.

January	2323 08
February	2393 35
March	2387 42
April	2450 81
May	2516 72

June	2709 89
Interest on loan \$1 000 to High Court Ont. to April 1, 1885 ..	\$159 26
Interest on deposits 6 mos. ending Dec. 31, 1884	287 15
	\$14993 46

DISHURSEMENTS—BY ORDERS PAID.

No. 333 Costs in re Oates' case ..	\$198 00
" 345 Isabella Sheldon, en. late Bro. Thos. A. Sheldon ..	1000 00
" 341 Jessie Hilliard, end. late Bro. Andrew Hilliard ..	2000 00
" 340 Thos. Campbell total & permanent disability benefit ..	500 00
" 359 Sarah Jane Roelofson, her proportion of end. of our late Bro. David Roelofson ..	200 00
" 361 Eliza Hutchinson Baikie, end. late Bro. Magnus Baikie ..	1000 00
" 367 Margaret Sloane, end. late Bro. A. Sloane ..	1000 00
" 368 Annie Reynolds, end. late Bro. Thos. Reynolds, Court Harwich, No. 98 ..	1000 00
" 396 Wm. and Robt. Algie, executors late Bro. Math. Algie, Court Hazel, No. 92 ..	1000 00
" 397 Sarah Jane Roelofson, guardian of children of late Bro. David Roelofson, bal. of end ..	1800 00
" 398 Esther Dyer, end. late Bro. Geo. L. Dyer, Court Beaver, No. 2 ..	1000 00
" --- Mrs. Niall, end. late Bro. --- Niall ..	1000 00
" 418 Sarah Jane McKee, end. late Bro. J. McKee ..	1000 00
" 440 Rufus Earle administrator late Bro. Jos. Earle ..	1000 00
" 450 Endowment late Bro. Harry S. Wade, of Court Admiral Digby, No. 115 ..	1000 00
" 453 Mrs. Catharine Cameron, end. late Bro. Duff Cameron, Court Dufferin, No. 7 ..	1000 00
" 480 Mary Alice Makinson, end. late Bro. John Makinson, Court Ottawa, No. 41 ..	1000 00
Five per cent. of receipts to General Fund for management expenses ..	1389 84

Bal. on hand this 30th day of June, 1885.

P. O. Savings Bank ..	\$10000 00
Permanent deposit with Dominion Savings Bank ..	10000 00
H. Court of Ontario ..	1000 00
Open acct. Dominion Savings Bank ..	5905 62
	\$26995 62
	\$44993 46

SICK AND FUNERAL FUND—RECEIPTS.

Amount on hand June 30, 1884.. \$715 70
Cash from S. Secy :

1884.

July	\$114 59
August	138 35
September	115 58
October	119 94
November	120 21
December	150 32

1885.

January	164 49
February	171 95

March	185 72
April	163 83
May	206 49
June	73 74
Interest on deposits for 6 mos. ending Dec. 31, 1884	15 87
	\$1825 21
	\$2556 78

1884 DISBURSEMENTS—BY ORDERS PAID.

July " No. 235, Wm. Lechman, 7 days' benefits	\$ 5 00
" 15 No. 321, Thos. Oliver, 7 days' benefits	5 00
" " No. 320, Jas. Townsend, 58 days' benefits ..	41 43
" " No. 319, H. C. Hertel, 21 days' benefits ..	15 00
July 15 No. 318, B. Williams, 17 days' benefits ..	12 15
" " No. 317, James Dean, 56 days' benefits ..	40 00
" " No. 128, T. King, omitted from last report ..	11 43
" " No. 139, J. Langland, omitted from last report ..	10 00
" 22 No. 324, Louis Richey, 13 days' benefits ..	9 28
" " No. 326, Wm. C. Taylor, 14 days' benefits ..	10 00
" " No. 325, Andrew Thomson, 10 days' benefits ..	7 15
" 28 No. 328, F. H. Bradley, 28 days' benefits ..	20 00
Aug. No. 331, Jos. Landon, 7 days' benefits ..	5 00
" No. 335, Thos. F. Gibson, 8 days' benefits ..	5 72
" No. 337, J. H. Shaver, 8 days' benefits ..	5 72
" No. 336, Jas. Dean, 23 days' benefits ..	20 06
" No. 339, Wm. McHugh, 14 days' benefits ..	10 00
Sept. No. 328, E. H. Copeland, 49 days' benefits ..	35 00
" No. 335, F. W. Terry, 28 days' benefits ..	20 00
" No. 344, Wm. B. Miller, 18 days' benefits ..	12 86
" No. 336, Wm. McHugh, 29 days' benefits ..	20 72
" No. 338, P. H. McIntyre, 16 days' benefits ..	11 43
" No. 337, Wm. Longhead, 7 days' benefits ..	5 00
" No. 341, T. A. K. Greg, 50 days' benefits ..	20 40
Oct. 15 No. 360, T. W. Terry, 26 days' benefits ..	18 43
" " No. 343, J. A. Smith, 21 days' benefits ..	15 00
" " No. 342, Alex. Chatterton, 26 days' benefits ..	18 58
" " No. 346, Dan. Clark, 16 days' benefits ..	11 42
" " No. 362, Robt. Ramshaw, 7 days' benefits ..	5 00
" " No. 363, Jas. W. Sipes, 7 days' benefits ..	5 00
Nov. No. 371, W. W. Daniels, 42 days' benefits ..	30 00
" No. 370, Wm. Armstrong, 7 days' benefits ..	5 00
" No. 369, W. H. Lechman, 16 days' benefits ..	11 43
Nov. No. 373, A. Oronhyatekha, 8 days' benefits ..	5 72
" No. 372, Thos. Wilson, 11 days' benefits ..	7 88
" No. 366, Ed. Martyn, 7 days' benefits ..	5 00
" No. 374, Jas. McKee, 26 days' benefits ..	20 00

	No. 377, W. W. Daniels, 1- days' benefits	8 58
Dec. 11	No. 378, Robt. Elliott, 14 days' benefits	10 00
"	No. 381, Wm. Christian, 14 days' benefits	10 00
"	No. 379, Geo. White, 49 days' benefits	35 00
" 24	No. 385, W. H. Bartlett, 21 days' benefits	15 00
1885.		
Jan. 12	No. 389, Jas. McKee, 43 days' benefits	30 72
"	No. 390, Alex. Chatterton, 22 days' benefits	15 72
" 19	No. 393, Geo. W. Miller, 21 days' benefits	15 00
"	No. 396, G. F. Quigley, 10 days' benefits	7 15
" 28	No. 403, C. F. Noyle, 35 days' benefits	25 00
"	No. 402, Leonard Allen, 8 days' benefits	5 72
"	No. 401, B. J. Ainsworth, 16 days' benefits	11 43
"	No. 392, Robt. Kusk, 6 days' benefits	4 29
Feb. 16	No. 409, John W. Bailey, 84 days' benefits	60 00
"	No. 407, H. I. Armstrong, 84 days' benefits	60 00
"	No. 406, Benson Blangman, 26 days' benefits	20 00
"	No. 408, W. Risk, 7 days' benefits	5 00
" 24	No. 413, Geo. Parish, 20 days' benefits	14 78
"	No. 412, Jno. Boyd, 15 days' benefits	10 72
" 26	No. 405, Jacob Mitchell, 56 days' benefits	40 00
"	No. 401, Geo. Parish, 36 days' benefits	25 72
"	No. 394, W. H. Bartlett, 42 days' benefits	32 15
March 2	No. 419, G. King, 7 days' benefits	5 00
" 3	No. 423, Wm. Bryant, 15 days' benefits	15 72
"	No. 420, Thos. Wiles, 16 days' benefits	11 43
Mar. 3	No. 422, W. C. Taylor, 28 days' benefits	20 00
"	No. 421, J. Cadwallader, 28 days' benefits	20 00
"	No. 426, Hy. Lever, 17 days' benefits	12 15
"	No. 425, J. H. Lambrook, 7 days' benefits	5 00
"	No. 424, Wm. Gracey, 25 days' benefits	17 96
" 4	No. 417, A. R. Duff, 9 days' benefits	6 73
" 6	No. 427, Mrs. Sarah J. McKee, funeral benefits late Bro. J. McKee	50 00
" 9	No. 426, Saml. Johnston, 14 days' benefits	10 00
"	No. 427, F. W. Bradley, 14 days' benefits	10 00
" 21	No. 431, Jas. W. Congdon, 29 days' benefits	20 72
"	No. 430, F. C. Robinson, 10 days' benefits	7 15
"	No. 436, Arthur Murchinson, 42 days' benefits	30 00
"	No. 432, Hy. Roberts, — days' benefits	10 72
"	No. 439, Arthur Carter, 17 days' benefits	12 15
"	No. 433, W. Mastin, 35 days' benefits	25 00
"	No. 434, Thos. Wiles, 14 days' benefits	10 00

"	No. 429, Jno. Lyndon, 18 days' benefits	12 86
"	No. 435, Richard Russell, 10 days' benefits	7 15
" 28	No. 441, Wm. Hardy, 32 days' benefits	21 43
"	No. 442, Thos. Wiles, 14 days' benefits	10 00
April 2	No. 425, Mrs. Sarah J. McKee, 56 days' benefits of her late husband, J. McKee	40 00
" 7	No. 446, Geo. Mathers, 59 days' benefits	42 15
"	No. 447, Geo. Beaumont, 24 days' benefits	17 15
" 9	No. 449, Thos. Oliver, 9 days' benefits	6 43
"	No. 448, Arthur Carter 38 days' benefits	27 15
" 23	No. 458, Thos. Wiles, 44 days' benefits	31 43
"	No. 460, Jas. Geary, 18 days' benefits	12 86
" 25	No. 461, T. McCallum, 8 days' benefits	5 72
May 4	No. 455, Wm. M. Watson, 48 days' benefits	34 29
"	No. 454, Colborne Robertson, 14 days' benefits	10 00
"	No. 456, Jno. Lyndon, 21 days' benefits	15 00
"	No. 462, Ed. Taylor, 14 days' benefits	10 00
" 14	No. 464, Alex. Chatterton, 23 days' benefits	16 43
"	No. 470, Thos. B. Cryer, 11 days' benefits	7 86
"	No. 465, R. C. McNec, 8 days' benefits	5 72
"	No. 468, J. Wilson, 10 days' benefits	7 15
"	No. 469, G. W. Miller, 12 days' benefits	8 58
"	No. 467, R. Sutherland, 84 days' benefits	60 00
June 5	No. 478, H. R. Risson, 11 days' benefits	7 86
"	No. 477, H. Black 11 days' benefits	7 86
"	No. 476, Geo. Osley, 15 days' benefits	10 72
"	No. 473, Peter McHenderson, 18 days' benefits	12 86
"	No. 474, Colborne Robertson, 48 days' benefits	34 29
"	No. 473, E. D. Edwards, 8 days' benefits	5 72
" 13	No. 484, W. S. Moore, 12 days' benefits	8 58
"	No. 483, Robt. McMaster, 9 days' benefits	6 43
" 18	No. 485, Dan. Baldwin, 15 days' benefits	10 72
"	No. 486, M. Callen, 20 days' benefits	14 28
Five per cent. to General Fund for Management expenses		
By balance on hand this 30th June 1885		
		656 34
		<u>32556 78</u>

S. C. GENERAL FUND—RECEIPTS.

To cash from S. Sec.:	
1884.	
July	\$ 78 50
August	581 36
September	158 06
October	205 93
November	787 56
December	136 19
1885.	
January	193 23

February	271 67
March	233 03
April	441 03
May	233 48
June	480 34
<u>\$3802 98</u>	
To 5 per cent. Endowment receipts	
	1389 84
" 5 per cent. Sick and Funeral receipts.	
	92 37
<u>\$5285 19</u>	

DISBURSEMENTS—BY ORDERS PAID.

1884.	
July 1	By balance due Treas. \$ 23 66
"	No. 309, stereotypes for FORESTER 8 25
"	No. 308, Editor's salary 16 66
"	No. 310, S. Treas. salary 50 00
"	No. 308, Advertiser Printing Co. 200 00
" 15	No. 312, A. Lawson & Co., printing 100 00
"	No. 314, S. Secretary, two months' salary 66 67
"	No. 313, S. Sec. sundry supplies 15 75
"	No. 316, Rev. S. G. Stone, bal. of account 83 13
July 22	No. 322, S. Treas., office expenses 7 15
" 26	No. 315, Jno. Vivian printing 30 00
Aug.	No. 327, cables 51 95
"	No. 329, Sessional expenses S. C. 200 00
"	No. 311, Dr. Oronhyatchka, sal. as organizer 100 00
Sept.	No. 343, A. S. Murray & Co., supplies 156 00
"	No. 342, Advertiser Printing Co. 200 00
"	No. 340, S. C. R., expenses to Manitoba 100 00
"	No. 339, S. Treas., salary 50 00
"	No. 334, S. C. R., grant of Sup. Court 200 00
Oct. 15	No. 350, W. Fell & Co., seals 15 00
"	No. 351, A. Mann, register 14 00
"	No. 352, S. Sec., supplies 29 00
"	No. 348, A. Lawson & Co., printing supplies 100 00
"	No. 323, Dr. Thos. Millman, S. Ph., salary as Sec. of Medical Board 151 33
Nov.	No. 364, Advertiser Printing Co. 329 95
Nov.	No. 244, Indebtedness of old Court Maple, assumed by S. Court 42 00
"	No. 356, S. Secretary, 4 months' salary 166 67
"	No. 357, S. Secretary, 6 months' postage, telegrams, etc 93 97
"	No. 365, Editor's salary, 2 months 33 33
"	No. 354, Editor's salary, 4 months, postage, etc 90 66
Dec. 16	No. 354, plates for FORESTER 15 08
" 16	No. 368, S. Treas., expenses of office 14 00
" 27	No. 375, Advertiser Printing Co. 131 00
1885.	
Jan. 2	No. 366, Sec. of Medical Board 100 00
" 22	No. 363, S. Sec., supplies and travelling expenses 24 70
"	No. 360, S. C. R., salary as organizer 100 00

"	"	No. 347, expenses H.C.R. N. B., re-organizing Court	16 77
"	23	No. 400, A. S. Murray, supplies	150 00
"	"	No. —, Editor's salary 1 month	16 66
"	28	No. 330, S.C.R., salary as organizer	100 00
Feb.	14	No. 393, Southam & Brierly, printing supplies	150 00
"	17	No. 411, advertiser Printing Co.	55 80
"	23	No. 415, Dr. Oronhyatekha, salary as editor and organizer	116 66
"	24	No. 414, S. Treas., salary	37 50
"	26	No. 387, S.C.R., postage, telegrams, etc.	14 00
Feb.	26	No. —, R. Southam, printing account	18 75
"	"	No. 349, Duncan & Co., supplies	48 15
"	"	No. 355, Grant to Auditors, per vote of S. C.	80 00
March	9	No. 416, Advertiser Printing Co.	178 00
"	31	No. 443, S. Sec., expenses	75 00
"	"	No. 445, S. Sec., salary	200 00
"	"	No. 390, Editor's salary and office expenses	33 33
April	13	No. 452, S. Treas., office expenses	9 00
"	28	No. 392, Editor's salary and expenses	29 66
"	29	No. 459, Advertiser Printing Co.	150 00
May	9	No. 463, Southam & Brierly, printing Commission	150 00
"	20	No. 457, expenses re Insurance Bill	40 00
"	"	No. 410, Editor's salary	16 66
"	"	No. 466, S. Sec., three months' salary	200 00
"	"	No. 444, Wm. Fell, seals	54 00
June	4	No. 479, A. Lawson printing account	179 47
"	27	No. 481, Advertiser Printing Co.	100 00
"	29	No. 490, Sup. Physician, salary	100 00
"	30	No. 471, Hunter, Rose & Co., electors and sev's	26 00

\$5485 32

To balance due Treas., June 30, 1885..... 260 13

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

Report of the Medical Board.

Chambers of the Supreme Court.
Ottawa, 26th Aug., 1885.

To the Supreme Chief Knave, (Officers and Members of Supreme Court):

BRETHREN,—I beg herewith to submit the Annual Report of the Medical Board for the year ending June 30th, 1885.

During that time the Board has received and considered 1,499 applications, classified as follows:

64	applicants for	.....\$3000
191	"	..... 2000
1244	"	..... 1000

The applications were disposed of as follows:

54	applicants for	.....\$3000
172	"	..... 2000
1194	"	..... 1000

REDUCED.		
8	applicants for	\$3000 to \$1000
11	"	" 2000 " 1000
REJECTED.		
2	applicants for	.....\$3000
8	"	..... 2000
50	"	..... 1000

Thus out of 1,499 applicants the Board has passed 1,439 for \$1,729,000, and has rejected 60 for \$72,000, which, added to the amount of the 19 applicants reduced, makes a total of \$90,000 declined by the Board.

The causes of rejection were as follows:

- 19 Heart Complications.
- 8 Diseases of Lungs.
- 5 Intemperance.
- 3 General Bad health.
- 2 Epilepsy.
- 1 Varicose ulcers.
- 1 Spinal disease.
- 1 Imbecility.
- 1 Cataract.
- 19 Hereditary Pthisis.

The Board again desires to place on record its high appreciation of the painstaking and thorough manner in which the Court Physicians have performed their allotted duties. There is one point, however, to which the Board wishes to draw their attention. In many cases the applicant states he does not know ages at death or causes of death of parents, grandparents, etc. He merely makes the statements without comment. The Medical Examiner should if possible, elicit an approximate idea of ages and causes of death and satisfy himself whether any of the deceased died from any hereditary affection, and have such information noted in the Medical Examination paper. This is especially desirable with applicants from 18 to 35 years of age.

It is still the opinion of the Board that the compensation paid to our Medical Examiners is too small, and feel an increase will be conducive to the welfare and stability of the Order. It is recommended to your earnest consideration.

All of which is respectfully submitted in L., B. and C.,
THOS. MILLMAN, M.D.,
Secretary of Medical Board.

Bro. E. Botterell moved, seconded by A. H. Backhouse, that the reports of the Supreme Officers be received and taken as read and referred to the Distribution Committee.

The S. C. R. appointed Bros. B. W. Greer, J. A. McGillivray and Wm. Griffith a Committee on Distribution.

Bro. J. Calvert, seconded by Bro. J. W. Frost, offered a resolution for the appointment of a committee to consider the best methods of retaining the membership after secured. The motion was laid on the table until the afternoon session.

Bro. E. Botterell gave notice of his intention, at a later stage, to move an amendment to the constitution to make the sessions of the Supreme Court *biennial* instead of *annual*.

The S.C.R. gave notice to the following proposed amendments to the constitution and they were referred to the Committee on Constitution and Laws:

Amend section 101 by striking out the word "physician" where it occurs the second time, in the fifth line, and inserting instead the word "officer"; by striking out of the sixth line the words "the investigation" and inserting the words "receiving the report of the S.P. or such officer";

by striking out of the seventh line the words "from the evidence;" by striking from the first and second lines on page 60 the words "so report to the Executive Council, whereupon the Executive Council shall."

Also, amend section 101 by inserting in the first line, after the word "member" the words "who is not enrolled for the Sick and Funeral Benefit of his own Court."

Also, amend section 150 by striking out of the second line the word "Supreme" and inserting instead the word "High."

Also, amend section 205 so as to make re-vaccination obligatory wherever a small pox epidemic prevails.

At the request of Bro. J. A. McGillivray, section 219 was referred to the same committee for revision in the direction of requiring all claims to pass through the Probate Court before being paid.

COMMITTEE ON DISTRIBUTION.

Bro. R. W. Greer presented and read the following report of the Committee on Distribution:

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

Your Committee on Distribution recommend

(1) That that portion of the S.C.R.'s report referring to the assessment of brethren who were called to the Northwest be referred to the Committee on Finances; also, that the Supreme Treasurer's report be referred to the same committee.

(2) That the claim referring to the late Bro. Kennedy be referred to the Committee on Petitions and Appeals.

(3) That the amendment to the Insurance Law be referred to the Committee on the State of the Order.

(4) That the clauses referring to amendments to the constitution be referred to the Committee on Constitution and Laws.

(5) That the Supreme Secretary's report be referred to the Committee on the State of the Order and on Finance.

(6) That the report of the Medical Board be referred to the Committee on the State of the Order.

B. W. GREER,
A. C. MILNE,
W. GRIFFITH.

The report was adopted.
The Supreme Court then adjourned until 2 o'clock.

AFTERNOON SESSION.

The Supreme Court resumed its session at 2 o'clock, p.m., Dr. Oronhyatekha, S.C.R. in the chair.

The minutes of the forenoon session were read and confirmed.

On motion of Bro. A. H. Backhouse, seconded by Bro. Rev. W. Walsh, Bro. C. W. Jones was appointed official reporter to report our proceedings for the press.

THE CREDENTIAL COMMITTEE.

The Credential Committee presented their second report stating that the following members had signed the roll of this Supreme Court and were entitled to seats therein:

- Oronhyatekha, S.C.R., London.
 - E. Botterell, P.S.C.R., Ottawa.
 - E. S. Cummer, S.S., Hamilton.
 - John A. McGillivray, S.C., Uxbridge.
 - Tho. Lawless, S.J.S., Napanee.
 - Geo. Parish, S.S.W., London.
 - Jas. Crawford, S. Mar., London.
 - J. B. Halkett, P.S.V.C.R., Ottawa.
 - W. W. Fitzgerald, P.S.C., London.
 - J. G. Baird, M.D., P.S.P., Arnprior.
- The report was adopted.

THE COMMITTEE ON PETITIONS AND APPEALS.

Bro. Fitzgerald presented the report of the Committee on Petitions and Appeals as follows:

To the Supreme Court I. O. F.:

The Committee on Petitions and Appeals beg to report as follows:

The only case reported to your Committee is the case of our late Brother Col. Kennedy, referred to in the S. C. Ranger's report, and after reading the correspondence that has passed between the Supreme C. R. and the relatives of our deceased brother, and giving the case our best consideration, we cannot recommend the payment of the claim.

W. W. FITZGERALD, Chairman.

W. H. HENDERSON, M.D.

W. GRIFFITH.

The motion of Bro. Culbert, laid upon the table at the forenoon session, was taken up. After discussion the motion was withdrawn, consent having been given by the Supreme Court.

The S. C. R. suggested that the present would be an appropriate occasion for procuring a large photograph picture of this Supreme Court, and mentioned that he had an offer to get up such a picture at the rate of \$4 each, no guarantee being required. The Supreme Court gave consent, and the members agreed to sit for the same.

THE COMMITTEE ON CONSTITUTION AND LAWS.

Bro. A. H. Backhouse presented and read the report of the Committee on Constitution and Laws which was considered at various stages during the sessions, and after amendment adopted as follows:

To the Supreme Chief Ranger, Officers and Members of the Supreme Court I.O.F.:

Your Committee on Constitution and Laws beg leave respectfully to submit their report as follows:

We recommend the following amendments to the constitution:

(1) Section 24, sub-sec. 1, in the last line strike out the words, "and of whom three shall form a quorum."

(2) Section 101, in the fifth line, where the word "physician" appears a second time, substitute this word "officer." In the sixth line strike out the words "the investigation;" insert the following words: "Receiving the report of the Supreme Physician or of such officer."

(3) In the first and second line, page 60, after the word "shall," strike out the words "so report to the Executive Council where-upon the Executive Council," and add at the end of said sub-section the following words: "But any brother so suspended by the S.C.R. shall have the right of appeal to the Executive Council."

(4) The following change in the second line of section 150 by substituting the word "High" instead of the word "Supreme," and add to the said section, "and the High Secretary shall forthwith send an abstract statement of these reports to the Supreme Secretary."

(5) After the word "member," in the first line of section 161, add the following words: "Who is not enrolled for the Sick and Funeral Benefit of his own Court."

(6) In section 163 strike out in the third line the words "his usual" and insert instead thereof the words "any profession, occupation, trade or."

(7) In section 169, sub-section 3, after the word "the," add the word "special."

(8) In section 252, second line, for the

words "his usual" insert the words "any profession or occupation."

(9) We would recommend that a clause be added to the constitution compelling members and delegates travelling by rail or boat to or from High Court or Supreme Court to take out an Accident Policy in favor of Supreme Court and the Supreme Court pay the premiums on such Accident Policies.

