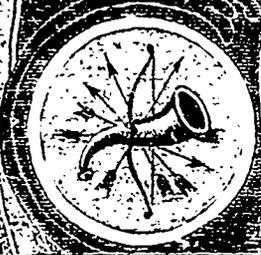


THE Independent Forester.

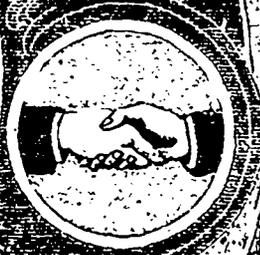
THE OFFICIAL

INDEPENDENT

ORGAN OF THE



ORDER OF FORESTERS



LONDON ONT., FEB., 1889

VOL. IX.

No 8.

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THE

INDEPENDENT FORESTER

VOL. IX.

FEBRUARY 1889.

No. 8

FRIENDSHIP.

By Isabella W.

Affection's flame burns feebly, though at times it flickers bright,
Oh, do thy best to fan the flame and ne'er put out the light ;
True friends are seldom met with, and we may be sure they're sent
By the God who rules our being with a wise and good intent.

Deal gently, kindly with them, for at best this transient life
Is overstocked by harshness, and with sorrow but too rife ;
Let their actions blamed by others ever be by thee approved,
Till they show themselves unworthy, and unfit to be beloved.

And remember that temptations strong as their's may be thine own,
And as thou would'st have them do to thee, forgive the erring one ;
Oh, be not hasty to condemn, think, had it been thy fate
To be as they are, would not then thy fault have been as great ?

Should the world look coldly on us, and if others all grow strange,
Let the hearts entwined by friendship in their feelings never change ;
May we ever cherish fondly the once so much loved name,
And regard it through existence with devotion still the same ;

May the virtues of those dear ones in our bosoms treasured lay,
Whilst their faults and little failings from our thoughts are chased away ;
May we join with them in gladness when they rise with spirits high
When they're overwhelmed by sorrow may we echo sigh with sigh.

Every envious, angry feeling, let us quickly cast behind,
For these little acts of kindness will their hearts still closer bind,
As it's vain to think of dreaming when from slumber ye are woke,
So ye cannot hope for kindly love should friendship's chain be broke.

The Independent Forester

The Official Organ of the Independent Order of Foresters.

Published Monthly at London, Canada.
SUBSCRIPTION, \$1.00 PER YEAR.

ORONHYATEKHA, M. D., London, } Editors.
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J. B. HALKETT, Ottawa, Chess Editor.
ATWELL FLEMING, London, Ont., Business Manager.

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| Reading Notices inserted at 25 per cent. extra above ordinary rates | |

LONDON, FEBRUARY, 1889.

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Our Investments.

The funds of the Order are invested as follows:

| | |
|---|-------------|
| Post Office Savings Bank, Ottawa | \$11,779.56 |
| Dominion Savings Bank, London | 10,871.02 |
| Ontario Loan and Debenture Co., London..... | 21,580.08 |
| Canada Permanent, Toronto.... | 5,000.00 |
| Bank of Toronto, Toronto..... | 10,367.10 |
| Bank of B. N. America, London | 10,000.00 |
| Huron & Erie Loan Co., London | 10,000.00 |
| School & Municipal Debentures. | 17,179.98 |
| Freehold S. & L. Co..... | 10,000.00 |

\$106,777.74

The above are all invested as "Permanent Deposits," and cannot be withdrawn except on a joint cheque of the whole Executive Council. The total cash on hand being, on the 1st instant,

\$121,893.69.

If you desire to have THE FORESTER sent direct to each of your members send a list of the names of all the members of your Court to Atwell Fleming, giving plainly the P. O. address of each. Thereafter, as soon as a member is suspended send the name of such Brother and his P. O. address to Brother Fleming, so likewise send him the name and P. O. address of each candidate as soon as initiated, and, lastly, whenever you come across anything that you think is of interest to the Order, send it to Dr. Oronhyatekha.

Official Notice.

To all Members of the Order:

The expulsion of James H. Cunningham by the High Standing Committee of Ohio for improperly appropriating the funds of the High Court to his own use, and for failing to account for moneys paid to him for the Supreme Court, is hereby confirmed.

By order,

ORONHYATEKHA,
E. S. CUMMER, Supreme Chief Ranger.
Supreme Secretary.

Insurance Doors Swung Wide Open.

From "Our Society Journal."

The amount of ignorance displayed by apparently intelligent men, many of whom are engaged in the business of life insurance as solicitors, general and special agents, officers and directors of insurance companies—and, we might add, by publishers of insurance periodicals, including as well some daily and weekly profane and religious publications—has induced us to make a careful study of the past history of the level-premium life insurance companies transacting business in the State of New York. Our examination has been undertaken with a view of doing no institution any injury, but, rather to dispel the darkness that seems to surround the business of life insurance, and, in furtherance of our desire to present to the world nothing but the truth, we have avoided setting forth any figures except such as have been absolutely taken from the sworn reports made to the Insurance Department of New York by the various companies. * * *

The following tables show the Amount of Insurance in Force, Amount Written, Amount of Income, and Amount of Death Claims for each year from 1859 to 1887, inclusive, of the three largest and oldest American Insurance Companies:

TABLE NO. 1.
Mutual Life Insurance Company of New York.

ORGANIZED 1842.

| Years. | Total Amount of Insurance in force at end of Each Year. | Amount of New Business Written Each Year. | Total Amount of Income Each Year. | Total Amount of Death Losses Paid Each Year. | Natural Premium, Total Death Loss to each \$1,000 Insurance in force. Yearly Cost. | Artificial Premium. Receipts for each \$1,000 of Insurance in Force. | Years in Existence. |
|--------|---|---|-----------------------------------|--|--|--|---------------------|
| 1859 | \$ 35,219,270 | *\$35,219,279 | \$ 1,445,952 | \$ 341,615 | †\$ 9 67 | \$41 05 | 17 |
| 1860 | 40,171,517 | 5,051,543 | 1,539,576 | 357,851 | 8 91 | 38 30 | 18 |
| 1861 | 39,200,418 | 3,816,325 | 1,593,732 | 363,148 | 9 51 | 41 72 | 19 |
| 1862 | 40,051,704 | 4,814,218 | 1,755,286 | 464,071 | 11 62 | 43 82 | 20 |
| 1863 | 52,704,624 | 8,616,419 | 2,091,302 | 640,691 | 12 18 | 39 70 | 21 |
| 1864 | 61,890,136 | 13,182,645 | 2,626,501 | 695 010 | 11 22 | 42 83 | 22 |
| 1865 | 84,667,266 | 26,421,357 | 3,566,319 | 728,445 | 8 61 | 42 00 | 23 |
| 1866 | 120,281,062 | 51,706,833 | 6,034,424 | 1,015,862 | 8 45 | 50 17 | 24 |
| 1867 | 164,107,469 | 62,061,907 | 9,780,485 | 1,128,677 | 6 88 | 59 60 | 25 |
| 1868 | 199,828,578 | 59,022,136 | 12,807,420 | 1,222,890 | 6 13 | 64 10 | 26 |
| 1869 | 216,943,902 | 42,232,871 | 15,494,142 | 2,100,477 | 9 68 | 71 43 | 27 |
| 1870 | 242,004,489 | 33,458,223 | 14,647,490 | 2,319,373 | 8 68 | 60 52 | 28 |
| 1871 | 228,770,367 | 35,357,683 | 15,565,645 | 2,322,865 | 10 15 | 68 04 | 29 |
| 1872 | 264,593,682 | 39,365,277 | 17,716,095 | 2,407,625 | 9 10 | 67 00 | 30 |
| 1873 | 289,505,739 | 56,560,598 | 21,662,002 | 2,901,380 | 10 03 | 74 82 | 31 |
| 1874 | 301,878,726 | 38,126,106 | 19,837,153 | 2,997,290 | 9 93 | 65 78 | 32 |
| 1875 | 305,057,221 | 28,081,122 | 20,400,969 | 2,438,095 | 7 99 | 66 87 | 33 |
| 1876 | 301,278,037 | 25,384,185 | 20,014,964 | 3,288,080 | 10 90 | 66 43 | 34 |
| 1877 | 294,488,311 | 20,433,430 | 18,912,461 | 3,075,700 | 10 44 | 64 22 | 35 |
| 1878 | 290,774,315 | 28,299,818 | 17,815,128 | 3,507,745 | 12 06 | 61 37 | 36 |
| 1879 | 298,760,867 | 38,394,352 | 17,630,093 | 4,124,835 | 12 80 | 59 01 | 37 |
| 1880 | 306,002,164 | 33,700,759 | 17,140,695 | 4,324,448 | 14 13 | 56 06 | 38 |
| 1881 | 315,900,137 | 34,760,766 | 17,248,116 | 4,460,206 | 14 15 | 54 60 | 39 |
| 1882 | 329,554,174 | 37,254,458 | 17,924,359 | 4,794,647 | 14 53 | 54 40 | 40 |
| 1883 | 342,946,032 | 57,820,597 | 18,500,893 | 5,172,275 | 15 08 | 53 96 | 41 |
| 1884 | 351,789,285 | 34,687,959 | 19,095,318 | 5,115,002 | 14 54 | 54 25 | 42 |
| 1885 | 368,952,337 | 46,548,844 | 20,214,954 | 5,937,100 | 16 09 | 54 80 | 43 |
| 1886 | 393,809,203 | 56,898,214 | 21,137,177 | 5,603,609 | 14 23 | 53 67 | 44 |
| 1887 | 427,583,359 | 69,641,110 | 23,119,922 | 7,107,260 | 16 62 | 54 07 | 45 |
| | | \$1,006,919,785 | | | | | |

* Insurance in force, 1st Dec., 1859.

| | |
|--|------------------|
| Total Income received since 1858 | \$397,368,773 00 |
| Total Death Claims paid since 1858 | 80,956,906 00 |
| Average amount of Death Claims per year for each \$1,000 of Insurance in force | 12 07 |
| Average amount of Income per year for each \$1,000 of Insurance in force | 59 24 |
| Average excess of Income per year over Death Losses on each \$1,000 | 47 17 |

† This column shows the Actual Yearly Cost for each \$1,000 Insurance in force or Actual Amount required to provide for all Death Losses, at all ages, beginning Seventeen years after the Company commenced business. The next column shows what the Company received for each \$1,000 Insurance in force.

| | |
|---|-----------------|
| Total Amount of Insurance written by the Mutual Life since 1859 | \$1,006,919,783 |
| Total Amount of Insurance in force 31st Dec., 1887 | 427,583,359 |
| Total Amount lost by Lapse, Defection, Death, etc. | \$579,336,424 |
| Per cent. of loss by Lapse, Defection, Death, etc. | 57 1/2 |
| Total Amount of Death Losses in Mutual Life since 1859 | \$80,956,906 |
| Per cent. of Death Losses to Total Amount written | 8 |

A single payment of \$80 by each member for each \$1,000 written would have paid the entire death claims from 1859 to 1887, inclusive.

TABLE NO. 2.
Equitable Life Assurance Society of New York.

ORGANIZED 1859.

| Year. | Total Amount of Insurance in force at end of Each Year. | Amount of New Business Written Each Year. | Total Amount of Income Each Year. | Total Amount of Death Losses Paid Each Year | Natural Premium. Total Death Loss to each \$1,000 Insurance in Force. Yearly Cost. | Artificial Premium. Receipts for each \$1,000 of Insurance in Force | Year in Existence |
|-------|---|---|-----------------------------------|---|--|---|-------------------|
| 1859 | \$ 1,144,000 | *\$ 1,144,000 | 26,445 | \$ 000 | †\$ 0 00 | \$23 13 | 1 |
| 1860 | 2,645,500 | 1,903,900 | 76,071 | 10,500 | 3 97 | 28 76 | 2 |
| 1861 | 3,670,000 | 1,822,250 | 103,430 | 10,000 | 2 73 | 28 08 | 3 |
| 1862 | 5,500,100 | 2,854,950 | 181,399 | 29,000 | 5 27 | 32 88 | 4 |
| 1863 | 9,260,450 | 4,598,400 | 308,061 | 40,000 | 4 32 | 33 14 | 5 |
| 1864 | 16,504,700 | 8,805,300 | 579,080 | 77,600 | 4 90 | 35 08 | 6 |
| 1865 | 27,507,530 | 13,748,650 | 971,648 | 154,935 | 5 63 | 35 33 | 7 |
| 1866 | 50,764,830 | 30,267,742 | 1,807,296 | 189,269 | 3 73 | 35 61 | 8 |
| 1867 | 82,571,120 | 45,453,700 | 3,247,023 | 426,684 | 5 16 | 39 33 | 9 |
| 1868 | 112,558,213 | 51,893,345 | 4,840,157 | 766,182 | 6 80 | 43 00 | 10 |
| 1869 | 134,223,861 | 51,021,241 | 6,268,392 | 1,185,124 | 8 83 | 46 70 | 11 |
| 1870. | 143,970,989 | 40,367,799 | 7,009,344 | 1,406,570 | 9 76 | 48 69 | 12 |
| 1871 | 154,331,143 | 41,804,027 | 7,612,237 | 1,475,990 | 9 50 | 49 02 | 13 |
| 1872 | 171,443,351 | 51,911,079 | 8,420,045 | 1,688,882 | 9 85 | 49 12 | 14 |
| 1873 | 184,280,130 | 53,452,578 | 9,800,181 | 2,224,560 | 12 06 | 53 12 | 15 |
| 1874 | 181,029,001 | 34,188,915 | 9,650,737 | 1,820,790 | 10 05 | 53 30 | 16 |
| 1875 | 178,682,686 | 30,538,017 | 9,571,886 | 1,808,832 | 10 12 | 53 57 | 17 |
| 1876 | 173,050,690 | 25,020,577 | 9,242,542 | 2,115,945 | 11 65 | 53 40 | 18 |
| 1877 | 160,821,416 | 20,712,793 | 8,921,028 | 1,989,247 | 12 36 | 55 45 | 19 |
| 1878 | 157,737,356 | 21,440,113 | 8,217,943 | 1,864,031 | 11 94 | 52 10 | 20 |
| 1879 | 162,357,715 | 26,502,541 | 8,347,081 | 2,028,222 | 12 48 | 51 40 | 21 |
| 1880 | 177,597,703 | 35,169,805 | 8,735,699 | 2,313,169 | 13 02 | 49 19 | 22 |
| 1881 | 200,673,019 | 46,189,096 | 10,083,505 | 2,498,105 | 12 45 | 54 00 | 23 |
| 1882 | 232,829,620 | 62,262,279 | 11,879,171 | 2,752,646 | 11 82 | 51 02 | 24 |
| 1883 | 275,160,588 | 81,129,756 | 13,470,572 | 3,072,232 | 11 17 | 48 95 | 25 |
| 1884 | 309,409,171 | 84,877,058 | 15,003,480 | 3,674,759 | 11 87 | 48 50 | 26 |
| 1885 | 357,338,246 | 96,011,378 | 16,590,053 | 4,272,271 | 11 95 | 46 44 | 27 |
| 1886 | 411,779,098 | 111,542,203 | 19,873,733 | 5,027,096 | 12 20 | 48 26 | 28 |
| 1887 | 483,029,562 | 138,028,105 | 23,241,979 | 5,129,515 | 10 62 | 48 12 | 29 |
| | | \$1,214,721,397 | | | | | |

* Insurance in force 31st Dec., 1859.

| | |
|---|------------------|
| Total Income received since 1858 | \$224,080,218 00 |
| Total Death Claims paid since 1858..... | 50,072,150 00 |
| Average amount of Death Claims per year for each \$1,000 of Insurance in force..... | 10 98 |
| Average amount of Income per year for each \$1,000 of Insurance in force..... | 49 12 |
| Average excess of Income <i>per year</i> over Death Losses on each \$1,000..... | 38 14 |

† This column shows the Actual Yearly Cost or the Actual Amount required to provide for all Death Losses, for each \$1,000 Insurance in force at all ages. The next column shows the amount received by the Company for each \$1,000 insurance in force.

| | |
|--|-----------------|
| Total Amount of Insurance written by the Equitable Life since 1859.... | \$1,214,721,397 |
| Total Amount of Insurance in force 31st Dec., 1887..... | 483,029,562 |

| | |
|--|----------------|
| Total Amount lost by Lapse, Defection, Death, etc..... | \$ 731,691,835 |
| Per cent. of loss by Lapse, Defection, Death, etc..... | 60 |
| Total Amount of Death Losses in Equitable Life since 1859..... | 50,072,150 |
| Per cent. of Death Losses to Total Amount written..... | 4 1 1/2 |

In other words a single payment by each member of \$41 for each \$1,000 insurance written would have paid the total death claims from 1859 to 1887, inclusive.

TABLE NO. 3.

The New York Life Insurance Company of New York.
ORGANIZED 1842.

| Year. | Total Amount of Insurance in force at end of Each Year. | Amount of New Business Written Each Year. | Total Amount of Income Each Year. | Total Amount of Death Losses Paid Each Year. | (Natural Premium. Total Death Loss to each \$1,000 Insurance in force. Yearly Cost. | Artificial Premium. Receipts for each \$1,000 of Insurance in Force. | Years Existence |
|-------|---|---|-----------------------------------|--|---|--|-----------------|
| 1859 | \$ 15,284,718 | *\$ 15,284,718 | \$ 564,384 | \$ 242,016 | †\$15 38 | \$36 03 | 18 |
| 1860 | 16,396,709 | 3,023,275 | 608,839 | 204,116 | 12 45 | 37 13 | 19 |
| 1861 | 16,419,859 | 3,264,850 | 612,550 | 169,477 | 10 33 | 37 30 | 20 |
| 1862 | 22,302,464 | 7,734,635 | 794,281 | 170,252 | 7 64 | 40 10 | 21 |
| 1863 | 26,196,191 | 11,339,234 | 1,162,191 | 207,105 | 11 34 | 44 37 | 22 |
| 1864 | 34,653,465 | 13,148,208 | 1,720,811 | 317,257 | 9 16 | 49 65 | 23 |
| 1865 | 45,494,326 | 16,376,571 | 2,345,819 | 492,415 | 10 83 | 51 55 | 24 |
| 1866 | 60,433,749 | 22,734,308 | 3,078,722 | 487,956 | 8 07 | 50 96 | 25 |
| 1867 | 69,406,478 | 22,678,156 | 3,591,391 | 566,092 | 8 15 | 51 74 | 26 |
| 1868 | 86,733,575 | 30,774,197 | 4,519,125 | 743,634 | 8 57 | 52 00 | 27 |
| 1869 | 102,132,514 | 34,474,327 | 6,221,214 | 761,186 | 7 45 | 60 91 | 28 |
| 1870 | 111,355,359 | 27,146,994 | 6,566,360 | 1,263,306 | 11 35 | 59 15 | 29 |
| 1871 | 113,154,809 | 24,608,631 | 7,181,296 | 1,325,831 | 11 72 | 63 46 | 30 |
| 1872 | 118,622,605 | 27,106,279 | 7,481,333 | 1,508,065 | 12 71 | 63 07 | 31 |
| 1873 | 123,672,687 | 26,421,460 | 7,313,289 | 1,511,870 | 12 23 | 59 13 | 32 |
| 1874 | 122,835,123 | 21,809,389 | 7,997,466 | 1,411,690 | 11 49 | 65 10 | 33 |
| 1875 | 126,132,119 | 21,964,190 | 7,994,363 | 1,650,515 | 13 10 | 62 08 | 34 |
| 1876 | 127,478,473 | 20,162,111 | 7,729,260 | 1,622,875 | 12 70 | 60 50 | 35 |
| 1877 | 127,901,887 | 20,156,639 | 7,574,385 | 1,690,136 | 13 20 | 59 21 | 36 |
| 1878 | 125,232,145 | 14,949,986 | 7,647,887 | 1,880,305 | 14 24 | 61 08 | 37 |
| 1879 | 127,417,762 | 17,089,173 | 7,887,126 | 1,442,867 | 11 66 | 61 89 | 38 |
| 1880 | 135,726,916 | 22,229,975 | 8,824,172 | 1,830,873 | 13 49 | 65 00 | 39 |
| 1881 | 151,760,824 | 32,374,251 | 10,332,945 | 2,138,203 | 14 08 | 68 08 | 40 |
| 1882 | 171,415,097 | 41,325,515 | 11,494,144 | 1,939,989 | 11 32 | 67 00 | 41 |
| 1883 | 198,746,043 | 52,735,564 | 13,207,522 | 2,303,092 | 11 62 | 66 40 | 42 |
| 1884 | 229,382,586 | 61,487,550 | 15,832,752 | 2,340,995 | 10 21 | 60 31 | 43 |
| 1885 | 259,674,500 | 68,520,452 | 15,905,141 | 2,881,933 | 11 09 | 61 25 | 44 |
| 1886 | 304,373,540 | 85,078,294 | 18,831,758 | 2,972,293 | 9 76 | 61 87 | 45 |
| 1887 | 358,935,536 | 106,799,295 | 20,472,442 | 3,991,301 | 11 12 | 56 76 | 46 |
| | | \$868,872,261 | | | | | |

* Insurance in force 31st Dec., 1859.

| | |
|---|------------------|
| Total Income received since 1858..... | \$213,512,968 00 |
| Total Death Claims paid since 1858..... | 40,157,016 00 |
| Average amount of Death Claims per year for each \$1,000 of Insurance in force..... | 11 44 |
| Average amount of Income per year for each \$1,000 of Insurance in force..... | 60 50 |
| Average excess of Income per year over Death Losses on each \$1,000..... | 49 16 |

† This column shows the Actual Yearly Cost for each \$1,000 Insurance in force or Actual Amount required to provide for all Death Losses, at all ages, beginning Eighteen years after the Company commenced business. The next column shows what the Company received for each \$1,000 Insurance in force.

| | |
|--|---------------|
| Total Amount of Insurance written by the New York Life since 1859..... | \$868,872,261 |
| Total Amount of Insurance in force 31st Dec., 1887..... | 358,935,536 |
| Total Amount lost by Lapse, Defection, Death, etc..... | \$509,936,725 |
| Per cent. of loss by Lapse, Defection, Death, etc..... | 58 7 1/2 |
| Total Amount of Death Losses in New York Life since 1859..... | 40,157,016 |
| Per cent. of Death Losses to Total Amount written..... | 4 1/2 |

A single payment of \$46 by all members for each \$1,000 insurance written would have paid the total death claims from 1859 to 1887, inclusive.

