



LONDON, ONT., DECEMBER, 1887.

**THE
«I.O.F.»**

Is the Cheapest, and Best.

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H. Russell, M.D., H. Physician, Quebec.
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**Total and Permanent Disability
Benefits Paid.**

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

Endowments Paid by I. O. F.

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

1872	No. 1. W. Couen, London, 25th August \$ 600
	" 2. R. Johns, Seaforth, 15th Sept..... 704
1879.	" 3. J. W. Simmons, Wingham, 1st March.... 802
	" 4. W. B. Shaw, Seaforth 21st April..... 1000
	" 5. W. Insell, London, 16th Sept..... 1000
1880.	" 6. T. Spratt, Brantford, 27th Feb 1000
	" 7. L. Cohn, Toronto, 5th March..... 1000
	" 8. C. Walker, Woodstock, 24th March 1000
	" 9. J. Wolthers, Waterford, 23rd March 1000
	" 10. J. C. Bennett, London, 18th Dec. 1000
1881.	" 11. J. Mackenzie, Petrolia, 20th May 3000
	" 12. W. H. Ferguson, Brockville, 6th July.... 2000
	" 13. C. Selbert, London, 1st Sept..... 2000
	" 14. E. W. Turner, Chatham, 13th Nov..... 2000
	" 15. H. Smith, London, 24th May 1000
	" 16. W. Glass, London, 24th May 1000
	" 17. G. H. Vanstone, Thamesford, 23 Dec.... 1000
1882.	" 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000
	" 19. J. P. Christianson, Hamilton, 23rd Jan. 1000
	" 20. John A. Tew, Dundas, 18th Feb..... 1000
	" 21. G. R. Johnston, Chatham, 8th March.... 1000
	" 22. D. Currie, London, 3rd May 1000
	" 23. John Wiley, Sarnia, 3rd June 1000
	" 24. John Courts, London, 20th June 1000
	" 25. E. Bunnell, Blenheim, 5th July 1000
	" 26. E. Shors, Ottawa, 7th August 1000
	" 27. R. Hunter, Petrolia, 1st Dec. 1000
	" 28. D. E. Cook, Beachville, 21st Dec..... 1000
	" 29. Dr. Morden, London, 29th Dec. 3000
1883.	" 30. W. A. Robinson, Winnipeg, 6th Feb.... 1000
	" 31. G. Gordon, Thamesford, 1st May..... 1000
	" 32. J. Conroy, St. Thomas, 23rd June 1000
	" 33. E. J. Stevenson, Peterboro, 30th Aug.... 1000
	" 34. J. Walker, Blenheim, 16th Sept. 1000
	" 35. A. McLaws, Wallacestown, 18th Sept. ... 2000
	" 36. H. Putman, Inwood, 20th Oct. 1000
	" 37. J. O. Brown, Kingsville, 10th Nov. 1000
1884.	" 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000
	" 39. T. Allan, Hamilton, Ont., 23rd April.... 1000
	" 40. A. Hilliard, Pakenham, 23rd Aug..... 2000
	" 41. Joseph Earl, Blenheim, 24th Sept..... 1500
	" 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000
	" 43. D. Boelton, Hamilton, 2nd Oct. 2000
	" 44. M. Algie, Alton, 3rd Oct. 1000
	" 45. M. Barks, Hamilton, 7th Oct. 1000
	" 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000
	" 47. A. Sloane, Ottawa, 8th Nov. 1000
1885.	" 48. C. Kiall, London, 3rd Jan..... 1000
	" 49. G. L. Dyer, Lennoxville, Q., 3rd Jan. ... 1000
	" 50. J. McKee, Woodbridge, 11th Jan. 1000
	" 51. Harry E. Wade, Digby, N. S., 28th Mar. 1000
	" 52. D. Cameron, London, 9th April..... 1000

" 53. J. Makinson, Ottawa, 4th June..... 1000	
" 54. A. Lawson, Hamilton, 27th June 2000	
" 55. D. J. Rodman, Glenoe, 18th July..... 1000	
" 56. W. H. Parry, Detroit, Mich., 21st July... 1000	
" 57. M. Y. Keltz, Hillsboro' N. B., 11th Aug. 1000	
" 58. D. Christie, Weymouth Bdg, N.S., 19th Aug 1000	
" 59. J. J. Marshall, Owen Sound, 27th Aug... 2000	
" 60. Thos. Campbell, Strathroy, 25th Sept. 1000	
" 61. E. A. Bradshaw, Goo'wood, 30th Sept. 2000	
" 62. Edwin C. Empey, Ra. Ill, 2nd Nov 1000	
" 63. Malcolm Leitch, Glenoe, 10th Nov 1000	
" 64. Robert W. Moy, Sherbrooke, Q., 23rd Nov 1000	
" 65. Wilson Wallace, Fingal, 8th Dec..... 2000	
" 66. Capt. John Burgess, Simcoe, 12th Dec... 1000	
" 67. J. G. Kilham, Petitoctiac, N. B., 20th Dec. 1000	
" 68. D. M. Steeves, Elgin Cor's, N. B., 19th Dec 1000	
" 69. Wm. J. Howell, Combar, 25th Dec..... 2000	
1886.	" 70. Hugh. Pierce, Portland, N.B., 27th Jan 1000
" 71. H. E. Parker, Miramichi, N. B..... 1000	
" 72. John J. C. Stirling, 18th March..... 1000	
" 73. O. Norcross, Lennoxville, Q., 9th May .. 1000	
" 74. H. Archer, Owen Sound, 12th May..... 1000	
" 75. L. D. Pritchard, Simcoe, 27th May 1000	
" 76. D. H. Hughes, St. Mary's N. B., 29th May 1000	
" 77. Thos. Brown, London, 4th July 1000	
" 78. James Kerr, Ailsa C. Ig, 11th July 3000	
" 79. Peter McKellar, Forest, 16th July 1000	
" 80. John B. Jackson, Elizabeth, N.J., 24th July 1000	
" 81. Thos. A. Randall, Weymouth, N.S., 26th Dec. 1000	
" 82. Thos. Mingard, Ottawa, 26th Sept..... 1000	
" 83. Simon Gilpin, Shelburne, 29th Sept..... 1000	
" 84. Stanley W. Harvey, Bismark, 12th Oct. 1000	
" 85. Geo. Walling, London, 7th November. 1000	
" 86. W. B. Miller, Windsor, 30th Oct..... 2000	
" 87. Robert Martin, Bramp on, 15th Nov. ... 1000	
" 88. G. L. Wright, Montreal, Q., 9th Nov. ... 1000	
" 89. Chas. Allen, Lennoxville, Q., 16th Dec. 2000	
" 90. F. S. Brown, Owen Sound, 14th Oct.... 1000	
" 91. W. Newman, Owen Sound, 30th Oct.... 10.0	
1887.	" 92. S. A. Abbott, M.D., Belleville, 29th Jan. 1000
" 93. J. A. Griffith, Frontenac, 6th Feb..... 1000	
" 94. W. Barker, Beamsville, 29th Jan..... 1000	
" 95. R. J. Verco, Chealey, 18th Jan. 1000	
" 96. H. Corker, Toronto, 4th March 1000	
" 97. Rev. A. F. Taylor, Derby, N. B., 10 Feb. 2000	
" 98. Hugh G. Armstrong, Highgate, 15th Feb. 1000	
" 99. T. Herritt, Petitoctiac, N. B., 13th Mar. 1000	
" 100. Oscar C. S. Ault, Cornwall, 15 Mar.... 1000	
" 101. Thos. Newman, Leamington, 3rd Feb. 1000	
" 102. Samuel Cal, Leamington, 29th April... 2000	
" 103. Alex. McDonald, Belmont, 23rd May. 2000	
" 104. James Moy, Sherbrooke, Q., 14th May 1000	
" 105. Wm. Patterson, Shelburne, 2nd June... 1000	
" 106. Wm. Hill, Portland, N. B., 15th June... 1000	
" 107. David Campbell, Thamesford, 7th June 1000	
" 108. J. Leavitt, Hillsboro, N. B., 19th June 2000	
" 109. Wesley P. Wooly, Simcoe, 21st June... 1000	
" 110. A. N. Ramsey, Somers, P. E. I., 12 July 2000	
" 111. Donald Stewart, Owen Sound, 2nd Aug 1000	
" 112. Ormerod, Lexington, Mich., 14th Aug. 1000	
" 113. John G. Jamieson, Kara, 29th Aug.... 1000	
" 114. Henry D. Burdon, Fredericton, 19th Sept 1000	
" 115. George Cowan, Ottawa, Ont., 2nd Sept 1000	
" 116. R. Millman, Woodstock, Ont., 14th Sept 1000	
" 117. T. Kincaid, Fredericton, N.B., 17th Sept 1000	
" 118. R. Hall, Essex Centre, Ont., 22nd Sept 10.0	
" 119. J. T. Gifford, Petitoctiac, N. B., 1st Oct 1000	
" 120. J. Todd, Kemptonville, Ont., 2nd Oct. ... 1000	
" 121. John E. Finch, Evanston, Ill., 3rd Oct 2000	
" 122. W. W. Gunley, Dresden, Ont., 11th Oct 1000	
" 123. W. N. Winters, Inwood, Ont., 21 Oct... 1000	
" 124. J. G. Lepple, Elizabeth, N. J., 6th Nov 3000	
" 125. P. J. Jensen, Pakenham, 4th Nov... 20.0	

Thus making the princely sum of

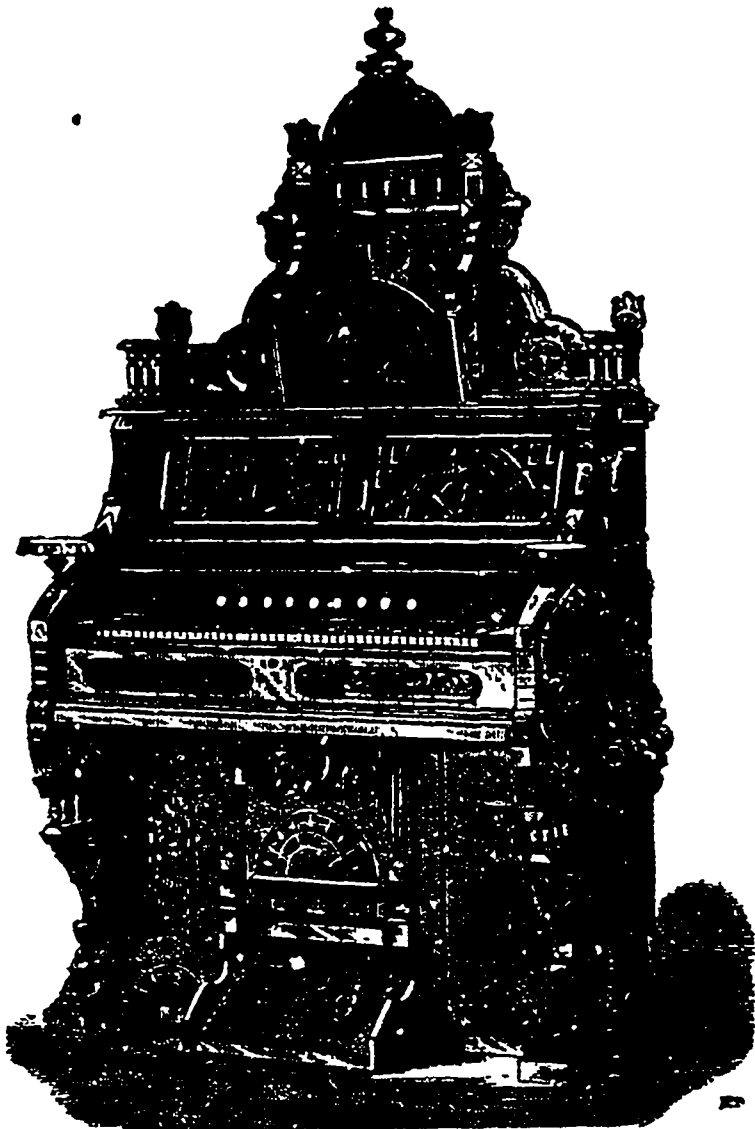
\$151,112.00

already paid by the I. O. F. to the Widow's
Orphan's of our deceased brethren.

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Vol. VIII. No. 6.

LONDON, ONT., DECEMBER, 1887.

Single Copies, roc.
Annually, \$1.00.

PERMANENT RESERVE FUND

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

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

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

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

DOMINION SAVINGS BANK.

London, 19th Av., 1886.
Received from the Supreme Court of the Independent Order of Foresters, Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 575 for \$15,000, making a total of twenty-five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

F. B. LEYS, Manager.

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

The sum of \$20,000 has been deposited with the Ontario Loan and Debenture Company, of London; interest on the above added to principal is \$180.59; also \$5,000 with the Canada Permanent Investment Company, of Toronto, and \$4,367 in School Debentures of N. Dorchester.

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

\$66,745.31.

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

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

S. V. C. R., Prof. Herbert C. Creed, Fredrickton, N. B.

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

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

S. Phys., Thos. Millman, M.D., Kingston.

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

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

\$75,593.63

Grand Record.

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

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

TABLE OF MONTHLY RECEIPTS AND BALANCES.

1882.	No. of Members.	Month y Receipts.	Balance in Bank.
Oct.	880	\$1510 84	\$ 1145 07
Nov.	1045	1032 73	3979 78
Dec.	1099	1082 21	2967 93
1883.			
Jan.	1134	1043 33	2769 58
Feb.	1225	1406 46	3969 33
March	1387	1511 00	3136 02
April	1469	1697 37	3616 97
May	1595	1584 87	3508 50
June	1653	1930 50	5240 28
July	1737	2324 94	7582 84
Aug.	1747	1935 63	5496 85
Sept.	1956	2609 24	8003 71
Oct.	2014	2558 22	8147 99
Nov.	2106	2302 42	4063 14
Dec.	2194	2394 08	10857 65
1884.			
Jan.	2216	2338 56	13070 85
Feb.	2261	2357 22	13638 76
March	2301	2559 49	15820 82
April	2345	2343 58	13739 14
May	2345	2502 34	15887 84
June	2355	2378 35	17912 55
July	2360	2276 33	19815 28
Aug.	2388	2744 66	20903 09
Sept.	2401	2321 72	20054 22
Oct.	2420	2416 10	20880 37
Nov.	2441	2956 48	20647 24
Dec.	2520	2562 05	2:081 85
1885.			
Jan.	2558	2682 80	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 06
April	2843	3214 06	23463 82
May	2898	2955 68	27561 82
June	3007	3363 97	27581 96
July	3046	3735 25	28036 93
Aug.	3117	3934 45	30812 70
Sept.	3169	3624 74	29:554 99
Oct.	3159	3442 84	30448 83
Nov.	3223	3532 45	30018 59
Dec.	3238	3511 49	28202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	3827	4345 35	32267 98
March	3904	5148 17	33949 80
April	4087	4352 77	36470 43
May	4151	4776 08	38280 22
June	4314	5026 84	40653 21

July	4628	5462 21	44220 75
Aug.	4692	3070 03	44479 27
Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53981 28

1887.			
Jan.	5804	8154 65	60325 02
Feb.	5962	8855 94	59755 17
March	6105	7155 73	58809 35
April	6319	7727 74	61715 18
May	6550	7091 09	67693 03
June	6656	7805 59	68888 61
July	6921	7981 51	71384 40
Aug.	7006	7781 12	75236 95
Sept.	7160	9646 13	74058 37
Oct.	7200	8317 89	71630 33

Nov. 7505 \$8404.50 \$75,593.63
Never in the history of our Order have we had so much reason for congratulation, and thankfulness to the Supreme Ruler of the Universe, for the great measure of success he has given to our labors for humanity.

Building Monuments.

Through life we build our monuments
Of honor, and perhaps, of fame;
The little and the great events
Are blocks of glory or of shame.

The modest, humble, and obscure,
Living unnoticed and unknown,
May raise a shaft that will endure
Longer than pyramids of stone.

The carved statue turns to dust,
And marble obelisks decay,
But deeds of pity, faith and trust
No storms of fate can sweep away.

