

THE INDEPENDENT

FORESTER

THE OFFICIAL ORGAN OF
THE INDEPENDENT ORDER OF FORESTERS

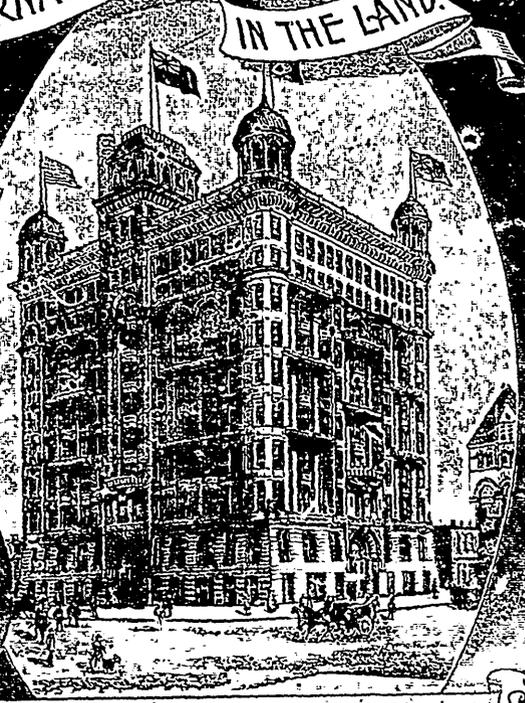
I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



FOUNDED
17th JUNE, 1874.
INCORPORATED IN ONTARIO
SEPTEMBER, 1878.
DOMINION INCORPORATION
MAY, 1889.
LICENSE BY INSURANCE
DEPARTMENT OF CANADA
MAY, 1896.



NUMBER OF MEMBERS 1st MAR., . . . 9

148,312

SURPLUS FUND 1st APR., 1899

\$3,291,712.78

P. J. EDWARDS

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Number 10

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The Independent Forester

VOL. XIX.

APRIL 15TH, 1899.

No. 10.

The Official Organ of the Independent Order
of Foresters.

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HEAD OFFICE:

Corner Bay and Richmond Sts., Toronto, Canada.
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On all matters relating to Mail List, address, DAN.
A. ROSE, THE INDEPENDENT FORESTER, To-
ronto, Ont.

Advertising Department conducted by The Forester
Advertising Bureau, Port Huron, Mich., to whom all
communications regarding advertising should be ad-
dressed.

TORONTO, CANADA, APRIL 15, 1899.

1. Send all matter relating to THE INDEPENDENT
FORESTER and questions on points of Forestric law to
Dr. Oronhyatekha, S.C.R., Toronto, Canada.

2. Send all Medical Examination Papers, Notices of
Sickness, Sick Benefit Claims, etc., to the Supreme
Physician, Dr. Millman, Temple Building, Toronto, Can.

3. Send all Monthly Reports, etc., to the Supreme Sec-
retary, John A. McGillivray, Q.C., Toronto, Canada.

4. The Monthly Reports and exact sum required to
cover assessments and other fees called for by such
Monthly Reports should be sent together in one cover,
as per special instructions.

5. All applications for membership (on Form No. 1,
duly filled up) in the United Kingdom must be sent
through the London office, so that certificates of mem-
bership may be promptly issued.

6. Courts working under the jurisdiction of a High
Court must order all supplies from the High Secretary
of their own High Court; those not under a High
Court must order from the Supreme Secretary.

7. The FORESTER will be mailed to each member of
a court as soon as the Recording Secretary sends a list
of members, arranged Alphabetically, with their Post
Office addresses, to Dan. A. Rose, Manager, "The
Independent Forester," Toronto. Until such list is
received the FORESTER will be mailed to the Court
Deputy in bundles for distribution among the mem-
bers.

8. Recording Secretaries will immediately notify the
Manager, at Toronto, giving in each case the name and
address in full.

When a member is initiated.

When a member is suspended.

When a member withdraws from the court.

When a member changes his address.

When a member joins a court by card.

When a member is reinstated.

Editorial.

The Surplus on the 1st of April,
1899, stood at \$3,291,712.78.

The I.O.F. during March paid out over \$4,300
per day in benefits.

The S.C.R. is back in harness, and, if we may
judge by his appearance, much improved in health.

THE INDEPENDENT FORESTER has been favored
with a visit by Bro. Victor Morin, S.V.C.R., who,
accompanied by his charming wife, was in Toronto
on Forestric business.

A brother writing from Ashton-under-Lyne
voices the general sentiment of the workers when
he says, "We have not found the new order of
things to daunt us here; in fact, are more con-
vinced than ever that we are on sound insurance
lines and a more solid basis than ever."

Brethren and sisters, don't fail to entertain. If
you can't get up a clothes pin social, or a bagpipe
social, or a box social, or a cinch party, or a measur-
ing party, or a basket picnic, or a calico ball, or a
hotpot supper - then, for goodness' sake, get up a
cold water dance or even an old-fashioned smoker.

We notice with pleasure that our worthy brother,
Edward Tidman, C.E., F.S.I., M.S.A., Past High
Chief Ranger of the High Court of London, has been
presented by the Sanitary Inspectors' Association
with a solid silver tea and coffee service "in recog-
nition of years of faithful, self-denying and inestim-
able service rendered by him to the Association."

Some of our members have been waiting to see
what others were going to do instead of going out
themselves to push the good work. They are like
unto the yeoman who sat on the fence in the gay
springtime until his neighbors had their wheat in,
before he convinced himself the frost was out of
the ground. Now is the ploughing season; you
cannot break ground too soon.

Curiosities of Insurance Legislation.

There is considerable unrest at present among the law makers and insurance commissioners and their eccentric activities are being felt by both fire and life insurance organizations. Indeed from a survey of some of the enactments proposed and even adopted, it would appear to be the legislator's object to protect the policyholder from all sorts of horrible things except fire and loss of life.

One of the most common forms of school-boy ignorance displayed in insurance legislation, is the attempt to make all things right by arbitrary fixing of premium rates. To anyone who has read, even superficially, the history of legislation to restrict the rate of interest, the rate of personal expenditure or any other rate (except taxes), these bald and puerile efforts seem pitiable. Curiously enough the law-monger who generally makes it his business to fix a minimum rate for life insurance goes off unexpectedly with the other barrel and riddles the maximum for fire insurance. It is to the legislature of New Hampshire that we are indebted for the following gem :

"Section 11. Any person or persons who feel aggrieved by any rates charged by any fire insurance company doing business in the State, may complain to the Insurance Commissioner, who shall hear the parties, and if it appear to him that the rates charged are excessive, he shall fix a reasonable rate, and the rate so fixed shall be binding upon all such companies doing business in the State. If any such insurance company refuses to insure property at the rates fixed by the Insurance Commissioner it shall be fined \$200 for each offence."

The *Spectator* calls this "a most ridiculous law" and says :

"This is the kind of legislation that tends to complicate honest business methods and to load down the statute book with unenforceable laws."

We shall not waste our own indignation on such undeserving objects as Fire Companies. We pause, however, to shed a tear over the tribulations of Life Companies. From the same issue of the *Spectator* we clip the following :

"Our correspondent at Omaha calls attention to a very objectionable bill pending in the legislature of Nebraska, which promises to pass and become a law. Among other things it provides for annual examinations of life insurance companies, and requires them to file with their annual reports lists of their policyholders in the State, giving names, addresses, amounts and forms of policies issued. This is going into the private affairs of a company to an extent that no other State has by law attempted to

do. The Governor, it is reported, has expressed his willingness to sign the bill when passed, but what can be gained by having this information on file is not made apparent. Publicity given to such lists would be as offensive to policyholders as to the companies, and a betrayal of confidence regarding private matters that insurance companies have held sacred heretofore."

And again on the same page we find :

"A cattle-dealing legislator introduced a bill requiring life companies to insure live stock on substantially the same plans as they do human beings. A Texas steer rampaging over the prairies with a twenty-payment endowment policy strapped to his horns would be an entertaining sight. The name and location of the steer would, of course, have to be included in the list of policyholders furnished to the insurance department, which might assist the owners of lost or strayed cattle in recovering their wandering property. This bill, however, is not likely to become a law."

Now it does not appear as yet whether this bovine legislator purposes to bring fraternal organizations within his live-stock provisions. But if he does, we shall be forced, with all deference to his wisdom, to object. At present there is harmony in our midst and in such an enactment we could see only an insidious attempt to introduce "kick-err" into our ranks. It is time some of these trailing-footed legislators were dehorned.

But frail as are the law-makers, it sometimes happens that a more imminent danger proceeds from the Insurance Commissioners. The activities of the legislator are intermittent, and even during the sessions of his House are apt to be controlled or counteracted by other men's views and wishes. But the Insurance Commissioner, like the poor, we always have with us. His powers are extraordinary and autocratic. If he is a wise deliberate and conscientious public servant, he is in a position to do immense service to the people that employs him. If he is the opposite—well, there are ancient fables of silly people that handled the thunderbolts of Jove.

Some of our contemporaries pretend to see a cure or prevention for misunderstandings with legislators or commissioners, in the changing of our phraseology and the putting of one word for another ; as by saying "protection" when we mean insurance. This is, to our way of thinking, too slow and altogether too homeopathic a treatment. When a public man or a public servant deliberately harasses an organization, whether it be an old-line company or a fraternal society, it is not a word that needs to be changed, but a man.

An office-holder or a legislator or a governor that

takes sides in the great contest between the fraternalists and the old-liners, does so from motives upon which he should be sent to meditate in private life. As fraternalists we take no interest in party politics, but we know and others know our influence; and there is inherent in every English-speaking man (and in some Dutchmen) the instinct of self-defence. We ask a fair field and no favors, because we feel in our hearts that the first decade of the twentieth century will witness the complete victory and supremacy of fraternity.

Get Your Wife's Application.

Some years ago when it was seriously proposed to introduce the insurance of women upon a large scale and in a systematic way, most men and, of course, most women thought it a dangerous innovation. First, it was decried, as likely to introduce a more hazardous class of risks; an idea since exploded by experience, and all along scouted by physicians.

Secondly, when it was proposed to introduce women into fraternal societies many women feared that what was permissible to men might not be respectable in women.

Thirdly, men feared that new lodges of women would create "new women."

These and such-like apprehensions have been proved groundless. For instance, the only incursions that the Companion Courts have made upon the Courts of male Foresters have been entirely welcome. The comforts of a home brought by surprise parties in lunch baskets are better than some speeches we have swallowed (or coughed down) "for good and welfare."

In sickness, too, and in poverty and affliction the Companions have been doing that work of alleviation which Florence Nightingale did better than an "official corps," and which women since the beginning of the world have been doing better than men. Not a month passes but we receive word of the energetic ladies of the I.O.F. having set on foot some charitable movement, or having watched by somebody's sick bed. Nor do we claim a monopoly; what is true of our Order is true of all Orders that make partners of women.

But the percentage of women members who take what is commonly known as life insurance, and sometimes known as "protection" in case of death, and otherwise known as "mortality benefits," is not a large percentage. Why?

Well, a woman, that is, an average woman who has so many things she must get, and so many other things she would like to get, is not likely to ask her husband to pay a certain extra sum every month for dues. *The offer must come from the husband? Why doesn't it?*

Chiefly because the dear man never thinks of it,

A man, a good, honest, hard-working man, is always thinking of the terrible things that would happen to the dear little wife and children if he should die. He neglects to think what would happen to himself and children if she should die. Only when she is sick and uninsurable does her true value in the household strike into his calculations.

A sum of money paid on death is not, and is not intended to be, a perfect compensation for the death of a husband or wife; it is meant to lighten in some degree the terrible burden cast by such a death. How then is it that a man of sound common sense in other matters will carefully guard his home against loss by fire, guard it against the greater evil of loss by his death, and wholly fail to guard it against the greatest of all evils, the death of the mother. In our opinion the man who, being the father of young children, deliberately neglects to insure their mother is—well, we men always were stupid.

Stickling for Words.

Our friend of the *Bee Hive* trails his sting across our path and asserts that we are "a stickler for 'insurance' and 'policy.'" This is his mistake. We stick to facts, we stickle for nothing. We conduct a plain paper for plain men, and, when he becomes angry that we do not "drop a term that has been hawked about the streets" he sings our praise. We mean to use the language of the streets, of the home, of the farm, of the lumber camp. Yes, any words that will be intelligible to the "great uninsured," the same shall the I. O. F. and all true Foresters speak and thunder in the great ear of the people.

"At the altar of a lodge" where Bro. Bee Hive says the street-worn term is out of place,—at the altar we shall use the words of our ritual. But we are not content to be understood only by those we have initiated, we mean to be understood by all. And to this end we will use to the public the language of the public. We mean to be understood, and especially we mean not to be misunderstood. So whatever words convey it to your intelligence; if you "stickle" for the word "protection" remember our protection protects; if you prefer the word "benefits" remember our benefits are sure; and if you ever heard the word "insurance" remember that the I.O.F. insures faithfully to the day and hour and dollar and cent of honest fulfillment.

Are You a Stockholder?

Our contemporaries of ours are fond of this little verse:

"Do not lose sight of the great point, viz.: that you are a stockholder in fraternity."

We are not of those who quarrel with other men's

figures of speech or quibble against phrases not likely to mislead the public. But let us understand what sort of a stockholder you think you are.

If you want to sit down and draw a tax from the moneys which honest people are trying to lay up against the contingency of death,—if you are after a semi-annual dividend out of the earnings of other people's money, then you had better buy stock in some old-liner.

But if you are willing to be a square comrade, to carry your own knapsack and blanket, dig your own share of the trench, take your own fair rations, and not hang around and loot the quartermaster's tent while others are in the firing-line, then and in that sense come in and be a partner and "stockholder" in fraternity.

Speaking for ourselves, if you are the sort of man that would desire to sit in a comfortable wagon and have others run in the traces and pull you through, come right in and join the I.O.F. We have an Extension of the Order Tax that is just the size of the old-fashioned paper collar that you wear.

"The Mare is Often the Better Horse."

One of the clearest proofs of the benefits that spring from a great number of ardent minds co-operating, as in the fraternities, is to be found in the ingenuity, originality and infinite resource of our methods of preaching fraternity. Speaking personally we prefer, for the purposes of fraternal evangelization, the unceasing work of the organizer and the plain speech of the editor. We prefer the patient collation and publication of solid facts and statistics and the direct sermons that can be preached from such texts.

But there are other and legitimate methods of teaching fraternal truths. For instance, the tract method:

"Mr. John Spendall 'passed in his checks' this morning. He leaves a widow and six children, penniless. He was called a jovial, whole-souled, generous fellow. The first two descriptives we do not question; the third we do. To whom was he generous? Was it to his own? Or was it to those who had no claim upon or cared naught for him? The home must go; the widow go out to toil; the children scattered and thrown upon the mercy of the world; and this is fate.

"Mr. James Thrift passed away to-day. He leaves a widow and four children with a snug little sum for their maintenance aside from his life insurance which will be paid within thirty days. The community in which he lived respected him. He was an industrious, temperate, frugal, far-sighted man."

Sometimes these allegories are beautifully ren-

dered; as in the following which we clip from the *Fraternal Brotherhood* where it is set into a charming scene with all the local color of the Alleghenies:—

"I went to the laundry one morning to attend to the pressing of a dainty collar, and I found there, assisting the colored laundress, a slender little white woman, with pretty brown hair and eyes, and attractive features. I noticed that each time, as she carried her iron back to the blazing stove, she pressed one hand wearily against her forehead. Her cheeks were flaming red. She looked so young and so tired. On the floor, on a quilt, lay a baby a few weeks old; clinging to her skirt was a little fellow about two years old, and playing about was a boy of three and a half years. I said, "My dear, are these your babies?" "Yes, ma'am, they are all mine, and I am trying so hard to finish out this week's work, but my head aches so it seems as if I shall die; I'll have to give up." As I passed at the other end of the room the colored woman whispered, "'Twas her man that was killed on the track a month ago, and she cries all the time." On inquiring I learned that this unfortunate man, in pulling a spike from the railroad tie, lost his balance, fell backward heavily, and broke his neck.

The little wife, just twenty-two years of age, with her three babies, whom she "vowed she would not give away," was indeed alone to face the world."

Another very effective method of presenting the same argument is that used by the Hon. John Sullivan, (characterized by more than the true American's usual flavor of wit and not more than his usual flavor of reverence).

"John Smith, of the earth, number 110,506,-844," cries Rhadamanthus. "Read his record," orders St. Peter.

Clerk reads: "He worshipped the true and only God. He kept the Sabbath day holy. He ever honored father and mother. He never killed. He never committed adultery. He never stole. He never bore false witness. He never coveted his neighbor's wife."

"I don't want him!" exclaimed Satan.

"Wait," cried Rhadamanthus.

Clerk: "He has left a wife and four children unprovided for. He has been repeatedly solicited to join a fraternal insurance order for protection to his family in case of death, but refused to forsake his tobacco pouch, the expense of which would easily have off-set the cost of such protection. The mother and children have moved into a basement flat and are trying to take in washing. Last night they

went to bed supperless. This morning the little boy stole a loaf of bread at the grocery, and is now at the police station. The mother is in hysterics on a cot at the police station where she went to intercede for her boy."

These methods are both legitimate and effective, but it is an old saying, "turn about is fair play." Accordingly, to the writers of these allegories, in view of the rapid extension of fraternal benefits to women, we suggest something in this vein:—

"Mrs. Maria Backbow crossed the bar yesterday evening. Her husband is a small, nervous man and completely prostrated by the loss of his helpmeet who was his mainstay in all troubles. The late Mrs. Backbow was a most accomplished woman, of great force of character and remarkable business ability. Besides conducting the more difficult of her husband's affairs, she filled the responsible position of Chairwoman of the Public School Board and was Secretary of the Old People's Cottage and Relief Association. She, had however, a notion, very common to even the most intelligent ladies, that insurance was something for men only, and she continued to pooh-pooh the idea of joining a fraternal order. Our sympathy goes out to Mr. Backbow to whom in his failing health and increasing business perplexities the loss of his wife under such circumstances is an irreparable disaster."

Or if more local color is demanded, tell it in this way:—

"This morning I chanced upon one of the saddest and most pathetic scenes that it has ever been my lot to witness. Here in the picturesque little town of Indian Lake is a charming cottage from whose vine-grown porch may be had a broad view of the glorious scenery of the Adirondacks. I stood a few moments, admiring the peaceful beauty of the cottage and the bold splendor of the mountains beyond. Suddenly I heard the crying of a very young child, a crying which kept increasing in volume every moment and was taken up by other children's voices until the wailing became a chorus of shrieks. Thinking the children must be alone and have come to some mishap, I entered the cottage and found the owner, a small, care-worn, distracted man surrounded by four little children, the youngest of whom was two years old. I assisted in quieting the poor things, which took some time. On asking after their mother, the poor fellow told me she was dead, that all his little savings had been taken up with doctors' bills during her sickness and in burying her, that he had no money to em-

ploy a servant or nurse, having to earn his own living with his hands. He had tried when she was well to get her to join a women's lodge in some order, but she refused, saying she didn't intend to die and leave him a lot of money to go and marry some other woman after she was gone."

Why they are called "Old Liners."

(Says the *National Union*.)

"Doesn't it seem a little strange that we speak of life insurance companies conducted for profit as 'old line,' when the fraternal organizations antedate them in age?"

Not at all, brother! When we speak of the "Old Nick," or the "Old Man of the Sea," we use the word "old" to indicate something that began before our time, so that we couldn't help it and are therefore not responsible for its peculiarities. The principle of evil, for instance, is old; yet the principle of good "antedates it in age." But there is something so evergreen and beautiful about that which is good that we do not conceive of it as "old." So with fraternity: An Order may be as ancient as King Solomon or have been found flourishing in Egypt by Cambyses, and still not be "old" with the oldness of an old liner. This sort of oldness overtakes a society when the spirit of fraternity has departed.