STARTLING FACTS CULLED FROM SWORN REPORTS.

| | |
|---|-----------------------------------|
| Total Amount of Insurance written by the Mutual Life, Equitable Life and New York Life Insurance Companies, 1859 to 1887, inclusive | \$3,041,751,645 |
| Total Amount of Insurance in force in Mutual Life, Equitable Life and New York Life Insurance Companies on 31st Dec., 1887.. | <u>1,269,548,457</u> |
| Total Amount lost by Lapse, Defection, Death, etc. | \$1,772,202,788 |
| Per cent. of loss by Lapse, Defection, Death, etc. | 58 |
| Total Amount of Death Losses in Mutual Life, Equitable Life and New York Life, 1859 to 1887, inclusive | 171,186,072 |
| Per cent. of Death Losses to Total Amount written, 1859 to 1887, inclusive | 51 $\frac{1}{2}$ |
| Total Amount of Insurance written by Level-Premium Companies reporting to Insurance Department of New York now transacting business, 1859 to 1887, inclusive. | 5,937,013,595 |
| Total Amount of Insurance remaining in force in all Level-Premium Companies reporting to the Insurance Department of New York on 31st Dec., 1887. | <u>2,464,456,140</u> |
| Total Amount lost by Lapse, Defection, Death, etc. | \$3,420,809,418 |
| Per cent. of loss by Lapse, Defection, Death, etc. | <u>58$\frac{1}{2}$</u> |

An examination of the figures will show that these three companies have issued insurance to the amount of Three billions, forty-one millions, seven hundred and fifty-one thousands, six hundred and forty-five dollars (\$3,041,751,645); and that the amount of insurance in force 31st December, 1887, in these three companies, was One billion, two hundred and sixty-nine millions, five hundred and forty-eight thousands, four hundred and fifty-seven dollars (\$1,269,548,457); while the amount lost by lapses, defection, death, etc., since 1859 was One billion, seven hundred and seventy-two millions, two hundred and two thousands, seven hundred and eighty-eight dollars (\$1,772,202,788)—making a percentage of loss by lapse, defection, death, etc., of fifty-eight (58) per cent., while the death losses paid were but \$171,186,072. The per cent. of death losses to total amount written was but 51 $\frac{1}{2}$ per cent.

Yet, the mortality of these companies, after losing more than one-half of all the insurance ever issued by them, averages but \$11.57 per \$1,000. And these same companies had an average income of \$56.42 per \$1,000, their total income from 1859 to 1887, inclusive, being \$834,961,958, while their total death claims paid from 1859 to 1887, inclusive, was but \$171,186,072.

The death losses in 1887, of the Mutual Life — although it had issued about \$100,000,000 in paid-up insurances and reversionary dividends, thereby compelling such members who received the same to remain members of the company till death — were but \$16.62 per \$1,000 when the company was forty-five years old, while the

same year its income was \$54.07 per \$1,000.

The Equitable Life's death loss in the year 1887, when it was twenty-nine years old, was \$10.62 per \$1,000, while its income was \$48.12 per \$1,000.

The New York Life, in the forty-sixth year of its existence, experienced a death loss of \$11.12 per \$1,000, while its income was \$56.76 per \$1,000.

This is the *actual* experience of these three great level-premium life insurance companies, after more than one-half of their entire insurance written had terminated; and if the theory that only healthy lives terminate their insurance before death be true, the remaining diseased and unhealthy members upon the books of these three great companies have certainly experienced a small mortality, even for healthy men.

As a matter of fact, we know that the same class of members terminate their insurance for other causes than death, as remain upon the books, and the mortality of a company is not necessarily increased by such terminations. This is shown by the evidence we present in this number, and we propose to still further show this to be true by other evidence which we shall present through the columns of *Our Society Journal*.

The attention of all students of life insurance is called to the parallel columns in our tables showing the annual income and the actual disbursements for death losses from year to year, as well as the natural premium or actual cost per \$1,000, and the actual income per \$1,000 insurance carried.

[NOTE.—Can anyone doubt, after reading the above, that the rates of the I. O. F. are ample for all time to come?—Ed.]

Preston Foresters at Church.

SERMON BY REV. W. H. HINCKS.

"Pure religion and undefiled before God and the Father is this, To visit the fatherless and the widow in their affliction, and to keep himself unspotted from the world." James i., 27.

It gives me great pleasure to welcome the Independent Order of Foresters to worship in my church. I welcome you, not because I delight in the theatrical presentation of beneficent principles, nor because it is a novelty to see our church as full as it is this afternoon, but because I recognize in your Order, not a secular society merely, but a distinct branch of the Church of the Lord Jesus Christ.

Some people imagine that that alone is the church in which vocal worship is the leading feature. The fact is, *religion is not all worship*. The tendency hitherto has been to narrow religion too much; to make it consist exclusively in Sabbath worship, hymn-singing, praying, etc. This is only part of the scheme left by Christ.

Religion, as some people live it, excludes the human element. When Christ healed the sick, fed the hungry, raised the fallen, He was the true model for the church to imitate. God's opinion of the beneficent element may be seen from the picture He Himself gives us of the last judgment. Not a word will be said there about singing hymns—though it is a good thing to sing hymns when they come from the heart. Not a word will be said there about the number of prayer-meetings we have attended—though the best men attend prayer-meetings. Not a word will be said there concerning the church we belonged to on earth—though it is a good thing to belong to some church. Not a word about the doctrine we believed in—though right doctrines lay at the root of right actions. But the decision which will determine your fate for eternity turns largely on the way you have treated the hungry, the thirsty, the naked, the prisoner, the stranger, the sick. "Inasmuch as ye have done it unto one of the least of these My brethren, ye have done it unto Me."

A poor boy wandered from house to house one bitter day, on the streets of Eisenbach, hungry and cold; many a door is slammed in his face, many a cold word makes nature's cold harder to bear; but at last one door was opened, the poor boy is taken in, he receives food, is warmed by the fire, and is made to realize that warm hearts are not all dead. That poor boy felt the influence of

that act to the latest hour of his life. That act influenced the history of Europe. The boy's name was Martin Luther, and the hand which gave him bread fed millions yet unborn. "Whoso shall receive one such little one in My name receiveth Me."

The man who prays in the early morning, a whole hour, for grace to spend the day aright, knowing that his neighbor has no flour for that day's bread, prays in vain. The man who prays that the widow may never want, and that her children may find a father in God, and yet never visits her in her distress—that man's religion is vain. The woman who clasps her jewelled hands in prayer, in her comfortable pew in the beautiful church, asking God to remember the poor, and yet haggles with her washwoman over a few cents, is religious in sentiment only. Such prayers freeze and drop back to earth.

Now, brethren, I want you to notice that the beneficent principles which your Order emphasizes, differentiates the Christian from from all other religions. Our feet wander among mighty monuments left by great civilizations. We stand with heads uncovered before what was once the great power of Rome, of Egypt, of Greece, of Assyria, of Chaldea, and so on. What monuments have these countries left? Do we trace marble columns, which once supported temples devoted to beneficence? Have we the ruined arches of great hospitals? Have we the foundation stone left of homes devoted to the orphan and the widow? Among all the relics which yet remain is there a single one which shows that the heart of man went out in tenderest sympathy for the guilty unfortunate?

We have the outlines of mighty monuments which were dedicated to bloody battles. We have the outlines of vast arenas on which the brutish gladiator spilt his brother's blood. Every monument left from the pre-Christian era is one which shows us that Hercules (brute force) was king.

We find to-day that the hands which minister to the world's diseases are Christian hands. We find that the feet which run on errands of kindly charity are Christian feet. We find that the lips which utter healing words to the broken in spirit are Christian lips. We find that the hearts which beat in tenderest solicitude over the world's sorrows are Christian hearts. We find that the brains which are evolving schemes for the greatest good of the greatest number are Christians. The tears which have fallen ever since the

ears of Gethsemane's garden are the tears of Christian men, and the blood which has flowed so freely for others, for truth, for freedom, since the blood of Calvary, has been the blood of Christian men. In other words, Love, in expression, is the great doctrine which we owe to Christianity alone.

To your Order it should be a source of humble self-congratulation that you are privileged to emphasize this, the divinest doctrine ever given by God to man.

Some people will say that your Society is secular, because its open hand and open heart are directed to bodily wants. At this point I wish to take radical ground. Let it be written in large round letters, that an advanced spiritual life depends largely on the physical state of a people.

The soul of man may be likened to a tree. Every tree grows in the soil. The tree may seem to be independent of that soil, but we know that the better the soil the better the tree which grows in it. So the soul of man is planted in his body. The better the wants of that body are supplied, the better chances are there for that soul. Hungry men never make good citizens. The most terrible cry which ever startled the streets of the most civilized city in the world was the cry of the people, "Bread or Blood." If you want riot, bloodshed, anarchy, conflagration, revolutions, keep the people hungry.

There is England, the greatest nation in the world to-day. It can be said of her people that there is not a colony of Englishmen beneath a foreign flag. England need fear no foe without her borders. If ever the grand old flag is trailed in the dust, it will be by Englishmen themselves. The standing danger of England is her hungry children in London, in Manchester, in Sheffield, and in all the great centres! This is true of Germany. Hunger and rebellion go hand-in-hand. England must either conquer the the hunger of her poor, or be herself conquered.

Neither will a hungry man make a good Christian. When the Children of Israel began to fear that they should want for bread, they rebelled against God. If the four gentlemen immediately in front of me were starving for want of bread, and the greatest preacher of this century now addressing them though, he preached like an angel, the voice of a hungry stomach would drown his words.

If you want a righteous verdict from a jury of your fellow-countrymen, do not keep them without food.

Jesus Christ came into this world, not to minister to the body, but to save the soul; and yet the most striking miracles he worked were directed to the bodies of men.

As against such Orders as yours it is sometimes asserted that we live in an age in which every man can take care of himself; that equality in social condition is being accompanied by equality in possession; on the contrary, I believe just the opposite. Rich men are becoming richer. Concentration of capital in the hands of the few, the enrichment of the rich, and the impoverishment of the poor, is what we meet on every hand.

Most of us live from hand to mouth. How many of you men here have money in the bank? I will not ask for a show of hands; but I know that very few mechanics could save money, and pay their debts. How many of you could afford to be sick for even three weeks? How many of you are out of debt? How many of us could live without working for one winter? In all this congregation there is not a single rich man. Suppose, then, you are taken sick, what will become of your wife and family? Will your children be adopted into some home, which desires to get help without paying for it?

What a selfish man he is, who will insure his house from fire, because if it is burnt down he will feel it; and yet who will not insure his life, because in the event of death he will not experience inconvenience!

Some very sentimentally holy people are against your Order because, they say, "Has not God promised to provide for the widow and the fatherless?" I knew a minister, who regarded life insurance as of the Devil. He considered it was treating with contempt the promises of God. He wouldn't insure his life! He died suddenly; and left thousands of dollars unpaid; his wife was turned on the street, her furniture and household goods sold by the bailiff; and men from whom the minister had borrowed money were ruined financially.

I stood by the bed-side of a mangled, bleeding employe of the Grand Trunk Railway, brought home by the hands of his comrades. The widow and her six children had not a dollar between them and next week's hunger. I shall never forget the holy gratitude which lit her face, when a member of a beneficent Order placed his hand on her shoulder, and said, "I am instructed to inform you that there is at the bank, subject to your order, the sum of \$2,000."

A man is working at an emery wheel. Part of the wheel flies off, and striking him, maims

him for life. He is carried home. The doctor says he will never do another day's work. "Never mind, says the poor man," in the midst of his suffering, "unlock the drawer in which my papers are kept, and you will find a policy which makes payable to my order \$1,500, which will tide us over this terrible calamity."

The Scripture says, that the man who neglects to provide for his own household is worse than an infidel. It is a religious duty, it is a Scriptural duty, it is a moral duty, to prepare for sickness, and for death. I visited a man lately, who, when in health, professed to be the child of God. As he tossed to and fro on his bed, unable to find rest, he took me into his confidence, and said, "I am in great mental trouble, not about my soul, but about my financial condition. If I die now, my wife will be left destitute. The best medicine I could have would be the knowledge that she was properly provided for." And so I have always believed that the ease of mind which comes from having done one's duty in this matter, is an essential element in the recovery of many a sick man.

Stony-hearted men say, "Every man should take care of himself." Such a sentiment comes from an egotistic man. How hard it is to make a well-fed congregation believe that there are thousands of people starving for want of that which they throw away! A French Princess at the time of the French Revolution, hearing that terrible cry for bread which went up from the lips of the hungry mob below, turned to her guardian, and said, "Why do they cry for bread? If they have not bread, why do they not eat cake?"

This is the question which the well-fed, well-clothed, sleek Christian may ask.

But responsibility cannot be shirked. Pilate washed his hands in water, but the blood of Christ still adheres to his skirts. Paul said, "I am debtor both to the Greek, and to the barbarian." And if you would understand God's opinion concerning the responsibility of the Church, see Isaiah lviii. 6 and 7. God will paralyze the tongue that asks the question, "Am I my brother's keeper?" God will blot out the Church that asks that question. Those who will be finally denounced and forever separated from the presence of God, will be expelled by the words, "Inasmuch as ye did it not to one of the least of these My brethren, ye did it not to Me."

Now, I notice certain principles laid down

as the general design of your Order. One is, to unite fraternally all of sound, bodily and mental health, and of good moral character. "Is not this a selfish principle?" says the superficial inquirer. "Why the healthy? Is it not the weak who require help?" Well, suppose a society composed of sick men. If all are sick, who will nurse them? If all are in need, as sick men are, where is the monetary assistance to come from? Another principle of your Order is to educate your members morally, socially, and intellectually. What a noble design is this. How many young men working all day in smoky factories, would be excluded from these opportunities, if left to their own resources. Many a workingman is like a blind giant, striking telling blows, but striking in the dark, for want of intellectual and educational help. Some of the ablest men in this country are to be found in the workshops and in the factories, their abilities lying dormant for want of a little educational inspiration. Emphsize, dear brethren, this principle. Another principle of your Order, which I have already alluded to, is the establishment of a fund for the relief of sick and distressed members. This fund flows from the most solvent bank in the world—the human heart. It is safer than the Bank of England, depending not upon the speculative competition of the money markets, but upon that love in the heart of man, which makes him most like his God.

There are many other principles, which we have not now time to dwell on. Before closing, let us answer the question so often asked by outsiders, "Why limit the benefits of such societies to those who belong to the Order?" Our answer to this is, "Why limit anything?" Why limit salvation to those who belong to Christ? Why did Christ appear to only a handful of people in old Judea? If this world is ever saved as a whole it must first be saved in its parts. If society as a whole is ever to be permanently civilized, its units must first become civilized. All great works are done in sections. We limit our work as a Society to those who belong to the Order, not because our hearts are not large enough to take in the whole world, but because our limited means tie us down to a limited sphere. We look forward to the time when the whole world shall be a brotherhood, and when men will do a brother's part without organization.

God bless you all, and give you the most successful year you have yet experienced.

"Monetary Times" v. I. O. F.

The following correspondence will explain itself :

To the Editor of the Monetary Times :

Information has reached me that you have been good enough to send gratis bundles of the *Monetary Times*, date of issue, 23rd and 30th November, ult., to some fifty of our Subordinate Courts.

As we have about 370 Subordinate Courts, it follows that some 320 of them have not had the pleasure of reading for themselves your well-written articles on the I. O. F., and thus seeing with their own eyes how rotten are the foundations on which you have based your attacks upon the Independent Order of Foresters. I am anxious that all of our Courts should have this pleasure. I therefore take the liberty of sending you a list containing the names of the Court Deputies of all our Courts who have not yet received copies of your paper. Each Court has 14 officers, so that you may, if you so wish, send with advantage 14 copies of each issue with each bundle.

I have sent instructions to all our officers to see that any copies of your excellent Journal you may be good enough to send to them are well circulated among the membership.

My reply to your articles will reach the membership about the 1st of January, and it will be well to have the copies of the *Monetary Times* in their hands by that date.

Yours sincerely,

ORONHYATEKHA,
Supreme Chief Ranger I. O. F.

62, 66, Church Street,
TORONTO, 4th Jan., 1889.

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

MY DEAR SIR,—I have your favor of the 26th ult., with enclosure, and beg to thank you for your kind proposal.

Finding ourselves with a few extra copies of the *Monetary Times* on hand, we, as a matter of business, sent them to a few persons whose names were printed in the copy of your Journal sent us by the enquirer whom we had answered. We have no more to spare of these issues, or we should be happy to entertain your order for a copy to be sent to each of those, whose names you give, at the lowest cost price. We therefore, herewith, return the list.

Allow the remark that you are hardly justified in accusing this Journal of making "at-

tacks upon the I. O. F." We trust that we can be credited with acting from a higher motive, in the conduct of this Journal, than a purpose, or desire, to attack any Order. As we have so frequently explained, we criticise only the unsound basis upon which the LIFE INSURANCE FEATURES of the ORDER are put forth, and have no word of condemnation of the fraternal, or society, or benevolent work in which it is engaged.

I am, truly yours,

EDWARD TROUT.

LONDON, 15th Jan., 1889.

Edward Trout, Esq., Manager Monetary Times, Toronto Ont. :

DEAR SIR,—I am in receipt of your favor of the 4th inst., in which you disclaim any purpose of attacking the I. O. F., coupled with the assurance that you "have no word of condemnation for the fraternal Society or benevolent work in which it is engaged," and that you "criticise only the unsound basis upon which the life insurance features of the Order are set forth."

I need not say I am glad to have that assurance of friendliness for a part of our work. The Order ought not, and does not object to honest criticism ; on the contrary, the Executive Council are always glad to have any defects in our system pointed out so that they may be remedied.

We honestly believe that our system will enable the I. O. F. to pay what it ; promises to pay, 20 years hence as well as 50 years hence.

Our basis is the same as that of the best insurance company in the land. Our rate tables or premiums are founded on the same basis as those of insurance companies, viz ; the Actuaries tables of cost of risks.

Our medical selection is as good, if not better, than any insurance company. One point of difference between us and insurance companies is that we do not require to "load" so heavily as they do for management expenses.

For instance, the Canada Life, Confederation, Sun Life, Ontario Mutual and the North American Life—all first-class companies, spent, during the five years ending with 1887, the enormous sum of \$2,678,929 for dividends to stockholders and running expenses. Five societies managed like the I. O. F. could have carried the same volume of insurance at an expense not exceeding \$200,000, thus effecting a saving for the five years of \$2,478,929. As the death losses ma-

tured endowments and annuities paid by these same companies, during the five years, amounted to only \$2,764,80, it follows that the difference in the cost of running the two systems would have nearly paid all the losses sustained.

When adopting our system, we knew that the question of lapses, the influx of new blood, by which the Order would renew itself every few years, the greatly reduced rate of mortality during the first few years, after a medical selection, were all important factors in the business of insurance. It was our judgment that taking the above factors into account, our rates would be ample to enable us to redeem all the promises of the Order. The fact that the records show that the Canada Life, now 40 years old, the Confederation, and all the older Canadian insurance companies could have paid all losses to the present time, from the rates of the I. O. F., indicates that our judgment was correct. If you can show us from the experience of insurance companies in the past, I mean good, live companies, that our rates are not likely to prove adequate, then you will have conferred a favor upon the Order.

In conclusion, permit me to say from the tone of your letter I am sure you could not have noticed the gross misrepresentation of the Officers of the Supreme Court in the following passage of the article in the *Monetary Times* of the 23 November last: "To show how fallacious is the idea inculcated by the Supreme Officers of the Order, that men aged 54 at entry can provide \$1,000 to be paid their widows at their death, or themselves, if alive, at the end of ten years, for an annual payment of \$22.20, let us appeal to the American Experience table." The Supreme Officers have never sought to inculcate any such idea, nor is it anywhere to be found in our system. We do say, however, that having regard to the profits made by the Order (1) by reason of lapses, and (2) by reason of our unsurpassed system of medical selection, that in *nineteen years* these brethren will have paid in enough, with the interest thereon, to enable the Order to pay them in full.

I have time just to call your attention to another statement in the same article of the *Monetary Times*. It is as follows: "During the 19 years \$421.80 is paid in, and \$726.27 is called for by the inexorable hand of death—deficit \$304.47. Again we ask where is that deficit to come from."

This paragraph has reference undoubtedly to our Special Endowment Class, wherein a member aged 54 by paying one extra assess-

ment amounting to \$1.85 every six months, would himself receive at his expectancy of life, if alive 19 years hence, the insurance of \$1,000. The Supreme Officers in inculcating this idea had in view the matter of lapses, influx of new blood, and profits made by reason of medical selections, all important factors affecting this very idea. But laying aside all these considerations, how does the question stand? Certainly not as represented in the *Monetary Times*. For it not only reduces the yearly payments required by our laws by \$3.70, but the article ignores the matter of interest altogether, in order to produce the deficit of \$304.47. This is not honest criticism. Our investments are made at four to six per cent. On a large portion the interest is compounded every six months, but assuming that they are all compounded only once a year, and that all are invested at the rate of only four and one-half per cent., we shall get not \$421.80, as represented by the *Monetary Times*, but, if I have made no mistake in my computation, we shall have at the end of the 19 years \$752.24, that is to say, instead of a deficit of \$304.47, a surplus of \$25.77 over and above what is called for by the inexorable hand of death, according to that excellent authority the American Experience Tables. *On this basis* it will be noted that all the profits on lapses and those due to medical selection would be left in our treasury, less five per cent. for Management Expenses.

I respectfully submit that all these facts go to show that the founders of the I. O. F. were not wrong in their calculations, that taking all the circumstances into consideration, the rates of the I. O. F. would pay all the benefits of the Order and leave a substantial balance in the treasury to our credit, not only for the present year, but for all time to come. We are now 12 years old. During the first four and one-half years we were a "death assessment Society," and as a matter of course saved not a cent of money. During the last seven and one-half years that our present system has been in vogue, we have paid all claims out of our rates and still have a surplus of \$117,699.98. There is every reason to believe that the next ten years will increase this surplus to \$400,000 or \$500,000, and that at the end of that time, owing to lapses and the influx of new blood, we shall stand pretty much as we do to-day as regards the average age of our membership and the death rate among them.

My interest in the I. O. F., and my anxiety that the *Monetary Times* should understand

our true position and thereby secure its support, is my excuse for writing you at such a length.

I am, very sincerely yours,
ORONHYATEKHA, S.C.R.

Chess.

Communications and exchanges for this department to be addressed Chess Editor, 347 McLaren Street, Ottawa, Canada.

AN END-GAME WITH THE DEVIL.

By C. Salvioli.

(From Columbia "Chess Chronicle.")

During the first thirty years of this century, the *cafe*, which is still in existence on the *Campo Santa Margherita* at Venice, used to be the resort of the most enthusiastic Chess players of that time, and besides it was the only resort of this description. The players who frequented it were mostly of very moderate strength; but one amongst them had attained a much higher standing than the others. He was a man past middle age, of a characteristic physiognomy that inspired sympathy. Although a doctor of medicine, he had never practised his profession. He lived alone with a sister on a modest income. His unique passion was the game of Chess, and he had acquired such skill in this pastime that there was not a single antagonist in Venice who could successfully cope with him. They used to call him Doctor "*Obligato*" because he never played without conceding odds to his opponents, which aforesaid odds usually consisted in his undertaking to give forced mate to his adversary on a given square of the Chess board.