Their base stands on the rock of right;
Their apex reaches to the skies;
They grow with the increasing light
Of all the encircling centuries.

Our building must be good or bad;
In words we speak, in deeds we do;
On sand or granite must be laid
The shaft that shows us false or true.

How do we build—what can we show
For hours, and days, and years of toil?
Is the foundation firm below?
Is it rock or sandy soil?

The hand that lifts the fallen up,
That heals a heart or binds a wound,
That gives the needed cup and crust,
Is building upon solid ground.

Is there a block of stainless white
Within the monumental wall,
On which the sculptured skill can write:
"He builded well, so should we all!"
—Freemason's Repository.

2nd. If five dollars per week is the maximum amount are not the assessments based on the assessment rates for one thousand dollars insurance being half the same?

3rd. Would a person carrying three thousand dollars and wishing sick benefits, pay monthly, *one half* the monthly assessment on one thousand dollars, or would he have to pay *one half* the assessment on *three* thousand dollars? By answering the above questions as soon as possible you will much oblige Court St. Mary's No. 145, I. O. F.

yours in L., B. and C.,
GEO. A. HUGHES, C. R.

ANSWER.

(1) No, they do not vary. See sections 161 and 162 constitution.

(2) Yes, the rates for the sick and funeral benefits are equal to half of the rates for an insurance of \$1,000, except in two or three of the last ages in schedule.

(3) He would have to pay the rates laid down in section 162 of constitution, which please read.

ORONHYATEKHA, S. C. R.

Thanks.

Alma, Albert County, New Brunswick.
Dec. 1st, 1887.

Dr. Oronhyatekha, S. C. R.:

DEAR SIR AND BRO.—Accept many thanks for the receipt of Cheque No. 1682, for ten dollars, for fourteen days' sick benefits.

The I. O. F. should be established in every village, for it is most assuredly the friend of the workingman.

With best wishes for the Supreme Court, I am yours truly,

in L., B. & C.
JOHN FLETCHER.

\$1,000.00.

Dresden, Nov. 14th, 1887.

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

DEAR SIR,—In acknowledging the receipt of endowment and sick and funeral benefit payable on the death of my late husband, W. W. Gurly, permit me to tender through you my sincere thanks to the I. O. F. for their promptitude and readiness liquidating the claim at so early a date, which, I assure you, I most fully appreciate—as it has been of great assistance to me at a time when I much needed it.

Yours very truly,
MRS. W. W. GURLY.

Elizabeth, N. J.,
December 2nd, 1887.

Oronhyatekha, Esq.,

DEAR SIR AND BRO.—I hope you will pardon me if I intrude upon your time, and ask a few questions on some points upon which we are in doubt, this being the first High Court we have had in our vicinity, and none of the members ever having attended a High Court meeting. What is meant by Past Executive Officers in rule 123 of the constitution? Several members differ as to its meaning. Do the brothers upon whom you conferred the High Court degree, at the institution, remain members of the High Court notwithstanding they are not representatives or officers? What would be the form of a dispensation for a charter for new Courts spoken of in rule 121? When may we expect our charter? Fee for same was forwarded and receipt returned. Can any member in good standing of a Subordinate Court visit the Court room during a session of a High Court, and listen to the proceedings?

If you will kindly enlighten us on these points you will greatly oblige

yours in L., B. and C.

G. CHAUNCEY WARDELL.

ANSWER.

(1) Past Executive Officers are those Officers who have been members of the High Standing Committee.

(2) All who have taken the High Court degree can continue to be members of the High Court, and can sit in High Court, but can not take part in its deliberations unless they are officers for the time being or Past Executive Officers or representatives.

(3) The Supreme Court has in stock a regular form of Dispensations. They are from the same plates as the old certificates of membership.

(4) As soon as the lithographers deliver the High Court charters they will be sent to all High Courts. They should have been delivered to us nine months ago.

(5) If the High Court should vote to transact its business in the Subordinate Degree any member in good standing could work his way in and sit as a spectator.

Chambers of Court Rosewood, No. 72.

To the Editor of the Forester:

DEAR SIR AND BRO.,—I would ask you to give me a little space in the FORESTER this month to let the Bros. of other Courts know how we are getting along. Our Court is in good working order, and well pleased with the prosperity of the Order. We feel pleased to know we have good and true men at the head of our Society. We were instituted on the 6th day of July, 1883, with ten members, and to-day we have 28 good and true members, who are Foresters heart and soul, and we hope to bring in at least ten good members this winter. The readers of the FORESTER will understand that our village is small, and a Court of thirty in a small place like this, is better than one of one hundred and fifty in large cities. We pay our own sick benefits, and have paid out as much as fifty dollars to one member. Our Court charges five dollars per year from each member, and we have to our credit in the Post Office Savings Bank one hundred and fifty dollars, with interest added, and over fifty dollars in other good hands, and we have everything that a Court needs to make us comfortable. We have sashes and badges for our members, and good furniture in our hall. We hold our meetings every Thursday night, and I would say to other courts, hold weekly meetings. If you cannot find business enough, use one hour in debating on some subject. We do this, and it brings the members out every time. Each member takes more interest if you have something to make meetings lively. I would say as soon as the C. P. R. comes here, and Bro. Chas. McKenzie is made Mayor of this place, our Court will number one hundred, if not more.

Mr. Editor, I thank you for the space you have given me, and wish you and all members of the Order a merry Christmas and a happy New Year.

Yours in L., B. & C.,
C. H. MERRYFIELD,
D.D.H.C.R. for Perth County.

Boston may be best described as a city of successive enthusiasms. The various crazes take their turn and file through society as the seasons come and go; but no one phase of idolatry was ever known to repeat itself in this progressive metropolis. If it is Browning and Buddha one season, it is likely to be Omar Khayyam and Zoroaster the next. The Boston "fads" are harmless and entertaining.—[Boston Traveler.

When Judges Disagree Who Shall Decide.

A BRIEF BUT PROFITABLE ENGAGEMENT FOR MISS SUSAN DRURY.

George W. Child, formerly in the seed business here, became a member of the A. O. U. W. in this city several years ago, and named Susan Drury, a teacher in Bond street school, his fiancee, as his beneficiary. Subsequently the engagement between Child and Miss Drury was broken off. Child married another woman and Miss Drury another man. Child subsequently made some attempt to have the benefit policy changed so that his wife should receive the value of the policy upon his death, but the officers of the A. O. U. W. refused to do this unless he produced the original policy which Susan O'Connor, *nee* Drury, still had in her possession. Mrs. O'Connor had changed her residence to Owen Sound, and Child made efforts to regain possession of the certificate by granting power of attorney to Stephen Galloway to do the business for him. Before Mr. Galloway had finished his negotiations Child died, leaving a son, George W. Child, to whom it was his dying wish to have the benefit paid. Mr. Galloway was unsuccessful in securing the policy from Mrs. O'Connor, she objecting to part with it, and consequently the Grand Lodge A. O. U. W. filed a bill in the Wayne Circuit Court at Detroit, asking the court to determine to whom the benefit should be paid. Thursday Judge Look decided that Mrs. O'Connor is entitled to the benefit of the policy of \$2,000 with costs.—*London Free Press.*

Judge Tooley, of Chicago, has rendered a decision involving the liability of the Independent Order of Foresters under the insurance policies. W. H. Niemeyer, a member of the Order, was insured for \$1,000, the policy being made payable to his wife. At his death he left a will, bequeathing \$500 to his two sons and \$500 to his wife. The wife made a claim on the Society for the whole amount. In deciding the case Judge Tooley said the fact that the Society gives the member the power to change the beneficiary at pleasure indicated that the direction in the will shall prevail over any previous direction in the certificate or otherwise.—*Exchange.*

[NOTE. Ed.—In another case reported in the High Court of New York, some time ago, the court held that when a society had a provision in its laws requiring a member to notify the Supreme Secretary or Grand Secretary of any changes in the beneficiaries and to pay a fee for having such changes made, then in such cases directions in a will could not alter the beneficiaries, but that all changes in beneficiaries must be made in accordance with the provisions of the constitution of the society. That was a common sense verdict.]

Mortuary Statement.

No. 125.—Bro. John Gillespie, of Court Elizabeth, No. 1, died at Elizabeth, N. J., on the 6th November, of typhoid fever. Endowment of \$3,000, designated to his wife, Alice Gillespie. Paid by cheque No. 1651.

No. 126.—Bro. Peter J. Jensen, of Court Beaconsfield, No. 80, died at Pakenham, Ont., on the 4th Nov., of spinal paralysis. Endowment of \$2,000, designated to his wife, Annie C. Jensen. Paid by cheque No. 1686.

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

Supreme Secretary's Statement for November, 1887.									
RECEIPTS.									
No. of	Name of	No. of	Name of	No. of	Name of	No. of	Name of	No. of	Name of
Members	Court	Members	Court	Members	Court	Members	Court	Members	Court
150	Elizabeth	1	Elizabeth, N. J.	\$140.75	General Fund	26	Equity	112	Orangeville
32	Hope	1	London	46.83	\$14.56	12	Pearl	113	Harkhead
45	Beaver	3	Lennoxville, Que	51.69	4.00	16	Royal Jubilee	114	Halifax, N.S.
44	Storment	4	London	44.16	10.67	22	Admiral Digby	115	Digby, N. S.
107	Dufferin	5	Rhmond, Que	105.10	21.41	29	Welland	116	Welland
14	Myrtle	6	Chatham	16.87	2.85	10	Bad Axe	117	Bad Axe, Mich.
50	McGregor	7	Pt. St. Charles, Que	45.35	1.29	12	Locksley	118	St. Martin's, N. B.
28	Mount Royal	8	West Lorne	22.90	16.76	8	Bear River	119	Bear River, N. S.
30	Forest City	9	Kingsville	54.12	6.95	18	York	120	York
19	Kingsville	10	London	17.52	6.95	61	Loyalist	121	Portland, N. B.
140	Victoria	11	London	123.61	25.84	15	Sis-iboo	122	Weymouth Bdg. N. S.
10	Royal Oak	12	London	8.99	1.15	36	Exeter	123	Exeter
73	W. Icombe	13	Winnipeg, Man	72.03	24.71	21	Stellar	124	Stellarton, N. S.
28	Winnipeg	14	Crediton	18.56	1.59	36	La Tour	125	St. John, N. B.
23	Crediton	15	Cobourg	22.98	5.88	12	Arva	126	St. Johns, Ont.
23	Cobourg	16	Shoal Lake, Man	8.21	4.80	17	Crescent	128	Therold
10	Manitoba	17	Elora	12.08	4.80	14	Birtle	129	Birtle, Man.
13	Elora	18	Springfield	11.91	...	13	Mizpah	130	Tottenham
14	Springfield	19	Rat Portage	72.05	37	15	Jewel	131	Norwich
75	Kewatin	20	Rat Portage	12.05	...	14	Middleton	132	Delhi
11	St. Clair	21	Drayton	13.60	...	21	Credit	133	Georgetown
17	Wellington	22	Fergus	25.18	9.26	20	Progress	134	Welford, N. B.
30	Forgus	23	Hamilton	95.90	6.43	22	Manitou	135	Manitou, Man.
74	Oronhyatekha	24	Norton Station, N. B.	15.45	1.11	5	St. Anthony	136	Minneapolis, Minn.
15	Kennbecasis	25	Hightgate	21.97	8.27	31	Milton	137	Milton
29	Dominion	26	Inwood	69.02	20.26	14	Jarvis	138	Jarvis
41	Fr. Alexandria	27	Hepworth	45.65	4.42	53	Milicete	139	Frederickton, N. B.
14	Jubilee	28	Chealy	55.39	2.81	20	Algona	140	Manitowaning
43	Bruce	29	Aylmer	11.52	...	24	Alexandria	141	Marysville, N. B.
60	Elgin	30	Napanee	53.86	...	21	Carp	142	...
11	Napanee	31	New Edinburg	26.05	...	31	Lambeth	143	Lambeth
43	Rideau	32	Mount Sherwood	11.49	...	63	Manotick	144	Manotick
21	Mt. Sherwood	33	Belleville	17.01	3.32	73	St. Mary's	145	St. Marys, N. B.
11	Moira	34	Penob quis, N. B.	43.05	9.53	24	Rockland	146	New Rockland, Que.
21	Intervale	35	Windsor	9.38	...	31	Fulford	147	Montreal, Que.
36	Essex	36	Springbrook	28.56	5.37	13	Saugeen	148	Mt. Forest
10	Springbrook	37	Guelph	37.34	...	53	Prince Albert	149	Sherbrooke, Que.
32	Guelph	38	Benchmark	45.10	...	30	Haipy Retreat	150	Derby, N. B.
20	Thames	39	Hamilton	9.86	...	4	Delaware	151	Delaware
46	Amity	40	Glenwilliams	162.22	1.57	15	Gen. Gordon	152	Forest
23	Glen	41	Ottawa	21.86	86	20	Belmont	153	Felmont
173	Ottawa	42	Petrolia	43.20	10.56	22	Berlin	154	Berlin
14	Petrolia	43	Strathroy	53.94	...	93	Maple	155	St. Thomas
40	Sydenham	44	Elizabeth, N. J.	57.81	...	12	Parkhill	156	Parkhill
65	Washington	45	Shelburne	6.19	20.11	18	Ivy	157	Therndale
66	Shelburne	46	Plattville	6.48	...	11	Forest Queen	158	Thamesville
5	Oxford	47	Leamington	8.83	...	8	Putnam	160	Putnam
64	Eric	48	Aylmer, Que	29.32	...	7	Summerville	161	Fullarton
11	Northern Star	49	Russell	...	...	27	Carleton	162	Centerville, N. B.
10	Russell	50	Alliston	...	...	32	Huron	163	Point Edward
19	Alliston					45	Dresden	164	Dresden
						29	Miramichi	165	Newcastle, N. B.
						54	Simcoe	166	Simcoe
						22	Toronto	167	Toronto

Name of C. D. H. C. R.	General Fund	Contributions	Assessments	No. of Members	Name of Court	No. of Court
Francis Irwin	2.60	1.93	35.02	26	Equity	112
H. Monkman	...	3.37	8.43	12	Pearl	113
J. J. McKeil	...	...	11.54	16	Royal Jubilee	114
John Daley	...	...	20.97	22	Admiral Digby	115
J. H. Burger	60	93	25.63	29	Welland	116
S. Irwin	...	...	...	10	Bad Axe	117
W. E. Skillon	...	...	9.73	12	Locksley	118
T. H. Miller	...	...	4.01	8	Bear River	119
D. G. Stephenson	...	3.43	19.52	18	York	120
LeBarren Coleman	1.82	...	63.51	61	Loyalist	121
Chas. Purill	5.00	...	17.81	15	Sis-iboo	122
Lewis H. Dickson	1.00	...	41.36	36	Exeter	123
E. Kennedy, M. D.	50	...	19.93	21	Stellar	124
Arch. Bauer	...	1.44	39.04	36	La Tour	125
A. E. Walker	3.00	...	9.42	12	Arva	126
J. W. Frost	...	1.82	154.66	17	Crescent	128
James Jones	25	...	42.68	14	Birtle	129
John Dunlop	...	96	12.01	13	Mizpah	130
Edward J. Heard	...	4.60	13.17	15	Jewel	131
W. H. Franks, M. D.	...	2.16	12.46	14	Middleton	132
J. W. Shearer	...	1.73	16.41	21	Credit	133
J. A. Todd, M. D.	...	2.56	15.45	20	Progress	134
James Miller	...	...	24.98	22	Manitou	135
Jas. Hu... ..	...	...	3.10	5	St. Anthony	136
W. D. Lewis	...	...	45.42	31	Milton	137
523 Lyndale Ave.	...	...	11.59	14	Jarvis	138
William Panton	...	3.53	66.71	53	Milicete	139
Joshua Abbott	50	11.34	19.46	20	Algona	140
J. Fred. Richards	...	3.44	23.02	24	Alexandria	141
W. L. Smith	...	...	31.74	21	Carp	142
W. Temple Day	17.00	...	63.20	31	Lambeth	143
J. Foreman	...	5.43	70.58	63	Manotick	144
C. C. Whale	1.00	68	24.01	73	St. Mary's	145
E. Vanwort	3.35	10.95	39.23	24	Rockland	146
W. H. Killringbeck	...	8.46	12.20	31	Fulford	147
T. G. Leders	...	13.90	49.67	13	Saugeen	148
62 Coursol St.	...	3.60	24.04	53	Prince Albert	149
Ed. C. Wood	2.70	...	1.50	30	Haipy Retreat	150
J. W. Stocks	4.00	1.31	15.09	4	Delaware	151
R. D. Wilson	...	...	21.00	15	Gen. Gordon	152
Capt. H. Garnett	...	4.80	19.72	20	Belmont	153
J. C. Pollock	...	6.89	101.15	22	Berlin	154
J. B. Campbell, M. D.	3.45	...	12.14	93	Maple	155
G. W. Wright, M. D.	...	25.96	19.77	12	Parkhill	156
Oliver Cruise	...	2.49	7.32	18	Ivy	157
John Griffith	...	2.26	5.36	11	Forest Queen	158
J. J. Armstrong	...	1.86	4.93	8	Putnam	160
R. N. Fraser, M. D.	...	2.48	29.01	7	Summerville	161
D. H. Palmer	...	...	38.14	27	Carleton	162
Alexander Yule	...	5.40	45.85	32	Huron	163
A. C. Gibson	...	5.49	23.94	45	Dresden	164
J. B. Beveridge	...	...	68.94	29	Miramichi	165
B. Bridgewater	...	1.63	23.72	54	Simcoe	166
O. Nicolson	...	3.68	...	22	Toronto	167
Joseph T. Carson	...	...	...
Robt. B. Powell	...	...	...
25 Baldwin St.	...	...	...