(10) Your committee cannot see their way clear to report favorably on the proposition to compel members to be re-vaccinated.

(11) Your committee, while they desire to be truly loyal to the ladies and profess at all times to be ready and willing to recommend anything in their interest consistent with the true and best interests of the Order, regret that they cannot see their way clear to report favorably to their admission as members of the Order, and consider that their great safeguard consists in inducing their husbands and brothers to join our Order and keep their assessments promptly paid.

(12) Insert after the word "life" in the first line on page 60, the words, "And it shall be the duty of each subordinate Court and Deputy to notify the S.C.R. of such excess."

(13) Your committee cannot see their way clear to recommend a change in the constitution concerning the proof of claim after death, except as in such cases as the Executive consider it advisable.

(14) A memorial has been received from the High Court of Ontario for an amendment to the constitution, by erasing the words "Past Chief Ranger" and substituting therefor the words "any member," in sub-section 3 of section 43. We recommend that the amendment be made.

All of which is submitted in L., B. and C.
E. BOTTERELL,
J. W. FROST,
A. H. BACKHOUSE.

The Supreme Court adjourned at 4:30 o'clock.

EVENING SESSION.

The Supreme Court resumed its session at 9:30 o'clock p.m., Bro. Dr. Orontyatekha in the chair.

The minutes of the afternoon session were read and confirmed.

THE CREDENTIAL COMMITTEE.

The Credential Committee reported that they had received and passed as correct credentials from the High Court of New Brunswick, as follows:

Chambers of the High Court of New Brunswick.

Aug. 12, 1885.

This certifies that Bros. J. E. B. McCready, H.C.R.; Geo. Smith, A.B.; J. H. Kilpatrick, and Dr. G. A. Hetherington, S.V.C.R., have been duly elected representatives to act for this High Court at the meeting of the Supreme Court, to be held in the city of Montreal, commencing Thursday, 27th August.

J. E. B. MCCREADY, H.C.R.
FRED. W. EMERSON, H.S.

The report was adopted and Bros. Hetherington, McCready and Kilpatrick took their seats after the Supreme Court degree had been conferred on those who had not already received it.

THE FINANCE COMMITTEE.

Bro. J. B. Halkett presented and read the first report of the Finance Committee, which was adopted and is as follows:

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court:

The Finance Committee have had under consideration that part of the Supreme Secretary's report referred to them and have to re-

port that we have carefully examined statements Nos. 2, 3, 4 and 5 and find the cash receipts for the year to have been \$33,137.75. We find also that the assets amount to \$37,010.41, the liabilities being \$2,117.78, leaving a balance of assets over liabilities \$34,892.63.

Your Committee recommend that in future every fund be fully itemized in the monthly and annual reports so that every Forester may at a glance know what constitute the funds.

Your Committee further report that they have carefully examined the Sup. Treasurer's report and notice, with much satisfaction, that the progress of the Order has been such as to permit of \$10,000 being deposited in the P.O. Savings Bank, and \$10,000 in the Dominion Savings Bank at London, and still have a balance in the ordinary bank account to meet death claims of \$5,905.62, in addition to \$1,000 loaned the High Court of Ontario, in view of which we submit that the Supreme Treasurer be instructed to deposit a further \$10,000 with the Dominion Government as soon as the time elapses which will allow of interest being drawn on present deposits.

Respectfully submitted,

JOHN A. MCGILLIVRAY, Chairman.

B. W. GREER.

J. B. HALKETT.

THE AUDITORS' REPORT.

Bro. C. W. Jones presented and read the Auditors' report, which after discussion and amendment was adopted as follows:

To the Supreme Court of the Independent Order of Foresters:

The undersigned auditors, appointed by the Supreme Chief Ranger to audit the books and accounts of the Supreme Court, beg to report as the result of their examination of the said books and accounts as follows:

The books of the Supreme Secretary show that he has received on account of the several funds of the Supreme Court the following sums:

Endowment.....	\$27,350 30
Sick and Funeral	1,825 21
General	3,962 24

Total receipts.....\$33,137 75

He has paid these amounts to the Supreme Treasurer and holds vouchers from that officer for the same. Included in his receipts on General Fund account is a sum of \$159.26, received from the High Court of Ontario for interest on a loan to that body. This sum properly belongs to the Endowment fund and should have been credited thereto in the Supreme Secretary's book, as it has been in the Supreme Treasurer's.

In our examination of the Supreme Secretary's cash book we learned that the Certificate Fees and the Registration Fees are entered as one item, making it impossible to determine how much was received for each without a tedious reference, and we recommend that the Supreme Secretary be directed to distinguish between these two fees in making his entries hereafter.

The books of the Supreme Treasurer show the following to be the state of the several funds of the Supreme Court:

<i>Endowment Fund—</i>	
Amount on hand July 1, 1884	\$17,196 85
Received from Supreme Secretary..	27,350 20
Interest on loan to High Court of Ontario	159 26
Interest on deposit to 31st Dec., 1884.....	287 15

\$44,993 46

Paid costs in the Oates case ...\$	198 00
Paid 1 disability claim	500 00
Paid 14 death claims.....	16,000 00
Paid 5 per cent. to General Fund for management expenses.....	1,389 84
Balance on hand 30th June, 1885—	
In P. O. Savings	
Bank	\$10,000 00
In Dominion Savings	
Bank	10,000 00
In High Court of Ontario	1,000 00
In open bank acc't..	5,905 62
	<hr/>
	\$26,905 62
	\$44,993 46

We find, however, that in the month of October last, in entering a remittance from the Supreme Secretary, the Supreme Treasurer charged himself with 10 cents less than the amount received, and for which he gave and the Supreme Secretary holds a voucher. This makes the receipts for Endowment Fund and the balance on hand that much more than he has reported. The true balance to the credit of this fund on the 30th of June last was, therefore, \$26,905.72.

Sick and Funeral Fund —

Amount on hand June 30, 1884....\$	715 70
Received from Supreme Secretary..	1,825 21
Interest on deposit to 31st Dec., 1884	15 87
	<hr/>
	\$2,556 78

Paid for Sick and Funeral Benefits..\$	1,808 07
Paid 5 per cent. to General Fund for management expenses	92 37
Balance at the credit of the Fund on 30th June, 1885	656 34
	<hr/>
	\$2,556 78

In checking vouchers for the payments made on account of this fund we found that the Supreme Treasurer on the 12th of January last credited himself with payment of cheque 389 for \$30.72. This cheque, it appears, after being issued was returned and cancelled in consequence of the death of the brother in whose favor it was drawn, before the cheque reached him, and the amount was included in a cheque subsequently drawn for a larger amount, payable to his widow, which cheque was paid, and for which payment the Supreme Treasurer also takes credit in his statement. This error reduces the payments of Sick Benefits by \$30.72 and increases the balance to the credit of the fund by a like amount. The correct balance at the credit of the fund on the 30th of June was, therefore, \$657.06.

General Fund—

Received from Supreme Secretary..\$	3,802 98
5 per cent. from Endowment Fund..	1,389 84
5 per cent. from Sick and Funeral Fund	92 37
Due Supreme Treasurer June 30, 1885	200 13
	<hr/>
	\$5,485 32
Balance due Supreme Treasurer 30th June, 1884.....\$	23 66
Payments made on General Fund account	5,461 66
	<hr/>
	\$5,485 32

It will be observed that the balance against this fund is somewhat larger than it was last year. We may state that the balance early in the year just closed was much larger than now reported, owing to the purchase of large bills of supplies, the stock having increased from \$3487.09 last year to \$8203.87 at date of

statement. The revenue, however, from Registration Fees now applied to this fund is steadily reducing this adverse balance.

The following is a condensed statement of the assets and liabilities of the Supreme Court :

ASSETS.	
Due from High Courts\$	1,145 96
Stock on hand as per inventory	8,203 87
Office furnishing in of- fices of S.C.R., S.S. and S. T.....	298 75
Balance Endowment Fund.....	26,905 72
Balance Sick and Fun'l Fund.....	687 06
	<hr/>
	\$37,241 36

LIABILITIES.	
Due Supreme Treas.. \$	200 13
Sundry accounts as per Statement of S. S..	2,117 78
	<hr/>
	\$2,317 91

Balance of Assets over Liabilities \$34,923 45

The Auditors were unable personally to check the stock in the office of the Supreme Secretary, but they requested two members of this Supreme Court to do so, and have their certification that the stock there corresponds with the printed list presented by the Supreme Secretary.

In view of the large amount of work that had to be gone over to make our audit, the thousands of entries to check, and often to re-check to reach conclusive results, your auditors have ventured to consider the system of keeping the accounts in the offices of the Supreme Secretary and Supreme Treasurer to see whether some modifications could not be made which would lessen the work of these officers and lighten the labors of future auditors. After looking well at the very large and rapidly growing interests to be guarded, while combining completeness of detail in information with ample protection against loss by reason of an incomplete system of book-keeping, we have concluded that the present system could not be, with due regard to security and explicitness, be modified in any way that would materially reduce the work.

The experience and information obtained by your Auditors in performing their work induce them to make the following recommendations and to urge their adoption as additional safeguards :

1. That there shall be a full monthly audit of the books and accounts of the Supreme Court, and this audit should extend to all bills presented for payment.

2. That the Supreme Treasurer be directed to make arrangements with the bankers of the Supreme Court for a monthly balance of our several accounts with them at a stated time each month; that the books of the Supreme Secretary and Supreme Treasurer shall be balanced at the same time, and that the business embraced in the intervals between these balancings shall be as far as possible identical in the three accounts, so that the entries and balances shown may check against each other. All of which is submitted in L., B. & C.,

TRO. LAWLESS.
C. W. JONES.

Dated at Ottawa, August 27, 1885.

Ottawa, August, 27, 1885.

This is to certify that at the request of the Auditors, we, the undersigned, visited the office of the Supreme secretary and checked the stock list as published in the Supreme Secre-

tary's report and find all the stock reported in that list is in the office.

JAMES SLATER.
JOHN FINAGIN.

The report was taken up and considered *seriatim*. The first recommendation was amended by changing the monthly audit to a quarterly one.

The second recommendation was changed to harmonize with the first as amended, making the balancings of accounts quarterly instead of monthly.

The report as amended was then adopted as a whole.

THE COMMITTEE ON THE STATE OF THE ORDER.

Bro. Rev. W. Walsh presented and read the report of the Committee on the State of the Order as follows :

To the Supreme Chief Ranger, Officers and Members of the Supreme Court :

Your Committee on the State of the Order would beg leave to say that, having carefully examined the reports of the Supreme Chief Ranger and Supreme Secretary, we cannot but feel grateful for the continuous progress being made throughout the jurisdiction of the Supreme Court. The returns of the various High Courts, in nearly every case, show that energy and activity is marking the efforts of their respective officers. The subordinate Courts, alive to their best interests, have largely increased their membership during the year. A comparison of the membership of to-day with that of a year ago presents a handsome increase. Considering the probable number of initiations since the last returns, we are perhaps safe in saying we have now a membership of 3,000. It is significant that an unusually large percentage of those initiated during the past year have taken the \$2,000 and the \$3,000 endowments in preference to the \$1,000, showing the financial character of those joining as well as the growing confidence the country has in the cheapness and reliability of our organization. We cannot but express our satisfaction with the enthusiastic efforts of our Supreme Chief Ranger and his staff of efficient organizers, who travel far and wide as incendiaries kindling the "Council Fires" of Forestry.

While our brother Foresters have been prompt in proving their loyalty by nobly responding to the call to arms to assist in putting down the rebellion in the Northwest, we have cause for sincere thankfulness to Almighty God that as an Order we have been so mercifully spared, only one having fallen. We are pleased to learn from various sources that there is a recognition and appreciation of the very efficient and conscientious services rendered to the Order by the various subordinate Court physicians, as well as those of the High and Supreme Courts, thereby giving us a membership of the most substantial and sturdy class of men, and in consequence reducing the death rate to a minimum.

In conclusion we desire to place on record, as the result of several years of careful observation, a growing confidence in the efficiency of the officers occupying the respective responsible positions in our Supreme Court. Inflexible in laws and usages, just in ruling, capable in management and unwavering in integrity, they have ever tried to legislate so as to give every safe-guard to the best interests of the individual members, and as a consequence secure the confidence of those attending the sessions of the Supreme Court from year to year.

Submitted in L., B. and C.

WILLIAM WALSH,
GEO. PARISH.
GEO. A. PROCTOR

On motion the report was adopted.

Moved and seconded that the cordial thanks of this Supreme Court be presented to Bro. Moreland for the comforts he has provided for the members. Carried.

Moved by Bro. J. W. Frost, seconded by J. A. Todd, that the members of the Supreme Court now in session having just learned of the death of Bro. J. J. Marshall, at Owen Sound, tender their sincere sympathy and condolence to his bereaved widow and family and request the Supreme Secretary to communicate the same to Mrs. Marshall under the seal of this Court. Carried.

THE FINANCE COMMITTEE.

Bro. J. B. Halkett presented and read the second report of the Finance Committee, which after being amended was adopted as follows:

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

Your Committee recommend that for the incoming year the salary of the Supreme Secretary be \$1,000.

Your Committee further recommend that the salary of the Supreme Treasurer be \$300 for the year.

Your Committee likewise recommend that the Auditors receive \$10 each and expenses, also that the Auditors required to make a quarterly audit be paid \$2.50 a day and expenses.

The Committee further recommend a grant of \$10 to the S. Journal Secretary, \$5 to the reporter, \$5 to the S. Mess., and \$4 to the caretaker for the two days.

That the S. C. R. be granted \$500 for the able manner in which he has discharged the various duties of his office during the past year. All of which is respectfully submitted.

JOHN A. MCGILLIVRAY, Chairman.
B. W. GREER.
J. B. HALKETT.

[At this stage, it being about midnight, Bro. C. C. Whale rose to a question of privilege, when the following address was read by him: To the Supreme Chief Ranger I. O. F., Bro. Dr. Oronhyatekha:

DEAR SIR AND BRO.—A number of the members of the High Court of Ontario, and of delegates to the Supreme Court, have considered their bounden duty, not only to yourself, but also to the whole Order, to take advantage of our present meeting to present you some token of their high appreciation of your foresight in staying at home and sending them to Aylmer to institute a new Court of the Order, and as this session of the Supreme Court has now been held to a very late hour, we think the time has now come when it is most advisable that the presentation should be made. We, therefore, in behalf of ourselves and co-missionaries to Aylmer, in the Province of Quebec, beg your acceptance of some of the fruits of our labors, and we earnestly hope that this small token of our respect for you will prove acceptable at this time, and we trust that by its use you may be strengthened and supported in the performance of your arduous duties.

"THE COMMITTEE."

As Bro. Whale finished reading the address the High Chief Ranger of Ontario, amidst the roars of laughter of the members of the Supreme Court, brought in a immense piece of cheese and a box of crackers and deposited them before the astonished Chief, who, however, speedily recovered himself, and looking at the cheese said, "Brethren, there seem to be millions in it, and as I cannot say I am too full for utterance, I accept of this presentation and I call this Supreme Court from labor to refreshment." Whereupon the brethren

adjourned to the ante-room and there immensely enjoyed "the fruits of the labors of the missionaries to Aylmer," after which the Supreme Court resumed its labors with renewed energy.]

THE FINANCE COMMITTEE.

Bro. J. B. Halkett presented and read the third report of the Finance Committee, which was unanimously adopted, as follows:

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

Your Committee have learned with much satisfaction of the action of the Supreme Chief Ranger in arranging for the funeral of our late Brother S. C. Elliot, the first Supreme Counsellor of this Body, who was unfortunately killed in defence of his Queen and country, and we recommend that the action of the Supreme Chief Ranger in the premises be approved.

Respectfully submitted,

JOHN A. MCGILLIVRAY.
J. B. HALKETT.
B. W. GREER.

Bro. Fitzgerald moved, seconded by Bro. E. Botterell, that a suitable resolution of condolence and sympathy with our Supreme Treasurer in reference to the death of his wife and his own illness be prepared, and that the Supreme Secretary transmit the same to him after having it engrossed. Carried.

Bro. J. A. McGillivray moved, seconded by Bro. J. Crawford, that a suitable resolution of condolence and sympathy be presented to His Honor Judge Elliot of London, referring to the death of his son, S. C. Elliot, during the late rebellion in the Northwest, and that the same be engrossed and transmitted to him by the Supreme Secretary. Carried.

Bro. C. W. Jones moved that a committee be appointed to prepare suitable memorial tablets for those members of our Order who departed this life during the past year. Carried.

Bro. Backhouse moved, seconded by Bro. Fitzgerald, that the Executive be empowered to obtain a license under the Consolidated Insurance Act of the last Session of the Dominion Parliament, if in their opinion the same be advisable. Carried.

Bro. Botterell moved, in accordance with notice given, seconded by Bro. Crawford, to amend the Constitution so that the Sessions of this Supreme Court shall be held *biennially*.

Objection being taken to the proposal to amend the Constitution at this time, the motion was allowed to stand as a notice of motion for next session.

Bro. Frost moved, seconded by Bro. Backhouse, that the Supreme Court express to Bro. W. Griffith its appreciation of his kind offer to provide an office for the S. S., in Hamilton, free of charge. Carried.

Moved by Bro. G. A. Proctor, seconded by Bro. W. H. Bennett, that the Forester in future be addressed to each subscriber where ten or more are sent to any one postoffice. Carried.

The Supreme Court then proceeded to elect its officers, and the following were chosen, all by acclamation:

S.C.R., Dr. Oronhyatekha, London.
S.V.C.R., Dr. G. A. Hetherington, St. John, N.B.
S. Sec., E. S. Cumner, Hamilton.
S. Treas., T. G. Davey, London.
S.P., Dr. W. H. Henderson, Kingston.
S. Coun., J. A. McGillivray, Exbridge.
S. Auditor, Thos. Lawless, Hamilton.
" C. W. Jones, London.

The S. C. R. appointed the following officers:

S. Ch., J. E. B. McCready, St. John, N.B.

S. J.S., Thos. Lawless, Hamilton.
S.S.W., G. A. Proctor, Sarnia.
S.J.W., J. Pinagin, Hamilton.
S.S.B., C. C. Whale, Manotick.
S.J.B., J. A. Kilpatrick, St. John, N.B.
S. Mar., J. Crawford, London.
S. Con., J. Beaumont, Glen Williams.
S. Mess., W. H. Bennett, Wyoming.
Dr. Millman and Dr. Oronhyatekha were elected members of the Medical Board.

A letter was read from Dr. Millman, S.P., expressing regret at his absence, and thanking the members for sympathy expressed during his illness last year, as follows:

Asylum for the Insane.

London, 24th Aug., 1885.

To the S. C. R., Officers and Members of the Supreme Court:

BRETHREN,—I regret very much that I can not be present with you, owing to the absence of some of the other officers of this institution. I had hoped to be able to thank you in person for the very kind remarks of several of the brethren at the last annual meeting and the resolution adopted, which was forwarded to me by the Supreme Secretary. When I received it I was still quite ill in bed and I believe it was the best tonic—certainly the most pleasant—I had during my illness. I now thank you heartily for the same and believe me it shall ever be fondly remembered. I hope you will have a very pleasant and successful meeting, and that all your transactions will be conducive to the welfare of the Order. Ever believe me, very respectfully yours in L., B. & C.

T. MILLMAN M.D.,
Sup. Phy.

The letter was ordered to be spread on the minutes of the Supreme Court.

The City of St. John, N.B., was chosen the place for holding the next annual meeting, and the fourth Tuesday of August, 1886, was fixed as the date thereof.

P.S.C.R. Bro. E. Botterell then installed the officers into their respective offices.

Bro. J. A. McGillivray moved, seconded by Dr. Oronhyatekha, that a hearty vote of thanks be tendered to the brethren of the Ottawa District for the courtesies they have extended to the members of the Supreme Court during the present session; also, to the Mayor and corporation of Ottawa for courtesies extended and for the free use of the City Hall Chambers in which to hold our sessions. Carried.

Moved by Bro. W. W. Fitzgerald, seconded by Bro. Dr. Tohl, that the minutes be now taken as read, and that the Supreme Court be raised to the Supreme Court Degree, and that the Supreme Court do then adjourn, to meet again in the City of St. John, N.B., on the fourth Tuesday in August, 1886.

The motion was carried and the Supreme Court was raised to the Supreme Court Degree and adjourned accordingly, to meet again in Annual Session in the City of St. John, N.B., on Tuesday 26th day of August, 1886.

The death rate among the insured lives in the Dominion, according to the report of Prof. Cherriman, the Superintendent of Insurance, is as follows:

1878	8.42 per 1,000.
1879	6.94 " " " "
1880	8.25 " " " "
1881	8.11 " " " "
1882	8.21 " " " "

In the report of Prof. Cherriman issued for 1882, the Canada Life, then in its 30th year, had a rate of mortality of 8.78 in a 1,000, while the *Etna*, another old and reliable company, the mortality was given, then in its 22nd year, as 7.38 in a 1,000.

INDEPENDENT ORDER OF FORESTERS

EIGHTH ANNUAL COMMUNICATION

OF THE

HIGH COURT OF ONTARIO

HELD IN THE

CITY HALL, OTTAWA,

ON

WEDNESDAY & THURSDAY, AUG. 25 & 26, '85

MORNING SESSION.

City Hall, Ottawa.
25th August, 1885.

According to adjournment of the High Court at Kingston, the High Court met this day in the above hall and in the City of Ottawa, being opened at 10 o'clock a. m., by Representative W. W. Fitzgerald, of London, High Chief Ranger. The other officers present were E. Botterell, Ottawa, P. H. C. R.; W. Griffith, Hamilton, H. V. C. R.; J. B. Halkett, Ottawa, H. Sec.; J. A. Todd, M. D., Georgetown, H. Phy.; A. H. Backhouse, Aylmer, H. Coun; J. Finagin, Hamilton, H. Chap.; J. Slater, Hamilton, H. Mar., and A. R. Milne, Kingston, H. Con.

The H. C. R. made the following *pro tem* appointments: Rev. W. Walsh, Ottawa, H. J. S.; J. Culbert, Ottawa, H. S. W.; J. Crawford, London, H. J. W., and B. W. Greer, London, and R. Brewer, Ottawa, Auditors.

Moved by Rep. A. R. Milne, seconded by Rep. E. Botterell, that the minutes of the last Annual Communication having been printed, be considered as read. Carried.

The H. C. R. appointed Reprs. the H. Sec., B. W. Greer and A. R. Milne the Credential Committee.

The Credential Committee presented their first report as follows:

City Hall, Ottawa,
August 25th, 1885.

To the Chief Ranger, Officers and Representatives of the High Court of Ontario, Independent Order of Foresters,

BROTHERS,—Your Credential Committee have to report that they have examined the credentials of the following brethren, and find they have been duly elected to represent the various Courts mentioned and are therefore entitled to seats in this High Court, viz:

- Henry Gibbons, Court Hope, No. 1, London.
- John W. Cryer, Court Hope, No. 1, London.
- C. J. Hamilton, M. D., Court Stormont, No. 3, Cornwall.
- Henry Williams, Court Stormont, No. 3, Cornwall.
- James Crawford, Court Dufferin, No. 4, London.
- R. J. Halle, Court McGregor, No. 6, Chatham.
- W. W. Fitzgerald, Court Kingsville, No. 9, Kingsville.
- Oronhyatekha, M. D., Court Victoria, No. 10, London.

