TORONTO, ONT., JUNE, 1896. NUMBER OF MEMBERS 1st APLIL, 90,892. SURPLUS FUND 1st MAY, 1896 \$1,686,572.66.

THE HUNIER, ROBE COMPANI LAD., PRINTERS AND BINDERS, TOLUNTO ONT.

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The Independent Forester

Vol. XVI.

JUNE, 1896.

No. 12.

The Independent Hoxestex. The Official Organ of the Independent Order of Foresters.

SUBSCRIPTION, \$1.00 PER YEAR.

ORONHYATEKHA, M.D., TORONTO, ONT., Editor-in-Chief.

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TORONTO, CANADA, JUNE, 1896.

1. Send all matters 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, 59 Yonge-street, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.

Cauada,

The Monthly Report and exact sum required to over assessments and other fees called for by such Monthly Reports, should be sent together in one cover.

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.

The Forestef will be mailed to each member of a court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses to Dan. A. Rose, Manager, The Independent Foresterr, 25 Wellington-street, W., Toronto. Until such list is received, the papers will be mailed to the Court Deputy in bundles for distribution among the members.

7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name in

Manager, as a control when a member is initiated.

When a member is suspended.

When a member withdraws from the court, when a member changes his address, or when a member joins a court by card, when a member is reinstated.

Editorial.

Notes.

June. Month of leaves and flowers and Foresters.

For June, Courts may initiate at Charter rates.

The closing month, make the last, first with the number of applications.

On the 1st May the surplus stood at \$1,686,572.66. It was \$1,280,000 twelve months ago.

Now for that final pull, and the pushing of the membership up to and over the 100 000 mark.

For an enjoyable holiday arrange to be at Thousand Island Park on 19th June. A good time is assured,

The year closing has been the best in the 22 of the Order's history. What have you done to make it so?

One more chance to secure the mill. n dollar badge of honor. After July 1st the million dollar badge will be withdrawn.

There yet remains one month of the Forestric year. Everyone would like to see it the best. They may, by working to make it so.

The Past Supreme Chaplain, Bro Rev. W. J. McCaughan, will have an overflowing congregation at Foresters' Island Park on the 21st June.

A good deed is never lost. Those for whom it is done may fail to appreciate it, or be grateful for it. But it purifies and elevates the life of him who did it.

Michigan won the blue ribbon in April. This jurisdiction led with 320 accepted applications. We wonder how Ontario likes second place. Well done Michigan.

California has maintained a good average right along. For April, 143 applicants passed. They are bound to have 2,000 added to their membership for the Forestric year.

Aspire to be something truly good and gr/ at, and that you will in a measure become. The mere aspiration for better things morally, is for a time at least the realization of them.

How happy some people would have been had they heard in life one half the good things said of them when dead, Don't wait till your friend dies before speaking of his good qualities.

North Dakota and Indiana have walked and worked side by side. Each has 78 added to the membership for April. A unit before the seven will make the figure about right for May and June.

The I.O.F. was represented at the Canadian Fraternal Association by Dr. Oronhyatekha, S.C.R.; John A. McGillivray, S.S.; Dr. Millman, S.P.; G. A. Harper, A.S.C.R., and Rev. A. Macgillivray, P.H.C.R.

Every member within reach of Foresters' Island Park will be there on June 19th when the 22nd anniversary of the Or, or will be observed. Everything is being a me to make the day one of great enjoyment.

Quebec has been taking a rest, we presume, preparatory to a big effort before July 1st. The April record shows 134 applications accepted. Their rival, Michigan, made a big gain on the eastern sister in April.

In this issue will be found a list of 42 new courts instituted during April. This is the best possible evidence of the popularity of the Order, and the skill and efficiency with which its affairs are administered.

Well done Manitoba. Population considered, the prairie province is, doubtless, first, with 87 accepted applications for April, standing eight among some 34 places reporting. Our congratulations to the workers.

Ontario is not saying much about the April record. The novelty of holding second place is such a surprise. High Chief McNair and his working legion had better bestir themselves. What story will May and June tell?

New York is a good third for April, with

be to see New York taking first place. The field is unsurpassed, and the I.O.F. is only being rightly understood now in the Empire

In spite of the clash of tongues and the excitement of a general election. The people of Canada are considering the benefits of membership in the I.O.F. They are more substantial than membership in any political party.

Every m mber, when he pays his assessments and dues, should ask and receive a receipt. It is his right, and may prevent trouble afterwards. The members' receipt book is convenient; every member should have one.

The applications for April were 2,433; of these 2,209 were accepted, a gain of ten per cent. over the sar e month of last year. No other institution that we know of has maintained the same uniform rate of progress from year to year.

The programme of athletic sports at Foresters' Park on the 19th inst., to be found in another column, is an attractive one. The presence of Mr. Eù. Hanlan, the champion oarsman of the world, who is to row, will draw a great crowd.

When you meet a man going down, don't increase his trouble, there will be plenty to blame. Speak a word of cheer. Lend a helping hand. Help him to regain lost ground. There is not anything in life more precious than helpfulness.

A California worker writes: "I am pleased to add my thanks to those you are receiving from all quarters in regard to THE FORESTER. I can only say it is, and always has been the best agent for securing new members that I have been able to get hold of."

The Mutual Investor is one of the latest candidates for public favor. It is published at Indianapolis, Ind., for the dissemination of insurance and building, and loan news. Its motto is: "Honest men, honest methods." The initial number is well got up, and contains several inticesting articles.

Among the factors that have made the I. O.F. popular and great, there is not one that the beneficiaries esteem more than the prompt payment of claims. Letters are re-241. One of the surprises of the future may ceived daily, speaking in the highest terms

of satisfactory and prompt settlement. The Order does not believe in delaying its kindness.

Illinois is coming to the front. "We will have it there and keep it there" says Bro. Stevenson, H.C.R. For April, the applications accepted were 187, a good fourth, beating Quebec and California. For May and June, they say they will beat New York, possibly Michigan and Ontario. Nothing like trying, by and by they may beat creation.

We regret to hear that a very disastrous fire visited the town of Deseronto on the 25th Mry, destroying an immense amount of property, and leaving nearly 100 families homeless. The loss is estimated at \$330,000. The Rathbun Company lost heavily. We extend our sympathy to the enterprising firm, and to our brethren of Court Deseronto, many of whom are employed by the Rathbun Company.

The number of sudden deaths is on the increase, almost daily we read of some one, apparently well, who without warning is summoned to the invisible world. The lessons are evident. It is the part of wisdom to be prepared for either issue, life or death. So that one may have for himself the better life beyond, and leave to his loved ones the heritage of a good name and the material comfort a certificate in the I.O.F. secures.

Bro. Chas. A. Van Ness, D.S.C.R., of Milwaukee, has issued a neat and comprehensive 80-page directory for the thirteen courts of Milwaukee, Wis., giving the officers and time and place of meeting of each court, and a list of members and their addresses. In addition, it gives a lot of valuable information about the Order. Bro. Van Ness has done his work well. Every city with two or more courts should have a similar directory.

The fifth annual meeting of the Canadian Fraternal Association was held in Shaftsbury Hall, Toronto, on the 30th April. Nearly all the Fraternal Orders in Canada were represented. The retiring president, Mr. Inwood, gave an admirable address that was received with every mark of approval. Capt. D. M. Robertson, Secretary of the Sons of Scotland, was elected president, and Bro. B. J. Leubsdorf was re-elected Sec'y-Treasurer. A beautifully illuminated address was presented to past president Dr. King.

With this number we complete Vol. XVI. of THE INDEPENDENT FORESTER. We have striven during the year to make it in every way worthy of the great Order of which it is the Official Organ. To the many friends who have aided us we are deeply grateful. The many words of generous appreciation that we have heard have increased our pleasure in what has always been a labor of love. We will seek during the coming year to make the Forester more and more worthy of the great and growing constituency for which it speaks.

The Supreme Chief Ranger.

On the afternoon of May the 8th quite a number of the personal friends of Dr. Oronhvatekha were at the Union Station. Toronto. to see himself and his amiable wife off on their trip for the old land. They sailed by the Lucania on the 9th, and on the 15th the cable announced their safe arrival in Liverpool. There the Chief was met by Bros. Marshall and McCaughan, managers of the I.O.F. for Great Britain and Ireland respectively. From Liverpool the party proceeded to London, where a conference was held with the High Officers and workers of the Order. Thorough arrangements have been made to push the work more vigorously than ever. The I.O.F. has secured a firm foothold in the old land, and from this out its growth will be rapid. The Chief sails for New York on the 6th June.

Anniversary Services.

It is now the recognized custom in the Order for every court to arrange for a service. on some convenient Sunday, when as a body the brethren will attend some place of worship, and as a body publicly acknowledge the Fatherhood of God, and return thanks for the mercies and privileges vouchsafed to the Order, and to its membership generally. It is desirable that these services should interfere as little as possible with regular Church and Sunday School work. As a rule they are held at the usual hours for worship. The large attendance of members at such services, and their thoughtful and reverent participation in the worship, always impress the community favorably, and awaken added interest in the Order. Some courts have already held their annual services. On the 10th May Court Guelph and some neighboring courts met together, and had the privilege of listening to an able and appropriate sermon from

Rev. R. McNair, H.C R. of Ontario. On the | bers of our Order elected to Parliament, and 24th May Rev. A. Macgillivray preached to the brethren of Staffa, Farquhar and Exeter. And, as is stated elsewhere, Rev. W. J. Mc-Caughan, of Belfast, H.C.R., of Ireland, will preach at Foresters' Island Park, in connection with the 22nd Anniversary of the Order. We trust every court of the Order will, on some Sunday during the year, publicly, and as a court, attend Divine Service.

Accident Tickets.

The Executive have contracted with The Ocean Accident and Guarantee Corporation (Limited) of London, England. Mr. G. G. Burnett, chief agent, Adelaide Street east, Toronto, to furnish the accident insurance for all members of and delegates attending the various High Courts.

Mr. Burrett will be pleased to have all courts intending to give excursions correspond with him. He intimates that he can make better and more satisfactory arrangements and at less cost than can be made with any other company. He is prepared to make a "blanket" contract that will cover every member of the court attending the excursion. All that will be necessary is to give him a list of the names in advance, and pay the price per member agreed upon. |See Section 217 of the Constitutions and Laws

Dominion Elections.

Before our next issue, one of the most keenly-contested elections ever held in Canada will be over. On the 23rd June it will be determined what political party is going to direct the affairs of the great Cominion. The FORESTER is absolutely non-partizan, as it is non-sectarian and non-racial. We know no party, creed or faction as such. Our mission is unification and not division. Our membership we know not as of any particular class or creed, but brothers loyal and true to the great principles of our organization, and seeking with us the extension of the Order, and the broadening and strengthening of the bonds of brotherhood. Among the hundreds who are seeking the suffrages of the people are scores who are esteemed members of the I.O.F. They are not confined to any one party; they are to be found in all the parties now before the electors. That they are in intelligence and patriotism the peers of their opponents goes without saying. On who wish to remain over till Monday. The personal grounds we will be glad to see mem-I service on Sunday, conducted by Rev. Mc-

on the same grounds we will be sorry for those who fall in the fray. To our membership in the Dominion, that numbers over 45,000 voters, we have nothing to say as to how they should exercise their franchise. We believe that they will exercise it as a sacred trust, and cast their votes in the best interests of the country. We trust that differences on political questions will not mar personal friendships, and that when the contest is over, those who fought on opposite sides will be found the same good friends that they were before, and fighting together for the maintenance and extension of our beloved Order, and for all influences that make for the peace and prosperity of the community.

Rev. W. J. McCaughan, H. C. R. of Ireland.

A cablegram received from Dr. Oronhyatekha a few days ago, conveyed the pleasing news that Rev. Bro McCaugnan, the eloquent and distinguished Irish divine would visit America this summer, and had agreed to conduct the Anniversary services of the Order at Foresters' Island Park, on the aft ernoon of Sunday, June 21st.

Those who have heard the popular Belfast preacher, will be pleased with the prospect of hearing him again. Many who know him only by reputation, will doubtless avail themselves of the opportunity to hear him preach. Last year the Sunday service at the Park was largely attended. We have no doubt that this year the attendance will be still The causes for thanksgiving are better. more abundant than ever.

The Twenty-Second Anniversary.

The demonstration at Foresters' Island Park on the Friday, 19th June, is likely to surpass any of the former successful gatherings at that charming resort on the Anniversary of the founding of the Order. Every season adds to the beauty and conveniences of the Park. Those who have been there once, go again, and bring their friends. This year, as will be seen in another column, there will be a short and attractive programme of sports. Bands of music will be in a tendance. Tae speeches will be short and spicy-neither too many nor too long. Accommodation at reasonable rates will be provided for those

large congregation. Special excursion rates have been secured from the railroads. Bro. Geo. H Challes has charge, and will doubtless secure the best possible rates. The 22nd Anniversary will be a great success.

District Demonstrations.

COURT COLLINGWOOD'S efforts to have a gathering in the town of that name, worthy of the Order and of the birthday celebration of the beloved Queen of the British Empire, were crowned with gratifying success. By rail and steamer thousands came from points south, north, east and west. A great procession was formed in the market square, and marched to the beautiful park of the town, where sports of various kinds were enjoyed by the crowd. One of the events of the day was the presentation to the town of a beautiful water fountain by the Women's Christian Temperance Union.

The members of COURT PETROLIA excelled themselves in their management of the district demonstration of the western courts of Ontario, which was held at the oil metropolis of Canada, on the 25th May. The weather was all that could be desired, a light shower in the morning laid the dust. Early in the day Foresters and their friends began to pour into the town, and by noon several thousand people were present. The athletic sports were highly exciting, and were witnessed by a great concourse of people. hour was given to speaking. Spirited and patriotic addresses were delivered by the Supreme Treasurer, H. A. Collins, and the High Inspector of Ontario, C. C. Whale, who made appropriate references to the holiday and to the great popularity of Queen Victoria. The benefits of the I.O.F. were persuasively set forth. The entire proceedings passed off without a hitch. About thirty courts were represented, and the fine appearance of the brethren was favorably commented on.

Just What is Needed.

In our April issue there was an appeal to courts to gird on their armour for a grand effort to make the membership 100,000 by July Isv. We believe the appeal has not been made in vain, and that we will begin the 23rd year of our history with a membership in six figures. Many hands make light work. If every court in the Order will go to work in the spirit indicated by the follows from

Caughan of Belfast, will be sure to attract a | Court Silver Seal, No. 3061, Butte, Montana, the good deed will be easily accomplished. We give the letter of our brethren; may their zeal provoke very many.

> BUTTE, MONTANA April 30th, 1896.

Oronhyatekha, Esq., M.D., S.C.R., I.O.F.

DEAR SIR AND BROTHER, -The last For-ESTER, April, to hand yesterday, and at a meeting of our court we decided to do our share for the increase in membership, and though Mantana has but five courts now, we intend to have ten by June 17th, as Court Silver Seal says so, and that generally goes. On the 17th we intend to have a meeting of delegates from all over the State to organize a High Court. Your April number has created so much enthusiasm that every Forester feels that any obstacle is but a trifle to be swept away like cobwebs from the path of the Order. Court Copper Seal, 3143, writes that they intend to have 300 members by October, and so the good work goes on. Can you send me a set of supplies, and an instituting officer's receipt book, something I have never possessed. Thanking you for past courtesies,

Yours in L. B. and C TOM B. MOORE, D.S.C.R.

Court Silver Seal, 3061.

Keep your eye on Montana. It will do its share.

Dominion Day at Brantford.

The beautiful little City of Brantford, Ontario, is going to celebrate the birthday of the Dominion in right royal style. One of the attractions of the day will be a Fraternal Society Parade. The Mohawk City claims more Society men per 100 of population than any place in Canada. The members of Court Brantford No. 503, I.O.F. are determined that "the best fraternal society in the world" will be well represented-and doubtless it will-- The following Circular which speaks for itself has been sent to neighboring Subordinate Courts. Let there be a magnificent rally of the brethren of the I.O.F.

BRANTFORD, 1st May, 1896.

Chambers of Court Brantford, No. 503, I.O.F.

To Court.....

Brethren, Greeting.

Yours in L. B. & C.,

WILLIAM J. TURNBULL, Recording Secretary.

Approved, Oronhyatekha, Supreme Chief Ranger, R. McNair, High Chief Ranger.

The Fraternal Press.

"I cannot pass without saying a word of sincere appreciation for the interest shown by several fraternal journals in the work of the Association. The Association has been greatly assisted by them in the articles published, commending its objects and dwelling upon the benefits to be derived by wisely directed action and combination.

The educative power of the press is perhaps the greatest factor in building up any so-

In the main our Canadian Fraternal Journals are well and ably conducted both as to matter and manner. But just here I wish to remark that occasionally some real or fancied provocation may account for the somewhat vigorous criticism observable at times in journalistic articles treating of the records of organizations which should be, and indeed are, .. iendly competitors. To my mind, and speaking only for myself, it is very desirable in the common interest of societies operating on the fraternal and beneficial plan to avoid as far as possible attacking laborers in the same field. It is noticeable that those op-posed, through self-interest or otherwise to the fraternal beneficial systems are only too ready to seize on any ammunition furnished by our own friends, in moments of provocation, to fire at the principles to which we are committed.

It may be admitted that any society is vulnerable at some point, but those who would compass the destruction of our noble Orders should be afforded little encouragement and less assistance from amongst ourselves.

In this connection I venture to submit a suggestion for the consideration of this Association. Some good might result by appoint-ing a Fraternal Press Committee to prepare recommendations to be spread on our records, and thus be the means of directing the atten-

tion of society workers to this question.