39 Puslinch.....	32 Alvinston.....	51 Morristown.....	36.28	13.92	2.50	John S. Quilman, Alex. McKinnon, T. J. Birch, William Gerry, John Leys, J. M. Dunbar, A. T. Sussex, J. M. Penwarden, M.D. A. R. Milne J. G. Foster, Thos. S. Shantz, W. H. Bennett, A. J. Brown, Daniel Rose, W. D. McIntyre, J. McWilliams, M.D. T. G. Morgan, J. M. Hamilton, Geo. H. Pick, C. H. Merryfield, John Black, N. B. Zinkin, S. J. Reaney, C. W. Caton, S. S. Merrick, R. W. Haydon, J. G. Baird, M.D. G. E. Neilson, J. T. Gilmour, M.D. B. B. Ostram, John Powell, Geo. Abraham, E. H. Crandell, J. Cronkhitte, Adam Bell, 25 Walton Street, C. McDowell, Wm. H. Storey, Geo. A. Robinson, Wm. Aigie, Jas. Stokes, F. W. Emmerson, Henry T. remsoe, F. H. Pearsall, Wm. Elkins, 37 Dover Court Road, J. A. Marksy, Henry J. Rapelje, William Nicholls, W. J. Jonah, Arthur Davison, N. H. Upham, J. Cunningham, T. E. Atkins, Geo. A. Pheip, John A. Johnston, Firman McClure, W. D. Reid, I. G. Jarvis, Wm. Johnston, jr.	39 18 35 36 35 62 17 38 14 39 26 35 15 29 22 21	Brant..... River Speed..... Hamilton..... 5 Abegwee..... 16 Garden City..... 34 Black Knight..... 20 Nelson..... 11 Ethel..... 14 Cookshire..... 25 Picton..... 22 Glennorris..... 22 Port Perry..... 33 Fidelity..... 19 Lindsay..... 22 Phoenix..... 21 Mt. Brydges..... 27 Butternutridge..... 27 Beaverton..... 16 Rock Glen..... 48 Deamond..... 64 Aurora..... 8 Florence..... 23 Salisbury, N. B..... 7 Success..... 5 Theford..... 6 Peerless..... 14 Denfield..... 15 Waterdown..... 28 Sauble..... 12 Shakespear..... 22 Refuge..... 7 St. Paul..... 6 Triumph..... 11 Ruby..... 21 Chautauqua..... 25 Kars..... 10 Onnigondy..... 24 La Have..... 22 La Haye..... 27 L. can..... 12 Blenheim..... 17 Clare..... 34 Tilbury..... 29 Royal..... 19 Lausdowne..... 33 Kemptville..... 9 Amnewawa..... 16 Amherstburgh..... 17 Gower..... 15 Sylvan..... 11 St. Lawrence..... 21 Clifton..... 15 Ridgeway..... 7 City of the Valley..... 19 St. John..... 45 Stadacona.....	30 42 20 5 16 34 20 11 14 25 22 22 33 19 22 21 27 27 16 48 64 8 23 7 5 6 14 15 28 12 22 7 6 11 21 25 10 24 22 27 12 17 34 29 19 33 9 16 17 15 11 21 15 7 19 45	Paris..... Hesp-ler..... 169 Hamilton..... 170 Hamilton..... 171 Charlottetown P.E.I. 172 St. Catharines..... 173 Preston..... 174 Dutton..... 175 Ethel..... 176 Cookshire, Que..... 177 Picton..... 178 Glennorris..... 179 Port Perry..... 180 Appin..... 181 Lindsay..... 182 Fenelon Falls..... 183 Mt. Brydges..... 184 Havelock, N.B..... 185 Reaverton..... 186 Port Huron, Mich..... 187 Aurora..... 188 Florence..... 190 Salisbury, N. B..... 191 Oil Springs..... 192 Theford..... 193 St. Marys..... 194 Denfield..... 195 Waterdown..... 196 Ailsa Craig..... 197 Shakespear..... 198 Port Hope..... 199 St. Paul..... 200 Mitchell..... 201 Tilsenburgh..... 202 Summerside, P.E.I. 203 Kars..... 204 Gagetown, N.B..... 205 Bridgewater, N.S..... 206 Alberton, P.E.I..... 207 Lucan..... 208 Drumbo..... 209 Pictou Landing, N.S..... 210 Clare, Mich..... 211 Tilbury..... 212 Essex Centre..... 213 Thorburn, N. S..... 214 Kemptville..... 215 Bedeque, P. E. I..... 216 Amherstburgh..... 217 North Gower..... 218 Montague Bge., PEI..... 219 South Quebec..... 220 Niagara Falls..... 221 Ridgeway..... 222 Dundas..... 223 Souris, P. E. I..... 224 Quebec..... 225 Beausville..... 226 Alma, N. B..... 228 Niagara Falls South	36.85 37.83 21.52 16.09 22.68 24.52 9.66 16.32 22.99 18.33 39.26 26.86 25.22 20.21 22.69 24.20 13.84 50.72 70.37 7.95 23.89 9.05 6.77 5.65 13.33 8.52 25.99 4.95 4.94 10.83 44.93 29.66 8.19 25.34 19.60 24.85 12.76 12.35 30.18 29.73 28.90 32.83 19.20 15.81 12.16 17.82 9.57 20.52 74.27 15.32 9.12 9.79	5.96 3.41 33 35 7.14 75 1.50 4.47 88 4.27 3.99 4.00 1.75 5.95 2.70 2.29 2.37 2.25 2.05 2.18 4.28 3.50 2.45 1.14 4.45 2.24 1.86 45 6.33 1.81 76 11.60 4.75 1.37 1.50 1.24 5.13 1.33 2.00 6.00 50 2.80 1.30	Thrs. Webster, Louis Gibson, John Hoodless, J. D. Seaman, Wm. Magness, H. S. Amfield, A. N. C. Black, John M. Davis, Wm. W. Bailey, Jas. D. Murray, Geo. N. Geddes, Dugald McBride, R. Long, Philip S. Martin, Hugh McDougal, A. A. Kennedy, Wilford A. Keith, J. J. Cave, D. Black, John Chambers, Jas. Brothers, J. M. Campbell, M.D. A. Sherwood, J. H. Johnston, W. A. Munus, M.D., Thomas Hearns, John Edwards, T. Otway Page, Rev. H. A. Thomas, F. C. Stevens, Alx. W. Pringle, James Brshaw, Adam Watson, J. A. Caverhill, Joseph Reid, William Kerr, Rev. Chas. Maniton, W. R. Wentzel, M. R. Leard, Thos. Hossock, M.D., Silas Dawson, John Ferguson, F. J. Todd, M.D., John Barley, Richard Wolfe, G. M. Appleton, Geo. Keating, L. U. Fowler, D. A. Maxwell, Ge. Craig, John T. Robison, L. A. Farmer, Fredric W. Hill, T. L. Brederick, H. J. Deau, Uriah Matthew, O. B. C. Richardson, 42 Genevieve St., Walter A. Russ, Thos. E. Colpitt, Robt. L. MacFarlane
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No. of Members.	Name of Court.	No. of Court.	Endowmt. Ass. amt.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.	
34	Laurentian	229	Ottawa	36.22	34	2.00	A. G. Pittaway. 117 Sparks St.
11	Empress	230	Smithville	10.67	3.63	.. ..	W. H. Morgan.
23	Dunnville	231	Dunnville	21.73	82	.. ..	F. J. Ramsay.
41	Valley	232	E. Saginaw, Mich.	46.35	.. ..	.. ..	Geo. H. House.
12	Pelham	233	Fenwick	9.53	2.30	.. ..	John A. Forsyth.
28	Richmond	234	Richmond, Staten I.	23.66	.. ..	.. ..	Alva W. Sharret.
24	Selkirk	235	Wallaceburg	22.67	4.92	.. ..	William A Taylor.
9	Raymond	236	Fonthill	7.44	3.17	50	J. O. Emmet, M.D.
24	Otter Valley	237	Vienna	.. ..	.. ..	.. ..	E. N. Sullel.
7	Moack	238	Marshville	5.46	2 C	.. ..	A. McLean.
55	Flint	239	Flint, Mich.	62.51	4.43	.. ..	Frank Dullam.
19	St. James	240	Toronto	22.23	.. ..	.. ..	W. J. Hambly. Mail Buildg.
26	Spadina	241	Toronto	30.49	4.60	2.67	Robt. Gilray, 190 College Street.
16	Brock	242	Toronto	14.47	1.96	6.00	J. A. Allen.
20	Bracebridge	243	Bracebridge	26.03	2 28	.. ..	D. E. Bastedo.
13	Gravenhurst	244	Gravenhurst	.. ..	.. ..	.. ..	H. R. King.
19	Nipissing	245	North Bay	30.39	3.95	1.71	W. W. Howey, M.D.
12	Hastings	246	Hastings, Mich.	10.46	.. ..	1.00	Leonard F. Stauffer.
37	Lansing	247	Lansing, Mich.	48.31	.. ..	2.00	Daniel Berringer.
20	Relief	248	Lunenburg, N.S.	18.89	.. ..	.. ..	W. A. Lyicker.
11	Sault Ste. Marie	249	Sault Ste. Marie, Mich.	.. ..	.. ..	.. ..	Augustus Matthews
16	North Toronto	250	Toronto	.. ..	.. ..	.. ..	John D. Armstrong
33	Argy's	251	Toronto	33.80	1.10	2.00	E. Phoenix, 113 Lisgar Street.
18	Kinburn	252	Maloe Bay, N. S.	15.79	.. ..	1.98	C. U. Mauer.
9	Woodgreen	253	Toronto	8.58	1.44	.. ..	G. S. Cleland, M.D. 678 Queen Street.
14	Progressive	254	Newark, N. J.	12.50	.. ..	2.32	J. J. Bottinger.
19	Woodham	255	Kirkton	16.62	.. ..	.. ..	John McCurdy.
23	Caledonia	256	Caledonia	44.95	5.14	24.65	W. J. Burns, M. D.
25	Greenwood	257	Claudeboye	15.89	1.53	.. ..	Jas. Sutton.
22	Eglinton	258	Eglinton	19.89	2.11	.. ..	A. H. Dixon.
39	Mystic	259	London	42.94	1.01	.. ..	R. B. Hungerford.
14	Doon	260	Doon	9.90	4.30	.. ..	Emil Bernhardt.
13	Michigan	261	Carsonville, Mich.	10.94	5.52	.. ..	T. C. Mapes.
27	Sts. of Mackinaw	262	Cheboygan, Mich.	31.84	.. ..	2.32	J. W. Fitzmaurice.
10	Benevolence	263	Sussex, N. B.	8.53	.. ..	.. ..	Chas. S. Stutt.
13	Pleasant	264	Malton	10.12	.. ..	.. ..	H. McCort.
21	Pembroke	265	Pembroke	18.39	68	.. ..	J. H. Burritt.
21	Herbert	266	Newport, N. S.	27.49	.. ..	1.00	Henry Cochran.
20	Marion	267	Deckerville, Mich.	18.41	8.88	.. ..	Robt. Loughran.
15	Harbor	268	Sand Beach, Mich.	11.61	4.92	2.99	Henry E. King.
22	Balmoral	269	Montreal, Que.	.. ..	.. ..	3.00	D. J. McArthur, 204 St. Dennis Street.
10	Prospect	270	Cobden	12.05	.. ..	.. ..	J. C. Rattray, M.D.
6	Pontiac	271	Portage du Fort, Q.	5.39	.. ..	.. ..	.. ..
12	Bellevue	272	Weston	11.15	.. ..	.. ..	Jos. Nanson.
15	Croswell	273	Croswell, Mich.	.. ..	.. ..	.. ..	Wilford Mackliu.
19	Cedar	275	St. Ignace, Mich.	.. ..	.. ..	30.00	P. D. Bissell.
33	Shawville	276	Shawville, Que.	.. ..	.. ..	.. ..	John H. Shaw.
18	Bryson	277	Bryson, Que.	.. ..	.. ..	.. ..	John A. Cowan.
22	Iosco	278	East Pawas, Mich.	.. ..	.. ..	.. ..	Wm. F. Edsell.
25	Eganville	279	Eganville	.. ..	.. ..	.. ..	J. A. Williams.
	H. C. Quebec			.. ..	.. ..	3.00	
	H. C. N. B.			.. ..	.. ..	25.60	
	H. C. Michigan			.. ..	.. ..	5.00	

7505

\$7230.26\$807.21\$367.03

RECAPITULATION.

RECEIPTS.	
From Endowment assessment	\$7,230 26
" Sick and Funeral Benefit	807 21
" General Fund	367 03
	<u>\$8,404 50</u>

CONTRA—CR.

By paid the Supreme Treasurer	\$8,404 50
Submitted in L., B. and C., E. S. CUMMER, Supreme Sec.	

Supreme Treasurer's Statement.

FOR MONTH OF NOVEMBER, 1887.

ENDOWMENT ACCOUNT.	
RECEIPTS.	
To balance per last report	\$69,563 38
" Cash received from S. Sec.	7,230 26
	<u>\$76,793 64</u>
CONTRA—CR.	
November 15, by cheque 1651, Alice Gillespie, endowment claim in full, late Bro. John Gillespie, Court Elizabeth No 1 and exchange on draft	3,003 75
5 per cent. to General Fund.	361 51

By balance :

Can. Per. Invst Co.	\$ 5,000 00
Ontario Loan Co.	20,180 59
Dominion Sav. Bk.	26,093 30
P.O. Sav. Dept.	11,104 42
School Debentures	4,367 00
Current Bank acct.	6,683 07
	<u>73,428 38</u>
	\$76,793 64

SICK AND FUNERAL FUND.

RECEIPTS.	
To balance per last report	\$2,068 95
" Cash received from S. Sec.	807 21
	<u>\$2,874 16</u>

CONTRA—CR.