- C. W. Jones, Court Victoria, No. 10, London.
- B. W. Greer, Court Victoria, No. 10, London.
- James Slater, Court Oronhyatekha, No. 23, Hamilton.
- A. H. Backhouse, Court Elgin, No. 29, Aylmer.
- George Smith, Court Elgin, No. 20, Aylmer.
- W. S. Williams, Court Napanee, No. 30, Napanee.
- Thos. Lawless, Court Napanee, No. 30, Napanee.
- W. R. Bell, M. D., Court Rideau, No. 31, New Edinburgh.
- John Culbert, Court Rideau, No. 31, New Edinburgh.
- Robert Mark, M. D., Court Mt. Sherwood, No. 32, Mount Sherwood.
- Stephen Wright, M. D., Court Mt. Sherwood, No. 32, Mount Sherwood.
- John Finagin, Court Amity, No. 39, Hamilton.
- Joseph Beaumont, Court Glen, No. 40, Glenwilliams.
- Wm. Rea, Court Ottawa, No. 41, Ottawa.
- Peter Robertson, Court Ottawa, No. 41, Ottawa.
- Thos. Potter, M. D., Court Ottawa, No. 41, Ottawa.
- W. J. Macdonald, Court Ottawa, No. 41, Ottawa.
- Rev. William Walsh, Court Ottawa, No. 42, Ottawa.
- W. H. Lowrie, Court Russell, No. 49, Duncanville.
- W. J. Summerby, Court Russell, No. 49, Duncanville.
- Wm. Griffith, Court Puslinch, No. 51, Puslinch.
- William Gerry, Court Enterprise, No. 54, London.
- T. G. Davey, Court Enterprise, No. 54, London.
- Geo. A. Proctor, Court Sarnia, No. 55, Sarnia.
- John Leys, Court Sarnia, No. 55, Sarnia.
- A. R. Milne, Court Frontenac, No. 59, Kingston.
- Dr. Henderson, Court Frontenac, No. 59, Kingston.
- W. H. Bennett, Court Garnet, No. 64, Wyoming.
- Thos. Clark, Court Garnet, No. 64, Wyoming.
- Robt. Brewer, Court Southampton, No. 74, Southampton.
- S. Davis, Court Oil City, No. 77, Oil City.
- Geo. Edwards, Court Mississippi, No. 78, Carleton Place.
- P. Struthers, Court Mississippi, No. 78, Carleton Place.
- D. A. Keshit, Court Beaconsfield, No. 80, Pakenham.
- J. G. Baird, M. D., Court Beaconsfield, No. 80, Pakenham.
- Geo. E. Neilson, Court Madawaska, No. 81, Arnprior.
- A. D. Campbell, Court Madawaska, No. 81, Arnprior.
- J. A. McGillivray, Court Ontario, No. 85, Uxbridge.
- Peter Strathearn, Court Rosedale, No. 88, Toronto.
- J. Bower, Court Rosedale, No. 88, Toronto.
- John Hoppes, Court Deseronto, No. 93, Deseronto.
- Thomas Boardman, Court Northern Light, No. 127, Owen Sound.
- W. G. Little, Court Northern Light, No. 127, Owen Sound.
- J. W. Frost, Court Northern Light, No. 127, Owen Sound.

- Jas. Douglass, Court Northern Light, No. 127, Owen Sound.
- J. A. Todd, M. D., Court Credit, No. 133, Georgetown.
- W. B. Dickinson, Court Manotick, No. 144, Manotick.
- Henry Tompkins, Court Manotick, No. 144, Manotick.
- Acland Oronhyatekha, Court Belmont, No. 153, Belmont.
- Oliver Cruse, Court Maple, No. 155, St. Thomas.
- W. W. Wooliver, Court Putnam, No. 160, Putnam.
- D. R. Palmer, Court Putnam, No. 160, Putnam.
- J. B. Cook, Court Dresden, No. 164, Dresden.
- B. Bridgewater, Court Dresden, No. 164, Dresden.
- John McLeod, Court Simcoe, No. 166, Simcoe.
- B. W. Greer, Court Toronto, No. 167, Toronto.
- J. B. Donaldson, Court Brant, No. 168, Paris.
- E. S. Cummer, Court Hamilton, No. 170, Hamilton.

Respectfully submitted,
J. B. HALKETT,
A. R. MILNE
B. W. GREER.

Moved by Rep. Halkett, seconded by Rep. Milne, that the first report of the Credential Committee be received and adopted. Carried.

At the request of the H. C. R., Rep. Milne, H. Con. retired, and introduced the representatives elect, who were thereupon initiated into the High Court degree. Henry Gibbons and associates thereupon signed the roll as members of the High Court.

A supplementary report of the Credential Committee was presented, stating that Rep. C. C. Whale of Court Manotick No. 144 was a duly accredited representative.

Moved by Rep. Halkett, and seconded by Rep. Milne, that the report be adopted. Carried.

The H. C. R. appointed Rep. Acland Oronhyatekha as H. Mess.

At the request of the H. C. R., the S. C. R. exemplified the unwritten work of the High Court degree.

It was then moved by Rep. Botterell, and seconded by Rep. Dr. Oronhyatekha, that the High Court be now reduced to the subordinate degree. Carried.

Moved by Rep. Botterell, seconded by Rep. McGillivray, that the hours of session be as follows: from 9 a. m. to 12.30 p. m., from 2 to 6 p. m., and from 8 p. m. till adjournment. Carried.

The H. C. R. appointed the following standing committees, viz:

FINANCE.

Reps. J. A. McGillivray, J. Culbert, and Geo. A. Proctor.

APPEALS AND PETITIONS.

Reps. E. Botterell, A. H. Backhouse, and J. Finagin.

STATE OF THE ORDER.

Reps. S. Wright, M. D., W. G. Little, and J. A. Todd, M. D.

NEW BUSINESS.

Reps. Oronhyatekha, M. D., J. W. Frost and J. B. Donaldson.

The H. C. R. and the H. Sec. then presented their report.

High Chief Ranger's Report.

Chambers of the High Court, Ottawa.
August 25, 1885.

To the Officers and Members of the High Court of Ontario:—

BRETHREN—Another year has been added to time and to the history of Independent Forestry since I, with feelings of great diffidence, assumed the high and responsible position in which you placed me at your last Annual Session, believing, as I then did, that the duties of your High Chief Ranger would be more onerous than I could discharge with credit to myself or profit to the Order, but thanks to the able assistance rendered me at all times by my colleagues and the fact that our clear and well defined Constitution is now becoming better understood by our members, the business of the Order has been attended to in a manner that I trust will give satisfaction to all.

The year has been marked throughout with peace and harmony. Nothing whatever has occurred to mar the good and loyal feeling existing among the members, and prosperity has compassed us on every side, thus illustrating how good a thing it is for brethren to dwell together in unity.

I have not found it necessary, during my term of office, to visit officially any Court, and my visits have consequently been confined to Courts in the city where I reside, and were of that friendly and brotherly character which should at all times characterize our meetings, and were, I trust, profitable to the Courts visited as they were pleasant to me as chief officer for the time being.

It is now, I believe, a recognized fact, not only with our members, but with the outside public, that no other order can boast of a system of medical examination and review equal to ours, the beneficial effects of which are already felt in the excellent members from day to day joining our ranks and associating themselves with us for mutual protection and support.

During the year ending 30th June nineteen new Courts have been formed within our jurisdiction and since that date several others have been organized. I had the honor of being present at the institution of two of them—Court London and Court Lambeth—both of which started most auspiciously and I believe are now in a flourishing condition. Our membership has been increased by nearly 500, after deducting all deaths and withdrawals, and new territory has been opened up thus laying the foundation for further advances and extensions of the noble work in which we are engaged.

I have not been called upon to answer, officially, any questions or to explain any intricate portion of our Constitution. This I consider a subject for congratulation, as it shows how harmoniously the Order has been working and how clearly and well defined our Constitution is on all points relating to the government and duties of both officers and members. During the year thirteen members of our Order within the jurisdiction of this High Court have been called from our Courts here to join the great majority, leaving those near and dear to them to be looked after and cared for by those left behind, and who have not yet finished their labors in our earthly Courts. In each of these cases the

endowments payable to the families of our departed brothers was promptly paid over by the Supreme Executive, in nearly all cases within a week from the time of death, and in some cases before the deceased brother had been consigned to his last resting place. For their promptness I take this opportunity of returning them my sincere thanks and the thanks of this High Court.

This High Court and the subordinate Courts under its jurisdiction, having first introduced Independent Forestry into this Dominion, while the Order was yet young and its members few, incurred large liabilities, some of which remained unsettled when the Supreme Court was established, and each Province set apart as the territory to be presided over by each High Court. All the liabilities then existing were saddled on this High Court, a fact which has left us in straightened circumstances up to the present time. The Supreme Court recognizing the peculiar circumstances of our case at their last annual session made us a grant of \$500 for which we return them our sincere and hearty thanks. With the aid of this grant and the ordinary revenue at our disposal, a large portion of the old indebtedness has been paid off during the year, and there is no reason to doubt our successors during the next year will be able to greatly reduce, if not completely wipe out, our liabilities.

Our capitation tax, formerly only 50 cents, was two years since increased to \$1, and after taking into consideration the amount of previous indebtedness paid off during the present year, and believing the Supreme Court will, if at all practicable, relieve us still further of our indebtedness to that body, I recommend in such an event that the capitation tax be reduced to 75 cents.

Some important amendments were made to the Constitution by the Supreme Court last year, while some proposed amendments were defeated. We have, from the words of some of the Supreme Court officers, authority for saying some of these proposed amendments will be brought forward again this year, and it is of the highest importance that every representative to the Supreme Court should be familiar with the principles of these proposed amendments and the important changes they would work in our Order, if carried into effect.

The indefatigable exertions of our Supreme Chief Ranger, Dr. Oronhyatekha, in promoting the interests of our Order cannot be expressed in fitting language. No journey seems too great for him; no personal sacrifice deters him from undertaking anything that in his opinion will advance our interests or further increase the usefulness of our association and to his untiring energies alone we must attribute the present high standing of our Order which far outstrips any other similar association in the Dominion at the present time. I also wish to express to him my sincere thanks for his assistance given me throughout the year, which tended to make my path much easier than it would otherwise have been.

I have not thought it necessary or advisable to refer in detail to the subordinate Courts, our membership, or other matters of interest which are so ably dealt with in the report of our Secretary, which I may say is in itself a marvel of excellence, and without speaking disparagingly of former reports I can with safety say it is the most complete and comprehensive report has ever been laid before this High Court. Were it otherwise it would have been unlike the production of our High Secretary, whose indefatigable exertions during the year has done so much to place this High Court in its present position, too much praise

cannot be given him for the able manner in which he has discharged the duties of his office and the promptness and courtesy he has shown to all who have found it necessary to correspond with him.

Having thus completed the labors of the year it now only remains for me to resign the insignia of office to my successor, and I trust you will exercise a wise selection and that his term of office may be marked with even greater success than mine has been and that we may be all spared to meet at the next Annual Session to receive his report and congratulate ourselves and the whole Order upon the progress that has been made during the year. And now, my only prayer is that we may be guided by Divine wisdom in our deliberations and that the blessing of Heaven may rest upon us and prosper us in the work which binds us together in Liberty, Benevolence and Concord.

W. W. FITZGERALD,
High Chief Ranger.

High Secretary's Report.

To the High Chief Ranger, Officers and Members of the High Court of Ontario, Independent Order of Foresters:

WORTHY REPRESENTATIVES,—Four years ago, within this hall, facing a depleted treasury and assuming liabilities which, in equity, should not have been borne by us alone but by the entire Order then existing, 369 Foresters, true to principle, zealous in action, loyal to God and conscience, determined to become thoroughly Canadian and to rid themselves of those who deem it wise to meet on Sunday and made the office of Chaplain of no effect. While some timid ones then feared the result of such stringent measures, now all doubt has been dispelled, and we are, to-day, after a brief interval of time, 2,084 strong, and that only as one branch of Independent Forestry. For this wonderful record we reverently thank the Disposer of events for mercifully sustaining us during a period of struggle and difficulty, bringing us into the sunshine of prosperity and success.

Throughout the jurisdiction perfect harmony reigns, with no unpleasant matters to occupy your attention, the year just closed having been in every respect an era of progress.

Nineteen new Courts have been instituted, mainly by the exertions of the Supreme Chief Ranger, to whom we are under a great debt of gratitude. A list of these Courts has from time to time been published in THE FORESTER.

Numerically the present state of the High Court is as follows:

Members in good standing on 1st July 1884	1,631
Initiated during the year	883
	2,514
	LESS.
Suspended	417
Deceased	13
	430
Number in good standing on 30th June, 1885	2,084

Financially, the treasury is in a better condition than ever before in its history, notwithstanding that a very large amount of old indebtedness has been discharged. True, our

liabilities still exceed the assets, but the record is such that nothing prevents us at next session having a balance to the credit of the High Court. To verify these assertions appendices to this report show total receipts and expenditure; amounts received from various Courts for capitation tax and supplies, and what sums, if any, are owing on these accounts; also statements of assets and liabilities, and of supplies bought, sold and in stock for the year ending 30th June, 1885. I likewise table supplementary statement of affairs from 1st July to 20th August, 1885.

Since last we met, the Angel of Death has been in our midst, translating to the Heavenly Court above thirteen brothers, who, whilst with us, labored to advance the objects for which we are associated, and whose widows and orphans became, by our laws, the peculiar care of the Brotherhood. May we learn to imitate more closely the virtues of those gone before, thus becoming worthy of that "haven of rest where sorrow is never known and where love and harmony reign forever."

On assuming charge of this office I found, owing to the pressure of other and more important work of the Order occupying the attention of my efficient predecessor, that many Courts were in arrears both for supplies and capitation tax, to collect which was an imperative duty, the consequence being that, having the ready assistance of the Courts interested, I am enabled to report that nearly all are now clear on the books, and that from the few still behind, such promises have been given as to warrant a speedy settlement.

In this connection, it appeared to me extremely desirable that money should always accompany orders for supplies, as provided for by the constitution, and so much did this seem necessary that I asked and obtained permission to decline filling requisites unless price sent. At the present time this office cannot furnish supplies on credit, a rule acting admirably.

As may readily be surmised, the correspondence of the High Secretary is extensive, entailing much time and responsibility, but it is a matter of congratulation that my intercourse with the membership has been of the most agreeable nature, every effort being made to aid me in the fulfilment of onerous duties. For such consideration I avail myself of this opportunity to tender one and all my grateful thanks.

Before closing this brief resume of work done and resigning into your hands the trust reposed in me a year ago, permit me to acknowledge with heartfelt gratitude the cheerful co-operation of my colleagues in office, without which it would have been impossible for me to present such a report as it is now my privilege to lay before you. To the High Chief Ranger and his immediate predecessor I am under peculiar obligations, as also to the head of the Order, Dr. Oronhyatekha, and the Supreme Secretary, Bro. Cummer, whose kindness in all things has been in no way stinted.

With the sincere hope and prayer that this High Court will continue to prosper in its noble undertaking, being ever a beacon star guiding our beloved Order.

I have the honor to be,
Worthy Representatives,
Yours in L., B. and C.,
JAMES B. HALKETT,
High Secretary.

CHAMBERS OF THE HIGH COURT,
Ottawa, 23th Aug., 1885.

STATEMENT NO. 1.

Showing Moneys Paid by Courts for Capitation Tax and Supplies during the Year ended 30th June, 1885, and Amounts Owing on these Accounts.

Name of Court or Individual.	No. of Court.	Amounts Paid.		Amounts Owing.	
		Capitation Tax.	Supplies.	Capitation Tax.	Supplies.
Hope	1	\$ 49 50	\$12 55		
Stormont	3	50 00	3 87		
Dufferin	4	80 55	3 80		
McGregor	6	80 62	10		\$11 54
Kingsville	9	35 50	2 20		3 40
Victoria	10	108 44			22 59
Royal Oak	11	3 50	14		
Keewatin	19	31 50			
Wellington	21	20 00	10	1 88	55
Oronhyatekha	23	89 25	13 72		
Dominion	25	33 50	1 40		2 46
Princess Alexandra	26	24 00	1 58		
Bruce	28	38 50	13 83		
Elgin	29	41 50	7 86		50
Napanee	30	15 00	1 43		
Rideau	31	26 00	35		
Mount Sherwood	32	19 75	45		
Moira	33	13 50	60		
Essex	35	39 00	13 25		26
Tiames	38	29 50	3 53		4 88
Amity	39	16 50	7 87		
Glen	40	39 75	12 86		
Ottawa	41	88 50	10 60		
Petrolca	42	10 00	1 50		
Sydenham	43	57 00	1 10		
Shelburne	45	43 00	41 61		45
Erie	47	22 75	48		64
Russell	49	22 50	2 68		
Puslinch	51	36 88	17 94		1 50
Canada	53	30 50	1 00		
Enterprise	54	33 50	4 13		
Sarnia	55	20 50	7 50		2 53
St. Clair	56	4 50	50	5 50	
Protection	58	26 00			
Frontenac	59	47 50	52 26		
Maple Leaf	60	55 29	7 36		
Forest	63	23 50	1 49		
Garnet	64	23 75	17 33		1 20
Eureka	65	21 75	4 62		12
Alvinston	67	16 00	1 87	19 00	2 44
Thamesford	68	35 00	1 40		1 10
Waldstock	69	29 75	4 86		40 50
Concord	70	4 98	48		
Rosewood	72	25 50	10 01		
Southampton	74	29 50	22 14		
Credit Valley	75	35 25	3 82		10
Sylvia	76	8 25	20		68
Oil City	77	3 50	1 73		56
Mississippi	78	14 00	4 68		
Excelsior	79	23 50	2 71		
Beaconsfield	80	20 50	1 32		
Madawaska	81	24 50	1 70		1 78
Robin Hood	84	4 75	3 00	16 00	4 02
Ontario	85	37 75	2 50		
Union	86	37 00	10 32		
Midland	87	23 75	1 03		
Rosedale	88	17 00	6 45		
Bonnechere	89	12 25	84		
Hazel	92	33 25	50		
Desoronto	93	26 50	10 68	18 50	
Lorne	96	1 00	25	6 75	
Lisgar	97	50		7 50	5 14
Harwich	98	41 50	1 25		20
Tyrconnell	99	46 25	1 75		
Prince of Wales	100	20 00	65		10
Nebo	113	17 50	40	6 50	1 53
Oak Hills	120	16 00	1 45		
Northern Light	127	56 00	66 80		10
Edgar	129		1 00	6 00	
Woodland	130		55	9 50	
Credit	133	9 00	3 00		1 00
Algoma	140	7 00			
Detroit	142	4 00			
Maple	155		50		

STATEMENT NO. 3.

Showing Cash Received and Remitted.

To Cash from Capitation Tax, as per statement No. 1	Dr.	\$2,167 01
do	do	454 47
Supplies		\$2,621 48
By Cash paid to High Treasurer, as per statement No. 2		
	Clt.	\$2,621 48

STATEMENT NO. 4.

Showing Supplies Bought, Sold and in Stock, for the Year ended 30th June, 1885.

Description.	Bought.	Sold.	In Stock.	Value of Forms, etc., in Stock.
Applications for Membership	1775	1469	306	\$ 6 12
do Sick Benefits	260	56	204	4 08
Axe Heads	2	2		
Badges for Officers	75	48	27	41 25
do Members	160	110	50	50 00
Ballot Balls	200	50	150	
Bonds	100	20	80	1 60
Cards, Chaplain	10	4	6	30
do	150	65	85	4 25
Withdrawal	73	39	34	1 70
Claims for Endowment	10	2	8	80
do Sick Benefits	408	151	257	5 14
Constitutions, in Paper	734	197	537	19 50
do Cloth	10	1	9	2 25
do Leather	5	3	2	1 00
Fin. Sec. Ledgers	6	3	3	1 50
Instructions to Deputies	30	8	22	2 20
do Medical Examiners	10	1	9	4 50
Letters of Credence	25	1	24	48
Masks for Chief Rangers	5	2	3	1 80
Members	120	50	70	7 00
Medical Examination Forms	402	235	147	94
Minute Books	5	1	4	0 00
Monthly Reports	1144	981	163	3 26
Notices to Members	274	2499	75	38
Order on Treasurer (books)	25	10	15	7 50
Pass Books	242	108	74	14 80
Receipt Books, Fin. Sec.	94	40	54	27 00
do Treasurer	22	5	17	8 50
Reinstatement Forms	191	131	60	12 00
Rituals	17	12	5	5 00
Robes	4	4		
Sashes	26	8	18	54 00
Stereotypes for Letter Heads	7	4	3	1 50
Treasurer's Ledgers	6	2	4	3 00
				\$303 50

* Exchanged for old edition.

Name of Court or Individual.	No. of Court.	Capitation Tax.	Supplies.	Amounts Owning.
Jas. Slater			2 50	
W. J. Fair			2 00	
Jas. Adams			2 00	
A. R. Milne			2 00	
R. W. Hayden			2 00	
J. G. Crosby			10	
J. W. Frost			12	
Dr. Thos. Potter			50	
Jas. Ryan		1 00		
		\$2167 01	\$454 47	\$1712 54
				\$111 87

To Capitation Tax as above

By paid High Treasurer

STATEMENT NO. 2.

Showing Receipts and Expenditure from 1st July, 1884, to 30th June, 1885.

Amount Received.	Capitation Tax.	Supplies.	Total.	Amount Expended.	Total.
1884.			\$175 95		
July 1.—To bal.					
Cash, Month of					
July, 1884	\$321 70	\$41 20	362 90	By paid travelling expenses of High Chief Ranger	\$ 10 00
August, 1884	87 46	44 21	131 67	do travelling expenses of High Secretary	5 00
Sept., 1884	135 13	5 30	140 43	do expenses High Court Meeting at Kingston	101 17
October, 1884	313 18	12 15	325 33	do grant to P. H. C. R., Edward Botterell	200 00
Nov., 1884	201 80	22 94	224 74	do Wilson & Co., old account	133 50
Dec., 1884	170 87	37 00	207 87	do A. Lawson & Co., old account	5 00
Jan., 1885	468 48	26 29	494 77	do Supreme Court, for supplies, old account	1196 62
Feb., 1885	137 00	42 00	179 00	do Supreme Court, for supplies interest on Executive note	190 60
March, 1885	90 50	77 95	168 45	do L. S. Cummer, as High Secretary	150 26
April, 1885	70 30	22 61	92 91	do J. B. Halkett, as High Secretary	53 34
May, 1885	22 60	86 43	109 03	do T. G. Davey, as High Secretary	149 94
June, 1885	88 00	34 50	122 50	do Treasurer	62 50
Int. for 6 months ending 30th Dec., 1884			8 19	do furniture for office of High Secretary	25 00
				do printing	14 00
				do postage, cost of Drafts and P. O. Orders, Express Charges on Supplies, etc.	52 80
				Balance	426 89
					\$2805 62

STATEMENT NO. 5.

Showing Assets and Liabilities as at 30th June, 1885.

ASSETS.

Cash balance in hands of High Treasurer	\$428 59
Capitation Tax owing by Courts, as per statement No. 1	97 13
Supplies	111 87
Value of forms, &c., in stock .. " " " 4	302 05
Office Furniture	25 00
H. T. Crotty, Winnipeg, old indebtedness	1 30
Dr. Penwarden, Fingal,	4 00
W. C. Penton, Barrie,	3 00
J. W. Drake, St. Thomas,	23 88
NOTE. —As regards this item Mr. Drake obtained supplies as Chief Ranger of Court Protection, without sanction of Court, which repudiates indebtedness.	
	<u>\$996 12</u>

LIABILITIES.

Supreme Court—Executive Note.....	\$1,000 00
" Capitation tax on 1,800 members	450 00
" Supplies	88 93
Houghton, Hill & Co., Toronto, old account	200 00
J. C. White, Hamilton,	72 69
J. J. Anderson & Co., London	8 35
	<u>\$1,819 97</u>
Total liabilities over and above assets	<u>\$823 85</u>

SUPPLEMENTARY STATEMENT

Of Assets and Liabilities as at 20th August, 1885.

ASSETS.

Cash balance in hand of High Treasurer	\$433 73
Cash in hands of High Secretary	69 87
Supplies owing by Courts	137 75
Capitation Tax owing by Courts to 31st December, 1885	480 25
Value of stock	282 64
Office furniture	25 00
Owing by sundry persons, as per Statement No. 5	32 18
Total assets	<u>\$1,461 42</u>

LIABILITIES.

Supreme Court—Executive Note.....	\$1000 00
" Interest due on note.....	15 00
" Supplies.....	68 81
Houghton, Hill & Co., Toronto	200 00
J. C. White, Hamilton	72 69
J. I. Anderson & Co., London	8 35
Advertiser Printing and Publishing Co., London	2 75
Estimated expense of High Court meeting.....	150 00
Postage, &c.....	3 93
	<u>\$1521 53</u>
Total liabilities over assets on 20th Aug., 1885	<u>\$60 11</u>

High Treasurer's Report.

Chambers of High Court of Ontario,
Independent Order of Foresters.
OTTAWA, 23rd August, 1885.