The Sincerest Flattery.

(From the *Chariot*.)

Probably the greatest Reserve Fund Order in the world, surplus considered, is the Independent Order of Foresters of Toronto, Canada. It is 19 years old, has 148,200 members and had, February 15, 1899, a Surplus Fund of \$3,225,639. It has never levied an assessment upon its members, but has always, like the Tribe of Ben-Hur, collected a regular monthly payment. The rates of the Foresters, for payment of death losses only, are the same as those of the Tribe of Ben-Hur. The Tribe of Ben-Hur is now five years old. It has over 20,000 beneficial members in good standing and has \$120,048.85 in its Surplus and Reserve Funds, every dollar of which is available for death losses. When the Foresters was five years old it had 3,612 members and a Surplus fund of \$29,802.42. The Tribe of Ben-Hur has six times as many members and over four times as much surplus as the Foresters had when five years old. Are we not justified in claiming that the Tribe of Ben-Hur is one of the best Fraternal Orders?

Mrs. McGrorrity—" 'Tis a fine picture you have of the old man, it is." The Widow O'Brannigan—" Isn't it, now? It is that natural yez can almost hear him swearin'!"—*Indianapolis Journal*.

The High Courts.

HIGH COURT OF INDIANA.

To the Subordinate Courts :

The seventh annual session of the High Court of Indiana was held in the city of Anderson on February 23rd and 24th. You will please take notice that biennial sessions were adopted instead of annual, as heretofore. The High Court dues remain at one dollar per year, one-half payable on July 1st, 1899, and one-half on January 1st, 1900.

The following named Brothers were elected as the High Standing Committee for two years :

H. C. R., Chas. W. Ennis, Union City ; P. H. C. R., Geo. W. Goff, Rensselaer ; H. V. C. R., J. W. Bailey, Anderson ; H. Sec'y, W. W. Wilson, Logansport ; H. Treas., W. L. Austill, Elwood ; H. Phys., D. A. Cox, M. D., Howell ; H. Coun., J. C. Teagarden, Anderson.

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

W. W. WILSON, CHAS. W. ENNIS,
High Secretary. High Chief Ranger.

HIGH COURT OF MAINE.

OFFICIAL LETTER No. 10.

OLD TOWN, MAINE, March 1, 1899.

To Officers and Members of the several Courts throughout the State :

BROTHERS,—We again address you in the interests of the Order in our State. On January 18th, last, your High Standing Committee met at Augusta to transact necessary business and formulate plans for the year.

CHARTER FEE.

The charter fee for new members will be five dollars (\$5) for each charter applicant ; provided, however, that the excess of one hundred dollars (\$100) collected by any deputy or organizing officer for charter fees shall be returned to the Court after its institution, to be distributed among the members thereof, or otherwise disposed of as shall be determined by such court.

COMMISSION.

A commission of \$75 is allowed to organizing officers, as heretofore, for each new Court instituted, having, at least, 20 accepted beneficiary members.

RITUALS.

The new ritual is now ready for use, and may be obtained from the High Secretary, at a cost of fifty cents per copy.

RECORDING SECRETARIES.

We again call attention to the change in our laws, making the Recording Secretary the official medium of communication between Subordinate Court and the other branches of the Order. See that the name of your Recording Secretary is placed on file with both the Supreme and High Secretaries. Failure on your part to do this may be the cause of annoying and perhaps serious delays. If you have not already complied with the foregoing requirements, do so at once.

REMITTANCES.

We also call attention to the manner in which remittances to the High Court should be made,

which is by draft, express, or P. O. money order, payable to the order of the Granite National Bank of Augusta, Maine.

HIGH COURT DUES AND SUPPLIES.

Officers of Courts should bear in mind that the semi-annual dues are payable on the first days of January and July in each year, also that the semi-annual reports to the High Court should accompany remittances for dues. One is as necessary as the other. Some Courts are very negligent in this respect, allowing 30 to 60 days, and even longer times to pass, before remitting. These delays cause a great deal of trouble and annoyance to your High Court officers. Courts are liable to suspension for non-payment of these dues, as in the case of non-payment of assessments, etc., to the Supreme Court. The Extension of the Order Tax is payable to the Supreme Court and does not include High Court Dues. (See circular letter No. 9, Sec. 4.)

Instructions have been received from the High Standing Committee to suspend all Courts failing to observe this rule in the future. All Courts in arrears for dues and supplies, will please square accounts with the High Court at once. If you expect good work and promptness from your High Court Officers, you must be equally prompt.

COURT DEPUTIES.

Reports from Court Deputies for the term ending December 31st, 1898, have been received from but few Courts. Please forward same at once.

COMPANION COURTS.

Until the High Court extends the right of representation to Companion Courts, they will be organized under the jurisdiction of the Supreme Court.

The minimum charter fee is one dollar ; each charter applicant will also pay a certificate fee of one dollar, and if the benefits offered by the Order are desired, the required fees for same. Believing that this branch of the Order will be of inestimable benefit to the Subordinate Courts, we would suggest that each Court endeavor to have a Court of Companions established in its locality.

PROGRESS.

Two new Courts have been enrolled since our High Court meeting, namely: Court Snyctic at Waltham, and Court Riley, at Riley, making a total of 75 in the State, and several more are under way. Although few of the Courts have sent in returns to the High Chief Ranger, we gather from reports received, and other sources, that our membership is considerably past the 3,000 mark, and well on the way to the 500 more, which we expect to have by July 1st, next.

NEWS FOR "THE FORESTER."

We desire that the Secretary of each Court send items of interest concerning his Court to the High Secretary for publication in the FORESTER. In this way we will know what the Order is doing in the State, and will become better acquainted with each other.

NEW LITERATURE.

We are compiling entirely new literature which will be distributed as soon as the same is printed.

CONCLUSION.

Each member should bear in mind that by simply bringing in *one new member*, he thereby obtains a reduction of his monthly assessments, by the amount of the Extension of the Order Tax for the

balance of the year. Also remember that we must have 3,500 members July 1st, next. There were written in Maine alone in 1897, 1,165 policies in the I.O.F. What has been done before we can do again. It means work, but a strong pull, and a pull all together, will accomplish much.

Yours in L., B. and C.,

WILLIAM McDAVID, CLARENCE SCOTT,
High Secretary. High Chief Ranger.

HIGH COURT OF QUEBEC.

From Official Circular No. 2.

OFFICE OF THE HIGH CHIEF RANGER,
46 St. Peter Street, Quebec, 1st Mar., 1899.

The excellence of the name of the I.C.F. is unsurpassed, and the duty of each and all true Foresters is to maintain its reputation such as it has always been, unblemished, and should there ever be reasons to find fault with its administration, the members of the Order will never be denied the right and privilege of entering any protest when done in a constitutional way, and through the proper channel.

LAST PRIZE COMPETITION.

After the storm the sun shines, so after the great social perturbation of last fall, which fortunately has quietly been subdued to make room for better feelings of harmony, the members of the Independent Order of Foresters have realized that too many precious hours had been lost, and that it was quite time to go to work and make up for what had been lost.

The appeal made in my circular No. 1, preceding last prize competition, was heard all over the Province, and the prize competition organized by your High Executive was well appreciated, and I presume the most popular one that ever took place; the fact is, that all previous records were left behind, and it closed with 1,169 new members. Never in the history of the Order in the Province of Quebec was there so much enthusiasm shown from all parts of the Province, and the efforts made by your Executive have been well rewarded. Court Chenier, No. 1551, having secured 133 new members, was awarded the banner No. 1 for the Court securing the largest number of members, and Court Alexander, No. 3370, having secured 48 new members, was awarded the second banner for the Court securing the largest percentage of members.

This goes far to show that when there is a will there is a way, and when a Court can secure 133 new members in two months, I see no reason why all the Courts of the Province, barring few exceptions, could not secure at least 10 new members.

NEW PRIZE COMPETITION.

The great and unrelenting enthusiasm shown during the last prize competition, and the most satisfactory result it had in helping to bring in so many new recruits, has so pleased and satisfied the new members of your High Executive, and in order to give the members of the Order once more, before the close of the year, the opportunity of making a grand rally and make 1899 the banner year of the Province of Quebec, they have decided to hold a second Prize Competition, and they offer

to all the members of the Order under the jurisdiction of the High Court of Quebec the following:

PRIZE.

To all members of the Order presenting and initiating new members in their Court will be paid one dollar for each new member initiated.

RULES.

1. The competition shall commence on the 1st day of April, 1899, and end on the 31st of May, 1899, both days inclusive.
2. The candidates must be accepted by the medical board and be initiated as beneficiary members.
3. Charter applicants shall not count as initiates.
4. After close of competition 30 days will be allowed in which to file claims; and we urge all secretaries to see that these claims are filed with the High Secretary on or before the 30th day of June, 1899, on Form No. 50, herewith enclosed, or they shall *ipso facto* be forfeited, as the committee to award the prizes will meet only once.

DISPENSATION.

The Supreme Chief Ranger has been pleased to grant a dispensation to initiate at charter rates during the competition.

The term "initiate at charter rates" means that the portion of the initiation fees which goes to the Subordinate Court may be in part or wholly remitted, and that only the portion of the initiation fees which goes to the Supreme Court must be charged and collected.

CONCLUSION.

At the first meeting of the members of your Executive last fall it was decided to give the Deputy of the High Chief Ranger, under the jurisdiction of the Province of Quebec, who would secure the largest number of new members for his own Court, during the year ending with the 30th of August, 1899, a Special Prize, consisting of a *Grand Cross of Merit*, valued at \$15. This prize is for all Court Deputies, District Deputies and General Deputies of the High Chief Ranger, and it was granted in order to stimulate the enthusiasm of these Deputies, and being the first time there is such a prize given specially for them I hope the result will be so satisfactory as to give cause to have this *Grand Cross of Merit* given as a prize yearly.

Trusting that all member Foresters will do their duty to the Order in making such efforts as is necessary to secure a large number of members,

I remain yours truly in L., B. and C.,

O. W. BEDARD,
High Chief Ranger.

Attested,
JOHN W. STOCKS,
High Secretary.

P.S.—The next annual meeting of the High Court will be held in Fraserville on Sept. 6th, 1899.

HIGH COURT OF WASHINGTON.

OFFICE OF THE HIGH SECRETARY, I.O.F.,
TACOMA, WASH., March 11th, 1899.

To all Courts in the State, Greeting:

I this time present to you a report showing the number of Courts and their membership on July 1st, 1898, and January 1st, 1899, respectively.

While some of the Courts are still in arrears, some with their reports and others also with their

remittance, the report as a whole is still correct, as the Courts that are behind have given their reasons and stated their membership. You will note that one new Court has been instituted, Court Rainier, No. 3996, at Auburn, and that Court Alturus has consolidated with Court Silver, so that the present number of Courts in the State at the present time is the same as July 1st, 1898, namely 23, Court Yakima and Court Smelter never having completed their organization.

The increase in membership from July '97, to July '98, was 153, while the increase for the last six months of '98, has been 100; keep the work up, brethren, so that we may still do better during the first six months of 1899. We have two active Companion Courts in the State, but I am unable to give their membership. The reports of the doings among the Courts at the present time are very meagre; however, Court Rainier at Auburn will have their first great ball on St. Patrick's Day, and no doubt they will have a good time. The Tacoma Courts are still playing whist and while this game will end Tuesday, March 14th, there is some talk of another challenge. I am still waiting for some Court to make a challenge on getting in new members. If it does not come soon, I shall try to get the High Standing Committee at our next meeting challenge any Court in the State, and would then be pleased to see some little Court come out and do us up. Court Key City can do it, if they will just get in harness. Just look at their record for the last six months of 1898, a gain of nearly 25 per cent, and then remember that they captured the first prize in the State for getting in new members in 1898-99, and you have a fair idea of what they can do. Well, brethren, remember that everlastingly keeping at it makes success. Let us hear of some new initiations every month. In the meantime I remain,

Fraternally yours in L., B. and C.,
L. N. HANSEN, H.S.

P.S.—Courts that are still in arrears with payment of High Court dues or supplies, or have not yet sent in their report, will please do so at an early date.—L.N.H.

Among the Courts.

BRITISH COLUMBIA.

The members of Court Vancouver, No. 1328, entertained their friends lately. Games of almost every description were the first treat. Next a literary and musical programme was rendered, in which Miss Webster, Miss Luke, Mrs. Andrews, Alderman Wood, J. B. Abernathy, M. J. Crehan, Mr. Murray and Mr. Craig took an active part. Then the ladies served a very recherche supper, after which the floor was cleared and both young and old commenced to trip the "light fantastic." Among the guests of the evening were Brother G. F. Johnston, D.S.T., of Court Burrard, Bro. Ellis and Bro. Porter.

The High Court Committee has again begun active work in preparing for the coming organization of the High Court of British Columbia.

Letters of acknowledgment, addressed to Court Cariboo, No. 743, by Mrs. Clara A. Keefe, for the receipt of \$1,000 insurance on her husband, and Mrs. M. A. Cullen, for \$700 have been received.

CALIFORNIA.

The H.C.R. on the Move.

High Chief Ranger, G. A. McElfresh, was to be the guest of honor and deliver an address at a public meeting to be given under the auspices of the Board of Deputies of San Francisco on the evening of April 8th.

A new Court has been instituted at Azusa by W. R. Uber, D.S.C.R.

The H.C.R. will soon be as bad as the P.S.C.R. for starting Companion Courts. Here is a case in point.

"High Chief Ranger G. A. McElfresh, assisted by High Secretary W. H. Perry, instituted a new Court of the Companions of the I.O.F., at I.O.F. Hall, 245 South Spring street, Wednesday afternoon at 2.30 o'clock. The new Court will be known as Companion Court Morris Vineyard and has about forty charter members. The Court starts under the most favorable auspices, with the following list of officers: Miss Mabel McElfresh, C.D.H.C.R.; Mrs. J. F. Greenough, C.R.; Mrs. G. K. Pletz, V.C.R.; Mrs. A. H. Seebold, R.S.; Mrs. W. H. Loughlin, F.S."

The Good of High Court Meetings.

COURT SANTA BARBARA,

SANTA BARBARA, CAL., Mar. 15th, 1899.

Since the meeting of the High Court of California in Santa Barbara last October, this Court has doubled its membership. The assembling of a large number of representative people here at that time from all over the State has tended very much to popularize and dignify the Order here in the estimation of our citizens.

(From Vallejo Express.)

"Court Solano, No. 909, I.O.F., held a very interesting and instructive meeting at Samoset Hall last night. The Court was visited by G. A. McElfresh, of Los Angeles, High Chief Ranger of California, who explained in detail the changes in the rules of the Order, as made at the late session of the Supreme Court in Toronto. Mr. McElfresh was a member of the Committee on Constitution and Laws at the session referred to, and was consequently thoroughly familiar with the changes made. His address was very interesting to the members, and held their close attention for two hours. At the close he was warmly congratulated on his eloquent and instructive address, which every member present thoroughly appreciated.

After the business of the session was concluded, a long table was spread and those present enjoyed a collation which had been prepared in honor of the distinguished visitor. This gave the members an opportunity to greet the High Chief Ranger individually, a privilege which was fully appreciated by those present.

Mr. McElfresh has been at the head of the Order in California for several terms, and is recognized as one of the ablest organizers among fraternal orders in the United States. He has visited Vallejo several times before, and has many friends in the local Court. His visit was therefore a pleasant one for himself as well as being beneficial to the members of the Order.

The "Grand Oriental Degree" in Court Laurel.

(From Redwood City Democrat.)

"The Independent Order of Foresters seems to be thriving in this city. Supreme Deputies Bickford and Jacob have spent several days here. As a result, Court Laurel last week had twenty applications for membership and eleven candidates were initiated last Friday evening with interesting ceremonies. At the next meeting of the Court about twenty more candidates will be added to the membership.

A pleasant smoker was enjoyed by the Court and the Grand Oriental degree was conferred in royal style. Members were present from Menlo Park, Woodside, Palo Alto, San Francisco, Alameda and other places. This Order is a good one; has a fine plan of insurance at low rates; is growing rapidly, and we are glad to see the young Court in our city prospering.

How the I.O.F. has done by the Widows in Colusa.

(From the Colusa Sun.)

"Monday evening the Independent Foresters of Colusa and Glen Counties assembled at I.O.O.F. Hall, Colusa, to welcome G. A. McElfresh, of Los Angeles, High Chief Ranger of California.

"After the usual preliminaries of business, Mr. McElfresh was introduced, and, in an address of nearly two hours, told of the benefits of Independent Forestry. Mr. McElfresh is not unknown to the people of Colusa, having instituted Court Sioc in May, 1892, and having visited Colusa a number of times since. He is a forcible speaker, and can make even statistical information, which necessarily comes into an address of this kind, interesting to his hearers.

"In a masterful manner he placed before his hearers the foundation upon which Independent Forestry had builded, and with phenomenal rapidity reached the first ranks of fraternal life insurance. The Order has, in some twenty years, spread over the United States, Canada, Great Britain, Ireland and Norway, having now a membership of 150,000, and surplus safeguard to its policy-holders of \$3,250,000.

"The Independent Foresters is one of the strongest fraternal societies of Colusa, and numbers among its members our best citizens. We have already seen the practical benefits of Forestry in our community, as Court Sioc has, since its institution, distributed to widows of deceased members seven thousand dollars. We wish Mr. McElfresh God-speed in his work of spreading Forestry."

Very kind and grateful letters of thanks and acknowledgment have been received from Bro. Josiah Walton, of Sanger, for disability benefit, and from the widows of the late Bros. Kearne, of Riverside, and Smith, of San Francisco.

Court Laurel, No. 3561, of Redwood, returns thanks for the prompt settlement of its maiden case.

ILLINOIS.

When will Toronto send the 48th or Grenadiers or Queen's Own to Chicago? The Toronto Calets made a good impression by their excellent demean-

or wherever they went. Great credit is due the movers of the idea.

Yours in L., B. and C.,

JOHN BINNS.

Court Charter Oak 3295, Chicago, Ill.

The first annual ball of Court Wataga, 3251, Champaign, Ill., was a great success. Everybody says so.

Cahokia's Scalp Dance.

This is what Court Cahokia, No. 3165, does when at home (*East St. Louis Times*):

"After more music the comedy farce entitled, 'The Sons of Mars,' was presented, members of the Order taking the characters as follows:

Grand Hinkajink.....	J. W. Reed
Noble Law-Giver.....	Geo. T. Langley
Royal Butcher.....	R. L. White
Inkslinger.....	E. C. Price
Boodleholder.....	H. C. Ostrander
Captain of the Guard.....	Sol Weiler
Worthy Slush.....	J. R. Drouard
Bowser.....	W. E. Hall
Towser.....	J. E. Kendall
Wm. Green.....	G. M. Miller

This comedy represents the initiation of a candidate, and was so heartily received that the members have received requests from St. Louis and Belleville to present the play at those places in the near future. The Foresters surely know how to entertain, and in the future their hall will not be nearly large enough to hold those who wish to attend their entertainments.

The Foresters have one of the fastest growing fraternal organizations in this city, having gained in less than a year 100 new members."

This is what Court Cahokia does when on the war path (*East St. Louis Republican*):

"Tuesday evening, March 21st, 1899, in the year of our Lord, Court Belleville, Independent Order of Foresters, was instituted in Castle Hall, Belleville, the organizer being Job Smith, who has been taking an active part in Forestry for some time past.

Mr. Smith was ably assisted in the institution of the Court by officers and members of Court Cahokia, the attendance from this city being 50 in number. The Suburban provided a special car at reduced rates for the benefit of East St. Louis Foresters."