November 4, by cheque 1624, Edward Bolus, 14 days' sick benefits	10 00
November 4, by cheque 1625-6, R. C. Thompson, 24 days' sick benefits	17 14
November 4, by cheque 1627, M. C. Wells, 21 days' sick benefits	15 00
November 4, by cheque 1628, J. Pletsch, 9 days' sick benefits	6 43
November 8, by cheque 1633, J. J. McLellan, 52 days' sick benefits	37 14
November 8, by cheque 1634, J. B. Myers, 8 days' sick benefits	5 71
November 8, by cheque 1635, J. M. Davis, 24 days' sick benefits	17 14
November 8, by cheque 1636, G. Hunt, 8 days' sick benefits	5 71
November 8, by cheque 1637, M. Ousteront, 18 days' benefits	12 86
November 8, by cheque 1638, H. McDonald, 35 days' sick bene- fits	25 00
November 10, by cheque 1642, W. Smith, 21 days' sick benefits	15 00
November 10, by cheque 1643, J. B. McCracken, 16 days' sick benefits	11 43
November 10, by cheque 1644, G. A. Grant, 10 days' sick benefits	7 14
November 10, by cheque 1645, A. Clark, 19 days' sick benefits	13 57
November 10, by cheque 1646, Mary A. Burden, funeral benefits, late Bro. H. D. Burden	50 00
November 10, by cheque 1647, Ann Hall, sick benefits, late Bro. R. Hall	15 71
November 15, by cheque 1650, E. Watson, 13 days' sick benefits	9 29
November 15, by cheque 1652, G. Mallory, 8 days' sick benefits	5 71
November 15, by cheque 1653, Jasen Hall, 16 days' sick benefits	11 43
Novem' er 15, by cheque 1658, J. Asher, 38 days' sick benefits	27 14
November 15, by cheque 1659, W. G. Fisher, 84 days' sick benefits	60 00
November 18, by cheque 1660, C. Foote, 34 days' sick benefits	24 29
November 18, by cheque 1661, R. A. Ballantyne, 10 days' sick benefits	7 14
November 18, by cheque 1662, J. H. Lee, 12 days' sick benefits	8 57
November 18, by cheque 1663, J. W. Baskerville, 15 days' sick benefits	10 71
November 18, by cheque 1664, F. Holmes, 32 days' sick benefits	22 86
November 18, by cheque 1665, J. M. Blanche, 21 days' sick bene- fits	15 00
November 18, by cheque 1666, G. Clark, 14 days' sick benefits	10 00

November 23, by cheque 1668, J. Woodward, 7 days' sick benefits	5 00
November 23, by cheque 1669, W. T. Riggs, 7 days' sick benefits.	5 00
November 23, by cheque 1670, R. Manser, 32 days' sick benefits.	22 86
November 23, by cheque 1671, S. Maguire, 8 days' sick benefits.	5 71
November 23, by cheque 1672, R. Bonham, 53 days' sick benefits	37 86
November 25, by cheque 1678, W. E. Knapp 7 days' sick benefits	5 10
November 25, by cheque 1679, F. Brynton, 84 days' sick benefits	60 00
November 25, by cheque 1680, W. Badden, 35 days' sick benefits.	25 00
November 25, by cheque 1681, I. Eby, 21 days' sick benefits....	15 00
November 25, by cheque 1682, J. Fletcher, 14 days' sick benefits	10 00
5 per cent. to General Fund.	40 36
Balance on Hand.....	2,165 25
	\$ 2,874 16

GENERAL FUND—RECEIPTS.

To Cash received from S. Secretary	367 03
" 5 per cent. Ind. Receipts....	361 51
" 5 per cent. S. & F. Receipts Sep.	40 36
" Balance	1,352 39
	\$2,122 29

CONTRA—CR.

November 4, by cheque 1623, S. C. R., salary Oct.....	258 00
November 4, by cheque 1629, engrossing acct.....	10 90
November 4, by cheque 1630, Court Seals.....	3 00
November 4, by cheque 1631, Thos. Lawless, audit fees.....	30 90
November 4, by cheque 1632, Jas. I. Anderson, stationery account	40 88
November 9, by cheque 1639, Advertiser Ptg. Co.....	200 00
November 10, by cheque 1640, T. Millman, M. D., examining fees	250 00
November 10, by cheque 1641, W. W. Fitzgerald, solicitor's fees.....	5 00
November 15, by cheque 1655, S. C. R., expenses to Ottawa....	30 00
November 15, by cheque 1657, Free Press Ptg. Co., acct of charters and Certificates.....	500 00
November 19, by cheque 1667, Southam & Bierley, ptg constitutions	100 00
November 23, by cheque 1673, Executive expenses, postage, rent, gas, etc.....	205 67
November 23, by cheque 1674, Sup. Sec., traveling expenses to Detroit, Flint, Caledonia. . .	30 00
November 23, by cheque 1675, Zabriskie & Co, seals.....	10 10
November 25, by cheque 1676, T. Hiscox.....	11 00
November 25, by cheque 1677, A. D. Entickness, awnings	13 34
November 15, by cheque 1683, engrossing accounts.....	15 50
November 25, by cheque 1684, Advertiser Ptg. Co.....	200 00
November 25, by cheque 1685, S. C.R., salary Nov.....	208 00
	\$2,122 29

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

Report of Medical Board for November, 1887.

Cou.	Elizabeth	No.	1	2	1	Approved.	Rejected.
	Elizabeth	No.	1	2	1		
	Beaver	"	2	0	1		
	Dufferin	"	4	2	0		
	Forest City	"	8	6	0		
	Kingsville	"	9	2	0		
	Victoria	"	10	2	0		
	Welcome	"	12	2	0		
	E'ora	"	17	1	0		
	Keewatin	"	19	1	0		
	Fergus	"	22	1	0		
	Oronhyatekha	"	23	1	0		
	Dominion	"	25	7	2		
	Pr. Alexandra	"	26	3	0		
	Bruce	"	28	1	0		
	Intervale	"	34	0	1		
	Esex	"	35	1	0		
	Guelph	"	37	1	1		
	Amity	"	39	6	0		
	Ottawa	"	41	5	0		
	Erie	"	47	5	2		
	Puslinch	"	51	2	0		
	Canada	"	53	2	0		
	Enterprise	"	54	1	0		
	Sarnia	"	55	3	0		
	Harmony	"	57	1	0		
	Frontenac	"	59	4	2		
	Grand River	"	63	12	1		
	Garnet	"	64	1	0		
	Rosewood	"	72	1	0		
	Valley City	"	73	3	0		
	Mississippi	"	78	2	0		
	Madawaska	"	81	1	0		
	Union	"	86	1	0		
	Deseronto	"	93	1	0		
	Petitcodiac	"	94	3	0		
	Columbia	"	104	17	1		
	Evangeline	"	109	1	0		
	Durham	"	111	1	0		
	York	"	120	2	0		
	Exeter	"	123	3	0		
	Northern Light	"	127	2	0		
	Jewel	"	131	2	0		
	Milicete	"	139	1	0		
	Manotick	"	144	3	0		
	Fulford	"	147	1	0		
	Saugen	"	148	1	0		
	Prince Albert	"	149	0	1		
	Happy Retreat	"	150	0	1		
	Berlin	"	154	6	0		
	Maple	"	155	2	0		
	Parkhill	"	156	0	1		
	Huron	"	163	2	0		
	Dresden	"	164	8	3		
	Miramichi	"	165	1	0		
	Simcos	"	166	1	0		
	River Speed	"	169	1	0		
	Black Knight	"	173	1	0		
	Nelson	"	174	3	0		
	Cookshire	"	176	1	0		
	Port Perry	"	179	1	0		
	Butternut Ridge	"	184	1	0		
	Beaverton	"	185	2	0		
	Desmond	"	187	2	0		
	Salisbury	"	190	4	0		
	Deafield	"	194	2	0		
	Refuge	"	198	1	0		
	Chataqua	"	202	1	0		
	Kars	"	203	2	0		
	Lucan	"	207	3	0		
	Tilbury	"	211	1	0		
	Royal	"	212	4	0		
	Gower	"	217	2	1		
	Stadacona	"	224	3	1		
	Winona	"	226	2	0		
	Laurentian	"	229	5	0		
	Empress	"	230	1	0		
	Richmond	"	234	1	0		
	Flint	"	239	1	0		
	Spadina	"	241	4	1		
	Bracebridge	"	243	1	0		
	Relief	"	248	5	0		

	Approved.	Rejected
" Argyle	251	5 0
" Progressive	254	5 2
" Caledonia	256	3 0
" Mystic	259	3 0
" Bonnie Dorn	260	2 0
" Michigan	261	1 0
" Sts. of Mackinac	262	3 1
" Benevolence	263	2 0
" Pleasant	264	3 0
" Maunon	267	3 0
" Harbor	268	1 0
" Balmoral	269	2 0
" Prospect	270	1 1
" Belleview	272	9 0
" Crosswell	273	5 1
" Bad Axe	—	4 2
" Cay	—	21 1
" Stanley	—	18 2
" Anderson	—	8 1
" Shawville	—	19 0
" at Poudiac, Mich.	—	0 1
" at Cleveland	—	1 0

Total 315 32

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

HIGH COURT OF ONTARIO.

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

Name of Court.	No. of Court.	Capitation Tax.	General Supplies.
McGregor	6		80
Forest City	8		3 50
Oronhyatekha	23		50
Dominion	25		30
Elgin	29		2 00
Ottawa	41		3 60
Petrolia	42		1 00
Sydenham	43		8 60
Aliston	50		48
Puslinch	51		7 00
Canada	53		20 00
Sarnia	55		2 50
Maple Leaf	60		25
Green City	66		50
Credit Valley	75		48
Mississippi	78		4 50
Robin Hood	84		1 00
Bonnechere	89		50
Collingwood	95		2 50
L'Esperance	97		1 50
Harwich	98		1 00
Durham	111		1 00
Exeter	123		1 00
Northern Light	127		2 50
Algoma	140		6 70
Berlin	154		50
Maple	155		1 30
Parkhill	156		2 50
Dresden	164		6 20
Toronto	167		50
Theftford	192	\$0 50	
Tilbury	211		1 00
Amherstburgh	216		2 00
City of the Valley	222		1 00
Selkirk	235		1 00
Brock	242		1 00
Bracebridge	243		1 00
Argyle	251		1 30
Woodham	255		70
Pleasant	264		5 00

To cash from capitation tax as above \$ 50
" cash from general supplies " 100 21

Total ... \$ 100 71

CONTRA—CR.

By cash paid to High Treasurer \$ 100 71
Submitted in L., B. and C.,

JAS. B. HALLETT,
High Secy

High Treasurer's Statement.

FOR THE MONTH OF NOV., 1887.

To balance per last report.....	\$562 58
" cash from H. Secretary.....	100 71
	<hr/>
	\$663 29
CONTRA—CASH.	
Nov 4, by cheque 10 E. Advertiser Ptg. Co.....	27 00
Nov. 4 by cheque H. E. H. Sec. salary and expenses.....	42 65
Balance on hand.....	593 61
	<hr/>
	\$663 29

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

On Friday evening last about fifteen members of the Independent Order of Foresters, from Court Exeter, paid the brethren of Court Woodham, at Kirkton, a fraternal visit, and were accompanied by C. W. John, D.S.C.R. Affc. entering the Court room and the usual congratulations mutually extended, Mr. Jones, in a very able and concise manner exemplified the unwritten work of the Order, also the issue, rise, progress and advantages of becoming a Forester. Although in its infancy, it is one of the strongest and best assurance organizations in the world to-day. It was started six years ago with a debt of four thousand dollars, which has been paid off, and a surplus of \$75,000 is now drawing four per cent., which is credited to the Independent Order of Foresters. At the close of the lodge the visiting brethren were treated to a sumptuous repast, prepared by Mr. Calendar, of the Temperance House, to which all did ample justice. The Exeter brethren are jolly good fellows, and speak in the highest terms of the treatment they received at the hands of the brethren at Kirkton.—*Exeter Advocate.*

MINUTES

—OF THE—

High Court of New Jersey.

Elizabeth, Oct 13th 1887.

The first regular meeting of the High Court of New Jersey was called on the above date. The meeting was called to order at 8.15 p.m., High Chief Ranger J. D. Bennett in the chair.

The following officers were present:

- H.C.R., Jos D. Bennett.
- H.V.C.R., G. Chauncey Wardell.
- H.S., John M. Moses.
- H. Counsellor, Elwood Phares.
- H.J.W., Thomas A. Hindson.
- H.S.B., F. G. W. Ladd.
- H. Marshall, R. A. Mulford.
- Bro. P. F. Dorland was appointed H.J.B.
- Bro. Geo. Merriott was appointed H.S.W.
- Bro. Jos. D. Lowden was appointed H. Chap.

The High Chief Ranger appointed the following Credential Committee:

- Elwood Phares, Theron B. Clark, Joseph D. Lowden, of Court Elizabeth, No. 1.

The Credential Committee, after due examination reported the credentials of the following delegates as being correct:

COURT ELIZABETH, NO. 1.

- Robert J. Aljoe, W. L. Park, Jos. D. Lowden, Frank S. Rogers, Wm. B. Whitehead, Wm. Bambridge.

COURT WASHINGTON, NO. 44.

- James Payne, Benjamin O. Horton, Jacob Brucklacher.

COURT RICHMOND, NO. 234.

William Stevens.

COURT PROGRESSIVE, NO. 254.

E. H. Allen, Wm. Wenke.

The High Marshall, High Conductor and High Counsellor introduced the delegates, who were initiated into the mysteries of the High Court Degree.

Moved by Bro. Wardell, seconded by Bro. Ladd, that the High Court be reduced to the Subordinate Court Degree.—*Carried.*

The H.C.R. appointed the following committees:

FINANCE COMMITTEE.

- Bro. Jos. D. Lowden, Court Elizabeth, No. 1;
- Bro. J. Brucklacher, Court Washington, No. 44;
- Bro. Wm. Wenke, Court Progressive, No. 254.

APPEALS AND PETITIONS.

- Bro. E. H. Allen, Court Progressive, No. 254;
- Bro. W. L. Park, Court Elizabeth, No. 1;
- Bro. B. O. Horton, Court Washington, No. 44.

STATE OF THE ORDER.

- Bro. T. B. Clark, Court Elizabeth, No. 1;
- Bro. James Payne, Court Washington, No. 44;
- Bro. Wm. Stevens, Court Richmond, No. 234.

NEW BUSINESS.

- Bro. R. J. Aljoe, Court Elizabeth, No. 1
- Bro. Wm. B. Whitehead, Court Elizabeth, No. 1;
- Bro. Frank S. Rogers, Court Elizabeth, No. 1.

Officers' Reports.

The H.S. made a partial report. Owing to the absence of the H.T. the full reports were deferred until the next session.

The H.C.R. and the H.V.C.R. had no reports to submit.

GENERAL BUSINESS.

Bro. Elwood Phares, the only member of the By-law Committee present, reported that which he had gleaned from the High Court By-laws as laid down by the Supreme Court.

Moved by Bro. Allen, seconded by Bro. Merriott, that the By-laws be adopted as read. *Motion Withdrawn.*

Moved by Bro. Aljoe, seconded by Bro. Allen, that the report be received, and the Committee discharged with the thanks of the High Court. *Motion carried.*

D.S.C.R. T. B. Clark moved that a special dispensation be granted to confer the High Court Degree on Bro. John J. Lowden. Motion seconded by Bro. Allen. *Motion carried.*

Motion by Bro. Horton, seconded by Bro. Allen to proceed with the election of officers. *Motion Withdrawn.*

Moved by Bro. Horton, seconded by Bro. Ladd, that the Capitation Tax of Subordinate Courts be fifty cents, to take effect on January 1st, 1888.

Amended by Bro. Phares seconded by Bro. Mulford, to make it eighty cents.

The amendment was lost; the original motion was then put and carried.

Motion by Bro. Ladd, seconded by Bro. Brucklacher, to adjourn until Saturday evening. *Motion carried.*

Elizabeth, Oct. 15th, 1887.

Second Session of High Court of New Jersey, I. O. F.,

Was called to order at 8.00 p.m., H.C.R. Jos. D. Bennett in the chair.

Officers present, H.C.R., H.V.C.R., H.S., H.T., H. Coun., H.M., H.J.W., H.S.B.

Bro. Dorland appointed H.J.B. for the session.

REPORT OF THE HIGH SECRETARY.