To aid in cultivating a liberal and tolerant spirit is, I believe, a part of our mission as an Association, and I do not doubt that those who are in sympathy with our objects will regard in a tavorable light any suggestions calculated to promote the general welfare."

The above extract is from the address delivered by President F. G. Inwood, of the Canadian Fraternal Association, at the anlion he served in the 26th New Jersey voluntees to still nual meeting of the Association on 30th April, teers. He came to Buffalo where he still

mittee have been invited and we would like to see at least one thousand I.O.F. in line on that day. Most favorable excursion railway rates are being obtained. A special rate of \$1 for the round trip has been secured from Toronto. It is to be hoped that similar rates will be secured from London and other points. As the I.O.F. is now the leading society, our display at Brantford ought to be among the best. Make a big push to come. Special attractions at a large outlay have been secured. You may rely on having a good time. Special rates to grounds for Societies in parade with badges 15 cents. Please reply, P. Drawer 13, Brantford.

Yours in L. B. & C. silence might be taken as an admission of the correctness of the things alleged. The FORESTER wishes well to every Fraternal Order, and in advocating the principles of Independent Forestry, it will continue to do so on the merits of the Order, and not on the demerits of others.

Notice of Amendments to the Constitutions.

CHAMBERS OF COURT SIR OLIVER, No. 1337, TORONTO, MAY 23RD, 1896.

At the regular meeting of Court Sir Oliver, No. 1337, held on the 21st inst., the two following motions were moved, seconded and carried, and ordered to be forwarded for publication in the June number of THE INDE-PENDENT FORESTER.

1. "Resolved that any member filling the office of Chief Ranger of a Subordinate Court for one term, shall be eligible for the position

of High Chief Ranger of a High Court."

2. "Resolved that High Court representatives shall consist of Chief Rangers or Past Chief Rangers of Subordinate Courts, and that in the event of the Court not appointing a High Court representative, the Chief Ran-shall, by virtue of his office, be such representative."

Yours in L., B. and C., I. R. AIKENS, S. J. Bastedo. Chief Ranger. Rec. Sec.

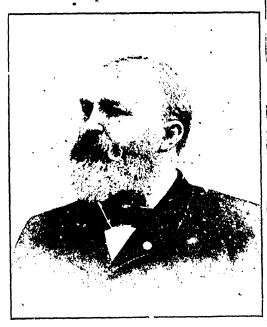
Bro. Charles R. Fitzgerald, SUPREME AUDITOR.

In the Empire State where he has his citizenship, Bro. Fitzgerald is the most prominent figure in Forestry.

This is not by reason of his comfortable proportions, but on account of official prominence, and valuable service rendered the Order, of which he is one of the ablest and most zealous exponents. Probably of those who entered the Order when he did no one has attained greater prominence than the genial High Secretary of New York and the Junior Supreme Auditor, and no one bears his honors more modestly. Among the fraternity he is affectionately known as "Charlie," and notwithstanding his four dozen years and his bachelorhood, the ladies have not yet despaired of him.

He was born of Quaker parentage in the City of New Brunswick, New Jersey, in 1848.

He enjoyed the advantages of a good education in the Newark High School and in the resides in 1865. For nearly twenty years he was Secretary of the Board of United States | Geo. Guillett, Ex.-M.P., West Northwas Secretary of the Board of United States | Steamboat Inspectors at Buffalo. He has



BRO. CHARLES R. FITZGERALD.

also been connected with Bradstreet's Mer

cantile Agency.

He became a member of the I.O.F. in 1889, being a charter member of Court Buffalo, No. 549. In 1850, at the formation of the High Court of New York, he was unanimously chosen High Secretary, a position that he has held ever since, and to which he is unanimously re-elected at every communication of the High Court.

In 1891, he was a representative to Supreme Court meeting at Detroit. He was also a member of the Supreme Court meeting at Chicago in 1893, there he refused to be put in nomination for the position he now holds.

In May of last year when Bro. Lawless resigned his position as Supreme Auditor, on his appointment as Assistant Supreme Chief Ranger, the position left vacant was tendered by the Executive to Bro. Fitzgerald. He was elected to it by a large vote at the London meeting of the Supreme Court.

Bro. Fitzgerald wears the Grand Cross of

Merit, which was unanimously voted him by the High Court of New York, and presented by the Supreme Chief Ranger at Chicago, 1893. In the work of the jurisdiction of New York the Supreme Auditor takes the liveliest interest. He not infrequently indulges in the hopeful prophecy that his state will yet lead all other jurisdictions.

Bro. Fitzgerald is a 32° Mason, and Secretary to the Acacia Club, to whose New Year "At Home," the editor receives an annual invitation. The visits of "Fitz." at head office to make his quarterly audit are always welcome. He and "Uncle Ben" make a great team.

umberland.

The subject of our sketch is of English parentage, his father John Guillet was a native of the Island of Jersey (Channel Islands), and his mother Charlotte, second daughter of John Payne was born in Frome, Somer-setshire. Eng. Bro. Guillett was born in Co-bourg 1810, and educated in the public school there and at Victoria College. His occupa-tion is that of a merchant. He sat in the Cobourg town council eleven years, four of which he was Mayor and Commisioner of the Town Trust. He was instrumental in obtaining the passage of the act, which extended to the inland waters of Canada the clauses of the Merchant's Shipping Act of 1873, which secured to seaman a first lien and the rights of recovery of wages in rem and by summary process.

He was an unsuccessful candidate for present seat in the Legislative Assembly, Ontario, at the general election in 1879. Was first returned to Parliament, 19th D-cember, 1881, on the r signation of the Hon. James Cockburn. Was re-elected at general election, 1882. Unseated by Judgment of the Supreme Court, 17th March, 1885, on the appeal of the petitioners against the judgment of the Court of Queen's Bench. Was re-elected on the 7th April, 1885. Was again elected in the general election of 1887. Was a candidate in the general election of 1891. Owing to the disturbing effect on the border counties of the newly propounded and im-perfectly understood policy of Commercial Union he was defeated by 37. The election



BRO. GEO. GUILLETT, EX-M.P.

having been void by the Courts, he was elected in February, 1892, by 52 majority. He is a Liberal Conservative, strongly in favor of the maintenance of British connection of the support of legislation on those lines. Is in favor of preferential trade with Great Britian. Favors a Dominion Insolvency Act for the relief of unfortunate traders and producers.

Bro. Guillet is a member of Court Cobourg, and a firm believer and warm advocate of the principles of Independent Forestry. He gave very material assistance in securing the pas-

sage of the I.O.F. bill last session.

Andrew B. Ingram, Ex.-M.P., St. Thomas, Ont.

Bro. Ingram was born on 23rd April, 1851, at Strabane, County of Wentworth. Ont. In 1867 he left his home and proceeded to London, where he served his apprenticeship London, where he served his apprenticeship as a collar maker, following that occupation up to the year 1879. He removed to St. Thomas during the latter year, and engaged in the railway business with the C. S. Ry., G. T. Ry., C. P. Ry., West Shore Ry., N. Y., and the W. C. Ry., Wis., U. S. In 1883, he was nominated as the Conservative candidate for West Eleja in the local logislature and for West Elgin in the local legislature, and was elected by 43 majority over Mr. J. H. Coype. Previous to the close of that term of the legislature he was offered, but declined a second nomination for W. Elgin, after which he was offered and accepted the Conservative nomination for East Elgin for the House of Commons against Dr. J. H. Wilson, defea ting him by 46, his election was protested and he was unseated, again nominated against



BRO. A. B. INGRAM, EX-M.P.

Dr. J. H. Wilson, defeating him this time by

keeping Canadian markets for Canadian pro-ducers. Has taken strong grounds against combinations in trade, and has been active in assistance in securing the passage of the Act at Ottawa was highly valued by the Execu-

Bro. Ben. W. Greer.

SUPREME AUDITOR.

There are few men in the Order better known than the Senior Supreme Auditor,



BRO. BEN. W. GREER.

and there is probably no one that counts more personal friends, than "Uncle Ben."

A brother of comparatively few words, and these always kindly and appreciative, the Supreme Auditor has made hosts of friends and no enemies. A careful and thoughtful observer of men and effairs, his opinions are

fair and his judgment generally correct.
The subject of our sketch was born in Ireland. Hi came to Canada with his father in 1848, while quite young, and in his youth was familiar with farm 1 fe in London township. At twelve he was apprenticed to carriage making; after ash rt experience of that work he made choice of house painting and decorating. In 1861 he went to Louisvi le, Ky., and thence to Cincinnati, Ohio, where he remained till 1871, when he returned to London, where he formed a partnership with his former employer. They carried on successfully the business of painting and decorating till 1891, when Mr. Greer sold out his interest

and d voted himself to real estate.

Among Foresters, Bro. Greer is known as one of "the old guard." He joined Court Hope in 1876, just twenty years ago. He saw 494 majority. Mr. Ingram is a candidate now for re election. He is an adherent of the Episcopal Church. Bro. Ingram is married. Advantages it secured to the members and He joined Court Maple, I.O.F., St. Thomas,

a member of Court Victoria, of which court Dr. Oronhyatekha was a member till he withdrew to join Court Home Office. In the troubled period of the Order's history, be-tween 1879-81, Bro. Greer did his part faithfully and thoroughly in directing the affairs of the I O.F., and moulding its constitution and general policy. Never an aspirant for of fice, he has not occupied the high positions for which service and ability fit him, and that his friends more than once wished him to accept. Both in High and Supreme Courts

he has occupied several important positions. In 1888 he was elected Supreme Auditor, to which office he has been re-elected ever since, by a practically unanimous vote. He is a prominent member of the Masonic b dy. He served his City of London for two years as Alderman, and was for some time a director of one of the Monetary Institutions of Lon

don.

He is a staunch Conservative in politics, but political convictions do not interfere with personal freindship. In religion he is C arch

of England.

He is married and has one daughter. is one of the Chief's oldest and most va and friends, and when any important movement is contemplated, "Uncle Ben" is always consulted.

That there may be before Bro. Greer many years of health, happiness and usefulness is the wish of every one who knows him. A wish in which the FORESTER heartily joins.

TWENTY-SECOND ANNIVERSARY

OF THE I.O.F.

Demonstration at Foresters' Island Park.

AN ATTRACTIVE PROGRAMME.

The coming annual demonstration of the Independent Order of Foresters, at Foresters' Island, on 'Friday, June 19th, promises to eclipse anything ever held there. In addition to the many talented speakers who will be present and deliver addresses, the committee have arranged a grand programme of sporting events, consisting of a regatta and games.

Arrangements have been completed whereby the world-renowned champion oarsman, Edward Hanlan, will row a singlescull race of 11 miles against the celebrated fast sculler, James Rice of Toronto, Rice getting 15 seconds start Mr. Hanlan will also give an exhibition of fancy rowing and walking on the water. He has also kindly consented to referee all of the water events.

Special rates have been arranged for with the railways from east, north, and west of Deseronto. For particulars see posters.

The following is the programme in full :-

FORESTERS' ISLAND

June 19, 1896.

PROGRAMME

013

REGATTA AND SPORTS.

Professional Single Scull Race for \$200, 14 miles with turn, between the world's renowned Champion Oarsman, Edward Hanlan, and James Rice, of Toronto, who is considered one of the specdiest scullers in Canada. Hace to take place at 4 p.m.

YACHT AND CANOE RACES.

- 1. Open to Yachts and Sailing Skills 21 feet and over, allowing but wings and all. 3 miles. 1st prize—P. W. Ellis & Co. Toronto, donates a silver fruit dish; 2nd prize—the titohe donates one year's subscip-
- 2. Open to Yachts and Sailir g Skiffs 20 feet and under. 3 miles. 1st prize—Hunter, Rose Co., Toronto, donate a prize; nd-the Mail and Empire donates a year's subscription.
- 3. Canoe Race (Sailing). 2 miles. 1st prize-Toronto 1 ithographing Co., Toronto, donates a prize; 2nd prize-Cobban Manufacturing Co. donates a steel engraving.
- 4. Canoe Race (Paddling), 1 mile. 1st prize— Diniel Rose, E-q., Toronto donates a silver-mounted walking-stick; 2nd prize—Brown Bros. donate a pair of opera glasses.
- 5. Rowing Race (Skitfs not outrigged). 1 mile. 1st ize—A friend of the Order donates a gold ring; 2nd prize-



St. Lawrence Boating Rules to govern, Referee Edward Hanlan, Esq. No entrance fee. Entries close half-an-hour before each race.

Pie-Eating Contest (open to the world). 3 prizes.

RACES.

1. High Court Officers' Race. 100 yards. 1st prize—Framed picture of Dr. Oronbyatekha, S.C.R.; 2nd prize—Officer's sash; 3rd prize—Officer's sadge 2 Run ing Long Jump. 1st prize—History of the Order: 2nd prize—Parade hat; 3rd prize—Hadge.

3. Fatigue Race (Open). 100 yards. 1st prize—Brown Bros., Toronto, donate an ink stand: 2nd prize—World newspaper, Toronto, donates a year's subscription. scription.

scription.

4. Foresters' Race. 100 yards. 1st prize—J. & J. (C'Malley, Toronto, donate a chair; 2nd prize—Gold watch charm; 3rd prize—Foresters sash.

5. Standing Long Jump. 1st prize—History of the Order; 2nd prize—ash; 3rd prize—Badge.

6. Fat Man's Race (Open). 75 yards. 1st prixe—Farmer Bros., Toronto, donate one dozen cabinet photes; 2nd prize—Barber & Ellis, Toronto, donate a prize.

Hop, Step and Jump. 1st prize-Watch charm; prize-Forester's sash; 3rd prize-Forester's

hadge.

8. 220 Yard Raco (Foresters). 1st prize—A framed picture of Dr. Cronbyatekba, S.C.R.; 2nd prize—Watch charm; 3rd prize—Sash.

9. Sack Raco (Open). 160 yards. 1st prize—Grand & Toy donato an Ink-stand; 2nd prize—

10. Chief Rangers' Race. 100 yards. 1st prize—Toronto Furniture Co. donate a chair; 2nd prize—Officers' sash; 3rd prize—Badge.

11. 100 Yards Race (Foresters' Sens). 1st prize—; 2nd prize—History of the Order; 2nd prize—Parade hat; 3rd prize, Badge.

13. Potato Race, 1st prize—Sash; 2nd prize—Parade Hat; 3rd prize—Badge.

14. Foresters' Tug-of-War. Canada rs. United States. Members' badges.

REV. A. MACGILLIVRAY, P.H.C.R., Chairman of Committee,

C. A. STONE, Sec. of Com. and Man. of Sports. ATWELL FLEMING, H.T.,

Treasurer of Committee. GEO. E. CHALLES.

Manager of Freursions.

Dersonal Mention.

Bro. Rev. E. W. Hughes, of Adelaide, Ontario, did yeoman service in connection with the district demonstration at Petrolia on the 25th May.

At the second annual smoker of Court South End, No. 1,362, Newark, N.J., Bro. P. C. R., A. C. Wenzel was presented with a fine diamond stud by the members of the court.

Bro. J. H. Gilmour, D.S.C.R., has been doing good work in building up weak courts. Court Ingersoll, enjoyed the benefit of his services for a few days, and is now stronger by several members.

Bro. W. Sanders, Mayor of Stayner, honored our sanctum by a visit the other day. He reports Court Sunnidale and the I.O.F. band as flourishing, and the burgh of which he is chief magistrate as prosperous.

Bro. Hugh Currie of Court Collingwood, and one of the popular young men of the town, has opened a general insurance and real estate agency in Collingwood. His worth and energy are sure to command success.

Bro. Henry Foreman who has been for twenty years secretary-treasurer and librarian of the Sunday School of the Presbyterian Church, Collingwood, was presented last week, on retiring from the position, with an address and a fine gold chain and locket.

Bro. J. A. Henderson, D.S.C.R. of Toronto, is doing good work in Philadelphia. He recently instituted a court of city railway officials and employees. Before closing the charter they count on having a membership of 50.

Bro. Dr. Rae, of Whitby, recently appointed Registrar of the County of Ontario, died very suddenly a short time ago. The brother was considered in perfect health. His funeral was very largely attended, the members of his Subordinate Court taking part.

Our hearty congratulations to our esteemed Bro. Victor Morin, P.H.C.R. of Quebec, on his marriage to Miss Cote. The happy event took place May 5th, at the residence of the bride's parents, St. Hyacinthe. May the wedded life of the accomplished Past High Chief and his bride be a long one, and as bright and happy as a May day.

Bro. W. G. Philip, H.C.R. of Ohio, had a pleasant surprise the other evening when the members of Court Vigilant, No. 3,100, Cleveland, presented him with a gold headed ebony cane, suitably inscribed. Any one would submit to be "caned" in that fashion. Bro. Philip is doing fine work for the Order in his The motto is "Onward,"

Bro. Dr. Niddrie, of Court Mad River, Creemore, on a recent visit to the Queen City of Canada, was spoken of by the Toronto press as Mayor of Creemore. Coming events cast their shadow before. When Creemore becomes a town, which will be in the near future, it cannot do better than choose the popular High Secretary of Ontario as its first

Bro James Hamer of Court River Speed, No. 169, Hespeler, died suddenly early in March. Bro. Hamer was beloved by all who knew him for his high Christian character and uniform brotherliness. Those who met him at High Court meetings and in his own Subordinate Court, remember his zeal for the Order, his genial humor and abounding good nature.