To the Officers and Members of the High Court of Ontario.

BRETHREN,—It is with feelings of gratification that I am permitted to again submit to you my annual statement in detail of the funds of our High Court for the year ending June 30th, 1885. During the year besides paying the current expenses we have paid our open indebtedness to the Supreme Court, and have comparatively speaking a handsome balance to our credit in the bank.

The year has been a prosperous one, and our work has been carried on in perfect harmony. I trust our annual session will be one of

pleasure and profit, and that we will go forth embued with renewed vigor and determination to push forward the good work of our noble order.

Yours in L., B and C.,
T. G. DAVEY,
H. Treasurer.

To balance on hand July 1st, 1884. \$ 175 85
" Cash received from H. Sec. viz:
1884:

July	363 99
August.....	131 67
Sept.....	140 43
October	325 33
November	284 74
December	208 77

1885.	
January	494 77
February	179 99
March	168 45
April	92 91
May.....	108 93
June.	122 50
	<u>\$ 2622 48</u>
Interest on deposits for six mos. ending Dec. 30th, 1884	8 19
	<u>\$ 2806 62</u>

CONTRA.

By order B 24, H. C. R., travelling expenses	\$ 10 00
By order 1 C, E. Rotterell, grant of High Court	200 00
By order 3 C, E. S. Cummer, salary as High Secretary	26 67
By order 2 C, expenses H. C. Sessions	74 50
By order 4 C, Sup. Court on acct.	500 00
By order 5 C, H. Sec. expenses..	26 60
By order 6 C, E. S. Cummer, bal. salary as H. S.	53 00
By order 7 C, H. Treas., salary six months	25 00
By order 9 C, H. Sec., salary one month	16 66
By order 8 C, Citizen Printing and Publishing Co., printing.....	8 50
By order 10 C, Printing 750 H.C.R. reports	5 50
By order 11 C, H. Sec. salary and expenses	23 27
By order 12 C, A. Lawson, printing account	25 00
By order 13 C, Wilson & Co., on account	70 00
By order 14 C, H. Sec. salary and expenses	23 01
By order 15 C, Sup. Court I. O. F. balance indebtedness	696 62
By order 16 C, H. Sec., salary and expenses	26 56
By order 17 C, H. Sec. salary, postage, &c	21 11
By order 18 C, S Court for supplies	64 00
By order 19 C, H. Sec., salary and expenses	25 20
By order 20 C, H. Treas., Salary..	37 50
By order 23 C, H. Sec. salary and expenses	24 51
By order 22 C, Interest on note to S. Court	159 28
By order 24 C, H. Sec. salary and expenses	29 18
By order 21 C, D. Wilson & Co., supplies	63 50
By order 25 C, H. Sec. salary for May	16 66
Balance on hand June 30th, '85	554 49
	<u>\$2806 62</u>

Submitted in L., B. and C.,
T. G. DAVEY,
High Treasurer.

Rep. Oronhyatekha, M. D. intimated that owing to illness of Rep. T. G. Davey, H. Treas. it was possible he might not be able to attend the High Court, however he had examined his books, and had seen his bank account, and everything was in the most satisfactory condition. H. C. R., Fitzgerald, verified the statement relative to the very fine condition in which the H. Treas. kept his books, and stated he also had seen the various vouchers and bank accounts. Rep. J. Crawford thought it was impossible for Rep. Davey to be present in consequence of the poor condition of his health. It was learned that two of the Reps. from London had missed the train, and would not reach Ottawa till the evening, and these in all probability had

the H. T. books. It was suggested by Rep. J. A. McGillivray that the High Court communicate by telegram with the High Treasurer.

Moved by Rep. E. Botterell, seconded by Rep. J. A. McGillivray, that the H.C.R. appoint a Distribution Committee, to whom shall be referred officers' reports just read. Carried.

The H.C.R. accordingly appointed the following

DISTRIBUTION COMMITTEE:

Reps. J. A. McGillivray, J. B. Macdonald and Geo. A. Proctor.

The H.C.R. informed the High Court that Rep. John Culbert, the Chairman of the Reception Committee, in behalf of Courts Ottawa, Rideau, and Mount Sherwood, was desirous of presenting an address of welcome. It being mutually agreed that the present was an opportune time, Rep. Culbert read the following address:

Bro. W. W. Fitzgerald, High Chief Ranger, Officers and Representatives of the High Court of Ontario, Independent Order of Foresters.:

BRETHREN,—It is with peculiar satisfaction that the Foresters of Ottawa and suburbs again welcome your august body to the capital of the Dominion, to find you assembled as an important branch of the Order to deliberate on the means best adapted to promote the objects for which we are associated.

Extending to one and all an earnest and cordial greeting, we have the pleasure of informing you that since your last visit, four years ago, Independent Forestry has made rapid strides in this city and neighborhood. Then only one Court was in existence, with but twenty-eight members. Now we boast of Courts Ottawa, Rideau and Mount Sherwood, with an aggregate membership of 150.

We are likewise enabled to state that complete harmony and fraternal regard subsists between the Courts, with every prospect of their continued prosperity.

We are further commissioned to assure you that it will be the endeavor of the Brotherhood here, during your sojourn, to conduce to your comfort, and we only trust our efforts will be so successful as to justify a repetition of your visit on some future occasion.

To permit of your viewing Ottawa and its surroundings with the least degree of fatigue, arrangements have been perfected to give the Representatives of the High Court a carriage drive. Should you be pleased to accept of this invitation, the Reception Committee will have the carriages in attendance at such time as will best suit your convenience.

With the hope that your meeting will be alike pleasant and profitable, we are, brethren, yours in L., B. and C.

Signed on behalf of the Reception Committee,

JOHN CULBERT,
ROBERT MARK, M.D.,
Secretary.

The H.C.R. responded in fitting terms to the address of welcome.

Moved by Rep. Oronhyatekha, M.D., seconded by Rep. McGillivray, that the kind and cordial invitation of the Reception Committee be accepted, and that we name 2:30 p.m. as a suitable time to have the carriages in waiting. Carried.

Rep. Peter Robertson, C.R., of Court Ottawa, stated that the St. Andrew's Society were having their annual picnic this afternoon at the Lansdowne Park, and on behalf of that Society, extended a cordial invitation to the Representatives of the High Court to be present and witness the games. He also informed

the High Court that he would himself supply each member with a free ticket of admission.

The H.C.R. acknowledged this generous offer also.

Moved by Rep. Backhouse, and seconded by Rep. Whale, that the invitation of Rep. Robertson be accepted. Carried.

The H.C.R. then called the order of

GENERAL BUSINESS,

when the High Secretary presented the following report of the High Standing Committee:

Ottawa, 25th August, 1885.

To the High Court of Ontario.:

BRETHREN,—The High Standing Committee has to report that since the close of the report of the High Officers a petition has been received from Court Bruce, No. 28, located at Chesley, praying the High Court to memorialize the Supreme Court to repeal section 177 of the constitution, and that in lieu thereof a stated registration fee be charged.

The High Standing Committee having given the petition careful consideration recommended that the prayer thereof be granted, and that the High Court do accordingly memorialize the Supreme Court.

Respectfully submitted on behalf of the High Standing Committee.

W. W. FITZGERALD,
JAMES B. HALKETT,
High Chief Ranger.
High Secretary.

After considerable discussion the report was, on motion, referred to the Committee on Petitions and Appeals.

It was moved by Rep. Botterell, and seconded by Rep. McGillivray, that Reps. Dr. Oronhyatekha and C. W. Jones be appointed reporters for the press. Carried.

Rep. Botterell moved, seconded by Rep. Proctor, that we now adjourn till 8 o'clock p. m. Carried

EVENING SESSION.

Ottawa, August 25th, 1885.

High Court resumed business at 8 o'clock p. m., H. C. R. presiding. Temporary appointments same as at the morning session.

The minutes of the morning session were read and approved.

The Distribution Committee presented the following report.

Ottawa, August 25th 1885.

First Report of Committee on Distribution. The Committee beg leave to recommend that the annual report of the High Chief Ranger be referred to the Finance Committee, and the annual report of the High Secretary to the Committee on the State of the Order.

JOHN A. MCGILLIVRAY.
W. J. MACDONALD.
GEO. A. PROCTOR.

Moved by Rep. McGillivray, seconded by Rep. Proctor, that the report be received and adopted. Carried.

A communication from T. G. Davey, J. Treas., was read by the H. C. R., in which regret was expressed at his inability to be with us at the present session of the High Court in consequence of illness. The auditors had his books, and Rep. Gerry brought his statements and bank books.

Moved by Rep. Dr. Oronhyatekha, seconded by Rep. Backhouse, that the explanation for the non-attendance of the High Treasurer, as given in his communication, be accepted, and that the High Court express its sincere sympathy with Rep. T. G. Davey in his illness. Carried.

The Committee on Appeals and Petitions presented the following report.

Ottawa, August 25th, 1885.

The Committee on Appeals and Petitions beg respectfully to report as follows.

They have considered the petition from Court Bruce, regarding the Registration fee now paid by members joining subordinate Courts.

The Committee would recommend this High Court to memorialize the Supreme Court to amend the constitution, and make the registration fee a uniform amount in all cases, instead of a one month's assessment as it now is.

The Committee report unfavorably to that portion of the petition referring to sick and funeral benefits.

E. BOTTERELL.
JOHN FINAGIN.
A. H. BACKHOUSE.

It was moved by Rep. Botterell, and seconded by Rep. Backhouse that the report as read be received and adopted.

Moved in amendment by Rep. Dr. Oronhyatekha, and seconded by Rep. McGillivray, that the report be considered clause by clause. The amendment carried.

Rep. Dr. Oronhyatekha then moved, seconded by Rep. Whale that the first clause be not concurred in.

At this juncture the H. C. R. intimated that a communication had been received from Court Ottawa, No. 41, requesting the High Court through its H. C. R. to present an address each to three of its Past Officers. Business was accordingly suspended to enable the H. C. R. to comply with the request.

The Committee to whom was assigned the work of preparing the addresses, placed them in the hands of the H. C. R.

Brother Edward Bottrell, P. S. C. R., of the Supreme Court of the Independent Order of Foresters, P. H. C. R., of the High Court of Ontario, and Past Chief Ranger of Court Ottawa, No. 41; and Brother James Brooke Halkett, P. S. V. C. R., of the Supreme Court of the Independent Order of Foresters, H. Sec. of the High Court of Ontario, and Past Recording Secretary of Court Ottawa, No. 41, were called to the dais, when the H. C. R. read to each a kindly worded address expressive of Court Ottawa's appreciation of their ability and valuable services. Each replied in appropriate terms.

An address was also prepared to be read to Brother Wm. Cochran Bowles, H. J. S. of the High Court of Ontario, of the Independent Order of Foresters, Deputy of the H. C. R., and Past Financial Secretary of Court Ottawa No. 41, but in consequence of his unavoidable absence, the H. C. R. directed that it be read in Court Ottawa, on the return of Brother Bowles.

On resuming business, after considerable discussion on Rep. Dr. Oronhyatekha's amendment relative to petition of Court Bruce, it was moved by Rep. H. Williams, and seconded by Rep. Gibbons, that the High Court do now adjourn. Lost.

Subsequently the amendment prevailed, viz.: that the first clause of the report of the Committee on Appeals and Petitions be not concurred in.

Moved, seconded and carried that the second clause of the report be adopted.

The first report of the Finance Committee was presented by Rep. McGillivray as follows:

Ottawa, August 25, 1885.

The Finance Committee beg leave to report that they have carefully considered the report of our present Worthy High Chief Ranger and respecting his suggestion that the capitation tax be reduced from \$1 to 75 cents. We submit that the clause should not be concurred in for at least the present year.

And we would further submit that, while we

consider that the Order is to be congratulated upon the efficient manner in which our High Chief Ranger has discharged the duties of his office, still, in the future, it would be expected of the High Chief Ranger to visit some of the subordinate Courts of the Order within his jurisdiction during his term of office.

JOHN A. MCGILLIVRAY,
JOHN CULBERT,
GEO. A. PROCTOR.

Moved by Rep. McGillivray and seconded by Rep. Dr. Oronhyatekhi, that the report as read be received and adopted.

Moved in amendment by Rep. H. Williams and seconded by Rep. Gibbons, that the report be amended by recommending that for the incoming year the capitation tax be at the rate of 50 cents per member.

On motion the High Court adjourned at midnight until 9 o'clock on Wednesday morning.

SECOND DAY—MORNING SESSION.

City Hall, Ottawa,
26th August, 1885.

High Court resumed business at 9 o'clock a.m., H.C.R. presiding. Temporary appointments as yesterday.

Minutes of the preceding session read and approved.

The Credential Committee reported the reception of the credentials of Geo. Parish, of Court London, No. 8, London and recommended that Rep. Parish take his seat in the High Court. On motion the report was received and adopted.

The Committee on the State of the Order presented their report as follows:

To the High Chief Ranger, Officers and Members of the High Court of Ontario:

BRETHREN,—Once more we are assembled in our annual session and in submitting this report we have to congratulate you on the continued prosperity of our Order.

During the past year our membership has increased both by formation of new Courts and addition to old ones.

We have every reason to congratulate the High Court on the good will and harmony which prevails throughout the entire jurisdiction, and find that many of the members have been very active in its extension.

We find that seventeen new Courts have been instituted and two resuscitated, increasing the membership by 453.

We have the pleasure of reporting that there is now under your jurisdiction ninety-eight subordinate Courts.

No. of members last report.....	1,631
" " initiated	883
	2,514

LEGS.

Suspended	417
Deceased	13
	430

Membership in good standing 30th June, 1885.....2,084

It is also a subject of congratulation to your committee to report that the indebtedness of this High Court has been reduced during the year by \$1,058, leaving liabilities of \$800, and by the supplementary estimate we see that the indebtedness is nearly wiped out.

All of which we beg leave to submit in L., B. and C.

§. WRIGHT,
J. A. TODD,
W. G. LITTLE.

The consideration of this report was deferred till later in the session.

The report of the High Treasurer was presented.

Moved by the S.C.R. and seconded by P.H.C.R. E. Botterell, that the report of the High Treasurer be received, taken as read and distributed. Carried.

The report was referred to the Auditors.

The Committee on New Business presented their report:

To the High Chief Ranger, Officers and Representatives of the High Court.;

Your Committee on New Business have had under consideration the proposition from Court Dufferin No. 4, viz.: that the expenses of the Representatives to the High Court be paid from the treasury of this High Body, and beg respectfully to recommend that the proposition be not adopted, owing to the enormous expense that such an arrangement would entail.

The committee think it is but fair to assume that if the expenses of representatives were paid by this High Court that every subordinate Court would have its full complement of representatives present at each High Court meeting.

There are in Ontario at the present time ninety-eight subordinate Courts. Of these Court Ottawa is entitled to five representatives, Court Northern Light to four, and Courts Victoria, Oronhyatekha and Dufferin to three each, or a total of 204 representatives, which, at \$15 per member (a moderate estimate), would entail an expense of \$3,060.

While your committee would be glad to see every subordinate Court fully represented at every session of the High Court, they are of the opinion that the business of the High Court will continue in the future, as in the past, to be fairly well conducted by the representatives of those Courts which take a sufficient interest in the business of the High Court to send representatives to its annual meetings.

No other new business has been submitted for the consideration of the committee.

All of which is respectfully submitted in L., B. and C.

ORONHYATEKHA,
J. B. DONALDSON,
J. W. FROST.

Moved by S.C.R. and seconded by Rep. J. B. Donaldson, that the report be adopted. Consideration deferred.

The H.C.R. ruled that the amendment made last night on the motion for the adoption of the report of the Finance Committee was out of order, when discussion of that report was resumed. It was moved by P.H.C.R. E. Botterell in amendment, and duly seconded, that the clause in the report referring to the capitation tax be stricken out. After considerable discussion, taken part in by Reps. J. A. McGillivray, Henry Williams, Oronhyatekha, Donaldson and Culbert, the previous question was put, the amendment being lost. The report was thereupon adopted.

The report of the Committee on the state of the Order was considered and carried, clause by clause, and on motion was adopted as a whole.

The Auditors then presented their report as follows.

Ottawa, 23rd August, 1885.

H. C. R., Officers and Representatives of High Court of Ontario.

WORTHY REPRESENTATIVES.—As Auditors of the books of the High Court, for the year ending 30th June, and Supplementary Statement to 20th August, 1885—we have to state that after a careful and minute examination of

the books and vouchers of the High Secretary and Treasurer, we found the same correct and in a satisfactory condition.

We have made several suggestions to the High Secretary with reference to the system of keeping his accounts for the purpose of simplifying his work, which owing to the increase in number of Courts is now very laborious, and entails considerable care and attention, and which suggestions we also think will greatly facilitate the audit in the future.

We would also respectfully suggest that the books of the High Court be closed on the 30th of June, and the balance brought down to that date, and that in future no supplementary statement be printed.

We have verified the balances in the books of the Treasurer with the bank, and find them correct. We have in addition a certificate from the manager of the Dominion Savings Bank in which the funds of the H. C. are deposited verifying the Treasurer's statement.

The difference in balance of the Treasurer and H. S. is accounted for in the following manner.

Treasurer's bal. as per statement....	\$554 49
H. S. as per statement	\$426 89
Add cheque issued in June, and not credited by Treas. till July.....	126 60
Add overplussent us Feb., '85	1 00
	\$554 49

All of which is respectfully submitted.

R. BREWER, }
B. W. GREER, } Auditors.

Moved by Rep. Brewer, and seconded by Rep. Greer, that the report be received and adopted. Carried.

The High Counsellors suggested some changes in the preparation of the Financial Statements of the Forester, when it was moved by the S. C. R., and seconded by the H. V. C. R., that this High Court memorialize the Supreme Court to instruct the Supreme Secretary to add the following columns to his monthly statement—Fees for certificate of membership and policies, registration fees, and fees for supplies. Carried.

Moved by Rep. Dr. Mark, and seconded by Rep. Gibbons.

That whereas some very painful cases sometimes arise—owing to a Brother not being clear on the books—at the time of his death, by reason of circumstances beyond his control, and as a consequence his family is found in great financial distress.

Be it resolved, that this High Court request the Supreme Court to so amend the laws of the I. O. F. that it shall be possible to relieve such a family, out of the reserve fund, if the Subordinate Court to which the deceased brother belonged, by a unanimous vote should request the same, and the High Court sustain said request by a three-fourth vote, and the Supreme Court also sanction the grant by a three-fourth vote.

Further that in such a case it shall be legal to make a grant to the family of such a deceased brother, not in arrears for more than three months at the time of his death, but the amount of such grant shall not exceed one-twelfth of the amount of his certificate.

It having been intimated that Rep. John McLeod had just received intelligence of the death of his mother, when it was moved by Rep. Dr. Oronhyatekha, and seconded by Brother A. H. Backhouse, that this High Court has heard with profound sorrow of the death of the beloved mother of our esteemed Brother J. McLeod, one of the representatives of Court Frontenac, No. 59, and to assure him of the heartfelt sympathies of this High Body in

his great affliction and to reverently commend our Brother to Him who doeth all things well. Carried.

Moved by the S.C.R., and seconded by Rep. Parish, that the matter referred to in the motion of Rep. Dr. Mark be submitted to the Committee on Appeals and Petitions. The amendment carried.

AFTERNOON SESSION.

Ottawa, Aug. 26th, 1885.

Pursuant to adjournment the H.C.R. resumed the chair at 2 o'clock p.m.

Temporary appointments as at morning sessions.

The Credential Committee brought in a supplementary report recommending that J. G. Baird, M.D., of Pakenham, take his seat as a representative to this High Court.

On motion the report was adopted.

Rep. Baird and Dr. Mark were then initiated into the High Court Degree. At the request of the H.C.R., P.S.C.R. Botterell exemplified the unwritten work of the High Court Degree.

The minutes of the morning session were then read and confirmed.

The second report of the Finance Committee was then read as follows:

Your committee beg leave to report and recommend as follows:

1. That the salary of the High Secretary for the incoming year be \$250.
2. That the salary of the High Treasurer be \$50.
3. That each of the Auditors be paid the sum of \$10 for their services at this session of the High Court.
4. That the High Journal Secretary be paid \$10.
5. That the High Messenger be paid the sum of \$5 for the satisfactory manner in which he has performed his duties.
6. That the Caretaker be paid \$4 for his services.
7. That the capitation tax for the incoming year be \$1, in the hope that next year the High Court may see its way clear to return to the old tax of 50 cents.
8. That the sum of \$100 be donated the High Chief Ranger as a slight mark of appreciation of the manner in which he has performed the many duties pertaining to his high office.

JOHN A. MCGILLIVRAY,
JOHN CULBERT,
GEO. A. PROCTOR.

Moved by Rep. Botterell and seconded by Rep. McGillivray, that the report be considered clause by clause. Carried.

The first, third, fourth, fifth, sixth and eighth clauses were, on motion, severally carried.

The second clause was amended by fixing the salary of the High Treasurer at \$100.

In amendment to the seventh clause it was moved by Rep. Peter Robertson, and seconded by Rep. Dr. Mark,

Resolved, That the capitation tax be 75 cents, being 25 cents for Supreme Court and 50 cents for the working expenses of the High Court of Ontario. The amendment was lost and the seventh clause adopted.

Rep. McGillivray moved, seconded by Rep. Culbert, that the report as amended, be adopted as a whole. Carried.

The report of the Committee on appeals and petitions was then read by Rep. Backhouse as follows:

City Hall, Ottawa,
August 26, 1885.

To the H.C.R., Officers and Members of the H.C. F. O. F. in H. O. Assembled.:

We, the members of your committee, beg to report as follows:

We have carefully examined the resolution or motion of Rep. Dr. Mark, seconded by Rep. Whale, requesting the H.C. to memorialize the S.C. to alter the constitution to meet certain possible cases of apparent hardship, and that grants from the reserve funds of the S.C. be made in a manner not now contemplated by the constitution.

While the committee regret that in the chapter of events any cases of apparent hardship should arise in connection with our Order, we believe that a change, such as is suggested by the resolution or motion referred to, would be dangerous and mischievous to the Order in its results.

That by the provisions of our constitution every opportunity is given to members to remain in good standing, and prevent being suspended under any and all possible circumstances, irrespective of the status of their Courts.

E. BOTTERELL,
J. FINAGIN,
A. H. BACKHOUSE.

Moved by Rep. Backhouse, and seconded by Rep. Finagin, that the report be received and adopted. Carried.

Moved by Rep. Frost, and seconded by Rep. Strathearn, that this High Court memorialize the Supreme Court to amend the constitution in sub-section 3 of section 43 by erasing the words "Past Chief Rangers," after the words "must be," and by substituting the words "any members." Carried.

Rep. Dr. Mark presented the following question for reply from the H.C.R.:

Question—As it appears on evidence presented to this High Court, that a brother now dead, died uninsured because the Court did not meet and the Financial Secretary of his Court twice refused to take the month's assessment at his hand.

How can the High Court, through its subordinate Courts, clearly and fully inform each brother that he can send assessments and dues direct to the Supreme Secretary, if his Court does not, through its officers, afford him the usual opportunity to do so through the Financial Secretary?

ROBERT MARK, M.D.,
Rep. Court No. 32, Mt. Sherwood.

The H.C.R. replied:

The best way would be for the High Chief Ranger to issue an official circular, through the INDEPENDENT FORESTER, calling attention to sections 82 and 83 of constitution, by which any member desiring to maintain his connection with the Order can do so. That circular might be re-published every quarter.

Moved by Rep. Donaldson, and seconded by Rep. McGillivray, that in future the High Chief Ranger do receive from the funds of this High Court the sum of \$100 at the end of the year during which he has filled the office of High Chief Ranger. Lost.

Moved by Rep. H. Williams and seconded by Rep. Robertson, that this High Court memorialize the Supreme Court to assume the debt at present hanging over this High Court. Lost.

P. S. C. R. Botterell intimated to the H. C. R. the action of the High Court in granting him \$100 as a slight recognition of his services during the past year. The H. C. R. responded in a few appropriate words.

Moved by Rep. Oronhyatekha, and seconded by Rep. McGillivray, that we now decide as to the next place of meeting. Carried.

The H. C. R. intimated that we were ready for nominations, and London, Owen Sound, Deseronto, and Toronto, were named.