The facility with which he gained his repeated victories had rendered him somewhat pretentious—nay, conceited. He was not accustomed to admit that there were any players living superior to himself, but the consciousness of his superiority did not prevent him from feeling a whimsical pleasure on every occasion when he won a game, or from being greatly mortified on the rare occasions when he happened to be beaten. He never, failed, moreover, to banter his victims; this he did, however, in so good natured a way that in spite of his presumption every one was pleased to see him.

One winter's evening, in the accustomed *cafe*, the Doctor was seated in the midst of the never failing gallery of his admirers. The Chess board before him with a position

of checkmate was the mute witness to one of his recent victories. He was chatting away, when the conversation turned on foreign Chess players, Viennese, French, English, who had the reputation of being considered the strongest players of the time. The Doctor, however, entertained a very different opinion of their powers.

"If they ventured to play with me," he said, "we should see some fun."

"You don't think, then, they are so strong?"

"Idle stories!"

"But there are some of them who can play three or four simultaneous blind-folded games."

"Idle talk, I say!"

"Then you would feel sure of beating them?"

"Ah! ah! That is a good joke. Are you not of that opinion?"

"And you would give them the same odds you give us?"

"Without hesitation."

"Even to Allgaier?"

"Even to the devil himself."

The words had scarcely left his lips when the door of the *cafe* was opened, and a stranger entered. He was well-dressed in deep black, and had the appearance of a foreigner, but his physiognomy was harsh and somewhat unprepossessing. He raised his hat and seated himself directly opposite the Doctor in the place just vacated by his opponent.

"Will you do me the favor to play a game with me?" he said suddenly in bad Italian, addressing the Doctor.

The latter hesitated whether he should play or not. He did not like to refuse to play, but the stranger's appearance did not please him. One of his friends came to his aid.

"I must inform you," he said, addressing the foreigner, "that this gentleman is the best Chess player in Venice, and he never plays without giving odds to his opponents."

A strange sinister smile flitted across the stranger's countenance.

"Very good," said he, "I accept willingly any odds on the understanding, that if I win, the gentleman will accept the same odds from myself."

Great curiosity was thus aroused in the gallery of the Doctor's friends, so that they ultimately induced him to play.

"What odds are you accustomed to give? I will give you forced mate on any square you like to choose on the eighth file."

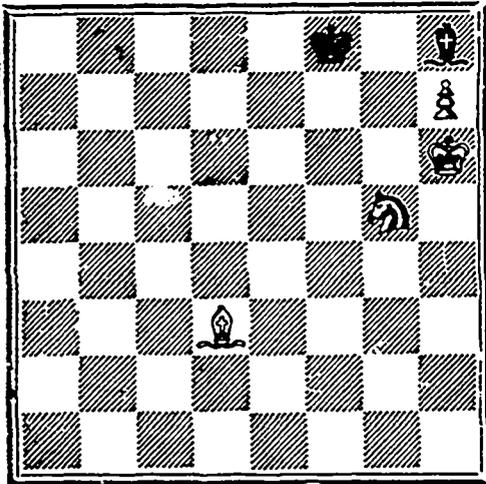
"Very well. I will choose my King's square; if you don't mate me on this square, you will have lost the game?"

"Precisely so."

The game commenced. Contrary to his wont the Doctor played irresolutely. The stranger smiled and made his moves with lightning rapidity. This promptitude disconcerted the Doctor, who, however, soon won a Pawn; this reanimated him somewhat. Towards the ending of the game the stranger sacrificed a piece to prevent his opponent's Pawn from queening, in the following position:

DIAGRAM NO. 1.

The Stranger—Black.



The Doctor—White.

White to move.

"Now the game is over," said the Doctor. "The Pawn now will easily become a Queen, and I shall give you checkmate on your King's square."

"Do you think so?" rejoined the stranger. "It seems to me on the contrary that you will never be able to push the Pawn to Queen without its being taken, and you will therefore have lost the game."

The onlookers became greatly interested. The Doctor tried his utmost to win, but all his efforts were in vain. It seemed impossible to him to attain his object; yet each time when he took up a position that seemed decisive, the stranger, by a most simple move of his King or Bishop, frustrated his design. At last, after repeated attempts, the Doctor, rather mortified, had to yield to the general opinion and give up the game as drawn.

"You have lost," said the stranger.

"Yes, I have lost; but I should rather like to see you in that position."

"Oh! I would win easily." And rising from his seat, he added: "to-morrow I will give you your revenge." With these words he raised his hat and left the *cafe*.

The Doctor felt out of sorts that night and fell asleep with his thoughts fixed on the game of that evening. In his dreams he saw the stranger sneeringly show him the way to win in the above position. He soon awoke, and although it was still dark he got up, set up the position on his Chess board, and set to study the ending. He studied, studied and studied and finally discovered a way to win, as follows:

1 K to Kt 6, K to K 2; 2 B to B 2, K to B sq; 3 B to R 4, K to K 2; 4 Kt to R 3, B moves; 5 Kt to B 4, B to R sq; 6 B to Kt 5 to keep the move, K to B sq; 7 Kt to K 6 ch, K to K 2; 8 B to Q 7, and this move by which White sacrifices a piece in order to be able to post his King at Bishop's seventh made the doctor feel quite proud. Now the Black King takes the Bishop, and White plays K to B 7 and wins queening his Pawn by force.

The Doctor could hardly contain himself for joy. The day seemed to him eternal; he was burning to show his analysis to his friends. At last it was evening; he was the first at the trysting place; set up the pieces in the position above described and to each new arrival he repeated his demonstration that White could win. Every one was convinced of the correctness of his analysis. After a while the unknown player arrived.

"Yesterday, when you left, you said that you could win easily in this position by queening the Pawn," said the Doctor to him, regarding him with a defiant air.

"I too could have won easily if I had only had a little patience."

"By Jove! Would you like to see?"

"I bet that you cannot win."

"Ah, that is too good—"

"I will bet."

"And how much will you bet, please?"

"A thousand lire."

"Ah! you are joking!"

"No, seriously!"

"Well, I accept the bet," said the Doctor, who was anxious to know the analysis, and did not lay sufficient stress on the importance of his acceptance of the wager.

"I give you a hundred moves to push the Pawn to Queen," said the unknown player, as he seated himself opposite the Doctor.

"Oh! it won't take long!" added the latter, smiling, and he began to play.

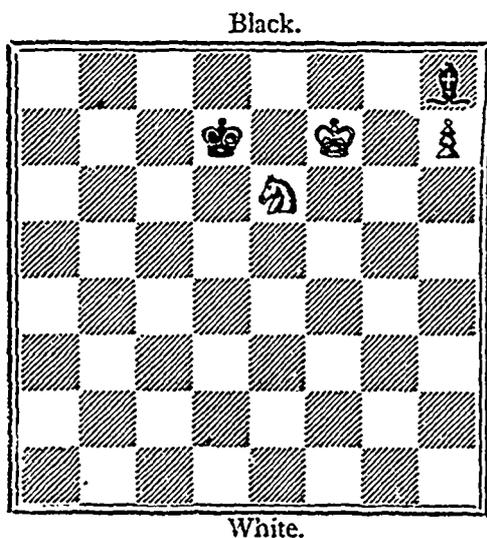
The first moves were made almost as we

have given them above, only when the Doctor made his magnificent move placing the Bishop *en prise*, the unknown player, without a moment's reflection, instead of taking the Bishop, played his King to King's third. The Doctor then considered a while, and after some thought played his King to Bishop's seventh.

Then the foreigner took the Bishop, and the position became the same with only this difference that White, instead of Black, has the move.

The Doctor commenced his manoeuvres, but after a few moves was disconcerted.

DIAGRAM NO. II.



White to move—Drawn game.
Black to move—White wins.

The game was no longer won. He tried again, and played backwards and forwards—all to no purpose, and after making a hundred moves he had not gained the least advantage.

"Sir, you have lost the wager," said the stranger, after making his hundredth move. The Doctor made no reply. He was annihilated. He had aged ten years in a move. He awoke as if from a dream. The idea that this foreigner had taken the matter seriously, and that he had lost a thousand lire, staggered him unexpectedly like an enormity. A thousand lire meant a fortune to him. Honest by nature to scrupulousness he understood too well that he must pay the bet. But what to do? It would be necessary to tell his sister. Quite a revolution. His head was a volcano. He looked fixedly at the pieces on the Chess board, it seemed to him as if they had heads, and that these

heads were looking at him in a jeering manner.

The stranger was looking at him fixedly with a diabolical smile upon his lips.

"Another time, sir, I hope you will be more cautious in risking thousands of lires (hundreds of dollars) on an end-game at Chess."

The poor Doctor remained silent.

"But I am chivalrous, and I offer you a chance to win your money back again. Let us play another game, and let me give you the same odds as you gave me. If I do not succeed in giving you forced mate on any square you like to choose, I shall have lost, and you will then, in that case, have nothing to pay me. If, however, I succeed—"

The Doctor raised his eyes anxiously.

"If, however, I succeed," added the stranger, his lips contracting with a strange smile, "you, in your turn, will not have to pay me either one or two thousand lire; but I only stipulate that I shall have the right to compel you to do whatever I may order, and that you will faithfully promise to fulfil your engagement to comply with my instructions."

The Doctor now for the first time looked well at the stranger, and fancied he detected something cruel in his look. But under the circumstances, with the spectre of the thousand lire before him, he did not see that anything worse could happen to him than to have to pay them. But that look of the stranger terrified him.

"And if I did not choose to play?"

"Then I will be satisfied with the thousand lire."

The Doctor was in great perplexity. He thought of his sister and of the scenes of desolation that would follow when he had made known to her his fearful loss. Anyhow, the stranger had not shown himself such a mighty champion. To him, the strongest player in Venice, no one could give odds with impunity.

"Well, let us play, then," he said, after a few moments' reflection.

He took the black men and elected to be checkmated on the same square chosen by his adversary—that is to say, on his own King's square.

The game commenced in an uninteresting way. After a while the Doctor won a piece; but it was a trap of his opponent; for he was obliged three moves later to sacrifice his Queen for another piece. Finally his adversary sacrificed his Queen, remaining with a piece and a Pawn ahead. Suddenly the Doctor turned ghastly pale, for he saw that the

game, which now approached its termination, was rapidly assuming the aspect of the ending in the preceding game. After eight or nine more moves the position became exactly the same as in the previous game, only on the left instead of the right side of the board, to the stupefaction of all the onlookers.

"What a strange combination, is it not?" said the stranger in a jeeringly derisive tone of voice, "I am quite pleased with it. Now I will show you how the Pawn can be pushed to Queen and win."

The Doctor had quite lost his head for some time. All this did not appear natural. He was unable to think over his moves; the *café*, the onlookers, the Chess board and the men—all were turning round him. He felt giddy and confused. He kept staring at his opponent, and it seemed to him that he saw on his face a diabolical and ferocious expression, which he had not noticed before. That smile, which never quitted his lips, made him shudder.

"What are you doing? What are you thinking about?" said the stranger, who perceived that he was motionless, with his eyes wide open. "It is your turn to play."

"I feel unwell," replied the Doctor, as he made his move haphazardly.

"Oh! that is of no consequence," rejoined the stranger. "Let us take down the position and we will resume the game to-morrow evening. I want you to play up to your full strength."

The Doctor breathed once more.

"To-morrow evening," he said.

"All right" And the stranger took out of his pocket a strange-looking portfolio, took down the position on a sheet of dark colored paper, which he tore out of the said portfolio, and handed to one of the bystanders. "To-morrow evening we will play out the game. It is my move."

With these words he raised his hat and left the *café*.

The Doctor went home quite upset. It seemed to him as if he were in a new world. How could he ever have allowed himself to get in such a fix—he usually so prudent? Accursed presumption! Accursed end game! And to think that he thought he had discovered the solution. And now it was only right that he should receive a lesson. And from whom? From whom? Who was this man? Was he really a man like other men? There was something strangely obscure about him.

When his sister saw him rolling his eyes in so strange a manner she screamed out:

"Good gracious! What has happened?"

The Doctor, who had no secrets from her, in a brief and 'childish' way related to her all that had occurred.

"Good heavens, but it is the devil!" she said, making the sign of the cross. The Doctor remained silent. Although not a devotee, he was naturally superstitious; and from his boyhood tales of hobgoblins, witches and devils had rendered him timid, and he believed them. The same idea had occurred to him, but he had not dared to utter it. How to exorcise him?

"Brother, dearest, it must be the Devil. Did you see his head?"

"No; he always kept his hat on."

"His hands?"

"No; he always wore gloves."

"Good heavens! And to think you have to play a game with him!"

The Doctor by a nod intimated that he would have to undergo this awful ordeal.

"And that you will lose it?"

"I fear so."

"And if you lose you will have to obey his orders in everything?"

"Yes."

"Good God! You will lose your soul," she said, as she made the sign of the cross.

The Doctor also mechanically crossed himself.

"You have no religion. Father Isidoro says so. You are a lost soul. Holy Mary, what is to be done?"

"To-morrow morning I will go to Father Isidoro," she added, after a long silence.

Don Isidoro was a priest and her confessor—a good sort of man, though rather short-tempered.

The Doctor shrugged his shoulders, as if to give himself a little courage, but he did not tell her not to go. He went up-stairs to his bedroom and sat down at the table, with his Chess board before him, set up the few pieces in the position left in the evening, and set to work to study it. He tried and retried, played variation after variation over and over again, but could see no way of advancing the Pawn to Queen. "Tis impossible," he thought, and he began again to study. The hours passed away; he felt drowsy and stupid.

All at once the door of the bedroom was suddenly opened and the unknown Chess player entered. This time he wore no hat, and two long horns were visible on his head. He wore no gloves either, and his fingers were armed with terrible claws. The Doctor trembled with fright. He tried to scream,

but could not. The Devil sat down in front of him and looked at him fixedly for some time, the duration of which the Doctor could never exactly tell.

"Tis thy soul I want," he said finally. "Yes, it is thy soul." And saying this he stretched out his arm and seized the Doctor by the neck with his claws, as if to strangle him.

The Doctor gave a scream and awoke. It was morning. He had fallen asleep with his head on the Chess board. His limbs were benumbed with cold; he was weary and faint, as if he had walked 20 miles; his bones ached; he was feverish.

Somewhat reassured by the light of dawn, he opened the windows and flung himself dressed as he was, on the bed; and when his sister came into his room it was already late.

"I have been to Father Isidore's, and he has given me advice," she said displaying a small vial full of holy water. "This evening you will present yourself at the rendezvous at the time fixed—it would be dangerous not to keep your compact with the Devil—and you will play."

The Doctor regarded her without seeming to understand her.

"At the moment you think opportune you will pour the holy water on the Chess board. The Devil will not be able then to touch the pieces, and you will have won."

The Doctor understood well enough. But as the day wore on the more he pondered over his adventure the less he liked it. The evening seemed to come sooner than usual, but he could not muster up courage to leave. At last his sister pushed him out of the house; not without having taken the precaution to put the flask of holy water in his pocket.

When he reached the *café* the foreigner had been waiting for him several minutes. The pieces were already set up in the position in which they had been left on the previous evening. Here is the position, which is almost identical, moreover, with that given in Diagram No. 1 :

| | |
|---------------|---------------|
| <i>White.</i> | <i>Black.</i> |
| K to Q R 6 | K to Q B sq |
| P to Q R 7 | B to Q R sq |
| Kt to Q Kt 5 | |
| B to K Kt sq | |

White moves and gives checkmate by force to the black King on his own square.

The Doctor seated himself in silence, his adversary receiving him with his wonted smile.

"Shall we resume?" said he. The Doctor assented. He was watching him all the time, and the strangest thoughts were passing through his brain.

"It is your move." The doctor moved slowly. Little by little he became interested in the position. It appeared to him impossible for White to Queen the Pawn. He recollected his own efforts the previous night. It was curious to see how he could never attain his object. Only the Devil could succeed.

They had made about twenty moves, and the position was a little changed, but the Doctor did not see clearly. At a certain point he was compelled to take a dangerous position. The foreigner, by an able manoeuvre with his Knight, had acquired a decisive advantage. The Doctor now saw double the way to win.

He was losing the game; that was evident, and he would have to pay. To pay what? He did not well know. A sudden fear seized him—a feeling of self-reproach and hatred of his opponent, whom he saw there before him smiling diabolically. He saw him with horns on his head and claws ready to strangle him. His eyes began to grow dim.

"Oh! by all the saints in Paradise, you shall not win the game," he exclaimed, as he poured on the Chess board the holy water, some drops of which splashed on the stranger's face.

"The Doctor has gone mad!" was the general exclamation. The stranger looked at the Doctor in amazement. What diabolical thoughts were passing through his mind? Was he really insane?

A general silence succeeded this scene.

The Doctor, in confusion, saw with surprise that the stranger did not move an inch, and was looking calmly at him.

"But with whom, then, am I playing?" he said at last. "The Devil only could win when I can't win."

A general peal of laughter greeted these words.

"Ah! Ah! You think I am the Devil. Really, this is agreeable," said the stranger. "I am Johann Allgaier, of Vienna, and am here on business."

The supposed Devil was no other than the strongest player in Europe of that time.

"I have studied this ending for a long time," said the Austrian player. "I took the opportunity in the first game to manage that it should occur naturally. I was sure that you would fall under the same hallucination as so many others have done. In the second game I easily brought about the same posi-

tion, and I wished to show you how the Pawn could be queened, although it was a very difficult matter. You have lost, therefore, not once, but twice. But," he continued, laughingly, "you will suffer little loss from your two defeats. I limit myself merely to bind you to the obligation, whenever you play in future with a stranger, whom you do not know, to be satisfied with playing him on even terms rather than impose on him the condition of receiving odds which he could, perhaps, concede to you."

The Doctor received the lesson with good grace; but it was a bitter pill to swallow. He would have preferred having had for his opponent the Devil himself rather than a player so greatly his superior.

Dr. "Obligato" is still remembered at the *Cafe di Santa Margherita*. I hold the particulars of this episode in Chess life from one of his grandchildren, a most worthy man.

NOTE.—Diagram No. 11. was on the boards for many days at the rooms of the Columbia, Manhattan and New York Chess Clubs, but the win baffled all the experts except Dr. Fred Mintz ("The Tiger of Vienna"), who discovered the following solution, which is not the same as that given by Salvioli: 1 K to Q 3; 2 Kt to Kt 7, K to Q 2; 3 Kt to K 8, Kt to Q sq; 4 Kt to K B 6, K to Q B 2; 5 K to K 7, K to B sq; 6 Kt to K 8 and wins. If 5 K to Q B sq, then 6 K to K 7; and, if 5 K to Q B 2, then 6 Kt to K 8 ch, K to B sq, (if Black plays here K to Q sq, then White plays Kt to B 7 and wins); 7 Kt to Q 6 ch, K to B 2; 8 K to K 6, K to B 3; 9 Kt to B 7, B to Kt 2; 10 Kt to Q 8 ch, K to B 2; 11 K to B 7 and wins.

Thanks

WEST BAY CITY, MICH.,
9th Nov., 1888.

Dr. Oronhyatekha and Officers of I. O. F.:

I herewith acknowledge receipt of cheque No. 2689, for \$17 14 for 24 days' sickness. I also thank you for the prompt manner in attending my claims.

Yours in L., B. and C.,
FERDINAND H. SMITH, F.S.

GALT, 16th Nov., 1888.

Dr. Oronhyatekha and Officers of the I. O. F.:

DEAR SIRS,—Allow me to tender you my sincere thanks for the prompt manner in which you settled my claim for 10 days' sick

benefits, amounting to \$7.14. I also thank our Chief Ranger, Court Physician and the officers and members of Court Valley City, No. 73, for their kindness and attention during my illness. Wishing our noble Order every success,

I remain yours, in L. B., and C.,
J. R. WHITE.

COURT FLOWER CITY, No. 336, I. O. F.,
ROCHESTER, N. Y., 6th Dec., 1888.

Please accept my thanks for cheque No. 2796 for \$10, being the amount of my sick claim. Wishing all prosperity to our noble Order,

I remain, yours in L., B. and C.,
JOHN W. BERKEL.

COURT FLOWER CITY, No. 336, I. O. F.,
ROCHESTER, N. Y., 6th Dec., 1888.

To E. S. Cummer:

DEAR SIR AND BROTHER,—I desire to return my thanks to you and the officers of the I. O. F. for the prompt manner in which they paid my sick benefit claim, being \$60 for 84 days' sick benefits. Hoping that our noble Order will still prosper,

I am, yours in L., B. and C.,
EDWARD J. P. DUBELBEIN.

ABERFOYLE, 15th Dec., 1888.

To Dr. Oronhyatekha and Officers of the I. O. F.:

Thanking you kindly for the prompt manner in which you forwarded the cheque for \$43.57, being 61 days' sick benefit claim, and also I desire to thank the members of Court Aberfoyle, No. 276, for their kindness in visiting me during my sickness. Wishing our noble Order every success through Ontario and elsewhere,

Yours in L., B. and C.,
WM. S. AMOS.

COURT VALENS, No. 319, I. O. F.,
VALENS, 14th Dec., 1888.

To the Officers of the Supreme Court:

Allow me to return my most sincere thanks for the prompt manner in which you settled my sick claim by cheque No. 2793, for \$37.86 for 53 days' sickness. Also thanking the members of Court Valens for their kindness to me during my illness. Wishing your noble Order great success,

Yours in L., B. and C.,
ROBERT DRONE.

COURT OXFORD, No. 46, I. O. F.,
PLATTSVILLE, 10th Dec., 1888.

To the Supreme Court Officers, London :

GENTLEMEN,—Please accept my thanks for cheque No. 2781 for \$7.14, being the amount of my sick benefit claim. Wishing all prosperity to our noble Order,

I am, yours in L., B. and C.,

JAMES SHEARER.

COURT MICHIGAN, No. 251, I. O. F.,
CARSONVILLE, MICH., 18th Dec., 1888.

Dr. Oronhyatekha and Officers I. O. F. :

GENTLEMEN,—Permit me to express my thanks for the receipt of a cheque for the sum of \$6.45, for nine days' sick benefits, and for your promptness in remitting the amount of my claim, which is a credit to our Order.

Wishing the Order and its officers a long life and success,

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

CHAS. CLEMENTS.

COURT ELORA, No. 17, I. O. F.,
ELORA, 1st Jan., 1889.

To E. S. Cummer :

DEAR SIR AND BROTHER,—I desire to return you and the officers of the I. O. F. many thanks for the prompt manner in which my sick claim was paid, being \$43.52 for 61 days' benefits. Hoping our noble Order will prosper,

I am, yours in L., B. and C.,

AARON AUGER.