Bro. G. A. McElfresh. H. C. R., is pushing the work with marked enthusiasm and success in California. He is devoting his time exclusively to building up the I.O.F. The exclusively to building up the I.O.F. I.O.F. is being well served by the High Chief Ranger of the Golden State. Bro. McElfresh, "takes the cake," so a California paper informs us. At a meeting recently addressed by him at Boulder Creek, the ladies who are firm believers in the I.O.F. presented the indefatigable champion of its principles with a fine fruit cake.

Bro. F. C. Rose, of Court Buckeye, Cleveland, was agreeably surprised at an "at home," given in the court room by the brethren. In the course of the evening he was presented by the brethren with a handsome gold headed cane, in acknowledgement of his efficient services during the past seven years as F.S. of the court. His amiable wife was not forgotten, her kindness in receiving moneys from the members and giving receipts in the absence of her husband, was acknowledged by the presentation of a beautiful silk umbrella. The brethren of Court Buckeye did a gracious thing that is highly appreciated by Bro. and Mrs. Rose.

The new motto of civilization, the new

Supreme Secretary's Statement for Month of April, 1896.

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Mortuary Stateme	ent for t	he Moi	nth of	Cou	o. 1984. Brother Jan rt Michigan, No. 26	nes W. Bai died of <i>Bi</i>	rd, aged 47	years, of the 26th

April, 1896.

No. 1977. Brother D. Mahoney, aged 19 years, of Court Hazel, No. 92, died of Pracumonia on the 17th March, 1895. Initiated 11th September, 1891. Beneficiary, Helen Mahoney, mother \$1,000.

No. 1975. Brother Damiel T. Mease, aged 41 years, of Court St. Joseph, No. 1576, committed suicide on the 24th June, 1895. Initiated 25th Jan'y, 1895. Beneficiaries, Libbie Grace and Mabel Mease, children. 23,000.

No. 1979. Brother V. E. Langhridge, M.D., aged 32 years, of Court Jasper, No. 1703, died of Gangrene of Leg on the 21st March, 1896. Initiated 6th December, 1894. Beneficiary, F. E. Langhridge, wife. \$1,000.

No. 1980. Brother J. J. Barbeau, Jr., aged 46 years, of Court Charlemagne, No. 1187, died of Pneumonia on the 23rd March, 1896. Initiated 9th August, 1894. Beneficiary, Emma Barbeau, wife. \$2,000.

fleiary, Emma Barbeau, wife. \$2,000.

No. 1931. Brother Robert J. Smith, aged 30 years, of Court Cookstown, No. 914, died of Pneumonia on the 23rd March, 1896. Initiated 23th March, 1895. Beneficiary, Agnes Smith, wife. \$1,000.

No. 1982. Brother Frank Turck, aged 23 years, of Court Valley, No. 232, died of *Phthisis* on the 12th March, 1896. Initiated 7th November, 1889. Beneficiary, Pauline Turck, wife. \$1,600.

No. 1933. Brother James Hamer, aged 61 years, of Court River Speed, No. 169, died of Apoptexy on the 25th February, 1896. Initiated 19th October, 1886. Beneficiary, Mary Hamer, wife. \$1,000,

No. 1984. Brother James W. Baird, aged 47 years, of Court Michigan, No. 261, died of Bronchitis on the 26th March 1896. Initiated 31st December, 1850. Beneficiary, Mary E. Baird, wife. \$1,001.

No. 1985. Brother Wm. Geo. Smith aged 42 years, of Court Lambeth, No. 143, died of Tubercular Laryngitis on the 27th March, 1896. Initiated 29th June, 1894. Beneficiaries, Margaret and Chester Roy Smith, wife and son. \$1,600.

No. 1986. Brother Cyrille Pilon, aged 31 years, of Court Notre Dame, No. 1976, died of Phthisis on the 23rd March, 1896. Initiated 3rd December, 1894. Beneficiary, Louisa French Pilon, wife. \$1,000.

No. 1987. Brother Wm. R. Wade, aged 32 years, of Court Dunchurch, No. 1538, died of Membranous Laryngitis on the 5th February, 1896. Initiated 21st April, 1834. Beneficiary, Executors, Administrators or Assigns. \$1,00,

April, 1831. Benoncary, Executors, Administrators or Assigns. \$1,(0), No. 1988. Brother Robert J. Wickert, aged 25 years, of Court Fline, No. 239, died of Rheumatism of Heart on the 18th March, 1846. Initiated 18th February. 1895. Beneficiary, Jennie Wickert, wife. \$1,000.

No. 1989. Brother John Williams, aged 23 years, of Court Pillar, No. 1868, died of Pacumonia on the 11th March, 1896. Initiated 16th June, 1895. Beneficiary, Executors, Administrators or Assigns. \$500.

No. 1990. Brother Gordon R. Gratto, aged 31 years, of Court Dirigo, No. 1895, was accidentally killed by a falling derrick on the 1st January, 1896. Initiated 24th July, 1895. Beneficiary, Mary F. Gratto, wife. \$1,000. No. 1991. Brother John Wilson, aged 48 years, of Court Argyle, No. 251, died if Cancer of Neck on the

28th March, 1896. Initiated 23rd April, 1888. Benefleinry, Mary A. E. Wilson, wife. \$1,000.

No. 1992. Brother John A. T. Hendra, aged 26 years, of Court Lakeview, No. 418, died of Philhisis on the 23rd March, 1896. Initiated 2nd March, 1891. Benefleinry, Mrs. A. E. Hendra, mother.

No. 1993. Brother Hugh McMullen, aged 47 years, of Court Zorra, No. 539, died of Pneumonia on the 28th March, 1896. Initiated 8th September, 1890. Benefleinry, Catherine McMullen, wife. \$1,000.

No. 1994. Brother John L. McCurdy, aged 19 years, of Court Wa-wa-sum, No. 1063, died of Initiated 11th October, 1892. Benefleinry, E. hell. McCurdy, daughter. \$2,000.

No. 1995. Brother M. Weidenbach, aged 55 years, of Court Bagley, was murdered on the 23th March, 1896. Initiated 2th December, 1891. Benefleinry, E. Weidenbach, wife. \$1,000.

No. 1996. Brother George Fairbrother, aged 23 years, of Court Lincoln, No. 225, died of Consumption on the 31st March, 1896. Initiated 28th Fabruary, 1891. Benefleiary, Alfretta Smith, friend. \$1,000.

No. 1997. Brother Robert Smith aged 36 years, of Courb Dominion, No. 25, died of Tumor of Brain on the 30th March, 1896. Initiated 3rd February, 1871. Benefleiaries, Mary Jane, Elizabeth Ann and Lizzie Smith, issters. \$1,000.

No. 1998. Brother James McCredio, aged 34 years, of Court Shawwille, No. 276, died of Inflammation of Court Shawwille, No. 276, died of Inflamma

siteraies, Mary Jane, Elizabeth Ann and Lizzie Smith, sisters. \$1,000.

No. 1998. Brother James McCredio, aged 31 years, of Court Shawville, No. 276, died of Inflammation of Brain and Spinal Cord. result of injury on the 2nd April, 1895. Initiated 18th November, 1897. Beneficiary, Matilda Mct'redie, wife. \$1,000.

No. 1999. Brother Ed. A. Ayers, aged 31 years, of Court Watertown, No. 185, died of Appandicitis on the 6th April, 1896. Initiated 5th June, 1893. Beneficiary, Jennie E. Ayers, wife. \$2,00.

No. 20 0. Brother B. E. Steventon, aged 49 years, of Court Piqua, No. 925, died of Angina Pectoris on the 6th April, 1896. Initiated 6th December, 1893. Beneficiary, Sarah Ann Steventon, wife. \$2,000.

No. 2001. Brother John H. F. Chadwick, aged 56 years, of Court Ottawa. No. 41, died of Harmorrhage of Langs on the 14th April, 1896. Initiated 11th October, 1884. Beneficiary, Eliza Chadwick, wife. \$1,00.

No. 2002. Brot er Abraham Hardy, aged 47 years, of Court Forest Queen, No. 158, died of Pneumonia on the 6th April, 1896. It itiated 14th January, 1889. Beneficiary, Eliza Jano Hardy, wife. \$1,000.

No. 2003. Brother Dunean Anderson aged 26 years, of Court Keewatin, No. 19, died of Initiated 4th February, 1834. Beneficiary, Jane Anderson, mother. \$1,000.

No. 2004. Brother E. W. Brownell, aged 60 years, of Court City Camp, No. 462, died of Paralysis of Heart on the 6th April, 1896. Initiated 24th January, 1890. Beneficiary, Amelia Brownell, wife. \$1,000.

No. 2004. Brother E. W. Brownell, aged 60 years, of Court City Camp, No. 462, died of Paralysis of Heart on the 6th April, 1896. Initiated 24th January, 1890. Beneficiary, Elizaber Archie Hubble, aged 34 years, of Court Sidney, No. 3. died of General Debility on the 13th April, 1896. Initiated 5th January, 1890.

Beneficiary, Catherine Fitzsimmons, aged 48 years, of Court Sidney, No. 3. died of Philbiss on the 18th April, 1896. Initiated 23rd February, 1891. Beneficiary, E. Hubble, wife. \$2,000.

No. 2008. Brother Archie Hubble, aged 34 years, of Court Frederick,

No. 210. Brother John Donohue, aged 32 years, of Court Columbus, No. 92, died of Acute Phthisis on the 15th April, 1836. Initiated 14th April, 1892. Beneficiary, Beborah Donohue, wife. \$1,000.

No. 2011. Brother C. M. Ackerman, aged 42 years, of Court Milford, No. 461, died of Pneumonia on the 11th April, 1896. Initiated 14th Juno, 1892. Beneficiary, Carrie J. Ackerman, wife. \$1,000.

No. 2012. Brother Robert Nimmo, aged 60 years, of Court Sts. of Macki ac, No. 262, died of Cancer of Struach on the 8th April, 1896. Initiated 11th August. 18. Hencheiary, Phoebe S. Nimmo, wife. \$1,00.

, 2013. Brother Thos. R. Watson, aged 39 years, of t South Eric, No. 1122, died of Pneumonia on the 'tril, 1896. Initiated 9th October, 1888. Benofic., Susan Watson, wife. \$1,000.

No. 2014. Brother Antoine A. L'Heureux, aged 50 years, of Court Hand-in Hand, No. 1763, died of Overdose e Morphia on the 7th February, 1796. Initiated 18th December, 1842. Beneficiary, Executors, Administrators or Assigns. 83.000.

No. 2015. Brother Arthur D. L'bby, aged 26 years, of Court Kennebec, No. 1399, died of Pneumonia on the 8th April, 1876. Initiated 4th October, 1793. Beneficiary, Executors, Administrators or Assigns. 81,000.

No. 2016. Brother George Long, aged 45 years, of Court Orient, No. 476, died of Applexy on the 15th pril, 1896. Initiated 12th January, 1895. Beneficiary Executors, Administrators or Assigns. 81,000.

No. 2017. Brother Lewis Linvill, M.D. aged 35 years, of Court Mianni. No. 661 died of Typhoid Fever on the 31st March, 1796. Initiated 3rd October, 1895. Beneficiary, 1da May Linvill, wife. 81,000.

No. 2018. Brother Sylvester B. Windson, aged 43 years, of Court Clandebye, No. 461, died of Phithisis on the 10th April, 1896. Initiated 10th January, 1891. Beneficiary, Catherine Windson, wife. 81,000.

No. 2019. Brother Albert C. Mounteer, aged 36 years, of Court 14squr, No. 97 died of Diphtheria on the 16th April, 1896. Initiated 25th October, 1891. Beneficiary, Hattie A. Mounteer, wife. 82,000.

No. 2020. Brother John E. Harris. aged 40 years, of Court Westminster, No. 891, died of Hepatitis on the 9th April, 1896. Initiated 7th September, 1891. Beneficiary C. J. Harris, wife. \$1,000.

No. 2021. Brother Henry Robinson, aged 44 years, of Court Sydenham. No. 43, died of Peritonitis on the 28th April, 1896. Initiated 23rd January, 1891. Beneficiarye, C.J. Harris, wife. \$1,000.

No. 2021. Brother Wm. Henry and Jos. Wesley Robinson, sons. 82, 400.

No. 2022. Brother Wm. Henderson aged 50 years, of Court St. Paneras, No. 2003, died of Piscose of Heart on the 19th April, 1866. Initiated 3rd January, 1893. Beneficiary, Edith Henderson, wife. £600.

Report of the Medical Board for the Month of April, 1896.

During the month of April the Medical Board reviewed 2,431 medical examination papers of which 2,210 were accepted and 224 rejected. The strained table will show the Jurisdictions whence the papers openated show the decided in the strain and table will show the Jurisdictions whence the papers emanated:

Jurisdiction.	Acc'pt'd.	Reject'd.	Jurisdiction.	Acc'pt'd.	Reject'd.
Arizona B. Columbia California Connecticut Illinois Indiana Iowa. Maine. Manitoba Missauchusetts. Michigan Missouri Montana. Nebraska New Brunswick. New Hampshire. New Jersey.	1 7 143 1 187 78 30 58 87 1 326 69 8	1 16 15 1 4 6 5 2 4 11 4	New York North Dakota N. W. Territory Nova Scotia Ohio Ontario Oregon Pennsylvania. P. E. Island Quebee Vermont Washington Wisconsin England Ireland Scotland Total	211 78 12 131 285 25 14 135 41 135 20 20 20 210	21 2 12 12 27 3 24 12 95

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

Pythian Voice: Public meetings by fraternal Orders are the means of bringing before the uninitiated their great work, in helping the poor and distressed, and shows them what is meant by these secret Ord rs. Many a man has received a better impression of fraternal Orders by these public exercises, and became soon thereafter himself enrolled among the great army of workers under the banner of fraternity.

Supreme Treasurer's Statement for the Month of April, 1896.	Sick and Funeral Benefit Fund. RECEIPTS.
Mortuary Benefit Fund.	To Balance per last Report
To Balance per last Report	\$ 92,128 86
"Supreme Secretary	CONTRA—CR. Paid Sick Benefit Claims
\$1,686,021 03	" Funeral Claims 500 00
CONTRA-CR.	Five per cent. to General Fund
By claims paid to Beneficiaries of late Brothers—Daniel Malony Court Hazel, 92 \$1,000 00 Carl Speck \$500 00	8 y2,128 86
	General Fund.
	RECEIPTS.
337m (2 smith " Lambeth 143 500 00 1	To Supreme Secretary
James W. Baird " Michigan, 261 1,000 00	"Five per cent. Mortuary Benefit receipts. 4,687 18 "Five per cent. S. and F. Benefit receipts. 515 18
Levi S. Johnson Victoria 10 200 00 1	Balanco 1,828 00
John A 'P Handra " Lakefield 418 1.000 00	8 15,051 98 Contra—Ch.
John Wilson "Argy 10, 251 1,000 00 U. L. Barbeau "Charlemagne, 1187 2,000 00	DISBURSEMENTS.
Robert J. Smith "Cookstown, 914 1,000 00 V. E. Loughridge "Jasper, 1793 1,000 00	Salaries of Officers. \$ 2,666 65 Organizing Salaries and Expenses. 3,647 04
William McArthur " Hollarville, 1285 1,000 09 Gordon R. Grotto " Dirigo, 1875 1,000 00	Wages of Employees
Geo. Fairbrother I meo n. 2.5 1,000 00	General Management Expenses
Robert Sn ith	Fees returned to Courts
James R. Avers . " Waterlown, 265 2,000 to	Supplies
J. H. F. Chadwick. " Ottawa, 41 1,000 00	\$ 15,051 98
Archie Hubble "Sidney, S 2,000 to Moth's Weiderbach "Bailey, 517	Surplus.
E. W. Brownen . City Camp, 102 1,000 00	Dominion of Canada Stock
Franci Messier " Champlain 663 3.000 00	New Brunswick Government 20,00 10
Geo. W. Mclaugh'n Frederick, 368. 1,000 00 James Thompson. Mentor, 435. 1,000 00	Dominion of Canada Stock
Michael Fitzsimons "Independence, 1792. 1,000 00	Total Invested Surplus
Clark M. Askarwan " Velford 460 1,000 00	Current Account Surplus
John Donohue "Columbus, 920 1,000 00 Robert Nimmo "Straits Mackinaw, 262 1,000 00	Total Mortuary Surplus
Henry Robinson Sydennam, 43 2,00 00	Grand Total Surplus\$1,686,572 66
Thomas R Watson " South Erie, 1122 1,000 00	
Hugh McMullen "Zorra, 6.9 1.000 00 Benj. F. Steventon "Pequa, 925 2,000 00 S. B. Windsor "Clandeboye, 461 1,000 00 Ab. C. Mountager "Lisgar 97. 2,000 00	Yours in L., B. and C., H. A. Collins, Sup. Treasurer.
Alb. C. Mounteer . " Lisgar, 97	
L. M. Linville, M.D. "Miami, t61 1,000 01	New Courts.
	COURT ANGLO, NO. 3169, DIXON, ILLINOIS.
Paid Disability Benefits to Brothers—	Instituted on the 20th day of March, 1896, by J. M.
Robert J. Clarke, Manotick 141 500 00	Fletcher. Officers Installed.—C. D. H. C. R., Henry O. Todd:
W. T. Spence, Ruby 201	Officers Installed.—C. D. H. C. R., Henry O. Todd; Chaplain, Horton C. Godfrey; Physician, Clinton H. Ives, M.D. 18 members.
H. W. Randolph, Belmont 269 1,6 0 00 George Walker, Calga, 299 600 00	COURT WALDO, No. 3170, BELFAST, MAINE.
William Nelson, Anchor 393 500 00	Instituted on the 1st day of April, 1896, by Thos.
Medical Examination Fees re Dis- ability Claims	Clark. Officers Installed.—C.D.H.C.R., M. W. Welch; Chap-
miums 845 89	lain, H. O. Archibald; Physician, J. C. Ham, M.D. 25 members.
Law Fees and Expenses rc Cruse Claim	COURT KILKENNY, No. 31/1, KILKENNY, MINN.
Incorporation Fees	Instituted on the 2nd day of April, 1896, by J. C. O'- Keeffe.
3132 and 3092	Officers Installed.—C. D. H. C. R., F. D. Judge; Chaplain, Thomas Lloyd; Physician,——. 13 members.
Crawford	COURT HAYFIELD, No. 3172, HAYFIELD, MANITOBA.
ation 20 00 Marter & York, Insurance premi'ms. 1"3 53	Instituted on the 10th day of March, 1896, by Thos.
O'dara McTavish and Gemmin 78	Waddell. Officers Installed.—C. D. H.C.R., Charles Calverley;
Cameron Claim	Chaplain, H. A. Cunningham; Physician, Dr. Sherrin.
Refunds 4.631 47 5 per cent, to General Account 4.637 18	COURT SCJGOG, No. 3173, SCUGOG, ONT.
Balance	· I Glandavning.
\$1,686,091 03	Officers Installed.—C. D. H. C. R., William Jackson;

Tellomat abe	
To Balance per last Report\$	81,216 17
"Supreme Secretary	10,903 69
"Supreme Secretary" Cheque 19,600 cancelled	9 00
\$	92,128 86
CONTRA-CR.	- •
Paid Sick Penefit Claims\$	11,771 71
" Funeral Claims	500 00
Five per cent. to General Fund	545 18
Balance	79.311 97
Daranco	10,011 01
8	92,128 86
· · · · · · · · · · · · · · · · · · ·	
General Fund.	
RECEIPTS.	
To Supreme Secretary	7,381 97
" on act. of Supplies	609 65
" Five per cent. Mortuary Benefit receipts.	4,687 18
" Five per cent. S. and F. Benefit receipts.	515 18
Balance	1,828 00
-	
8	15,051 98
CONTRA-CR.	
DISBURSEMENTS.	
	0 000 05
Salaries of Officers	2,666 65
Organizing Salaries and Expenses	3,647 04
Wages of Employees.	2,057 05
General Management Expenses	3,463 78 72 91
Furniture	12 00
Fees returned to Courts	12 00
Disbur-ements on account of FORESTERand	9 100 55
Supplies	3,132 55

Courts.