Before a decision was arrived at the High Court adjourned till 8 o'clock p. m.

EVENING SESSION.

Ottawa, August 26th, 1885.

High Court resumed business at 8 o'clock p. m., H. C. R. presiding. Temporary appointments as at afternoon session.

Minutes of afternoon session read and approved.

The discussion as to the next place of meeting of the High Court was resumed, when Rep. J. A. McGillivray moved, seconded by Rep. J. B. Halkett, that the nominations be re-opened. Carried.

Rep. McGillivray nominated Belleville, and Rep. Halkett nominated Paris. The nominations were then declared closed.

Belleville was withdrawn, and an informal vote taken resulting as follows, viz: 19 votes for London, 17 for Toronto, 9 for Owen Sound, 3 for Deseronto, and 1 for Paris. Deseronto and Paris dropped out, and the second vote was as follows: 23 for London, 17 for Toronto, and 5 for Owen Sound. Owen Sound dropped out, and the third vote was 27 for London, and 21 for Toronto. It was moved by the S.C. R., and seconded by H. V. C. R., that a ballot be cast by the H. Secretary in favor of London. Carried. The H. Secretary cast the ballot accordingly, when London became the unanimous choice for the next annual meeting of the High Court.

The nomination and election of officers for the ensuing year was then proceeded with, the H. C. R. having appointed Reps. J. A. McGillivray, E. S. Cummer and R. Mark, M. D. scrutineers.

Rep. Botterell nominated Rep. W. W. Fitzgerald as High Chief Ranger, and Rep. Bennett nominated Rep. Proctor, when, on the ballot being taken, 65 votes were recorded for the former nominee, and 32 for the latter, whereupon Rep. Fitzgerald was declared re-elected High Chief Ranger.

Reps. J. Culbert, W. Griffith, P. Robertson, and A. R. Milne were nominated for H. V. C. R.—Reps. Robertson and Milne withdrawing, the ballot was cast, resulting in 51 votes for Rep. Culbert, and 46 votes for Rep. Griffith. Rep. Culbert elected.

Rep. J. B. Halkett, re-elected H. Sec. by acclamation.

Rep. T. G. Davey, re-elected H. Treas. by acclamation.

Rep. J. M. Todd, re-elected H. Phy. by acclamation.

Reps. J. W. Frost and A. H. Backhouse, nominated for H. Coun. Rep. Frost received 51 votes, and Rep. Backhouse 45 votes. Rep. Frost elected.

Reps. R. Brewer, and B. W. Greer, elected auditors.

The following representatives were nominated for seats in the Supreme Court, viz:—

A. R. Milne, J. Culbert, W. Gibbons, W. H. Henderson, J. M. Todd, S. Wright, J. W. Frost, R. Brewer, Jas. Slater, A. Oronhyatekha, J. Finagin, A. H. Backhouse, B. W. Greer, C. C. Whale, G. Parish, R. Mark, P. Robertson, C. W. Jones, W. Walsh, H. Williams, W. Gerry, W. Rea, W. H. Bennett, W. J. Macdonald, T. Lawless, J. G. Baird, W. H. Lowrie, J. W. Summerby, Jos. Beaumont, G. A. Proctor and W. Griffith, resulting in the following 22 representatives receiving the votes opposite their names, and being therefore elected, viz: Reps. Milne, 93, Culbert 90, Proctor 88, Todd 87, Finagin 82, Backhouse 80, Henderson, 78, Greer 76, Wright 75, Griffith 75, Frost 72, Whale 72, Jones 69, Slater 69, Lawless 65, Parish 60, Gerry 60, Bennett, 56, Beaumont 53, A. Oronhyatekha 49, Lowrie, 46, and Walsh 41.

The H. C. R. appointed the undermentioned officers, viz: Rev. W. Walsh, H. Chap; A. H. Backhouse, H. J. Sec.; A. R. Milne,

H. S. W.; W. Gerry, H. J. W.; Jas. Slater, H. S. B.; W. H. Lowrie, H. J. B.; G. Parish, H. Mar.; John Hoppes, H. Con.; and A. Oronhyatekha, H. Mess.

INSTALLATION OF OFFICERS.

The Supreme Chief Ranger and officers of the Supreme Court being announced in waiting were introduced and received with honors, when Oronhyatekha, M. D., S. C. R. installed the officers elect except Rep. Davey, absent.

Moved by Rep. McGillivray, seconded by Rep. Botterell, that on the S. C. R. receiving the required bond from the H. Treasurer elect, he install him into office. Carried.—The H. Secretary gave the bond required of him.

Moved by Rep. Jones, seconded by Rep. Oronhyatekha, and

Resolved that the officers and members of this High Court desire to extend to our worthy High Treasurer, T. G. Davey, our heartfelt sympathy and condolence in his deep bereavement by the death of his dear wife, and that the High Secretary be instructed to transmit to our Brother a copy of this resolution. It was further ordered that this resolution take precedence of other resolutions in the minutes.

Moved by Rep. McGillivray, seconded by Rep. Botterell, that Reps. Walsh and Halkett be a committee to prepare memorial tablets of our deceased brethren. Carried.

RESOLUTIONS.

Moved by the H. Coun., seconded by Rep. McGillivray, that the High Secretary be directed to convey, under seal, the thanks of the High Court to His Excellency the Governor General, for his kindness in opening the grounds and residence of Government House to the representatives of this High Court, all the more appreciated as it is unusual to grant the privilege when His Excellency is in Ottawa. Further that this resolution take precedence of all other. Carried by a standing vote and singing. "For he's a jolly good fellow."

Moved by Rep. John Culbert, seconded by Rep. Griffith, and carried by a standing vote, that the thanks of this High Court be tendered His Worship the Mayor and Corporation of the City of Ottawa, for their kindness and liberality in placing at the disposal of this High Court, free of charge, the City Hall and ante-rooms for its sessions, and also for their kindness in calling out the Fire Brigade for the entertainment of the representatives, and that the High Secretary do communicate this resolution to His Worship the Mayor and to the Chief of the Fire Brigade.

On motion of Rep. Backhouse, seconded by Rep. Milne, a warm vote of thanks was tendered Rep. P. Robertson, C. R. of Court Ottawa, for his kindness to visiting members.—Rep. Robertson thanked the High Court.

It was likewise resolved on motion of Rep. Griffith, seconded by Rep. Proctor, that the thanks of the High Court be tendered the Foresters of Ottawa and suburbs for their uniform kindness and courtesy shewn their visiting brethren. Rep. Culbert, Chairman of the Reception Committee, responded.

Moved, seconded, and carried, that the services of Rep. Jones as reporter, be acknowledged by a grant of \$5.

Resolutions of thanks were also passed to the Press, the High Standing Committee, and other officers of the past year. The latter responded to by Reps. Fitzgerald, Botterell, Griffith, Halkett, Backhouse, Finagin, Gerry, Slater, Todd, Brewer, and Greer.

Moved by Rep. Oronhyatekha, seconded by Rep. Botterell, that the minutes be taken as read, that this Court be now raised to the High Court Degree, and that the High Court then

adjourn until the third Tuesday in August, 1886. Carried.

The High Court of Ontario was thereupon closed in due form, to meet next year in the City of London.

I certify that the above is a correct transcript of the minutes of the High Court of Ontario, Independent Order of Foresters.

JAMES B. HALKETT,
High Secretary.

Births.

On the 23rd July, the wife of John A. McGillivray Supreme Counsellor, Uxbridge, of a son.

On the 23rd July, the wife of J. B. Halkett High Secretary, Ottawa, of a daughter.

A Necessary Change.

We have to congratulate the Canadian Foresters upon abandoning the level call plan and adopting a fairly equitable system of graded monthly assessments. They formerly made a level assessment of 50 ct. on all ages, their benefit being but \$1,000. Instead of antagonizing the sound and equitable plan of making each member contribute in accordance with his expectancy, and flying in the face of common sense as well science by declaring that "an old man is just as good a risk as a young one," the Foresters sensibly discussed and examined the matter and wisely decided to have an honest scale, even if some other society had it before them.

The scale decided upon is for the benefit of \$1,000, as follows:

Between the ages of 18 and 25.....	60
Between the ages of 25 and 30.....	65
Between the ages of 30 and 35.....	70
Between the ages of 35 and 40.....	85
Between the ages of 40 and 45.....	\$1 00

No members are received above forty-five years.

While commending the action of the Order we cannot forbear pointing out at least two serious mistakes of the new law, mistakes which will do very much to neutralize its good effects.

First, it was provided that the new law should not apply to the present membership. This seems like a great piece of selfishness on the part of the members now in the Order, that they should claim undue advantage over those who are to come in. Certainly they have no right to this advantage. The fact that a member has had insurance for less than it was worth for years, does not surely constitute any claim for its continuance. As a matter of right the claim should be the other way, and now that the sound principle is acknowledged, by the adoption of the graded scale of payments, strict justice would demand that those who have had the advantage in the past should level up.

The second mistake was in fixing the time for putting the new law in operation on the 1st of November, instead of at once. The time intervening is a premium on getting in members, particularly old ones, at the old unfair and inequitable rates, thus adding burdens to the Order, which sooner or later must be felt.—The Canadian Royal Templar.

The C. O. F. will find that they have just entered upon the beginning of their troubles—troubles through which the I. O. F. passed from 1879 to 1881, by having made just such mistakes as is pointed out above by our confrere.

Owen Sound, Sept. 9, 1885.

To Dr. Oronhyatekha, Editor Independent Forester and S. C. R., I. O. F.

DEAR SIR AND BRO.,—The enclosed card of thanks was this day received by me from the widow of our late Bro. J. J. Marshall, and I send it to you for publication in FORESTER.

The brethren of the Court are high in their praises at the promptness of the Supreme officers in forwarding cheque. I have a copy of the card inserted in both our local papers. It will have a good effect.

Yours in L., B. & C.,
W. G. LITTLE.
R. Sec.

Puslinch, Sept. 16, 1885.

Dr. Oronhyatekha, S. C. R.

DEAR SIR AND BRO.,—I desire, with many thanks, to acknowledge the receipt of cheque No. 519, for thirty-three dollars and fifty-eight cents (\$33.58), for forty-seven days' sick benefits, from the Supreme Court. I am very glad to testify to the fact that our executive officers do their work in a business-like manner and with great promptness, and every member of the Order should encourage and support them, and to try to still further build up our noble Order. I wish also to thank my brothers of Court Puslinch for the kindness they showed me in my late illness.

Wishing the Order every prosperity.
Yours in L., B. & C.,
JOSEPH MADDAUGH,
Of Court Puslinch, No. 51.

Forest, Sept. 15, 1885.

DEAR SIR AND BRO.,—Enclosed please find 25 postage stamps, for which send FORESTER three months to Bro. E. Harrison, Forest P. O.

Thanks for dispensation as to doctor, which came duly to hand.

Yours in L., B. & C.,
P. M. KELLAR,
C.D.H.C.R.

Fort Qu'Appelle, N. W. T., Sept. 8, 1885
Dr. Oronhyatekha.

DEAR SIR AND BRO.,—Enclosed please find one dollar subscription for one year to the INDEPENDENT FORESTER. I received the last issue (August) through Drayton, a few days ago, and was much pleased with the prosperity of our Order. I am just endeavoring to form a Court here, and hope that I will soon succeed. As we have no High Court in these Territories, I hereby apply to you for any papers, etc., that may be useful in giving information. I have been completely in the dark during more than two years, not being able to get any information from my Court. I paid my subscription for the FORESTER just before I left, but they have not forwarded it to me.

Wishing for the continued prosperity of our noble Order, I remain.

Yours in L., B. & C.,
F. S. PROCTOR.

Court Maple Leaf, No. 60.,
Glencoe, Sept. 3, 1885.

To the Supreme Chief Ranger:

I beg hereby to express my heartfelt thanks for the prompt way the supreme officers have forwarded cheque No. for the sum of \$1,000 held by my late father, D. J. Bodman. I wish the Order great prosperity and the Supreme officers great success in their grand work.

Yours respectfully,
MRS. E. R. MCKELLAR.

No. of Members.	Name of Court.	No. of Court.	Endow't Assess't.	S. & F. Benefit.	Certific. case of Pollece.	Registra-tion Fee.	Supplies.	Cap. Tax.
37	Prince Albert..	149	Sherbrooke, Que....	34.66	1.00	1.44	12.50	
25	Happy Retreat	150	.....	17.76				
12	Delaware	151	Delaware	8.20				
13	Gen. Gorden..	152	Forest	14.34	3.77			
21	Belmont	153	Belmont	20.40				
25	Regina	154	Woods'ock, N.B.	35.01				
40	Maple	155	St. Thomas	42.42	12.09	3.00	2.15	
15	Parkbill	156	Parkhill	17.03	1.06			
22	Ivy	157	Thorndale	21.78				
13	Brittania	158	Ingersoll	12.58				
9	Wardsville ..	159	Wardsville	10.36				
12	Putnam	160	Putnam	7.91	2.85			
11	Summervale ..	161	Fullarton	7.68	3.23			
14	Carleton	162	.....	9.96		3.50	2.67	
22	Huron	163	Point Edward.....	26.73	8.71	1.00	.70	
31	Dresden	164	Dresden	36.60	1.10			
19	Miramichi	165	Newcastle	14.08		2.00	1.40	
19	Simcoe	166	Simcoe	23.65		4.00	3.92	
15	Toronto	167	Toronto	16.50	.26	6.00	8.20	
29	Brant	168	Paris	34.10	9.88			
17	River Speed ..	169	Hespeler					
22	Hamilton	170	Hamilton				5.76	
17	Garden City ..	172	St. Catherines.....					
2	Members at large			6.66				
	H. Court Out.						539.43	

3,117 \$2,944.49 \$228.24 \$82.54 \$81.61 \$576.45 \$11.60

NOTE.—Courts Nos. 69, 85 and 119 paid August assessment last month and were included in last report.

RECAPITULATION.

RECEIPTS.

To receipts from Endowment assessment as above	\$2,944 49
" " " Sick and Funeral Benefit	228 24
" " " General Fund:	
Certificate fee and change of policy as above	\$ 82 54
Registration fee	81 61
Supplies	576 45
Cap. Tax	11 50
Court Puslinch. No. 51, Charter fee	4 00
" Royal Oak No. 11, Charter fee.....	5 86
	<u>761 92</u>
	\$3,934 45

CONTRA—CR.

By paid the Supreme Treasurer..... \$3,934 45

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

Supreme Treasurer's Statement.

FOR THE MONTH OF AUGUST, 1885.

ENDOWMENT ACCOUNT.

RECEIPTS.

To balance per last report..... \$ 27,260 39
" cash from S. Secretary..... 2,882 32

\$30,142 71

CONTRA—CR.

By 5 per ct. to General Fund.... 143 94

Balance { P. O. Sav. Bk. \$10,000.00
Dom. Sav. Bk. 10,000.00
H. Court, Ont. 1,000.00
Dom. Sav. Bk.
cur. acct... \$,998.77
Total Bal. on hand

\$29,998 77

\$30,142 71

SICK AND FUNERAL FUND.

RECEIPTS.

To balance per last report..... \$ 776 54
" cash from S. Secretary

227 66

Total \$1004 20

CONTRA—CR.

By order 518, Mark Berry, 5 days benefits 5 72 || By order 519, Jas. Maddaugh, 47 days benefits | 33 58 |
By order 515, Jas. Perker, 21 days benefits	15 00
By order 514, Wm. Elkins, 77 days benefits	55 00
By order 516, John S. Stone, 84 days benefits	60 00
By order 53, Amos Hessell, 15 days benefits	10 72
By 5 per ct. to General Fund.....	10 25
Balance on hand	\$13 93
Total	\$1004 20

GENERAL FUND.

RECEIPTS.

To cash from S. Secretary \$ 758 40 || " 5 per cent. Endowment receipts..... | 143 94 |
| " 5 per ct. S. & F. Fund | 10 25 |
| | \$912 59 |

CONTRA—CR.

By Balance per last report..... \$157 84

Aug. 3, by order 508, editor's salary three months 50 00 || Aug. 3, by order 509, S. C. R. postage, telegrams, etc. | 20 00 |
Aug. 5, by order 510, S. Treas. salary, three months	37 50
Aug. 5, by order 511, S. Treas. office expenses	5 00
Aug. 13, by order 517, Advertiser Printing Co. on account	100 00
Aug. 15, by order 520, J. H. Chapman & Co., funeral expenses re Bro. Skiff. Elliott	32 10
Aug. 17, by order 512, E. Hill sashes	227 95
Balance on hand.....	279 20
	\$ 912 59

Submitted in L. B. and C.,
THOS. G. DAVEY,
Supreme Treasurer.

Report of Medical Board for August, 1885.

Court	No. 1	Approved.	Rejected.
Court Elizabeth	1	1	0
" Hope	1	2	0
" Beaver	2	2	2
" Stormont	3	1	0
" Dufferin	4	1	0
" McGregor	6	3	0
" Kingsville	9	1	0
" Oronhyatekha	23	2	0
" Prince Alex.	26	1	0
" Bruce	28	5	0
" Rideau	31	1	0
" Amity	39	1	0
" Ottawa	41	1	0
" Le ro'ca	42	1	0
" Canada	53	1	0
" Enterprise	54	1	0
" Sarua	55	2	0
" Front nac	59	2	0
" Alvinston	67	1	0
" Mississippi	78	1	0
" Union	86	1	0
" Hazel	92	1	0
" Petrolia	93	1	0
" Lisgar	97	3	0
" Tyrcounell	99	2	0
" Admiral Digby	115	0	1
" St. Anthony	136	1	0
" Alexandra	141	1	0
" Detroit	142	1	0
" Lambeth	143	1	0
" Marotuk	144	2	0
" St. Marys	145	1	0
" Rockland	146	1	0
" Fulford	147	0	1
" Regina	154	0	1
" Maple	155	4	0
" Carleton	162	2	0
" Huron	163	6	0
" Simcoe	166	2	0
" Toronto	167	1	0
" River Speed	169	5	1
" Hamilton	170	23	4
" Lansdowne	171	2	0
" Garden City	172	20	2
Total	112	12	

Yours in L. B. and C.,
T. MILLMAN, M.D.,
Secretary of the Board.

An Unexpected Frost.

DR. J. M. T.—I say Bro B., did you ever get left?
Bro B.—Certainly not; I was only nipped by an unexpected frost.

TERMS OF SUBSCRIPTION PER YEAR

1 Copy	\$1 00	30 Copies	\$22 50
10 Copies	9 00	40 Copies	28 00
20 Copies	16 00	50 Copies	30 00

ADVERTISING RATES.

One inch, one year	\$10 00
One-fourth column, one year	20 00
One-half column, one year	30 00
One column, one year	50 00

THE INDEPENDENT FORESTER

EDITOR— DR. OROHYATEKHA

LONDON, SEPT., 1885.

Medical Examinations.

Examining Physicians will note the change in the address of Dr. Millman, the Secretary of the Medical Board to whom all medical examinations should be sent. The change has been brought about by the promotion of Dr. Millman to the post of Assistant Superintendent of the Rockwood Asylum, Kingston.

The Blue Book.

We have to thank the Supt. of Insurance for a copy of the bound volume of his report for the year 1884. From it we learn that there were during the year \$135,447,726 of insurance in force, of which \$66,519,958 were in Canadian Companies. The amount of insurance terminated, was by death, maturity, or expiry \$1,728,970, and by surrender and lapse \$12,351,321, that is to say for "every \$1,000 of current risk, \$12.58 terminated in natural course, and \$59.87 by surrender and lapse. The Superintendent estimates that there were 54,443 lives insured, among whom there were 442 deaths or a rate of \$11 in a 1,000.

The following will be interesting statistics to policy holders who pay the paper.

	Paid to Policy Holders.	Paid for Expenses and Dividends.
Canada Life....	\$ 379,990 89	\$ 193,254 45
Citizens	21,708 86	21,348 54
Confederation ..	\$3 046 03	94 382 91
Federal	8,034 31	20,800 41
Ontario Mutual.	68,744 73	66,934 93
Sun	74,310 98	76,345 84
North American	10,257 84	42,004 94

Leaving out the Canada Life we will find that the other six companies paid to policy holders \$265,132.75, while they paid their officers, agents, stockholders, etc., etc., the enormous sum of \$321,817.07 or after paying themselves \$1, for each dollar paid to the widows' and orphans', they took \$55,684.32 more, and divided that among themselves.

During the year past besides doing untold good in attending to and relieving the sick, giving to them, free medical attendance, and burying the dead, the Independent Order of Foresters paid to the widows' and orphans' the goodly sum of \$ at a current expense of less than \$1,500.

But then the I.O.F. charges its members less than one half the premiums charged in the Old Line Insurance Companies.

The Supreme Secretary.

The address of the Supreme Secretary, after the 1st of Oct. next, will be London, correspondents and Court Officials will please make a note of this.

Independent Forestry.

PRESENTATION TO BRO. E. S. CUMMER ON HIS LEAVING HAMILTON.

At a regular meeting of Court Oronhyatekha, No. 23, I.O.F., held in their hall on Friday, the 18th inst., Bro. E. S. Cummer (on the occasion of his departing from our city) was presented with an address, handsomely illuminated and got up in first-class style by Mr. William Bruce. The address was read by Bro. William Heaney in a very impressive manner, and presented by Bro. R. J. Howard, Chief Ranger. In making the presentation Bro. Howard spoke of the many active parts Bro. Cummer had taken in the interest of the Court since its organization, that he at all times seemed disposed to give good counsel, and conveying to him the good wishes and high esteem in which he would always be held by the members of Court Oronhyatekha. Bro. Cummer feelingly expressed his heartfelt thanks for the kind sentiments contained in the address, assuring the brethren that he had always been pleased in giving his services for the best interest of the Court, and that the address would find a prominent place in his home; and the members and pleasant associations he had with them would find a warm place in his heart. Following is the

ADDRESS.

To Bro. E. S. Cummer, on his departure from Hamilton, Sept. 18th, 1885:

DEAR SIR AND BROTHER,—We, the members of Court Oronhyatekha, No. 23, I.O.F., who have so long known and prized your worth, embrace the present opportunity of conveying to you our personal regret and our sense of the deprivation that we will sustain by your departure from our city. At the thought of separation the happy memories of past intercourse crowd around us. The important relations in which you have stood to us as the first Chief Ranger of our Court, and in other official positions only less onerous, in all of which you manifested a conspicuous ability and a breadth of kindly and fraternal feeling which could not fail to endear you to us all, lead us to feel that in your departure we shall lose one in whose counsel there was wisdom and in whose friendship there was truth. Nor can we allow this occasion to pass without recording our deep sense of the obligation which not only his Court, but the entire Brotherhood of Hamilton is under, to your estimable wife, who, by her many acts of unolicited kindness, has made herself so much beloved by every Forester. We hope that in the future we may often have the pleasure of meeting you again. In all our hearts there will be a sheltered place where the flower of your memory shall grow, and it shall be an element in our happiness to know that your future path will be one of prosperity and joy. With this feeble declaration of our fraternal friendship and regard, and with loving wishes for your temporal and eternal happiness, we say adieu.

Our hearts and hopes are all with thee,
Our hearts and hopes, our prayers and tears,
Our faith triumphant o'er our fears,
Are all with thee, are all with thee.

We remain, dear sir and brother, yours in the bonds of
liberty, benevolence et concordia.

R. J. HOWARD,
Chief Ranger.
GEO. SHAMERROCK,
Recording Secretary.

Well Done Bruce.

Office of the Supreme Secretary,
HAMILTON, SEPT. 1885.

DEAR BRO. OROHYATEKHA,—The following is a statement, as shown by the register, of the number of members initiated in July by the three Courts who have put in a claim for the prize offered by the Executive Council, viz:

Court Sarnia, No. 55,	9 new members.
" Manotick, " 144,	9 " "
" Bruce, " 28, 13	" "

Court Bruce, therefore, appears to have won the victory. The thirteen members have all been duly reported, paid for, and

certificates issued. Bro. Kay writes that they look for the decision in next FORESTER. I enclose you his letter, which shows Court Bruce to be in a most flourishing condition.

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

Re-Instatement of Members.

As the following memorial from Court Winnipeg, No. 13, may be of interest to some other Court, we take pleasure in publishing the same for the general information of all Courts:

"Winnipeg, June 19th, 1885.