We have received from Court Daskam, No. 3431, resolutions and acknowledgments concerning the sad death of Bro. John H. Dengler.

MAINE.

Our Court, East Machias, No. 3010, is on the eve of great revival which was caused by the way we carried on a grand ball and supper in the Town Hall, East Machias. It was said to have been the best held here for a long time, and it also made some of the brothers who have not attended the meetings more interested and the prospects are that we will have a better attendance hereafter.

The prospects are growing brighter. We have just initiated a brother and have the promise of several more.

BRO. M. D. HARMON.

The S.S. has received the following from Court Martial, No. 3950: Please find enclosed applica-

tions for membership; these were installed on the 15th inst. This concludes the number of new members who have joined our Court from the 15th Feb. to 15th March, 1899, and for which we won the medal presented to our Court by Bro. C. C. Whale. The number of new members in that length of time is 23.

Now, Bro. McGillivray, let me tell you the circumstances that happened when we had the meeting on March 15th. Bro. Whale came on an afternoon train from Waterbury, and at 5 o'clock it commenced to rain, and it rained continuously from that time until 10 o'clock in the evening. I had notified as many members as I could for that evening and especially those to be initiated, but when I saw the rain, and the roads in a terrible condition, snow and water almost knee-deep, as we have no sidewalks here, I warned Bro. Whale that we would not have many members that evening. But you cannot discourage him. He answered that he thought we would have a good meeting. We finally reached the hall at 8 o'clock and what was my surprise to see 50 members there and nine to be initiated. I could have danced for joy to see so many, and especially on account of Bro. Whale. I questioned some of the brothers and they answered that they liked Bro. Whale so well the last time he was here that they wanted to see and hear him once more.

The meeting was called to order and the nine new members were initiated, and then Bro. Whale made a speech and presented the medal to the C. Deputy; and let me tell you it is a fine one. The members went wild over his speech and gave three cheers for him and the I.O.F. and when the meeting was over a few of the members made remarks that were appropriate to the occasion, and we all went home happy and ever since most of the talk is I.O.F.

LIVERMORE FALLS, ME., March 23rd, 1899.

Bro. J. G. Johnson, Financial Secretary of Court Moose Hill, No. 3307, who died in January last, had the largest funeral ever seen in Livermore Falls. He was a prominent member of St. John's, the Baptist Society, and the Red Men of Livermore Falls. There were over 100 Foresters in line.

The officers of Court Kinneho, No. 3098, I.O.F., were installed by Clarence Scott of Old Town, H.C.R. of Maine. The work of installing was done in an impressive manner, after which the special meeting was declared adjourned by A. O. Campbell, C.R. for 1899, and a musical programme and supper were enjoyed by the Court and its guests.

MANITOBA.

Court Shoal Lake, No. 3115. Our Court Shoal Lake has been engaging an amount of prosperity that has been marvelous. Our membership now numbers 45, with more new members in sight.

The Court had a visit of our smiling Bro. Waddell on the 18th of March, and we were delighted as usual with the address he gave us, explaining all about the advance in rates, Extension of the Order Tax, etc. He has the whole business down fine, and although deluged with hard and knotty questions he has a very pleasant way of explaining everything so satisfactorily that there is nothing left to kick about. Results: three new members added to our Court and hope to have six more before the snow leaves us.

A hearty vote of thanks was tendered Bro. Wad-

dell at the close. Come back soon, Bro. Waddell. Courts Ardenview, No. 3732; Birtle, No. 129, and Neepawa, No. 3051, have likewise been visited by Bro. Waddell with good results.

MICHIGAN.

No "Court of Inquiry" at Whittemore.

The ceremony of installation of Court Whittemore was conducted by Bro. C. Hickcock, of Bay City, who gave an address on Forestry. There then was a pleasant dance after refreshments served by the wives and lady friends of the Foresters. Apparently there were good appetites and abundant viands, for our correspondent says "they partook of the dainties until they groaned with pain; some of them could almost touch the oysters, and everything else you could think of that was eatable with their thumbs." The Editor is not responsible for the views of his correspondents.

Tête-à-tête at Petoskey.

Court Petoskey, No. 812, and Court Emmet, No. 110, I.O.F., held a banquet and entertainment February 8th, which was largely attended, nearly 200 plates being served. R. J. McDonald, of Muskegon, H.C.R. of the Western Division, and Mrs. Alta Stewart, of Grand Rapids, S.S.D., were among the honored guests, and they gave a few remarks upon Forestry and its benefits, which were enjoyed by all.

Yours in L., B. and C.,

MATTIE STORNE, R.S.

Court Brimley, No. 3562, after its installation held a very successful banquet presided over by Dr. Haist.

Court Marine, No. 952 (Marine City), has held its fifth annual ball. The hall was artistically decorated with Forestric emblems and International colors. Our correspondent (late as all our correspondents usually are, but forgiven in this case) says "The supper was a genuine Forest supper, served by the Lady Maccabees of this city." The Editor is not sure but that this savors of "Expansion."

The Work We Do In Michigan.

Bay City, Mich., Feb. 11th, 1899.

This evening the Officers of Court Bay City, No. 306, I.O.F., delivered to me a draft for \$1,000, being the amount of the Benefit carried by my late husband, Milton Edgar Webb, who died Monday, Feb. 6th. The prompt payment of this claim is an evidence of the stability of the Order and of the manner in which it pays death claims. In just 4 days after the claim was sent in I received my cheque.

I desire at this time to thank the members of Court Bay City and of Court Allandale for the courtesy shown me in my bereavement and for the prompt payment of the mortuary benefit.

MRS. EMILY WEBB.

Bay City, Mich., Feb. 6th, 1899.

To the Supreme Court and Executive Council, I.O.F.

I wish to thank you for the prompt payment of my sick benefit claim, amounting to \$92. It was

a God-send to me and mine during my sickness. I wish also to thank the officers and members of Court Portsmouth, No. 622, of which I am a member, for their kindness and care during my eight months' illness, knowing they have done everything possible to lighten my burden. And not forgetting Bro. Dr. T. A. Baird, who, after a great siege, was the means of restoring my voice which I was without for six months.

Fraternally in L., B. and C.,

WM. H. HALL.

MINNESOTA.

Court Duluth, No. 724, at their last regular meeting were entertained by Bros. Geo. W. Clements, Geo. W. Summerhays and W. A. Guith, who gave a musical treat. Every chair was occupied. Bro. J. F. Smith, C.R., promised that the fraternal part of our meetings will be a special feature during his term of office. High Chief Ranger W. A. Hicken and Rev. A. C. Manson were each given a loyal reception, also Bro. R. Dinham, who gave an able address on how he found Forestry progressing in England, bringing the greetings of Court Battersea and Bro. Marshall.

Court Duluth's meetings are always well attended and very enthusiastic. Great was the praise to the executive council for their promptness in issuing draft to the widow of our late Bro. Wm. C. Edwards, who was initiated on Dec. 23, died on Feb. 14th of pneumonia, buried on 16th, and draft issued on 22nd to his widow for \$2,000. This certainly speaks well for our noble Order; the I.O.F. stands to-day the greatest benefactor to the widows and orphans of any Fraternal Insurance Society in the world. Let the good news re-echo throughout the land, and the good work go on.

Court Stillwater, 1035, had 159 members in good standing Jan. 1st, 1899.

Court Capitol City, of St. Paul, held a progressive cinch party on Mar. 23rd.

The Independent Order of Foresters are Hosts to a Large Company.

(From St. Cloud Press.)

I.O.O.F. hall was crowded to the doors last night by a company which included the members of the local Court Independent Order of Foresters, the Woodmen of the World and a large number of invited guests assembled to witness the public installation of the officers of the Foresters' Court, to listen to speeches touching the good of the Order, to partake of the refreshments provided and finally to yield to the charms of the dance.

The installing officer was High Chief Ranger O. H. O'Neill, of St. Paul, and he was ably assisted by E. H. Godfrey, of Minneapolis, and C. W. Kent, of Milaca as Senior and Junior Woodward respectively. The installation services were beautiful and impressive, and the following officers were duly installed in their several positions:

Court Capital City No. 614 elected as delegate to High Court Bro. C. B. Mahaupt, who is Financial Secretary of their Court, and has been so for the past five years. His sterling ability both as an indefatigable worker and pleasing personality has won him many praises in his Court. Although our Court has experienced great difficulty in keeping itself in line with the others, it was but a pleas-

ure to contend with, for Mr. Mahaupt was always ready to come to its rescue in order to keep all members in good standing. Our Court has now 42 members in good standing and pays all Extension of the Order Tax out of the funds of the Court without the extra assessment upon each member. Although we are not large in membership, we are always prepared to meet our obligations; however, prospects for a large percentage in membership is expected this year.

MISSOURI

KANSAS CITY, KAN., April 3rd, 1899.

Oronhyatekha, M.D., S.C.R., Toronto, Canada:

DEAR SIR AND BRO.,—Court Wyandotte, No. 600, has at last started the ball rolling by being the first Court to organize a Companion Court in this jurisdiction; it was done through the untiring work of our Chief Ranger, Bro. S. F. Bendure. The Court was organized and charter closed with 28 members on Mar. 21st, 1899.

The different Courts across the State line in Missouri have been talking about organizing a Companion Court for a long time, but they had to wait for "Poor Old Kansas" to show them how it was done. That term "Poor Old Kansas" is heard very often in this part of the country. When they speak of the High Court of Missouri and Kansas annexed, they forget the Kansas part of it and speak of the High Court of Missouri. I wonder what they think of "Poor Old Kansas" now.

Court Wyandotte is doing very well, and is not a dead Court by any means, and if the brothers will come and see us we will refresh their memory as to how to use the rough-and-ready road as we use it almost every Tuesday night.

Now, doctor, it has been a long while since there has been anything in THE INDEPENDENT FORESTER about the Courts in Kansas, and I hope that you will see fit to give this space in the FORESTER. Hoping to see at least a part of this in print soon, I remain yours in L., B. and C.,

S. F. BENDURE, D.S.C.R.

NEW BRUNSWICK.

Grand Bean Supper.

LONG POINT, King's Co., N.B.,

Mar. 15th, 1899.

Court Long Point, No. 993, gave a grand bean supper last evening. After supper was over we had a short entertainment. Justice H. Gray delivered the opening address, followed by recitations, dialogues and readings. Great credit is due to four young active members initiated last December: Thos. Leonard, school teacher; Elias Ganong, clergyman; J. Whitney Kierstead, the village blacksmith; and Lawton Greenslade, in the employ of G. and G. Flewelling Manfg. Co.

NEW YORK.

A rather unique entertainment was inaugurated by Court Monroe, recently, styled "The Poverty Party," its principal feature being the result of a prize offered for the member appearing dressed in the most approved costume of a tramp. The "make-ups" were suggestive of Hoboes, the most ridiculous of which were treated to a flash-light

photograph; and after a great deal of amusement was created by the quartette of so-called tramps, one of their number was subjected to a pretended arrest, and will be the defendant in a mock trial to be held at their next meeting, to which the ladies will be invited, and a humorous entertainment will be the result. After the "Poverty Party" cigars were passed around, and all enjoyed a social and pleasant evening. A banquet will be served after the mock trial, concluding with a hop.

District Deputy J. H. Walker, of Oswego, has recently opened a real estate and insurance office at 40 Bridge Street. He has had a large experience in such matters, and will no doubt prosper, as he well deserves to do.

A Court of Companions has recently been instituted at Elmira, by Court Deputy Howe, with 25 charter members. The ladies start off with the determination, as they say, "to run a footrace with Court Chemung Valley, in an effort to exceed them in membership." They are very enthusiastic, and declare their Court of Foresters much better than other societies to which they belong, and at once announced that they would visit Court Chemung Valley for the purpose of becoming better acquainted with the male members of their families. Court Chemung Valley appointed, as a reception committee, Bros. District Deputy Evres, Court Deputy Howe and Financial Secretary Horton, for the purpose of making their first fraternal visit a royal one. Odd Fellows' Hall was selected by the committee, which was beautifully decorated for the occasion. Bro. Oscar Thompson, Chief Ranger, made the welcome address to the ladies, which was responded to by Chief Companion Mrs. W. H. Meeker, who acquitted herself in an excellent manner, and proved herself equal to the occasion. Speeches were made by Bros. Knapp, Foley, Thompson and others, including several lady Companions. At the conclusion refreshments were served, and a real old-fashioned social party was participated in by all. The committee received many hearty expressions of appreciation for their good taste and excellent arrangements. The ladies declare they shall not be outdone, as some future occasion may demonstrate. Elmira has been a long time in waking up, but appearances now indicate that nothing can retard their progress.

A new Court has been organized at Pulaski by District Deputy, the Rev. B. G. Blaisdell, which bids fair to be a prosperous Court.

Bro. Lafantasia is organizing a Court at Hogsburg.

One Court reports ten new members initiated during March, and more on the way.

New York State has received in benefits over one hundred thousand dollars upon 73 mortuary claims, and over five thousand dollars in sick and funeral claims.

Visit of Our Supreme Secretary to Northern New York.

Court Hammond, No. 545, together with members of surrounding Courts and of Court Rhesa of the Order of Companions, had the great pleasure of receiving a visit from our Supreme Secretary, Hon. John A. McGillivray, on the evening of March 9th, and of listening to an address from him on the subject of Forestry.

Foresters in this section have great esteem for and confidence in our good brother McGillivray.

We recognize in him not only a courteous gentleman but a wise and conservative counsellor—just such a man as we need in the very responsible position which he occupies.

We feel that with such men we may be assured that the great and growing interests of our Order will be fully conserved.

It scarcely needs be said that the visit of our Secretary was all that could be desired. A large delegation of Foresters was present.

Court Baldwin, No. 1811, has at present 118 members in good standing and four applications on hand.

A most successful smoker was held on Wednesday, March 15th; the members turned out in full force and filled the hall.

We have received acknowledgments from the widows of the late Bros. John C. Walker, of Court Niagara, and James Robbins, of Brownville, and Bro. Husband, of Buffalo.

NORTH DAKOTA.

EDITOR OF INDEPENDENT FORESTER:

I wish to inform you that on March 7th, 1899, Court Metigoche, No. 3083, of Bottineau, North Dakota, gave their third annual reception and ball. It was a grand success in every respect, as was also the supper served at the McBrayen Hotel. The hall was crowded, over 150 persons were present. Good music was furnished by the Bottineau orchestra, and the dance went on until the wee sma' hours. All join in saying that the Foresters are hustlers and anything they undertake is sure to be a grand success.

Yours in L., B. and C.,
JNO. T. NEVILLE,
F.S., Court Metigoche.

NOVA SCOTIA.

Court Haliburton, 950, of Windsor, held an At Home one Thursday evening recently, Bro. J. A. Smith, Chaplain, in the chair. Entertainment was furnished by the 68th Batt. band under the management of Bandmaster H. S. Greenough, the boys of the Avonian Cycle Club, Mr. Fred. Spicer and Mr. James Brown. Refreshments galore were partaken of and games were played.

Court Royal Jubilee, No. 114, at the last regular monthly meeting installed the officers for the ensuing term. After the usual routine business was transacted, P.C.R.'s T. McConkey and I. C. Lloy (who, in addition to being charter members, have been noted for their interest in matters in connection with the Order), were presented with two handsome gold mounted Malacca canes suitably engraved. Bros. F. I. Heisler, H. C. R. for Nova Scotia, (also a member of the Court), was requested by the C.R. to make the presentation which he did in an appropriate manner, referring to the long association in Forestry affairs, and trusting they would long be spared to use them, to which the recipients responded in a suitable manner. Court Royal Jubilee now numbers 231 members and is determined to keep its reputation as the Banner Court of Nova Scotia.

COURT CHEBUCTO, 1376.

At the regular monthly meeting of this Court the officers elect were installed in office by High

Chief Ranger E. J. Hiseler, assisted by acting High Marshal D. Robb, D.S.C.R.; High Conductor, A. W. Purcell; Past Chief Rangers D. P. Mott, W. W. Pickings, W. S. Davidson, W. I. Hubley, J. A. Crooks, and High Secretary George H. McKinlay, assisting. The fame of Court Chubucto as a host is now spread far and near, as each of the visiting brothers will always remember the jolly time, refreshments, drinks and good cigars which were passed around.

COURT BELLE AIRE

Held its annual "at home" at Court-rooms, Victoria Hall, Halifax. After the Court had been regularly opened, and important business transacted, the Court adjourned, opening its doors to admit some 200 members and lady friends. The committee who had charge of the affair can congratulate themselves on their success.

Court Seymour's Annual "At Home."

Was held in Foresters' Hall, Hesslien Building, Halifax, about three hundred members and friends attending. The hall was not so prettily decorated as last year, but was pretty withal. At the head of the room a life-size picture of the Supreme Chief Ranger, Dr. Oronhyatekha was draped around with red, white and blue. To the left of the picture hung framed charters of Aberdeen Encampment of Royal Foresters, Courts Royal Jubilee and Halifax, and on the right Seymour, Uniacke and Scotia. On the right wall were the words, in large letters, "Welcome to our Forest Home," and on the opposite wall hung a picture of the Supreme Chief in royal uniform; also the charter of the new court, "Atlantic."

The windows on this side were prettily curtained in red, white and blue. At the back of the hall was suspended a large picture of a deer, with the British flags on either side, surmounted with the words "Seymour, L. B. C., 1603, I. O. F."

Buried with Honors.

The funeral of the late George A. Pippy of Truro, on the afternoon of Feb. 9th, was under the auspices of Court Hiawatha, No. 108, of which the deceased was a charter member. Although this Court was organized on Sept. 22nd, 1883, nearly 16 years ago, Mr. Pippy was the first of their number to be called away by death.

OHIO.

Court Kinsman, No. 1038, through the efforts of its gifted talent, held an amateur theatrical Thursday, Friday and Saturday evenings, illustrating "Ten Nights in a Bar-Room." It was a grand success financially and otherwise, being received with well-filled houses on all three evenings. Their initiation team is second to none in the State, and too much cannot be said of the quartette that furnishes music during their meetings. The indications are that this Court will soon number among the largest in this jurisdiction as its members seem to have taken hold of the work with a vim. They are also making great preparations for holding their anniversary on April 6th, to celebrate the seventh year of their existence.

Court Providence, No. 1407, since removing to their new quarters are accomplishing some very good results, receiving quite a number of applica-

tions. Their box social, held Feb. 25th, was a success in every way.

Court Banner's new officers for 1899 have already got well into harness, and their meetings are as interesting as usual. Brother Dr. Wunderlich, who for several weeks was dangerously ill, is around as of old, and the boys were pleased to again see his smiling countenance in the Court room.

Reports from all over the State show a very healthy increase during the last six months of 1898, and encouraging news is received from various secretaries that additions are being made almost every meeting.

Court Pride recently initiated 20, mainly through the efforts of Bro. Evison. "That work being done, the ladies of the Companion Court provided a choice and an abundant supply of refreshments, which was served up in a tasteful style. The hall and tables were gaily decorated with festoons, flags and flowers. When the repast was over, Bro. Wright, C.R., gave an address of welcome to the visiting brethren from Cleveland, Kent and Garrettsville, doing especial honor to C. H. Sorg, H.C.R., and L. Robeckeh, H.S. He also made some interesting remarks concerning Bro. Evison, D.S.C.R., who was also present."

Court Lima, No. 560, had a gay time at Donze Hall after their last meeting.

Captain Parkinson has been guilty of starting a Companion Court at Akron, Ohio. A local paper says, "The beautiful ceremony of initiation was conducted by Captain Parkinson in a solemn and able manner. The Captain is a man of intelligence and refinement, and is thoroughly informed on everything pertaining to the Order."