Chaplain, Wm. Graham; Physician, D. Archer, M D. 14 members.

COURT CAPE COVE, No. 3174, CAPE COVE, QUE JEC. In tituted on the 1st day of April, 1896, by N. C. Smil-

lie, N.D.

Oblicers Installed.—C. D. H. C. R., Dr. Thos. Eanis;
Chaplain, Geo. Gaudin; Physician, Dr. Thos. Ennis. 12 members.

COURT NESBITT, No. 3175, NESBITT, MANITO' A. Instituted on the 26th day of March, 1896, by Thos.

Waddell.

Officers Installed.—C. D. H. C. R., B. M. Armitage:
Chaplain, Jos. McVint; Physician, Dr. Van Stone. 21

COURT WAUWATOSA, No. 3176, WAUWATOSA, WIS. Instituted on the 4th day of April, 1896, by J. E. Clay-

Officers Installed.—C. D. H. C. R., John R. Benoy; Chaplain, Ennis E. Fisher; Physician, Dr. J. W. Cairncross, 21 members.

COURT OLD THORNTON, No. 3177, THORNTON, ILLINOIS. Instituted on the 2nd day of April, 1896, by Charles Wm. Allen.

Officers Installed.—C. D. H. C. R., Horace C. Wright; haplain, ——; Physician, Nelson E. Oliver, M.D. 10 Chaplain,

COURT ELSIE, No. 3178, JACKSONVILL ILLINOIS. Instituted on the 1st day of April, 1896, by W. P. Gor-

man.

Officers Installed.—C.D.H.C.R., John Ricks; Chaplain, J. McEncroe; Physician, Percy G. Thompson, M.D. 26 members.

COURT FOND DU LAC, No. 3179. FOND DU LAC, WIS. Instituted on the 7th day of April, 1896, by Chas. A.

Officers Installed.—C.D.H.C.R., G.A. Hildreth; Chaplain, Rev. H. W. Thompson; Physician, E. E. Atkins, M.D. 19 members.

COURT BEALTON, No. 3183, BEALTON, ONTARIO. Instituted on the 25th day of March 1896, by Wm.

Officers Installed.—C.D.H.C.R., David R. Galloway; Chaplain, D. R. Galloway; Physician, Arthur Goold, M.D. 30 members.

COURT RESTON, No. 3181, RESTON, MANITOBA. Instituted on the 3rd day of April, 1896, by Thos. Waddell.

Officers Installed.—C. D. H. C. R., Charles Stewart; Chaplain, Rev. C. R. Oaten; Physician, Dr. A. B. Baird. 24 members.

COURT EAST TOLEDO, No. 3182, TOLEDO, OHIO. Instituted on the 3rd day of April, 1896, by W. G. Philip.

Officers Installed.—C.D.H.C.R., A. Cameron; Chap-in, ——; Physician, A. M. Hobart, M.D. 35 memlain, bers

Court Beaufair, No. 3183, Detroit, Michigan. Instituted on the 10th day of April, 1896, by E. W.

Donovan.

Officers Installed.—C.D.H.C.R., Geo. C. Rood: Chaplain, Geo. Cummings; Physician, J. C. Forsyth, M.D.

Court Fine View. No. 3134. Thousand Island Park, N.Y.

Instituted on the 3rd day of April, 1896, by S. H. Johnson.

Officers Installed.—C.D.H.C.R., E. C. Lewis; Chaplain, Rev. F. J. Fulton; Physician, N. P. Joynar, M.D. 32 members.

COURT INDI, No. 3185, MANCHESTER, IOWA, Instituted on the 27th day of March, 1898, by M. M.

Hoffmann.

Officers Installed.—C. D. H. C. R., W. J. Lawrence;
Chaplain, C. H. Day; Physician, J. J. Lindsay, M.D.

COURT BLUFF CITY, No. 3186, MOUNT CARMEL, ILL. Instituted on the 1 th day of April, 1896, by Isaac T. H. Brown.

Officers Installed.—C.D.H.C.R., J. B. Maxwell, M.D. Chaplain, Louis D. Barth; Physician, J. B. Maxwell, M.D. 23 members.

COURT SAUGAMON, NO. 3187, ADBURN PARK, CHICAGO, ILLINOIS.

Instituted on the 15th day of April, 1806, by D. M. Card.

Officers Installed.—C. D. H. C. R., W. J. Colbourn; Chaplain, W. J. Kent; Physician, S. A. Waterman, M.D. 24 members.

COURT MERRIMACK, No. 3189, MANCHESTER, NEW HAMPSHIRE.

Instituted on the 16th day of April, 1896, by Geo. W. Allen.

Officers Installed.—C. D. H. C. R., James Kearns; Chaplain, W. F. Bean; Physician, John H. Gicason, M. D. 40 mc ubers.

COURT MONQUART, NO. 3190, BATH, NEW BRUNSWICK. Instituted on the 14th day of April, 1896, by Le Baron Coleman.

Officers Installed.—C. D. H. C. R., Miles McCrae; Chaplain, Arnos De Merchant; Physician, G. J. Mc-Nally, M.D. 14 members.

COURT BOLD FORESTER, No. 3129 ALBANY, NEW

ÓRK. Instituted on the 17th day of April, 1896, by Charles A. Lampard.

Officers Installed.—C.D.H.C.R., Edwin B. Woodford; Chaplain, Fred. W. Baldwin; Physician, Mark Lovey, M.D. 16 members.

COURT QUEEN'S COUNTY, No. 3191, LONG ISLAND CITY, N.Y.

Instituted on the 16th day of April, 1896, by Col. A. B.

Chaldweii. Installed.—C. D. E. C. R., Henry D Ing; Chaplain, Inos. Collinson; Physician, Patrick Mc-keown, M.D. 23 members.

COURT MORRISANIA, No. 3192, MOTT HAVEN, N.Y. Instituted on the 17th day of April, 1896, by Col. A.

B Caldwell.

Officers Installed.—C.D.H.C.R., Geo. A. Williams;
Chaplain, Charles M. Deats; Physician, Jas. F. Curry, M.D. 25 members.

COURT CORVAL, No. 3193, CORVAL, ONT. Instituted on the 16th day of April, 1898, by J. A. Mc-

Officers Installed.—C.D.H.C.R., John A. McTavish; Chaplain, Clarence H. Myers; Physician, Geo. D. Ruthven, M.D. 11 members.

COURT LAMASCO, No. 3191, EVANSVILLE, IND. Instituted on the 15th day of April, 1896, by John

Hartman.
Officers Installed.—C.D.H.C.R., John H. Klausmeier;
Chaplain, Ed. P. Stroebel; Physician, Dr. B. S. Rose. 33 members.

COURT BALNAGOWAN, No. 3195, VERNON RIVER BRIDGE, P.E.I.

Instituted on the 15th day of April, 1896, by L. U. Fowler.

Officers Installed.—C. D. H. C. R., David P. Irving; Chaplain, Rev. John Goldsmith; Physician, Dr. Alexander Ross. 24 members.

-. No. 3196, BUTLER, PENNSYLVANIA. Instituted on the 21st day of April, 1896, by Geo. W. Strickland.

Officers Installed.—C. D. H. C. R., James R. Kearns; Chaplain, Charles R. B. Hunt, M.D.; Physician, Chas. R. B. Hunt, M.D. 12 members.

COURT MOHAWK, No. 3197, FREEPORT, ILLINOIS. Instituted on the 23rd day of April, 1896, by D. M. Card and J. M. Fletcher.

Officers Installed.—C. D. H. C. R., F. W. Wagner Chaplain, Fred. E. Ohlendorf; Physicians, R. L. Frisbie, M.D., and A. E. Smith, M.D. 21 members.

COURT MILDMAY, NO. 3198, MILDMAY, ONT. Instituted on the 21st day of April, 1896, by D. Weismiller.

Officers Installed.—C.D.H.C.R., A. J. Sargent; Chaplain, Bro. Glebe; Physician, Robert E. Clapp, M.D. 18 members.

COURT WARWICK, No. 3199, THE TONAWANDAS, NEW YORK.

Instituted on the 21st day of April, 1896, by James

Boddy.

Officers Installed.—C.D.H.C.R., Leonard D. Baldwin;
Chaplain, Rev. R. M. Baird; Physician, C. W. Clendenan, M.D. 40 members.

COURT MOUNT BLANC, No. 630, MILTON, NORTH DAKOTA.

Instituted on the 20th day of March, 1850, by J. R.

Cooper. Officers Installed.—C.D.H.C.R., John Fenney; Chap-lain, Samuel Newlove; Physician, J. D. Leitn, M.D. 13 members.

COURT BERRY'S MILLS, No. 1584, BERRY'S MILLS, N.B. Instituted on the 21st day of March, 1896, by F. W. Emmerson.

Officers Installed.—C.D.H.C.R., J. Spurgeon Steeves; Chaplain, Wm. Rogers; Physician, ———. 16 members.

COURT KARAKWINEH, No. 1586, TORONTO, ONT. Instituted on the 1st day of April, 1896, by Robert Kidney.

Officers Installed.—C.D.H.C.R., R. A. Dickson; Chaplain, Harry Musson; Physician, D. Albert Rose, M.D. 25 members.

COURT ST. ALBANS, No. 1589, ST. ALBANS, VERMONT.

Instituted on the 3rd day of April, 1896, by C. St.

Amour.

Officers Installed.—C.D.H.C.R., C. St. Amour; Chaplain, M. Ledoux; Physician, Dr. I. Brault. 30 mempers.

COURT BROCKVILLE, No. 2185, HERNE HILL, ENG-LAND.

Instituted on the 12th day of February, 1896, by Ed-

ward Tattersall.

Olificers Installed.—C. D. H. C. R., Douglas William Copper; Chaplain, Rev. Martyn R. Allnutt, M. A.; Physician, E. Pringle Thew, M.B. 12 members.

COURT HOPE EVERMORE, No. 2187, POOLE, ENGLAND. Instituted on the 3rd day of March, 1896, by A. T.

Blamey.

Officers Installed.—C. D. H. C. R., C. J. Woodford;
Chaplain, A. E. L. Hart; Physician, W. T. G. Robinson, M.D. 10 members.

COURT MOUNTAIN, No. 3200, MOUNTAIN, ONT. Instituted on the 18th day of April, 1896, by W. F.

Officers Installed.—C. D. H. C. R., James O. Beggs; Chaplain, Albert Brimston; Physician, T. J. Jamieson, M.D. 23 members.

COURT PIPESTONE, No. 3201, PIPESTONE, MANITOBA. Instituted on the 17th day of April, 1896, by W. ...

Creelman.
Officers Installed.—C. D. H. C. R., Robt. McTavish;
Chaplain, Thos. G. Bell; Physician, A. R. Baird, M.D. 20 members.

COURT INDIAN LANDS, No. 3202, MAXVILLE, ONT. Instituted on the 28th day of April, 1896, by— Officers Installed.—C. D. H. C. R., John L. Wood; Chaplain, F. I. McRae; Physician,———. 22 members.

COURT PAPER CITY, No. 3203, OTSEGO, MICHIGAN. Instituted on the 15th day of April, 1896, by R. H.

Officers Installed.—C. D. H. C. R., John Conrad; Chaplain, John W. Army; Physician, Abram L. Van Horn, M.D. 21 members.

COURT MASTODON, No. 3201, COHOES, NEW YORK. Instituted on the 15th day of April, 1896, by Chas. S. Hall.

Officers Installed.—C. D. H. C. R., John Spenco; Chaplain, Hayner Jones; Physician, Albert Mott, M.D. 21 members.

Mrs. Smith (going to church, to Johnny, who is left at home)—"Noo mind, Johnny, if it's an even-doon pour o' rain when the kirk comes oot come and meet me wi' the umbrella." "A' right, mither," said Johnny. When the church came out, the rain was coming down in torrents, but Mrs. Smith saw nothing of Johnny and the umbrella. When she came home, she asked him why he didn't come. "But mither," said Johnny, "it which will be found at the Russell House, wasna an even-doun pour; it was slantin'."

Ottawa, the headquarters of the Committee,

Amona the Courts.

High Court of Ontario.

OFFICIAL CIRCULAR No. 5.

OFFICE OF THE HIGH STANDING COMMITTEE, HIGH COURT OF ONTARIO,

INDEPENDENT ORDER OF FORESTERS.

CARLETON PLACE, May 5th, 1896.

To Officers and Members of Subordinate Courts:

DEAR BROTHER FORESTERS.-The Nineteenth Annual Session of the High Court of Ontario, Independent Order of Foresters, will be held (D.V.) in the City of Ottawa, on Tuesday, the 18th day of August, 1896, commencing at ten o'clock a.m.

The representation from Subordinate Courts

to High Court is: Each Subordinate Court having 50 members or less is entitled to one representative, and one additional representative for each additional 50 members or major fraction of 50.

Subordinate Courts will please notice that a representative to the High Court must be a member in good standing of the Subordinate Court he represents.

On account of the By-Law passed at the Seventeenth Annual Session of the High Court in re Milage and per diem, it is the opinion of the H.S.C. that even should the same be repealed, it cannot go into effect this It would be well, therefore, for courts to make provision for the payment of the Delegates' expenses whom they elect.

The credentials of representatives, according to mailed Forms sent, must be forwarded to the H.S., Bro. R. J. Niddrie, M.D., Creemore P.O., not later than the 10th day of July, 1890, duly certified by the C.R. and R. Sec. of each court, and have the seal of the

court attached, From present indications, the Reports of the High Court officers will be very encouraging, and the expenditure considerably re-

duced. Tro High Standing Committee would imon the officers of courts the necessity press of at o... balancing their accounts with the High Court, so that the franchise of their representative may not be impaired. Courts in arrears are not entitled to representation. Statements of indebtedness have already been mailed to courts in arrears.

Court deputies will please see that the Halfyearly Return, Form No. 25, sent herewith, is correctly filled in and the amount required for High Court dues for the term commencing July 1st, 1896, viz., 25 cents per member remitted to Bro. R. J. Niddrie, M.D., High Secretary, Creemore, not later than 10th of July, 1896. This is particularly requested, to enable the High Court officers to prepare and print their reports soon after the close of the Forestric Year.

Representatives will please sign the Regis-

from Monday afternoon until the opening of

the Session, on Tuesday morning. N.B.—Should more Credential Forms be required, apply at oure to the High Secretary, E. J. Niddrie, M.D., Creemors.

HOTEL ACCOMMODATION.

For the convenience of representatives, the following List of Hotels and Prices per day is furnished :-

Russell House, \$2.00 to \$3.00, according to rooms.

Grand Union, \$2.00 for single and \$1.50 each for double.

Windsor Hotel, \$200. Butler House, \$1.00. Brunswick House, \$1.00. Dominion Hall, \$1.00.

RAILROADS.

The C. P. R., G. T. R., and C. A. R., including their various branches, will give the usual reduction in passenger rates to members of the High Court and their wives, viz., for 50 and under 300, one and one-third fare; over 300, single fare. In order to secure the reduction, members, on starting, must inform the Ticket Agent that they are travelling to the High Court, and pay full fare going to Ottawa, and get a receipt for the payment of the same. This is called a Standard Certificate, and permits the brother to return to the starting point at the reduced rate. If the Delegates travel over two lines of railroad, he will require to secure Standard Certificates from each. No reduction in fare for the return trip can be secured for any one who fails to obtain a Standard Certificate, and it is particularly requested that members living near Ottawa, instead of buying ordinary return tickets, will be careful to obtain these certificates, in order to make up the required number.