COURT JUBILEE, No. 27, I. O. F.,
HEPWORTH, 8th Jan., 1889.

DEAR SIR,—I received my cheque from the Independent Order of Foresters, and was ever so much obliged to you for it. It is the best Order of the kind that I ever belonged to, and I find it a great help to the brothers of it, and I hope it will live and prosper. I, for one, intend to stay by it as long as I can find a dollar to pay my dues.

I remain, your loving brother,

JOHN MULLINEX.

COURT JUBILEE, No. 27, I. O. F.,
HEPWORTH, 8th Jan., 1889.

Dr. Oronhyatekha, Editor of Forester :

DEAR SIR AND BROTHER,—Allow me through the columns of THE INDEPENDENT FORESTER to express my hearty thanks for the receipt of cheque for \$10.71, for 15 days' sick benefits, also the prompt manner which

they have met my claim. I think the I. O. F. is undoubtedly the workingman's friend. Wishing the Order and Supreme Court every success,

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

T. H. LOUGHEED.

DRESDEN, ONT., 10th Jan., 1889.

Dr. Oronhyatekha and Officers of the I. O. F. :

DEAR SIR AND BRETHERN,—Accept my sincere thanks for prompt payment by cheque No. 2927 for \$35 for 49 days' sick benefits.

I also desire to thank the members of Court Dresden, No. 164, for their kindness to me during my illness.

Wishing every success to our noble Order,

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

EDWIN HORNING.

BOTHWELL, 16th Jan., 1889.

Dr. Oronhyatekha, Editor Independent Forester :

DEAR SIR,—I beg to acknowledge through THE FORESTER the receipt of cheque No. 2882 for \$12.86, for 18 days' sick benefits, and wish to tender my thanks to the Supreme Court Officers, also to the officers of Court Harmony, No. 57, for the prompt manner in which my claim has been paid.

I consider that the I. O. F. is the very best Fraternal Society of which I know.

Wishing you and our noble Order every success.

I am, yours in L., B. and C.,

DUNCAN J. MCCOLL.

MOUNT BRYDGES, 28th Jan., 1889.

To Dr. Oronhyatekha, S.C.R. :

DEAR SIR AND BROTHER,—Allow me to express my most hearty thanks for the promptness in paying my sick benefit claim of \$15.00 for 21 days' illness. Having been a member of the noble Order only one month previous to my illness, I sincerely hope I may not have occasion to call on the Order again for some time to come. May success always attend our noble Order.

Yours in L., B. and C.,

W. S. WALKER.

ST. THOMAS, 29th Jan., 1889.

To Dr. Oronhyatekha, S.C.R., London, Ont. :

DEAR SIR AND BROTHER,—Accept my heartfelt thanks for the receipt of cheque No. 2954 for \$7.14, for 10 days' sick benefits.

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

THOMAS A. HARE.

\$1,000.

ARKONA, ONT., 14th July, 1888.

To Dr. Oronhyatekha and Officers of the I. O. F.:

DEAR SIRS.—Permit me, through you, to return my most sincere and heartfelt thanks to the Executive Board of the Supreme Court, I. O. F., for the prompt manner in which they paid to me my share of the endowment on the life of my late husband, amounting to \$1,000. And I am very thankful to the officers and members of Court Rock Glen, No. 186, for their kindness to me in that time of trouble. With best wishes for the success of your noble Order,

I am, sincerely yours,
NELLIE CLIFF.

\$1,000.

PRESTON, 5th Nov., 1888.

Dr. Oronhyatekha, S.C.R., and Officers of the Supreme Court, I. O. F.:

GENTLEMEN.—I desire, through you, to return my most sincere and grateful thanks to the Supreme Court, I. O. F., for the very prompt manner in which the endowment and other benefits on the life of my late husband, Jesse Hilborn, amounting to \$1,070, has been paid. I also take this opportunity of thanking publicly the officers and members of Court Black Knight, No. 173, for their kindness and attention during the great trial I have just undergone. Wishing your noble Order every success,

I remain, yours truly,
MRS. J. HILBORN.

\$1,000.

PICTON, 5th Dec., 1888.

To Dr. Oronhyatekha, S.C.R., and Officers of the Supreme Court, I. O. F.:

DEAR SIRS,—I desire to return, through you, my most sincere and grateful thanks to the Supreme Court, I. O. F., for the prompt manner in which they have paid the endowment on the life of my late husband, Arnold Mastin, amounting to \$1,000. I also take this opportunity of thanking the officers and members of Court Picton, No. 177, for their kindness and attention through the great trial I have under. Wishing your noble Order every success. I may God bless and prosper all Forster and their families,

I remain, yours truly,
SARAH J. MASTIN.

\$1,000.

KINGSTON, 7th Dec., 1888.

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

GENTLEMEN,—Please accept my heartfelt thanks for the very prompt manner in which you have paid the endowment of \$1,000 on the life of my late beloved husband.

I also desire to express, through you, my gratitude to the members of Court Frontenac for their uniform kindness and attention to him during his illness; also for the sympathy manifested in the addresses at the memorial service, and in the resolution of condolence forwarded to me.

Yours sincerely,
A. M. GREAVES.

\$1,000.

SARNIA, 17th Dec., 1888.

To the Executive Council, I. O. F., London, Ont.:

GENTLEMEN,—Allow me to return my sincere thanks for the very prompt payment of the endowment policy, held by my late husband, John Morrison, amounting to one thousand dollars, (\$1,000), which I received on the 11th inst., his death occurring on the 2nd. Such promptitude speaks well for the prosperity and stability of your noble Order, and the brotherly kindness shown him and me all through his long and severe illness by the officers and members of Court Sarnia, No. 55, I will never forget. Wishing your noble Order the success it well merits,

I am, yours gratefully,
ISABELLA MORRISON.

\$1,000.

ST. THOMAS, 15th Jan., 1889.

Dr. Oronhyatekha:

DEAR SIR,—Kindly convey to the Executive Council, I. O. F., my heartfelt thanks for the prompt manner in which it has attended to the payment of the endowment, amounting to \$1,000, on the life of my late husband, James Carr, brother in Court Maple, No. 155, St Thomas, the brethren of which showed much sympathy during his severe, but brief illness. May the Order prosper and do much good.

Yours very sincerely,
CLARIS ANN J. CARR.

\$1,000.

ROCHESTER, N. Y., 19th Jan., 1889.

To Dr. Oronhyatekha, S.C.R., and Officers of the Supreme Court, I. O. F. :

DEAR SIRS,—I desire, through you, to return my most sincere and grateful thanks to the Executive Council of the Supreme Court, I. O. F., for the prompt manner in which they have paid the endowment on the life of my late son, Edward J. P. Dubelbeiss, amounting to \$1,000. I am also thankful to the officers and members of Court Flower City, No. 336, for their attention and sympathy. May God spread your noble Order and prosperity be with it.

Yours truly,
MATTHIAS DUBELBEISS.

\$1,000.352 Maria Street,
OTTAWA, 21st Jan., 1889.*Messrs. E. Botterell, J. B. Halkett and E. E. Hickmett, officers of the Independent Order of Foresters :*

GENTLEMEN,—Permit me in my own name and that of my wife, the beneficiary of our late son, Walter Smith, to thank you for your kindness and courtesy in waiting on us in a season of sore trial and bereavement with the cheque for \$1,000, the amount of the deceased's insurance in the Order you represent. I desire also to gratefully acknowledge, through you, the prompt action of the Executive Council of the Independent Order of Foresters in remitting the cheque so very shortly after death. You will please convey to the Council our sincere thanks and assure them of our earnest prayer for the continuance of so benevolent an organization.

Yours faithfully,
JOHN SMITH.

\$1,000.

CLEVELAND, 31st Jan., 1889.

To Dr. Oronhyatekha, S.C.R., and Officers of the Supreme Court, I. O. F. :

DEAR SIRS,—I desire, through you, to return my most sincere and grateful thanks to the Executive Council of the Supreme Court, I. O. F., for the prompt manner in which they have paid the endowment on the life of my late husband, J. J. Hecker, amounting to \$1,000. I am also thankful to the officers and members of Court Fremont, No. 355,

for their attention and sympathy. May God spread your noble Order, and prosperity be with it.

Yours truly,
MRS. ELLEN HECKER.

Resolutions of Condolence.COURT MISSISSIPPI, No. 78, I. O. F.,
CARLETON PLACE, 28th Dec., 1888.*Atwell Fleming, Esq. :*

DEAR SIR,—I am requested to forward to you the following resolution of condolence for insertion in THE INDEPENDENT FORESTER :

Moved by Brother W. C. Gourlay, seconded by Brother J. Hetherington, and Resolved—That, whereas, in His all-wise Providence, God hath seen fit to take from our worthy brother, Wm. Boucher, his beloved wife, we, as a Court, desire to convey to him, in this his dark hour of trial, our deep and heartfelt sympathy. May the great Comforter abide in the home of our dear brother, and with those of his household, wherever their lot may be cast, and apply to the hearts of himself and his children, the true and lasting condolence of spiritual love and light, and nurture the afflicted ones until, after this short season's parting, all shall be re-united in the home Eternal.

Yours in L., B. and C.,
GEO. GOURLAY.

COURT MARION, No. 267, I. O. F.,
DECKERVILLE, 29th Dec., 1888.

The following resolution was duly adopted by Court Marion, No. 267, Deckerville, Mich., on the death of Mrs. S. A. Pennell, the beloved wife of our bereaved brother, Jas. Pennell :

Resolved—That whereas the Supreme Ruler of the universe in His wise providence and tender mercy has taken to the better home above the wife of our bereaved brother, James Pennell, we convey to him, in this way and manner, our deep and earnest sympathy in this season of trial and trouble, and we pray that the consolation of God's grace may be richly vouchsafed unto him in this his hour of sorrow, and though for a time separated, that he may again re-join her who is not lost but gone before, forever enjoying the glories of an endless re-union.

E. COLLINS, R.S.,
R. LOUGHRAN
L. STEVER.

COURT VASSAR, No. 337, I. O. F.,
VASSAR, MICH., 8th Jan., 1889.

To E. H. Taylor:

DEAR SIR,—Whereas it has pleased the Almighty Father, the Supreme Ruler of our "Forest Home" to remove from our midst your beloved son,

Resolved—That the members of Court Vassar, No. 337, I. O. F., hereby extend to you our most sincere sympathy in your great loss.

Yours in L., B. and C.,
W. R. ADAMS, R.S.,
J. D. SHUNNWAY, C.R.,
J. R. MUNN, C.P.

The following resolution was unanimously passed by Court Parkhill, No. 156, I. O. F. 11th January, 1889, and a copy of it was ordered to be sent to Mrs. R. C. Thompson and to THE FORESTER and to the local papers:

Moved by Brother D. H. Cameron seconded by Brother E. Miller, and resolved that

Whereas—It has pleased the Supreme Ruler of all, to remove from his beloved family, his friends and from this Court, by death on 14th December, 1888, our late Brother Robert Chalmers Thompson, therefore be it

Resolved—That we, the members of Court Parkhill, No. 156, I. O. F., place on record our high appreciation of the worth of our deceased brother, and that we deeply deplore his death. He was one whose courtesy and amiability called forth the kindest sentiment of human nature, while his integrity commanded general admiration. His warm social qualities and earnest zeal in promoting the interests of this Order and Court endeared him to us in bonds of strong fraternal regard.

To his bereaved widow and his son we would convey our heartfelt sympathy and condolence in their irreparable loss, praying that God, the Supreme Chief of the Universe, will shield, protect and bless them.

COURT FREMONT, No. 355, I. O. F.,
CLEVELAND, OHIO, 16th Jan., 1889.

To Mrs. J. J. Hecker:

DEAR MADAM,—We, the members of Court Fremont, No. 355, and Independent Foresters, of Cleveland, wish to express our heartfelt sympathy toward you and the children of our late deceased brother, in the hour of your bereavement. We trust, that

although your truest and dearest friend has been taken from you and from our midst, there is that consoling thought that he still lives, but in a happier and more peaceful sphere. While a member of our Order, he was always ready to promote its interests, and was honored and respected by all who knew him. We trust the result of his forethought in becoming a Forester and thus securing for you the Endowment Benefit of the Order will be of service to you, and that the Supreme Ruler above will ever guard you and your fatherless children.

Signed on behalf of Court,
J. H. KING, C.R.,
L. J. NEIDERLANDER, F.S.
G. H. ROBERTSON, V.C.R.,
H. B. KELLMER, R.S.,
CALVIN WILSON, P.C.R.

LONDON WEST, 24th Jan., 1889.

Whereas—It has pleased our Almighty Father, the Creator of our being and the Supreme Ruler of all things, to remove the beloved wife of Brother John Twitchen, to His eternal home, be it therefore

Resolved—That the members of Court Albert, No. 100, I. O. F., hereby extend to our brother and other members of his family, in his sad bereavement, their most sincere sympathy in his irreparable loss, and that a copy of the resolution be presented to him and also inserted in THE INDEPENDENT FORESTER.

Among the Courts.

Independent Order of Foresters at the First Methodist Church.

(From the Hamilton Spectator.)

The anniversary sermon of the Independent Order of Foresters was preached yesterday afternoon at 3.30 o'clock by Conductor W. R. Snider, of Stratford, at the First Methodist Church. At three o'clock about 250 members of Courts Hamilton, Brother Smith, C.R.; Oronhyatekha, Brother Davis, C.R., and Amity, Brother Smith, C.R., assembled at their hall, 22 King street east, and, under direction of Brother T. B. Spence, C.D.H. C.R., who acted as marshal, marched in procession down King street to the church, where the centre rows of pews had been reserved for their use. The edifice was entirely filled, large numbers being attracted by curiosity to hear the regenerated conductor. The pastor, in a few kindly words, introduced Conductor Snider to the congregation, assur-

ing him of the kindly feeling which existed toward him. He announced that the collection which would be taken up was for the benefit of charitable institutions. The seventh chapter of St. Matthew was read by Conductor Snider in an impressive manner.

Mr. Snider took for his text the words :

Pure religion and undefiled before God and the Father is this : to visit the fatherless and widows in their affliction and to keep himself unspotted from the world.—James i., 27.

When Rev. Sam Jones preached to young men in Toronto on one occasion he said there were always three questions he always liked to have asked him : Do you feel kindly towards your auditors ? Do you know what you are talking about ? Do you practice what you preach ? The speaker said he felt certain on two of these points. He had the kindest feelings towards those whom he addressed, a portion of whom were brothers in the organization he belonged to and the remainder were, he hoped, brethren in Christ. He had endeavored to the best of his ability, since his conversion, to practice what he preached. He would endeavor to define this afternoon what was meant by the pure religion mentioned in the text. Pure religion consisted in doing the will of God the Father and succoring His suffering children when opportunity offers. The trouble with many of us has been that our hearts were so full of evil that there was no room for the Holy Spirit to work within us. The good Christian and the good Forester will go about endeavoring to alleviate the distress existing around him. Faith without works is dead. A man may profess to love his wife and family, but if he neglects to provide for them and gives no evidence of his love, it is taken for granted that no such sentiment exists. Many men belong to the Foresters' Order and other societies, and no one is aware of it until they are seen in procession. The I. O. F. was a grand society. Although only organized in 1881, it now numbered 11,104 members. Over \$200,000 has been paid out in death claims, and the reserve fund amounts to \$110,779. Sam Jones relates that on one occasion, the day after he had preached a sermon on heaven, a wealthy man stopped him and said : "You told us all about heaven last night, but you did not inform us where it is." Jones said if he would spend a portion of his money and time in alleviating distress he would find heaven was nearer than he suspected. "Keep yourselves unspotted from the world," said the text. This did not involve retiring, from the active

duties of life, but meant keeping aloof from the vices and frivolities of the worldly. Some will say there is no harm in taking a glass of beer or in playing a friendly game of euchre. But when a man said that to the speaker, he told him he knew better. He had drank beer and played euchre, and poker, too, and knew all about these things. He knew there was harm in them. At one time he was never so happy as when entertaining a convivial party with comic songs and stories and drinking with them. Thank God he could not derive happiness from those things now. It would be two years on the 26th of this month since he had been converted, and this was the 44th church he had preached in during that time. A Bible presented to him by his mother had laid in his trunk for thirteen years unused, but during the past two years it had been his constant companion.

During the service solos were sung by Miss Annie Main and John Morley.

AKRON, 5th Jan., 1889.

Dr. Oronhyatekha, Editor-in Chief :

DEAR SIR AND BROTHER,—At our last regular meeting held on the 2nd of January, 1889, we had the honor of being visited by our High Chief Ranger, Brother Knight, of the High Court of Ohio. It so happened to be installation night, and Brother Knight installed the following officers :

C. R., J. P. Sweitzer.
P. C. R., P. Yockey.
V. C. R., C. E. Shrader.
R. S., U. Carson.
F. S., A. U. Stanton.
Treas., D. H. Williams.
S. W., W. F. Sweitzer.
J. W., H. P. Akron.
S. B., A. Witwer.
J. B., W. C. Gocher.
Chap., John N. Cooke.
Phys., C. E. Norris, M.D.
D. H. C. R., S. L. Walkup.

After the installation of officers the High Chief Ranger favored us with a few remarks on the Good of the Order. Brother Knight fills the office with great credit to himself and the Order, and Court Pride of Akron wishes him every success, with many thanks for his visit.

I wish to make a suggestion to you, sir, viz. : To print the name, number and place of meeting of each Court in THE FORESTER, so that a member can see where the Courts

are located, and if any member wishes to visit a sister Court he would know where to find them, and for various other reasons. I would like to hear from other Courts on this subject. Fearing I am occupying too much space in your valuable paper, I will close for this time.

I remain, yours in L., B. and C.,
J. P. SWEITZER, C.R.

[NOTE.—We shall be very glad to carry out the suggestion of Brother Sweitzer. It will cost each Court only \$1.00 a year to have its card in our directory. Send on your \$ Brother Sweitzer for your Court.—ED.]

Court Spadina en Fete.

TORONTO, 28th Jan., 1889.

Court Spadina, of Toronto, had a fine gathering on the evening of Thursday, the 24th inst. Their large and well furnished hall was filled with an enthusiastic audience who were delighted with their reception, and the efforts made towards their spending an enjoyable evening. At eight o'clock Daniel Rose, D.S.C.R., took the chair, and for one hour, the first half of a programme of music, songs, and recitations was presented. At nine o'clock the officers for the present term were public installed, for which purpose Brother A. R. Milne, H.C.R., from Kingston, Brother J. A. McGillivray, S.Coun., from Uxbridge, and Brother C. C. Whale, High Court Organizer, from Ottawa, had come to the city. This Court, therefore, has been *highly* and *supremely* honored. The programme was then continued, and short addresses delivered by the illustrious visitors. Independent Forestry received an impetus from these addresses which will greatly strengthen its hold on the members, and tend to increase its influence. At a quarter to eleven o'clock the meeting was closed with singing Auld Lang Syne and the National Anthem. Thereafter the visitors with their ladies were invited to supper. It was a happy gathering, and it was here where the fine social qualities of the H. C. R. and S. Coun. had full scope, and they used them to the best advantage.

The members of Court Spadina are full of zeal, which augurs well for their future, and their loyalty to the Order could not have been more clearly shown than by the reception and entertainment extended to the High Chief Ranger. The hour of midnight drew near, but at the earnest solicitation of S. Coun. McGillivray to 'bide a wee,' the meeting was continued till 12 o'clock had

actually struck, and then a very agreeable and profitably spent evening was brought to a close.

DAVID MILLAR.

HALIFAX, N. S., 25th Jan., 1889.

Dr. Oronhyatekha, S.C.R., London:

DEAR SIR AND BROTHER,—I beg to write you a few words in the interests of Court Royal Jubilee, No. 114, which I am happy to state is at present in a very flourishing condition. We believe, however, that we should be in a still more flourishing condition; and to obtain that end we have decided to place our card in the FORESTER.

At our last meeting we installed our officers for the ensuing half year. All the officers elect were present, except two, one of whom was detained by business and the other had met with a very painful accident. The installation, as you are fully aware, is very interesting and instructive, but on this occasion it was rendered more interesting by the prospects of an oyster supper being held out. It is needless to state that both the meeting and supper were well attended, and the members enjoyed themselves as only Foresters can. In fact I think it would be very difficult to find a more social gathering than the Foresters', and the more one sees of it the more he likes it.

Halifax is already full of Insurance and other Societies, so that the growth of our Court is slow but steady, and in a short time I expect we will have as large a Court as in some of our Upper Provinces.

Our local papers have lately published some slaps at the Order, but this does us more good than harm, by rousing the curiosity of the sceptics and making them enquire more closely into the matter, after which nine out of ten decide to become Foresters.

I remain, yours in L., B. and C.,
R. J. WILSON, JR., R.S.

Installation and Supper.

COURT HAMILTON, No. 17c, I. O. F.,
HAMILTON, 10th Jan., 1889.

At the regular meeting of this Court, held in the Foresters' Hall, 22 King Street East, on the 10th inst., there was a large attendance of members. The ceremony of installation was conducted by Brother F. J. Bowen, D.S.C.R., assisted by Brothers H. O. Son-tay, P.C.R., and T. B. Spence, C.D.H.C.R.,

of Court Amity, the following officers being installed :

C. D. H. C. R., Robt. Griffith.
 C. R., L. L. Irvine.
 P. C. R., F. J. Bowen.
 V. C. R., J. G. Pocock.
 R. S., A. L. Davis.
 F. S., C. H. Dempster.
 Treas., J. S. Rolston.
 Chap., T. J. McFadden.
 S. W., A. B. Crawford.
 J. W., John Warack.
 S. B., Thos. Mead.
 J. B., A. Barron.
 Phys., Dr. Griffin.

At this stage of the meeting Brother Alex. McKay, M.P., entered. Brother Bowen requested him to come forward and informed the distinguished brother that it afforded him much pleasure in having the honor to present him with the commission appointing him to the office of D. S. C. R., and invited him to take a seat on the dias. Brother McKay thanked Brother Bowen for the honor bestowed upon him, also the S. C. R. for conferring the same, and said he would do the best he could for the Order, both in public and private. After the meeting was closed the brethren were invited to sit down to a first-class spread laid out in the hall. The chair was taken by Brother Irvine, C.R., and the vice-chair by Brother Pocock, V.C.R. The proceedings were of a very interesting nature, and the following toasts excellently responded to: "The Queen," by the entire company singing the National Anthem; "The Governor - General," by Brother J. Hoodless; "S. C. R.," by Dr. Griffin; "Supreme Officers," by Brother Bowen; "High Court Officers," by Brother R. Griffith; "Army and Navy," by Brothers Dr. Griffin, Sontay and Crawford; "Dominion Parliament," by Brother Alex. McKay; "Local Parliament," by Brothers Fearman and Pocock; "The Corporation," by Brothers Ald. Smith and Griffith; "The I. O. F.," by Brother Sontay; "Sister Courts," by Brother D. Henderson; "Court Hamilton, No. 170," by Brothers Dempster and Ghros; "Our Visitors," by Brothers Mason and Nichol; "Our Retiring Officers," by Brothers Bowen and Hoodless; "The Ladies," by Brothers Crawford and Ghros; "Newly Installed Officers," by Brothers Irvine, Pocock and Mead. The whole affair closed in harmony by the singing of "Auld Lang Syne." We would like to see the pleasant countenance of our big S. C. R.