Court Freemont, No. 355, held its last meeting on Mar. 27th, which was one of interest for all members present. Business of great importance was transacted with great care, and the meeting was well attended. Resolutions were offered and adopted, commending Bro. Chas. E. Bowman for the interest he took in the Legislature in behalf of The Independent Order of Foresters and Foresters at large, also indorsing him for the 2nd term.

ONTARIO.

Court Sherwood Forest intends to have Bro. Oronhyatekha, M.D., at its next regular meeting if he can find time to attend his own Court on that occasion.

Court Lily, No. 1129.

ARTHUR, March 6th, 1899.

To the Editor of THE FORESTER:

Moved by Bro. Dr. Carleton, seconded by Bro. Dr. McTaggart, that a vote of thanks be tendered by this Court to Bro. James A. Morrison for his timely suggestions to the High Secretary of Central Ontario, which resulted in the supplying to each Subordinate Court, in printed form, a complete list of prices of supplies, which had never hitherto been done, and that a copy of this resolution be forwarded to THE INDEPENDENT FORESTER for publication.

Faithfully yours, in the bonds of L., B. & C.,
THOS. B. FARRELL, R.S.

The members of Court Ridgetown, No. 221, were much pleased to receive a visit from D.S.C.R.

Trumbull, of Brantford, on Wednesday evening, March 15th. He gave an interesting address, explaining very satisfactorily the reasons for the late increase of assessments and referring to the rapid growth of the Order. Later in the evening he gave some instruction in the secret work of the Order and answered several important questions, after which the members present gave a unanimous expression of confidence in the workings of the society and tendered the Supreme Deputy a vote of thanks for his kindness.

We extend our sympathy to Bro. Kahrs, one of the oldest and most prominent Foresters of Georgetown, who has had the misfortune to lose his wife.

Rev. Evan Davis visited Strathroy. "As a result of which we had three initiations last night and others on the way, and expect to put Court Sydenham past the hundred mark before April is over."

The Right Sort of Smoker.

Mr. George McMahon wishes, through the columns of THE FORESTER, to thank the brethren of Court Cottam, No. 3435, for their assistance rendered him during his two months' illness. They made "bees" and drew him 35 cords of wood, and on the 3rd March 37 of his brethren went to his farm and stripped and bailed two tons of tobacco. Court Cottam is composed of workers and hustlers, having at present 49 members in good standing. They also express themselves as well pleased with the Forester calendars.

PETER BURSEY.

Presentation.

COURT NORTHERN LIGHT HONORS TWO OF ITS OFFICERS.

OWEN SOUND, Mar. 1st, 1899.

At the last meeting of the Court, Bro. D.S.C.R. J. W. Pointon and C.D.H.C.R. Wm. Little presented D.S.C.R., Bro. Robt. McMurchy, C.D., and Bro. Wm. Wilson, F.S., each with a handsome clock. Bro. Pointon, acting C.R., referred in felicitous terms to the great services the two brethren have rendered the Court since its institution in 1884, being charter members of the Court, always on the alert, active and energetic in advancing the welfare of the Court and the Order generally. Bro. William Little, Orator, in presenting the token, expressed the desire that Father Time would deal kindly with our two brothers, and that Court Northern Light would long have the pleasure of meeting and greeting two such efficient and whole-hearted brethren. After the Court had reminded them that they were jolly good fellows, etc., the brothers feelingly replied and repledged their troth to the Order, and thanked the Court for the magnificent gifts. We notice that Bro. McMurchy's name was omitted in the report sent THE FORESTER. D.S.C.R. Bro. Robt. McMurchy is Court Deputy for the present year. Our membership is now 244, and applications waiting acceptance.

Yours fraternally,

D. STRACHAN, R.S.

PRINCE EDWARD ISLAND.

Since the new year began the High Chief Ranger has attended meetings of Courts Aberdeen, Ferridale, Murray Harbor, Albino and Balnagowan; he was

present at a public entertainment under the auspices of Court Wiltshire, and gave an excellent address, which the Rev. Geo. Miller said was one hour too short. Bro. Clark intends to visit Courts Tignish, Onaway, Wallace and Northumberland at an early date, and Bro. E. S. McPhail, High Counselor has also been "doing the Courts" lately in company with Bro. G. W. W. Cameron, D.D.H.C.R. He visited Court Elliot, and the meeting was the best ever held. Bro. Cameron had previously spent a week at Long Creek, where Court Elliot is located, and six new members was the result. This so pleased the Financial Secretary (our bachelor brother, J. McK.), that after the Court closed all were invited to his residence, where a sumptuous supper had been prepared. It is needless to say that every part was thoroughly enjoyed, the usual toasts and responses were not neglected. The High Secretary and Bro. R. B. McMillan were present. The H. Sec. is always present when there is anything to "eat," so the High Chief Ranger says.

Court Tignish held a very successful supper and ball at the Hotel Bernard, Tignish, on the evening of Feb. 13th. Although the snowstorm of the season had charge of the town, a large number of Foresters and their friends attended, and the affair was first-class in every respect. The credit is due Bros. Albert Glidden, C. Deputy; B. D. McLellan, M.P.; Dr. Wickham, and J. W. Green, Chief Ranger.

Court Mt. Stephen is in luck. Lately P.C.R., R. M. Johnson received a cheque for quite a sum from Lord Mount Stephen. No doubt his lordship has heard of the good work that is being done by this young Court. The money is to be invested in permanent furniture for the Court-room. This Court, in conjunction with Court Avondale and Prince George Encampment, has vacated the old hall on Queen Street, and will in the future occupy the Mechanics' Hall in the new Prowse block. Court Mt. Stephen will meet on the first and third Tuesdays, Avondale will meet on the second and fourth Tuesdays, and the Royal Foresters on the fifth. Therefore, every Tuesday evening will be Forester night in Charlottetown.

We regret to learn of the death of Bro. Moore, of Court New London. The late brother had only been in the Order a short time, yet he was one of the most healthy men in the Court, and one of the most respected farmers in Cavendish; he had not reached his 40th year. Truly, "the race is not with the swift or the battle with the strong."

Congratulations are due Bro. George Muttart, of Court Chautauqua, on his election to the Summerside Town Council. He is the only Forester at the civic board this year. Others were in it election day, but they are not in it now.

Bro. Rev. Charles McKay, of Court Beausejour, delivered his popular lecture "Wit and Satire," under the auspices of Court Woodburn, at St. Eleanor's, on Monday evening, March 6th. This new Court is to be congratulated on the activity of the members in securing this treat for the people of St. Eleanor's.

The New Age of Chivalry.

Court Westmoreland, 1105, in the year 1898 initiated 18 members. Bro. S. E. Reid, the first C.R. of our Court, was elected Member of Provincial Parliament; he is a very strong Conservative

lawyer. Past High Chaplain Rev. Bro. Rine, pastor of the Baptist Church, is our present Chief Ranger.

The members of this Court held a very successful entertainment and supper on the evening of their last night of meeting. When the business of the Court reached the Good and Welfare the Brethren adjourned to the home of Bro. D. S. McQuarrie, V.C.R., where they found their good sisters in force. The purpose of their presence was explained when the dining hall was thrown open. A unique feature of the entertainment was that the ladies insisted on the Brethren being seated first. The usual speeches, toasts, etc., followed after the inner man was regaled.

QUEBEC.

Court Chieftain, No. 1735, invited their friends to a progressive euchre party at their Court room, 816 St. Lawrence St., Montreal, on Friday, March 24th, the euchre prizes being won by Mrs. Woods, Miss Thom, Mrs. Perry, and the booby prize by our esteemed Bro. Hayden. Light refreshments being served and prizes distributed, the room was cleared, and those who cared for it indulged in the light fantastic; songs also being given by Bro. Houle and Bro. Moore, and a recitation by our visiting Bro. Bowen. C. R. Bro. Houle gave a short address, and called upon C. D. Bro. Moffat, Bro. Wilson and Bro. Moore for a few remarks, to which they suitably responded, accompanied by a few cuckoo calls from Bro. Dagg. Bro. Duckworth was also called upon, but was too bashful to reply, disappearing very mysteriously when the chairman called upon him. Bro. Little officiated as Chaplain and extended a hearty blessing upon all on their departure. The evening passed so pleasantly that at the request of several of the members present C. R. Bro. Houle announced that a second edition would be given on Friday, April 28th. Rally up, boys, and bring your friends along. Several of our esteemed brethren were absent on Friday. Come to the next. A hearty vote of thanks to the C. R. and his Committee brought a very pleasant evening's amusement to a close.

Songs, sandwiches, salad and ice-cream, cards, cake, conversation and coffee, music, mirth, merry-making and cake walk, "razzers" and doughnuts in the air and the best of good humor throughout characterized Court Bedford, No. 308's, annual "big time" on the eleventh anniversary of the institution of the Court.

Just the Right Length of Speech.

We publish the address of Bro. C. M. Gardiner, the retiring Chief Ranger:

*"Officers and Brethren of Court Argenteuil,
No. 1804, I.O.F.:"*

"As my term of office has now expired I have to thank one and all for the kindness shown me whilst occupying the Chief Ranger's chair, also to the modest and correct demeanour of the brethren whilst in the Court and the ready acquiescence in all votes and resolutions duly passed. We have now entered on another year and let us hope that we will be better able to display the beauties of liberty, benevolence and concord, and let one and all try to attend the meetings and raise the Order to its proper status in old Court Argenteuil. It is

one of the best of Insurance Orders in the world, and has proved itself solid in every case. We read in our FORESTER of cases where beneficiaries have received their insurance money in such short time after death removes a brother from our rank to the land whence no one returns.

"Let me congratulate you on your selection of officers, and I hope that they will have success in the discharge of their respective duties."

Court Renaud, No. 3053, at a recent meeting presented their Chief Ranger with a beautiful gold medal and an address.

The annual concert given by Court Grenville, No. 3136, I.O.F., was a grand success as the weather was all that could be desired. The programme commenced at 8 o'clock by the Rev. Bro. S. Mallinson taking the chair. The brethren of Court Hawkesbury, No. 1340, and their fine brass band were present in full regalia, also quite a number of the brethren of Court Argenteuil, No. 1804, were present, and also Bro. R. J. Davis, S.D.H.C.R.

The hall was handsomely decorated with true Forestic art, and was so crowded that all could not be admitted. The programme could not have been better for the occasion. Mrs. Bashart ably acted as organist for the evening. The principal parties who took part in the programme were the Rev. Bro. Bashart, Mrs. Bradshaw, Mrs. T. Wilson, Mr. D. Wade and L. H. Cooke. Bro. Wegner sang "Over the Hills to the Poor House" by special request, which brought the house to their feet. The closing tableau, "The Seasons," by Misses B. Cooke, B. Williamson, K. Sherwood and D. Wade was greatly applauded. The programme closed at 11.30 by singing "God Save the Queen," and national anthem by the band. The visiting brethren and friends were entertained to lunch after the concert by the ladies and members of Court Grenville, while the tables groaned under the good things provided. After refreshments the brethren and friends left for home—it being 12 o'clock—sorry to part but happy to have met. We all wish Court Grenville a successful year for 1899.

R. J. DAVIS, S.D.H.C.R.

VERMONT.

On February 13th, Court St. Albans, No. 1589, located at St. Albans, gave a banquet and dance to which they cordially invited their friends. Nearly 100 took advantage of the invitation and passed a most enjoyable evening. The hall was tastily decorated with flags and bunting and presented a lively appearance when thronged with the gay dancers. Excellent music was discoursed by the Foresters' Orchestra to which the company, both old and young, tripped the light fantastic toe. A table, extending the length of the hall, was loaded with refreshments to which the company did ample justice. It was a most enjoyable affair, and one long to be remembered, and, it is hoped, may be the means of securing new members.

FRED. C. ARMSTRONG, R.S.

WISCONSIN.

MILWAUKEE, Wis., March 10th, 1899.

To the Editor of THE INDEPENDENT FORESTER,
Toronto Canada.

DEAR SIR,—At a regular meeting of our Court held this evening we initiated four members and

took in eight new applications, with the prospect of from 12 to 15 more this month. Thinking this might be an item of news for your Wisconsin news, and probably enthuse and get some of the other Courts to working, therefore I write you.

Our Court Deputy, Zeno M. Host, and Bro. Thos. J. Birch, D.S.C.R., are doing the heavy work for us. I am,

Fraternally yours,
H. T. KAUFMANN,

Recording Secretary, Court Sycamore No. 3001,
I.O.F.

Before the Gavel Falls.

Can You Hear Us?

One of our esteemed contemporaries in a sentimental moment has said,

"Fraternity is noiseless as well as irresistible. Nature accepts it as she does all things, quietly. We cannot hear the night fall or the day break."

This is perfectly correct—in a sense. Still we cannot help thinking he never stopped at the same hotel with our bugle band.

Three Ways of Being Drunk.

We clip the following three paragraphs from an English Exchange's account of a banquet:

"The toast was cordially drunk.

The toast was enthusiastically drunk.

The toast was drunk with musical honors."

Now we want to know several things:

First—Who was the toast?

Second—On what terms can a man become a toast?

Third—Is it usual for English papers to make such blunt references to purely personal matters?

A New Right of the Free and Independent.

On this continent we have been disposed to push the giving of cheap or free things to extremes; so that we have had many threats of legislation against department stores that give away valuables as bargains, and against saloons that give away free lunches to the perambulant public. But the Mother Country has no longer ago than 1897 added a new device in the art of free giving and bestowed a new and inalienable birthright on the "Freeborn Englishman," as appears by the following legislation passed by the House of Commons:

Clause 1.—On and after the passing of this Act any local authority shall have the power, when in their discretion they shall see fit to permit any person who shall apply to the said authority, on the ground that he is infested with vermin, to have the use, free of charge, of the apparatus (if any) which the authority possess for cleansing the person and his clothing from vermin. The use of such apparatus shall not be considered to be parochial relief or charitable allowance to the person using the same, or to the parent of such person, and no such person or parent shall by reason thereof be deprived of any right or privilege or be subject to any disqualification or disability.

It will be observed in the first place how delicately wide in its terms is this new privilege. For it is manifest that the word apparatus is designed to include the toilet and tonsorial appliances of the unfortunate authorities.

It will be observed also from the latter part of this clause what infinite pains are taken to preserve the electoral privileges of the free and independent from any disqualification or disability. But does not this appear to our English cousins to be a return to the discarded system of pocket boroughs? How can it be defended that a man, any more than a constituency, should continue to exert the same electoral influence after he has lost almost the entire bulk of his population?

GREAT BRITAIN and IRELAND.

Wimbledon Entertains Brockwell.

The officers and members of Court Brockwell, No. 2185, issued invitations to a musical entertainment amongst friends in the neighborhood, which took place in Court's meeting-room immediately after ordinary monthly business had been disposed of, on Thursday evening, 23rd February. The entertainment was under the direction of Bros. Richards and A. Dubber, of Court Wimbledon, No. 2010, the artists being members and friends of their Court.

A ventriloquial dialogue was undertaken by Prof. E. Mortimer, whose efforts were much appreciated.

Bro. Cronyn, Assist. S. Sec., gave a brief but effective exposition of the principles of the Order, and was ably seconded by Bros. F. W. Slocombe, of Court Streatham, and C. H. Powell, of Court Myrose, Finsbury Square.

The meeting was well attended, standing room only being found with difficulty. From a business point of view, the Court has every reason to be well satisfied with the result, as several names have been received applying for further information.

The meeting was closed by a vote of thanks to Court Wimbledon and to the speakers who had contributed to the success of the evening.

Submitted in L., B. & C.,

H. BOWYER, R.S.

Annals of Court Haverstock Hill, No. 2006.

Individual effort is the keystone to success.—
John Gant.

Notwithstanding the fact that the above-named Court is somewhat out of the beaten track, we are occasionally visited by the officials from Charing Cross and the High Court officers. Although we have been instituted over six years, our membership at the present time remains about the same in number, viz., 20. Our motto is "*Nil Deperandum.*" It is not too much to say that when we meet there appears to be an equanimity existing amongst us. It is just as it should be.

For the information of the Brotherhood at large, our spirits were not perturbed when it became known that we had to contribute our quota towards "The Extension of the Order Tax." We discussed the matter, it is true, from various standpoints. No rash promises were made, however, but each one of us anticipate saving the individual tax during the next twelve months.

There was a goodly muster of members at our chambers, 92 Queen's Crescent, N.W., on January 30th, it being the annual meeting. Bro. James Marshall, D.S.C.R., arrived before the business commenced. During the evening he gave us some excellent advice re Tax and Court Dues.

Bro. Jaques upheld the dignity of his position and fulfilled the duties as C.R. during the past year with great satisfaction to the members and honor to himself. Bro. Merriman, F.S. (re-elected), is highly spoken of for his indefatigability.

On February 27th the officers set a good example by arriving early, and settled down in real earnest for business. Bro. Emery, H.T., was present. Some time was occupied in discussing our By-laws. Bros. Barnes, Jaques and Merriman were elected for the purpose of preparing a list for consideration at a special meeting on March 27th.

At the funeral of the late Mrs. Slocombe, of Eastbourne, the Independent Order of Foresters, of which Bro. Slocombe is a member, was represented by Bros. T. E. V. Kirtlan, C.R.; J. H. Cesar, F. Secretary; H. S. Griggs, R. Secretary; G. Harmer, Treasurer; Dr. D. Matthews Browne, Physician; C. E. Roberts, E. G. Bayley, B. C. Short, and a floral tribute was sent by "the officers and members of Court Eastbourne, I.O.F."

At the installation of officers held in connection with Court Camberwell, No. 2017 (England), a very successful concert was given by the members and friends. The following ladies and gentlemen contributed to the programme: Misses Marie and Alice Withers, Miss Hayward, Bros. A. J. M. and S. H. Hollen, and H. Grnyer; Messrs. Tom Godfrey, and Hayward and C. Cooke. Bros. Holford, H.V.C.R., of London, and Eagle, C.R. of Court Walworth, were among the visitors.

Among the interesting items that were crowded out of last month's issue were the very successful installations of Court Eastbourne, No. 2205, and Maida Vale, No. 2062.

Court St. Pancras, No. 2003. At the Feb. 7 meeting of the above Court, Bro. Tozer, C.R., on behalf of the members, presented Bro. G. Emery, High Treas. High Court of London, with a Past Chief Ranger's jewel as a token of their respect and esteem on his installation to the office of Financial Secretary, for the seventh successive year; he having held that position since the institution of the Court.

Court West Norwood, No. 2162.

The monthly meeting of this Court was held on Wednesday evening, Feb. 15, at its new quarters, Mayton Hall, Mayton Road. There was a good attendance of brothers, including Bros. A. H. Cornish, C.R.; A. J. Spar, V.C.R., and J. R. Cockran, P.C.R., to welcome Bro. Cronyn, Ass't. S.S., and D.S.C.R., Toronto, and Bro. C. J. Swabey, F.S. Court Admiral Benbow.

Ashton-under-Lyne.

Court Assheton, No. 2152, still continues to prosper. Instituted in October, last year, with 25 charter members, all of whom were accepted by the Medical Board, it now numbers over 50. The meetings are well attended, and all the members take an interest in the working of the Court.

The following officers have been installed: C.D., Bro. J. Dunkerley; P.C.R., Bro. Hurst; C.R., Bro. Wade; V.C.R., Bro. Earnshaw; F.S., Bro. Hughes; R.S., Bro. Booth; Treas., Bro. S. B. Ashton; S.W., Bro. Bushell; J.W., Bro. F. Dunkerley; S.B., Bro. Fountain; J.B., Bro. J. H. Robinson; Chaplain, Bro. Keene; Physicians, Bros. Payne and Bleasdale.

Lowestoft.