> ROBT. MCNAIR High Chief Ranger.

R. J. NIDDRIE, M.D., High Secretary.

Court Marmora, No. 1,229.

The Foresters and C.O.O.F. of Marmora intend holding a joint celebration on Domin-All the lodges and courts of the ion Day. district will be present, and a great time is to be had.

Court Cataract, No. 1,147, Burk's Falls.

A worthy brother writes: "Friday evening, May 15th, 1896, was an evening long to be remembered by the members of Court Oataract, it being the occasion of our most successful concert. We had secured the services of Miss Jessie Alexander, who sustained her high reputation, and delighted a very select audience. Mr. C. C. Whale was present, and in a pithy address, which was brimful of mirth, and also contained many words of advice to young men, he outlined the advantages of being members of some insurance society, and especially our own Order. Mr. Whale is always more than welcome in ral additions have been made to the memberour court."

Court Wabun, No. 380, Staffa.

This solid court, located at the pretty little village of Staffa in Perth County, held its anniversary service on the morning of May the 21th. The day was an ideal May day, and the members of the court, accompanied by visiting brethren from Kippen and F rquhar made a fine appearance as they filed into the Presbyterian Church at Cromarty, of which Rev. P. Scott has been for a quarter of a centucy the eacemed pastor. sermon was preached by Bro Kev. A. Mac-gillivray of Toronto. P.H.CR. of Ontario. The church was filled to i's utmost capacity.

Court Star, No. 365, Farquhar.

Some misunderstanding as to date interfered with the attendance of the general public at the anniversary service of Court Star on the afternoon of May 24th. The spacious Presbyterian Church, of which Mr. Fletcher is pastor was honever confirmable 22.3 is pastor, was, however, comfortably filled with Foresters and their friends. Visiting brethren were present from Kirkton, Kippen, Cromarty, Staffa, Clandeboye and Exeter The preacher was Rev. A. Macgillivray, of Toronto, who delivered a practical sermon on the religion of common life. After the service, the members of the Order met in the lecture room of the Methodist Church close by and passed a hearty vote of thanks to Bro. Macgillivray for his termon. Court Star is growing. Their fine hall was dedicated last winter by Bro. Macgillivray.

Court Exeter, No. 123.

This is the leading court in the fine County of Huron. It is within two or three of the century mark and these will be added before the end of the present month. The members are as fine a body of men as can be seen anywhere. On Sunday the 24th May, the anniversary sermon was preached to the Court and their friends, in the Presbyterian church by the Rev. A. Macgillivray, P.H.C.R. of Ontario. The commodious church was com-pletely filled. The members of Court Exeter and their visiting brethren occupying the greater part of the centre of the church. The number of Foresters present was about 100. Everyone present wore the handsome sash of the Order, and as a body they made a fine appearance. The service throughout was very impressive. The sermon was earnest and appropriate, and the singing'led by the fine choir of the church was particularly hearty. At the close of the service the brethren marched to their hall, and were Liefly addressed by Bro. Macgillivray. Votes of thanks were cordially tendered to the visiting brethren and to the preacher. The I.O.F. is in the front in the enterprising town of

Court Luxley, No. 1040, Otterville.

Notwithstanding the rain, the members of the court and their friends made a good turnout at the public meeting, held in the town hall on the 9th April. A choice musical and literary programme was given by local talent. Bro. C. C. Whale, High Inspector, delighted the audience with his address. Already seveship of the court.

Court Braut, No. 503, Brantford.

Slowly but surely the I.O.F. is winning its ways to the position its merits entitle it. Court Brant is rapidly becoming one of the prominent and influential courts in western Ontario. The membership is active and aggresive, and is steadily increasing. Recently the court had the benefit of a visit from Bro. C. C. Whale, High Inspector. The address of Bro. Whale was stimulating and instructive.

Court Guelph, No. 37.

This court has had a most fortunate experience. Organized ten years ago; it has now a membership of about one hundred. It has not had a single death in the ten years of its history. The membership is steadily increasing.

Court Mad River, No. 311, Creemore.

On the evening of May 11th, the court in the picturesque and enterprising town of Creemore had a visit from Bro. Dr. Niddrie, H. S. of Ontario, and Bro. Rev. A. Macgillivray, P.H.C.R. of Ontario. The P.H.C.R. presided and initiated a candidate, and afterwards gave a short address on the working and standing of the Order. Short and spirited addresses were given by the High Secretary who is a member of the court, Dr. Bradley, Rev. W. Owens and others. Some of the brethren of the court were introduced as visitors and were received with great cordiality by their fellow members, who were evidently agreeably surprised to find in them brother Foresters. The court has a fine membership and a splendid field for work.

Court Western Star, No. 648, Walsingham.

The membership of Western Star will remember long and gratefully the visit of Inspector Whale. His labors on behalf of the Order he serves so well have resulted in an addition of thirty-one to the court. At this rate Western Star will soon be a star of the first magnitude. Well done!

Court Lorne, No. 96, Port Rowan.

Within the past few weeks this court had its membership augmented by five members. The public meeting addressed by Bro. Whele, High Inspector, was a large and attentive one. That the address was to the point was evidenced by the applications received.

Court Howard, No. 927, Morpeth.

This court believes in keeping the principles and benefits of the Order prominently before the public. On the evening of April 28th, a well attended concert was given. The H.V. C.R. of Ontario, Bro W. H. Wardrope, of Hamilton, gave a clear convincing address on the Order and its work. Bro. J. L. Smith, D.S.C.R., made a capital chairman. The entertainment was complimentary. The attendance at the meetings of the court is increasing and the membership is gaining steadily.

ONTARIO NOTES.

Now for a great effort. Ontario, the first—second! Only second for April, watch the May record.

High Chief Ranger McNair is booming things among the forests, islands and lakes of Northwestern Ontario.

Let members divide their spare time equally during June between Forestry and politics, and Ontario will secure 1,000 applications.

The mother High Court sends congratulations to the daughter across the St. Clair River, on the splendid work done in April.

Bro. W. H. Milne, City Deputy is visiting the Toronto Courts and stirring up the pure minds of the brethren by way of remembrance.

The number of Courts instituted recently in Ontario shows that all the ground is not yet occupied. Several additional Courts are in process of formation.

The celebration of the 22nd anniversary of the Order will be celebrated with enthusiasm at Foresters' Island Park. All the Courts between Toronto and Brockville should be represented.

Court Trinity, Toronto, initiated six members in May. At the last meeting of the Court, Bro. Pashby, C.R., was presented with a commission as G.D.H.CR. and the badge of the office by Bro. Pacillivray, P.H.C.R.

Ontario will extend a royal welcome to Bro. Rev. W. J. McCaughan, H.C.R. of Ireland. We will all delight in showing him that a Canadian welcome equals even an Irish one in cordiality. Our homes and pulpits are open to him.

Nova Scotia.

Court Sissiboo, No. 122, Weymouth.

The membership of this court is mourning the death of an esteemed brother, Capt. Jno. Brooks, who died of yellow fever at Rio Janeiro. They express their sympathy with the widow in a cordially worded resolution Bro. Rev. J M. Whitycombe, Chaplain of the court, has moved to St. John West. His brethren part from him with regret.

Missouri.

A WORD FROM THE COURTS IN KANSAS CITY.

Court Eastoid, No. 874, Court Central, No. 625, Court Elie. No. 1221, and Court Independence, No. 611, have scored a very great success in advancing the fraternal and social interests of Forestry here by their united support of a Grand Union Hall, which has been a great factor in harmonizing and increasing the attendance of the courts. These courts have just purchased an elegant illuminated advertising sign, and it now hangs to guide visiting brothers to the instructive meetings of the courts. Initiations at almost every meeting.

HIGH COURT OF QUEBEC.

HONOR ROLL.

PRIZE COMPETITION.

Prizes Awarded to Members, April 25th, 1896.

Name of Member.	Name of his Court.	No. of Court.	No. of Members Secured.	No. of Prize.	Value of Prize.
Francis N. Tremblay	Chanian	1551	30	2nd	\$20 00
Cyrille Lafortune	Tooms TV Ans	1650	11	4th	7 00
Cyrille Laiorune	Chenier	1551	10	5th	7 60
		1997		9011	5 00
Gedeon LaBelle	***********	l	7	"	5 00
Francis Pare Fils	Jeanne D'Arc	1650	$\frac{7}{2}$	1 1	
Joseph Belanger	Charlemagne	1187	7	"	5 00
G. B. Tully	Helena	1475	7	"	5 00
A. W. Robson		1642	7	1	5 00
Peter Strathearn	Balmoral	269	6	1 '' 1	5 00
M. S. Perry	Beaver	2	6	"	5 00
J. A. Portier	Notre Dame	1076	6	"	5 00
J. R. Goyer	National	1775	в	"	5 00
F. H. Wildgoose	Mount Royal	7	5	"	5 00
John Watson Jeffrey Pitre	"	7	5	"	5 00
Jeffrey Pitre	Valleyfield	523	5	"	5 00
Tames H. McCracken	Craig End	543	5	"	5 00
Robert Wiggins	Lachine	511	5	"	5 00
John McCumber	• • • • • • • • • • • • • • • • • • • •	56	5	66	5 00
James Bell	66	"	5	"	5 00
T T Knihha	"	"	5	66	5 00
Isidore Laviolette	St. Brigite	1398	5	"	5 00
J. A. Savoie	Plessisville	1542	Š	66	5 00
H. T. Dupuis	44		5	"	5 00
F. T. Savoie	46	"	Š	"	5 00
Napoleon Belanger		"	5		5 00
P. J. Magnon	"	"	5	, "	5 00
A. Tetrault	Teenne D'Arc	1650	5		5 00
A. Martineau	"	1000	1 5	66	5 00
D. F X. Lamoureux			ž	66	5 00
H. Chartland			1 2		5 00
			2		5 00
C. E. Guilbault	Gin Goo F Continu	1694	1 2		5 00
A. Munaan	Sir Geo. 12. Carner	1034	1 5	63	5 00
A. Marcon	•••••	"	ଓ ଓ ସ ଓ ଓ ଓ ଓ ଓ ସ ଓ ଓ ଓ ଓ ଓ ଓ ଓ ଓ ଓ ଓ ଓ		5 00
A. A. Leduc		"	2	1	5 00
J. E. Barnabe		ł .	5 5		5 00
Joseph Valignet Wm. I. Bradshaw	Commille	1775	5		
wm Bradsnaw	Grenville	3136	ျ	"	5 00
			235	1	\$204 00

Prizes Awarded to Courts, April 25th, 1896.

Name of Court.	No. of Court.	No. of Members Secured.	No. of Prize.	value of Prize.
Court Chenier " Jeanne D'Arc " Lachine " Plessisville " Sir Geo. E. Cartier " Helena " Champlain " Gaspesia " National	544 1542 1694 1475	49 43 38 27 23 20 19 17 16	1st 2nd 4th "" 5th	\$40 00 30 00 10 00 10 00 5 00 5 00 5 00 5 00

Quebec.

An esteemed correspondent writes us from Three Rivers. Three Rivers. The court of that historic city is not up to his ideal of what a live court ought to be. A better court room is needed. The interest in the meetings can stand deep ning. Forestry generally is inactive. To know and realize what is needed is half the battle. Now that their attention is called to it, our friends will bestir them-selves. Three Rivers ought to have one of the very best courts in Quebec, and it will.

Michigan.

This jurisdiction carries the banner for April, having secured 341 accepted applica-tions. For the first time Ontario yields up first place to Michigan.

Michigan has settled down in earnest to the task assigned it of winning second place from Quebec. Our friends in the east will

have to look to their laurels.

Lansing, Michigan, has another strong court. A short time ago, Court Grand Ledge was instituted by State Organizer A. H. Weeks, assisted by Bros. Welch, Lazell and Poets. Porter. The charter application bears 23 good names. An excellent staff of officers was elected.

Court Logan of Cadillac had a public meeting preceded by an initiation of candidates and followed by a banquet and dance, May 15th. H.C.R. Joslyn, State Organizer Weeks, H.V.C.R. Callichan and High Junior Wood-H.V.C.R. Callighan and High Junior Woodward Pool were present and took part in the

initiation and public meeting. H.C.R. Joslyn visited Court Rifle, at West Branch, on the 14th inst., and initiated a candidate. This Court has more than doubled its membership during the past year, and is now one of the best working Courts in the

Court Miranda, No. 326, of West Bay City, will give a monster celebration and anniversary of the Order on the 19th of June. Wenona Beach, with all of its accompaniments, has been engaged for the occasion. The High Chief Ranger has called a meeting of the High Standing Committee at the same time and place. Several of the Supreme Officers have signified their intention to be present, and many of the Courts throughout Michigan will send delegations

The new quarters of the High Secretary, in the new White Building at Port Huron, are much more neat than formerly, and "Pa Chambers" is now ready to have all visitors call and inspect critically the system in vogue

in his office.

District Deputy F. W. Welch, of Lansing, and State Organizer Weeks instituted a new court at Grand Ledge on the 11th of May, with a charter membership of twenty-three.

State Organizer Weeks, in his work at Menominee, has given Forestry a new im-petus in Northern Michigan. The old Court was strengthened by an addition of thirty new members, and the names of nearly as many more secured for a new Court, which will be instituted June 1st.

High Counsellor, Bro. J. L. Starkweather, has been honored by his election as delegate to the national republican convention

at St. Louis.

Court Waupakisco, of Battle Creek, had a membership of less than forty one year ago; on the evening of May 5th, the fifth anniversary of the organization of the Court, their membership was 120, and the occasion was membership was 120, and the occasion was celebrated by one of the best Forestric meetings ever held in Michigan. The meeting was addressed by H.C.R. Joslyn, S.V.C.R. Aitken, Supreme Deputy E. W. Donovan, State Organizer Weeks, Rev. Ed. Collins and D.D.H.C.R. F. W. Welch. The meeting was followed by a banquet. Court Wannakisco followed by a banquet. Court Waupakisco threatens to be the banner Court in the State before the end of the year, and every indication is that the efforts of the Court will come very near to being successful.

Courts Valley and Miranda are having an active strife for the leadership in membership in Michigan. Each of these Courts have initiated about fifty members since the meeting of the High Court, and it is "nip and tuck" between them, with chances in favor

of "tuck."

Court Beecher, at North Branch, gave its annual celebration on May 22nd. A large number of visiting Courts were present and the occasion was a very pleasant one. The High Chief Ranger delivered the address of the day

Court Bayley, No. 517, Detroit.

If any court is doing better than this one, we would like to hear from it. From first of January, up to May 20th, the additions to the membership were 106. They are going to make it an even 200 by July 1st. We don't doubt it.

Court Valley, No. 232.

An esteemed brother writes: "Monday, April 20th, will long be remembered by the Foresters of Saginaw as the event of Forestry in our city. Court Valley, No. 232, extended invitations to all courts in the city, and also to Bro. H.C.R. Lee Joslyn, to enjoy the hospitality of Court Valley, at their 'Stag Social and Banquet.' Bro. Lee Joslyn was met at the Hotel Vincent by Royal Foresters in uniform and the Foresters of the city, and escorted to the banquet hall, where all sat down to an elegant supper prepared for them. Rev. W. H. Gallagher, Chaplain of our court, acted as toastmaster, and through his witty sayings kept every one in good humor. The first speaker to respond to the toast of 'Royals' was Bro. Lee Joslyn H.C. R., and in the way he spoke and handled his topic, he showed that Forestry is, and always will be, the best Fraternal Insurance Society of the world. Bro. T. E. Brough, C.R. of of the world. Bro. T. E. Brough, C.R. of Court Saginaw, responded to 'Cheese and Crackers,' and B. W. Stone, Fin. Sec. of Court Starlight, to 'Campaigner,' both subjects referring to the social side of a High Court meeting. Bro. Bierwalter spoke on 'Music Bands,' and kept the boys laughing by his many comical expressions, Bro. Savage spoke on 'Our Boys,' showing that Court Valley is composed of members who work for their court, and will not let the work for their court, and will not let the

social side rest in oblivion. Bro. Himmelein, C.R. of Court Valley, answered to topic 'Our Court,' in an able manner, explaining the object of the banquer, in creating a more fraternal feeling, and becoming acquainted with each other; how the court has always been first in advocating principles of Forestry in Saginaw by advertising the Order, and gaining good and worthy men for members; how, by a little work, 48 applications were received at one meeting. Short addresses by Bros. Harrison and Otto were given. During the evening several vocal and instrumental selections were rendered and received with great favor. At the close of the banquet three rousing cheets were given for Bro. H.C.R. Lee E. Joslyn and Bro. Rev. W. H. Gallagher, the champion of toastmasters, as well as for Court Valley, who had shown the Foresters of Saginaw the social side of the court-room in a most enjoyable manner. About 150 guests were present.

NOTES.

They are hustling in Michigan.

They are crowding Quebec. It second place is not regained, it will not be for lack of effort.

May will be better than April, and June will be better than May. Could anything be

Lee E. Joslyn encourages by example as well as precept. He has secured a number of applications.

They are getting up an honor roll of 100. Why not make it 1,000? Why not the whole membership?

There is a chance for every member in Michigan securing some kind of a prize before the end of the Forestric year.

New York.