To the Executive Council of the Independent Order of Foresters in Council Assembled: The memorial of Court Winnipeg, No. 13, I.O.F., respectfully sheweth:

That whereas the experience of the above named Court is identical with that of all other Courts of the Order in respect to the number of members who become default in the payment of dues and endowment assessments, thereby forfeiting all the benefits arising from connection with the Order both socially and financially.

And whereas it is well known that very many, especially in this country, becoming default to owing the uncertain tenure and mobility of their employment together with the enormous expense of living which is so much out of proportion to income, under these circumstances that very many otherwise excellent members are compelled, out of sheer necessity, to forfeit their connection, as they suppose temporarily, in the hope of being able in the near future to pay their arrears and of reinstating themselves in the Order.

And whereas experience has gone to show that these suspended members become discouraged on being compelled to pay all arrears for a period during which they have been excluded from all benefits from their respective Courts before they can be made good on the books.

And whereas your fore-aid memorialists, after due and careful consideration, are of opinion that that feature of the constitution is working adversely to the Order in this Province particularly and they believe to the Order generally. They therefore ask the Supreme Standing Committee to introduce such changes in the constitution at the next convention of the Supreme Court as will enable suspended members to reinstate themselves with their respective Courts as follows:

- 1st. To be balloted for in all respects as new members as at present provided.
- 2nd. To pass the medical examination at their own expense as heretofore.
- 3rd. To become benefit members on such terms as may be adopted by each Court in respect to arrears of dues.
- 4th. To pay such advanced rates of endowment assessment according to age, as laid down in the tables of mortality as adopted by this Order.

It is believed that by adopting the foregoing proposed changes that no injustice can possibly accrue to any one and that a very considerable increase of membership especially in this Province will result.

It is believed that none but those who are thoroughly in earnest will consent to pay the increased rate according to age, and that the prospect of having to do so will effectually deter those who by a little persistent effort can pay the different calls with regularity.

It is manifest that all other things being equal, the increased rate and the further protection of a new medical examination will increase the security to the Order.

All which is fraternally submitted.

P. H. ATTWOOD,

Court Deputy and High Marshal."

[NOTE.—The law now is practically put as suggested by Court Winnipeg, No. 13. Indeed, it is even more liberal inasmuch as dues are forgiven altogether, as well as arrears of assessments. Section 108 of the constitution read as follows :

108. (1) Any member suspended for non-payment of any accrued liability, and not having been reinstated within thirty days from the date of suspension, as provided in section one hundred and seven, can be reinstated on payment of all arrearages, passing again the medical examination of the Order, and being approved by a two thirds vote of his Court.

(2) Only being re-examined, paying again the registration fee, and being rated at his present age, and being approved by a two-thirds vote of his Court.

The Government of Life Insurance.

The *Monetary Times*, in its last issue, published a letter from Wm. T. Standen, consulting actuary of New York, a gentleman who is highly recommended by insurance men and experts for the position of superintendent of insurance for the Dominion of Canada. Mr. Standen defines his views as to proper Government supervision in regard to life insurance and the necessary safeguards which should be thrown around it to protect the inexperienced and unwary from fraudulent representations and promises never to be fulfilled. After expressing himself clearly and pointedly in a three column letter he refers in the following words to the Homans plan of insurance, which is already becoming very popular here in the hands of the Federal Life Assurance Company.

There is a society here of which Sheppard Homans, the capable and esteemed consulting actuary, is the president. It provides genuine insurance upon a plan of mortality assessments graded according to age, and laid upon the American experience table of mortality. It is a plan of cheap insurance, providing for the current cost of insurance without reserves. It is virtually the same as the "one year renewable term" plan. I have the utmost confidence in it, because it answers the requirement of a scientific basis, and commends itself to my judgment. I carry a policy on that plan, as also do some of my friends—under my advice. It is a plan of legitimate insurance, just as legitimate as the plans that call for a larger initial outlay.

The Homans' plan, as it is called, is none other than the Independent Foresters' plan, there being only this slight difference, that insurance companies, such as the Federal, must employ the machinery of a Life Assurance Company in the way of stockholders, who must have dividends. Presidents and managers who must have large salaries and agents who must have heavy commissions all which must be got out of the poor policy-holders, thus making it essential to charge considerably more than the Independent Foresters. But the Federal Life is a great improvement on the Old Line Companies and its establishment was the strongest endorsements of our Foresters' plan that we could wish for.

For He is a Jolly Good Fellow.

Among the many "jolly good fellows" in and around Ottawa, it was the unanimous verdict of the members of the Supreme Court that the prince of them all is our good Bro. Dr. Potter, the Court physician of Court Ottawa. He was indefatigable in his attentions. He had hacks from day to day at the disposal of delegates, limited in number, only by the members who could avail them-

selves, from time to time, of his princely hospitalities. We heard a Londoner growling in this wise: "Confound that Potter. London can't dolester than Ottawa, and it will require a private fortune to come up to Potter alone."

A Renegade.

The question of admitting the ladies to full membership into the I. O. F. was again shelved by the Supreme Court for another year, and we are sorry to say by an increased majority. Our hope of ultimate success was almost squelched when we saw one of our old stand-bys, viz.: Bro. Geo. Parish, going back on us and voting 250 lbs. solid avoirdupois against the admission of ladies. Oh, Geordie! We are afraid the widow was too much for you.

Congratulations.

We congratulate the Government on having secured so able an Assistant Superintendent for the Rockwood Asylum, Kingston, as Dr. T. Millman, the secretary of our Medical Board. The promotion which our distinguished brother has received is one that he eminently deserves. Before he left London, Bro. Dr. Millman was made the recipient of an address and a valuable gold watch and chain from his associates of the London Asylum. London's loss is Kingston's great gain.

The Governor-General's Courtesy.

The following letter speaks for itself. The courtesy of His Excellency in granting permission to the members of the I. O. F. to visit the grounds of Rideau Hall, though contrary to rules, was duly appreciated by the High Court:

Government House, Ottawa, Aug. 25, 1885.

SIR,—A request has come informally asking that His Excellency the Governor-General may be pleased to grant permission for the delegates of Foresters, now assembled in Ottawa, to view the grounds at Government House.

I am desired by His Excellency to say that he has much pleasure in making an exception in this case, but it must be understood that permission of this nature is, as a rule, never given during His Excellency's residence at Government House, as applications are so numerous that it would be impossible to discriminate between them.

Will you kindly let me know what time this afternoon the visit is likely to take place.

I am sir, your obedient servant,

H. J. ANSON,

H. D. C.

For Governor-General's Secretary.

E. Botterell, Esq., Chief Ranger Independent Order of Foresters.

We understand that the Delegates who visited Aylmer were very jealous of Bro. Geo. Parish because he was so popular with the ladies. They do say George kissed some widow not a hundred miles away from Aylmer, and that a number of young ladies wanted Geo. to kiss them, but that he could not spare the time—too bad.—All right George we promise not to tell your wife.

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of August, 1885.

Name of Court.	RECEIPTS.		
	No. of Court	Capitation Tax.	General Supplies.
Hope	1	\$19 00	
McGregor	6	19 50	
London	8		\$1 48
Royal Oak	11	3 00	60
Wellington	21	10 58	12
Otonohyatekha	23	28 00	
Elgin	29	21 50	
Napabee	30	6 00	
Mount Sherwood	32	8 00	
Essex	35	1 00	1 50
Amity	39	10 50	
Glen	40	1 50	
Petrolia	42	5 00	
Sydenham	43	17 50	25
Russell	49	7 50	1 50
Canada	53	6 50	
Harrocy	57	7 50	
Frontenac	59		18 00
Maple Leaf	60	16 21	
Garnet	64	18 00	
Alvinston	67	20 00	2 00
Woodstock	69	9 50	75
Oil City	77		1 00
Madawaska	81	15 00	
Ontario	85	8 50	
Midland	87	9 50	
Rosedale	88	9 50	
Hazel	92	12 50	
Tyrconnell	93		50
Northern Light	127	41 75	5 00
Woodland	130		75
Algoma	140	8 50	
Lambeth	143	11 00	
Manotick	144		2 94
General Gordon	152	4 50	53
Ivy	157	10 00	
Simcoe	166	10 00	
Thos. Whaley			1 25
W. H. Bennett			1 25
P. Robertson			3 00

\$377 34 \$42 42

To cash from capitation tax as above \$377 34

" cash from general supplies " 42 42

Total\$419 76

CONTRA—CR.

By cash paid to High Treasurer \$419 76

Submitted in L. B. and C.,

JAMES B. HALKETT,
High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF AUGUST, 1885.

To balance on hand per last report \$ 758 65

" Cash from High Sec. \$ 419 76

\$1178 41

CONTRA—CR.

Aug. 13, by order 30 C, H. Sec. sal. and expenses\$ 18 71

Aug. 13, by order 25 C, S.C. for account to July 1, 1885 539 43

Aug. 17, by order 31 C, Citizen Printing and Publishing Co. 18 75

Aug. 08, by order 32 C, on account of H.C. sessional expenses 150 00

Aug. 18, by order 33 C, Advertiser Printing Co. 2 75

Balance 448 77

\$1178 41

Submitted in L. B. and C.,

T. G. DAVEY,
High Treasurer.

Mortuary Statement.

No. 56, Bro. William H. Parry, of Court Detroit, No. 142, Out., died at Detroit of stricture of the sigmoid flexure of colon, on the 21st day of July, 1885. Endowment, \$1,000.

[NOTE.—Claim for the above was not received until in August, therefore it did not appear in the July statement.]

No. 57, Bro. Miles Y. Keith, of Court Hillsborough, No. 91, Hillsborough, N. B., died at Hillsborough, of apoplexy, on the 11th day of August, 1885. Endowment of \$1,000, designated to his wife, Amanda E. Keith. Paid by cheque No. 523.

No. 58, Bro. David Christie, of Court Simsbio, No. 122, Weymouth Bridge, N. S., died at Weymouth Bridge, N. S., of Pyæmic, on the 19th day of August, 1885. Endowment, \$1,000, designated to his wife, Mary Christie. Paid by cheque No. 531.

No. 59, Bro. John J. Marshall, of Court Northern Light, No. 127, Owen Sound, Ont., died at Owen Sound, of malarial fever and subsequent paralysis, on the 27th August, 1885. Endowment of \$2,000, designated to his wife, Sarah Ellen Marshall. Paid by cheque No. 324.

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

New Courts.

COURT WELCOME, NO. 12,

Was instituted 21st Sept. at the Forester's Hall, Hick's block, Dundas street, by Dr. Oronhyatekha, S.C.R., assisted by Bro. James Johnson. There were twenty charter members.

OFFICERS INSTALLED.

- C.R., Wm. Bryant.
- V.C.R., Geo. McClelland.
- R.S., John Mecredy.
- F.S., Jos. Amor.
- Treas., O. M. Belfry.
- S.W., R. Bissett.
- J.W., B. Gilmour.
- S.B., Albert Johnson.
- J.B., A. Tait.
- P.C.R., Henry Hull.
- Chap., M. Wamsley.
- Physician, O. M. Belfry, M.D.
- Meets fourth Monday in each month.

COURT NELSON, NO. 174.

OFFICERS INSTALLED.

- C.D.H.C.R., A. N. C. Black.
- C.R., W. H. Nelson.
- V.C.R., W. G. Urdin.
- R.S., E. Southwood.
- F.S., D. McPherson.
- Treas., H. Iane.
- S.W., J. A. McIntyre.
- J.W., S. Wilton.
- S.B., A. McIlrae.
- J.B., D. McArthur.
- P.C.R., W. Lethbridge.
- Chaplain, A. N. C. Black.
- Physician not yet appointed.
- Meets second and fourth Tuesday in each month.

Court Ethel, No. 175, Ethel, instituted 10th September, by Bro. C. H. Merryfield, C.D.H.C.R.

OFFICERS INSTALLED.

- C.D.H.C.R., John M. Davies.

- C.R., Andrew W. Milne.
- V.C.R., R. Lang.
- R.S., James A. Young.
- F.S., D. W. Milne.
- Treas., A. Peebles.
- S.W., John N. Henry.
- J.W., Geo. Bewster.
- S.B., Thos. Patterson.
- J.B., William Dowdell.
- P.C.R., R. W. McDouald.
- Chaplain, Henry Warner.

Charter Supplies.

FURNISHED TO NEW COURTS.

- 1 Charter.
- 3 Rituals.
- 1 Financial Secretary's Book.
- 1 Recording Secretary's Book.
- 1 Treasurer's Book.
- 20 Constitutions (or sufficient to furnish one copy to each charter member).
- 50 Applications for Membership.
- 50 Medical Examination Forms.
- 100 Notices to Members.
- 3 Bonds.
- 12 Monthly Reports.
- 10 Ode Cards.
- 1 F. Secretary's Receipt Book.
- 1 Treasurer's Receipt Book.
- 1 Order Book.
- 6 Withdrawal Cards.
- 6 Letters of Credence.
- 1 Instructions to Medical Examiner.
- 1 Chaplain's Card.
- 1 Proof of Claim for Endowment.
- 10 Applications for Enrolment in Sick Benefits.
- 6 Claims for Sick Benefits.
- 6 Applications for Re-instatement.
- 6 Notices of Re-instatement.
- 1 Seal with Press.

Card of Thanks.

\$1,000.00.

To the Independent Order of Foresters:

Accept my grateful acknowledgement for the early payment of \$2,000, this day paid to me by cheque No. 524, under the endowment certificate held by my late husband, J. J. Marshall, in the Supreme Court of the Independent Order of Foresters.

SARAH E. MARSHALL.
Owen Sound, Sept. 7, 1885.

Attention.

If this meet the eye of any head of a family who is not insured, we would like him to ask himself the following questions:

- How much do I own?
- After my debts are paid how much will my estate be worth?
- Will the interest on that amount support my family?
- How can they make up the deficiency?
- Will they go to the poor house?
- Will my boys be compelled to leave school at twelve, and work for one dollar and a half a week and board themselves?

If you can answer all these questions satisfactorily to yourself, you may not need the protective arm of a reliable insurance certificate, but as this is a life of sudden changes, you had best be on the safe side and insure your life at once. (Say in the Independent Order of Foresters—Society Journal.

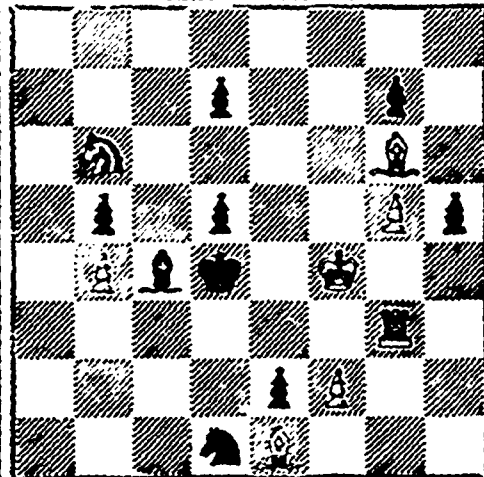
CHESS.

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Problem No. 25.

By W. Atkinson, Montreal.

BLACK - 9 PIECES.



WHITE—8 PIECES.

White to play, mate in three moves.

Game.

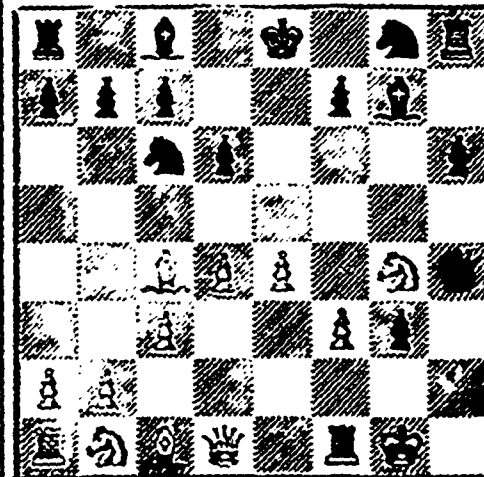
(From London Chess Monthly.)

KING'S KNIGHT'S GAMBIT.

Played in the Paris Cercle des Echecs.

- | | |
|-----------------|-------------------------|
| <i>White.</i> | <i>Black.</i> |
| Mons. A. Clerc. | Baron A. de Rothschild. |
| 1 P to K 4 | 1 P to K 4 |
| 2 P to KB 4 | 2 P x P |
| 3 Kt to KB 3 | 3 P to K Kt 4 |
| 4 B to B 4 | 4 B to Kt 2 |
| 5 P to Q 4 | 5 P to Q 3 |
| 6 Castles | 6 P to KR 3 |
| 7 P to B 3 | 7 Kt to QB 3 |
| 8 P to KR 4 a | 8 P to Kt 5 |
| 9 Kt to R 2 b | 9 P to B 6 (!) |
| 10 P x P c | 10 P to Kt 6 |
| 11 Kt to Kt 4 | 11 Q x P |

BLACK.



WHITE.

- | | |
|---------------|-----------------|
| 12 Kt to K 2 | 12 B x Kt |
| 13 R to R sq | 13 Q to B 3 (!) |
| 14 P x B (d) | 14 Q to B 7 ch |
| 15 K to R 3 | 15 P to Kt 7 |
| 16 R to Kt sq | 16 P to KR 4 |
| 17 P to Kt 5 | 17 Kt to R 3 e |

- | | |
|-------------|----------------|
| 18 P x Kt f | 18 B to B 3 |
| 19 Q x P | 19 Q x R (1) |
| 20 Q x P ch | 20 K to Q sq |
| 21 Q x B ch | 21 Kt to K 2 g |
| 22 B to K 3 | 22 R x P ch h |
| 23 Q x R | 23 Q to R 8 ch |

Resigns.

a This might perhaps be considered an ineffective continuation; 8 P to K Kt 3, although premature, is more forcible.

b Under the circumstances 9 Kt to K sq should have been played, because after 9.... P to B 6, 10 P x P, P to Kt 6, would then not have been dangerous on account of 11 Kt to Kt 2, &c.

c Being once committed to rather a lively form of the Gambit, the best course for White would have been 10 P to K Kt 3, with a view to an ultimate sacrifice of the Knight for the two advanced Pawns.

d White has no alternative; the Bishop must be captured or the game be given up.

e Perfectly sound and a vigorous continuation of a spirited counter attack.

f This capture is too risky. White might have continued with:

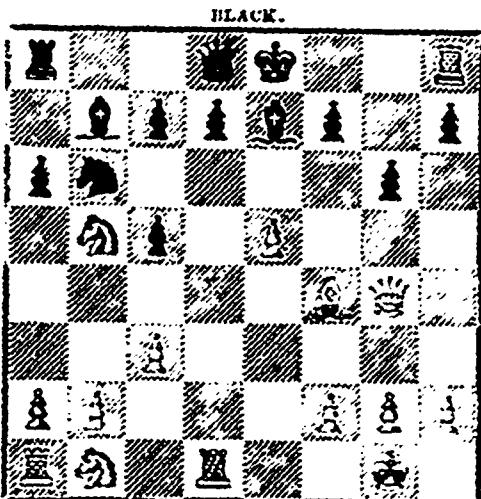
- | | |
|---|---------------|
| 18 R x P | 18 Kt to Kt 5 |
| 19 Q to K 2 | 19 Q x Q |
| 20 R x Q, with a comparatively defensible game. | |

g Of course Black must have foreseen this saving move when he played 19.... Q x R, which gives evidence of the Baron's high qualities.

h A worthy termination to a fine little game, which is a perfect gem as far as Black is concerned.

End Game.

Position after Black's 14th move (P to R 3) in a game played in the Warsaw Tournament, between M. Winawer (White) and Herr Heilpern (Black).



White continued with:

- | White. | Black. |
|---------------------|---------------|
| 15 Kt to Q 6 ch (!) | 15 P x Kt |
| 16 P x P | 16 B to B 3 |
| 17 B to R 6 | 17 B to Q 4 |
| 18 R x B (!) | 18 Kt x R |
| 19 Q to K 4 ch | 19 Kt to K 2 |
| 20 Kt to Q 2 | 20 R to R 2 |
| 21 R to K sq | 21 R to Kt sq |
| 22 Q to K B 4 | 22 R to Kt 2 |
| 23 B x B | 23 R x B |
| 24 Q to R 2 | 24 Resigns. |

That Chess Editors' Group.

Friend Keeney, of the Southern Trade

Gazette, thus moralizes over that now famous picture:

We were sitting in our sanotum, stirring up the quiet pool that fills our brain pan, for an idea of something to write to supply the remorseless demand for "copy," when our labors were interrupted with, "Have your head examined, mister?" A tramp phrenologist had come in. We had "b on there" before, and declined to have our weakness laid bare. "Whose them?" queried the professor of bumps, as his eye lit on the "photographic group." We told him. "Tell you about 'em fer two bits." We accepted.

He first took Rohrer. "Looks like a preacher, but he ain't. Don't 'rile' him. He'll down you. He don't mind waiting. Sharp, too."

Hervey came next. "Look at that nose. Fight? Yes, you bet. Don't know when he's licked either. Hasn't had to learn. Don't often get licked. Rather good-looking, too."

Burlingame next. Lots of work in him. If you don't like his way, kick. He don't mind it. It amuses you, and don't hurt him."

"Murphy is it? What does that fellow fool with chess for? If I o had been a priest he would be pope. O, but he's slick. He could make you thank him for doing you an injury.

"Solid fellow, that Halkett. Better be friendly with him. He'll do to tie to. When he makes up his mind, you can't change it. Get him to make up his mind your way.

"Stubbs, eh. Well, he ain't a beauty, but he's straight goods and a yard wide. Too bashful yet for it: merits to be known, but he will wear well.

"Phillips, is it? Well, he's pretty. Some one had told him so. He believes it, too. Smart fellow, though. He'll never be in the tail end of any procession.

"Don't Hodges look innocent? Don't look as if he would 'set up a job' on any one. Well, don't give him any cause to and he won't. He's a little lazy but can do lots of work when he is pushed.

"Munoz, you call him? He is handsome. Comes natural. Everybody likes that fellow. Plenty of go in him. A little hard to start, though.

"Reichhelm; that's Pennsylvania Dutch, ain't it. Plenty of fun in him. He wouldn't tautalize and torture a fellow who tried to run over him. O, no; not till he got the chance. Now, there is a man. You don't often see that kind. Sharp, bright, strong, generous—a chap whom you can't drive into anything, but you can talk him out of his last nickel. Brain there, and health, too. Never get any beer into a fellow like that. Hot Scoten or nothing. Captain, is he? Well, he would be a general, with a fair show. Hullo, specs! what are you mad at? You look as if some one had been trying to teach you a better (!) way of doing things than your own. Go you a quarter he don't succeed. No; you need not say it. I know what you would say to him. This is Sun lay; don't swear. Besides, shool is the name now.

"Lyons, you call him? Modest chap, ain't he? No gall; O, no; only a little to dip his pen in occasionally. Seems to be looking for something. Look out, or he will find it and give it away, sure.

"His name is Dennis. That fellow likes fun, especially when the other man is the subject. He's going to have fun, too. When you think he's your 'pardner' he'll rap you

one just to surprise you. Run with him if you like, but keep your eye on him; he'll have his joke if he loses his friend.

"Collins—O, no, that's Sullivan. Well, he would be hard to knock out anyhow. He can knock out a good thing himself too when he has a mind to.

"That's Dr. Davis, his partner, is it? He looks sa l. He's a good one, but seems not to have entire confidence in the intentions of the fellow who worked the camera on him.

"Sellman—If that fellow ever bites, he'll never let go till he takes the piece out. Plenty of grit; a little sour, but he'll never go back on a friend.

"Steinitz—That means a bulldog. He'd die if he had no chance to fight. He'd take the corpse to split the bone to get the marrow, and then be sorry he could not revive it to teach the thing there was a hereafter.

"Peterson, you say? He'll knock a chip off any one's shoulder, if some one else will do the fighting. He's a daisy. O, he's clever, but he'll give you away. He would think it fun to steal your clothes while you were in swimming, and then sit on the bank with a girl right where you wanted to come out.

"Is that Foster? Fine-looking fellow, but cranky; one of the never-let-up kind. Shrewd, too. Better make a friend of him if you can.