FORESTER.

Recognition of Worth.

EGLINGTON, 24th Dec., 1888.

To *W. J. Douglas, Financial Secretary of Court Eglington, No. 258, I. O. F.:*

OUR ESTEEMED BROTHER DOUGLAS,—At this festive season of the year, and on the occasion of its semi-annual meeting for the election of officers, Court Eglington has accorded to me on its behalf the distinguished pleasure of expressing to you our high appreciation of your character as a man, of your department as a Forester, and of your ability and courtesy in the performance of your official duties as Financial Secretary of this Court.

Your brethren feel special interest in thus marking their approval of your life, both in the Court and beyond it, from the fact that you have recently given an expressive proof that you are quite susceptible of the charms of female influence, and the benefits of female companionship and counsel.

We therefore anticipate that now having found that the Good Book is true when it says:—"It is not good for man to be alone," and having taken to yourself a partner for life, and found that a young man's best companion is a wife, those virtues which before were so conspicuous in you will shine with brighter lustre, and that the high esteem in which you have been held, both in the Order and in the world, will, if possible, be enhanced.

Knowing that in your happiness time will fly very rapidly and that you may therefore forget to mark its progress, we beg your acceptance of this clock, hoping that it will prove as regular and reliable in the performance of its duties as you have in the performance of yours.

Wishing you and your estimable partner all the happiness which a married life can afford under the smile of a beneficent Providence and a God of boundless love, we all congratulate you and your wife, and assure you of our best wishes for your mutual prosperity and happiness.

J. J. FAREWELL, C.R.

THE REPLY.

In reply Brother Douglas said that he was unable to express himself as he would like to, owing to the unexpected handsome way in which the brethren had seen fit to recognize his feeble efforts on behalf of the Order, the welfare of which he had always done his best to promote. He was sure he was not worthy of such a recognition as this, nor of the

words of praise he had just listened to. He had always felt strongly the bond of brotherly feeling which united the members of the Court, whose uniform friendship he appreciated. He was proud to be connected with men in whose hearts the principles of the Order had taken such deep root. On behalf of her whom such kind words had been said, not only in the address now presented to him but also at a previous meeting, and that by a brother who was in a position to know well her good qualities, he expressed grateful thanks, but was sure that no words could express her real worth. Concluding, he hoped that the present occasion would greatly tend to unite all the brethren not only in friendship, but also in those bonds of human sympathy and good will which it was one of the main objects of the Order to promote.

COURT BERLIN, NO. 154, I. O. F.,
BERLIN, 9th Dec., 1888.

Dr. Oronhyatekha, S. C. R. :

DEAR SIR AND BROTHER—Court Berlin, No 154, held its first open Court and social in the I. O. F. Hall, King Street, Berlin, on Monday last, 3rd December, and if a crowded hall and smiling faces is any criterion, we can say it was a great success. It was to be just a quiet affair amongst ourselves, as a kind of rehearsal for our great demonstration later on when sleighing is good, and the surrounding Courts are to be invited to listen to our Supreme Chief, who will, for that occasion, be asked to redeem his promise made some time ago at Galt, to visit and explain, in his own masterly style, the aims and objects of I. O. F. to our teutonic townsmen, and the town hall, the largest in the city, will be secured for that purpose.

Brother Clarke, C.R., made the opening remarks, giving a concise history of our Court, its gratifying progress and prosperity, with the benefits of the Order, financial standing, etc., and was attentively listened to by the audience of about 400 present.

During his address our business-like Court Physician, seeing so many unable to get into the hall, quietly re-arranged the chairs on the dais so as to fill every available space, and our Chief Ranger, not being aware of this, at the conclusion of his address intended to take his seat amid the loud applause with which his speech had been received, and the look which instantly spread over his face as he reached the floor was a study.

The next item on programme was a song by Professor Bowld, the Irish comedian from

the Victoria Palace, London, Eng., who gave in excellent style "The Maid of the Mill," and was loudly applauded, after which, a lady friend, Miss Guerster, in a very quaint manner, recited an amusing piece, entitled, "Prayer and Potatoes;" then followed the musical treat by the Berlin Orchestra assisted by Mr. Lucas, one of the finest cornetists in Canada, and Professor Cadwell, the noted violinist, following which was a song by Mr. Poure, after which, our C. D. H. C. R., Brother Cadwell, was called upon for a few words and a recitation, entitled "The German Jew," in which Brother Cadwell's broad Scotch and broken German caused roars of laughter, a ripple of laughter floating around for fully ten minutes after the Brother had taken his seat; then followed an Irish song and jig by Professor Bowld, rather a novelty in this country, but heartily applauded.

The next item on our unprinted programme caused a deathlike stillness in the hall, as Brother G. O. Phillip, the gifted manager of the Berlin opera house, gave in character "The Lifeboat, a Sailor's Story" with such feeling that several of the lady visitors' eyes were dimmed in sympathy with the hero of the story, after which our Brother Hallman and his brother gave a duet, "The Larboard Watch," assisted by Miss Boomer as organist, and was well received.

Then came the orator of the evening, Brother G. W. Wright, M.D., our esteemed Court Physician, and the best posted gentleman on Forestry in the Province (of course excepting our Supreme Chief), who was listened to very attentively by the audience, as he traced its history from 1745, in England, right through to its establishment at Newark, N. J., in 1874, and the vicissitudes of the Order on this continent, right on to 1888, but making a "*lapsus lingua*" in the financial affairs, for which he was promptly pulled round by our watchful presiding officer, but explained the advantages of the Order and benefits derived, in a very lucid manner.

After the applause which greeted Brother Wright's long and interesting speech had somewhat subsided, Messrs. Dauberger and Curran gave a musical duet on the guitar, which was very nicely executed, after which, Professor Bowld gave an Irish comic song; Mr. Eb. Hallman, a song; Miss Moyer, a reading; Mr. G. O. Phillips, a recitation; then a musical piece by Messrs. Lucas and Curran, assisted by Professors Cadwell and Dauberger. Mrs. E. McKenna then gave an interesting reading, entitled "Danger Ahead," a piece well chosen, well delivered, and very

favorably received, containing many practical points of usefulness to all present.

Time flying quick and programme unexhausted, it was decided that Mr. J. Poure finish up with a song, "The Flying Dutchman," after which this pleasant and sociable evening (the first of a series) was brought to a close by singing the National Anthem, every one giving expression of the pleasure spent and lots of inquiries for that man, as one said, with a Polish name, and when he was coming to Berlin, to which the evasive answer was, probably first week in February, and I feel sure that should our Supreme Chief come then, and the smaller fry, such as Whales later on, Court Frontenac would have to hustle around or we would be there sure.

At our next meeting a committee will probably be appointed to arrange the preliminaries and reception of Supreme Chief Ranger to our prosperous German metropolis. Buttonville and Court will go into training with mock initiation, songs, solos, etc., both English and German, and the Brother Foresters, members of the Town Council, will be asked to secure the town hall, and we will let our townsmen know that Dr. Oronhyatekha will deliver an address, the knowledge of which alone will fill the hall. I would ask you, dear sir, to leave a space in your engagement diary for February.

Trusting the Medical Board will have to work overtime from now to the first of January and bring their report from 910 to 1910 for December, thus insuring prosperity for our noble Order, and apologizing for space and hoping to see you later,

I remain,

Yours in L., B. and C.,
WM. H. KING, R.S.

Address and Presentation.

At the close of the regular meeting of Court Maple, No. 155, St. Thomas, 25th October, 1888, Brother Fred Rawlinson, late Recording Secretary, was called up before the Court, when an address was read by Brother J. H. Courtenay, R.S., and Brother Rawlinson was presented with a beautiful Foresters' pin, and a P. C. R's. badge, as tokens of the esteem in which he is held by the members of his Court.

The following is a copy of the address and Brother Rawlinson's reply:

ST. THOMAS, 25th Oct., 1888.

DEAR SIR AND BROTHER,—We, the members of Court Maple, No. 155, I. O. F., in

Court assembled, remembering as we do with pleasure, your faithful services as our Recording Secretary, covering a period of two years, desire to present, and beg you to accept, the accompanying P. C. R's. badge and Foresters' pin; not as in any sense cancelling the debt of gratitude we owe you for faithful services, cheerfully given, but only as a little, a very little token, of the great esteem in which you are held by the entire membership of this Court, as a loyal brother, and as a Christian gentleman.

We wish for Mrs. Rawlinson and for your entire family, not less than for yourself, many useful and happy, happy because useful, years of life, ere the time comes when you shall be gathered to your fathers.

We wish that "L., B. and C.," may in the future, as in the past, find in you their living exemplar, so that when the poor, benighted, unfortunate ones, who live beyond the pale of our "Forest Home," shall ask: "what mean these letters three?" We may reply as with one heart and one voice: "Liberty, Benevolence, Concord," and for a practical illustration of this sublime motto of our beloved Order we may, respectfully and fearlessly, refer and commend them to our esteemed friend and brother, Fred Rawlinson, the man whom our Court delighteth to honor.

Signed on behalf of Court,
I. H. CULVERWELL, C.R.
J. H. COURTENAY, R.S.

Brother Rawlinson then made the following reply:

CHIEF RANGER, OFFICERS AND BRETHREN,—I would like to say a good deal to you to-night, but I feel I can only say I sincerely thank you for your beautiful present, and for the kind words accompanying it, as expressed in your touching, and altogether unexpected address. I accept with gratitude your handsome present, in the spirit in which it is tendered, "not as in any wise payment" for any services I may have rendered this Court. I would prefer, that you should continue to owe me gratitude on that score, and I shall wear these beautiful emblems of our noble Order with pride and with pleasure as tokens of personal esteem and regard.

I also thank you most sincerely for your kind wishes for Mrs. Rawlinson and my family, and I trust that it may indeed be many years before the Supreme Treasurer is required to fill out a cheque in favor of my beneficiary.

Having been connected with this Court

since its institution, and having held office as V. C. R., C. R., and, during the past two years as Recording Secretary, my relations with my brother officers, and with the members generally, during the whole time, have been most agreeable, and I have always looked forward to our meetings with pleasure; my duties as Recording Secretary being particularly pleasant to me, and although I have been compelled to vacate the office for the present, I assure you that I shall continue to take as much interest in the progress of our Court, and the entire Order, in the future as in the past, and I take this opportunity of congratulating the Court on the great progress we have made in the face of extraordinary opposition, and to-day we have good reason to be proud of our membership. I will conclude with thanking you again for the honor you have conferred upon me to-night.

It is Absurd

For people to expect a cure for Indigestion, unless they refrain from eating what is unwholesome; but if anything will sharpen the appetite and give tone to the digestive organs, it is Ayer's Sarsaparilla. Thousands all over the land testify to the merits of this medicine.

Mrs. Sarah Burroughs, of 248 Eighth street, South Boston, writes: "My husband has taken Ayer's Sarsaparilla, for Dyspepsia and torpid liver, and has been greatly benefited."

A Confirmed Dyspeptic.

C. Canterbury, of 141 Franklin st., Boston, Mass., writes, that, suffering for years from Indigestion, he was at last induced to try Ayer's Sarsaparilla and, by its use, was entirely cured.

Mrs. Joseph Aubin, of High street, Holyoke, Mass., suffered for over a year from Dyspepsia, so that she could not eat substantial food, became very weak, and was unable to care for her family. Neither the medicines prescribed by physicians, nor any of the remedies advertised for the cure of Dyspepsia, helped her, until she commenced the use of Ayer's Sarsaparilla. "Three bottles of this medicine," she writes, "cured me."

Ayer's Sarsaparilla,

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.
Price \$1; six bottles, \$5. Worth \$5 a bottle.

A Successful Worker of the I. O. F.

Mr. Harry Bawden, of Kingston, has been in town since Thursday last, working up a Court of the above Order, and has been successful beyond anticipation, some 50 Charter members having been obtained. On Wednesday evening a public meeting was held in Dufferin Hall in the interests of the Order, and addresses were made by several Foresters from Kingston on the benefits of the institution, after which Court Gananoque, No. , was instituted and new names added to the membership. This Court bids fair to be a large one, and so great an interest is taken in it that it may soon overtake its sister society of the Canadian Order in point of membership.

At the meeting on Wednesday evening the Kingston speakers, namely, Dr. T. Milman, Rev. C. Cartwright, A. Milne, R. Meek, editor of the *Whig*, and R. Hunter, all connected with the Order, gave facts and figures in connection with the Order, showing its origin, success, benefits, &c. At the close of the meeting, those not desiring to become members withdrew, when the new Court was instituted by the Kingston contingent, with the following list of officers:

C. R., Jno. Ormiston.
P. C. R., G. Bird.
V. C. R., T. F. How.
R. S., F. L. Stephens.
F. S., A. Davis.
Treas., C. W. Taylor.
Chap., H. Gracey.
Phys., T. H. Dumble.
S. W., T. J. Storey.
J. W., R. T. Kenny.
S. B., W. M. Watt.
J. B., R. Wilson.
Court Deputy, C. E. Britton.

—Exchange.

And Still Another.

The meeting held in the Workman's Hall, Comstock Block, Brockville, for the purpose of instituting a new Court of Foresters was a great success, both numerically and otherwise. Dr. Oronhyatekha, S.C.R., was present and personally attended to the opening of the Court and installing the officers, in which he was ably assisted by the visiting brethren from Court Frontenac, No. 59, of Kingston. The new Court which was named Court Island City, No. , numbered last evening on inauguration 40 members, and elected the following officers for the ensuing year:

C. R., D. Derbyshire, Mayor.
 P. C. R., Thos. Brady.
 V. C. R., M. M. Brown.
 C. D. H. C. R., I. N. Marshall.
 F. S., H. F. Shaw.
 P. S., J. A. Reynolds.
 Treas., T. A. Allen.
 S. W., Robt. Johnston.
 J. W., J. A. Bell.
 S. B., R. H. Gamble.
 J. B., Jos. Lane.
 Chap., Rev. E. P. Crawford.
 Phys., and Med. Ex., Dr. Horton.

There is every reason to suppose that the new Court will both flourish and increase, as the members present all seemed to evince a lively interest in it, and are likely to make a success of anything they may take hold of and desire to push. Apart from which it deserves to succeed, if only as a Benevolent Society, in the good work of assisting and providing for the widow and orphan, which it so ably promotes. Brother H. Bawden, the organizer, was complimented on the success of his work by the S. C. R.—*Brockville Recorder*.

An Enjoyable Evening.

Court Mount Royal, No. 7, I. O. F., Point St. Charles, had an enjoyable time on Thursday evening. The piano playing of Miss Watson and songs by Mrs Tutill and Messrs. Powles, Watson, Hill, Bryan and Tutill were well rendered, as also were the trios by Messrs H. and W. Powles and Holbrook, quartette by Messrs. Allan, Porteous and W. and H. Powles, and quintette by the Misses Bromley, Ward, Walton, and Messrs, Ward and Tutill. Monsieur Perard's cornet solos were much appreciated; Miss Tickle recited in a very feeling manner, and C. D. H. C. R., Brother McArthur gave a very interesting address on the working and principles of the Order. During the intermission and before refreshments the chairman, Brother O. H. Walker, C.R., called on Brother C. R. Willis, P.C.R., to present on behalf of the Officers and members a beautiful silver tea and coffee set to Brother F. H. Wildgoose, P.C.R., as a token of their appreciation and regard for services rendered as Recording Secretary for the last twelve years.—*Exchange*.

Election of Officers—Presentation to Brother Gadsby.

Court Canada, No. 53, of the Independent Order of Foresters held their usual semi-

monthly meeting Friday night in their hall, Shakespeare Block, Stratford, at which five candidates were accepted, two candidates initiated and three propositions for membership received. The officers elected at the last regular meeting were duly installed by Brother T. J. Birch, D.D.S.C.R., as follows:

C. R., Alex. Stewart.
 V. C. R., Alex. Simpson.
 F. S., Andrew Rowe.
 R. S., Jas. Gadsby.
 Treas.,—Gadsby.
 Phys., W. N. Robertson.
 Chap., Jas. Findlay.
 S. W., Jas. Berry.
 J. W., Thos. J. Sayers.
 S. B., Thos. Johns.
 J. B., Sampson B. Webb.

P. C. R., James Sharman, who has held the C. R. chair eight semi-annual terms consecutively.

Brother Birch, on behalf of the members, presented Brother Gadsby with a beautiful and richly engraved gold-headed ebony walking cane, as a mark of appreciation of his services as Recording Secretary and Treasurer for several years past, remarking in his address that much of the prosperity of the Court was attributable to his faithfulness and diligence in the discharge of the duties attached to those offices.

Brother Gadsby was completely taken by surprise, not having the slightest intimation of what was in store till asked to stand up, but replied to the address in felicitous style, thanking the brethren for the handsome gift and stating that though the duties were considerable of a tax upon his time, that the time was given with pleasure in the furtherance of the interests of the Court and working for the advancement and spread of an Order that was without a peer among the many good and noble Orders that had for their object the relief of distress, visiting the sick and providing handsomely for the widows and orphans, when the support of the household was taken away by death.

After mutual congratulations on the progress, prosperity and stability of the Order throughout the land, the Court closed in harmony.—*Stratford Exchange*.

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any person who applies to NICHOLSON, 177 McDougall St., New York.

Court Ontario, No. 85.

(Condensed from the Times' report.)

Court Ontario, No. 85, held their first annual supper at the Plank House, Uxbridge, on Wednesday evening, 30th January, when a most pleasant and profitable time was spent by all who had the good fortune to be present.

Dr. Oronhyatekha, S.C.R., arrived on the 6.35 p. m. train, and shortly afterwards, in company with Supreme Counselor McGillivray, proceeded to the Oddfellows' hall, where the Court was in session. On being placed to the right of the chair, the S. C. R. was welcomed with a few suitable remarks by Chief Ranger Todd, which were replied to. The Doctor then proceeded to give an explanation of the secret work, after which he initiated five candidates for membership. When this ceremony had been concluded the members with their wives and invited guests wended their way to the Plank House where mine host Edmand laid an excellent spread, which was cheerfully disposed of by the company and with great appreciation. At the tables the chair was occupied by Chief Ranger Todd, who had on his right the Supreme Chief Ranger, and on his left Supreme Counselor John A. McGillivray, while the vice-chair was filled by Vice-Chief Ranger R. R. Elliot.

On the inner man being satisfied, the chairman called the company to order and began the list of toasts, the first of which, of course, was "The Queen," which was enthusiastically received and the National Anthem sung.

"The Governor-General and Lieutenant Governor" was next drank, and "They are jolly good fellows" sung with great gusto.

The important toast of the evening was "Our Order," and with it was coupled the name of Dr. Oronhyatekha, who delivered an able address on the aims, objects and benefits of the Order. The speech was a most interesting and instructive one, and was listened to with the greatest attention throughout. Though it occupied over an hour in its delivery it did not seem half that long to the interested listeners.

"The Legislature" was responded to by Mr. I. J. Gould, M.P.P., and Brother D. M. Card.

"Court Ontario" was next honored and elicited an excellent speech from Brother John A. McGillivray, who traced the history of the Court from its institution to the present.

Brother George Bustin sang in good voice, "The Sunlight of Our Homes."

"Municipal Institutions," was next drank, and responded to by Mayor Smith and Brother H. J. Gould.

Mrs. McGillivray sang in her usually excellent style, "Dream Faces."

"Educational Interests" was responded to by Brother Chapple in a good speech.

"Learned Professions" brought to their feet Dr. Gould and Mr. Andrew Smith, who defended in an able manner the professions to which they belonged.

"Manufacturing Interests" were spoken to by Brothers Russell, Davis, Walker and Davidson.

The Vice-Chief Ranger stated that the members of the Court had long felt under a deep obligation to Brother George Abrahams for the hard work he had expended in keeping together the Court during its cloudier days. In view of this he would call upon the Supreme Chief Ranger to present the brother with a mark of appreciation.

Brother Oronhyatekha then in an eloquent speech presented a beautiful gold watch to Brother Abrahams on which was a suitable inscription.

Brother Abrahams replied expressing his thanks for the magnificent present.

"Mercantile Business" was responded to by Brother Miller.

Brother R. R. Elliot sang a Scotch song entitled "Rob Rorrison's Bonnet."

After "Agricultural Interests" had been duly honored, Miss Gould sang "Never Break What You Cannot Mend."

"The Press" was responded to by Brother Elliot and Mr. Keller.

Mrs. G. B. Miller sang "Joyous Life."

"The Ladies" were defended in a very able manner by Brothers Z. Hemphill, Geo. Bustin and Donald McGillivray.

"Auld Lang Syne" was then sung by the company, led by Brother Jno. A. McGillivray, after which "God Save the Queen" was sung and the party dispersed.

Questions of Law.

Question.—What course should be pursued, when a brother failing to be re-elected for an office which he has held for some time, becomes piqued, and refuses to deliver up Court property, and also demands his withdrawal card.

Answer.—He should be charged with the offence, and, if convicted, forthwith expelled. The card should not be granted till after trial and acquittal.

Form No. 3 A.

1. *Question.*—What are the fees necessary to be paid by a newly initiated candidate say aged 30 years, Ordinary Class, with \$1000 of an insurance.

Answer.—He deposits with his application \$2.00. On the night of his initiation he should pay the following additional fees :

- 1. Balance of initiation fee, say \$ 3 00
- 2. Registration fee. 1 00

Total..... \$ 4 00

The initiate pays his own medical examination fee of \$1.00 to the doctor at the time of the examination.

Before the end of the month the initiate must pay his endowment assessment, amounting to 72 cents for the next succeeding month.

In some Courts this is collected at initiation, and it is a good policy to do so.

2. *Question.*—What ought the Financial Secretary send to the Supreme Secretary out of the above fees ?

Answer.—He should send with the next monthly remittance after such initiation the following sums :

- 1. Fee for certificate of membership and policy. \$ 1 00
- 2. Registration fee 1 00
- 3. One endowment assessment. 72

Total..... \$ 2 72

If the sick and funeral benefits are taken by the initiate there should be collected and sent the following additional sums on that account :

- 1. Enrolment fee. \$ 72
- 2. One assessment for the month in which the brother is enrolled 36
- 3. One assessment for the next succeeding month 36

Total. \$ 1 44

If the brother should desire to be enrolled in the Special Endowment Class the following additional sums would be collected and sent to Supreme Secretary.