High Chief Ranger, Officers and Representatives:

BROTHERS,—In offering this report I must naturally be brief, owing to the short time elapsed since our institution. Since the organization of the High Court there has been one new Court instituted in our jurisdiction, Court Progressive, No. 254, of Newark, N.J. As the proper books have not as yet been procured by the High Court, it will be impossible for me to report on the membership of the different Subordinate Courts at this time. I present to you below a statement of receipts from date of institution, May 20th, '87, to Oct. 1st, '87.

All of which is submitted in L., B. & C.,
JOHN M. MOSES, H.S.

Statement No. 1.

Name of Court.	Cash Received.		Amount Owing Oct. 1.	
	Supplies.	Total.	Supplies.	Total.
Elizabeth	\$2 00	\$72 00	\$0 53	\$0 53
Washington		31 50		
Richmond		12 00		
	\$2 00	\$115 50	\$0 53	\$0 53

Received on account of 22¢ assessment for High Court Charter..... \$ 50 00
Cash received and paid to H. Treasurer..... 168 10

Statement No. 2.

ASSETS.

Cash in hands of High Treasurer...	\$ 86 78
Due from Courts for supplies as per Statement No. 1.....	53
Supplies on hand at selling cost....	3 73
Due from Supreme Court for Royalty on institution of Court Progressive	5 00
	<hr/>
	\$ 95 99

LIABILITIES.

Amount due Supreme Court for Supplies.....	3 26
Excess of assets over liabilities.....	\$ 92 73

Moved by Bro. Allen, seconded by Bro. Aljoe, that the report be received. *Motion carried.*

Report of the High Treasurer.

High Chief Ranger, Officers and members of High Court of N. J.:

I herewith make this, the High Treasurer Report.

RECEIPTS.

1887.

June 3 From Court Elizabeth, No. 1, for Charter.....	\$ 31 68
June 10, From Court Washington, No. 44, for Charter.....	13 64
June 17, From Court Richmond, No. 234, for charter.....	5 28
June 27, From Court Elizabeth, No. 1, Supplies.....	2 00

July 1, From Court Elizabeth, No. 1, Cap. Tax.....	72 00
July 12, From Court Washington, No. 44, Cap. Tax.	31 50
July 25, From Court Richmond, No. 234, Cap. Tax.....	12 00
Total	\$ 168 10

EXPENDITURE.

1887.	
May 30, For High Court Charter....	\$ 5 25
June 27, For Supplies	2 00
Aug. 3, For Capitation Tax	29 12

Total.....	\$ 31 37
Balance on hand, Oct. 1st, 1887....	\$ 86 73

Submitted in L. B. & C.,
H. F. ROBINSON,
H. Treasurer.

Moved by Bro. Phares, seconded by Bro. Allen to refer to Finance Committee. *Motion carried.*

Bro John J. Lowden was reported in waiting to have the degree conferred. The H.C.R. instructed the High Marshal to confer the degree on the brother in the ante-room.

Motion by Bro. Phares, seconded by Bro. Robinson, to go into recess. *Motion carried.*

Meeting again called to order at 8.25 p. m. Motion to go into election of Officers *carried.* Bros. T. B. Clark, Wm Stevens and R. A. Mulford were appointed as tellers.

Moved by Bro. Phares, seconded by Bro. Allen, that the nominations be made by ballot. *Motion carried.*

The following Officers were duly elected in their respective turns :

H.C.R., G. C. Wardell, Court Washington, No. 44.

H.V.C.R., E. H. Allen, Court Progressive, No. 254.

H.S., B. H. Marsh, Court Elizabeth, No. 1.

H.T., R. J. Aljoe, Court Elizabeth, No. 1.

H.Coun., John J. Lowden, Court Elizabeth, No. 1.

H Phys., E. B. Grier, Court Washington, No. 44.

H. Auditors, Wm. Stevens, Court Richmond, No. 234, and W. O. Wenke, Court Progressive, No 254.

Moved by Bro. Phares, seconded by Bro. Whitehead, that the next annual session of the High Court be held in the City of Newark, N. J. *Motion carried.*

The High Chief Ranger elect appointed the following Officers for the ensuing year :

H. Chap., R. A. Mulford, Court Elizabeth, No 1.

H.S.W., T. A. Hindson, Court Washington, No. 44.

H.J.W., Wm. Bembridge, Court Elizabeth, No. 1.

H.S.B., F. S. Rogers, Court Elizabeth, No. 1.

H.J.B., P. Dorland, Court Elizabeth, No. 1.

H. Marshal, E. G. W. Ladd, Court Elizabeth, No. 1.

H. Conductor, B. O. Horton, Court Washington, No. 44.

H. Messenger, Jos. D. Lowden, Court Elizabeth, No. 1.

D.S.C.R., T. B. Clark being present, was called upon and installed the Officers for the ensuing year, with the exception of the High Secretary and High Treasurer, who had not had the time to get the necessary bonds.

The Finance Committee made the following report :

To the High Court of New Jersey, I. O. F. :

The Finance Committee, on the examination of the reports of the High Secretary and High Treasurer find a difference of 50 cents

in the expenditure for a ledger for Court Elizabeth. In other respects the reports agree.

Signed. JOSEPH D. LOWDEN,
WM. O. WENKE,
Finance Committee.

Motion to receive the report of the Finance Committee, and refer the Officers' reports back for correction. *Motion carried.*

REPORT OF COMMITTEE ON STATE OF THE ORDER.

Bro. T. B. Clark, for the Committee, reported there were 253 members in good standing under the jurisdiction of the High Court, divided as follows :

- Court Elizabeth, No. 1, 145 members.
- Court Washington, No. 44, 63 members.
- Court Richmond, No. 234, 25 members.
- Court Progressive, No. 254, 20 members.

He further reported there was a slow but healthy growth of Forestry in the State of New Jersey.

Motion to receive the report, and place it on the minutes. *Motion carried.*

The following bills were presented, and on motion referred to the Finance Committee, and if found correct, ordered paid.

Western Union Telegraph Co., telegram to Dr. Oronhyatekha and answer, \$1.52.

Elizabeth Daily Journal, printing credential blanks, \$3.00.

Motion that a warrant be drawn with the amount left blank to pay for the lodge room. *Motion carried.*

Bro. Bennet brought the question of paying part of the expenses of Bro. Heywood for attending the Supreme Court meeting.

Motion by Bro. Phares, seconded by Bro. Bennet, that \$15.00 be donated for such purpose. *Motion lost.*

Motion by Bro. Bennet, seconded by Bro. Whitehead, that the amount of bonds for the H.S. and H.T. be fixed at \$1,000.00

Amended by Bro. Horton that a dispensation be asked for to fix the bonds at a lower rate. Amendment not seconded.

Original motion carried.

Motion by Bro. Phares, seconded by Bro. Bennet, to close. *Carried.*

The minutes were then read and approved.

Moved by Bro. Bennet, seconded by Bro. Ladd, that the minutes be prepared and sent to Canada for publication in the INDEPENDENT FORESTER. *Motion carried.*

The Court then closed in L., B. & C.

JOHN M. MOSES,
High Secretary.

FRANK S. ROGERS,
High Journal Secretary.

New Courts.

COURT CARI, NO. 142, CARI, ONT.
Instituted 29th October, 1887, by E. Botterell, P.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., George H. Groves, M.D.
- C. R., William Barton.
- V. C. R., David McElroy.
- R. S., Robert Blyth.
- F. S., John Carruthers.
- Treas., John Carruthers.
- S. W., James Bleeks.
- J. W., Thos. A. Henson.
- S. B., Wm. S. Croskery.
- J. B., Ed. Jesse T. Revington.
- P. C. R., Ed. Jas. Hughes.
- Chaplain, Rev. J. McDonald, B.A
- Physician, George H. Groves, M.D.

COURT GRAND RIVER, NO. 63, BRESLAU, ONT.
Instituted 15th November, 1887, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., John S. Shantz.
- C. R., A. R. Good.
- V. C. R., John S. Shantz.
- R. S., F. Schaefer.
- F. S., R. O. Dobbin.
- Treas., Jos. Bieths.
- S. W., Henry Whitmer.
- J. W. B. S. Can.
- S. B., Chas. Gingrich.
- J. B., C. Bucholtz.
- P. C. R., August Stengel.
- Chaplain, Christian Mehuke.
- Physician, A. Ochs, M. D.

COURT CEDAR, NO. 275, ST. IGNACE, MICH.
Instituted 16th November, 1887, by Robt. Nimmo, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., P. D. Bissel.
- C. R., Rev. Jno. Ferries.
- V. C. R., James M. Campbell.
- R. S., Geo. W. Shaver.
- F. S., Martin Jamieson.
- Treas., Christopher Faut.
- S. W., R. C. Brown.
- J. W., John Burnside.
- S. B., Wm. Carruthers.
- J. B., Robt. Burnside.
- P. C. R., P. A. Paquin.
- Chaplain, A. A. Lyle.
- Physician, A. H. Steinbrecher, M.D.

COURT SHAWVILLE, NO. 276, SHAWVILLE, QUEBEC.

Instituted 18th November, 1887, by C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., John H. Shaw.
- C. R., W. B. Ralph.
- V. C. R., Andrew Hodgins.
- R. S., A. W. Ross.
- F. S., R. E. Ross.
- Treas., Fred Hodgins.
- S. W., Wm. Armitage.
- J. W., J. I. Turner.
- S. B., James McCredie.
- J. B., W. C. Young.
- P. C. R., Thomas McDonald.
- Chaplain, Rev. S. J. Kelly.
- Physician, H. H. Knox, M.D.

COURT EGANVILLE, NO. 279, EGANVILLE, ONT.

Instituted 1st December, 1887, by C. W. Jones, D.S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., J. A. Williams.
- C. R., James Reeves.
- V. C. R., J. A. Smith.
- R. S., Alex. A. McRae.
- F. S. John D. McRae.
- Treas., Robertson Reeves.
- S. W., Alex. Mills.
- J. W., Townley G. Boland.
- S. B., Joseph Acton.
- J. B., John Brydgc, jr.
- P. C. R., James J. Gourley.
- Chaplain, Rev. Robt. D. Mills.
- Physician, J. Chanonhouse, M.D.

COURT DAVENPORT, CARLTON, ONT.

Instituted 16th November, 1887, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

- C. D. H. C. R., J. T. Gilmour, M.P.P.
- C. R., Peter Laughton.
- V. C. R., W. A. Thring.
- R. S., Alex. Heyden.
- F. S., James Hayes.
- Treas., Wm. Rountree.
- S. W., Wm. Fitzpatrick.

J. W., Fred. J. Rumble.
S. B., James Shorley.
J. B., Dennis Fletcher.
P. C. R., Joseph Brown, jr.
Chaplain, Rev. A. V. E. Pattyson.
Physician, J. T. Gilmour, M.D.

COURT OTTER VALLEY, NO. 237, VIENNA.
Instituted 10th November, 1887, by Bro.
A. R. Mill, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., E. H. Suffel.
C. R., Wm. Watts.
V. C. R., W. H. Irving.
R. S., A. C. Foy.
F. S., A. E. Leasher.
Treas., Aaron Weedge.
S. W., J. W. Baldwin.
J. W., H. Sackett.
S. B., S. A. Martin.
J. B., C. A. Wellington.
P. C. R., Jas. T. Marr.
Chaplain Arnoldus Miller.
Physician, J. H. Hoover, M.D.

A Successful Concert.

Court Dominion No. 25, Highgate, are to be congratulated upon their successful concert given on the occasion of their 5th anniversary upon the 2nd December. Although the night was terribly stormy and disagreeable yet there assembled a fair sized audience to see and hear what Court Dominion had to present. The S. C. R. acted as chairman, and in a fifteen minute speech presented the objects and aims of the I. O. F., after which the Lam'eth Quintette Club filled the programme to the entire satisfaction of those present. The concert was extended to nearly twice its length in the programme by the frequent *encours*, to which the club good naturedly responded.

We can not omit to mention the recitations of the Misses Beattie and McLaren, which were given in a most satisfactory and charming manner, which would have done credit to much older practitioners. It was one of the most delightful and enjoyable concerts we have ever attended, and ere we knew, the clock pointed to the hour of eleven when the programme was brought to a close by the singing of God Save the Queen.

After the concert the wives daughters and sweethearts of the Foresters were entertained by Court Dominion at an oyster supper. The Court has had much to contend against, but amidst all opposition it has pushed its way to the front. We have been informed that when all other efforts had failed by reason of the rapid and steady growth of the Order at large and the promptness with which all claims were paid up by the Executive, as a last resort the cry was raised that it was a "Tory Institution," Highgate and neighborhood being supposed to be rather Gritty. Well, yes, we are willing that the I. O. F. should be called a Tory institution, but it is run by the Grits. For it is well known that the sub-committee of the Executive, who attend to the routine business, consists of the S. C. R., S. S. and S. T. Everybody knows that the S. C. R. is a mild mannered Tory, while the S. S. and S. T. are rank Grits. Now, if any dispute should arise between these three, the matter would have to be laid before the whole Executive, which is composed of seven tried and true Grits and Tories, viz.: S. C. R., P. S. C. R. and S. C. are Tories. The S. S., S. T. and S. P. are Grits, while it is well known that the S. V. C. R. is a Forester who sits in judgment deciding every

question upon the standard of *is it right?* Hence the Tory section of the Executive dare not propose anything that is not right lest they find themselves "loaded the other way," while the Grit contingent refrain from fighting Old Nick with fire, but always *stand only by the right.* We have been connected with many institutions, but none of them are more free from this charge than the I. O. F. The charge against Court Dominion only demonstrates that the Court is on the high road to prosperity, and has become the leading institution in that neighborhood. And why should this not be so, with such men as Bros. Crosby, Risk, Beattie and others of that stamp at the helm?

Pleasing Presentation.

Yesterday afternoon a deputation of the committee in connection with the entertainment recently given in St. James' Hall, under the auspices of Court Laurentian, I. O. F., waited upon Miss Belle Christie at her residence, on Elgin street, and presented her with a handsomely bound volume of music, known as the Queen's edition of the "Vocal Melodies of Scotland." Mr. G. W. Paterson, in a few well-chosen words, referred to the kind assistance she had given, and the able manner in which she had acted as accompanist, stating that this much neglected branch of music was with her an art. Mr. I. H. Hervey Spencer, Chief Ranger of the Court, made the presentation, speaking in the highest terms of Miss Christie's ability, and adding at the same time that the success or failure, musically speaking, of any concert depended to a very great extent on the accompanist.—*Ottawa Citizen.*

Vouchers Wanted.

Vouchers for following cheques have not yet been returned to Supreme Treasurer:

Phoenix, 182.—Cheque 1102, favor of T. L. Gatchell, sent Feb. 9.
Mizpah, 150.—Cheque 1124, favor of Arthur R. Cook, sent March 2.
Manitou, 135.—Cheque 1451, favor of Jas. E. Law, sent Sept. 2nd.—\$7.86.
Huron, 163.—Cheque 1543, favor Duncan McVicar, sent Sept. 27.—\$5.71.
Dresden, 164.—Cheque 1611, for \$1,000 and 1621 for \$75.71, favor of Mrs. Phoebe Gurley, sent 26 Oct.
Gordon Falls, 101.—Cheque 1222, favor of M. S. Starratt, sent April 14.
Puslinch, 51.—Cheque 1286, favor of Alex. Cameron, sent May 15.
Danville 231.—Cheque 1350, favor of Wm. G. Wade, sent July 28.
Harmonia 57.—Cheque 1369, favor of D. H. Helmer, sent July 14.
Raymond 236.—Cheque 1374, favor of Raymond Cole, and cheque 1375, favor of Wm. Hilts, sent July 16.
Stormont 3.—Cheque 1438, favor Arabella Ault, sent August 31.—\$750.00.
The Attention of the respective Courts is called to the above list. They are also requested to see that the proper vouchers are immediately returned to the Supreme Treasurer, and, as the saying is, "save themselves further trouble."

Court Manotick No. 144.

The brethren of the above court had their annual festival on the evening of the 23rd November, which was held in their hall.