Court "Suffolk Pioneer," No. 2211, is holding interesting meetings at the Societies' headquarters "Toutham Hall." The following officers have been installed: Bro. Arthur Smith, Esq., A.S.I., C.R.; Bro. W. R. Robinson, V.C.R.; Bro. Welsford, P.C.R.; Bro. A. Marshall, M.D., Physician; Bro. Capt. F. Money, Treas.; Bro. Beeton, R.S.; Bro. Ship, F.S.; Bro. Chambers, C.D.; Bro. Wixley, S.B.; Bro. Triggs, J.B.; Bro. Williams, S.W.; Bro. Hannant, J.W.; Bro. Pink, Sup. J.C.; Bro. S. Cox, Organist; Rev. Miller Hamilton, A.T.C., Chaplain.

Court "Haddon," a new and influential Court, was instituted a few days ago at the Y.M.C.A. Rooms, Derby. Bros. James Marshall, General Manager, S.D.S.C.R., James F. Bibby, O.D.S.C.R., and F. Walker, R.H.C.R., Mid England, officiated at the inaugural ceremonies, assisted by Bro. W. Wilkinson, H.C.R., Mid. England. The charter members forming this new Court include Sir Thomas Roe, J.P., Sir H. H. Bemrose, M.P., Mr. E. T. Ann, J.P. (Mayor of Derby), Councillors Laurie, M.D., Shackleton, George, Newland, Innes, and other influential gentlemen. The officers were unanimously elected as follows: C.R., Sir Thomas Roe, J.P.; P.C.R., E. T. Ann, J.P., Mayor of Derby; V.C.R., Councillor Shackleton; Court Physician, Councillor Laurie, M.D.; C.D., Councillor George; Chaplain, Rev. Pandy Williams; Treas., J. C. Baines; R.S., G. W. M. Vaughan; F.S., Thomas Morgan. Bros. Hefford, Maskery, Barker, Powlson, Bonas and others have also accepted office, and identified themselves with this fraternal work.

Liverpool.

On 10th January a union installation in public was conducted by Bro. Marshall, S.S. of I.C. Bro. Chiswell opened the proceedings, introduced the visitor and vacated the chair to him. There was a large attendance of officers. The friends of our members turned out well, and the presence of many ladies lent a charm to the meeting.

Following formal installation ceremonies, which created great interest, there was a presentation of P.C.R. Jewel to Bro. Coles, Court Liverpool, and to Bro. Crane, Court Maritime, and later in the evening Bro. Andrews, whose services as High Secretary endeared him to the brethren of the jurisdiction, most cordially moved a vote of thanks to the installing officers. The response made by Bro. Marshall was of a nature to create interest in the I.O.F., and to justify the belief that many converts to our work were got from amongst those present.

Manchester.

On Wednesday, 11th ult., the members of Courts Grosvenor, 2121, and South Manchester 2104, united in a social gathering in the drawing room of the Y.M.C.A., and although the weather was very unpropitious, there was a good assembly, ladies forming a large part of the company to which, as always, they gave a very happy and pleasing appearance.

The chair was taken by Bro. W. J. Chapman, H.A., the Chief Ranger of Court Grosvenor, and he struck an excellent keynote in a short introductory welcome. During the evening Bro. Jas.

Marshall, S.D.S.C.R., gave a very interesting and instructive address.

Bro. Chiswell, P.H.C.R., also spoke in his usual pleasant, humorous and brotherly way, and added much to the enjoyment of the gathering. Bro. F. Minty opened the programme with a pianoforte solo. Songs were rendered in the course of the evening by Miss Greenwood, Miss Catlow, Mr. H. W. Kelsall and Bros. F. Minty and Paul Hey. Bro. J. Turner recited in splendid style, "Rubenstein's Piano," Mr. A. Lomas bringing the programme to a close by a recitation of "Trouble in Amen Corner." Refreshments were partaken of during the interval and every one went away with the feeling that a very pleasant evening had been spent; the committee being specially pleased in that it had been the means of bringing fresh recruits into our ranks.

Pudsey.

Leeds district, under the warmth of effort made by Bro. Martin, H.C.R., and Gibson, H.T., is to the front. "The wind blew and the rain was never weary" on 12th ult., but a meeting arranged at Pudsey to be addressed by Bro. Marshall from London came off on 12th ult. Bros. Gibson, Batty and Cobham of Leeds gave their presence and support. No doubt the inclemency of the weather kept many away, but good was done.

Mid-England—Derby.

Court Haddon, No. 2661, Derby, assembled for business at their monthly meeting, on Saturday, Feb. 18, Bro. Sir Thomas Roe, J.P., C.R., presiding.

A communication from the Court of Lady Companions, Queen of the Midlands, was read, accepting the kind offer of Court Haddon to organize a grand concert in aid of the Benevolent Fund of the Lady Companions.

A joint committee of Courts Haddon and Queen of the Midlands was elected to carry out the arrangements.

Bro. C. Simms and Bro. W. Richardson, of Court New Zealand, Derby, No. 2148, have just received municipal honors by being elected to serve as Councillors. Bro. C. Simms in the Council of the borough of Derby, and Bro. W. Richardson in the Council for the borough of Ilkeston, Derbyshire.

Fraternally yours

F. WALKER, P.H.C.R.

Court Avenue, No. 2170.

Court Avenue, No. 2170, Kildgrove, gave a free smoker and concert on Feb. 21st, in Joynton's public rooms, which was very well attended. Bros. Walker, of Derby, and Wain, of Newcastle, Staff., gave interesting and lucid explanations of the benefits and advantages of the Order. Songs were given by members of Court Avenue and their friends which met with much applause. Tea, coffee, sandwiches, confectionery, fruit, cigars and tobacco were handed round to all who cared to partake.

Annual Dinner in Bristol.

The second annual dinner of the Bristol Courts of the Independent Order of Foresters was held at

Stuckey's restaurant, Wine Street, recently. There was a capital attendance, Bro. J. L. Dickinson, C.R., presiding. Amongst those present were Bros. C. E. Price, H.C.R. of the jurisdiction of Southern England, the Rev. Henry Denning, H.O.; H. P. Lewis, Barnes, Bath; A. P. Chillcott, Morrish, Southsea; W. Agnew Fedden, and Mr. H. G. Newth.

Following the toast of "The Queen," which was received in the usual Forestric loyal manner, the Chairman gave "The I.O.F.," and said that there was no Order which was more deserving of their most careful and earnest consideration than the I.O.F. Many men who became members of that Order did so because they thought that they would be able to insure their lives at a very small cost, and that was perfectly true. But he would be sorry to think a person became a member simply for insurance. The Order was constituted not only for insurance, but for the purpose of fraternity and goodwill, and for the promotion of the harmony which should at all times exist. These were advantages for which the Order was worth joining irrespective of any other. He coupled with the toast the name of Bro. Price, H.C.R.

Bro. Price responded and gave a few particulars as to the benefits and funds of the Order. He said that during the months of November and December last year they had over 11,000 applications for membership.

In August last, at the meeting of the Supreme Court of the Order in Toronto, additional benefits in the shape of provision for old age were conferred upon the whole of the membership. In view of these increased benefits, and of maintaining the I.O.F. in a position above all attacks on the ground of instability, which has always been the first consideration on the part of the Supreme Court, a new table of increased rates was adopted for all members joining hereafter. Some opponents of the I.O.F. were endeavoring to persuade the public that this increase of our rates was proof of the insufficiency of our old rates, but the absurdity of such a claim was clearly shown from the indisputable fact that the old rates had yielded an accumulated surplus of over £650,000, which was still further increasing at the rate of over £10,000 per month, after an experience of a quarter of a century. In 1898 the funds of the Order increased by over £129,000, and there was a net increase in membership of 23,580.

Regarding the progress the Order was making on this side of the Atlantic, he gave, as proof of the rapid strides it had made in the eyes of the British public as a recognized sound organization, that the applications for membership in January, 1899, were 372, as against 115 in January, 1898. The more the public knew what the benefits of membership were the more eager would they be to avail themselves of them.

The other toasts were:—"Visiting Brethren," proposed by Bro. Ashmead, and responded to by Bros. E. Found, Bath, and Morrish, Southsea; "Visitors," proposed by Bro. A. P. Chillcott and responded to by Mr. H. G. Newth; and "The Chairman." During the evening songs, etc., were contributed by several members of the company, and a most enjoyable evening was spent.

A full muster of Court Queen of the Exe, No. 2266, with their friends, assembled at the Temperance Hall, Bro. W. A. Lake, C.R., presiding. The organizer, Bro. A. T. Blamey, made a few remarks, speaking of the growth of the Order in Britain,

early opposition and difficulties successfully grappled with and overcome. Sarcastic innuendoes and false statements were still being made in some quarters, but the value of the scheme as an insurance medium, embracing old age pensions and other benefits, was worthy the admiration of all thoughtful and business men. The personnel of the Court just instituted in their midst was sufficient evidence.

Bro. Jas. Marshall, general manager for Europe, then addressed the meeting at length, tracing the origin, history and success of the Order through nearly three decades.

On the proposition of Bro. H. Mortimore, seconded by Bro. Dr. Shapland, a hearty vote of thanks was accorded Bro. Marshall for his address, and after thanks to the chairman the Court was formally opened, routine business was disposed of, including the initiation of Bro. Dr. Hodgson.

Bro. Blamey has also been at work at Gosport and Salterton-on-Sea, where he proposes establishing Courts.

Hotpot Supper and Bagpipe Social.

On Monday evening, March 13th, the members of Court Roby, No. 2137, Liverpool, and a large number of invited guests assembled at the Court rooms, Lunt's Café, 62 Whitechapel, and partook of an excellent hot-pot supper admirably catered for by Messrs. Lunt & Co.'s popular manager, Bro. J. Leech, V.C.R. of the above Court, who was ably assisted by a competent staff of lady assistants. The brethren and guests having done ample justice to the feast, tables were cleared, when the Chief Ranger, Bro. C. E. Bartlett, officiated as chairman, and a capital programme of music, under the directorship of Bro. A. O. Fagan, was delivered, Messrs. Stanley, Prescott and J. Honcgrave kindly acting as accompanists. The various songs, duets, etc., were beautifully rendered, and those delivered by Messrs. Fagan, O'Burne, Spence, Morris, Parry and Rees were much applauded, bringing forth repeated encores. The bagpipes, as introduced by Court Deputy H.C.R., Bro. George Forbes Milne, was a rare treat, Bro. Milne proving himself a very clever exponent of Scotia's favorite melody. The social evening was honored by the presence of these distinguished brethren—Bros. Joseph Andrews, P.H.S. for Centre England; S. S. Chiswell, P.H.C.R., of Court Liverpool, No. 2007; also Bro. Edward Maxwell, the genial F.S. of Court Birkenhead, No. 2116, and also High Organizer of this district. Very forcible and interesting speeches were given by these prominent brethren, who have labored much in the cause of the good work which is being done by the Independent Order of Foresters, admitted on all hands to be the most thoroughly protective fraternal organization in existence. Bro. Chiswell having complimented the chairman in organizing a most successful social, a vote of thanks to the artists who had so loyally contributed to the evening's enjoyment was proposed by Bro. Henry Price, the Recording Secretary, and seconded by Bro. W. R. Remington, Financial Secretary. The proceedings terminated by singing "God Save the Queen."

COURT CHEETHAM, No. 2120, MANCHESTER.

The members of above Court, at their last meeting, passed a unanimous vote of thanks for the very artistic almanac they received. "Long may

the central figure on it live to be our Chief." We are all justly proud of our brother, Dr. Oronhyatekha, and of the Order of which he is such an ornament.

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

H. C. SMITH.

A Most Enjoyable Evening with Court City of Leeds.

MARCH 3, '99.

It was a happy thought that prompted Bro. Gibson, High Treasurer of the High Court of Central England, and Chief Ranger of Court City of Leeds, to send out special invitations to the members of the Courts in the Leeds district to attend last Friday the installation of the officers of his Court by the High Chief Ranger, Bro. H. J. Martin. The invitation was heartily responded to by the presence of Brethren from the following Courts:—Court Premier, Rothwell; Court Armley Excelsior, Beeston Hill, Leeds Carlton, New Leeds, Morleigh, Horsforth, Pudsey, and last, though not least, Court Danum, Doncaster, represented by Bro. Challenger.

The conducting of the Court business was witnessed with great interest, especially by the Brethren from the newly instituted Courts.

The Court business was well advanced when it was announced that the High Chief Ranger was in waiting; the Chief Ranger at once appointed Bro. T. K. Diggle, P.H.V.C.R., and Bro. W. Batty D.S.C.R., to act as an escort to the distinguished visitor, who was received with the honor due to his rank and conducted to the "Post of Honor." The installation of officers by the High Chief Ranger was then proceeded with, and the impressive manner in which it was done by him was a revelation to all present. The installation ceremony ended, a short interval was declared, during which light refreshments were served. The proceedings were enlightened by the vocal attainments of Bros. Dr. West, W. Sutcliffe and G. Strothers, whose efforts were greatly appreciated. A new feature was here introduced by Bro. Professor Cunningham, who highly amused and entertained the Brethren with a display of his ventriloquial powers.

After partaking of the good things provided the Chief Ranger called upon Bro. Diggle, whose presence is always welcome, and no meeting of Foresters seems complete without him. His remarks were specially intended to encourage the new members and to inculcate in them the spirit and principles of Forestry, of which he is such a firm believer; he laid great stress upon the fraternal aspect of our beloved Order, and his closing sentence was to "abide by the Ritual."

The key-note "Fraternity," sounded by Bro. Diggle, was then taken up and emphasized by the High Chief Ranger, Bro. H. J. Martin, who gave a stirring address brimful of facts as to the sound financial condition of the Order, and that this happy state of affairs was greatly due to the cultivating and fostering of the spirit of fraternity; he wound up his remarks by saying the Courts which were forging ahead, the Courts that were prospering were the Courts that lived up to this same spirit.

A hearty vote of thanks was proposed, on behalf of the visiting Brethren, by Bro. Topham, the energetic Chief Ranger of Court Armley, Excelsior, and a stalwart Forester, to Bro. Gibson for his kind invitation and hospitality, which was ably

seconded by Bro. Jackson, P.H.C.R., whom everybody was pleased to see present.

Forestry owes much in Leeds district to the genial High Treasurer, Bro. Gibson, who, although a busy man, connected with many institutions, ever lends an ear to the claims of the Independent Order of Foresters, and at all times is ready to help forward its progress and prosperity.

Pudsey, No. 2267, Independent Order of Foresters.

A large number of charter applicants met in Webster's room, Church Lane, a week ago, to complete the establishment of what promises to be a vigorous and prosperous new Court of the I.O.F. in Pudsey. This has been brought about by the efforts of the Organizing Deputy, Mr. Walter Batty, assisted by Sergeant-Major Cobham, Fin. Sec. of Court City of Leeds. The meeting was presided over by Bro. J. Gibson, High Treasurer of the High Court of Central England, who is ever ready to devote his time and energies to the work. The society, which has now gained a foothold in Pudsey, has attained gigantic proportions throughout Canada, the United States, and in the large towns of the United Kingdom. The membership on December 1st, 1898, was 142,000, with a reserve fund of over £643,000. Applications for membership during the past year were unprecedented in the history of the society. Court Pudsey, 2267, is the name of the new Court.

A good suggestion to the brethren was made by example in the annual Children's Party given by the members of Court Premier, No. 2028, Rothwell, Leeds. Over 100 children sat down to an excellent tea, after which the Foresters and their wives followed suit. The tea was followed by dancing, games, music and donkey rides for the juveniles. H.C.R., Bro. H. J. Martin; C.R., Bro. J. Elstob, and F.S., Bro. A. W. Seanor, assisted by a committee of ladies, with Bro. J. Stead, as secretary, and Bros. Dobson, Balm and Ward, were principally responsible for the arrangements. The violin solo of Miss A. Barker and the singing of Bro. A. Batty and Master Donald Batty (a chip of the old block) were features of the evening's amusement.

Horsforth Foresters' Social Evening.

The members of Court Horsforth, No. 2254, of the Independent Order of Foresters, Leeds Branch Court, held a social gathering in the Recreation Club, Horsforth, when a most pleasant evening resulted, far surpassing the anticipations of the promoters, Bros. W. T. Walker, Chief Ranger; A. Depledge, V.C.R.; D. H. Blend, F.S., and John Harding, S.W. The Court was only started in November last, and has already attained a membership of 30.

COURT FIRST BOLTON, No. 2132, Lancashire, England.

To the Editor of THE INDEPENDENT FORESTER:

This Court held its annual social and dance on Feb. 15th in the Co-operative Hall, where they spent a very pleasant evening. Songs were very ably rendered by Bros. Thos. Moss, J. Battersby and Miss Needham. Bro. D. Denning and Mr. D. Entwistle presided at the violin and piano for dancing. Mrs. Denuing's Ladies' Mandolin Band also ren-

dered some very agreeable music, being encored on their second appearance.

Bro. Marshall was present and gave a very lucid explanation of the work that Forestry was accomplishing. Bro. J. E. Dentwick, C.R., took the chair, and was supported by Bro. W. Sutton, H.C. C. BARTON, R.S.

IRELAND.

It is a pleasure to be able to chronicle the success of a brother Forester, and we have therefore pleasure in congratulating Bro. Burns on his success with the electorate of the rising and progressive town of Ballymena. Bro. Burns, who is a P.C.R. of Court Ballymena, 2011, has for 5 years been a member of the Board of Town Commissioners, and on the new Local Government Act coming into operation, when the entire board retired and offered themselves for re-election, he was returned at the head of the poll with a large majority; not only so, but at the first meeting of the new board Bro. Burns was elected chairman thereof, an honor which carries with it the Commission of the Peace. During his tenure of office Bro. Burns has our heartiest congratulations.

We offer to Bro. Dr. Gawn, of Antrim, our congratulations on his election at the head of the poll for the District Council of Antrim.

We understand that no election has taken place in this historic town for upwards of 20 years, and at this appeal to the electors Bro. Gawn's popularity stood him in good stead, with the result that he outstripped his competitors. Bro. Gawn is Medical Officer of Court Ballymena, 2011, a court which has the knack of securing a liberal supply of good and popular men.

Cork.

Court St. Fin Barre, No. 2208, held a meeting on 27th ult., Bro. Baker, C.R., presiding. There was a full attendance of officers and members, besides visiting Brethren from sister Courts. Prompt opening was noticeable, and immediately thereafter formal welcome was given to Bro. Marshall, S.D.S. C.R., who was introduced by Bro. S. Martin. At the close of Court business Bro. Marshall dealt forcibly with some points arising out of recent Supreme Court legislation, and with foreign criticism thereon now being circulated by the enemy. The falsity of the statements and the theories of these critics was made clear to the brethren, and their thanks were ungrudgingly given to Bro. Marshall at the close.

On Saturday, 28th ult., the H.S.C. of the High Court of South of Ireland, met in the I.O.F. Chambers, Cork. Bro. Marshall, of London, being also present. By request he installed Bro. John Pickering, of that city, as H.C.R. The seeing this worthy brother in office has given great pleasure to the Brethren in the jurisdiction, his services as C.R. of Court Marlboro being creditable. The High Court of this jurisdiction is likely to beat its own record, for its life and action will not only be maintained under his presidency, but will be added to.

We Wonder What He Said.

(From the Cork Constitution.)

A lecture, entitled "Reminiscences of a Trip to Canada," was delivered at Cork by Bro. S. Martin, Organizing Deputy of the Independent Order of

Foresters for the South of Ireland. The Mayor, Bro. E. Crean, M.P., occupied the chair, and the hall was crowded with an appreciative audience.

The Mayor said that he rejoiced to see such a magnificent gathering brought together by the Independent Order of Foresters—a society which he recognized as one that was doing praiseworthy things for the people of this and other lands by giving life insurance on exceptionally liberal and advantageous terms to that large class of middle station in life who so much needed to get the burdens of insurance lightened, and he recognized the society as one that was making people of many lands clasp hands in friendship and goodwill.