- 1. An enrolment fee \$ 1 00

ORONHYATEKHA, S.C.R.

Whatever you are from nature, keep to it ; never desert your own line of talent. Be what nature intended you for, and you will succeed ; be anything else, and you will be ten thousand times worse than nothing.—*Sydney Smith.*

Upon the whole the criticisms received from the new Form No, 3 A are pretty satisfactory. In the first place the following are all the criticisms received, on the subject, at the time of going to press :—

COURT ONAWAY, No. 206, I. O. F., ALBERTON, P. E. I., 1st Fed., 1889.

Dr. Oronhyatekha :

DEAR SIR AND BROTHER,—I am requested by our Court Deputy to report on Official Circular No. 7. I have carefully read said circular, and examined the proposed Form No. 3 A. and beg leave to report that I do not approve of the change, for the reasons : 1. That I cannot see that it would lessen my work as Financial Secretary. I have to make a monthly report on Form No. 3 to the Subordinate Court, and when that is done it is very little trouble to make a copy for the Supreme Court, the principal trouble being in making the original, which has to be done anyway. When such copy is sent to Supreme Court it closes the business of the Subordinate Court for that month. 2. If returns are made on the new Form, which refers to the former one in its summary, unless the Financial Secretary kept a copy for his own use, he would have no date to guide him in his summary for the succeeding month. If he made a copy, it would be extra work, beside using an extra blank.

I remain, yours in L. B. and C., JOHN T. WEEKS, F.S.

The balance of the brother's letter has no reference to Form No. 3 A.—[NOTE ED.]

COURT GREENWOOD, No. 257, I. O. F., CLANDEBOYE, 28th Jan., 1889.

DEAR SIR AND BROTHER,—As our Court Deputy could not be present last Court night, he handed me the Official Circular No. 7 to present to the Court. I did so. The majority of the Court were not in favor of the idea of having the returns made out as your circular requires, the chief objection being that they would not be so safe as at present, having to wait six months for a receipt of their moneys from the Supreme Court.

They also thought the Supreme Secretary was endeavoring to lighten the work on himself, when it only increased the Financial Secretary's work. They thought the present means quite satisfactory, and didn't see the use of THE FORESTER if the proposed form was adopted. For my part I was of the same opinion at first reading, but on making out the returns as you desired, I have changed my mind with regard to the increasing the work of the Financial Secretary. As to whether it should be adopted or not, I am not prepared to say. Our Court is not in favor of it, it is quite evident.

One thing is certain, though, and that is that the work of Financial Secretaries should be considerably reduced. I have taken some little interest in the proposed Form, and have given it, I think, a fair test. In my own experience Financial Secretaries are, as I have said before, too severely taxed at present.

I trust I have done my duty with regard to the matter, and hope that the wisest action may be consummated.

I remain, yours in L. B. and C., ELLISON HODGINS, F.S.

WATERDOWN, CANADA, 6th Feb., 1889.

Dr. Oronhyatekha, Supreme Chief Ranger, I. O. F.,
London:

DEAR SIR AND BROTHER,—As Financial Secretary of Court Waterdown, No. 195, permit me to make a few remarks in regard to Brother Fessenden's suggested modification of the present method of making the monthly reports. As far as Court Dufferin is concerned, or other Courts having a large membership and new members coming in, it will undoubtedly lessen the work of the Financial Secretaries, but, on the other hand, when the Courts have a small and limited number of members and few coming in, the old Forms would be, perhaps, more satisfactory, but, taking everything into consideration, I think the new Form is an improvement, and would cast my vote for its adoption.

Yours in L., B. and C.,
E. H. ROBSON, F.S.

With regard to the letter from Brother John T. Weeks, of Court Onaway, the criticism is based on a misconception of the law. The Constitution at present explicitly directs each Financial Secretary to prepare the monthly report in duplicate, one to be sent to the Supreme Secretary and the other to be filed with the Court, so that Financial Secretaries, who have obeyed the law, have always and will always have the proper "data to guide him in his summary for the succeeding month."

As to the letter of Brother Ellison Hodgins, we are compelled to say the objection therein contained is also based on a misconception of the changes which Form No. 3 A calls for. We do not pretend to say where and how the members of Court Greenwood, No. 257, got the impression that the Executive Council intended to have receipts for moneys sent by the Courts made out by Supreme Secretary only once in six months. We can assure the brethren that nothing could be further from the intentions of the Executive Council. On the contrary, they have just instructed the Supreme Secretary to send a post-card receipt to the Financial Secretary *immediately* on receipt of money, and when the reports are duly verified and entered in the books to send a second, the official receipt, to the C. D. H. C. R.—so that in future, instead of getting receipts once in six months, each Court will get, through two different officers, two receipts per month. The Executive Council hope that the new system of reports will lighten the work of the Supreme Secretary. They *know* that it will reduce the work of Financial Secretaries at least ten-fold. We are pretty sure when our good Brother Hodgins has a little further experience with the new Form No. 3 A, it will grow in his affec-

tions, and will, we hope, commend itself to the whole Court.

Brother E. H. Robson seems to us to have struck the nail on the head. In the large Courts, and we include in this category a Courts with over 50 members, the reduction of the work of Financial Secretaries will be simply immense, while in the smaller Courts the saving of time will not be so overshadowing.

No brother has stated that the new method relaxes in any way the safeguards afforded by the former system.

The following action of Court Ottawa may be taken as fairly representing the views of the larger Courts:

COURT OTTAWA, No. 41, I. O. F.,
OTTAWA, 1st Feb., 1889.

To Dr. Oronhyatekha, Supreme Chief Ranger,
I. O. F.:

DEAR SIR AND BROTHER,—Your Form No. 3 A, which was submitted last meeting for our consideration, was unanimously approved of, and I, as Financial Secretary of Court Ottawa, No. 41, I. O. F., am authorized to communicate with you concerning same. I would strongly recommend a trial of five months of the Form No. 3 A, i. e., providing a duplicate of the same Form can be filed with the Recording Secretary of the Court, and have the old Form No. 3 done away with for ten months of the year, i. e., the Court will send to the Supreme Secretary, semi-annually, the old Form No. 3, filled out in detail and in duplicate same as the ones now sent, which would show all changes during the half year. Should the Form No. 3 A come into use as above mentioned, I would recommend that two more columns be ruled in it, one for Special Endowment and Enrolment Fees, and one for Sundries. I might say that many months ago a similar change was recommended by Brother Rea, when acting as Financial Secretary, and it will indeed be a great advantage to Courts having a large membership, if they can be relieved for ten months from giving in detail the names, etc., of the members of the Courts. Trusting some arrangement will be made to lessen the Financial Secretary's work in regard to Supreme Court remittances, and that these recommendations will meet with your approval.

Submitted in L., B. and C.,
ED. E. HICKMETT, F.S.

In view of the fact that nearly the whole Order is silent on the proposed change, and therefore may be held to have given consent, and in view of the nature of the criticisms offered, the Executive Council has decided to adopt the new Form No. 3 A, and all Courts will be expected to use them for March, April, May and June. The copy for filing with Financial Secretary may be either on the old or the new Form, at the discretion of each Financial Secretary. The Executive Council recommend that the new Form No. 3 A be used both for the Supreme Court copy and that for filing with the Subordin-

ate Court. It is hoped, that in a short time, the idea of Brother Laughton regarding the Financial Secretary's book, will have been developed and brought to a practical issue, and thus do away with the duplicate altogether. Financial Secretaries will, in the future, take the utmost care to have all the figures in their reports absolutely correct, and to fully account for any variations in any of the figures of the previous month's report. Two forms of No. 3 A have been forwarded to each Financial Secretary for March returns, after which Courts must supply themselves through the usual channels. The old Form No. 3 will now be used only twice a year, in January and July.

New Courts.

COURT FRANKLIN, NO. 369, LAPEER, MICH.

Instituted on the 1st Feb., 1889, by A. Thomson, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., George W. Durka.
 C. R., Frank Millis.
 V. C. R., John M. Smith.
 R. S., I. B. Richardson.
 F. S., Chas. W. Land.
 Treas., Francis J. Schlegel.
 S. W., Robert L. Harson.
 J. W., Nelson McDonald.
 S. B., Eugene Jones.
 J. B., John D. Keith.
 P. C. R., John Otter.
 Chap., Wm. J. Vail.
 Phys., Wm. J. Robinson, M.D.

COURT MAPLE CITY, NO. 370, MAPLE.

Instituted on the 11th Jan., 1889, by A. H. Dixon, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., W. Holaday.
 C. R., J. P. Rupert.
 V. C. R., Thos. Cousins.
 R. S., John A. Watson.
 F. S., James Oliver.
 Treas., N. Shunk.
 S. W., Robt. Rumble.
 J. W., John T. Shunk.
 S. B., A. Shunk.
 P. C. R., David Johnson.
 Phys., R. B. Orr, M.D.

COURT GLEN PAYNE, NO. 373, SOUTH FINCH.

Instituted on the 22nd Jan., 1889, Henry Williams, P.D.H.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., J. S. Merkley.
 C. R., F. D. McNaughton.
 V. C. R., A. K. Morrison.
 R. S., D. G. McMillan.
 F. S., H. K. McLean.
 Treas., T. J. Hamilton.
 S. W., H. K. MacLean.
 J. W., A. M. McLean.
 S. B., J. G. Munro.
 J. B., J. A. McRae.
 P. C. R., J. S. Merkley.
 Chap., A. H. D. McMillan.
 Phys., John G. Munro, M.D.

COURT AVON, NO. 374, AVONMORE.

Instituted on the 31st Jan., 1889, by Henry Williams, P.D.H.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Robert J. Moore.
 C. R., James B. Coulthart.
 V. C. R., Hugh McDiarmid.
 R. S., Simon Salmon.
 F. S., John H. Wert.
 S. W., Hiram Gunn.
 J. W., Wm. Oscar Weart.
 Treas., Joshua Wert.
 S. B., Alfred Hart.
 J. B., John Flanagan.
 P. C. R., R. J. Moore.
 Chap., David McIntosh.
 Phys., G. W. Kirk, M.D.

COURT ISLAND CITY, NO. 375, BROCKVILLE.

Instituted on the 1st Feb., 1889, by Dr. Oronhyatekha, S.C.R., assisted by Henry Bawd'n, P.D.H.C.R., and Brothers Moore, Galloway and Wilson, of Kingston.

OFFICERS INSTALLED.

C. D. H. C. R., Isaac M. Marshall.
 C. R., Daniel Derbyshire.
 V. C. R., Matthew M. Brown.
 R. S., John A. Reynolds.
 F. S., Andrew Shaw.
 Treas., Thos. A. Allen.
 S. W., Robert Johnston.
 J. W., John A. Bell.
 S. B., Robt. H. Gamble.
 J. B., Jos. Lane.
 P. C. R., Thos. Brady.
 Chap., Rev. E. P. Crawford.
 Phys., R. N. Horton, M.D.

COURT MOIRA, NO. 33, BELLEVILLE.

Instituted on the 24th Jan., 1889, by Dr. Oronhyatekha, S.R.C., assisted by Dr. Millman and R. Meek, D.S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., J. Parker Thomas.
C. R., Thos. S. Clark.
V. C. R., Theodore J. Shafford.
R. S., Robt. J. Orr.
F. S., Frederick Landenberger.
Treas., Wm. N. Ponton, M.A.
S. W., Jas. A. Warnsley.
J. W., Chas. S. Clapp.
S. B., Wm. Johnson.
J. B., Wilson F. Henderson.
P. C. R., Col. S. S. Lazier.
Chap., Rev. A. L. Geen.
Phys., John J. Farley, M.D.

COURT CARNIVAL, NO. 376, MONTREAL EAST.

Instituted on the 5th Feb., 1889, by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., Wm. S. Weldon.
C. R., Fred Carnes.
V. C. R., Robert Grainger.
R. S., John Argue.
F. S., James Elliott.
Treas., James H. Furns.
S. W., Reme Dequoay.
J. W., John E. Jones.
S. B., Harold Duncan.
J. B., Henry I. Tites.
P. C. R., George Nierd.
Chap., James P. Westcot.
Phys., Douglas DeCov.

COURT MADOC, NO. 377, MADOC.

Instituted on the 25th Jan., by Dr. Oronhyatekha, S.C.R.

OFFICERS INSTALLED.

C. D. H. C. R., M. W. Connor.
C. R., D. E. K. Stewart.
V. C. R., Joseph James.
R. S., J. W. Blair.
F. S., H. S. Price.
Treas., R. T. Gray.
S. W., R. Boyd.
J. W., James J. White.
S. B., W. W. Hodgins.
J. B., John A. Huff.
P. C. R., J. H. Smellie.
Chap., Rev. Thos. A. Smith.
Phys., W. E. Dafeo, M.D.

Special Notice.

On and after 16th March Brother Edward Botterell, P.S.C.R., will be in charge of the work, during the temporary absence of the Supreme Chief Ranger in Manitoba and British Columbia. The membership will govern themselves accordingly.

Suspensions.

The following Courts, not having their returns in the hands of the Supreme Secretary on the 10th inst., were suspended on the 11th inst., and will remain in suspension till they make their returns for February, viz.:

Nos. 7, 25, 68, 80, 83, 89, 128, 133, 160, 182, 185, 236, 241, 250, 261, 262, 264, 271, 273, 282, 288, 304, 309, 310, 311, 321, 322, 327, 339 and 341.

The following Courts, whose reports had been received at the date of going to press, have been reinstated, viz.:

Nos. 7, 25, 68, 80, 83, 89, 182, 251, 264, 282, 288, 304, 309, 322, 327 and 361.

Unfounded Complaints.

A number of complaints have come from Court Frontenac that THE FORESTER was not sent to all the brothers as per lists furnished the Business Manager. The trouble had become so acute that a formal resolution was passed by the Court appealing to the High Standing Committee of Ontario to intervene in the matter, who have as much to do with the management of the Official organ as the High Standing Committee of Ohio, and no more.

While all this was being done the postmaster of Kingston was returning a number of copies of THE FORESTER marked "uncalled for," "not known," etc., notwithstanding the fact that the Manager has had the paper for the members of Frontenac addressed exactly as per lists furnished by the Officers of the Court. So that, in some instances at least, the blame lies at the door of the Officers of the Court themselves in not sending a proper address, or in the members in not calling for their paper at the post-office, or in the postoffice authorities in not taking sufficient pains to deliver the paper. Of course everybody knows that no blame can be attached to the Manager, who does his business promptly, efficiently, courteously and correctly.

Supreme Secretary's Statement for the Month of January, 1889.

| RECEIPTS. | | | | | | | | | | | |
|-----------------|----------------|---------------|------------------|------------------|---------------|-----------------|----------------|---------------|------------------|------------------|---------------|
| No. of Members. | Name of Court. | No. of Court. | Endow't Ass'n't. | S. & F. Benefit. | General Fund. | No. of Members. | Name of Court. | No. of Court. | Endow't Ass'n't. | S. & F. Benefit. | General Fund. |
| 146 | Elizabeth | 1 | \$140.90 | .. .. | .. .. | 89 | Alvinston | 67 | \$74.76 | .. .. | \$11.00 |
| 67 | Hope | 1 | 60.94 | \$20.24 | .. .. | 40 | Thamesford | 68 | 29.81 | \$3.19 | .. .. |
| 48 | Beaver | 2 | 57.34 | .. .. | 2.50 | 31 | Woodstock | 69 | 39.23 | 3.04 | .. .. |
| 66 | Storment | 3 | 56.92 | 17.06 | 31.22 | 18 | Concord | 70 | 14.39 | 2.45 | .. .. |
| 111 | Dufferin | 4 | 106.63 | 22.68 | 21.67 | 32 | Moncton | 71 | 41.57 | .. .. | .. .. |
| 17 | Myrtle | 5 | 19.11 | 4.26 | 2.98 | 26 | Rosewood | 72 | 23.70 | 1.39 | 1.00 |
| 72 | McGregor | 6 | 62.38 | 1.50 | 4.00 | 92 | Valley City | 73 | 75.32 | 28.12 | 16.73 |
| 44 | Mount Royal | 7 | 47.29 | 2.16 | .. .. | 46 | Southampton | 74 | .. .. | .. .. | .. .. |
| 41 | Forest City | 8 | 49.52 | 19.15 | 11.06 | 11 | Credit Valley | 75 | 9.13 | .. .. | .. .. |
| 23 | Kingsville | 9 | .. .. | .. .. | .. .. | 22 | Sylva | 76 | 12.48 | .. .. | .. .. |
| 122 | Victoria | 10 | 129.45 | 55.73 | .. .. | 23 | Oil City | 77 | 26.28 | 8.20 | .. .. |
| 10 | Royal Oak | 11 | 15.42 | 1.15 | .. .. | 121 | Mississippi | 78 | 102.74 | 3.51 | 14.00 |
| 104 | Welcome | 12 | 88.57 | 33.48 | 6.45 | 60 | Excelsior | 79 | 84.75 | 3.42 | 3.50 |
| 44 | Winnipeg | 13 | 51.92 | 2.26 | 23.67 | 43 | Beaconsfield | 80 | 54.03 | .. .. | 3.85 |
| 42 | Crediton | 14 | 39.63 | 3.02 | .. 50 | 37 | Madawaaka | 81 | 41.06 | 1.68 | .. .. |
| 26 | Cobourg | 15 | 35.81 | 4.72 | 7.67 | 18 | Davenport | 82 | 19.95 | 4.20 | .. .. |
| 7 | Manitoba | 16 | 6.00 | .. .. | .. .. | 10 | Sidney | 83 | 9.22 | 3.12 | .. .. |
| 24 | Elora | 17 | 19.19 | 7.49 | .. .. | 17 | Robin Hood | 84 | 14.40 | .. .. | .. .. |
| 14 | Springfield | 18 | 11.91 | .. .. | .. .. | 30 | Ontario | 85 | .. .. | .. .. | .. .. |
| 83 | Keewatin | 19 | 84.46 | 14.38 | .. .. | 53 | Union | 86 | 71.32 | 6.21 | .. .. |
| 11 | St. Clair | 20 | 9.59 | .99 | .. .. | 59 | Midland | 87 | 106.86 | 1.09 | 20.48 |
| 21 | Wellington | 21 | 20.24 | .. .. | 3.00 | 25 | Rosedale | 88 | 29.41 | 5.66 | 1.00 |
| 41 | Fergus | 22 | 40.98 | 16.73 | 1.00 | 10 | Bonnechere | 89 | 8.16 | .. .. | .. .. |
| 125 | Oronhyatekha | 23 | 172.78 | 10.75 | 6.50 | 14 | Olive Branch | 90 | 39.30 | 4.06 | .. .. |
| 72 | Kennebecasis | 24 | 58.79 | 14.42 | 8.82 | 20 | Hillsboro | 91 | 23.68 | 3.07 | 2.26 |
| 38 | Dominion | 25 | 28.57 | 11.66 | 2.00 | 32 | Hazel | 92 | 27.58 | .. .. | 3.00 |
| 50 | Pr. Alexandria | 26 | 48.55 | 14.02 | 2.84 | 47 | Deseronto | 93 | 37.00 | 16.14 | 22.47 |
| 59 | Jubilee | 27 | 44.21 | 20.91 | 14.54 | 78 | Petitcodiac | 94 | 69.25 | 6.82 | .50 |
| 40 | Bruce | 28 | 43.34 | 2.51 | 2.70 | 49 | Collingwood | 95 | 46.79 | 5.28 | 2.63 |
| 75 | Elgin | 29 | 66.13 | 6.42 | 14.71 | 17 | Lorne | 96 | 15.73 | .. .. | .. .. |
| 15 | Napanee | 30 | 14.18 | .. .. | 10.00 | 22 | Lisgar | 97 | 16.42 | 7.05 | .. .. |
| 45 | Rideau | 31 | 69.30 | .. .. | .. .. | 35 | Harwich | 98 | 32.30 | .. .. | 2.00 |
| 27 | Mt. Sherwood | 32 | 25.98 | .. .. | 2.00 | 39 | Tyrconnell | 99 | 65.52 | 1.38 | .. .. |
| 33 | Moir | 33 | 11.49 | .. .. | .. .. | 18 | Albert | 100 | 22.23 | 2.26 | .. .. |
| 27 | Intervale | 34 | 21.38 | 5.94 | .. .. | 37 | Gordon Falls | 101 | 32.19 | 5.62 | .. .. |
| 5 | Springbrook | 36 | 5.77 | .. .. | .. .. | 46 | Acadia | 102 | 39.76 | 9.34 | .. .. |
| 39 | Guelph | 37 | 37.27 | 7.52 | 8.35 | 7 | Blomidon | 103 | 9.44 | .. .. | .. .. |
| 14 | Thames | 38 | 15.16 | .. .. | .. .. | 31 | Columbia | 104 | 29.80 | .. .. | .. .. |
| 59 | Amity | 39 | 66.84 | .. .. | 6.00 | 12 | Londonderry | 105 | 10.04 | .38 | .. .. |
| 25 | Glen | 40 | 22.68 | 5.78 | .. .. | 45 | Haldimand | 106 | 39.21 | 5.60 | 4.90 |
| 222 | Ottawa | 41 | 261.62 | 2.96 | 11.00 | 86 | Seguin | 107 | 69.53 | 27.79 | .. .. |
| 13 | Petrolea | 42 | 21.18 | .52 | .. .. | 17 | Hiawatha | 108 | 19.17 | .. .. | .. .. |
| 49 | Sydenham | 43 | 50.00 | 13.45 | 8.91 | 22 | Evangelina | 109 | 32.33 | 3.66 | .. .. |
| 72 | Washington | 44 | 80.95 | .. .. | .. .. | 24 | Stanley | 110 | 22.61 | 3.09 | .. .. |
| 68 | Shelburne | 45 | 69.46 | .. .. | 3.00 | 30 | Durham | 111 | 29.48 | 12.30 | 2.64 |
| 72 | Oxford | 46 | 26.06 | 7.09 | 6.35 | 29 | Equity | 112 | 36.72 | 2.05 | .. .. |
| 32 | Erie | 47 | 71.26 | 24.20 | .. .. | 41 | Pearl | 113 | 26.54 | 10.85 | 11.61 |
| 7 | Northern Star | 48 | 7.76 | .. .. | .. .. | 53 | Royal Jubilee | 114 | 43.00 | 1.28 | 8.00 |
| 13 | Russell | 49 | 11.02 | .. .. | .. .. | 24 | Admiral Digby | 115 | 22.42 | .. .. | .. .. |
| 44 | Puslinch | 51 | 40.15 | 16.95 | .50 | 29 | Welland | 116 | 30.79 | 1.86 | .. .. |
| 14 | Brunswick | 52 | .. .. | .. .. | .. .. | 1 | Bad Axe | 117 | 13.22 | 7.56 | .. .. |
| 42 | Canada | 53 | 48.59 | 13.75 | 2.00 | 22 | Locksley | 118 | 18.70 | .. .. | .. .. |
| 31 | Enterprise | 54 | 27.84 | 4.59 | .. .. | 8 | Bear River | 119 | 8.35 | .. .. | .. .. |
| 69 | Sarnia | 55 | 83.78 | .. .. | .. .. | 27 | York | 120 | 26.42 | 11.04 | 8.26 |
| 57 | Hopewell | 56 | 17.90 | .. .. | .. .. | 78 | Loyalist | 121 | 80.64 | .. .. | .. .. |
| 39 | Harmony | 57 | 33.95 | 12.97 | .50 | 23 | Sissiboo | 122 | 25.54 | .. .. | 2.00 |
| 14 | Protection | 58 | 19.20 | .. .. | .. .. | 47 | Exeter | 123 | 54.09 | .46 | 5.00 |
| 383 | Frontenac | 59 | 350.16 | 48.79 | 104.03 | 16 | Stellar | 124 | 31.59 | .. .. | .. .. |
| 22 | Maple Leaf | 60 | 23.29 | .. .. | .. .. | 23 | La Tour | 125 | 78.71 | .. .. | .. .. |
| 67 | Oak Leaf | 62 | 49.46 | 21.18 | 3.00 | 15 | Arva | 126 | .. .. | .. .. | 2.00 |
| 12 | Grand River | 63 | 12.03 | .. .. | .. .. | 162 | North'n Light | 127 | 165.64 | .. .. | .. .. |
| 28 | Garnet | 64 | 28.39 | 5.15 | .. .. | 11 | Cre-cent | 128 | .. .. | .. .. | .. .. |
| 34 | Eureka | 65 | 28.60 | 11.98 | .. .. | 9 | Birtle | 129 | 10.81 | .. .. | .. .. |
| 39 | Queen City | 66 | 34.17 | .33 | .. .. | 10 | Mizpah | 130 | 9.80 | .. 65 | .. .. |
| | | | | | | 18 | Jewel | 131 | 12.59 | 5.89 | .. .. |