Court Empire City, its members, and particularly the individual members who won prizes, were all highly elated upon receiving them recently, and express their gratifical tion and satisfaction in complimentary acknowledgements. The court now boasts of fifty members with three initiations at their last meeting and still hold the title of the "Banner," as well as the "Pioneer" Court of New York City.

The first public installation of officers of Court Rochelle, New Rochelle, N. Y., was held March 17th, 1896. Supreme Councillor Hon. Judge W. Wedderburn, Q.C., officiated as Supreme Chief Ranger, assisted by the following officers from various courts: Bro. Downey, of Court Industrial; Bro. Ochs, of Court Empire City; and Bros. Dr. E. F. Brush, W. G. Chambers, B. C. Graves, W. S. Miller, W. R. Hardy and T. Henry, all of Court Mount Vernon. This court was formed by that indefatigable worker, Bro. B. C. Graves, and makes the fourth court to his credit.

While it is something of an expose of ones own age to be called a "Great Grand-father," yet it appears to be exhiliarating to the full of energy ever since he became a mem-

"Founder" of our Order to be thus called by his family since the birth of a girl baby by the wife of Prof. Nott, of Newtown College, Penn. The Colonel is as delighted as a boy with a red sled and will accept our congratulations and best wishes for the prosperity of his Great Grand-daughter.

One of the most pleasant after Lenten social affairs was that enjoyed by the members of Court Evershed, Niagara Falls, in their rooms following the transaction of regular business Thursday evening, April the 9th. The programme was informal, several members of the court participitating. Addresses were made by the Chief Ranger, W. E. Conger and Chaplain E. E. Henderson. The humorous songs and recitations of Bro. E Glockling elicited a round of hearty applause from the members and visiting brethren, as did also the banjo solos of the wellknown colored comedian, Mr. C. Johnson. The collation served by caterer Bro. W. Eder, assisted by a committee, was enjoyed by all, over 100 sitting down to a sumptuous spread of clam chowder and salads, followed by an old-time smaker. Visiting brethren were present from Court Henepin of this City, and Courts Cascade and Clifton of

Niagara Falls, Ont. The Rev. E. E. Adams, Eigh Chaplain, has discontinued his organizing work, owing to ill-health.

William Berdeau, of Court Watertown, No. 165, Watertown, NY., has been appointed by the High Chief Ranger as District

Deputy for the 22nd Districe, Jefferson co. Bro. W. E. A. Faichney, P.H.C.R., of the High Court of New York, is said to be en-Ingared in organizing work in the State of Indiana upon a liberal salary and expenses, in the S. F. I. He has complete charge of that State, and is commissioned as "Deputy Chief Commander of Indiana." It is wellknown that his sentiments are in favor of the I.O.F., but, as is well understood, he is out in Indiana to make a living, and if successful may gain a residence there.

Court Warwick has been organized at Tonawanda, by Bro James Boddy, D. S. C. R, with 40 accepted risks, and is composed of some of the best citizens in the place. We anticipate this court will grow rapidly as the officers have been selected with a view to their ability and experience. The success of the great charge in keeping, lays in the earnestness and attention given its affairs by the Court Deputy and Chief Ranger, and its financial success, which is the most vital, lays in the hands of the Financial Secretary, and, most of all, the *actual* success of the court lays with the members themselves. Punctuality in attending meetings, promptness in answering correspondence, promptness in paying your assessments and dues, and promptness in answering a summons. Help your Financial Secretary by not requiring him to notify you a second time, or requiring him to suspend you.

Bro. C. J. Lampard, D.D.H.C.R., of Shenectady County, has the honor of instituting Court Bold Forester, at Albany, with thirty charter members. Bro. Lampard has been ber of Court Schenectady, and has well earn-

ed the honors he has attained.

Bro. Matthew Tyrrell has been appointed District Deputy for the 61st District, which includes that portion of New York City above Harlem Bridge. Bro. Tyrrell is a veteran Forester and will proceed at once to organize for the Order.

Bro. George A. Williams, recently commissioned as C.D.H.C.R. for Court Morrissiana, is said to have been the first regularly installed Chief Ranger of the Order, he having been installed by P.S.C.R. Col. A. B. Caldwell, twenty-one years ago. He has also enjoyed the distinction of hav. g been Grand Treasurer of the I.O.O.F. of this State. He has also held important offices in other Orders.

Bro. Charles S. Hall, has just completed a courtat Cohoes, N.Y., and the brethren feeling so well satisfied that from the factories in Cohoes they would get a large following have very properly named the court "Mastodon." We trust we shall see their hopes realized. Work some and each brother will be happy

with the result.

The Encampment of Royal Foresters in course of organization in Buffare is meeting with success, and, from the anexaready on the list, it is believed this war be the finest in the State of New York. The Sir Knights will be instituted by the Supreme Chief upon his return from his labors in Great Britain. This Encampment will be the Guard of Honor on all special occasions, held in Buffalo, and, to belong to it, will be one of the greatest achievements among the brethren.

achievements among the brethren.

The prospect of the establishment of a second High Court to comprise the southern portion of the State of New York appears to be very remote. We certainly can see no reason for it for years to come. The present one is not bulky or unwieldy, and its business can be promptly transacted. The division might be agitated with propriety, if the membership was anything like the number in the High Court of Ontario, and yet, there is no reason advanced why a division should be made, excepting the frank confession from six courts, only one of which sent a delegate to the last High Court Session, and five of the six were not in existence at the previous High Court Session, and that was why the present High Court d d not think enough of their court to honor them with an elective or even an appointed office and "went and gave some other fellow an office," and now they are red hot in favor of another High Court. Of course it may be possible that the Supreme Executive might at some time deem it advisable to divide, but no precedent has thus far been established involving such arbitrary action, and the very natural conclusion is that the scheme agitated at last High Court Session and subsequent thereto does not receive the sanction of the Supreme Executive and has become a dead issue.

The years go by and they are laid to our charge. Let it be our daily endeavor to so improve them, that we can account for them with joy.

California.

Court Santa Rosa, No. 1278.

This court entertained its members and invited guests in Fraternity Hall, Thursday night, April 23rd. The programme consisted of musical rambers, and included an address by High Cunsellor Charles S. Peery, which was one of the most interesting and able on the purposes and principles of the Order that we have ever had the good fortune to Esten to. He said he had never had a claim disputed or unpaid, and claimed it cost less than any other kind of protection.

After the lecture and a choice programme, refreshments were served and a social time

enjoyed.

Court Wildwood, No. 633, Boulder Creek.

This Court is in a flourishing condition, the membership roll is 103 and is steadily increasing. The High Chief Banger, Bro. McElfresh, visited the Court on May 9th; in connection with his visit a public meeting was held, the attendance was large and interested, and the benefits of the I.O.F. were set forth by the H.C.R. in a speech of over an hour's duration.

Court Sequoia, No. 1767.

On the evening of May 9th this Court had an official visit from the High Chief Ranger of the State. The opening meeting was presided over by the Chief Ranger, Bro. Geo. Staffler, and was addressed at considerable length by Bro. McElfresh, who claimed first place for the I.O.F. among the 70 fraternal Orders now in the State. At the close of the meeting refreshments were served.

Court Orland, No. 1079.

Friday, May the Sth, was a day to be remembered in the history of this court. Greenwood Grove was the scene of their picnic, which was in every sense a success. The I.O.F. enlivened proceedings with music, one of their numbers being a march entitled "Oronhyatekha," in honor of the Supreme Chief. From what we heard of it, the march is of superior merit, worthy of its name and a credit to the composer, Bro. W. I. Mecum, bandmaster.

The address of welcome was given by Rev. J. E. Ray. The oration of the day was delivered by Bro. J. R. Price, H.V.C.R. There was a varied programme of music, speeches and recitations. A number of athletic events came off in the afternoon. A grand ball fol-

lowed in the evening.

Court Santa Maria, No. 613.

The second annual entertainment of this court took the form of a "May day" festival.

A great concourse of people, not only from the town, but the neighboring country took part. There was a gay procession, headed by the band of the town. Foresters, children and citizens were in line.

dren and citizens were in line.

The crowning of the "May Queen" and the setting up of the May pole were very pretty features of the day's proceedings. Songs and speeches followed.

The address on Forestry was given by Dr. W. T. Lucas, Luncheon was served at noon, athletic sports

took up the afternoon, and a grand ball in the evening closed the day's proceedings. A local paper says: "The Foresters are to be congratulated for their efforts in giving this celebration and carrying it through so successfully. They spared nothing to make it so, and the people responded liberally. About three hundred dollars were the gross receipts."

Court Southern Heights. No. 1150, San Francisco.

The members are up to business. Recently they had an applicant who, between the time of passing the Medical Board and the regular meeting of the court, was obliged to leave home. The C.D. called a special meeting, 30 were present, and the candidate duly initiated. That is the way to push things!

Court Gridley, No. 706.

Organized four years ago, this court has gone on prosperously ever since. Five initiates are waiting for next meeting, and several applications are on the way. High Chief Ranger G. A. McElfresh, recently paid the court an official visit. A public meeting followed, and a large audience heard his clear exposition of the aims of the Order.

Court Diana, No. 1133, San Francisco.

The entertainment of this court in Social Hall, according to the city press, was a great success. The musical and literary portion of the programme was short and select. The principal address was given by the High Secretary of the State, Bro. C. S. Perry, and was a clear and impartial presentation of the principly s and work of the Order.

principles and work of the Order.

The H.C.R., Bro. McElfresh, who was unexpectedly present, gave a short, cheering

address.

Since the entertainment, several members have been received.

Court Kingsburg, No. 719.

The High Chief Ranger, Bro. G. A. McElfrish, notified our court that he would visit us on the 16th, so we called a special public meeting in M. E. Church South. We sent out one hundred invitations to our friends, announcing that the meeting would be addressed by Bro. McElfresh. The H.C.R. came and, for one solid hour, gave an attentive audience the advantages of the Order in a clear forcible manner. A number of applications nave been received since.

CALIFORNIA NOTES.

The average increase of members in California for several months has been over 125,

Bro. G. A. McElfresh delivered 23 public addresses during the month of April. For May he was booked for 19.

They never weary in the good work in the Golden State. Days' work tells ('alifornia is coming steadily and surely to the front.

Court Corbina 1075, gave a grand picnic on May Day. The H.C.R., Bro. G. A. McElfresh, gave an address. There was music and fun galore, and a ball and supper closed the day.

The High Chief Ranger Bro. McElfresh, has set his heart on 2,000 of an increase during the present forestric year. Of course he will have them.

Count on us for a full share of the work to bring the membership up to 100,000 by July 1st, writes a brother. Of course, we are counting on them, for that is the way we expect the grand total.

On April 20th, the M. E. Church, Lincoln, was comfortably filled with an appreciative audience that had assembled for the purpose of listening to the address of G. A. McElfresh, High Chief Ranger of the Independent Order of Foresters of California. Chief Ranger A. C. Fleming, Jr., of Court Placer, No. 984, of this place, presided. The evening entertainment was interspersed with a short but pleasing programme which was excellently rendered. The address of Mr. McElfresh proved to be very interesting and entertaining. The gentleman is a good speaker and not only kept his audience in good humor with funny stories but gave an exceedingly clear exposition of the principles and benefits of Independent Forestry.—Lincoln Press.

Wisconsin.

High Court Meeting.

Through some oversight the account of the proceedings of the High Court of Wisconsin, held on Feb. 6th, did not reach us till recently. We have great pleasure in giving the following synopsis of the work done by the High Court over which Bro. Parker so effeciently presides.

HIGH SECRETARY'S REPORT.
MADISON, WIS., Feb. 6th, 1896.

To the High Chief Ranger, Officers and Members of the High Court, and of the Subordinate Courts of Wisconsin, I.O.F.

BRETHREN:—The past year has been a prosperous and eventful one to our Order, not only in this state, but wherever planted throughout the world. We have had our share of contentions and a hard struggle with the business depressions, and yet, we have nearly doubled our numbers and courts in this state.

The expense of the organizing work, during the past year, has been borne by the Supreme Court, all of which has been in charge of our worthy High Chief Ranger, Brother Parker, whose ability and enthusiam in this work has been clearly snown by the large increase in our membership.

As the Supreme Court has now withdrawn its support for a time from this state, the work already begun will have to be continued by the High Court, assisted by the co-operation of each and every court and member in the state, and it is earnestly desired that none will stand back, but will put his shoulder to the wheel and do his part in making our state one of the strongest states in the union for Forestry.

Many of the courts have increased quite largely in numbers the past year and but few have decreased. The banner court in the

state, in point of numbers, is Court St. Croix, No. 408, of Hudson, with a membership of and the members are increasing every month.

103 on its honor roll.

With the earnest desire that we may all be inspired by the benediction of the widows and orphans sheltered beneath the banner of our noble Order, and put forth greater effort to extend the usefulness and advance the interests of this the best and noblest of brotherhoods, is this report respectfully submitted in L. B. & C., by

Yours fraternally,

J. C. PROCTOR, High Sceretary.

Membership. Total number of Subordinate Courts, February 6, 1895..... Total number Instituted during the year Suspended during the year.....

Number of Courts at date..... 690

Total membership, February 6, 1895.... 690 Total membership, February 6, 1896.... 1271 581 Increase.... Number of deaths during the year.....

REPORT OF HIGH TREASURER.

BROTHERS—Your High Treasurer would respectively report the following receipts and dishursements for the past year.

Cash in hands of forme. High Secretary...... \$150 72 Cash received from the present High Secretary.... - 928-36-\$1,079-08

Paid out by former High Secretary \$163 14 Paid out on checks and you-

481 88 chers....

Balance on hand..... Respectfully submitted,

> CHARLES E. JEWETT, High Treasurer.

645 02

\$434 06

The following officers for the current year

were duly installed:—

High Standing Committee—B. F. Parker,
H. C. R., Milwaukee; Newell H. Dodge,
J.P., H. C. R., Madison; J. J. Morton, H. V. C. R., La Crosse; J. C. Proctor, H. Secretary, Madison; C. E. Jewett, H. Treasurer, Madison; Dr. Chas. H. Hall, H. Physician, Madison; John C. Slater, H. Counsellor, Kenosha.

Auditors C. H. Knight, Eau Claire; New-

ell H. Dodge, Madison.

Appointed Officers.—John Porter. H. Chaplain. Milwaukee; W. Le Grant, H. S. W., Racine; P. S. Ryan, H. J. W., Milwaukee; John Clark, H. S. B., West Superior; Charles Hanson, H. J. B., Racine; H. F. Dinsmore, H. Marshal, Hudson: Martin Stark, H. Conductor, Milwaukee; C. W. Simcock, H. Messenger, La Crosse.

H. Messenger, La Crosse.

NOTES.

membership 100,000, July 1st.

Wisconsin has now 53 Subordinate Courts,

During the last Forestric year the number of courts instituted was 27. This is a capital showing, and surpassed but by few jurisdic-

Milwaukee has 13 courts. A year ago there were but three. This is strong proof that H. C. R., Bro. Parker, turned to good account in the city where he resides, the assistance given him by the Supreme Court.

COURT HUDSON is the banner court of the state. It has a membership of over 150. The additions during the past year were 50. The anniversary held some time ago was a great success. Bro. Parker, H. C. R., travelled 300 miles to be present, needless to say, he was cordially received.

The Court at Racine gave a very successful entertainment on the evening of April 6th. The programme issued for the function was a model in several particulars. On the first page was a capital likeness of our Supreme Chief. The second page gave the items of the entertainment, and the names of the committee. The third page gave in concise form the principles and benefits of the I.O.F., and the fourth page gave the officers of Court Racine. Socially and financially the entertainment was a great success.

Ohio.

OFFICIAL CIRCULAR No. 4.

CLEVELAND, OHIO, June 1, 1896.

To all Courts and to all C.D.H.C.R's, of all Courts in this jurisdiction, Greeting:

You will please give the following items of importance your attention on the last meeting night in June, 1896, and the first meeting

night in July, 1896. 1st. You will have the Credentials of your delegates to High Court properly filled out, signed and sealed and a duplicate sent to the

High Secretary by August 1, 1896. 2nd. Your remi-annual report (on Form No. 25) to High Court made out and sent, together with your per capita tax, (25 cents for each member in good standing on July 1, 1896), to the High Secretary by 2 Jy 15, 1896. See Constitution, Sec. 245 (4), also Sec. 146 (2); also all moneys due the High Court for supplies.

Providing your court has lost a member by death during the last year, please send the High Secretary a short notice of the brother

deceased.

Should your court have any resolutions or communications for High Court, have them ready in writing and scaled, to be presented

by your delegates.
Your representation will be one delegate for 50 members or less, in good standing, on July 1, 1898, and one additional delegate for each additional 50 members or major frac-tion thereof. You will also elect alternate delegate at the same time and place, to at-Wisconsin will do her share to have the tend the High Court in case the regular delegate can not attend.

June, 1896.

The regular session of the High Court will be held at Sandusky, the third Tuesday in September. September 15, 1896, at 2 p.m., standard time.

Yours in L., B. and C., E. P. HAWLEY, High Secretary.

Court Kinsman, No. 1038, Cleveland.

The removal of Court Kinsman to more commodious quarters, (Hanna's Hall) was, on Feb. 10th, 1896, celebrated by a Love-Feast, and was attended by a very large number of members and brethren of other courts in the city, the wives of members, and a goodly number of invited friends. The festivities were conducted by our able and courteous High Chief Ranger, Bro. Philip who favored us with a masterly speech on Forestry, which no doubt made a last ng impression. The program consisted of recitations, vocal and instrumental music, rendered by bo h members and friends of the order, after which the "inner man" was provided with coffee, sandwiches and cake. The festivities were both enjoyed and appreciated by all who were so fortunate to be present, and will no doubt bring fruit in increasing the membership of our court, which is striving to become the banner court of the "Forest City."