Bro. Martin then gave a lecture on "A Trip to Canada," with limelight views, of which 150 were thrown on the screen, Bro. Morris working the lantern most successfully. The lecturer's was a well-told story, bristling with humor and pathos. Midway in his lecture Bro. Martin paused to give opportunity to the Mayor to introduce Bro. Marshall, from London, who would give an epitome of the insurance scheme and history of this excellent Order under whose auspices they were congregated.

At the conclusion of Bro. Martin's lecture, Bro. Marshall rose, saying he had been deputed by Bro. Martin's fellow-members to present him with a purse of sovereigns, not in any way as a reward for his most excellent lecture, but as a pure token of fraternal regard for him.

A vote of thanks, and three cheers for the Mayor for presiding terminated the proceedings.

(From the *Limerick Leader*, March 10).

Court Garryowen, No. 2215.—On Wednesday evening last a very successful social meeting, under the auspices of the above Court, was held in the Savings Bank boardroom. The tea arrangements were very efficiently carried out by Mrs. Jones, who catered for a large number between seven and eight o'clock. Ample justice being done to the good things provided, Bro. Jones, C.R., took the chair, and introduced the following programme: First part—Pianoforte duet, "The Mikado," Miss M'Coy and Mr. J. A. Boyd; song, "Carmona," Miss Hodgson; mandolin solo, Mr. Dalton; reading, "Etiquette," Bro. Wood; song, "Shipwrecked," Mr. Dowsley; trio, "Canadian Boat Song," Mrs. Shreeves, Miss M. B. White, Bro. Shreeves; song, "The Swallows," Miss Jones; reading, "Paddy McQuillan's Visit to Belfast," Bro. Lauder; pianoforte solo, "Faust," Mr. James A. Boyd. Bro. Jones, C.R., addressed the meeting on the system and work of Forestry, setting forth briefly the rates and benefits of the Order, after which there was an interval, when refreshments were served, then followed Part II. of the programme. Part song, "Sweet and Low," Miss M. B. White, Bro. and Mrs. Shreeves, and Mr. McCormac; song, "Alice, Where Art Thou?" Mr. Dowsley; "Fairy Bells," Mr. Dalton; song, "Serenade," Miss Hodgson; reading, "The Master Piece," Bro. W. F. Hanna; song, "Daddy," Mrs. Shreeves; recitation, "In the Old Canteen," Bro. Lauder; song, "Ora Pro Nobis," Miss Jones; pianoforte duet, "Rigoletto," Miss M'Coy, Mr. Boyd. Mr. James A. Boyd acted as conductor during the evening, and under his efficient superintendence the success which was expected was fully realized. While all the items were everything that could be desired, we may mention that Miss Hodgson in "Carmona" and Miss Jones in "Ora Pro Nobis" sang with marked effect, while Mr. Dowsley's tenor voice was

heard to full advantage in his song "Shipwrecked." Mr. Dalton's excellent performance on the "Fairy Bells" enchanted the audience, and Mr. Lauder's inimitable rendition of the humorous character sketch "McQuillan's Visit to Belfast," convulsed the audience, the dramatic recital of "In the Old Canteen," exhibiting rare elocutionary ability. On the motion of Bro. Lauder, seconded by Bro. Collier, a vote of thanks was passed to Mrs. Shreeves, who had charge of the programme, and all who had assisted in making the evening successful.

Doings in Belfast and North of Ireland.

Eleven new Courts since High Court meeting last June, another expected early in March.

Same old Courts doing well. Special meetings for initiation were the order of the day during last week in old year.

Bros. Dr. Gibson, H. Sec., and Cottrell, D.S.C.R., (Official Organizer), had a busy time of it in November and December, attending meetings and instituting five new Courts. Our eloquent and esteemed Bro. Rev. J. Cregan, H.C.R., occupied a prominent place at these gatherings. His recent lecture on "A Trip to Canada" was greatly appreciated.

Court "Royal Avenue," only seven months in existence, has added 10 to its roll. All members are very enthusiastic. Nearly all the old officers have been re-elected.

The "greatest success" yet! this is the current comment on our last social. The hero of the hour is Bro. Dr. Gibson, H.S., who was decorated with the Grand Cross Merit by Bro. J. Marshall, S.D.S.C.R., on behalf of the Supreme Chief Ranger.

The first Companion Court followed the social "Erin's Pioneer," should have a good record. Sister M. Shaw (late of Toronto), started the list a short time ago, and Bro. Martin, of Cork, D.S.C.R., succeeded in adding a good dozen.

Court "Cliftonville" still leads with the social element. Their second re-union this year has just taken place, good as heretofore. Bro. Bell, C.R., and his good lady are to be congratulated.

Court Lagan Valley, Lisburn.—It is still worthy of note that the members of our beloved Order being men of ability and sterling character are called upon by their fellow-citizens to occupy high positions in the municipal affairs of their localities, so that it is with undisguised pleasure that we learn through the medium of the *Lisburn Standard* that the election for councillors under the new local Government Act for the Wiban District Council of the prosperous borough of Lisburn, the seat of the Linen Industry, resulted in the return again of two favorites, viz., Bro. John Ritchie, who occupied the honored position of chairman of the old board, and Bro. Dr. Geo. St. George, Court Physician and H.C.R.

It is with pleasure that we notice that the honor of being chairman of the new board was between our two esteemed brethren.

The honored chairman, Bro. Dr. St. George, besides his connection with Court Lagan Valley, is the esteemed surgeon and physician of the County Antrim Infirmary, medical adviser for the Thompson Home for Incurables; he has also a very large practice among the nobility of the district. As a lec-

turer and authority on matters relating to hygiene he is rapidly coming to the front rank.

We wish him all joy and happiness in the high honor conferred upon him by his colleagues at the Council, and extend to him our hearty congratulations.

SCOTLAND.

Glasgow.

Court Scottish Pioneer, No. 2005, held their first annual dance on Friday evening, 17th Feb., in the Albany Galleries, Charing Cross. There was a fine turnout of the members, although owing to other meetings the attendance of members from sister Courts was unfortunately rather small. The dancing and retiring rooms were beautifully decorated, and the floor was in splendid condition. Mr. Ewing supplied the music, which was excellent, while the buffet arrangements under M. Bouillet were above all criticism. Dancing was continued till 2 a.m.

N.B.—Court Pioneer has furnished us with a copy of its excellent menu. We notice that the last item is "Soup at Departure." This is no doubt necessitated by the extreme severity of the Scottish winter. Here in the mild climate of Canada we wind up with cold lemonade and ice cream.

—EDITOR.

ABERDEEN, SCOT., Mar. 1st, 1899.

To the Secretary Court Forres, No. 2143, I.O.F.,
Forres, N.S.:

DEAR SIR,—I have much pleasure in acknowledging receipt of draft for \$100 in payment of my late husband's insurance, and I beg to express my grateful thanks.

I also desire to express my sincere thanks to Mr. McNair for his kindness and sympathy.

With best wishes for the success of your Society,
I am yours sincerely,

M. D. CROW.

Glasgow Eastern Social was a gay scene, and Wednesday 7th ult. will be held in mind as a red-letter day by the members and their friends present on the occasion. Bro. Cumming, M.C., had an excellent programme. The buffet arrangements were most creditably carried through by one of our brethren, and amidst all the enjoyment a place was found for Bro. Marshall, who made a concise and pointed speech, the very figures in which seemed proper even in the gay assembly.

The lesser hall of the City Hall was in use on the 16th ult., by brethren of that city. Bro. Duncan, H.S., had organized a joint public installation of officers in the courts of Glasgow and vicinity. Glasgow, Paisley and Greenock responded. Bro. Chapman, H.C.R.; Allan, H.V.C.R.; Slater, H.T.; Wilson, H. Phy.; McNair, P.H.C.R.; Dr. Marcus, Calder, Greenock, and others were on the platform. With brief speech Bro. Chapman touched on points of special interest at the present moment and called on Bro. Marshall to take charge of the meeting and the ceremonies incident to the occasion. At the termination of installation work, Bro. Marshall delivered a practical address on Forestry as existing to-day, and as presented to people since Supreme Court Session. Thanks were accorded to him for his presence and address.

Kilmarnock.

The Court here had a splendid open meeting on the 5th ult. A cinematograph exhibition was

given, interspersed with which there were songs. The exhibition was decidedly unique. The audience was large and they gave excellent attention to addresses by Bros. Marshall, of London, and McNair, of Glasgow. Several gentlemen present resolved to join us in membership.

Aberdeen.

Court Silver City, although the most recent Scotch institution, held open meeting on 8th ult. Bro. McPhail, C.R., in an admirable speech, explained to the strangers present that the object was to lay before them, in very precise and circumstantial fashion, the insurance scheme of the I.O.F. For this purpose, Bro. Marshall was paying them a visit, and the meeting had been fixed so as to fall in with his time of being in Scotland, and to permit of his return to London to-morrow. Bro. McNair was also with them and he would ask him to briefly address them before calling upon Bro. Marshall. Following interesting remarks by Bro. McNair, Bro. Marshall was called upon and for an hour or more retained the attention of those present. The leading points that go to make the system of the I.O.F. so beneficial and strong were made pointed use of, and although questions were invited, nothing in the way of adverse comment was forthcoming.

WALES.

Courts "Electric" and "Swansea Castle" Monthly Social Meeting.

On Thursday, Feb. 25th, at Brynmill School, Courts Electric and Swansea Castle combined to hold their first social evening. The proceedings were thrown open to friends of members, many of whom accepted the invitation, and thoroughly enjoyed themselves.

Bro. John Williams, C.R. (Swansea Castle), presided in his usual genial way, and Bro. John Howells had prepared an excellent programme of music. Both these brethren show by their energy and enthusiasm that they have the best interests of the Order at heart. Under their able guidance there can be little doubt that Court Swansea Castle, though the junior Court, will soon become the leading Court in this great town. It is only fair to the other members to say that all of them did their best to make the visitors at home, with the result that the evening passed all too quickly; it was therefore determined to continue the festivities at the next Court meeting.

During the evening Bro. Hyett, H.C.R., gave an address on Forestry, which appeared to be heartily appreciated. The outcome of this forward step on the part of the two Courts will doubtless create a boom in Forestry, which is badly needed. The renewed interest and energy of the members will, it is hoped, be permanent, and as a result a decided addition to the membership may be expected.

In the Moonshine District.

"I want to get you," said the book agent, "to take 'The Life of Burns.'"

"Stranger," said the old moonshiner, "I never took the life of any man, cepta revenue detective, an' that don't count. I'm law abidin, I am!"—
Atlanta Constitution.

Companion Courts.

ILLINOIS.

Grand Union Ball.

The Companion Courts of Chicago are going to give a grand union ball on Friday, April 21st, 1899, at Masonic Temple (Drill Hall).

The ladies have secured, in addition to this beautiful and commodious hall, two extra parlors and the Oriental Lodge Hall. In order to be able to entertain all their guests, they have arranged to have card games in the Lodge Hall. Eight beautiful prizes will be awarded as follows: 1st and 2nd ladies' prize and 1st and 2nd gentlemen's prize for each section; one section playing cinch, the other euchre.

All of our Companion Courts are represented in this undertaking, and we hope to make it a grand success.

The proceeds of this ball are to be used to purchase paraphernalia for a model initiation team, the members of this team to be selected from the various Courts, and will each have an assigned part and will learn to go through the initiation perfectly for the assistance and instruction of all the Companion Courts in this jurisdiction.

To accomplish this a good deal of money will be required, hence we have undertaken to give this union ball.

Bro. A. E. Stevenson, H. C. R., has generously volunteered to donate music for the occasion.

MAINE.

THE LITTLE INJUNS.

Companion Court Snowdon, No. 134, Monson, Me., gave an entertainment March 3rd, the proceeds to be used to buy new regalias. There was a good number present. The entertainment consisted of recitations, vocal and instrumental music, a patriotic drill by little girls, and last but not least, "John Brown's Ten Little Injuns." The net proceeds of the evening were almost fifty dollars.

MANITOBA.

Companion Court Shining Star, No. 132, held their first annual concert and dance in Foresters' Hall, Winnipeg, Man., on Wednesday evening, March 22nd. Bro. R. Muir, P. H. C. R., ably presided over the concert. Some of the city's best talent contributed in song, recitation and reading, to make one of the best entertainments given here this winter.

After Companions had served an excellent repast dancing commenced, one hundred and fifty couples taking part, Wigston's orchestra supplying the music.

Companion Court Shining Star desire here to thank the brethren of the I. O. F. for patronage extended to them in their effort for good of the Order. The Court has three candidates for initiation next meeting, and expects continued prosperity.

MRS. STUART, Rec. Sec.

Court Shining Star, No. 132.

MICHIGAN.

Court Kate Callaghan, No. 140.

EVART, MICH., March 7, 1899.

Our Supreme Court Deputy, Alta M. Stewart, has been here for the past few days, and has infused us with new life and energy.

The new rates rather appalled us and we were in a somewhat discouraged condition, but after her able and thorough exposition of the working of the Order, why the rates were increased, the new benefits added, an explanation of Extension of the Order Tax, etc., we began to see light, and concluded that low priced insurance is not always the cheapest. Some mortuary benefits were taken, new members added, and the end is not yet. She drew up a plan which was adopted by the Court, whereby local sick and funeral benefits were given. There is every promise of a strong Companion Court here, as we have over thirty members in good standing, with a prospect of a steady increase. The members feel greatly benefited, and we believe the interest now awakened will not die out. Mrs. Stewart is an efficient and tireless worker. Her charming personality and extreme fairness in the treatment of other societies and their methods won for her many warm friends in this village of fraternities. She was presented with a beautiful salad fork and box of bon-bons by the members.

FLORENCE M. YOUNGS, C. R.

They have a Companion Court of Foresters in West Bay City, Mich., known as Court Wenona, No. 60, with a membership of about sixty, and are doing well, with every prospect of a bright future.

Clothes Pin Social at Vassar.

Companion Court Cass, No. 154, Vassar, Mich., was organized March 31st, 1898. They now have a membership of 77, 15 beneficiary and 62 social members.

On Feb. 24th they held a Clothes Pin Social at the home of Companion M. J. Loss, and realized \$9.25 net proceeds. They all reported it a grand success.

At last accounts they were making arrangements to celebrate their anniversary.

For Good and Welfare.

A few lines from Companion Court Alpena, No. 33, of Alpena, Mich. We have a membership of 43 in good standing, and one to be initiated into our Court. We have at present three Mortuary Benefit members and hope to have more in the near future. We expect to change our meeting day and hall; also we hope this will attract our sisters. We have been meeting every two weeks on Saturday, and we expect to meet on Friday. We had one initiation to-day, and our Past Chief Ranger and Court Deputy served refreshments for the good and welfare of the Order. We are doing a very good work. We were much pleased with Deputy Bower, as she helped us wonderfully in the new work. Hope to see her again in the near future. Now sisters and brothers let us try and be a help to each other in our noble work and let us remember that should death be our lot, which we all may expect, that there will be a Court of good men and women, friends tried and

true, whose duty will be to visit, cheer and comfort each other in hours of distress and trouble.

I remain, yours in L., B. and C.,
BELLA BEAN, C.D.

NEW YORK.

AKRON, N.Y., March 1st, 1899.
Oronhyatekha, Supreme Chief Ranger, Toronto, Canada:

DEAR FORESTER,—I beg to inform you that the Companions of Court Excelsior desire to express their thanks, through their officers, to you, and to acknowledge the deep debt of gratitude we owe you, for your great kindness in sending W. A. Parkinson, Supreme Court Deputy, to institute our Companion Court on the 24th ultimo. Touching upon the progress and growth of our Court, we beg also to inform you that the enthusiasm among members is such as to leave no room for doubt that the Court will soon be in a prosperous and flourishing condition. And again thanking you for your great kindness, and extending you a fervent and cordial greeting and best wishes for the success of our noble Order, I am

Yours in L., B. & C.,
JULIA F. COUGHLIN, R.S.
ELECTA. A. STEARNS, C.R.

OHIO.

Court Juniata, No. 4. Companions of Foresters, Mansfield.

Perhaps a few words from our Court will be of interest to the readers of THE FORESTER. As we have been silent for so long, don't think we are dead, for we have rather a lively Court, and much interest is shown since we have our new work and really know we are Foresters.

We gave Court Mansfield, No. 1455, a call and a very pleasant surprise in the way of a beautiful silk flag, Mrs. Gross, our Past C.R., making the presentation speech. Mr. J. Piper, C.R. of Court Mansfield, responded in a befitting manner, after which A. W. McNary spoke a few words in behalf of Mohawk Encampment, No. 47. We were then seated and a musical programme was rendered. After the close of the programme the gentlemen invited the ladies to the banquet hall, where an oyster supper was served, to which all did ample justice. A general good time was had by all, and we all went home feeling better for the pleasant evening spent with our brothers.

Yours truly in L., B. & C.

Cup Socials.

Court Standard, No. 137, Cleveland, Ohio, is climbing up the ladder steadily. We have over 60 members and are still receiving more applications for membership. After business is over we have a cup social which consists of coffee, cake and sandwiches, which brings quite a little sum every meeting night.

ONTARIO.

Harmony Prevails in Galt.

(From the Galt Reporter.)

Court Harmony, Companions of the I.O.F., celebrated the first anniversary last night in the Inde-

pendent Foresters' Hall. About three hundred persons were in the large and comfortable meeting place, which had been beautifully decorated for the occasion. A splendid programme was very successfully produced. The principal feature of the evening, however, was an admirable address by Bro. Frank E. McCormick, High Secretary of the High Court of Western Ontario, and also an honorary member of Court Harmony. He is a most enthusiastic Forester, and his addresses demand and secure the close attention and interest of his audience. The ladies' branch bids fair to add much to the popularity of the Order. The Court in Galt, being the first Court of Companions organized in Western Ontario, has no reason to be ashamed of its progress in the past. Attaining a membership of over eighty in one year was not a bad record.

A hearty vote of thanks was tendered Bro. McCormick at the close. The programme was closed by the audience rising and singing "Auld Lang Syne." An adjournment to the banquetting room was then made, where two tables extending the entire length of the room had been spread with no end of good things, and time and again the seats were refilled with a jubilant company. Dancing was finally indulged in by those so inclined till the morning's early hours.

Calico Ball at Sault Ste. Marie.

March 17th, 1899.

EDITOR FORESTER,—While reading the many pleasant letters from other Courts, it occurred to me to write a few lines in regard to our own Court. Companion Court Chippewa, No. 177, was organized in June with 26 charter members; since which time we have had 11 initiations and 4 applications for initiation at our next meeting. We have given a series of socials this winter in order to raise funds to purchase our badges, which we expect to arrive in time to be worn at our next entertainment, which will be a calico ball, on April 4th. Our Rec. Sec., Companion Jane Smith, was pleasantly surprised at our last meeting; after the business of the evening, Court was closed, after which our husbands and brother Foresters dropped in. Tables were spread and a delicious luncheon was served. It being the occasion of Companion Smith's birthday, a handsome silver cake basket was presented to her as a token of the very high esteem in which she is held by our society.

The tables being removed, music, conversation and dancing were indulged in until a late hour, after which we returned to our homes, feeling that the evening had been well spent.

Yours in L., B. & C.,

LIZZIE PORTER, V.C.R.

MID-ENGLAND.

The Kind of Work Done by Queen of the Midlands.

(Derby Daily Express.)