| No. of Members. | Name of Court. | No. of Court. | Endow't Asses't. | S. & F. Benefit. | General Fund. | Name of Court. | No. of Court. | Endow't Asses't. | S. & F. Benefit. | General Fund. |
|-----------------|----------------|---------------|------------------|------------------|---------------|--------------------|---------------|------------------|------------------|---------------|
| 12 | Middleton | 132 | \$10.03 | \$2.17 | ... | 27 La Have | 205 | \$26.19 | ... | ... |
| 27 | Credit | 132 | 26.76 | 2.58 | ... | 27 Onaway | 206 | 23.20 | ... | ... |
| 20 | Progress | 124 | 15.45 | ... | ... | 26 L. can | 207 | 27.07 | ... | ... |
| 25 | Maniton | 135 | 28.22 | 2.98 | \$14.00 | 16 Blenheim | 208 | 15.61 | ... | ... |
| 26 | Milton | 137 | 51.87 | 1.85 | ... | 11 May Flower | 209 | 13.46 | ... | ... |
| 35 | Jarvis | 138 | 28.38 | 9.88 | ... | 13 Clare | 210 | 2.97 | ... | ... |
| 56 | Milicote | 139 | 69.71 | 12.38 | ... | 31 Tilbury | 211 | 25.62 | ... | ... |
| 19 | Algoma | 140 | 23.09 | 3.47 | ... | 54 Royal | 212 | 50.21 | ... | ... |
| 26 | Alexandra | 141 | 26.30 | ... | ... | 21 Lansdowne | 213 | 37.17 | ... | ... |
| 30 | Carp | 142 | 22.29 | .78 | 6.65 | 59 Kemptville | 214 | 55.86 | ... | ... |
| 34 | Lambeth | 143 | 43.46 | 6.11 | ... | 10 Minnewawa | 215 | ... | ... | ... |
| 65 | Manotick | 144 | 62.65 | .35 | ... | 9 Amherstburgh | 216 | 9.77 | ... | ... |
| 97 | St. Mary's | 145 | 89.99 | 15.90 | 26.53 | 39 Gower | 217 | 3.23 | ... | ... |
| 30 | Rockland | 146 | 29.05 | 10.96 | ... | 15 Sylvan | 218 | 12.74 | ... | ... |
| 42 | Fulford | 147 | 47.01 | 15.33 | 2.75 | 9 St. Lawrence | 219 | 8.88 | ... | ... |
| 28 | Saugeen | 148 | 25.59 | 7.80 | 5.83 | 21 Clifton | 220 | 21.75 | ... | ... |
| 57 | Prince Albert | 149 | 56.18 | 1.10 | ... | 9 Ridgetown | 221 | 11.32 | ... | ... |
| 33 | Happy Retreat | 150 | 48.34 | 1.66 | ... | 9 Cy of the Val. | 222 | 12.95 | ... | ... |
| 52 | Gen. Gordon | 152 | 43.17 | 16.55 | 6.00 | 24 St. John | 223 | 25.76 | ... | ... |
| 23 | Belmont | 153 | 24.64 | ... | ... | 12 Stadacona | 224 | 100.25 | ... | ... |
| 54 | Berlin | 154 | 45.42 | 17.14 | 13.32 | 15 Lincoln | 225 | 15.93 | ... | ... |
| 221 | Maple | 155 | 224.20 | 74.54 | 111.66 | 15 Winona | 226 | ... | ... | ... |
| 132 | Parkhill | 156 | 119.30 | 33.06 | 68.39 | 6 Falls View | 228 | 9.79 | ... | ... |
| 16 | Ivy | 157 | 18.54 | ... | ... | 49 Laurentian | 229 | 58.78 | ... | ... |
| 19 | Forest Queen | 158 | 12.52 | 4.45 | 5.67 | 15 Empress | 230 | 15.11 | ... | ... |
| 9 | Putnam | 160 | 7.29 | 2.83 | ... | 16 Dunnville | 231 | 18.52 | ... | ... |
| 10 | Summervale | 161 | 3.34 | 1.66 | ... | 39 Valley | 232 | 46.08 | ... | ... |
| 32 | Carleton | 162 | 33.00 | .69 | ... | 13 Pelham | 233 | 10.15 | ... | ... |
| 35 | Huron | 163 | 37.50 | 12.53 | ... | 64 Richmond | 234 | 52.20 | ... | ... |
| 64 | Dresden | 164 | 71.04 | 11.42 | 2.92 | 38 Seikirk | 235 | 34.07 | ... | ... |
| 29 | Miramichi | 165 | 24.20 | ... | ... | 10 Raymond | 236 | 8.92 | ... | ... |
| 67 | Simcoe | 166 | 69.53 | 2.94 | ... | 8 Otter Valley | 237 | 6.06 | ... | ... |
| 22 | Toronto | 167 | 25.14 | 7.06 | 1.61 | 5 Mouk | 238 | 3.31 | ... | ... |
| 26 | Brant | 168 | 51.98 | 3.94 | ... | 68 Flint | 239 | 07.19 | ... | ... |
| 46 | River Speed | 169 | 34.59 | 3.89 | 6.50 | 21 St. James | 240 | 36.88 | ... | ... |
| 57 | Hamilton | 170 | 66.84 | 6.67 | 8.10 | 39 Spadina | 241 | 42.08 | ... | ... |
| 20 | Garden City | 172 | 21.21 | 1.84 | 2.00 | 22 Brock | 242 | 17.97 | ... | ... |
| 40 | Black Knight | 173 | 29.91 | 10.07 | ... | 26 Bracebridge | 243 | 26.77 | ... | ... |
| 47 | Nelson | 174 | 36.39 | 3.07 | 2.00 | 4 Gravenhurst | 244 | 6.15 | ... | ... |
| 11 | Ethel | 175 | 9.66 | ... | ... | 13 Hastings | 246 | 17.24 | ... | ... |
| 21 | Cookshire | 176 | 74.55 | 6.65 | ... | 37 Lausling | 247 | 41.19 | ... | ... |
| 46 | Pi-ton | 177 | 38.29 | 2.40 | 25.63 | 31 Relief | 248 | 60.00 | ... | ... |
| 28 | Glenmorris | 178 | 21.59 | 4.65 | ... | 22 North Toronto | 250 | 18.69 | ... | ... |
| 24 | Port Perry | 179 | 44.83 | .88 | ... | 48 Argyle | 251 | 53.95 | ... | ... |
| 39 | Fidelity | 180 | 32.72 | ... | ... | 20 Kinburn | 252 | 2.04 | ... | ... |
| 14 | Lindsay | 181 | 14.18 | 4.27 | ... | 38 Progressive | 254 | 30.08 | ... | ... |
| 25 | Phoenix | 182 | 28.95 | 5.43 | ... | 20 Woodham | 255 | 16.53 | ... | ... |
| 31 | Mt. Brydges | 183 | ... | ... | ... | 46 Caledonia | 256 | 47.58 | ... | ... |
| 27 | Butternut Rge | 184 | 21.60 | .45 | .50 | 23 Greenwood | 257 | 21.26 | ... | ... |
| 37 | Beaverton | 185 | 37.56 | .41 | 4.00 | 22 Eglinton | 258 | ... | ... | ... |
| 14 | Rock Glen | 186 | 15.36 | 3.60 | 1.38 | 31 M. stio | 259 | 38.49 | ... | ... |
| 32 | Desmond | 187 | 78.19 | ... | 25.00 | 17 Doon | 260 | ... | ... | ... |
| 63 | Aurora | 188 | 66.28 | 9.94 | ... | 14 Michigan | 261 | 9.97 | ... | ... |
| 12 | Florence | 189 | 11.94 | 1.79 | ... | 42 Sts. of Mack'aw | 262 | 49.32 | ... | ... |
| 31 | Salisbury | 196 | 36.23 | 1.18 | ... | 15 Benevolence | 263 | 12.25 | ... | ... |
| 9 | Success | 191 | 10.53 | 2.20 | ... | 8 Pleasant | 264 | 9.01 | ... | ... |
| 15 | Theodford | 192 | 13.40 | ... | 6.00 | 30 Pembroke | 265 | 31.28 | ... | ... |
| 37 | Peerless | 193 | 37.23 | 13.76 | 4.23 | 24 Herbert | 266 | 30.14 | ... | ... |
| 13 | Denfield | 194 | ... | ... | ... | 23 Marion | 267 | 20.44 | ... | ... |
| 14 | Waterdown | 195 | 13.77 | 1.03 | 2.61 | 9 Harbor | 268 | 8.07 | ... | ... |
| 46 | Sauble | 196 | 146.81 | 24.48 | 4.00 | 50 Balmoral | 269 | 66.86 | ... | ... |
| 14 | Shakespeare | 197 | 10.59 | 4.88 | ... | 13 Prospect | 270 | 12.72 | ... | ... |
| 23 | Refuge | 198 | 25.55 | 3.07 | ... | 6 Pontiac | 271 | 5.12 | ... | ... |
| 7 | St. Paul | 199 | ... | ... | .50 | 17 Bellevue | 272 | 15.31 | ... | ... |
| 21 | Triumph | 200 | 10.70 | 2.18 | ... | 11 Crosswell | 273 | 8.13 | ... | ... |
| 15 | Ruby | 201 | 19.11 | 4.40 | ... | 11 Albion | 274 | 8.82 | ... | ... |
| 29 | Chautauqua | 202 | 30.64 | ... | ... | 25 Cedar | 275 | 34.86 | ... | ... |
| 31 | Kars | 203 | 34.06 | 2.73 | 4.00 | 27 Shawville | 276 | 22.90 | ... | ... |
| 8 | Onangandy | 204 | 6.89 | ... | ... | 14 Bryson | 277 | 15.27 | ... | ... |

| No. of Members. | Name of Court. | No. of Court. | Endowmt Assessmt. | S. & F. Benefit. | General Fund. | No. of Members. | Name of Court. | No. of Court. | Endowmt Assessmt. | S. & F. Benefit. | General Fund. |
|-----------------|----------------|---------------|-------------------|------------------|---------------|-----------------|------------------|---------------|--|------------------|---------------|
| 52 | Iosco | 278 | \$47.33 | \$18.85 | .. .. | 19 | Cannington | 352 | \$17.24 | .. .. | \$2.00 |
| 27 | Eganville | 279 | 34.75 | 5.14 | \$2.76 | 12 | Tittabawasso | 353 | 11.10 | \$4.96 | .63 |
| 10 | Lachute | 280 | 13.65 | 4.41 | .. .. | 20 | Mason | 354 | 24.70 | .. .. | 4.00 |
| 62 | Harvard | 281 | 59.82 | .. .. | 6.50 | 12 | Fremont | 355 | 20.75 | .. .. | .. .. |
| 35 | St. Marks | 282 | 31.52 | .. .. | 2.00 | 16 | Pride of Akron | 356 | 15.45 | .. .. | .. .. |
| 12 | St. Albans | 283 | 22.26 | 7.73 | .. .. | 22 | Signet | 358 | 7.23 | 4.45 | .. .. |
| 17 | Cayuga | 284 | 18.30 | .. .. | .. .. | 13 | Appui | 359 | 11.12 | .35 | 2.00 |
| 87 | Oscoda | 285 | 72.97 | 26.66 | 27.82 | 75 | Banner | 360 | 74.23 | .. .. | 15.00 |
| 47 | Windsor Mills | 286 | 45.08 | 14.79 | 3.83 | 8 | Schomberg | 361 | 10.81 | .. .. | .. .. |
| 19 | Britannia | 288 | 15.78 | .36 | 4.00 | 21 | Osgoode | 362 | 35.92 | .32 | 2.00 |
| 9 | Au Sable | 289 | 11.71 | 3.29 | .. .. | 22 | King City | 363 | 15.42 | .. .. | .. .. |
| 28 | Shefford | 290 | 27.24 | 3.44 | .. .. | 18 | Oakwood | 364 | 20.96 | .. .. | 6.00 |
| 20 | Eyesache | 291 | 14.03 | 5.02 | .. .. | 28 | Star | 365 | 22.14 | .. .. | .. .. |
| 32 | Yamaska | 292 | 29.80 | 12.06 | 20.23 | 26 | Kings | 366 | 26.26 | 3.61 | 5.00 |
| 29 | Alpena | 293 | 33.11 | 4.67 | .. .. | 19 | Tagona | 367 | .. .. | .. .. | .. .. |
| 22 | Oshawa | 294 | 44.05 | 2.37 | 9.70 | 11 | Maple City | 370 | .. .. | .. .. | .. .. |
| 20 | Calgary | 295 | 20.36 | 5.10 | 39.70 | | Ganauoque | 371 | .. .. | .. .. | 122.16 |
| 17 | Aberfoyle | 296 | 10.82 | 5.44 | 2.73 | 17 | Glen Payne | 373 | 11.75 | .. .. | 34.00 |
| 14 | Fortune | 297 | 12.41 | 4.14 | .. .. | 19 | Avon | 374 | .. .. | .. .. | .. .. |
| 19 | Cold Brook | 298 | 20.43 | 5.79 | .. .. |  | G. T. B. A. | .. .. | 14.15 | .. .. | .. .. |
| 9 | Missisquoi | 299 | 8.82 | 1.39 | .. .. |  | Ind. Forester | .. .. | .. .. | .. .. | 25.00 |
| 22 | Maple Ridge | 300 | 12.82 | .. .. | .. .. |  | H. C. of Ontario | .. .. | .. .. | .. .. | 5.00 |
| 14 | Rock | 301 | 15.46 | 3.42 | .. .. |  | " Quebec | .. .. | .. .. | .. .. | 163.00 |
| 19 | Burns | 302 | 16.20 | .33 | .. .. |  | " N. B. | .. .. | .. .. | .. .. | 150.00 |
| 20 | Bedford | 303 | 27.25 | 4.23 | 13.64 | | " N. S. | .. .. | .. .. | .. .. | 105.63 |
| 13 | Sutton | 304 | 13.26 | 3.56 | 2.64 | 11800 | | | \$11796.85 | \$1619.52 | \$1812.73 |
| 43 | Eden Mills | 305 | 42.59 | 17.13 | .. .. |  |  |  | RECAPITULATION. | | |
| 38 | Bay City | 306 | 30.27 | 9.83 | 2.62 | | | | RECEIPTS. | | |
| 22 | Willowdale | 307 | .. .. | .. .. | .. .. |  |  |  | From Endowment assessment | .. .. | \$11,796 85 |
| 23 | Bolton | 308 | 23.21 | .53 | 3.00 | | | | " Sick and Funeral Benefit | .. .. | 1,619 52 |
| 11 | Garfield | 309 | 10.00 | .. .. | 5.00 | | | | " General Fund | .. .. | 1,812 73 |
| 7 | Superior | 310 | .. .. | .. .. | .. .. |  |  |  |  |  | \$15,229 10 |
| 21 | Cuyahoga | 311 | .. .. | .. .. | .. .. |  |  |  |  |  |  |
| 55 | Buckeye | 312 | 43.91 | .. .. | .. .. |  |  |  |  |  |  |
| 29 | Liberty | 313 | 23.52 | 2.05 | .68 | | | | | | |
| 23 | Queen Victoria | 314 | 24.25 | .. .. | 6.00 | | | | CONTRA—CR. | | |
| 17 | Meadowvale | 316 | 12.79 | 3.80 | .. .. |  |  |  | By paid the Supreme Treasurer | .. .. | \$15,229 10 |
| 28 | Eastman | 317 | 32.53 | 9.26 | .. .. |  |  |  | Submitted in L., B. and C., | | |
| 22 | Resort | 318 | 16.34 | .. .. | .. .. |  |  |  | E. S. CUMMER, Supreme Sec. | | |
| 24 | Valens | 319 | 18.59 | 7.76 | .. .. |  |  |  |  |  |  |
| 15 | Magog | 320 | 13.14 | 2.39 | 2.00 | | | | | | |
| 19 | Sherbrooke | 321 | 49.24 | 11.14 | .. .. |  |  |  | Mortuary Statement for the Month of January, 1889. | | |
| 22 | Manistique | 322 | 25.76 | .38 | 2.75 | | | | No. 194. Brother Joseph Wilson, of Court Bolton, No. 308, located at Bolton, Ont., died on the 6th Jan., of obstruction to the ductus communis choleducus, aged 55 years. Initiated 6th March, 1888. Paid into Endowment Fund \$16.65. Endowment of \$1,000 designated to his executor's administrators or assigns. Paid by cheque No. 3016. | | |
| 16 | International | 323 | 16.30 | 1.18 | .. .. |  |  |  | No. 195. Brother John J. Hecker, of Court Fremont, No. 355, located at Cleveland, Ohio, died on the 10th Jan., of pneumonia, aged 43 years. Initiated 23rd July, 1888. Paid into Endowment Fund \$5.70. Endowment of \$1,000 designated to his wife, Ellen R. Hecker. Paid by cheque No. 2969. | | |
| 5 | Masonville | 324 | 6.65 | .. .. | .. .. |  |  |  | No. 196. Brother Walter Smith, of Court Ottawa, No. 4, located at Ottawa, Ont., died on the 10th Jan., of phthisis, aged 21 years. Initiated 12th April, 1886. Paid into Endowment Fund \$19.80. Endowment of \$1,000 designated to his mother, Mary Grant Jackson Smith. Paid by cheque No. 2968. | | |
| 35 | Praesque Isle | 325 | 33.00 | .. .. | 4.00 | | | | No. 197. Brother James Ellar, of Court Union, No. 86, located at Brampton, Ont., died on the 5th Jan., of typhoid fever, aged 34 years. Initiated 1st April, 1887. Paid into Endowment Fund \$31.18. Endowment of \$2,000 designated to his wife, Mary Ann Ellar. Submitted in L., B. and C., | | |
| 24 | Miranda | 326 | 46.67 | 18.50 | 15.12 | | | | | | |
| 14 | Ivanhoe | 327 | 9.97 | .33 | .. .. |  |  |  |  |  |  |
| 19 | Dover | 328 | 11.69 | .38 | .. .. |  |  |  |  |  |  |
| 8 | Stouffville | 329 | 4.00 | .. .. | .. .. |  |  |  |  |  |  |
| 35 | Buckingham | 330 | 34.07 | .44 | 3.00 | | | | | | |
| 14 | Thurso | 331 | 12.18 | .. .. | .. .. |  |  |  |  |  |  |
| 10 | Markham | 332 | .. .. | .. .. | .. .. |  |  |  |  |  |  |
| 12 | Trent | 333 | 14.03 | .. .. | .. .. |  |  |  |  |  |  |
| 13 | Warkworth | 334 | 12.33 | .. .. | .. .. |  |  |  |  |  |  |
| 24 | Flower City | 336 | 19.76 | 5.63 | 22.46 | | | | | | |
| 62 | Vassar | 337 | 52.00 | 21.54 | 11.54 | | | | | | |
| 20 | Charlotteville | 338 | 18.77 | .75 | .. .. |  |  |  |  |  |  |
| 8 | Trifluviau | 339 | .. .. | .. .. | .. .. |  |  |  |  |  |  |
| 11 | Danville | 340 | 8.39 | 4.45 | .. .. |  |  |  |  |  |  |
| 10 | Coaticook | 341 | .. .. | .. .. | .. .. |  |  |  |  |  |  |
| 94 | Lafayette | 344 | 71.53 | .. .. | 4.00 | | | | | | |
| 34 | Waverley | 345 | 29.60 | 11.95 | 3.07 | | | | | | |
| 19 | Zephyr | 346 | 29.95 | .. .. | .. .. |  |  |  |  |  |  |
| 19 | Burrard | 347 | .. .. | .. .. | .. .. |  |  |  |  |  |  |
| 11 | Leisure Hour | 348 | 15.70 | .. .. | .. .. |  |  |  |  |  |  |
| 23 | Riverside | 349 | 13.48 | .84 | .98 | | | | | | |
| 19 | Weidman | 350 | 23.22 | 9.63 | 4.66 | | | | | | |
| 16 | Actonvale | 351 | 16.92 | 5.09 | 1.85 | | | | | | |

Supreme Treasurer's Statement for
the Month of January, 1889.