None but members and their wives and daughters and sweethearts were invited. Nevertheless the hall was packed to the doors. There is a peculiarity about these annual gatherings of Court Manotick. At the first table—the table of honor—only the ladies and distinguished guests of the court are permitted to sit, while the members of the court wait on the table. We are not sure but they also do the cooking. The S. C. R. and P. S. C. R. came down by train from Ottawa, and were the guests of Bro. C. C. Whale. Much regret was expressed by all that owing to severe affliction the High Secretary was unable to be present as one of the invited guests. Guests were also present from the courts in Kemptville, North Gower and other places. The S. C. R. opened the ceremony by ordering "half a dozen of raw," though evidence was subsequently offered to the effect that instead of half a dozen there must have been *6 dozen* passed to the S. C. R. Be that as it may we can testify that the oysters of Court Manotick are very large, and half a dozen of them on a plate might have the appearance of 6 dozen. We can further testify that the oysters of Court Manotick are exceedingly delicious, and if there were 6 dozen on the plate brought to us they seemed to us only about half a dozen, and it was not a good day for oysters with us either. We enjoyed a hearty laugh at an incident which occurred at the honor table. One of the brethren named Craig (by the way the woods round about Manotick are full of Craigs, and a jollier lot of fellows could no where be found,) attempted to sit down at the table with the ladies, but he was pounced upon by the brethren and lifted right up and carried away to one of the back seats and made to wait till the wives and daughters and sweethearts had been duly served. After all had been fully satisfied, leaving still a good many basketsful, Bro. Geo. Dickinson took the chair, and the toast of "The Queen" duly honored. Then followed in their course that of "The Independent Order of Foresters" coupled with the name of the S. C. R. and P. S. C. R., who both responded in a happy vein. The "Learned Professions" brought Bro. the Rev. to his feet, and in a witty speech, and amid the roars of laughter of the audience scored the speech of the S. C. R. The "High Court of Ontario," coupled with the name of Bro. Dr. Potter, High Physician, elicited an eloquent and characteristic reply from the worthy doctor. Then came "The Visiting Brethren," "The Organizing Staff," coupled with the name of Bro. C. C. Whale, who is the father of Court Manotick, and no father could be more justly proud of an offspring than is Bro. Whale of Court Manotick, with its 60 odd members, composed principally of solid business men and rich farmers, was next proposed and responded to by Bro. Whale. "The Agricultural Interests" was duly honored and responded to by the S. C. R., who demonstrated his knowledge of the subject by gravely telling the audience how his potatoes had been eaten up by "bed bugs." Last though not least came the toast of "The Ladies," coupled with the name of that genuine and unreconstructed fossil of a useless and confirmed old bachelor, Bro. Dr. Potter, who brought down the house by his sage advice to the young ladies as to whom they should not marry, after which one of the most enjoyable social gatherings we have ever attended in connection with the I. O. F. was brought to a close by the singing of Auld Lang Syne in a style that would have sent our Supreme Counsellor to the seventh heaven. We hope Court Manotick may enjoy many happy returns of the season, and that we may always be remembered with an invitation.

A Valiant Fight.

HOW ROCHESTER, N. Y., WRESTLED WITH THE TELEPHONE AND WON!

Rochester, N. Y., is the only city in the United States that does not generally use the Bell telephone!

On the 20th November, 1886, about seven hundred subscribers hung up their 'phones, and they have been hung up since!

It is the most noteworthy fight with a corporation ever known.

The cause of it was the attempt of the local Bell company (whose officers all lived in another city) to exact a rate per message from the subscribers, instead of a "flat rate." The people resisted it, the courts sustained the position that the license was revokable at will, the Common Council revoked it. The company ignored this action, and, without permission, erected poles in the streets and strung additional wires, but the courts held that this was unlawful.

According to the message rate, a house like H. H. Warner & Co., proprietors of Warner's safe cure, who were among the heaviest patrons, would have to pay something like \$1,000 a year for the same telephone service as before.

For a city of 125,000 people, Rochester has made a good many sensations. Sam Patch and his deadly leap, the Fox sisters' spiritual rappings, Seward's "Irrepressible conflict" speech, Susan B. Anthony's attempt to vote, the cometary discoveries of Dr. Swift, of Warner observatory, have each made the city the "talk of the world;" she leads in the manufacture of proprietary medicine, and her immense nursery, shoe and clothing interests put her in the front rank.

The origin of one of her greatest industries is interesting: About ten years ago one of her foremost citizens was stricken down in the very height of a successful business career, with what his doctors said was an incurable disease. They gave him up to die. He then used what is now known as Warner's safe cure, and since then has developed as the world's great champion of the people against the assumed monopoly of physicians over the treatment of disease!

His fight, too, has been a determined one, and as successful as determined. To-day he is the head of the largest proprietary medicine business in the world, having branch houses and laboratories in London, England; Toronto, Canada; Melbourne, Victoria; Sydney, New South Wales; Frankfurt, Germany; Prague, Austria; Rangoon, Burmah.

Many foreign governments will not permit the manufacture and sale of proprietary medicines of any name or nature until their formulae, value and harmlessness are by them established, after the most searching scientific inquiries. In every case Warner's safe cure has passed examination with the highest satisfaction to the government chemists and analysts, and the sought-for permission has been granted, which no other American has before secured.

This confirms the magnificent reputation given it by leading physicians, ministers, senators, congressmen, lawyers and ladies of the world. "Its secret of success," says the leading physician at Clifton Springs, N. Y., sanitarium, "is the simplicity of its compounds and the proportions in which they are compounded."

"How do the people get on?"

The universal verdict is: "We don't miss the 'phone, except to our profit!"

There has been practically no break in the united opposition begun last November.

The American is getting to be quite as tenacious of his personal rights as against con-

spiriting monopolies as the typical Englishman, and this Rochester telephone episode is a noteworthy illustration of the fact.

Court Laurentian's Anniversary.

A cultured and highly appreciative audience filled St. James' Hall, Ottawa, on the evening of the 24th Nov., to witness the entertainment given in honor of the first anniversary of the organization of Court Laurentian. No efforts had been spared by the Committee to make the affair a grand success, and it was the general opinion of those present that they had enjoyed a treat, and the expression was that a programme of such merit should have been given in an auditorium of greater capacity, such as the Grand Opera House, in order that a greater number might have received the benefit of it.

The chair was occupied, by special request, by Bro., the Honorable John Carling, Minister of Agriculture, who opened the entertainment by a very pleasing and appropriate address, dwelling upon the great strides made by the Order, and on the intelligence of those composing the body. Invitations to places on the platform had been extended to the various Supreme and High officers in the vicinity, but from a variety of causes, Past Supreme Chief Ranger E. Botterell, High Physician Dr. Potter, and High Secretary J. B. Halkett were unable to accept the invitation. In the case of the High Secretary, Bro. J. B. Halkett, it is to be regretted that severe and protracted illness in his family prevented his being present. But, as it was, the Supreme Chief Ranger, Bro. Oronhyatekha, the Supreme Physician, Dr. Millman, and the Chief Ranger of Court Laurentian, Bro. Spencer, occupied seats on the platform, which was very tastefully dressed in flags and set off by flowers and an immense head of one of the antlered monarchs of the forest.

The following programme, which was ably and skilfully rendered by the different performers, was presented:

PROGRAMME.

PART I.

1. Pianoforte Solo, "The Earlking." Miss Bella Hill.
2. Song "Jilted." Mr. C. H. Beddoe.
3. Recitation "The Spanish Armada." Mr. H. H. Turner.
4. Song "The wide, wide Sea." Miss Fortier.
5. Recitation "Jubilee Ode." Mr. Arthur Chisholm.
6. Song "All Hallow E'en." Mrs. W. Campbell.
7. Pianoforte Solo..... "Andante, Allegro con fuoco, op. 22." Miss Nellie Butterworth.

INTERMISSION.

PART II.

1. Address Dr. Oronhyatekha, S.C.R.
 2. Clarinet Solo "Le Reve." Mr. E. D. Ingall.
 3. Recitation Miss C. Russell.
 4. Song..... "Dolly's Revenge." Miss B. Holbrook.
 5. Recitation .. "The Defence of Lucknow." Mr. C. H. Beddoe.
 6. Song..... "The Death of Nelson." Mr. Sinclair.
- Accompanist—Miss Belle Christie.
God Save the Queen.

Mrs. Campbell, Miss Fortier and Mr. Beddoe responded to repeated demands for an encore.

Too much cannot be said in praise of the ability displayed by the respective performers in their rendition of the parts assigned them. If there was any excelling on the part of any, it was impossible to discern it. A number of the performers were drawn from the ranks of the Order, amongst whom may be named Messrs. Turner and Chisholm, of Court Ottawa, and Mr. C. H. Beddoe, of Court Laurentian, and these brethren well sustained the high reputation of their respective Courts.

The principal feature of the evening was the presence of the Supreme Chief Ranger, who, by his genialty, won the good will of all present. In his address he convinced the audience that it was possible to come through the ordeal of an initiation into the Order sound of wind and limb, and while he did not altogether reconcile the ladies to the demands made upon the gentlemen during the evenings by the Court, yet he raised a hope within them by talking of the possibility of their being admitted, at some future time, as members into the Courts. After giving a full description of the benefits accruing to those who throw in their lot with us—both in relation to the assistance given in times of sickness and the provision made for the support of the dependent ones, he closed his instructive and eloquent address by an appeal to those present to join our ranks either through Court Laurentian, Court Ottawa, or any other Court in their neighborhood where they thought they would find the elements of Liberty, Benevolence and Concord to most abound towards making for them a "Forest Home."

The Supreme Physician, Dr. Millman, made a few remarks on a very live subject in Ottawa—the state of the public health—and in doing so he tendered some very appropriate advice, not only to the members of the Order, but to the public; advice, which, if followed, would very materially assist in diminishing the sickness prevalent in the community.

The singing of the National Anthem brought this very successful performance to a close, and all were heartily satisfied with the results. These results being, primarily, the bringing before the public the existence of an institution that can be used as a medium for much good, and secondarily the advertising of Court Laurentian.

OTTAWA.

Ottawa Quarantined.

It having come to the knowledge of the S. C. R. that fever prevailed to an alarming extent in the city of Ottawa, the Supreme Physician was summoned to meet the Supreme Chief Ranger in Ottawa to investigate the state of affairs. On arrival at the capital the following Court Physicians were invited to meet the members of the Executive present to a conference, viz: Bro. Dr. Bell, of Court Rideau; Dr. Wright, of Court Mount Sherwood; Dr. Small, of Court Laurentian, and Dr. Potter, of Court Ottawa, and High Physician of Ontario. The P. S. C. R. having kindly placed the "Tower Room" at the disposal of the conference the meeting took place there on the 24th November last. There were present on behalf of the Executive Dr. Oronhyatekha, S. C. R., E. Botterell P. S. C. R., and Dr. Millman, S. Physician. Dr. Small, of Court Laurentian, was appointed Secretary of the conference. Reports were then received from the physicians present, and the conclusion reached was that typhoid fever and typho-malarial fever were epidemic in the city of Ottawa, and in the interests of the Order initiations into the courts in the city of Ottawa and the suburbs ought to be suspended for the present. Accordingly an order was issued suspending initiations for th-

present. The following sanitary suggestions were also made for the members of the Order:

To members of the I. O. F. residing in the city of Ottawa and vicinity:

As an epidemic of typhoid fever is now prevalent in your midst, in many instances proving fatal, all members of the Order are called upon to assist in every way the efforts of the health officers to promote the sanitary condition of the city and eradicate the disease. The following suggestions are issued for your guidance:

1. That you urge upon the civic authorities the necessity of a systematic flushing of the drains of the city.
 2. That you enter upon a thorough cleansing of your yards, lanes, closets and cellars.
 3. See that there is a proper connection between city sewers and house.
 4. See that a proper ventilating shaft, leading to the top of the house, is placed between outer trap and house.
 5. Disinfect all closets and cesspools. One pound of sulphate of iron to a bucket of water; also common slacked lime, is recommended for the purpose.
 6. Where well water is used it should be filtered and boiled. As an additional safeguard it is recommended that all waters used for domestic purposes should be similarly treated.
 7. Take no milk from dairymen whose cows have not free access to pure drinking water.
- S. Members of the Order are recommended to report to the City Health Officer all premises in an unsanitary condition that come under their notice.

Signed

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

T. MILLMAN, M. D.,
S. Physician

T. POTTER, M. D.,
H. Physician, Ontario, and
Physician Court Ottawa.

WM. RALF BELL, M. D.,
Physician Court Rideau.

STEPHEN WRIGHT,
Physician Ct. Mt. Sherwood.

BEAUMONT SMALE, M. D.,
Physician Court Laurentian
and Sec. to Conference

Ottawa, Nov. 24th, 1887.

We hope to be able, within 30 days, to remove the quarantine. At the same time the members of the Order at large may rest assured that the executive will take no risk in the matter.

In this connection we are sure every member of the Order will hear with regret that the High Secretary of Ontario, Bro. J. B. Halkett, has been sorely afflicted. His sister-in-law has died of typhoid fever, two of his children have been very low with the same disease, while the Brother himself has been down with a form of dysentery brought on doubtless from the severe mental and physical strain put upon him. It is with sincere satisfaction that we learn that our good brother and his dear little ones are now improving.

CHESS.

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

We regret that, owing to family bereavement; the serious illness of two of his children and indisposition of the Chess Editor himself, no chess is published this month. While knowing this will be a deprivation to lovers of the game, our regret is mainly for the causes for

non-publication, and we are sure not only those interested in this department, but every subscriber to the FORESTER, will join us in sympathizing with our brother, and in the hope his children will be restored to health and that he himself will recover his strength. May his great anxiety of the past month be soon removed.—*Ed. Independent Forester.*

LIFE INSURANCE.

A Sermon Preached in St. Luke's Church, Portland, Sunday Morning, Nov. 20, 1887.

Before the Independent Order of Foresters.

By the Rector, Rev. L. G. Stevens, B. D.

"There is but a step between me and death."—*1st Samuel: xx. 1.*

"Take no thought for your life"—*Matthew: vi. 25.*

I shall not attempt this morning to establish the proposition that we must die—such an argument upon a proposition so firmly established would be an insult to your understanding. Yet, though we may not deny the fact that we must die, we are certainly apt to forget it; or if we do not forget it, we look upon it as a mere isolated fact, separate entirely from all those connections and results which alone give it power over the human mind. Practically death is a forceless thing, and we too frequently live as though Providence had given us a dispensation for its experience and rendered us invulnerable to the shaft which must pierce every other bosom, or to say the very least, we give the subject in our minds too little importance, neglect its application to ourselves, and act by it as though familiarity with it had entirely changed its aspect and taken away from it all its solemn relations and consequences. The subject of death is one that receives too little thought. You all know that death is a tacitly forbidden subject in good society. How many times in the course of your life have you gone among men and found them talking of death and the unseen world? Perhaps never. On every other subject they are enthusiastic and impressive, but this, the mightiest of all, they agree to forget. "There is a time to die," says the old preacher in Ecclesiastes. The words sound at first as if the time were known and determinate one. But we soon discover that it cannot be so, and from this, if we are wise, we should learn that it is not the time of our death that is important, but the fact itself. Not that "there is a time to die" but that "there is a time to die." The great thing is to get certainty of the fact fixed in the mind, and then we shall do as men do when they expect any great event—set about preparing for it earnestly and vigorously. What preparations for a birth, or bridal, or any earthly pageant! What restlessness until all things be ready! Men should prepare for death in the same way, not only by putting their worldly affairs into good order, but by meditating on the change which awaits them and the consequences it involves, until the thought of death became familiar and welcome. But practically the thought of death is unfamiliar and unwelcome. With death around us on all sides we feel confident of life. No man believes his own time will be short. "All men think all men mortal but themselves." We see others drop into the grave, the young, the strong, the healthy. Every accident, or sickness, we hear of, every new paper we take up tells us that life is uncertain.