"Tippett, from 'Frisco—Wonder what ward he 'runs.' He's one of the boys, and he leads them, you can bet. Not hard for him to do so. Everybody likes him.

"Luster and Pope—Luster looks like he was mad because Po e was the best looking, or else he had detected the latter in getting off a bad pun. Luster always gets off good ones. Pope is fine-looking, a solid fellow, and can make things lively with his pen. You can trust him.

"Miller comes next. If you tread on his corns, you will wish you had never monkeyed with the buzz-saw. Don't try to lie to him; you'll be detected before you are half through. Cranky, is he? Well, don't rub his fur the wrong way, and he won't hurt you. Sharp and solid, wise and witty. The grist from that mill will be well ground.

"Hazeltine—I like him. He is a strong character; can be flattered some, but not bullied. He is quick, yet deep. Has his own way of doing things, and will do them well. He can forgive an enemy, but not forget a friend.

"And now Belden. He's a funny man. He don't show it at first look, but he is all the same. He has lo's of sense, too.

"Tutton—he would rather laugh than eat. A little thin-skinned, though. If you buy him for a greenhorn you will lose one hundred per cent. of your investment. A level-headed fellow he is.

"Mackenzie—Well, he would not be much of a 'masher,' except at a blind asylum. He knows a heap, and can prove it, too. Must be a Scotchman—couldn't change his opinion on anything.

"T. R. Bunt—One of the best faces in the lot. Character there; good character, too. A little ready to take offense, but quicker to forgive. Twenty-four carats fire he is, you bet."

We borrowed a quarter from our better-half, and, after inviting us to take a drink, the phrenological tramp took his leave.

[NOTE.—Now, the above is all very fine, but we miss any remarks about the Adonis of the lot. We know Keeney is not bashful. Was it that he had nothing to say commendatory of himself, and that he left it to others to supply the defect? Well, he is

keen as a razor and the only one of the happy family who can keep our Lyons in order. It is wonderful what he can do in tamling with his small doses. In him our diplomatic prejudices decerns much that is good in homopathy. Now that is our nature, serious verdict, Dr. K. Are we not right confreres? —CHESS ED. FORESTER.]

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A gentleman whose family consists of a wife and twin girl babies, came in very late one night and went to bed. His sleep was broken, and he tossed and tumbled and muttered something about "two of a kind" and a "small pair." "Poor John," murmured his wife, "he is tired, and is dreaming of the children."

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 C. D. H. C. R., J. S. Cole; C.R., Francis Robinson; V. C. R., John A. Pharoah; R. S., Fred. A. Bell; F. S., Herbert C. Brown; Treas., and Physician, A. B. Herrick. Meets every Monday night at 8 p.m.

COURT DOMINION, ONT. 25, HIGHGATE.
 C.D.H.C.R., J. G. Crosby; C.R., Henry Stewart; V.C.R., Robt. Beattie; R.S., J. G. Crosby; F.S., John Beattie; Treas., Wm. Blak; Physician, ——— Meets second and fourth Wednesday.

COURT PR. ALEXANDRIA, NO. 26, INWOOD, O.
 C.D.H.C.R., Geo. A. Gordon; C.R., James M. Courtright; V.C.R., James Atkinson; R.S., Geo. A. Gordon; F. S. L. W. Wheaton; Treas., James Atkinson; Physician, Allan Crawford; Meets 2nd & 4th Wednesdays in each month.

COURT BRUCE, NO. 28, CHESLEY.
 C. D. H. C. R., Thos. Curry; C. R., R. G. Williams; V. C. R., H. W. Young; R. S., H. E. Colwell; F. S., Wm. Kay; Treas., H. Hays; Physician, Dr. J. M. Stewart. Meets 2nd and 4th Thursdays.

COURT ELGIN NO. 29, AYLMER, ONT.
 C. D. H. C. R., Jas. M. Beckett; C. R., A. H. Backhouse; V. C. R., W. B. Purdey; R. S., Jas. M. Beckett; F. S., Wm. J. Brooks; Treasurer, ——— Physician, C. Sinclair, M.D.

COURT NAPANEE, NO. 30, NAPANEE, O.
 C.D.H.C.R., J. Bowerman; C.R., T. Lewis; V. C. R., C. P. Pine; R.S., W. A. Rose; F.S., C. James; Treas., J. Bowerman.

COURT RIDEAU, NO 31, NEW EDINBURGH, O.
 C.D.H.C.R., John Culvert, Jr., C.R., Samuel Savage; V.C.R., J. D. Donaldson; R.S., J. E. Culvert; F.S., E. Maxome; Treas., Harry Avert; Physician, Wm. Ralph Bell; Meets last Thursday in each month.

COURT MT. SHERWOOD, NO. 32, MT. SHERWOOD.
 C.D.H.C.R., Samuel Davis; C.R., G. H. Fawcett; V.C.R., W. Robertson; R.S., Wesley Birk; F.S., Chas. Devlin; Treas., John Storr; Physician, S. Wright. Meets 2nd and 4th Tuesdays in the month.

COURT MOIRA, NO. 33, BELLEVILLE, O.

COURT ESSEX NO. 35, WINDSOR, ONT.
 C.D.H.C.R., Wm. Donaghy; C.R., W. B. Miller; V.C.R., John Bott; R.S., Robt. Pinchin; F.S., R. Samborn; Treas., A. McDonald; Physician, R. Carney.

COURT ST. ANTHONY, NO. 36, MINNEAPOLIS, MINN.
 C. D. H. C. R., M. Flegle; C. R., C. D. Bartho; V. C. R., J. W. Doran; R. S., P. Duttenehofer; F. S., J. C. Frost; Treas., O. P. Jackson; Physician, J. T. Moore, M. D. Meets 1st and 3rd Fridays in each month.

COURT THAMES, NO. 38, BEACHVILLE, O.
 C.D.H.C.R., Geo. A. Uren; C.R., Jas. T. Heeney; V.C.R., W. T. Montgomery; R.S., Wm. T. Wilton; F.S., Geo. H. Moon; Treas., Robt. S. Williamett; Physician, J. W. Brown. Meets 2nd and 4th Tuesdays.

COURT AMITY, NO 39, HAMILTON, O.
 C.D.H.C.R., E. Eastbrook; C.R., W. J. Taylor; V.C.R., W. J. Ball; R.S., D. Gieson; F.S., J. Brundie; Treas., J. A. Snider; Phy., J. Anderson, M.D.; Meets 1st & 3rd Tuesday.

COURT GLEN, NO. 40, GLEN WILLIAMS.
 C.D.H.C.R., T. H. James; C. R., G. Mino; V.C.R., J. W. Sahill; R.S., Joe. Beaumont; F.S., R. McMaster; Treas., W. Toit; Physician, J. A. Todd, M.D.

COURT OTTAWA, NO. 41, OTTAWA.
 C.D.H.C.R., W. C. Bowles; C. R., Edward Botterell; V.C.R., Peter Robertson; R.S., Jas. H. Halkett; F.S., W. C. Bowles; Treas. Wm. Rea; Phy., Thos. Potter, M. D. Meets 2nd and 4th Monday of each month.

COURT PETROLIA, NO. 42, PETROLIA, O.

COURT SYDENHAM NO. 43, STRATHROY, ONT.
 C. D. H. C. R., J. E. Lanier; C.R., William Hardy; V. C. R., Alex. Reed; R. S., and F. S., John Hoar; Treas., L. F. Rapley; Physician, W. W. Hoar. Meets 4th Tuesday in each month.

COURT SHELBURNE, NO. 45, SHELBURNE, O.

COURT ERIE, NO. 47, LEAMINGTON, O.
 C. D. H. C. R., M. E. Land; C. R., Samuel Fuller; V. C. R., William R. Graham; R.S., James B. Dawe; F. S., Milo Kenney; Treas., Peter Franklin; Phys., Charles Chamberlan. Meets 1st and 3rd Mondays.

COURT RUSSELL, NO. 49, RUSSELL.
 C.D.H.C.R., W. H. Lowrie; C.R., W. H. Lowrie; V.C.R., E. C. Empey; R.S., J. R. Corscadden; F.S., W. J. unSmery; Treas. r. W. H. Fette; Phys. Wm. Loux, M.D., and Dr. Bell. Meets every 4th Monday, each month.

COURT PUSLINCH, NO. 51, MORRISTON.
 C.D.H.C.R., John Quilman; C.R., William Quilman; V. C. R., William Brown; R.S., William Tiff; F.S., Charles Quilman; Treas., Joseph Maddaugh; Physician, William Cormack, M.D.; Nights of meeting, first and third Saturdays.

COURT CANADA, NO. 53, STRATFORD, O.

COURT ENTERPRISE, NO. 54, LONDON, SOUTH.
 C.D.H.C.R., M. F. Tupper; C.R., Thomas Ross; V.C.R., Geo. Bousler; R.S., Alex. Gunn; F.S., E. Richards; Treas., T. G. Davey; Physician, Dr. Piper. Meets every other Monday.

COURT SARNIA, NO. 55, SARNIA, O.
 C.D.H.C.R., G. Procter; C.R., John Hamilton; V.C. R. James H. Major; R.S., Geo. Fullwood; F.S., W. Allingham; Treas., John Lays; Physician, A. S. Fraser, M.D. Meets 1st and 3rd Wednesdays in every month.

COURT ST. CLAIR, NO. 56, BELLE RIVER.
 C.D.H.C.R., Henry Davis; C. R., Sam el Cox. V. C. R., John Purvis; R.S., Henry Bissom; F. S., Henry Davis; Treasurer, John rownlee; Physician, none Meets 2nd and last Wednesdays.

COURT PROTECTION, NO. 58 FINGAL, O.

COURT FRONTENAC, NO. 59, PORTSMOUTH, O.
 C.D.H.C.R., A. R. Milne; C.R., John McLeon; V.C.R., Thos. Moore; R.S., Samuel Lowe; F.S., W. J. Fair, Treas., William Strigs; Chap., Rev. Conway Cartwright.

COURT MAPLE LEAF, NO. 60, GLENCOE, O.
 C.D.H.C.R., W. S. Rogers; C.R., N. F. Currie; V. C. R., W. R. Sutherland; R.S., G. W. Young; F.S., E. T. Huston; Treas., Malcolm Leitch; Phys., W. G. Lumely. Meets 1st and last Monday in each month.

COURT FOREST, NO. 63, S. WOODSLE, O.

COURT GARNET, NO. 64, WYOMING
 C. D. H. C. R., W. H. Bennett; C. R., W. H. Bennett; V. C. R. Geo. Beaumont; P. C. R., T. Clark; R. S., T. Hewitt; F. S., L. Jones; Treas., A. Butler; Physician, J. Newell, M. D. Meets 2nd and 4th Tuesdays

COURT EUREKA, NO. 65, COMBER, O.
 C.D.H.C.R., Wm. Butler; C.R., W. H. E. Bravender; V.C.R., A. J. Brown; R.S., C. L. McDermott; F.S., Wm. Butler; Physician, R. H. Abbott; Meets last Wednesday in each month.

COURT DESERONTO, No. 66, DESERONTO, O.
 C.R., Bro. Hoppes; V.C.R., Bro. Stokes; F.S., W. J. Widdington; R.S., A. E. Hamham; Treas. Bro. Rusk.

COURT ALVINSTON NO. 67, ALVINSTON, ONT.
 C. D. H. C. R., Allen Crawford M. A. M. D.; C. R., George Gillard; V. C. R., Wm. S. Archer; R. S. Andrew Robertson; F. S., Jas. Lang; Treas., Isaac H. Raymond; Physician, A. Crawford, M. A. M. D.

COURT THAMESFORD, No. 68, THAMESFORD, O.
 C.D.H.C.R., J. McWilliam, M.D.; C.R., L. W. Bervis; V.C.R., Francis Patterson; R.S., Jas. H. Mills; F. S., W. Keat r; Treasurer, Jas. Filchmore; Physician, J. McWilliam, M.D.; meets 1st & 3rd Tuesdays in each month.

COURT WOODSTOCK, No. 69, WOODSTOCK, O.
 C.D.H.C.R., Bro. T. G. Morgan; C.R., Bro. W. C. Wilson; V.C.R., Bro. T. S. Clark; R.S., Bro. W. H. Gribble; F.S., Bro. F. Milman; Treas., Bro. A. McCleneghan; Phys., Bro. A. B. Welford, M.D.; meets every 2nd & 4th Tuesdays

- COURT CONCORD, NO. 70, CORSELEY, O.**
- COURT MONCTON, NO. 71, MONCTON, N. B.**
C.D.H.C.R., George H. Pick; C.R., Harry Atkinson; V.C.R., Henry McAfer; R.S., S. C. Wilbur; F.S., W. McK. Weldon; Treas., J. B. Saigater; Physician, J. F. Covey, M.D.; meets 3rd Monday in month
- COURT ROSEWOOD, NO. 72, MONKTON, ONT.**
C. D. H. C. R., C. H. Merryfield; C.R., David Lindsay; V. C. R., J. F. Ross; R. S., R. W. McDonald; F. S., H. Featherston; Treas., Wm. A. Tindall; Physician, Dr. Hamilton. Meets every Friday night, at 7:30 o'clock.
- COURT SOUTHAMPTON, NO. 74, SOUTHAMPTON.**
C. D. H. C. R., Daniel McNamara; C. R., Geo. T. Eobson; V. C. R., John Lozie; R. S., W. J. Holden; F. S., Allen Lamont; Treas., Edw. Weatherall; Physician, W. S. Scott, M. D. Meets 1st and 3rd Mondays.
- COURT CREDIT VALLEY, NO. 75, CHELTENHAM.**
C. D. H. C. R., S. J. Reaney; C. R., H. A. McLaren; V. C. R., F. Frank; F. S., Jas. Scott; R. S., F. H. McLaren; Chap., Wm. Weeks; Treas., Simon Fraser. Meets 2nd and 4th Saturdays.
- COURT SYLVA NO. 76, COURTRIGHT, O.**
- COURT OIL CITY, No. 77, OIL CITY.**
C. D. H. C. R., C. W. Cato; C. R., J. N. Simmons; V. C. R., W. S. Decon; R. S., C. W. Cato; F. S., C. Saarup; Treas., Wm. Christian; Physician, J. Dunfield, M. D. Meets 2nd and last Wednesdays in each month.
- COURT MISSISSIPPI, NO. 78, CARLETON PLACE.**
C.D.H.C.R., S. S. Merick; C.R., George Edwards; V.C.R., John Hetherington; R.S., A. Parker; F.S., S. S. Merick; Treas., H. Robertson; Meets last Friday of each month.
- COURT EXCELSIOR NO. 79, ALMONTE, ONT.**
C. D. H. C. R., J. Jamieson; C. R., R. W. Haydon; V. C. R., R. Pallock; R. S., O. E. Henderson; F. S., P. C. McGregor; Treasurer, P. C. McGregor; Physician, R. Burns, M. D. Meets 2d Thursday of each month.
- COURT BECONSFIELD NO. 80, PAKENHAM.**
C. D. H. C. R., J. G. Baird M. D.; C. R., John Jamieson M. D.; V. C. R., George Mayne; R. S., Wm. J. Mulley; F. S., D. A. Nesbit; Treasurer, George A. Dack; Physician, J. G. Baird M. D. Meets 1st Friday of each month commencing with February, 1885.
- COURT MADAWASKA, NO. 81, ARNPRIOR, RENFREW CO.**
C.D.H.C.R., G. E. Neilson; C.R., D. Graham; V.C.R., Wm. Hodgins; R.S., J. J. Neilson; F.S., A. D. Campbell; Treas., John Butler; Physician, J. G. Cranstn, M.D.; Meets first Friday of each month at 8 p.m.
- COURT ROBIN HOOD NO. 84, BARRIE, ONT.**
C. D. H. C. R., Richard Powell; C. R., Thomas Sidesworth; V. C. R., Hugh Collins; R. S., John Powell; F. S., William C. McLean; Treasurer, Alf. Swainance; Physician, Robt. A. Ross, M. D. Meets 2nd and 4th Tuesdays in each month.
- COURT ONTARIO NO. 85, UNBRIDGE, ONT.**
C. D. H. C. R., George Abrahams; C. R., Allen Gray; V. C. R., William Walker; R. S., R. H. Hubbard; F. S., G. Abrahams; Treas., G. Abrahams; Physician, W. S. Black, M. D. Meets 2nd Wednesday in each month.
- COURT UNION, NO. 86, BRAMPTON, O.**
C. D. H. C. R., Jas. T. Mullin, M. D.; C. R., Robert Martin; V. C. R., George Trumbell; R. S., Jno. McCulloch; F. S., E. H. Crandell; Treas., Jno. Joffe, Phys., Jno. T. Mullin, M. D. Meets 1st and 3rd Friday in each month.
- COURT MIDLAND NO. 87, MIDLAND, ONT.**
C. D. H. C. R., P. E. Kidd, M. D.; C. R., E. D. Tully; V. C. R., Stephen Perrin; R. S., John Yates; F. S., Jas. A. Stafford; Treasurer, Robert Cain; Physician, Dr. Kidd, M. D. Meets on the last Wednesday in each month.
- COURT ROSEDALE, NO. 88, TORONTO, O.**
C.D.H.C.R., A. Bell; C.R., R. McDowell; V.C.R., J. Walker; R.S., J. B. Stephens; F.S. and Treas., P. Strathearn; Phys., B. Spencer M. D., Meets 1st Friday in each Month.
- COURT BONNECHERE, NO. 89, RENFREW, O.**
- COURT HILLSBOROUGH, NO. 91, HILLSBOROUGH, N. B.**
- COURT HAZEL, NO. 92, ALTON.**
- COURT PETITCODIAC, NO. 94, PETITCODIAC, N.B.**
C.D.H.C.R., F. W. Emmerson; C.R., W. W. Price; V.C.R., J. G. Killum; R.S., S. Cumming; F. S., J. Brittain; Treas., M. B. Keith; Phys., Dr. D. D. McDonald; Meets 3rd Friday of each Month.
- COURT SHEPODY, NO. 95, ALBERT, ALBERT CO., N.B.**
C.D.H.C.R., W. Alder Freeman; C.R., John L. Bray; V.C.R., Lovet M. Wood; R.S., W. Alder Freeman; F. S. Joseph H. Dickson; Treas., Warren Oliver; Physician, Suther C. Murray, M.D. Meets 4th Thursday in each month.
- COURT LORNE, NO. 96, PT. ROWAN, O.**
- COURT LISGAR, NO. 97, TORONTO, O.**
C. D. H. C. R., L. Richey; C. R., Wm. Elkins; V. C. R., B. Howber; R. S., Thomas Doherty; F. S., A. B. Duff; Treas., L. Richey; Phys., A. D. Watson, M.D. Meets—not decided.
- COURT HARWICH, NO. 98, BLENHEIM, O.**
- COURT TYRCONNEL, NO. 99, WALLACETOWN.**
C.D.H.C.R., Henry J. Rapelle; C.R., E. S. Sifton; V.C.R., John Telford; R.S., Enoch J. Clark; F.S., D. Campbell; Treas., George W. Ling; Phy. Dr. Geo. W. Ling. Meets on every Thursday evening on or before full moon.
- COURT PRINCE OF WALES, NO. 100, DUNDAS, O.**
C.D.H.C.R., James Shaw; C.R., Platt N. Gay; V. C. R., Wm. McDonald; R. S., Henry J. Deun; F. S., James Shaw; Treas., W. W. Lumsden; meets every alternate Thursday.
- COURT GORDON FALLS, NO. 101, ELGIN CORNERS, N. B.**
C.D.H.C.R., George Smith; C.R., W. B. Jonah; V. C. R., George Smith; R. S., Le Baron Godart; F. S., George M. Keltam; Treas., David M. Steever; Phys., E. C. Robinson, M. D., Meets 1st and 3rd Saturdays of each month.
- COURT ACADIA, NO. 102, AMHURST N. S.**
C.D.H.C.R., Arthur Davison; C.R., J. Botaford Black; V.C.R., Neil Morrison; R.S., John Herton; F.S., H. P. Simpson; Treas., James A. Simpson; Physician, C. A. Black, M.D. Meets 1st and 3rd Tuesdays in each month.
- COURT BLOMIDON, NO. 103, PARRSBORO, N. S.**
C.D.H.C.R., N. H. Upham; C.R., Norman Hardy; V.C.R., D. A. Hunt'ev; R.S., N. H. Upham; F.S., G. W. Cole; Treas., N. C. Northy; Physician, W. D. Mackenzie. Meets 2nd and 4th Saturdays of each month.
- COURT IVANHOE, NO. 104, OXFORD, N. S.**
C.D.H.C.R., I. J. Hingley; C.R., A. E. Stonehouse; V.C.R., J. Weld n Wood; R.S., E. A. King; F. S., W. B. Canfield; Treas., E. J. Treer; Phys., J. C. McDougall. meets last Thursday of each month.
- COURT LONDONDERY, NO. 105, ACADIA MINES.**
C.D.H.C.R., T. E. Atkins; C.R., John Ferguson; V.C.R., John Uquhart; R.S., J. W. Cox; F.S., C. C. Frost; Treasurer, J. R. Black; Physician, J. W. Macdonald, M. D. Meets 4th Saturday night in each month.
- COURT SPRING HILL, NO. 106 SPRING HILL N. S.**
- COURT GEN. WILLIAM, NO. 107, NEW GLASGOW, N. S.**
- COURT HIAWATHA NO. 108, TRURO, N. S.**
C. D. H. C. R., Firman Mack McClure; C. R. William N. Mills; V. C. R., William H. Bates; R. S. Firman Mack McClure; F. S. and Treas., John Suckling; Physician, — Meets last Friday of the month.
- COURT EVANGELINE, NO. 109, KENTVILLE.**
C. D. H. C. R., W. D. Reid; C. R., H. W. Lydiard; V. C. R., H. S. Dolgo; R. S., J. P. Cunningham; F. S., R. S. Masters; Treas., S. S. Strong; Physician, H. B. Webster, M. D. Meets 3rd Thursday of the month.
- COURT NEBO, NO. 113, OMEMEK, O.**
- COURT QUEEN ANNE, NO. 114, ANNAPOLIS, N.S.**
- COURT ADMIRAL DIGBY, NO. 115, DIGBY, N. S.**
C. D. H. C. R., John Daley; C. R. John M. Veis; V. C. R., George M. White; R. S. Harry S. Wade; F. S., John A. C. de Balinhard; Treas., Ensley Starling; Physician, J. Edgar Jones, M. D. — Meets last Monday of each month.
- COURT FORCHU, NO. 116, YARMOUTH, N. S.**
- COURT LANSDOWNE, NO. 117, PERTH, ONT.**
- COURT LOCKSLEY, NO. 118, ST. MARTINS N.B.**
C. D. H. C. R., —; C. R., J. W. Taylor; V. C. R., J. B. Hodswyth; R. S., F. L. Mosher; F. S., H. V. Skiden; Treas., D. DeLong; Physician, Dr. Robt. C. Ruddock. Meets 3rd Thursday of each month.
- COURT BEAR RIVER, NO. 119, BEAR RIVER, N.S.**
- COURT OAK HILLS, NO. 120 STIRLING.**
C.R., Ira Williams; V.C.R., J. T. Hart; R. S., W. H.; Butcher; F.S., R. P. Gilbert; Treas., James Milne Meets the 1st and 3rd Monday in each Month.
- COURT LOYALIST, NO. 121, PORTLAND, N. B.**
C.D.H.C.R., Robt. S. Crisp; C.R., J. A. Kirkpatrick; V.C.R., Le B. Coleman; R.S., W. H. Kingston; F.S., F. A. Young; Treas., F. H. Hayes; Physician, J. H. Gray, M. D. Meets 1st Tuesday after 15th of each month.
- COURT SISSIBOO, NO. 122, WEYMOUTH BRIDGE, DIGBY, N. S.**
C.D.H.C.R., Chas. Burrell; C.R., J. W. Brooks; V.C.R., N. B. Jones; R.S., C. H. Butler; F.S., John McDonald; Treas., C. P. Jones; Physician, H. A. Ellison M.D., Meets last Tuesday in each Month.
- COURT VALLEY, NO. 124, BRIDGETOWN, N. S.**
- COURT LA TOUR, NO. 125, ST. JOHN, N. B.**
- COURT NEPISQUIT, NO. 126, BATHURST, N. B.**
- COURT NORTHERN LIGHT NO. 127, OWEN SOUND.**
C. D. H. C. R., —; C. R., Dr. A. Cameron; V. C. R., John Cocburn; R. S., W. G. Little; F. S., Treas. Boardman; Treasurer, P. L. Kilbourn; Physician, A. Cameron M. D. Meets 2nd and 4th Tuesdays of each month.
- COURT MILNOB, NO. 128, MILNOB, DA.**
- COURT EDGAR, NO. 129, EDGAR.**
- COURT WOODLAND, NO. 130.**
- COURT HESTIGOUCHE NO. 131, CAMPBELLTON N. B.**
- COURT RICHIBUCTO, NO. 132, RICHIBUCTO, N.B.**
C.D.H.C.R., John David McMini; C.R., Charles J. Sayre; V.C.R., W. A. Black; R.S., J. M. Upham Bliss; F.S., C. H. Cowperthwaite; Treas., Robert Plunney; Physician, R. L. Botaford; Night of meeting, 3rd Thursday in each month
- COURT CREDIT, NO. 133, GEORGETOWN, ONT.**
C.D.H.C.R., J. A. Barber; R.S., Jas. A. To d; M.D.; V.C.R. J. W., A. D. Thompson Donnelly, F.S., W. Ryder; Treas.
- COURT PROGRESS NO. 134, WELDFORD.**
C. D. H. C. R., Jas. Miller; C. R., Geo. Jardine; V. C. R., R. H. Atkinson; R. S., T. A. Kenwick; F. S., J. N. Wathen; Treas., W. G. Thurber; Physician, M. F. Keith. Meets 1st and 3rd Tuesdays in each month.
- COURT MANITOU, NO. 135 MANITOU, M.**
C.D.H.C.R., Thos. J. Bailie; C.R., J. S. Huston; V. C. R., William Wage; R. S., Thos. Bailie; F. S., Alfred Fowler; Treas., Richard Armstrong; J. P. Penafather. Meets 1st and 3rd Thursdays.
- COURT ST. ANTHONY, NO. 136, MINNEAPOLIS, MINN.**
C.D.H.C.R., M. Flglo; C.R., C. D. Barth; V.C.R. J. W. Daran; R.S., P. Duttonhofer; F.S., J. C. Frot; Treas., A. T. Nichols; Physician, J. T. Moore M. D., Meets 1st and 3rd Friday of each Month.
- COURT NEBRASKA, NO. 138, OMAHA, NEB.**
C.D.H.C.R., Thos. A. K. Gray, South 15th Street bet. Martha and Dorcas; C.R., McDonald; V.C.R., Thos. A. K. Gray; R.S., Chas. Threadgale; F.S., W. Kinsey; Treas. and Physician, R. Mattice, M.D. Meet 1st and 3rd Fridays of the month in St. George's Hall, 14th and Farnham Streets, opposite the Paxton House.
- COURT MILKETE NO. 139, FREDERICTON, N.B.**
C. D. H. C. R., H. C. Creed; C. R., Harry Beckwith; V. C. R., Henry G. E. rey; R. S., George R. Cooper; F. S., J. W. Tabor; Treas., Edward Brown; Physician, J. Z. Currie, M. D. Meets Friday preceding the 29th of each month.
- COURT ALGOMA, NO. 140, MANITOWANING, MANITOULIN ISLAND.**
C.D.H.C.R., G. M. McDonald; C.R., H. McLoughlan; V.C.R., G. M. McDonald; R.S., W. A. McLeod; F.S., Thos. Kirkby; Treas., John Reynolds; Meets 2nd and 4th Wednesday in each month.
- COURT ALEXANDRA, NO. 141, MAYSVILLE, N. B.**
C.R., Alfred Rowley; V.C.R., Geo. B. Hanson; R.S., W. T. Day; F.S., E. A. Tapley; Treas., Geo. W. Fetter. Meets every Monday in each month.