The members of Court Queen of the Midlands, Mrs. W. G. George, Chief Ranger, recently established in this centre, availed themselves of the generous offer of Mr. Arthur Twigdon, Exeter Street, Derby, of the use of his modern steam gondolas for a benefit to the benevolent fund of the society

formed for local charity work. The lady Companions have elected presidents of the various ward committees, to whom all applications for assistance must be made, and who will also kindly receive any cast-off clothing, boots or other donations in aid of urgent cases. This scheme also has the fullest sympathies and support of a great number of influential ladies and gentlemen of the town. This Court has also under consideration the advisability of adopting sick, medical, funeral or other benefits for any members who desire the same.

ENGLAND.

A Court of Lady Companions of the Order named "Queen of the Midlands" was instituted at the Y.M.C.A. Rooms, Derby. The charter list of this new Court includes the Mayoress (Mrs. E. T. Ann), and other influential ladies of the town. Individual members of this Court may take up the whole benefits as provided for men at their discretion, and at precisely the same rates. The Lady Companions will, at their business sessions, consider and carry out any social, benevolent, or charitable work which may commend itself to their notice as urgent and desirable. The kindly suggestion made by Bro. Councillor George, "That a committee be formed to collect and receive cast off clothing, boots, etc., so that the same may be distributed amongst needy children," was to form a part of the business agenda at their meeting of this Court on Wednesday last. Mrs. Councillor George, as a Lady Companion, will take a leading part in the project. Mr. Councillor George, being a Bro. Forester, has kindly agreed to this arrangement. Lady Companions, who have been elected to fill important official positions (unanimously elected) are as follows: C.R., Mrs. E. Sims; P.C.R., Mrs. E. T. Ann (Mayoress); V.C.R., Mrs. F. Walker; R.S., Miss Brelsforth; F.S., Mrs. J. B. Ashcroft; Treas., Mrs. A. Dearsley; C.D., Mrs. W. B. George. Other Lady Companions who have accepted office are Mrs. H. H. Hillman, Mrs. W. Wright, Mrs. R. Demay, Miss Bailey, Mrs. T. Morgan, Mrs. W. Lipscombe, Mrs. A. E. Bonas, and others. Several Lady Companions have already applied for the full benefits as provided for men, and have been accepted by the Medical Board. Committees of this Court will be allotted to each ward in the town, and will meet whenever desirable, independently of the statutory monthly meeting.

Court Queen of the West, No. 2045, held its annual meeting at the Masonic Temple, Torquay, on Wednesday evening. In addition to the members of the Court, those present included Bros. C. E. Price, H.C.R., Bristol; T. Coles, P.H.C.R., Exeter; A. F. Blamey, P.H. Sec., Torquay; W. G. Langford, C.R., Paignton; H. M. Langford, R.S., Exmouth; C. Mayne-Clark, S.B., Exmouth. On the C.R. vacating the chair, it was assumed by the H.C.R., Bro. Price, who, with Bro. Blamey, acting as Marshal, installed the officers for the ensuing year, as follows:—Bros. W. H. Goss, C.R., A. J. Pratt, R.S.; W. G. Laskey, F.S.; J. Glanfield, Treasurer; Dr. Cook, Physician. A fair muster of the brethren adjourned to Bro. Wood's Pavilion Hotel, where an excellent banquet was partaken of. Bros. T. Coles and A. T. Blamey filling the chair and vice-chair respectively. The usual loyal toasts having been proposed, "Our Noble Order" was proposed from the chair, and ably responded to by Bros. Price and Blamey.

The former gave an account of the Supreme Court meeting, lately held in Toronto, and Bro. Blamey dwelt on the great benefits the Order gave, and the rapid strides it was making. "Court Queen of the West," was responded to by Bros. Pratt and Goss. Other toasts followed, including the "Visitors," the "Chairman" and the "Host."

At the monthly meeting of Court Exon, 2090, held at the Oddfellows' Hall, Exeter, the interesting ceremony of the installation of officers for the ensuing year was conducted by Bro. Blamey, D.S.C.R., organizing officer for Southern England. There was a full attendance of brethren of Court Exon, and, in addition, a contingent of 13 visiting brethren from Court Queen of the Exe (Exmouth), attended in full regalia. Much satisfaction was expressed at the fraternal spirit shown by all members of the Order, and the flourishing condition of the Courts. At the conclusion of the ceremony the visiting brethren were entertained by the members of Court Exon in social harmony, and a pleasant hour was spent; the visitors on their return being accorded a hearty send-off by their hosts at Queen-street Station.

FORTUNES IN CUBA.

The Cuban Land and Steamship Company of New York City, incorporated with an authorized capital of \$1,000,000, and composed of some of the best known men of the United States, is forming an American colony in Cuba. Persons over sixteen years of age, of thrifty and industrious habits, will be given free and absolutely without cost, a plantation of 5 to 40 acres. You do not have to move there unless you want to. The Company will plant and cultivate your plantation for five years for you. A five-acre plantation is said to be worth \$5,000 at the end of five years, and a forty-acre plantation worth \$10,000. The Company employ agents who are making from \$100 to \$400 monthly. Read their large page advertisement in this issue and send for their illustrated book on Cuba, its tobacco, sugar, orange, lemon, banana, pineapple and vegetable culture. Excursions will be run to Cuba several times yearly, one of which you will be invited to join.

A NECESSITY IN EVERY HOME.

The American homes of to-day that do not count a musical instrument of some kind among their household treasures, are lacking a sweet influence that every family would be the better for having. Although this fact has been generally recognized for many, many years, particularly by the parents who appreciate the refining and elevating influence that music has over the children, yet until of late the cost of pianos and organs, the standard home instruments, has been so great that people in moderate circumstances could not afford to buy.

But the world forges ahead and to-day the opportunity is given to all, by at least one reliable firm, to secure a piano or organ of excellent workmanship and great beauty, and purity of tone, direct from the factory at manufacturer's prices, which, as every one knows, is far below the usual selling price. This refers to the well-known and reliable house of Messrs. Cornish & Co., of Washington, New Jersey, who manufacture the World Celebrated American Pianos and Organs.

A very handsome Art Souvenir Catalogue is issued by Messrs. Cornish & Co., which fully describes fifty different styles of American Pianos and Organs. It is beautifully illustrated and has a colored frontispiece that is well worth framing. Any of our readers can get one for nothing by simply writing for it to Messrs. Cornish & Co., Washington, New Jersey.

The civil code of the State of New York has just been amended in a way that may directly affect fraternal orders in litigation. The amendment debars physicians from testifying in the courts during the lifetime or after the death of a patient as to his health when alive.

Supreme Secretary's Statement for the Month of March, 1899.

Delinquent Courts who have not paid their February Assessments.

Name of Court.	No.	Name of Court.	No.
Horton	615	Bras d'Or	3356
Maitland	691	Walnut	3527
Cando	1556	Batoche	3585
Bossburg	3599		

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st March, and will stand suspended till duly reinstated.

Courts Reinstated since last Report.

Name of Court.	No.	Name of Court.	No.
Sylvan Dale	3037	Poplar Grove	3924
Green Mountain	3903		

Receipts, March, 1899.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits.	General Fund.
997	British Columbia.	\$ 1114 66	\$ 81 91	\$ 106 70	4620	New Jersey.....	\$ 4787 20	\$ 52 87	\$ 493 00
8761	California	12780 09	191 22	1301 50	13538	New York	14523 30	858 38	1654 25
10829	Central Ontario.....	12241 56	1444 11	1296 74	2262	North Dakota	2614 53	65 28	259 85
285	Colorado with Utah annexed.....	433 11	8 13	48 65	582	Northern Michigan	608 22	49 45	77 50
10331	Eastern Ontario.....	11198 50	965 45	1183 05	1256	North'n Minnesota	1447 15	116 94	155 85
6800	Illinois	8160 42	66 29	765 25	1063	N. W. Territory....	1400 53	96 61	186 05
2011	Indiana	2344 42	14 88	273 50	3276	Nova Scotia.....	3580 07	265 72	398 80
644	Iowa.....	796 43	1 48	70 60	7342	Ohio	7420 77	122 53	874 35
3135	Maine.....	2714 54	822 35	421 10	13600	Ontario	13633 50	2472 15	1579 70
2410	Manitoba.....	3142 15	309 37	358 44	1553	Pennsylvania.....	2020 54	36 72	192 77
10176	Michigan.....	10493 97	822 60	1246 25	1410	Pr. Edward Island.	1457 42	38 64	155 05
3285	Minnesota.....	3635 64	10 79	439 90	14456	Quebec.....	16165 85	4741 81	1800 30
1074	Missouri with Kansas annexed.....	1311 73	9 75	147 05	88	Washington.....	1298 52	18 83	115 80
447	Montana.....	718 28	16 53	75 25	4167	Western Michigan	4476 19	201 40	485 20
391	Nebraska.....	411 72	2 16	83 40	3110	Wisconsin.....	3829 84	25 81	377 40
5757	New Brunswick.....	5810 10	1013 47	636 22	195	S. C. Jurisdiction.	235 73	1 83	21 15
2114	New England.....	1982 51	739 34	276 45	5520	G. Britain, Ireland and Norway.....	6813 25	34 52	776 50
					148,312				
	Received on account of Fire Insurance.....						439 75		
	" " " Sundry Refunds.....						220 72	4 29	
	" " " Reorganizing and other accounts.....								1043 93
	Draft Redeposited.....						1000 00		
	Grand Totals.....	\$167,295 96	\$15,723 61	\$19,377 90					

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	By Cash remitted Supreme Treasurer.....
" Sick and Funeral Benefit Fund.....	
" General Fund.....	
Total.....	

Supply Account.

Received on account of Supplies

Investment Account.

Received on account of Principal on Loans.....

Submitted in L. B. and C.
JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for March, 1899.

Mortuary Statement.

RECEIPTS.	
To Balance as per last Statement.....	\$3,110,245 01
" Supreme Secretary.....	165,635 49
Cheques No. 5287 to 5299, re-deposited.....	\$1000 00
" " 6128.....	5 48
" " 59.....	1 29
" " 83.....	3 32
" " 100.....	1 86
" " 102.....	3 56
Received on Taxes on Loans.....	98 70
Refunds on Loans.....	122 02
Received on account of Fire Insurance	439 75
	\$3,277,556 48

Paid to Beneficiaries of late Brothers—	
Alfred Suller.....	Court Sarnia, 55..... \$1,000 00
Edwin B. Bar's.....	" Morris Viney'd, 532 1,000 00
Thomas J. Brennan	" Columbus, 920..... 1,000 00
William B. Tweedie.....	" Kirby, 1046..... 1,000 00
Frank J. Ruth.....	" Dowagiac, 3018..... 2,000 00
John G. Johnson.....	" Moose Hill, 3307..... 2,000 00
James S. Sargent.....	" Metco, 3343..... 500 00
John A. Dengler.....	" Daskan, 3431..... 1,000 00
Frederick J. Stanyer.....	" Merrimac, 3189..... 1,000 00
Andrew H. Irwin.....	" Prince Albert, 149.. 1,000 00
John C. Walther.....	" Niagara, 227..... 2,000 00
Louis A. Congdon.....	" Dunville, 231..... 1,000 00
W. B. Duck, M.D.....	" Preston, 348..... 1,000 00
William Atchison.....	" Avonbank, 1219..... 1,000 00
Albert E. Coggin.....	" Bryer, 300..... 1,000 00
Lawrence English.....	" Illinois, 1623..... 33 34
Calvert D. Laub.....	" W. Stockholm, 3693 1,000 00
George A. Pippy.....	" Hiawatha, 108..... 500 00
Samuel Westaway.....	" Exeter, 123..... 499 99
Charles H. Down.....	" Lemoore, 634..... 1,000 00
William C. Smith.....	" Fort Hamilton, 1749 16 67

Walter Harrison.....	Court Mason, 354.....	\$1,000 00
O. D. Pollock.....	Wetumpka, 1580.....	1,000 00
Israel Racine.....	Glen Nation, 810.....	1,000 00
Emilio Eug. Maggio..	Mission, 1369.....	3,000 00
Allan Outhouse.....	Petite, 967.....	500 00
Phillip W. Rayment...	Wolland, 116.....	1,000 00
Fred Albert Johnson..	Maple Valley, 1719..	1,000 00
John Dudgeon.....	Equity, 112.....	200 00
G. W. Stull.....	Guelph, 37.....	1,000 00
Robt. A. Caldwell....	Sherwood, 363.....	1,000 00
Albert Thornton.....	Nasahick, 3035.....	500 00
P. Lunabeek.....	El Pasado Robli, 602	2,000 00
Frank H. Chandler....	Dodgville, 3735.....	1,000 00
Alfred E. Harper.....	Bolton, 308.....	1,000 00
James McKissock.....	Point Douglas, 1015	1,000 00
James Boyd, jr.....	Bryer, 3078.....	1,000 00
Ef'ne. Valcourt, M.D.	Plessis, 401.....	2,000 00
Wm. H. Patterson....	Butler, 1380.....	1,000 00
Harvey C. Ellis.....	Washington, 44.....	1,000 00
Thomas Hogyard.....	Manitou, 135.....	1,000 00
Edouard Dubois.....	Plessis, 401.....	1,000 00
Benjamin F. Kayres..	Caro, 506.....	1,000 00
Francis Woods.....	Minto, 475.....	1,000 00
F. E. S. Harris.....	Regina, 652.....	1,000 00
Michael Leibig.....	Somerset, 988.....	1,000 00
William D. Warwick..	Dayton, 1000.....	1,000 00
Geo. W. Armstrong..	Omaha, 1091.....	1,000 00
Charles P. Horney....	Vivian, 1251.....	1,000 00
E. A. M. Kitzson.....	Monkland, 1322.....	2,000 00
George J. Labelle....	Hull, 1444.....	1,000 00
Samuel D. Asimont..	Wide Awake, 1618..	1,000 00
William Stewart.....	Komoko, 3076.....	500 00
M. J. Stubert.....	Carthage, 1961.....	1,000 00
A. Gorland.....	Ottawa West, 702..	3,000 00
Geo. A. Orwig, M.D.	Buck Eye, 312.....	3,000 00
Nils Joppson.....	Mor. Vineyard, 532..	500 00
Anthony A. Gauthier.	St. J'n Baptiste, 1350	1,000 00
Frederick Ramlow...	West Duluth, 797..	2,000 00
Charles Des Lauriere	Levis, 1512.....	2,000 00
Thomas Macdonald..	Commerce, 3283.....	1,000 00
William C. Hall.....	Yassar, 337.....	1,000 00
Edwin Ralph Farley	Forest Home, 431..	1,000 00
Horace A. Sherriff..	View, 937.....	1,000 00
James W. Herbert....	Ridgedale, 1564.....	1,000 00
Robert N. Curry.....	Enterprise, 48.....	1,000 00
John A. Mills.....	Fairland, 3359.....	500 00
Robert J. Ewen.....	Lumsden, 3781.....	1,000 00
Thomas J. Kelsh.....	Glen Oak, 3027.....	1,000 00
Henry Yant.....	Standard, 847.....	1,500 00
Louis Noeller.....	Niagara, 227.....	2,000 00
Simon Johnston.....	Thamesford, 68.....	1,000 00
John McLary.....	Forest City, 8.....	1,000 00
Richard F. Matthews	Dufferin.....	1,000 00
Willet Davis.....	Sydney, 83.....	1,000 00
C. McDonald, M.D....	Ruby, 201.....	1,000 00
Charles D. Pierce....	Miami, 661.....	2,000 00
M. H. Wilson.....	Sandusky, 739.....	2,000 00
Richard Power.....	West View, 756.....	1,000 00
John F. Hoop.....	Keystone, 832.....	1,000 00
Manni Bonney.....	Laken Wild, 1932..	1,000 00
John E. Schill.....	Nickel Plate, 3453..	1,000 00
Samuel J. Patterson.	Bay Centre, 736.....	500 00
Robert H. Cross.....	Myrtle, 5.....	833 34
Henry W. Cooper....	Delight, 1695.....	1,000 00
Isaio Vary.....	St. Roch, 701.....	1,000 00
J. B. Pierce.....	Desmond, 187.....	1,000 00
Fy. Clement Vinall..	Chancery, 2092.....	973 32
F. Evetts.....	Rustic, 2183.....	486 66
Sydney Hughes.....	Donore, 2093.....	1,946 64

\$100,489 96

Old Age Disability—	
Charles Vivian, C. Harwich, 98.....	\$100 00
William Longland, C. Kingsville, 9.	100 00
Robert Stewart, C. Guelph, 37.....	100 00
	300 00

Total and Permanent Disability—	
Frank P. Chass, C. Uby, 722.....	\$ 500 00
Michael McIsaac, C. Mainsboro, 1468	500 00
Joseph Fisher, C. Waterville, 1344.	500 00
Gottlob Walter, C. Dowagiac, 3018.	500 00
John Gardner, C. Mount Royal, 7.	500 00
John Hill, C. Central Duluth, 1727.	1,000 00
Chas. B. Adams, C. Independent, 611	1,000 00
George H. Wham, C. Winnipeg, 13.	500 00
John Kellar, C. Hay Bay, 837.....	500 00
Hardoin Allard, C. Good Intent, 1622	500 00
E. T. Moffett, C. Empire State, 3062	250 00
Doctors' Fees.....	44 25

107,081 21

Refund of Assessments.....	437 09
Repairs to Properties.....	304 44
Advertising.....	36 63
Inspectors' Fees.....	40 00

Insurance.....	\$ 603 02
Taxes.....	1,172 34
Commissions.....	277 00
Legal Fees.....	699 78
	\$3,570 35
English Refund.....	171 31
Five per cent. to General Fund.....	8,281 77
Balance.....	3,158,448 84
	\$3,277,556 48

Sick and Funeral Fund.

RECEIPTS.

To Balance, as per last Statement.....	\$ 83,156 91
Supreme Secretary.....	15,719 32
Cheque No. 33304 cancelled.....	33 15
" " 39266.....	11 00
" " 11016.....	50 00
" " 35186 re-deposited.....	79 15
Refund.....	4 29
	\$ 99,058 82

CONTRA—CR.

By Sick Claims.....	\$ 27,729 74
Funeral Claims.....	800 00
English Sick Claims.....	131 35
Refunds.....	2 23
Refunds.....	32 76
5 per cent. to General Fund.....	794 96
Balance.....	69,567 78
	\$ 99,058 82

General Account.

RECEIPTS

To Supreme Secretary.....	\$ 19,377 90
on account of supplies.....	843 37
Five per cent. Mortuary Benefit Fund.....	8,281 77
Sick and Fun. Ben. Fund.....	794 96
Cheque No. 672 cancelled.....	1 51
	\$ 29,299 51

CONTRA—CR.

By Salaries of Officers.....	\$1,208 33
Organizing Salaries and Expenses.....	9,660 29
Wages of Employees.....	4,503 65
Furniture.....	283 25
General Management Expenses.....	4,703 62
Forester and Supplies.....	6,463 31
Refund of Fees.....	324 64
Balance.....	2,152 42
	\$ 29,299 51

Surplus.

Deposited with Ins. Dept. of Dom. of Canada.....	\$100,000 00
Great Britain and Ireland.....	95,610 17
U. S. Government Bonds.....	148,758 36
New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Est.	2,651,393 61
Debentures.....	133,906 66
Deposit Receipts.....	540 79
	\$3,150,209 59
Current Account.....	71,935 41

Sick and Funeral Surplus.....	\$3,222,145 00
	69,567 78
Grand Total Surplus.....	\$3,291,712 78

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

Toronto.

Temple Encampment, at its last meeting, proceeded under the orders of the Ill. Sup. Com. to inspect a rare and costly collection of portraits then on exhibition in the Temple Building. This encampment has prepared an extra degree for the benefit of those enthusiastic brothers who require a vivid initiation. Any member who has taken the "veteran" degree will know it.

Report of the Medical Board for the Month of March, 1899.