Court Fanesville, 1294.

This court is in a very flourishing condition; weare adding new members at every meeting. Our ablest members are quite wide awake and are doing active work, and at the present rate the membership will soon be doubled as compared with January 1, 1896.

Illinois.

From Canadian American, Chicago, of

May 9 :-

Last Saturday night H. C. Stevenson and H. Treas. Donohue visited Hegewich and instituted a court of 27 charter members, mostly all being members of the Illinois Order of Foresters, who, getting tired of double headers, etc., are leaving that Order and coming into one they know gives them exactly what it promises; this court will have a membership of 50 before the end of the month. May 16, charter was closed with 37 charter members.

W. P. Clancy, C.R. of Court Independence, 1792, was the means of showing to these new members the benefits in severing their connection with the other Order and attaching

themselves to ours.

Wednesday, May 6th, H.C.R. Stevenson and H. Phyn. Shultz visited Court Charles at Springfield, and instructed them in the secret work of the Order, and found the court in good working condition. The members are very enthusiastic, and expect to double their membership before July 1st.

The following was taken from the Chicago Sun of April 28th, and nothing we could say could praise our Order more than this plain | public generally.

All courts in this jurisdiction will elect statement of facts. Just think of a brother their delegates on the last meeting night in dying in less than forty-eight hours after initiation, and claim being paid in less than six days. Read it carefully:

> CARD OF THANKS FROM MRS. MICHAEL FITZSIMMONS.

Editor Sun: Permit me through your columus to return my grateful thanks to the Chief Ranger and members of Court Independence, I.O.F., of the Supreme Court, for their kind attention to me and family in our great bereavement on the death of my husband, Michael Fitzsigmons. The court took charge of his funeral, and did all that could he done to pay respect to the memory of my husband. I also gratefully acknowledge the receipt this day of \$1,000 through High Chief Ranger Stevenson and Chief Ranger Clancy of Court Independence, from the Supreme Court of Independent Order of Foresters, the insurance on my late kusband in that Order, who became a member of Court Independonce, I.O.P., of the Supreme Court, on April 18th, 1896; he died on April 20th, was buried on the 23rd, and the cheque for \$1,000 I received on April 26th, which was cashed for me by the Globe Savings Bank

I earnestly pray that this noble society may prosper and extend its influence until all the poor families in the land come under

its protection. Respectfully,

MRS. MICHAEL FITZSIMMONS. 5301 Union Ave. April 27, 1896

DS C.R. Fletcher instituted a new court at Galena with 20 charter members on the 15th inst., and D.S.C.R. Messenger instituted at Geneva, 12th inst., with 22 charter members.

H.C.R. Stevenson informs us that matters in Illinois are in a very satisfactory condition, and that he expects at least 300 new members for the month of June; this is doing very well for a State that only received its license last October.

New Jersey.

Court Mercer, No. 1,911, and Court Trenton, No. 1,317, both of Trenton, have rented a large and handsomely furnished court room. Court Mercer will meet the second Friday of every month, and Court Trenton the fourth Friday. Visiting brethren will be cordially welcomed.

Court Jersey City, No. 1,836, celebrated its first anniversary recently. Addresses were given by Bro. Bingham, P.H.C.R. Bro. Calver, H.S., and Bro. Algrow, P.C.R. After the speeches, supper was served. A most enjoyable and profitable evening was spent. Court Jersey City is up to date.

North Dakota

Court Inkster, No 708, Fargh.

This court is mourning the death of Bro. F. G. Lundy, the Court Physician, who died on April the 19th, at the early age of 35. His funeral on the 22nd of April was largely attended by the members of the Order and the

Nebraska.

Nebraska at last has made a start and have sent in returns for two courts, one Court Mandoniin, No. 3224, at Omaha, and one Court Fourmen, No. 3225, at South Omaha. These courts were organized through the influence and efforts of Bro. T. L. Combs, Cour-Deputy of Court Omaha, No. 1091, and other members of that couct.

These new courts are composed of good business men and will be quite an addition to the Order, and we have no doubt but the growth in all the Omaha courts will rapidly increase as they seem to have taken new life since the visit of American Agent Stevenson, Now that this State has taken this step we shall look forward for a continuous growth, and shall probably soon see a High Court in this State. Success to Nebraska.

Ireland.

Independent Order of Foresters.

From the Cork Constitution, 16th May, 18:0.

Last evening, in the lecture hall of the Young Men's Christian Association, a public meeting was held under the auspices of the Independent Order of Foresters (Court Shandon), when addresses were given on the principles and objects of the Order which has recently been introduced into Cork. Mayor of Cork occupied the chair, and amongst those present were: Dr. Oronhyatekha (Canada) Supreme Chief Ranger; Mr. J. Marshall (London), manager for Great Briain; Rev. W. J. McCaughan, M.A. (Bel-fast), High Chief Ranger of Ireland; Rev. T. R Ballantine, B. A. (Belfast), Past High Vice Chi of Ranger; Rev. James Robertson, Rev. J. H. Murphy, Rev. Mr. McKeown, Dr. McMath, Messrs J. L. Bogan, T. C.; S. Martin, F. Stitzel, — Edwards, G. Wilson, J. H. Hutson, J. W. Carey, J. Bayne, E. Owens, G. Knight, J. Chambers.

The Mayor, who was received with applause, said it afforded him very great pleasure, indeed, to have the opportunity of presiding over a meeting such as that, especially when he hore in mind the excellent objects which the association had in view. It was founded on principles which he believed were calculated to better society wherever it existed, and it was founded on principles which if properly applied and carried out would certainly result in benefit to them and their families. In short, it was an insurance or benefit society whereby the members or their families were enabled to obtain substantial good from the institution. In addition to this it encouraged aspirit of fraternal fellowship and naturald-fence and support amongst the members which was invaluable, especially to young men making their way through this world. He had been informed that it was only recently that a branch of the association had been started in Cork, but he was glad to h ar that it had been so successful

That spoke well of the good work which the association had accomplished in their midst, and he believed that the more members of that society they had in Cork the more would its good work be appreciated. He learned that there was at present over 90,300 members of that particular association i ough-out the world. (Applause). When they learned from the visitors of the good work the association was doing he believed the result would be a very substantial increase in the membership in the city of Cork. (Applause).

Dr. Oronhyatekha then addressed the meeting. He said the Independent Order of Foresters was an American institution that had been founded in Newark, New Jersey. In 1881 their American brethren made a mess of the management, and the headquarters were transferred to Canada, and from that time up to the present it had been in a very prosperous condition. (Applause). He wished them to note the distinction between the term American and Canadian, because they in Canada were British to the backbone—(applause)—and there was no part of the Empire which was more loyal to the British Emoire than the Canadians, and therefore it was al-ways a grievance when they were included in the general term of Americans They were Americans only in the sense of living in the greater part of the American conti-nent. Their branches or courts extended throughout Canada and the United States and many parts of the old land, and the Order was one of the strongest of the fraternal benefit organizations. They had to-day nearly 3,000 courts, and in every court there was one physician or more. Beyond doubt it was by far the most successful insurance society conducted on the benefit society basis. Perhaps one of the greatest privileges of the Order was medical attendance practically free of charge. He (the speaker) had been informed that there was a certain feeling among the physicians in Cork against the benefit society system; that they had banded the uselves together with the object of trying to put down that system. Well, he believed that matter would cure itself before long. They had met such a feeling as that, too, in Canada, but the Order became so strong that it was enabled to overcome any difficulty that arose, and he was sure that the same state of things would come to pass in Cork. (Applause). However, power was given to dispense with medical attendance, and he understood that many of the courts in Great Britain had been practically compelled to dispense with medical aid. Having referred to the advantageous terms on which insurance policies were granted to the members, the speaker regretted that the Roman Catholic clergy of these countries were averse to the members of their flocks joining the association. He knew very well that the church was opposed to secret societies, but he would impress on them in the strongest manner that the Independent Order of Foresters was in no sense a secret society. In Canada they had 6,000 Roman Catholics in the society, and that it was intended without much delay to when some years ago the question was con-open a second court there. (Hear, hear), sidered by Monsignor Satolli and by him referred to the Bishop of Baltimore, that emi nent ecclesiastic came to the conclusion that Catholics might join that association with benefit. They had in this country some Catholics, but they ought to have more when the objects and aims of the society were considered

Rev. W. J. McCaughan said he had great pleasure in being present in the city of Cork and especially in connection with the Order of Foresters. Considering the statement of a very pleasant time. They the Supreme Chief, it would be perhaps well about right in Collingwood. if he confined himself to the principles of the Order, and particularly to the financial as pects. Rev Mr. McCaughan then explained in forcible style the manner in which the organization was worked.

Mr. J. Marshall also spoke of the insurance system adopted by the Order, and said that the premiums were half those charged by ordinary insurance companies, while the whole brotherhood of the Order was the

security for the payment of claims.

Rev. T. R. Ballantine congratulated the members of Court Shandon on their magnifi

cent meeting that night.

Mr. Martin, Deputy of the High Chief Ranger in Cork, submitted a brief report of the working of the Order in Cork. They started with eight members, and they had now a court of 25 members in good standing. (Hear, hear).

On the proposition of Mr. McBratney, seconded by Mr. G. Wilson, a cordial vote of thanks was passed to Dr. Oronhyatekha for

his valuable address.

Rev. Mr. McKeown proposed, and Mr. Baird seconded, a vote of thanks to the visitors from Belfast, which was uranimously adopted.

Dr. Oronhyatekha having been moved to

the second chair,

Mr. Carey said the name of Sir John Scott had always been associated with everything good in this city. He had been always ready to forward everything that was for the good of the citizens, and he had much pleasure in proposing a hearty vote of thanks to him for presiding over them that evening. plause).

Rev. W. J. McCaughan seconded the motion, which passed with acclamation,

The Mayor having briefly responded, The meeting ended with the singing of the National Anthem.

Fraternal protective societies depend wholly upon their members to increase the membership. The great majority of members do not appear to realize that the foregoing is a fact. They think that in some way the officers of councils will see that the membership is increased, and that there is nothing for them to do but pay assessments and dues. carrying on the work fraternal protection will be a failure. Think this over.—1. L. of H. Journal.

Spurgeon: Learn to say no, and it will be of more use to you than to be able to read Latin.

Personal Mention.

Bro. Rev. Dr. McCrae, of Collingwood, had the honor of laving the Synod of Toronto and Kingston meet in his handsome and commodious caurch. Or. McCrae, his amiable wife and the members of his congregation exerted themselves and that very successfully, in giving the members of the Synod a very pleasant time. They always do things

Bro. A. E. Stevenson, H.C.R. of Illinois, and American Agent, was at headquarters recently. He reports things as booming in his jurisdictions, and will not be surprised to find Illinois first with applications one of those days. He is confident that for June his jurisdiction will lead New York and California Bro's. Fitzgerald and McElfresh will have something to say to this.

Our junior Editor, Bro. Rev. A. Macgillivray, was presented the other day with a highgrade Antelope Bicycle by the manufacturer, Mr. Lochrie, of Bloor St. West, a member of his church. The years and vocation of the rider will prevent his getting into difficulties for scorching, and the superior quality of the wheel will not permit of his being obliged to make any of his return trips on foot. We congratulate our brother. It is not often that editors are remembered so handsomely

Of Bro. Jas. Fry, the able Chief Ranger of Court Sarnia, the Michigan Forester has the following to say: "A class of ten were initiated in Detroit. Bro. Jas. Fry. Chief Ranger of Court Sarnia, Sarnia, Ont., performing the duties of Chief Ranger, and the able manner in which he handled the ritualistic work only shows more clearly how much more impressive a little interest and a thorough knowledge of the work makes the ceremony. Fry is undoubtedly the best acquainted man with our ritualistic work in Ontario.

The Long Island City Mirror, N.Y., whose Editor, Bro. Thos. Callum, is Court Chaplain, published the following kind words of our beloved Father Caldwell, under date of May 13th: "A short time ago Colonel Caldwell arrived in this city, and set to work to organize a court of the I.O.F. Branches of so many fraternal and beneficial orders are in the city that some thought the Colonel would have a hard job to organize a branch of another fraternal insurance order, but old Father Caldwell thought different, as he never accepts defeat until he is badly whipped. He waited on some young men and explained the benefits derived from the Independant Order of Foresters. He got them interested, and as the result of his work a court was organized under the name of for them to do but pay assessments and dues. Queen's County and is composed of an ac-No more serious mistake can be made, for tive lot of young men who promise to make without the co-operation of the members in it one of the largest branches of fraternal insurance and sick benefit organizations in I ong Island City. This Order of Indepen-dent Foresters extends all over the world and has the reputation of being the largest in membership, and the most reliable of all such insurance organizations."

Some Interesting Lessons in the Study of Mortality.

(PAPER READ BY DR. JOHN FERGUSON, M.A. BEFORE THE CANADIAN FRATERNAL CONGRESS.)

Mr. President and Members of the C. F. A.

GENTLEMEN,—It goes without argument that the rate of mortality is the very foundation of life insurance, whether in the legal reserve company, the assessment company or study, given to this very interesting subject I shall attempt to lay before you for your consideration a few of the more important facts that I have been able to collect together and, in doing so, shall endeavor to be very brief and free from technical language.

In the first place we all know that there is a death rate. This rate has been the subject of much study; and a number of leading tables of mortality have been prepared. These tables agree in the main. There are some differences, due to a great extent to the classes of persons on which the observations were, the country they lived in, the period at which they lived, and the general effects of sanitary conditions, ford and moral status. Observations made in the early part of the century would not quite correspond with those made within a few years. Nevertheless, the earlier tables of mortality agree to a very remarkable degree with those constructed by recent calculators.

In this paper I shall content myself by showing that over large numbers of persons, the law of average holds good to an astonishing degree; and it is the experience, from large numbers, over lengthy periods of time, that we must look to as our truest guide in estimating in what way the great work of life insurance is to be conducted. You will notice that I use the term life insurance. This I do advisedly, for I call the collection of funds from the living to pay the claims of the dying, life insurance, whether carried on by the stock company, or by the fraternal order.

Starting the study of averages with Canada, we find by the census of 1891, the last taken, there were 1,277,042 males living of the ages of 20 years and over to the extreme limit of life. Out of this body of males there died that year 16,085, making a death of 12.5 per 1,000 males of 20 years and over. This death-rate would correspond to that for males aged 45 to 46, or to a large number of males averaging 45 to 46 years of age.

The Canada Life experience taken out in

the year 1893, gives the following interesting results:—The annual death-rate for the first five years after selection was 5.33; for all ages from 24 to 88 excluding the first five years it was 12.48; and for all the business irrespective of years of selection it was 9.4.

If we cross to the motherland, some very interesting facts come to light. In 1857 when Neison prepared his great work on vital statistics he found that on 1,123,909 males in England and Wales of 20 years and over, there was a death rate of 14,246 or 12.6 per thousand. This is almost identical with

what we have just seen holds good for Canada. In the year 1875, when the same eminent authority tabulated the death-rate of the Ancient Order of Foresters, he found on a total of 369,655 members of 18 years and over, a death rate of 12.2 per 1,000.

Neison found that the Manchester Unity of Oddfellows for the period 1866-1870 yielded an annual death rate of 12.6 per 1,000, the ages of the members being 18 years and upwards, For the 20 years 1818 to 1867 there were 429,673 in the Unity and 68,252 deaths, or a rate of 11.6 per thousand for all ages combined.

Taking the census returns of England for 1893, as prepared by B. P. Henniker, the registrar-general, the death rate for males of 20 years and over was 12.7.

By the returns from the A.O.F for 1895 we learn that the number of members in England was 581,388, with a death-rate of 6,200 or almost 11 per 1,000. It must be remembered that this great Order has been growing rapidly of late years, and consequently the average age has been reduced from the time when Neison made his report. If the entire Order of the A.O.F. be taken into account the membership is 730,601 and 7,222 deaths or 9.9 per 1,000. The membership in the colonies is yet comparatively young and helps to keep down the death rate.

In the Hearts of Oak Society, the experience of which was tabulated by R. P. Hardy for the years 1.84-1891 there was a total exposure to risk equal to 769,917 for one year, and a death rate of 7,853, while the actual should have been 9,560. Recent growth and new selections had modified the death rate to such an extent that only 82 per cent of the expected was encountered. Hewat and Chatham investigated the death rate in the Scottish Banks Benefit Funds in 1895. The investigation covered a long period of time and 47,643 males from 14 to 91, and give a death-

rate of 15 per 1,000. Let us now turn our thoughts to some of the experiences gathered from the United States. Taking the experiences of 65 large assessment societies of which accurate statistics are published the following are the results: They had in 1883 a membership of 452.824 and a death-rate of 9.05 for 1,000; in 1888 the membership was 768,418 and the death-rate 10.59 per 1,000; in 1893 the membership was 1,054,947 and the death-rate 12.61 per 1,000. The oldest of these 65 societies was founded in 1868, and the youngest in 1883. Here we have the lesson practically taught us that, when societies have been long enough in existence to have members of the age of 18 or 20 up to about 90, the death-rate will be almost the same as in general male popula-tion of similar ages; or, in other words from 12 to 13 per 1,000.

The experience of 47 of the large life companies in the United States for the year 1894

to risk during these years were very large, I to pieces. In a paper I had the honor of readand therefore the experience is likely to be

very close to the actual death-rate

In the year 1892, Eldridge found that the three largest legal reserve companies had \$2,285,990,957 insurance in force and a death rate of 13.21 per 1,0 0. The three largest assessment companies had \$497,507,820 insurance and a death rate of 12.59. The three largest fraternal insurance orders had \$1,-259,334,000 in force, and a death-rate of 11.27.