But the truth that we ourselves must die gives us little concern. Every day we see our friends and neighbors pass away with a sudden shock that alarms our fears for the moment, and then we pass on as though we expected to live forever. We think not of the words of scripture:

"Go ye, now, ye that say, to-day or to-morrow we will go into such a city and continue there a year, and buy and sell and get gain; whereas ye know not what shall be on the morrow. For what is your life? It is even a vapor that appeareth for a little time and then vanisheth away."

Our minds are occupied with our plans, and our hearts with their prospective pleasures, and the world keeps us in a flurry of perpetual excitement, and when we have just matured some new enterprise and start out with hearts buoyed up with the hope of certain success, the messenger in the way suddenly meets us—the messenger who waits for the accomplishment of no plans, barriers for the enjoyment of no pleasures, but who hurries us away from our unfinished enterprises and our anticipated pleasures. What is your life in its certainty? What is your life in its security? At any moment your hold on it may be loosed, and it may be gone forever. In allusion to the remark of David that "there is but a step between me and death," most strikingly it has been said that

"The whole of life is ever parallel—side by side with death. Death is not a precipice at a distance, towards which we are gradually coming, and over which we must bye and bye plunge, but a precipice on the very brink of which we are all the while walking, and over which at any instant we may fall."

Yes, that's very true, we are ever on the verge of life, always on the confines of eternity, and between the path we tread and the gulf by our side there is no barrier to guard us—nothing to save us from falling, as others have fallen at every point of the path. Our daily path is by hidden pitfalls and lurking deaths. Between this world and the next there is less distance than men suppose. When we walk near the machinery of some great mill, we know that one single misstep and those mighty engines would tear us to pieces with their revolving wheels, or grind us to powder in their ponderous jaws. So when we are thundering across the land in a rail car, and there is nothing but half an inch of flange to hold us upon the track. So when we are at sea in a ship, and there is nothing but the thickness of a plank between us and eternity. We imagine then that we see how close we are to the edge of the precipice. But we do not see it. Whether on the sea or on the land the partition that divides us from eternity is sometimes thinner than the oak plank or half an inch of iron flange. The machinery of life and death is within us. The tissues that hold these beating powers in their place, are often not thicker than a piece of paper, and if that thin partition were pierced or ruptured, it would be just the same as if a cannon ball had struck us. The point of a needle is just as effective as the charge of a cannon. Death is inseparably bound up with life in the very structure of our bodies. Who that knows the human frame does not know how narrow the partition between life and death? An artery, that thin slender texture which throbs beneath our touch, holds in trust the life of man. A rupture in this frail channel is enough for our destruction. A little blood diverted from its ordinary course, quenches at once the vital spark. Who can place his hand on the beating heart and not feel the slightness of the bulwark which defends the citadel of life? This heart which beats with so many hopes, may be contacted with sudden and mortal spasms. How many drop down suddenly here, there, everywhere, and we explain it, O, so carelessly and indifferently, "O, yes, it was heart disease." This head, now filled

with so many schemes, may be smitten with sudden apoplexy or paralysis. A sudden hemorrhage, from the very excess of health, no less than from disease, or perhaps from some wanton feat of strength may shed life's blood current. The air we breathe, now charged with poisonous vapors, often introduces the germs of disease and destroys the life which it has sustained. It is only to shut out a little air, or to let in some floating atom or germ of disease to find a lodgment within the tenement of flesh and blood, and the fatal work is done. The flame which warms and cheers often leaps beyond its limits and licks with its tongue of fire our stores and dwellings, sweeping down not only property, but also life. The puncture of a pin, the sting of an insect, a slight misstep, a sudden chill, a sunken ledge of rocks, a treacherous rail—O how true it is that our daily path is full of danger, surrounded by "the pestilence which walketh in darkness, and the destruction which wasteth at noonday."

Among the multiplied proofs of our frailty, of our nearness to the yonder world none are so striking as examples of sudden death which we are often called to witness. And there is not one of us, brethren, who could pronounce himself less likely to die before to-morrow night than could hundreds whom to-morrow morning shall behold full of vigor, and to-morrow evening see in their shrouds. And who shall say, who dare say, that we shall not meet with some one of the thousand accidents which surround our path? The word of God declares it and every day confirms it that life is of all things the most uncertain. Like the vapor, the cloud, the dream, it is gone. Hereafter and elsewhere all, but here and now, many, many (and why not of ourselves?) "shall be changed in a moment, in the twinkling of an eye."

When I reflect on the many causes of death hidden within me and around me, on the frailty of every part of this complex frame, I seem a wonder to myself. When I think of these things, so far from being surprised at an occasional instance of sudden death, I marvel that it occurs so seldom.

But how little practical effect does a sudden dissolution exert upon us! Appeal to the young man of 20—why, what will he say? "The days of man are three score years and ten." "Well, I have half a century left yet." Go to the man of 30, 40 or 50. Why, he will plead, "I have 40, 30, 20 years remaining—time enough yet."

But there is ever coming up from God's holy word, and from the grave of our buried loved ones, and breaking in solemn tones upon our ear, the words:

"Ye know not when the Master of the house cometh, at even, or at midnight, or at the cock crowing, or in the morning."—"Watch ye, therefore."

The fact is no one can rise above the always certain and frequent suddenness of death. We pray in our litany: "From sudden death, good Lord deliver us." I think the word "sudden" should be interpreted into its old time meaning unprepared. Our Master himself tells us that death may come like a thief in the night, and therefore to be watchful. Shall we pray to be exempted from that very suddenness which he tells us we may expect? But let us pray as the framers of the litany evidently meant, "From an unprepared death, good Lord, deliver us," and then we pray a very proper and reasonable prayer.

Who of us hear this morning will die how, or when or where we suppose? Probably not one. Who in this congregation dreams to-day of dying soon—very soon? And yet, upon this subject the providence of God has

taught us some very important lessons recently in our own city, and uttered them in very emphatic tones. They passed away—our friends—how quickly, how unexpectedly! I have dwelt, brethren, on the thought of our exposure to sudden death, not to fill your minds with gloomy images, but to rouse you to serious reflections, to self-examination; and seeing how often and how suddenly a vacant place is made in our midst, seeing how the influences by which we are surrounded are so subtle and mysterious, so easily disturbed and put out of harmony, to urge you to a course of life which will make death, whether sudden or long delayed, an unspeakable blessing, both to yourself and to those you leave behind you.

My message, perhaps, may be ineffectual. You may look upon this subject of the uncertainty of life as a painful theme; but I would all the same be faithful to you, though you may be unfaithful to yourselves. "There is but a step between me and death," said David.

"Take no thought for your life," said Jesus. What do these strangely sounding words mean? They are words that have often been misunderstood and perverted. The idle and indolent have found in them an excuse for neglecting to make provision for the future; the sceptical, weapons for assailing the character of Jesus Christ, and for undermining the truth of his holy religion; the serious-minded have feared that perhaps while working and toiling for a worldly competence they have been acting in opposition to the precept of the Saviour. But how far must the injunction be followed, "Take no thought?" We must not fall into the vague half belief that our Saviour was visionary and impractical in his teachings. Of all the teachers of the world he ever seen Jesus Christ was the most practical. The fault lies with our interpretation of his sayings. We must catch the spirit, rather than the letter of his injunctions. He simply forbids that care about the future which is distrustful, uneasy and despondent. The religion of the Christ addresses itself to men as engaged in the business of active life, "not slothful in business, fervent in spirit, serving the Lord." "He that will not work neither shall he eat." It sanctions all honest employments by its inculcations to industry. The blessed Saviour who was such a hard, tireless worker all his life, (or, I should say, often tired worker) would have us work—would have us take care for the morrow—but he would have us take no wearing, worrying, over-anxious care. Head and heart, and soul and body must all be awake and alive or we are pushed aside and trodden down by the passing crowd. The disciple of Christ is of all men to be awake and alive to the interests of time and the interests of eternity. His master sanctions in him no deadness, nor indolence, nor lazy indifference to the future when he tells him to take no thought for his life, no thought for the morrow. Christ well knew that the morrow must come into our calculations. But he would have us do the best we can to-day, and thus leave the morrow with him. He would have us avoid weary, harassing heart-aches by so filling out the hours of to-day to the best of our honest ability that we shall go to our rest every night in the belief that God's providence (often working as it does through man's providence) will watch over us and ours on the morrow. I repeat, God's providence working through man's providence—man's providing care.

And of the many ways in which man's providing care for his relatives and friends is shown, this

SCHEME OF LIFE INSURANCE

as represented in your noble Order of Foresters, is one worthy of prominence and high commendation. Life insurance might with more propriety be called death insurance, for it is merely an insurance against death. Intrinsicly there is nothing about a policy of life insurance which has anything to do with insuring a life, except so far as it prolongs life—of which I shall speak farther on. The insurance is solely against death. We call an insurance which provides against fires and the damage arising from them, fire insurance. We might with as much propriety call an insurance which provides against death and the damages arising from it, death insurance. But for the reason, already discussed, that men dread the thought of death and the very name of it, the nomenclature "death insurance," would be distasteful and repellant. Let it stand then, "life insurance"—that's sunny and cheerful. Now, then, what is your life? I am not going to say it is a "vapor." I have already emphasized that thought. What is your life? Your life is something which you are managing, I trust, not for your own benefit alone, but for your family or friends. It is your own life and you are managing it and deriving from it sufficient income for the support of your family. But if you were managing anything else producing an equal amount of income; say a mill, or a store, or a dwelling house, you would not, if a wise and prudent man, leave it uninsured for a moment. Nearly every man who has property of any description has that property insured. Business is unsafe without it. The ordinary business man would have no credit were it known that his stock was uninsured. A man cannot obtain a loan upon his house unless there is sufficient insurance upon it to cover the loan. And so fire insurance runs through all business transactions, placing a safeguard around them. Losses by fire will occur. They are as constant as the day and night. Without fire insurance the loss comes upon the man and often crushes him to the earth. With fire insurance, the loss, being equally distributed, is lightly felt. Is it any wonder that we find nearly all sensible owners of property, patrons of fire insurance? But are houses, and stores, and mills the only insurable property? Has not each of you more valuable property than that, which ought to be insured? What is it? Your life.

(Concluded next month.)

Notes.

Order all supplies of your own High Secretary. The Supreme Secretary deals only with High Secretaries.

Send all Medical Examinations to the Secretary of the Board, Dr. T. Millman, Rockwood Asylum, Kingston, Canada.

If your certificate of membership does not come within ten days after initiation write to Supreme Secretary and enquire the cause of delay.

If you don't get your policy within ten days after being passed by the Medical Board, write to the Supreme Secretary, and ask the reason why.

If your Court Deputy does not get a notice from the Secretary of the Medical Board within a week or ten days after examination, see your Court Physician and find out the date when it was forwarded, and then write to Dr. Millman, giving him the facts of the case.

Some Subordinate Court Officers still send to the Supreme Chief Ranger directions about Subordinate Court Cards and lists of members to whom the FORESTER is to be sent. As a

rule all such communications get mislaid. If you want your requests attended to in regard to such matters, send to Bro. A Fleming, the business manager of the FORESTER.

An innovation was noticed at the Foresters' Dinner at the City Hotel, it being the presence of several ladies. There is no reason why ladies should not attend a rationally conducted dinner. The Foresters are to be congratulated on their new departure, and let us hope the ladies enjoyed their novel experience.—*Advertiser*.

London Encampment No. 1 Royal Foresters.

FIRST ANNUAL BANQUET.

PLEASANT REMINISCENCES AND BRIGHT PROSPECTS—A HIGHLY GRATIFYING EVENT.

On the 13th inst. the Uniformed Encampment of the Royal Foresters of I. O. F. gave their first annual banquet in the City Hotel, a large number of members and guests being present. In every respect the supper was first-class and must have been heartily enjoyed by all. One feature of the evening was the presence of large numbers of ladies, and the other was the absence of intoxicating liquors from the tables. The tables were loaded with all the delicacies of the season and the banquet was conducted in such a way as to win the approval of all.

The chairman, Mr. H. Gibbons, opened the toast list by thanking the ladies for their presence. He trusted they had enjoyed the evening, and welcomed all others.

Mr. J. Swazie (secretary) read regrets from W. R. Meredith, Hon. John Carling, James Cowan, Col. Smith, W. Skinner, C. W. Jones.

"The Queen and the Royal Family" were then proposed, and the toast was heartily honored, the company singing the National Anthem standing.

"The President of the United States" was enthusiastically honored.

Bro. Washington, the popular United States Consul, made an eloquent reply.

The next toast honored was that of "The Governor-General and Lieutenant-Governor," which was heartily drunk. Rev. W. H. Porter responded.

Mr. J. Hook followed with a song, "The Shamrock of Ireland," which was encored.

"The Army, Navy and Volunteers" were then honored. Mr. G. W. Pitt replied, speaking of the good qualities of England's army and navy, and gave them both, as well as the volunteers, a good measure of praise.

Miss Madge here rendered a song in excellent style.

The toast to the I. O. F. was responded to by Bro. W. W. Fitzgerald. He said the Order had had a record of uniform prosperity and progress ever since the first court was opened in London. They had the best, or one of the best, insurance companies and societies in the country, and in fact one of the best managed institutions in the world. He assured them that it was a matter of congratulation that such an advancement and progress had been made.

The toast list was then handed to the vice-chairman, Mr. J. Callard, who opened his programme by proposing "The Mayor and Corporation," which was responded to by Dr. Fenwick, who spoke of the good qualities of the Mayor and Council for this year, of the reduction of taxes and the improvement of streets and sidewalks.

Miss Pratt followed with a song.

"Our Sister Societies" were then honored, to which Rev. J. R. Rice responded.

No. 1 Encampment of Royal Foresters were heartily toasted, and responses were elicited from Bros. Conroy and Pratt.

The next toast honored was "Our Guests," which was responded to by Mr. Dignam.

"The Ladies" was responded to by Dr. Hutchinson, Dr. Fenwick and Rev. J. R. Rice.

Miss Pratt followed with a song, and a toast to "The Press" closed the pleasant evening. Mr. Frank Jewell acted as accompanist.

A HANDSOME PAIR OF TWINS.

Versatile and voluble Ben Fletcher, traveling passenger agent of the Chicago & Grand Trunk Railroad Company, is in a state of superlative ecstasy. The cause of Mr. Fletcher's ebullition of spirits is one of interest to the whole public. Mr. Fletcher was found in his office yesterday afternoon, hardly able to contain himself. There was a sort of triumphant gleam in his eye.

"We've got 'em," he said, as a Free Press reporter entered.

"Got what?"

"Twins."

"Where?"

"We've got 'em and they're ours. Finest you ever saw. B auties. Nothing on the road that's a marker to them. Finer than silk, softer than velvet and more beautiful than the aurora borealis," and Mr. Fletcher looked as though he'd like to break loose and go somewhere.

"What are their names?"

"Pau ina and Fernando."

"Got them here?"

"No—down on the track. Come on and show them to you."

The twins were not babies, and though less animated they are none the less interesting. They are a pair of sleeping cars just out of the Pullman shops, glistening but not smelling of new paint and varnish, and radiant with ornamentation.

The sleepers have been named Pau ina and Fernando. The visit was made to Fernando, who had just got in on a flying trip from Pu man with a new porter in charge. Fernando will be a joy to the traveling public. It is said that no handsomer cars have been turned out of Pu man.

They are composed of drawing-room, smoking-room, buffet, and have ten regular sections. The larger part of the cars is finished in mahogany highly polished. The upholstery of the seats and of the body of these magnificent parlors on wheels is a pale blue "glace" plush, which makes a strikingly beautiful contrast with the mahogany. The carpets are of the richest Wilton make, in attractive designs. The general effect of the furniture and decorations is highly pleasing. A particular drawing-room at one end of the car is finished in satin wood, with large mirrors upon several sides. The upholstery is in terra-cotta plush. The smoking-rooms have sides of linacrusta Walton of unique design, are fitted with divans and are the very seat of comfort. Drawing-rooms, the smoking-room, the sections, and even every seat, are furnished with electric annunciators.