COURT DETROIT, NO. 142, DETROIT, MICH.
C.D.H.C.R., J.F. Hunter, 97 Jefferson Ave., Detroit;
C.R., J. Skinner; V.C.R., E. C. Smith; R.S., J. B.
William; F.S., S.M. Bell; Treas., E. Upham; Phys.
M. R. Biggar, M.D.

COURT LAMBETH, NO. 143, LAMBETH, ONT.
C.D.H.C.R., J. Foreman; C.R., J. Foreman; V.C.
R., Allan King; R.S., James Kelly; F.S., L. M.
Vandermade; Treas., W. Woodhall; Physician, Geo.
A. Boutledge M.D. Meets 2nd and 4th Fridays in each
month.

COURT MANOTICK, NO. 144, MANOTICK, ONT.
C.D.H.C.R., C. Whale; C.R., C. Whale; V.C.R.,
W. B. Dickenson; R.S., N. E. Armstrong; F.S., R.
A. Smith; Treas., W. H. Brouse; Phys., R. A. Smith,
M.D., and J. W. Groves M.D.

COURT ST. MARY'S, NO. 145, ST. MARY'S, N. B.
C.D.H.C.R., E. Vanwort; C.R., James E. Simons;
V.C.R., George A. Hughes; R.S., Charles A. Miles;
F.S., Douglas H. Hughes; Treas., Alfred Haines;
Phys., J. H. Barker, M.D. Meets first Tuesday after
the 15th of each month.

COURT ROCKLAND, NO. 146, NEW ROCKLAND, Q.
C.D.H.C.R., J. J. Williams; C.R., J. J. Williams;
V.C.R., H. H. Williams; R.S., W. H. Killingbeck, F.S.,
T. J. Williams; Treasurer, H. R. Williams. Meets
2nd and 4th Wednesday.

COURT FULFORD, NO. 147, MONTREAL, Q.
C.D.H.C.R., Rev. J. H. Dixon; C.R., J. Cunning-
ham; V.C.R., T. G. Leders; R.S., F. Walker; F.S.,
R. E. Wight; Treas., J. Noble; Physician, Geo. E.
Armstrong, M.D.

COURT ST. LAWRENCE, NO. 148, MONTREAL, Q.
C. D. H. C. R., D. Anderson; C. R., Wm. S.
Walker; V. C. R., Wm. M. Lemesurier; R. S., F.
E. Garraty; F. S. Wm. Bruce; Treas., D. Anderson;
Physician, Alex. Munn, M.D. and A. L. Smith, M.D.

CT. PRINCE ALBERT, NO. 149, SHEBROOKE, Q.
C.D.H.C.R., J. W. Stocks; C.R., C. J. Odell
V.C.R., E. S. Foss; R.S., J. W. Stocks; F.S., A. D.
Bostwick; Treas., A. Greenhalghs; Physician, S.
E. Tabb, M.D. Meets 1st and 3rd Tuesdays in each
month.

COURT HAPPY RETREAT, NO. 150.
C. D. H. C. R., Rev. S. T. Wells; C. R., John
Betts; V. C. R., R. T. Wilson; R. S., J. Brundle;
F. S., W. A. Wilson; Treas., W. Allison; Physician,
H. A. Fish, M.D.

COURT DELAWARE, NO. 151, DELAWARE, O.
C. D. H. C. R., H. Lockwood; C. R., R. A. Tup-
holme; V.C.R., F.W. Garnett; R.S., R.R. Montgomery;
F.S., S. Lockwood; Treas., R. C. Hammond;
Physician, A. McLaren.

COURT GEN. GORDON, NO. 152, FOREST, ONT.
C. D. H. C. R., P. McKellar; C. R., Cap. J. C.
Pollock; V. C. R., James A. Couze; R. S., Robt.
Craig; F. S., J. C. Bradshaw; Treas., A. S. Ander-
son; Physician, Thos. Cumberland, M.D. Meets 1st
and 3rd Thursday.

COURT BELMONT, NO. 153, BELMONT, ONT.
C. D. H. C. R., J. H. Campbell; C. R., Joseph
Potts; V. C. R., A. Allison; R. S., J. McNichol;
F.S., Geo. McKellar; Treas., R. G. Fonger; Physi-
cian, J. E. Campbell, M.D.

COURT REGINA, NO. 154, WOODSTOCK, N.B.
C.D.H.C.R., George L. Holyoke; C.R., Allison B.
Connell; V.C.R., Donald Munro; R.S., Williamson
Fisher; F.S., Charles W. Jenner; Treas., George N.
Clark; Physician, Thomas F. Sprague, M.D.

COURT MAPLE, NO. 155, ST. THOMAS, ONT.
C.D.H.C.R., O. Cruise; C.R., O. Cruise; V. C. R.
F. Rawlingson; R.S., James Sharpe; F.S., J. W. Nor-
ton; Treas., T. Comfort.

COURT PARKHILL, NO. 156, PARKHILL, O.
C. D. H. C. R., John Griffith; C. R., H. Bishop;
V. C. R., Wm. M. Thompson; R. S., D. M. McLeod;
F. S., John Darrch; Treas., O. H. Neigie; Physi-
cian, A. Dilton Smith, M.D.

COURT IVY, NO. 157, THORNDALE, O.
C.R., W. H. Dunlop; V.C.R., Geo. Matheson; F.S.,
Thos. Harrison; R.S., W. H. Liddicost; Treas., J. J.
Armstrong.

COURT BRITANNIA, NO. 158, INGERSOLL, O.
C. D. H. C. R., O. E. Robinson; C. R., O. E. Rob-
inson; V. C. R., J. W. Holmes; R. S., A. W. Brock;
F. S., W. Clark; Treas., W. Parlo; Physician, F.
D. Canfield, M.D.

CT. WARDSVILLE, NO. 159, WARDSVILLE, O.
C. D. H. C. R., Thos. Heywood; C. R., Thos.
Heywood; V. C. R., Frank Davis; R. S., W. Mizna,
Jus.; F. S., D. Johnson; Treas., S. Freckleton; Physi-
cian, W. F. Room, M.D.

COURT PUTNAM, NO. 160, PUTNAM, O.
C. D. H. C. R., D. H. Palmer; C. R., W. W.
Woolver; V. C. R., D. Longfield; F. S., W. H.
Lockhart; Treas., Wm. Oliver.

COURT SUMMERVALE, NO. 161, FULLARTON, J.
C. D. H. C. R., Alexander Yule; C. R., Alexander
Yule; V. C. R., John R. Gettler; R. S., James Mer-
rison; F. S., Andrew Hart; Treas., R. C. Thompson.

**ROYAL & ORIENTAL FREEMA-
SONRY, 33°-96°-90°.**

Institution of Rose Croix Chapters, 18°

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

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

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

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

The full uniform, which is chaste and beautiful in the extreme, costs \$35 and upwards. But these are required only on state occasions.

For any further information address, M. W. Bro. Daniel Ross, 33°-96°-90°, G. M. G., Toronto; M. W. Bro. R. Ramsay, M. D., 33°-96°-90°, P. G. M. G., Orillia; M. W. Bro. Oronhyatekha, M. D., 33°-96°-90°, P. G. M. G., and Associate Grand Secretary, London; or to the Grand Secretary.

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

J. C. STEWART,
Superintendent.

To Dr. Oronhyatekha and others in trust for the Supreme Court of the Independent Order of Foresters.

ANOTHER TEN THOUSAND.

DOMINION SAVINGS BANK.
London, 30th June, 1885.

Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 482 for \$5,000 and Cheque No. 492 for \$5,000, making a total of *ten thousand dollars*, to be placed to the credit of the Supreme Court as a permanent deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS,
Manager.

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

\$20,000.00.

CAN'T BE BEATEN.

The Independent Order of Foresters for a solid, substantial, and lasting basis has no superior.

No other Order gives such large and varied benefits at so small a cost. We take the following from the Constitution of the Supreme Court as to the

OBJECTS OF THE ORDER.

3. To unite fraternally all persons of sound bodily health, and good moral character, who are socially acceptable, and between eighteen and fifty-five years of age.
4. To give all moral and material aid in its power to its members and those dependent upon them.
5. To educate its members socially, morally, and intellectually.
6. To establish a fund for the relief of sick and distressed members.
7. To establish a Benefit Fund, from which, on satisfactory evidence of the death of a member of the Order who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to the family, orphans, dependants, or his legal heirs as the member may direct.
8. To secure for its members:
 - A. Free medical attendance.
 - B. \$5 per week sick benefit.
 - C. \$50 funeral benefit.
 - D. \$100, \$200, or \$300 a year after passing 70th birthday.
 - E. \$500, \$1,000 or \$1,500 on total and permanent disability.

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Grip and Independent Forester for 1885

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- " 4. — Mr. W. R. MEREDITH, will be issued November 15th, 1884.
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In these sketches an effort is made to hit off not only the facial expression, but the general figure as well, each subject being given in some characteristic pose. Wherever possible the drawing will be made from life, so as to ensure accuracy in these respects. At the same time a plain matter-of-fact portrait is not aimed at, but that far more attractive and unique thing—a caricature embracing a likeness. Each portrait is accompanied by a brief biographical notice written in a spirit to correspond with the picture.

When we call upon Canadians to encourage this enterprise we are after all not asking them to do any thing vast. They already have in Grip abundant value for \$2 per annum, and as has been already stated the GALLERY, which alone is worth more than the amount of subscription, is a free gift. All we request therefore is that those who are not already upon our list shall subscribe for Grip. We decline to argue to whether \$2 per year can be put in any better way intellectually. There is no question to argue. The intelligent citizen of Canada who has that amount per year to invest for his mental pleasure may safely take our word on this point. He will certainly find nothing to buy for the money which will be so satisfactory as a receipt for a subscription to Grip.

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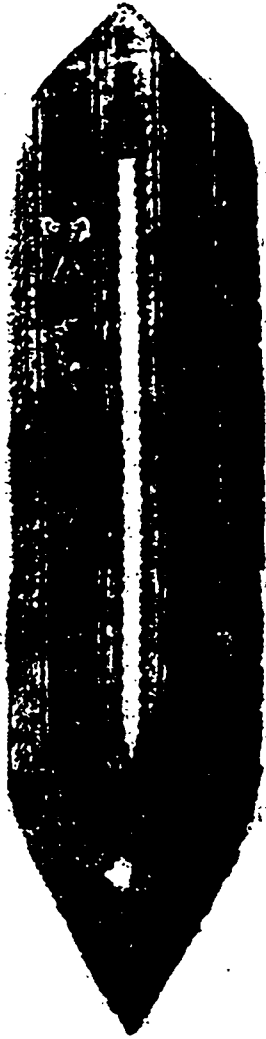
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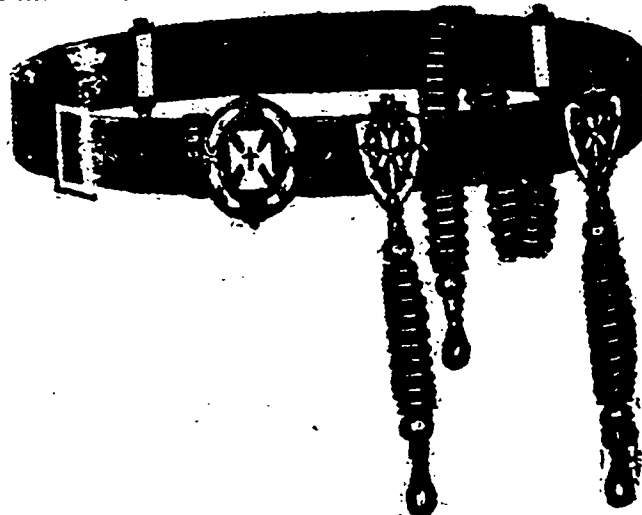
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SEE OUR \$4.25 AND \$10.00 WATCHES, WARRANTED FIVE YEARS.

Blade \$4.00. Good silk velvet, gilt lace and braid all around, embroidered crossed crooks with three links, fringe all around behind. Extra large and heavy embroidered tent in diamond.



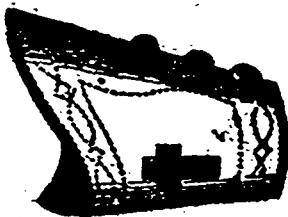
Chapeau, \$12.00. Trimmed with two black plumes and one real Ostrich Plume not pieced. Silk Velvet Back, with embroidered Crossed Crooks, and three links, Gilt Tassel in front.



Belt, \$1.00. Leather back, Silk Velvet front, new pattern, oval plate, fine lace, buckle, cap hanger and three finest barrel chains hung by new pattern gilt metal slides.



Sword, 12.50. Gilt Scabbard, finely mounted and engraved. Beautifully Crossed Hill, elaborate Gilt Etching on blade, name on blade free. The finest Camp Sword made.



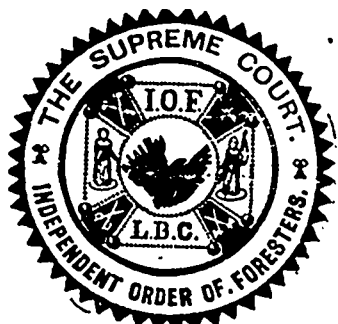
Gaiters, \$5.00. New pattern, good silk velvet, gilt lace, embroidered crooks and links, camp buttons.



Cap, \$2.00. Fine black cloth, Navy style, purple velvet band, gilt lace on each side, Camp buttons, embroidered Gilt Tent in front, and Oil Cloth Cover.

STANDARD UNIFORMS, for Knights Templar; Egyptian Masons, A. & A. Scottish Rite; Encampments of I. O. O. F.; Select Knights of A. O. U. W., etc., etc. Also the Beautiful New Standard Uniforms of Knights of the Glenwood Degree of the I. O. F., from \$30 and upwards, Royal Arch and other Masonic Aprons and Regalia of all kinds, Masonic Jewels of every description constantly on hand, and made to order. **PRICES TO SUIT THE TIMES.**

CALL AND SEE US, OR WRITE BEFORE PURCHASING ELSEWHERE.



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

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

Royal Order of Foresters.

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

The I. O. F.

In 1871, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance Benefit of \$1,000 to the old system. In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

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

The Supreme Court.

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

No Assessments on Death.

The schedule of monthly rates were based on the most recent and approved tables of Actuaries. That the system was just what was required by the public is amply proved by the steady and RAPID GROWTH OF THE ORDER from that date to this. In fifteen months the Order had more than doubled itself in spite of the most malignant and persistent opposition and misrepresentations by rival and jealous societies.

The Machinery of the Order.

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

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

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

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

Membership Non-Forfeitable.

Once admitted, you cannot forfeit your membership except by your own act of non-payment, 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.

The I. O. F. Benefits

consist of the following, *viz.*—

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

The cost per one thousand dollars of endowment is

Only \$7.20 per Year,

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

Sick Benefits Optional.

Each Court has the option, by a majority vote of relieving its members from contributing to or participating in the Sick and Funeral Benefits. Should a Court decide to maintain these benefits, it has the privilege of fixing both the amount of the benefits and the rates of the contributions of the members. But if a Court decides not to maintain for its own members a Sick and Funeral Fund, then any or all of its members may participate in the Supreme Court Sick and Funeral Fund, which consists of a weekly allowance of \$5 per week for a period of twelve weeks in any one illness, and \$50 towards funeral expenses.

The Grand Benefits.

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

1. These are paid to the widow and orphans or heirs of deceased Foresters, as may have been previously directed by the member, within thirty days of due proof of claim.

Annuity for Old Age

2. On a member reaching his 70th birthday, one-tenth of his endowment is paid to him, and thereafter an additional tenth at each recurring birthday, until the 80th birthday, the whole endowment is paid to the member himself. But if he dies between the 70th and 80th birthdays the unpaid balance of endowment is paid to his widow and orphans or heirs, as provided by law.

Total and Permanent Disability Benefit.

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

Safety of the Funds.

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

\$10,000

has been permanently deposited with the Dominion Government Savings Bank Department, at Ottawa and as fast as the Reserve Fund increases beyond \$8,000 or \$10,000, the funds will be thus permanently invested, and which can be paid out only on cheques signed by the whole seven members of the Executive Council, who are elected annually by the Representatives of High Courts.

A Reduction in the Cost.

It is provided that, on the Reserve Fund reaching a certain figure, the assessments will be remitted, and the widows and orphans paid out of the excess of the Reserve Fund, and thus reduce the actual cost to members. Provision is also made by which, on the Reserve Fund and the ordinary monthly assessments proving inadequate to pay promptly all claims, to make special assessments.

Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while Insurance Companies, for each \$1.00 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following, taken from the report of Professor Cherrin, Dominion Superintendent of Insurance, for the year 1911, issued by the Department of Finance, will show the

Enormous Cost of Management in Insurance Companies.

Name of Co.	Paid for General Expenses & Dividends to Stockholders.	Paid for Death Losses
Canada Life.....	\$203,705 28	\$213,945 07
Citizens.....	7,307 00	12,180 30
Confederation....	64,759 79	52,450 51
Mutual Life.....	19,460 83	7,423 10
Ontario Mutu.....	44,169 50	15,439 12
Sun.....	55,543 17	47,080 83
Toronto.....	6,442 48	1,200 00
Total.....	\$391,018 05	\$350,330 09

Schedule of Rates of Assessment for the Ordinary Class:

AGE	\$1000	\$2000	\$3000	AGE	\$100	\$200	\$3000
18	\$ 60	\$1 20	\$1 50	37	\$ 82	1 04	2 40
19	61	1 22	1 53	38	84	1 08	2 52
20	62	1 24	1 56	39	86	1 12	2 58
21	63	1 26	1 59	40	88	1 16	2 64
22	64	1 28	1 62	41	90	1 20	2 70
23	65	1 30	1 65	42	92	1 24	2 76
24	66	1 32	1 68	43	95	1 30	2 85
25	67	1 34	1 71	44	98	1 36	2 94
26	68	1 36	1 74	45	1 02	1 44	3 06
27	69	1 38	1 77	46	1 07	1 52	3 21
28	70	1 40	1 80	47	1 11	1 60	3 32
29	71	1 42	1 83	48	1 22	1 74	3 60
30	72	1 44	1 86	49	1 36	2 00	4 05
31	73	1 46	1 89	50	1 45	2 20	4 35
32	74	1 48	1 92	51	1 55	2 40	4 65
33	75	1 50	1 95	52	1 65	2 60	4 95
34	76	1 52	1 98	53	1 75	2 80	5 25
35	78	1 56	2 04	54	1 85	3 00	5 55
36	80	1 60	2 10				

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

Cost of Sick and Funeral Benefits.

To entitle a member to participate in such Supreme Court Fund he must pay an enrollment fee and a monthly assessment in advance, as per schedule following:

At Age of	Enrolm't Fee	Monthly rate of Assm't.	At Age of	Enrolm't Fee	Monthly rate of Assm't.	At Age of	Enrolm't Fee	Monthly rate of Assm't.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 50
19	61	31	32	74	37	45	1 02	52
20	62	31	33	75	38	46	1 05	54
21	63	32	34	76	38	47	1 15	56
22	64	32	35	78	39	48	1 25	58
23	65	33	36	80	40	49	1 35	63
24	66	33	37	82	41	49	1 35	68
25	67	34	38	84	42	50	1 45	70
26	68	34	39	86	43	51	1 55	75
27	69	35	40	88	44	52	1 65	80
28	70	35	41	90	45	53	1 75	85
29	71	36	42	92	46	53	1 75	90
30	72	36	43	95	48	54	1 85	95

How to Form a Court.

The application for a Charter must be signed by a least ten persons—the more the better—who must all pass a rigid medical examination. The CHARTER FEE is \$100, which must be paid by the charter members. But this payment is only loaned, as it were, by the charter members; for the whole of this amount is refunded out of the first initiation fees received by the Court. Charter members pay besides the Charter Fee, the following additional fees *viz.*: \$1.00 for Certificates of Membership and of Endowment, also a Registration Fee, equivalent to one assessment depending therefore on age and amount of Endowment taken. They also pay for their own Medical Examinations.

As the initiation fee, after the institution of a Court must be at least \$5, it follows that Charter Member have the advantage of at least that amount.

If you wish to secure membership in this SOUND AND PROGRESSIVE ORDER, apply to any officer of the Court in your locality. If there is no Court near you, write to Dr. Oronhyatekha, Masonic Temple, London, Canada, Supreme Chief Ranger of the Order, or to any Supreme or High Officer, who will gladly give you all information and assist you in establishing a Court your own neighborhood.