During the month of March, the Medical Board reviewed 1,519 medical examination papers, of which 1,270 were accepted and 249 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted	Rejected	Jurisdiction.	Accepted	Rejected
British Columbia.	14	2	New York.....	100	29
California.....	106	20	North Dakota.....	21	5
Colorado.....	21	1	Nova Scotia.....	25	3
Connecticut.....	21	7	N. W. Territories.	23	3
Illinois.....	80	16	Ohio.....	90	16
Indiana.....	20	1	Ontario (Centre).....	37	11
Iowa.....	6	1	Ontario (East).....	26	8
Kansas.....	1	1	Ontario (West).....	63	20
Kentucky.....	5	5	Oregon.....	5	1
Maine.....	46	10	Pennsylvania.....	20	1
Massachusetts.....	1	1	P. E. Island.....	6	2
Manitoba.....	29	7	Quebec.....	69	26
Michigan (East).....	79	22	Rhode Island.....	1	1
Michigan (North).....	6	2	Vermont.....	5	1
Michigan (West).....	67	5	Washington.....	2	1
Minnesota (North).....	29	6	Wisconsin.....	51	17
Minnesota (South).....	20	1	England.....	33	5
Missouri.....	3	1	Ireland.....	15	3
Montana.....	5	1	Scotland.....	14	1
Nebraska.....	2	4	Wales.....	8	1
Newfoundland.....	29	3	Norway.....	3	2
New Brunswick.....	31	7			
New Hampshire.....	10	1	Total.....	1270	279
New Jersey.....	38	7			

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

A Strict Examination.

Old Bob conceived the idea of having his life insured.

"How much do you weigh?" asked the examining physician.

"I weigh 'bout fifteen pounds more den my wife does."

"Well, how much does she weigh?"

"I'ze done forgot, but she's a whopper, lemme tell yer."

"How tall are you?"

"Who—me?"

"Yes, you."

"Lemme see. Does yer know Abe Sevier, what worked for old man Plummer?"

"No."

"Waal, I'ze sorry, fer I ain't quite as tall as he is."

The doctor, after weighing old Bob and measuring his height asked:

"How old are you?"

"Who—me?"

"Yes, of course you. You are being examined."

"Dat's a fac. Well, lemme see. My birthday comes in July, an' now whut I wants to git at is how many Julys I can recollect. Ain't dat de pint?"

"Yes."

"Waal, lemme see. Blamed ef I know. Suppose we make it August instead of July?"

"What difference would that make?"

"Doan' know but it's jes ez easy."

"I will put you down at 50. How old is your father?"

"'Bout 'er hunnered an' ten."

"You don't tell me so?"

"Yaas, I does."

"Is he in good health?"

"Oh, no, sah, dat ain't whar he is; he's in de grave."

"Thought you said he was 110."

"He is. Yer didn't aax me how old he was when he died."

"Well, how old was he when he died?"

"'Bout 40."

"Had he enjoyed good health?"

"Oh, yaas, sah; de healthiest man yer eber seed."

"Did he have a lingering disease?"

"Whut sort 'zeaze?"

"Was he sick very long?"

"Oh, no, sah; he dropped off mighty sudden."

"Heart disease?"

"No, sah."

"Did the doctors attend him?"

"Yaas, sah."

"Well, what did they say was the matter with him?"

"Da didn't say much of nothin'. One of 'em climbed up an put his ear ag'in de ole man an said dat he wuz dead enough ter be cut down. Den de sheriff cut him down an put him in a box. Doan' think dat he had heart 'zeaze, boss. Think dat he had some sort er trouble wid his naik."

"Look here! I don't believe you want your life insured."

"I doan' b'lebe I does, sah, since yer gunter pry inter a man's family history. Good day, sah."—*Arkansas Traveller.*

Look to Your Button.

Governor Roosevelt, of New York, recently signed a bill making it a misdemeanor to wear, without authority, the badge of the G.A.R., the Loyal Legion of the United States, Patrons of Husbandry, Independent Order of Foresters, or of any other society of ten years' standing in the State, or to use the same to obtain public assistance. This is a move in the right direction and will greatly protect societies from the nefarious acts of professional "dead beats," whose appeals for charity will now be treated to a term in one of the State Penitentiaries.

Got In on the Ground Floor.

A prominent New Yorker, having positively asserted that "it is impossible for a man who keeps his feet dry to take the grip," was a little surprised by a letter he received the next morning. It was from a man with two wooden legs, who declared that every winter for the past five years he had been a victim of the grip.—*Exch.*

A Standard of Delicacy.

"Have you met Mr. Woolly, the western millionaire?" asked the sharp faced young lady.

"Oh, yes!" replied the plump one. "He took me in to dinner at Mrs. Hytone's last night. He was quite gallant and remarked upon my birdlike appetite."

"Indeed, dear! Well, he's a good judge. You know he runs an ostrich farm in California."—*Exch.*

The Right Soil.

A country exchange says: "It is a mistake to suppose that any old, worn-out soil is good enough for the orchard without fertilization. Good soil is essential to good fruit."

True also of the fraternal lodge. Let the organizer not waste his efforts upon the worn-out failures of the community or squat down on the outskirts of some other lodge to pick up the windfalls and kickers, but go straight to where there is new soil. Go to the best and most prosperous people. The reason they are prosperous is because they see a good thing quicker than others. So go to the good soil, you'll save time and gather good fruit.

Old Line New Business.

Mr. A. G. Ramsay, who for many years has been President of the Canada Life Assurance Company, in addressing the 52nd annual meeting of that Company, said:

"In speaking about new business, I would like to give you a few remarks from a very excellent paper read the other day before the Actuarial Society of Glasgow. The author says that while all know that the health of a man will be impaired by too much food, especially if it be rich and costly, there are few who understand that it is possible to injure a life office by giving it too much new business, no matter at what cost it may have been

obtained. He pointed out that it is not by any means surprising that a big new business is so highly prized, and its advantages so greatly exaggerated, for it is the big new business that raises the fees of Directors, that raises the salaries of the Presidents, Managers and officials, and causes the annual rejoicing on the day of the annual meeting. Reserves may be inadequate, funds badly invested, expenses of management may be ruinous, and bonuses may be infinitesimal, but if there is a large new business to report everybody is congratulated on being connected with such a highly prosperous concern. The big new business is like charity in covering a multitude of sins, but a big new business is not so much a matter of merit as of a matter of price."

To Medical Examiners.

It has been held in at least one of the United States that the medical examiner of a society is the agent of the society, notwithstanding conditions of the contrary in the application and certificate; and where he fails to insert the answers to questions in the application as given by the assured his act is the society's and not the assured's.

It behooves the medical examiner to take such care in transcribing the answers of his applicant that no such question can arise. A medical examiner who cannot faithfully report his own examination is not a worthy agent of either the society or the candidate.

The Celebrated Cornish American Pianos and Organs.

A YEAR'S FREE TRIAL.

WE will ship a Piano or Organ anywhere upon the distinct understanding that if it is not satisfactory to purchaser after twelve months' use, we will take it back.

It would be impossible for us to make public this unique CORNISH PLAN of doing business were it not backed up by the strongest evidence of our absolute responsibility. The Cornish American Pianos and Organs are warranted for twenty-five years, and with every warrant there is our personal guarantee endorsed by a business reputation of nearly fifty years, and plant and property worth over ONE MILLION DOLLARS. Our success in the past has been mainly owing to the confidence placed in us by the public, and we have A QUARTER OF A MILLION SATISFIED PATRONS bearing testimony to the honesty of our methods and the perfection of the Cornish American Pianos and Organs.

For full particulars of the World Famous CORNISH PLAN

and for a complete description of the instrument made by us, see OUR NEW SOUVENIR CATALOGUE FOR 1919, handsomely illustrated in colors. The most comprehensive musical catalogue in the trade. The frontispiece is a masterly reproduction in fac-simile of an interesting oil painting, designed and executed for us by an eminent artist, representing "SAINT CECILIA AND THE ANGELIC CHOIR." This beautiful catalogue is sent CHARGES PREPAID, and we also include our novel reference book, "THE HEART OF THE PEOPLE."

FREE. Catalogue, Book and our latest Special Offers Free.

REMEMBER that a prompt response to this advertisement will secure a DISCOUNT of \$10.00 on the 1st prices as quoted in our 1919 Catalogue on any CORNISH ORGAN or \$20.00 on the 1st prices if you buy a CORNISH PIANO.

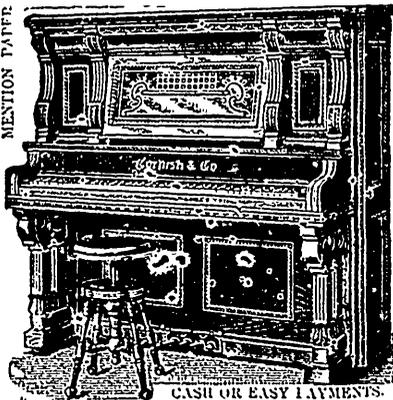
REFERENCES. Our bank, your bank, our bank or any of the multitude of patrons who have purchased millions of dollars worth of instruments from us during the past fifty years.

Send for particulars of our popular co-partnership plan, by means of which a Cornish American Piano or Organ can be secured absolutely Free.

Mention Paper.



MENTION PAPER



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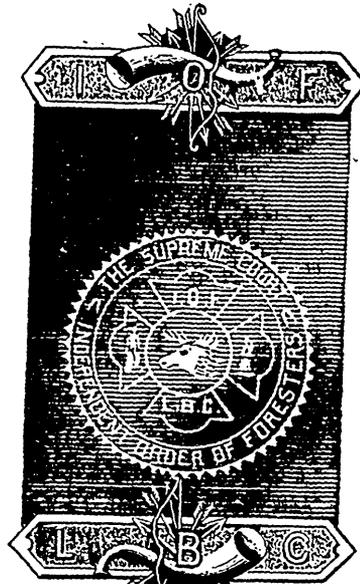
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YOUR
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Solid Gold Charm, red, white
and blue enamel, \$4.50.



Solid Gold Pin, red, white
and blue enamel, \$4.50.



Companion Pin, gold and
enamel, \$1.25.



Members' Badge, \$1.25 each



Companion Pin, gold and
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Royal Foresters' Button,
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The above cuts represent the exact sizes. Remember to per cent. off prices quoted, if you purchase in Lots of 12. Send orders, accompanied by cash, to J. A. McGILLIVRAY, Temple Building, TORONTO.

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An American Scientist's Great Work.

Consumption, Pneumonia, La Grippe, Asthma, Catarrh, Bronchitis, and all Lung and Bronchial Troubles, can be Positively and Permanently Cured.

Dr. Slocum's System of Treatment has Revolutionized Old-Time Theories.

A Free Course of Treatment for all Sufferers for the Mere Asking.



SCENE IN THE SLOCUM LABORATORIES, NEW YORK CITY.

The Doctor Demonstrating to Medical Men, Scientists, Statesmen and Students the Value of the New Slocum System of Treatment for the Permanent Cure of Lung Consumption, Catarrh and all Pulmonary and Wasting Diseases.

Do you cough?
Do your lungs pain you?
Is your throat sore and inflamed?
Do you spit up phlegm?
Does your head ache?
Is your appetite bad?
Are your lungs delicate?
Are you losing flesh?
Are you pale and thin?
Do you lack stamina?

These symptoms are proof that you have in your body the seeds of the most dangerous malady that has ever devastated the earth—consumption.

Consumption, the bane of those who have been brought up in the old-fashioned beliefs that this disease was hereditary, that it was fatal, that none could recover who were once firmly clasped in its relentless grip.

But now known to be curable, made so by the world-stirring discoveries of that man whose name has been given to this new system of treatment.

Now known to be preventable and curable by following and practicing his hygienic teachings.

The new system of treatment will cure you of consumption and of all diseases which can be traced back to weak lungs as a foundation.

It is not a drug system, but a system of germ destruction and body building.

Not guesswork, but science.

Not a step backward, but a stride out of the old ruts.

Made possible only by Pasteur's, Virchow's, Metchnikoff's and Slocum's latest discoveries in bacteriology, hygiene and therapeutics.

In plain English, a system of modern scientific disease curing.

The System consists of Four Preparations which act simultaneously and supplement each others curative action.

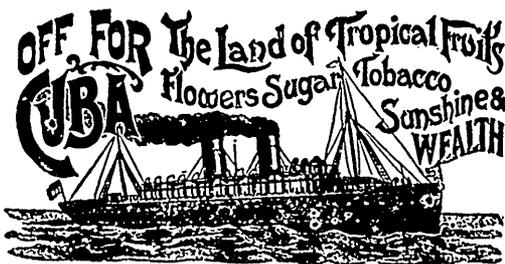
You are invited to test what this System will do for you, if you are sick, by writing for a free treatment to the Slocum Laboratories, New York City.

WRITE TO THE DOCTOR.

Send your name and full express and postoffice address to the Slocum Laboratories, 98 Pine Street, New York, and mention (INDEPENDENT FORESTER), and the Four Free Preparations of medicine will be forwarded you.

The system is a positive cure for consumption, that most insidious disease, and for all lung troubles and disorders complicated by loss of flesh, Coughs, Catarrh, Asthma, Bronchitis, etc.

Thin, pale, weak people become fat and hearty by its use. The test is to try it.



GUBA FREE

HOMES and PLANTATIONS

ABSOLUTE FREE WARRANTY DEED TO ONE OF THE FOLLOWING:

90 PLANTATIONS of 40 Acres each			
180	"	20	"
360	"	10	"
720	"	5	"
1440	"	2½	"
1500 HOUSE AND BUSINESS LOTS.			

The Grandest Colonization Enterprise Ever Offered to the American Public!
 An American Colony, for Americans Only, in one of the Choicest, Most Beautiful and Fertile Spots on the Most Fertile Island in the World.

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This Company incorporated with an authorized capital of \$1,000,000, and composed of some of the most successful and shrewdest business men of New York and other States, who are far-seeing enough to know the vast wealth to be made in Cuba within the next few years, are securing immense landed properties on that beautiful and fertile island.

They are incorporated for the purpose of buying, selling, improving and cultivating Lands in Cuba, Establishing and maintaining Steamship Lines, Railroads, Mills, Factories, Hotels, Docks, Plantations, etc.

Our real estate experts are now in Cuba selecting and buying choice Tobacco, Sugar, Banana, Lincapple, Coffee, Fruit and Vegetable Lands.

With the sole object of making all of this land worth fifty times its present value, they have inaugurated the most gigantic and liberal colonization enterprise in the history of the world.

With a broader business policy than has characterized any similar enterprise, the Company propose to give away all of the above-named House lots, Business lots and Plantations of from 2 1-2 to 40 acres, absolutely Free, to found an American colony.

THE LAND ABSOLUTELY FREE

No charge is made for the land for making deed, notary fee, taxes or other so-called expense, but we require all to send 25 cents when application is made. This amount is simply to help pay cost of this advertisement, postage and handsome illustrated book on Cuba—its climate, soil, tobacco, sugar and fruit culture. Each applicant can receive a Warranty Deed for a Plantation, or a House or Business Lot, as he or she may choose.

The Plantations and Lots to be given away, will consist of only one-fifth of our property, the remaining four-fifths we shall hold for the Company's profit, to be sold in the future at enormously increased values.

Large and diversified ownership by energetic and enterprising Americans, will make all of our property

worth, in five years, fifty times what it is to-day—hence our offer. Such a field of wealth has never before been opened. It may mean a fortune to you. It certainly means happiness, comfort, and a competence to those who accept our offer now.

\$300 to \$1,500 PER ACRE

can be made from Cuban Land, raising Sugar, Tobacco, Coffee, Oranges, Coconuts, Pineapples, Bananas, Figs, Citron, and all early vegetables. Three crops 1 year. No frost, a beautiful, healthful climate, under American system of government: a life on the richest and most fertile island in the world. Forty acres will make you a fortune in a few years. Five acres a competence for life. We start you on the road to this. Why toil and starve, and freeze, when by at once taking advantage of this offer, you can reap a golden harvest, and live a life of comparative ease.

PLANTATIONS SET OUT AND CULTIVATED.

The Company will set out and take care of Plantations for those who are not in a position to attend to it personally. After two years a 20-acre plantation will pay \$4,000 yearly, and after five years over \$8,000. Think of it!

Our offer is open to all except girls or boys under 16, or paupers. We want people with ambition and energy. Those who have something and want to see that something grow into a splendid and easy livelihood.

CONDITIONS. There are absolutely NO conditions that cannot be complied with. You are not required to move there, to improve in any way except at your own pleasure, though we prefer that you should.

EXCURSIONS will be run several times yearly by steamships, for the benefit of stockholders and land owners. These excursions will be either given in one of our own steamships, or one chartered for the purpose at actual cost of transportation and food.

TO-DAY is the day to answer this advertisement to secure its full benefits. Should your application be too late to receive the full benefits then the money will be returned. Send 25 cents, stamps or silver.

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For nourishing the skin—exquisitely perfumed.

The Misses Bell's Complexion Tonic

For removing Freckles, Pimples, etc.

The Misses Bell's Hair Tonic

For curing Dandruff and promoting growth.

The Misses Bell's Capilla Renova

For Restoring Gray Hair to Natural Color.

The Misses Bell's Complexion Soap

For the Complexion—the finest and purest made.



FREE

A trial bottle or package of any of the above preparations at our parlors in New York City; or by mail to any address, in plain wrapper, upon receipt of eight cents in stamps or silver, to cover actual cost of postage on each package. Trial bottles or samples can be had at our New York offices only. Correspondence cordially solicited.

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Our guide book instructs how to proceed and how to obtain patents, with other valuable information. Reuter's fees paid successful.

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DON'T SEW ON BUTTONS!

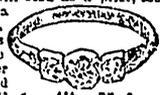
Address: Ring Co., Boston, Waterbury, Conn.



GREAT PRIZE PICTURE PUZZLE!

Somebody has broken one of the grocer's bottles, he is scolding a woman but she is in secret, the real culprit is a hidden man who has a basket. He is in the picture. Can you catch him? If you put a pencil or pen mark around him, clip this out, return to us with 10 cents to pay for sample copy of our illustrated journal and we will send as a prize, the handsome platinum or gold plated finger ring, mounted with a 1" Simulation Diamond and 2 Superb Rubies or Emeralds. These are simulations of real stones and will delight you. The ring is a dandy wonder and people are surprised at getting such a nice prize for a few cents, yet we do just as we say, and will send it promptly for only 10 cents silver. Send strip of paper showing size around finger.

Address: **SAWYER PUB. CO., 216 Sawyer Bldg., Waterville, Maine.**



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EASY HOME CURE. PAINLESS. PERMANENT. We will send anyone addicted to OPIUM, MORPHINE, LAUDANUM or any other drug habit, a TRIAL TREATMENT, FREE OF CHARGE, of the most remarkable remedy ever discovered. Containing GREAT VITAL PRINCIPLE heretofore unknown. REFRACTORY CASES solicited. Confidential correspondence invited from all, especially PHYSICIANS. **ST. JAMES SOCIETY, 151 BROADWAY, NEW YORK**

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LIQUOR Habit Cured. Call or write for information. Dr. McClintock, 75 W. Tupper St. Buffalo, N.Y.

TRY THIS PUZZLE

Here is a Puzzle picture of a man who is looking around for his wife. He cannot see her yet she is the only full size standing near him. Can you find the missing woman? If so, make a mark on the picture with pen or pencil showing just where she is concealed, clip this out, return to us with only 10 cents to pay for sample of our charming magazine and we will as a special prize send you the beautiful Simulation Diamond Ring illustrated here; it is size of a 1 Kt. Diamond, in pretty rolled gold plate ring and will delight you or send your money back. Send strip of paper showing size around finger. Send 10 cents silver to **HARTS & GRAY, Box 407, New York, N.Y.**



CANCER Tumors and Ulcers cured. **NO** Write Box 24, Buffalo, N. Y. **KNIFE**

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