The cars will be on exhibition at the Brush Street Depot every day this week, between the hours of 2 and 5 o'clock in the afternoon. The public are cordially invited to come and see them. They will run on the new Detroit & Chicago line, leaving Detroit at 8 p.m. and arriving in Chicago at 8:10 a.m. Breakfast will be served in a dining-car before reaching Chicago. Eastward, the sleepers will leave Chicago at 8:15 p.m., and arrive in Detroit at 8 a.m.—[Detroit Free Press, Sunday, 20th November, 1887.

ORONHYATEKHA. M. D.

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

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

COURT SYDENHAM, NO. 43, STRATHROY, ONT.

C.D.H.C.R., W. E. Todd; C.R., P. H. McIntyre; V.C.R., Alex. Reed; R. & F.S., John Heard; Treas., L. F. Rapley; Chap., James Galloway; Physician, Dr. W. W. Hoar. Meets 1st and 3rd Tuesday of each month.

COURT PUSLINCH, NO. 51, MORRISTOWN.

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

COURT ENTERPRISE, NO. 54, LONDON SOUTH.

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

COURT SARNIA, NO. 55, SARNIA.

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

COURT FRONTENAC, NO. 59, KINGSTON ONT.

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

COURT WOODSTOCK, NO. 69, WOODSTOCK, O.

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

COURT ROSEWOOD, NO. 72, MONKTON, ONT.

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

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

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

COURT ROSEDALE, NO. 88, TORONTO.

C.D.H.C.R., A. E. Harris, 46 Berryman St.; C.R. J. Hewitson; V.C.R., B. Amsworth; R.S., T. A. Goveite, 1086 Yonge St.; F.S., J. B. Stephens, 2180 Young St.; Treas., A. Bell; Physician, B. Spencer, M.D., 2 Floor St. East; Chap., J. Christie. Meets last Wednesday in each month.

COURT BONNECHERE, NO. 90, RENFREW, O.

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

COURT EQUITY, NO. 112, ORANGEVILLE.

C.D.H.C.R., Francis Irwin; C.R. M. W. Armstrong, V.C.R., H. E. Clarry; R.S., A. O. Hughran; F.S.,

A. A. Hughson; Treas., Thos. Stevenson; Physician, D. Henry, M.D. Meets the 2nd and 4th Fridays in each month.

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

C.D.H.C.R., A. Bauer; C.R., J. J. Forrest; V.C.R., Thos. K. day; R.S., Stan. Kolstead; F.S., C. H. Ferguson; Treas., H. G. Hetherington; Chap., E. W. Elliott; Phys., Geo. A. Hetherington, M.D. Meets 2nd and 4th Fridays.

COURT NORTHERN LIGHT NO. 127, OWEN SOUND.

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

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

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

COURT FULLFORD, NO. 147, MONTREAL, Q.

C.D.H.C.R., Thos. G. Leders, 02 Coursol St.; C.R., F. J. Walker; V.C.R., T. I. Rutherford; R.S., N. Wight; F.S., R. E. Wight; Treas., J. Noble; Chaplain, P. Burkett; Physician, G. E. Armstrong, M.D. Meets 1st and 3d Mondays of each month.

COURT PRINCE ALBERT, NO. 149, SHERBROOKE.

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

COURT GENERAL GORDON, NO. 152, FOREST

C.D.H.C.R., J. C. Pollock; C.R., J. A. Couze; V.C.R., E. H. rison; R.S., R. Craig; F.S., J. C. P. Lock; Treas., J. C. Pollock; Chaplain, D. Caracod in; Physician, Dr. Totton. Meets 3rd Thursday of each month.

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

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

COURT SUMMERVALE, NO. 161, FULLARTON.

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

COURT HURON, NO. 163, POINT EDWARD.

C.D.H.C.R., G. J. Cameron; C.R., G. J. Cameron; V.C.R., Samuel Arbour; R.S., David Van Valkenburgh; F.S., Wm. Orr; Treas., Wm. Sweet; Chaplain, Peter Henderson; Physician, Wm. Logie. Meets 2nd and 4th Wednesday of each month.

COURT TORONTO, NO. 167, TORONTO, ONT.

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

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

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

COURT ETHEL, NO. 175, ETHEL.

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

COURT PICTON, NO. 177, PICTON, ONT.

C.D.H.C.R., Jas. D. Murray; C.R., G. Hadden; V.C.R., Wm. Moffat; F.S., W. H. Seth; R.S.,

Frank Tooke; Treas., Wm. Smith; Chaplain, G. Williams. Meets 2nd and 4th Thursdays in each month.

COURT ROCK GLKN, NO. 186, ARKONA.

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

COURT AURORA, NO. 188, AURORA.

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

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

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

CURT BLENHEIM, NO. 208, DRUMBO.

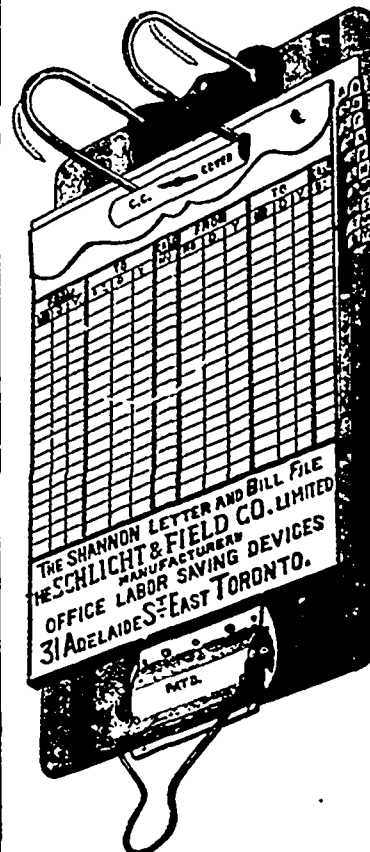
C.D. C.R., S. Dawson; C.R., S. Dawson; V.C.R., A. W. Burgess; R.S., J. E. Burgess; F.S., D. A. Høgga h; Treas., Wm. Tennant; Chaplain, D. Lunney; Physician, W. R. Pentland, M.D. Meets 2nd and last Tuesday in each month.

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

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

COURT LAURENTIAN, NO. 229, OTTAWA.

C.D.H.C.R., A. G. Pittaway; C.R., J. H. Spencer; V.C.R., A. N. Payne; R.S., H. A. Botterell; F.S., C. W. Martin; Chaplain, Ira Bower; Treas., J. C. Bower; Physician, H. B. Small, M.D. Meets 1st and 3rd Tuesdays of each month.



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

THE SCHLICHT & FIELD CO., Toronto.

MARLIN MAGAZINE RIFLE Best In The World

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

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

MARLIN FIRE ARMS CO., New Haven, Conn.

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

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

Institution of Rose Croix Chapters, 18°

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

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

Thus the Charter members receive all the Ineffable degrees as well as the Sublime and Chivalric Degrees of *Les Haut Grades*, and three of them the Sovereign Sanctuary degrees, at the one time for the mere nominal fee of \$20. After a Chapter is duly constituted, no more than 18° can be conferred upon applicants, in the Chapter, and the fee for which can not be less than \$20. For the Senate degrees, which extend to the 45°, the candidates 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 cheap and beautiful in the extreme, costs \$40 and upwards. But these are required only on state occasions.

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

Actuaries' Mortality Tables.

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

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

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

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

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

At age 20 to be yet	41.5 years.
" 25 "	" 38.0 "
" 30 "	" 34.4 "
" 35 "	" 30.9 "
" 40 "	" 27.3 "
" 45 "	" 23.7 "
" 50 "	" 20.2 "
" 55 "	" 16.9 "
" 60 "	" 13.8 "

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

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

At age 20 to be yet	41.98 years.
" 25 "	" 34.44 "
" 30 "	" 34.75 "
" 35 "	" 31.15 "
" 40 "	" 27.15 "
" 45 "	" 23.98 "
" 50 "	" 20.51 "
" 55 "	" 17.44 "
" 60 "	" 13.99 "

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

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

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

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

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

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

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

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

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

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

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

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

Cost of Risk	\$8.42
Management Expenses	6.53
Reserve Fund	7.78
Total	\$22.70

Comparative Table of Costs.

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

Years old.	Canada Life.	New York Life.	Confederation.	I.O.F.	Expectation of Life in Years.	Approximate Total Cost for \$1,000 in the I.O.F.
18	\$16.80	\$19.80	\$16.20	\$7.20	44.8	\$318.96
19	16.80	19.80	16.20	7.23	43.6	319.15
20	16.80	19.80	16.20	7.44	42.2	318.85
21	16.80	19.80	16.00	7.58	41.5	318.74
22	17.20	19.80	17.00	7.68	40.9	318.11
23	17.70	19.80	17.44	7.80	40.2	318.56
24	18.30	19.80	17.92	7.92	39.5	318.94
25	19.00	19.80	18.40	8.04	38.8	318.95
26	19.00	20.40	18.92	8.16	38.1	319.25
27	20.20	20.92	19.44	8.28	37.4	319.67
28	21.00	21.45	20.00	8.40	36.7	319.98
29	21.00	22.07	20.60	8.52	36.0	319.72
30	22.30	22.70	21.20	8.64	35.2	319.84
31	23.00	23.35	21.80	8.76	34.6	319.69
32	23.00	24.05	22.56	8.88	33.9	319.68
33	24.30	24.78	23.28	9.00	33.2	319.90
34	25.00	25.56	24.00	9.12	32.5	319.40
35	25.70	26.28	24.72	9.24	31.8	319.77
36	26.50	27.25	25.68	9.36	31.1	319.54
37	27.50	28.17	26.64	9.48	30.4	319.12
38	28.50	29.15	27.60	9.60	29.6	318.82
39	29.50	30.19	28.56	9.72	28.9	318.52
40	30.50	31.30	29.60	9.84	28.2	318.79
41	31.50	32.47	30.72	9.96	27.5	318.69
42	32.50	33.72	31.92	10.08	26.7	318.78
43	33.50	35.05	33.24	10.20	26.0	318.69
44	34.70	36.46	34.64	10.32	25.4	318.72
45	35.70	37.97	36.04	10.44	24.8	318.85
46	37.00	39.58	37.52	10.56	24.2	318.80
47	38.30	41.30	39.04	10.68	23.6	318.69
48	39.50	43.13	40.64	10.80	23.0	318.82
49	40.80	45.08	42.32	10.92	22.4	318.92
50	42.00	47.15	44.08	11.04	21.8	318.92
51	43.50	49.40	45.92	11.16	21.2	318.72
52	45.00	51.78	47.84	11.28	20.6	318.50
53	46.50	54.31	49.84	11.40	20.0	318.32
54	48.00	57.02	51.92	11.52	19.4	318.22



Independent Order of Foresters.

Its Principles and Objects.

ITS UNSURPASSED BENEFITS AND SMALL ANNUAL COST.

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

Royal Order of Foresters.

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

The I. O. F.

In 1874, a number of members of the Ancient Order of Foresters founded the Independent Order of Foresters, in Newark, New Jersey, by adding an Endowment or Insurance Benefit of \$1,000 to the old system.

In June, 1881, the Supreme Court in Session in New York, resolved to change the name of the Order, to the "United Order of Foresters," against the protests of the Canadian Representatives.

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

The Supreme Court

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

The Machinery of the Order.

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

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

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

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

The Membership.

We have three classes of members:

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

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

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

The I. O. F. Benefits

consist of the following, viz.:-

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

The cost per one thousand dollars of endowment is

Only \$7.20 per Year.

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

The Grand Benefits.

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

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

Annuity for Old Age.

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

Total and Permanent Disability Benefit.

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

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

Schedule of Rates of Assessment for the Ordinary Class:

AGE.	\$1000	00	\$2000	AGE.	\$1000	\$2000	\$3000
18	60	20	60	27	82	1 84	2 48
19	61	1 22	1 83	28	84	1 68	2 52
20	62	1 24	1 86	29	86	1 72	2 58
21	63	1 28	1 89	30	88	1 76	2 64
22	64	1 28	1 92	41	90	1 80	2 70
23	65	1 30	1 95	42	92	1 84	2 76
24	66	1 32	1 98	43	96	1 90	2 85
25	67	1 34	2 01	44	98	1 96	2 94
26	68	1 36	2 04	45	1 02	2 04	3 06
27	69	1 38	2 07	46	1 07	2 14	3 21
28	70	1 40	2 10	47	1 14	2 28	3 42
29	71	1 42	2 13	48	1 22	2 44	3 66
30	72	1 44	2 16	49	1 35	2 70	4 06
31	73	1 46	2 19	50	1 45	2 90	4 25
32	74	1 48	2 22	51	1 55	3 10	4 65
33	75	1 50	2 25	52	1 65	3 30	4 95
34	76	1 52	2 28	53	1 76	3 50	5 25
35	78	1 56	2 34	54	1 85	3 70	5 55
36	80	1 60	2 40				

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

There are no Assessments on Death.

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

Permanent Deposits.

This rule applies only to the open bank account. The Permanent Deposits cannot be withdrawn except upon the written order of the whole Executive Council, which is composed of seven leading men of the Order. As fast as the funds accumulate over \$8,000 or \$10,000 beyond present needs, they are deposited in a "Permanent Reserve Fund," and which is subject only

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

\$62,878.81

Only 5 per cent. for Management Expenses.

The Independent Order of Foresters is able to give insurance as cheaply as it does because it expends less than 5 per cent. for management expenses, while most insurance Companies, for each \$100 paid for death claims, pay \$1.00, and even as high as \$2.00, for management expenses and dividends to stockholders, as the following table compiled from the official figures given in the Blue Books, by the Government Superintendent of Insurance for the years 1880, '81, '82, '83 and '84 gives the record of eight Canadian Insurance Companies and shows the

Enormous Cost of Management in Insurance Companies.

Name of Company.	Total Premium Income.	Total Payments for Death Claims and Matured Endowments.	Total Surplus after paying all claims and an enormous Management expense.
Canada Life..	\$3,680,533.67	\$1,130,519.28	\$864,849.58
Confederation.	1,344,639.96	306,197.98	410,085.85
Ontario Mutual.....	843,081.32	135,462.33	240,779.89
The Sun Mutual.....	927,909.47	273,000.79	304,501.90
North American.....	331,037.10	35,609.91	150,546.60
Life Association of Canada..	197,317.67	70,303.38	128,989.02
Citizens.....	793,462.27	81,605.88	68,499.98
Toronto Life four years & Federal one year.....	39,589.98	16,043.50	41,251.08
Totals....	\$7,557,571.44	\$2,048,743.05	\$2,209,003.49

It shows that in five years they received in Premium Income alone \$7,557,571.44; they paid for death claims only \$2,048,743.05 and the enormous sum of \$2,209,003.90 for management expenses and dividends, leaving a balance still unexpended of \$3,299,824.90.

Rate of Mortality Does not Rise.

From a letter of Grand Secretary King, addressed to Dr. Oronhyatekha, Supreme Chief Ranger, we learned that among the Odd Fellows of Ontario, after nearly 50 years of existence, the rate of mortality was as follows:

1878.....	6 34	per 1000 in the 25th year.
1879.....	7 22	" in the 26th year.
1880.....	5 78	" in the 27th year.
1881.....	7 34	" in the 28th year.
1882.....	7 07	" in the 29th year.
1883.....	5 78	" in the 30th year.

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

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

Cost of Sick and Funeral Benefits.

At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.	At Age of	Enrolment Fee	Monthly rate of Assmt.
18	\$ 60	\$ 30	31	\$ 73	\$ 37	44	\$ 98	\$ 50
19	61	31	32	74	37	45	1 08	50
20	62	32	33	75	38	46	1 08	54
21	63	33	34	76	38	47	1 15	58
22	64	33	35	78	39	48	1 25	63
23	65	33	36	80	40	49	1 35	68
24	66	33	37	82	41	50	1 45	75
25	67	34	38	84	42	51	1 55	80
26	68	34	39	86	43	52	1 65	85
27	69	35	40	88	44	53	1 75	90
28	70	35	41	90	45	54	1 85	95
29	71	36	42	92	46			
30	72	36	43	95	48			

1st Class Membership.

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

For further information see 1st page of cover.