From the best sources of information it would appear that the death-rate, in the general male population in the United States for all ages over 18 or 20 is about 13.01.

The annual report of the Ancient Order of United Workmen for 1895, gives the number of certificates in force as 336,085. The average age of the membership as 41 years, and the average death rate per 1,000 over the whole order, as 10.43. Now if the entire membership had been all of the same age 11, the expected death-rate, according to the actuarial tables would be 10.65. This is a very close correspondence to the death-rate where the average is 41. In other words, the deathrate in a very large number of males of a certain average age will be practically the same as if they had all been of that age

From the Twentieth Annual Report of the Mutual Underwriters of the United States for 1895, we learn that the thirty-three assessment companies reporting their membership gave an aggregate of 2,768,829 for the year 1894, and a death rate of 9.78. The oldest of these associations was founded in 1872, and the youngest in 1889. In the year 1891 the oldest would have been doing business for 22 T. e ages years, and the youngest for five. of the members are yet comparatively low and would therefore lie within the limits of 18 and 72—as not many would be admitted

over 50 years of age.

These thirty-three societies reported 721,357 entrants, whose death and lapse rates are given for 19 years. In the first year of the selection for all ages combined, the death-rate was 223; in the 2nd year, 5.82; in the 3rd, 7.98; in the 4th, 877; in the 5th, 938; in the 6th, 10 37; in the 7th, 10.91; in the 8th, 12.02; in the 9th, 13 27; in the 10th, 11.06; in the 11th, 16.11; in the 12th, 16.21; in the 13th, 17.65; in the 14th, 19.06; in the 15th, 19.79; in the 16th, 26.83; in the 17th, 21.93; in the 18th, 22.92; in the 19th, 20.54. These figures show how steadily the death-rate increases with age and length of membership. In the 19th year there were left only 4,930, deaths and lapses having removed the rest. This is an extremely valuable study of facts from large numbers.

These important facts and experiences obtained from large numbers in Canada, Britain and the United States, clearly go to show that the death-rate on males of 18 years and over, will average about 12 per 1,000. It hecomes necessary to provide for this if the husiness of life insurance is to be carried on. To this cost of about \$12 per 1,000 must be these do not join, and the death-rate rapidly added all the expenses, such as lodge dues, increases. This soon has a disastrous in- and capitation levies, etc. It is because this fluence. In one large British company the rate of mortality has been ignored that so death-rate is 19 to 20, but this is due to the

ing before another large gathering, the re-mark was made that bad management may destroy a society; but wrong methods must

destroy it.

While the study of mortality experiences clearly prove that 12 deaths per 1,000 must be expected before long, and that this must be provided for, it also proves that the death-rates vary with age. It is, therefore, the fairer plan to graduate the rates. These rates should be so calculated as to enable the society to save money on each age group for a number of years after joining. This money becomes a reserve to the credit of this particular age group, and obviates the necessity for any increase of the rates on those of this age group who may live to be old and remain on the books of the society, for according to the law of probabilities a certain proportion of them will live to be old and continue their membership. Each age group must be made self sustaining, and the rate so calculated that large numbers of each age would work out satisfactorily till the last claim was paid. without the aid of bringing in new and younger members. The new blood will bring its own responsibility for which its own contribution should be allowed to accumulate. This is the only rule of safety.

In selecting the above data for this paper, I was prompted to do so only from the fact that they were large and would yield reliable

results.

The Ancient Order of Foresters, The Ancient Order of United Workmen, the Manchester Unity, the Hearts of Oak are old and large societies with a published experience that anyone may examine. These have been compared with the general death-rate among males of 18 or 20 and over in Canada, Britain

and the United States.

Let us do as did the great writer Goethe; look for more light. It is a matter of much encouragement that this light is coming. There is a wise movement on foot in most societies to act prudently in the matter of death claims and to make due provisions for them. Each age should be made to stand upon its own contributions. In this way there would be no robbing of the younger to pay the older. With the experience of the past to guide us in the future, I would advise that for ordinary life purposes a rate of \$1200 per year for age 30, clear of all dues would not be too high. From this as a starting point the grading could be made for the younger and the older ages.

The lesson that must be deduced from the figures quoted in this paper is that when an insurance order has been in existence for a number of years, the death-rate comes to be 12 or 13 per 1,000. If the average numbers at all, the insuring ages, especially the younger ages are added the death-rate will not vary much from the above. If, however, there are any features in the management that discriminate against the younger members, many assessment companies have crumbled company insuring men in advanced ages up

to 60. The premiums are, however, sufficiently high and the company remains solvent.

One word ere I close. Look well to the

One word ere I close. Look well to the rates. It is much better that these should be raised, if such be necessary, than that any association pass into the receiver's hands at much loss and disappointment to the members, and discredit to the whole cause.

The fact that there are many large societies in existence with a low death-rate, must not lead us into a disregard of what the deathrate is likely to be in course of time. Great care in selection, in management, steady growth in membership, and limitation of the upward age at which members are admitted, will keep the death rate down for a considerable time. Ultimately, however, the ages will run, for the youngest for admission, to the oldest to which p ople may live. This then will bring about the standard of general ex-perience. The standard I have tried to show by the records of regular companies, assessment companies, fraternal orders, and the population over 18 years of age to be 12 and 13 per 1000. This is positive evidence and a safer guide than the evidence obtainable from associations whose rate is not yet so high.

I thank you for your kind hearing.

Condolence.

DR. P. I. SPENZER,

Out of regard to the esteem in which Bro-Spenzer was held by his brethren, and in view of his prominence in the Order, having been High Treasurer and High Chief Ranger of Ohio, as well as a member of The Supreme Court, we give in full the following resolutions:

EXCELSIOR ENCAMPMENT, No. 32, R. F. Cleveland, April 27th, 1896.

WHEREAS The Almighty God, in his infinite wisdom, has seen fit to remove from our midst our beloved Brother and esteemed Sir Knight, Dr. P. I. Spenzer, and

WHEREAS It is but just that a fitting recognition of his many virtues should be had, therefore be it

RESOLVED By Excelsior Encampment, No. 32, Royal Foresters, that while we bow with humble submission to the Most High, we do not the less mourn for our deceased Sir Knight.

Rissolved That in the death of our Sir Knight and General this Encampment laments the loss of a brother who was ever ready to proffer the hand of aid and the voice of sympathy to the needy and distressed of the fraternity, an active member of his Society whose utmost endeavours were exerted for its welfare and prosperity, a friend and companion who was dear to us all, a citizen whose upright and noble life was a standard of emulation to his fellows.

RESOLVED That the heart felt sympathy of this Encampment be extended to his family in their affliction.

RESOLVED That these resolutions be spread courage to make present duties and opportuupon the records of the Encampment, and a nities and sacrifices contribute to to-mor-

copy thereof be transmitted to the family of our deceased Brother and Sir Knight, and a copy forwarded to the FORESTER for publication.

Committee: { CHARLES FIX, J. W. STUEHLER, O. J. EGERT.

Worth Repeating.

Seven Reasons Why You Should Insure.

1. It puts one in better shape to do business by r-lieving the mind of anxiety.

2. It protects the family by furnishing im-

mediate relief in case of death.

3. It protects the estate by furnishing ready money to meet urgent demands in case of death, thus preventing the shrinkage of values incident to for deales, often many times greater than the entire cost of insurance.

1. It strengthens one's credit.

5. It is often a better savings bank than the bank, because it compels one to save money.

6. Because few men succeed in business, and nine times in ten the policy turns out to be the cheapest part of the estate.

7. Because in old age the policy can be converted into an income or annuity, thus making one independent of the cold indifference of a heartless world.

To-day's Duty

"In to-day walks to-morrow."

To-morrow, then, depends upon to-day. There is no guess-work about it. Nothing "happens." Effects follow causes in all things. It is true that the causes are not always discoverable, but that does not alter the fact. To day we train for to-morrow's test. The babe coos that the child may talk; the boy builds bridges of matches that the man may span rivers.

If the young man is not "ready for business" to-day, can he be sure that be will be to-morrow? The emergency of the next day may come before he is ready for it. Then he will say, "If I had only prepared myself yesterday!" Here is the Biblical question, a true answer to which will forcibly impress the idea which we wish to convey: "If thou hast run with the footmen, and they have wearied thee, how then caust thou contend with horses?" The application of the principle may be made with another question: How can the young man who slights the small duty expect to safely bear the great responsibility?

We are altogether too willing to put off the day of preparation until the day we should be fully prepared. It is easy to say, "I'll attend to that some other time," not realizing that the "other time" may be upon us almost before we know it. This lack of courage to make present duties and opportunities and sacrifices, contribute to the prerow's strength explains many failures. A brave young man who is sensible enough to judge something of the future by the past will endure the burdens and disappointments of the present for the sake of the future; as an oarsman grows weary in the toil of training in order that he may win the pennant. Burdens to-day need not be burdensome tomorrow; disappointment to-day means success to-morrow if only a man have the right kind of stuff in him.

"In to-day walks to-morrow."—Plank and

Platform.

Keep A-Goin'.

If you strike a thorn or rose,
Keep a-goin'!
If it halls or if it snows,
Keep a-goin'!
Taint no use to sit and whine
When the lish ain't on your line;
Bait your hook an' keep on tryin'—
Keep a-goin'!
When the weather kills your crop,
Keep a-goin'!
When you tumble from the top,
Keep a-goin'!
Spose you're out o' every dime?
Getten' broke ain't any crime;
Tell the wor'd you're feelin' prime!
Keep a-goin'!
When it looks like all is up,
Keep a-goin'!
Drain the sweetness from the cup,
Keep a-goin'! If you strike a thorn or rose, Keep a-goin!
See the wild birds on the wing!
Hear the bel s that sweetly ring!
When you feel like singin—sing!
Keep a-goin! - Itlanta Constitution.

Cigarette Smoking.

A good deal has been said about the evils of cigarette smoking, but one-half the truth has never been told. Cigarette smoking blunts the whole moral nature. It has an appalling effect upon the system. It first stimulates, and then stupefies the nerves. It sends boys into consumption. It gives them enlargement of the heart, and it sends them

to the insane asylum.

I am physician to several boys' schools and I am often called in to prescribe for palpitation of the heart. In nine cases out of ten it is caused by the cigarette habit. I have seen bright boys turned into dunces, and straight-forward, honest boys made into miserable cowards by cigarette smoking. I am speaking the truth, that every physician and nearly every teacher knows."—L. A. Clinton, M.D., San Francisco Board of Education.

Injured Innocence.

"Bobby," said the teacher in a Boston school, "I am surprised at you! You are usually so studious, and here you are draw-

ing horrid, idle pictures on your slate."

"I beg your pardon, miss," replied the youth, with the hauteur of misunderstood genius, "but you are laboring under a misapprehension. This is not a horrid, idle picture. It is a design for a magazine poster."

"Machington Star." -Washington Star.

Wit and Wisdom.

The Stay-At-Home.

Who shirks his duty year by year, And thinks he's paying rather dear, And at fraternity will sneer? The Stay-at-Home.

Who first is sure his teeth to gnash, And swear the lodge has gone to smash, When called upon to pay his cash? The Stay-at-Home.

Who, when he catches cold some day, Gets on the sick-list right away, And frets until he gets his pay? The Stay-at-Home.

Who wriggles like an an angle-worm If asked to serve a single term, And pleads his health is now infirm? The Stay-at-Home.

Who chews the rag with great delight, And says some folks ain't doing right; And remains away each meeting night? The Stay at-Home.

The Child's Unconscious Wit.

Here is a budget, compiled by a contemporary, of definitions illustrating the unconscious wit of children:

Dust-Mud with the juice squeezed out. Salt-What makes potatoes taste nasty when there isn't any in.

Wakefulness-Eyes all the time coming unbuttoned.

Fan-Something to brush the warm off

Sob-When a feller don't mean to cry and

it bursts out all by itself.

Bearing False Witness—When nobody hain't done nothin' and somebody goes and

I count this thing to be grandly true, That a noble deed is a step toward God, Lifting the soul from the common sod To a purer air and a broader view.

-J. G. Holland.

He Was Dear.

Daughter—"Mamma, if I must write to Mr. Brown about his extortionate bill, should I say 'Dear Mr. Brown'?"
Mamma—"Certainly, under the circumstances."—New Rochelle Life.

"This man," said the doctor, who was showing the visitor over the insane asylum, "is one of the most interesting patients. You will notice that he does nothing but weep all the time."
"Whatsent him insane?" asked the visitor.

"He was a member of a fraternal order and allowed himself to be suspended, and when he tried to get back he could not pass the medical examination,—Reporter.

Clever Definitions.

The following fin de-siecle definitions appear in an article in Current Literature:—

Ambiguity—A quality deemed essentially necessary to the clear understanding of diplomatic writings, Acts of Congress and law proceedings.

Blushing—A suffusion—least seen in those

who have the most occasion for it. Brief—The excuse of counsel for an impertinence that is often inexcusable.

Cigar—A roll of tobacco, with fire at one

end of it and a fool at the other.

Eye-glass—A toy which enables a coxcomb to see others, and others to see he is a coxcomb.

Miser—One who, though he loves himself better than all the world, uses himself worse; for he lives like a pauper, in order that he may enrich his heirs, whom he naturally hates.

Mouth—A useless instrument to some people, in its capacity, by the organs of speech, of rendering ideas audible; but of special service to them in its other capacity of rendering victuals invisible.

Plagiarists—Purloiners, who filch the fruit that others have gathered, and then throw

away the basket.

Review—A work that overlooks the production it professes to look over, and judges of books by their authors, not of authors by their books.

Everybody's Business.

It's everybody's business, In this old world of ours, To root up all the weeds he finds, And make room for the flowers; So that every little garden,
No matter where it lies,
May look like that which God once made. And called it Paradise.

REMEMBER THIS -The secret of securing new members to-day lies in personal solicitation, says the A. H. L. Journal. Even Mohamed was not fool enough to wait until the mountain came to him; he went to it. So must members of our Order, who desire to see their Councils increase, keep up to date with the times, and solicit their friends to join the Order. A veteran in the life insurance business says he has known of only two cases of voluntary application for life insurance. For some reason men have to be persuaded and solicited to insure their lives. If you want your Council to increase in membership, its members will have to induce others to join. Personal solicitation will prove more effective than all other plans combined.

The secret of success is to know how to deny yourself. If you once learn to get the whiphand of yourself, that is the best educator. Prove to me that you can control yourself, and I'll say you're an educated man, and without this all other education is next to nothing.-Miss Oliphant.

A Picture.

I would I were a cunning artist, I would paint a human soul; All denude of evil passion, Every line and curve control.

With my penciled brush and easel, And the colors of the world; I would trace a pretty foreground, As through the lights of thought I whirled.

Mezzo tints of human passion I would draw in colors bright; Every curve and every wrinkle, I would contrast with the light,

I would steep my brush in wisdom, Mix my paint with heavenly lore; Ask the Artist of creation For a model, nothing more.

Michigan.

BY MAJOR McGINLEY.

REVERSED.

A young man had been talking to a bored editor for quite a quarter of an hour, and at

editor for quite a quarter of an nour, and at last observed:

"There are some things in this world that go without saying."

"Yes," said the editor, "and there are still more persons in the world who say a good deal without going."—Ram's Horn.

ANCIENT VS. MODERN.

"Well, this makes me sick!" said the brilliant reporter; yet people say that Cusar was a great man."
"What's that?" asked the managing ed-

itor.

"Why, he reported to Rome his defeat of Pharnaces in the words, 'I came, I saw, I conquered.' Now that story was worth at least an extra, two whole pages and a double scare head."—Truth.

DOUBTED THE BILL.

One of the principal men in the Bureau of Printing and Engraving had a peculiar ex-perience in New York recently. He had occasion to visit the metropolis on business, and, after a stay of several days at one of the hotels, he called for his bill. When it was given him he tendered in payment a brand new twenty-dollar silver certificate. The clerk looked at it for a moment and then passed it back.

passed it back.

"What's the matter?" said the official.

"I can't take that," replied the clerk. "I don't think it's good."

"Not good!" exclaimed the official. "Not good! Why, man, I know it's good. I made it myself."

"Yes," said the clerk, "that's just what I thought" Washington Poof.

thought."—Washington Post.

It has been well said: "If only the feeling of the universal brotherhood was better understood and more widely felt, what a dif-ference it would make in life. How little sorrow would weigh upon us if every man was a brother to help—every woman a sister to console.'

The news editor prepared an article, in which he said: "Mr. Dash is hopelessly ill." Before going to press Mr. Dash died, and a hasty alteration was made in sentence to meet the new condition of affairs. When Mr. Dash's friends read in their paper that "Mr. Dash is hopelessly dead," they were naturally shocked.—*Tit Bits*.

Doing nothing for others is the undoing of one's self. We must be purposely kind and generous, or we miss the best part of existence. The heart that goeth out of itself, gets large and full of joy. That is the great secret of the inner life. We do ourselves the most good in doing something for others.

Nourish kindly feelings; look on the bright side of things, and the best side of people; think happy thoughts; smile whenever you can; speak gently; find pleasant things to say, for they make the music of the world. These things are not written among the recipes for improving the complexion, but they will help to make the face fair.

It is not what we earn, but what we save, that makes us rich. It is not what we eat. but what we digest that makes us strong. It is not what we read, but what we remember that makes us learned. It is not what we intend, but what we do, that makes us useful. It is not a few faint wishes, but a life-long struggle, that makes us valiant.

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