| | | Jan. Cheque. | Days. | Amt. |
|--|--|---|-------|-------|
| | | 9, 2925, Jno. Wilson..... | 10 | 7 14 |
| | | 2926, J. W. Randall..... | 67 | 47 86 |
| | | 2927, Edwin Horning..... | 49 | 35 00 |
| | | 2928, W. L. Effrick..... | 40 | 28 57 |
| | | 2929, Chas. E. Bryant.... | 14 | 10 00 |
| | | 2930, Wm. C. Bodkin..... | 16 | 11 43 |
| | | 2931, Wm. Dnnham..... | 14 | 10 00 |
| | | 2932, Elias S. Gifford..... | 7 | 5 00 |
| | | 2933, Robert Transdale.... | 10 | 7 14 |
| | | 12, 2936, A. McAlpine..... | 84 | 60 00 |
| | | 2937, Thos. Beck..... | 16 | 11 43 |
| | | 2938, Matthew Dewey..... | 7 | 5 00 |
| | | 2939, W. B. Harrison..... | 14 | 10 00 |
| | | 2940, Alex Sinclair..... | 31 | 22 14 |
| | | 2941, Christopher Coulter.... | 28 | 20 00 |
| | | 2942, Arthur W. Paine..... | 65 | 46 43 |
| | | 2943, Jas. W. Tarrant..... | 36 | 25 71 |
| | | 2944, Chas. H. Fenning..... | 42 | 30 00 |
| | | 2945, Wm. A. Clothier..... | 36 | 25 71 |
| | | 2946, Wm. A. Grant..... | 21 | 15 00 |
| | | 2947, Wm. Orr..... | 37 | 26 43 |
| | | 2948, Jno. Adams..... | 54 | 38 57 |
| | | 18, 2952, S. V. Norton..... | 23 | 16 43 |
| | | 2953, Henry Lawes..... | 28 | 20 00 |
| | | 2954, Thos. A. Hare..... | 10 | 7 14 |
| | | 2955, Chas. Edlington..... | 9 | 6 43 |
| | | 2956, Jas. H. Bell..... | 21 | 15 00 |
| | | 2957, Wm. H. Ward..... | 18 | 12 86 |
| | | 2958, Wm. S. Walker..... | 21 | 15 00 |
| | | 2959, Geo. H. Carey..... | 11 | 7 86 |
| | | 2960, Robt. Garner..... | 14 | 10 00 |
| | | 2961, Wm. M. Sheldrick..... | 8 | 5 71 |
| | | 2962, Wm. H. Perry..... | 8 | 5 71 |
| | | 2963, R. F. Keith..... | 11 | 7 86 |
| | | 2984, Jno. Jones..... | 9 | 6 43 |
| | | 2965, Wm. T. Jones..... | 21 | 15 00 |
| | | 2966, Hiram F. Wood..... | 10 | 7 14 |
| | | 2967, C. E. Byam..... | 12 | 8 57 |
| | | 23, 2970, J. C. Gibson..... | 27 | 19 29 |
| | | 2971, Henry H. Trigger..... | 14 | 10 00 |
| | | 2972, Herbert W. Leslie..... | 9 | 6 43 |
| | | 2973, Isaac Reed..... | 20 | 14 29 |
| | | 2974, W. R. Allin..... | 84 | 60 00 |
| | | 2975, Wm. Plowes..... | 14 | 10 00 |
| | | 2976, O. F. Boone..... | 10 | 7 14 |
| | | 2977, A. A. Sargent..... | 77 | 55 00 |
| | | 2978, Geo. J. Martin..... | 70 | 50 00 |
| | | 2980, Jas. Gardner..... | 7 | 5 00 |
| | | 2981, Magdalene Dubelbeiss funeral benefits late Brother E. J. P. Dubelbeiss..... | | 50 00 |
| | | 2982, Claris Ann Carr, funeral benefits late Brother Jas. Carr..... | | 50 00 |
| | | 26, 2983, Jas Draper..... | 42 | 30 00 |
| | | 2984, S. O. Robinson C.D.H.C.R., funeral benefits late Brother W. A. Somerville.. | | 50 00 |
| | | 2985, A. M. Miller C.D.H.C.R., funeral benefits late Brother R. C. Thompson.... | | 50 00 |
| | | 29, 2988, J. B. Knight..... | 63 | 45 00 |
| | | 2989, Stephen O. Watson..... | 33 | 23 57 |
| | | 2990, A. Stewart..... | 39 | 27 86 |
| | | 2991, Francis Sandford..... | 10 | 7 14 |
| | | 2992, Wm. Schmidt..... | 10 | 7 14 |
| | | 2993, Wm. Reid..... | 14 | 10 00 |
| | | 2994, Jno. Ritchie..... | 11 | 7 86 |
| | | 2995, Philander S. Parks..... | 18 | 12 86 |
| | | 2996, Jno. McNeill..... | 13 | 9 29 |
| | | 2997, Jas. K. Livingston..... | 9 | 6 43 |
| | | 2998, W. B. Isaac..... | 7 | 5 00 |

| ENDOWMENT ACCOUNT. | | RECEIPTS. | |
|----------------------------------|---------------|----------------------------------|------------|
| To balance per last report..... | \$ 113,448 28 | To balance per last report..... | \$1,903 65 |
| " Cash received from S. Sec..... | 11,796 85 | " Cash received from S. Sec..... | 1,619 52 |
| | \$125,245 13 | | \$3,523 17 |

| CONTRA—CR. | | SICK AND FUNERAL FUND. | |
|---|--------------|--|------------|
| Jan. 4, by cheque 2909, Charlotte Jane, widow late Brother Robt.N. Bryan, Court Elizabeth, No. 1, Endowment in full..... | \$1,000 00 | RECEIPTS. | |
| Jan. 4, by cheque 2910, Ruth A., widow late Brother Joshua G. Reynolds Court Elizabeth, No. 1, Endowment in full..... | 1,000 00 | To balance per last report..... | \$1,903 65 |
| Jan. 4, by cheque 2911, Ellen, widow late Brother R. C. Thompson, Court Park Hill, No. 156, Endowment in full..... | 1,000 00 | " Cash received from S. Sec..... | 1,619 52 |
| Jan. 12, by cheque 2935, Magdalene Dubelbeiss, mother late Brother E. J. P. Dubelbeiss, Court Flower City, No. 336, Endowment in full..... | 1,000 00 | | \$3,523 17 |
| Jan. 18, by cheque 2968, Mary Grant Jackson Smith, mother late Brother Walter Smith, Court Ottawa, No. 41, Endowment in full..... | 1,000 00 | CONTRA—CR. | |
| Jan. 23, by cheque 2986, Ed. Jackson Moore, guardian F. C. Hemphill, his claim in full re Endowment claim late Brother Z. Hemphill, Court Oronhyatekha, No. 23..... | 1,000 00 | Paid for Sick Benefits. | |
| Jan. 30, by cheque 3011, Ellen R., widow late Brother J. J. Hecker, Court Fremont, No. 355, Endowment in full..... | 1,000 00 | Jan. Cheque. | Days. |
| 5 per cent. to General Fund..... | 589 84 | 4, 2396, Jno. J. Burns..... | 25 |
| Balance..... | 117,655 29 | 2397, Adam Eiler..... | 7 |
| Total..... | \$125,245 13 | 2398, J. S. Flienerfelt..... | 20 |
| | | 2399, Jas. W. Nicholson..... | 28 |
| | | 2900, Jno. Mulliux..... | 7 |
| | | 2901, T. H. Longlead..... | 15 |
| | | 2902, Jacob Wagner..... | 9 |
| | | 2903, Geo. A. Truax..... | 14 |
| | | 2904, Jas. M. Powell..... | 7 |
| | | 2905, Jas. W. Chivers..... | 11 |
| | | 2906, Richard Bissett..... | 29 |
| | | 2907, Jas. M. King..... | 14 |
| | | 2908, Ellon Thompson, sick and funeral benefits, late Brother R. C. Thompson.... | 57 14 |
| | | 9, 2922, Palmer Dilse..... | 15 |
| | | 2923, Jno. Bicklo..... | 84 |
| | | 2924, Albert Lynn..... | 49 |

| Jan. Cheques. | Days. | Amt. |
|-----------------------------------|-------|-------------------|
| 29, 2999, Jas. Hill | 21 | 15 00 |
| 3000, Geo. W. Foster | 7 | 5 00 |
| 3001, Wm. Derry | 14 | 10 00 |
| 3002, Wm. Donaghy | 8 | 5 71 |
| 3003, Wm. H. Church | 12 | 8 57 |
| 3004, Samuel S. Clark | 14 | 10 00 |
| 3005, Walter Thos. Brook | 13 | 9 29 |
| 30, 3006, Robt. Chalmers | 7 | 5 00 |
| 3007, Jno. Geo. Atkinson | 10 | 7 14 |
| 3008, J. Austin | 11 | 7 86 |
| 3009, Stephen S. Allen | 14 | 10 00 |
| 5 per cent. to General Fund | | 80 97 |
| Balance on hand | | 1,757 92 |
| | | \$3,523 17 |

| | |
|----------------------------|----------------------|
| Huron and Erie S. & L. Co. | 10,000 00 |
| Bank British N. America | 10,000 00 |
| Freehold Sav. & Loan Co. | 10,000 00 |
| Current Bank acct. | 15,115 95 |
| | \$121,893 69. |

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

Report of Medical Board for Month
of January, 1889.

| GENERAL FUND. | | Court Elizabeth | No. | 1 | 2 | 3 | Approved. | Rejected |
|---|-------------------|------------------|-----|-----|----|---|-----------|----------|
| To balance per last report | \$4,731 49 | " Hope | " | 1 | 2 | 1 | | |
| " cash received from S. Secretary | 1,812 73 | " Beaver | " | 2 | 1 | 0 | | |
| " 5 per cent. Endowment receipts | 589 84 | " Stormont | " | 3 | 9 | 0 | | |
| " 5 per cent. S. & F. receipts | 80 97 | " Dufferin | " | 4 | 1 | 0 | | |
| | \$4,731 49 | " Myrtle | " | 5 | 3 | 1 | | |
| | | " McGregor | " | 6 | 1 | 0 | | |
| | | " Mt. Royal | " | 7 | 2 | 0 | | |
| | | " Victoria | " | 10 | 2 | 0 | | |
| | | " Welcome | " | 12 | 7 | 0 | | |
| | | " Winnipeg | " | 13 | 1 | 0 | | |
| | | " Cobour | " | 15 | 1 | 0 | | |
| | | " Elora | " | 17 | 1 | 0 | | |
| | | " Keewatin | " | 19 | 1 | 0 | | |
| | | " Fergus | " | 22 | 0 | 1 | | |
| | | " Kennebecasis | " | 24 | 3 | 0 | | |
| | | " Dominion | " | 25 | 1 | 0 | | |
| | | " Fr. Alexandra | " | 26 | 1 | 1 | | |
| | | " Bruce | " | 28 | 1 | 0 | | |
| | | " Elgin | " | 29 | 1 | 0 | | |
| | | " Napanee | " | 30 | 2 | 0 | | |
| | | " Mt. Sherwood | " | 32 | 1 | 0 | | |
| | | " Moira | " | 33 | 28 | 1 | | |
| | | " Essex | " | 35 | 9 | 0 | | |
| | | " Ottawa | " | 41 | 3 | 0 | | |
| | | " Sydenham | " | 43 | 1 | 0 | | |
| | | " Shelburne | " | 45 | 1 | 0 | | |
| | | " Oxford | " | 46 | 2 | 1 | | |
| | | " Erie | " | 47 | 8 | 0 | | |
| | | " Alliston | " | 50 | 3 | 0 | | |
| | | " Puslinch | " | 51 | 1 | 1 | | |
| | | " Canada | " | 53 | 5 | 0 | | |
| | | " Sarzra | " | 55 | 2 | 1 | | |
| | | " Frontenac | " | 59 | 5 | 1 | | |
| | | " Oak Leaf | " | 62 | 0 | 1 | | |
| | | " Alvinston | " | 67 | 2 | 0 | | |
| | | " Thamesford | " | 68 | 0 | 1 | | |
| | | " Concord | " | 70 | 2 | 0 | | |
| | | " Moncton | " | 71 | 1 | 0 | | |
| | | " Valley City | " | 73 | 3 | 0 | | |
| | | " Sylva | " | 76 | 1 | 1 | | |
| | | " Excelsior | " | 79 | 3 | 1 | | |
| | | " Beaconsfield | " | 80 | 0 | 1 | | |
| | | " Ontario | " | 85 | 1 | 0 | | |
| | | " Midland | " | 87 | 1 | 2 | | |
| | | " Deseronto | " | 93 | 4 | 0 | | |
| | | " Lisgar | " | 97 | 2 | 0 | | |
| | | " Harwich | " | 98 | 5 | 2 | | |
| | | " Haldimand | " | 106 | 1 | 0 | | |
| | | " Seguin | " | 107 | 2 | 0 | | |
| | | " Pearl | " | 113 | 1 | 0 | | |
| | | " Bad Axe | " | 117 | 2 | 0 | | |
| | | " Loyalist | " | 121 | 1 | 0 | | |
| | | " Northern Light | " | 127 | 5 | 0 | | |
| | | " Credit | " | 133 | 1 | 0 | | |
| | | " Manitou | " | 135 | 0 | 1 | | |

| CONTRA—CR. | |
|--|-------------------|
| Jan. 4. by cheque 2895, Advertiser Ptg. Co., account | \$ 200 00 |
| Jan. 4, by cheque 2912: | |
| Sup. Sec., 3 months salary .. | 250 00 |
| Junior asst. " " .. | 50 00 |
| Executive Expenses to 1st inst | 248 71 |
| Jan. 4, by cheque 2913, I. Thornton, salary | 25 00 |
| Jan. 4, by cheque 2914, J. Bayly, salary | 25 00 |
| Jan. 4, by cheque 2915, B. Bayly, salary | 20 00 |
| Jan. 4, by cheque 2916, W. T. Edge, 3 months' office rent | 36 00 |
| Jan. 4, by cheque 2917, Wm. Fell and Co., seals | 20 20 |
| Jan. 4, by cheque 2918, J. W. Westervelt, engraving | 33 70 |
| Jan. 4, by cheque 2919, Greer & Wigmore's account | 10 75 |
| Jan. 4, by cheque 2920, Exchange on Endowment cheques | 17 00 |
| Jan. 7, by cheque 2921, Dr. Oronhyatekha, salary | 208 00 |
| Jan. 9, by cheque 2934, Dr. Millman, in full to 1st inst | 478 02 |
| Jan. 16, by cheques 2949 and 2950, expenses re Incorporation Bill | 350 00 |
| Jan. 16, by cheque 2951, Prizes for Ritual | 100 00 |
| Jan. 29, by cheque 2987, Jno. H. Chapman & Co., regalia | 16 45 |
| " by cheque 3010, T. G. Davey, S. T., expenses | 12 18 |
| Jan. 30, by cheque 3012, Jno. A. McGillivray, expenses re Incorporation Bill | 150 00 |
| Balance | 2,480 48 |
| | \$4,731 49 |

| SURPLUS FUNDS. | |
|----------------------------|-------------|
| P. O. Sav. Bank | \$11,779 56 |
| Dominion Sav. Bk | 10,871 02 |
| Ont. Loan and Deb. Co. ... | 21,580 08 |
| Can. Per. Inv. Co. | 5,000 00 |
| School and Municipal De- | |
| bentures | 17,179 98 |
| Bank of Toronto .. | 10,367 10 |

| Court | No. | Approved. | Rejected. |
|----------------|-----|-----------|-----------|
| Court Carp | 142 | 3 | 0 |
| St. Mary's | 145 | 1 | 0 |
| Fulford | 147 | 0 | 1 |
| Saugoon | 148 | 3 | 0 |
| Happy Retreat | 150 | 3 | 1 |
| Gen. Gordon | 152 | 1 | 0 |
| Berlin | 154 | 4 | 0 |
| Parkhill | 156 | 4 | 0 |
| Ivy | 157 | 1 | 0 |
| Forest Queen | 158 | 0 | 1 |
| Summervale | 161 | 5 | 1 |
| Huron | 163 | 0 | 1 |
| Dresden | 164 | 1 | 0 |
| Simcoe | 166 | 1 | 0 |
| River Speed | 169 | 1 | 0 |
| Black Knight | 173 | 2 | 0 |
| Nelson | 174 | 2 | 0 |
| Cookshire | 176 | 1 | 0 |
| Pictou | 177 | 7 | 1 |
| Glenmorris | 178 | 3 | 0 |
| Fidelity | 180 | 1 | 0 |
| Mt. Brydges | 183 | 1 | 0 |
| Beaverton | 185 | 1 | 0 |
| Rock Glen | 186 | 4 | 0 |
| Desmond | 187 | 6 | 0 |
| Success | 191 | 1 | 0 |
| Peerless | 193 | 2 | 0 |
| Refuge | 193 | 0 | 1 |
| St. Paul's | 199 | 1 | 0 |
| Triumph | 200 | 12 | 2 |
| Kars | 203 | 0 | 1 |
| Clare | 210 | 3 | 0 |
| Royal | 212 | 3 | 0 |
| Kemptville | 214 | 1 | 0 |
| Gower | 217 | 1 | 0 |
| Stadacona | 224 | 4 | 1 |
| Laurentian | 229 | 2 | 1 |
| Valley | 232 | 1 | 0 |
| Richmond | 234 | 1 | 0 |
| Selkirk | 235 | 1 | 0 |
| Flint | 239 | 2 | 0 |
| Spadina | 241 | 0 | 1 |
| Argyle | 251 | 1 | 0 |
| Caledonia | 256 | 1 | 0 |
| Balmoral | 269 | 5 | 0 |
| Bellevue | 272 | 2 | 0 |
| Albion | 274 | 1 | 0 |
| Eganville | 279 | 1 | 1 |
| St. Marks | 282 | 1 | 0 |
| Oscoda | 285 | 1 | 0 |
| Windsor Mills | 286 | 1 | 0 |
| Britannia | 288 | 1 | 0 |
| An Sauble | 289 | 0 | 1 |
| Shefford | 290 | 1 | 0 |
| Yanaska | 292 | 1 | 1 |
| Oshawa | 294 | 3 | 0 |
| Calgary | 295 | 2 | 0 |
| Aberfoyle | 296 | 2 | 0 |
| Maple Ridge | 300 | 1 | 0 |
| Bay City | 306 | 1 | 0 |
| Bolton | 308 | 3 | 1 |
| Garfield | 309 | 1 | 0 |
| Liberty | 313 | 3 | 0 |
| Queen Victoria | 314 | 8 | 3 |
| Essex | 318 | 1 | 0 |
| Magog | 320 | 1 | 0 |
| Miranda | 326 | 2 | 0 |
| Buckingham | 330 | 1 | 2 |
| Thurso | 331 | 0 | 1 |
| Markham | 332 | 1 | 0 |
| Bonnie Doon | 335 | 1 | 0 |
| Flower City | 336 | 1 | 0 |

| Court | No. | Approved. | Rejected. |
|--------------|-----|-----------|-----------|
| Court Vassar | 337 | 0 | 1 |
| Waverly | 345 | 1 | 0 |
| Zephyr | 346 | 1 | 0 |
| Burrard | 347 | 1 | 0 |
| Weidman | 350 | 1 | 0 |
| Connington | 352 | 1 | 0 |
| Mason | 354 | 1 | 0 |
| Fremont | 355 | 1 | 0 |
| Banner | 360 | 1 | 0 |
| Schomberg | 361 | 6 | 1 |
| Osgoode | 362 | 3 | 1 |
| King City | 363 | 7 | 3 |
| Oakwood | 364 | 2 | 0 |
| Tagona | 367 | 6 | 0 |
| Frederick | 368 | 9 | 4 |
| Franklin | 369 | 16 | 1 |
| Maple City | 370 | 10 | 0 |
| Gananoque | 371 | 45 | 3 |
| Seebright | " | 2 | 2 |
| Wabun | " | 9 | 2 |
| Glen Payne | 373 | 7 | 1 |
| Avon | 374 | 3 | 0 |
| Island City | 375 | 5 | 0 |
| Total | | 428 | 61 |

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

HIGH COURT OF ONTARIO.

**High Secretary's Statement for the
 Month of December, 1888.**

| Name of Court. | RECEIPTS. | | General Supplies. |
|----------------|---------------|-----------------|-------------------|
| | No. of Court. | Capitation Tax. | |
| Stormont | 3 | | \$ 1 32 |
| McGregor | 6 | | 7 25 |
| Elora | 17 | | 1 70 |
| Kewatin | 19 | | 11 00 |
| Dominion | 25 | | 12 |
| Pr. Alexandra | 26 | | 18 25 |
| Petrolea | 42 | | 3 00 |
| Oxford | 46 | | 05 |
| Puslinch | 51 | | 25 |
| Canada | 53 | | 1 50 |
| Sarnia | 55 | | 1 00 |
| Frontenac | 59 | | 7 00 |
| Maple Leaf | 60 | | 25 |
| Thamesford | 68 | \$16 50 | |
| Concord | 70 | | 04 |
| Valley City | 73 | | 15 00 |
| Oil City | 77 | 14 50 | 1 50 |
| Beaconsfield | 80 | | 4 38 |
| Madawaska | 81 | | 25 |
| Midland | 87 | | 6 10 |
| Deseronto | 93 | | 3 60 |
| Durham | 111 | | 1 00 |
| York | 120 | | 1 00 |
| Arva | 128 | | 1 00 |
| Jewel | 131 | | 1 70 |
| Carp | 142 | | 50 |
| Manotick | 144 | | 3 80 |
| Saugoon | 148 | | 54 |
| Maple | 155 | | 5 00 |
| Parkhill | 156 | | 7 50 |
| Forest Queen | 158 | | 24 |

High Secretary's Statement for the Month of January, 1889.

| Name of Court. | No. of Court. | Capitation Tax. | General Supplie. |
|----------------|---------------|-----------------|------------------|
| Simcoe | 166 | | 2 25 |
| Ethel | 175 | | 1 18 |
| Picton | 177 | | 3 00 |
| Aurora | 188 | | 1 00 |
| Success | 191 | | 25 |
| Theford | 192 | | 1 10 |
| Ruby | 201 | | .34 |
| Kars | 203 | | 1 00 |
| Lucan | 207 | | 31.25 |
| Tilbury | 211 | | 1 00 |
| Gower | 217 | | 11 00 |
| North Toronto | 250 | | 50 |
| Argyle | 251 | | .50 |
| Woodham | 255 | | 50 |
| Eglinton | 258 | | 29 75 |
| Pembroke | 265 | | 2 50 |
| Bellevue | 272 | | 12 |
| Eganville | 279 | | 3 00 |
| Oshawa | 294 | | 1 50 |
| Rock | 301 | | 50 |
| Burns | 302 | | 1 24 |
| Eden Mills | 305 | 22 00 | |
| Zephyr | 346 | | 3 24 |
| Weidman | 350 | 10 00 | |
| | | \$ 63 00 | \$197 56 |

To cash from capitation tax as above \$ 63 00
 " cash from general supplies " 197 56
 Total ... \$260 56

CONTRA-CR.

By cash paid to High Treasurer \$260 56

Submitted in L., B. and C.,
 JAS. B. HALKETT, High Secretary.

High Treasurer's Statement for the Month of December, 1888.

RECEIPTS.

To balance per last report \$2,429 72
 " cash from H. Secretary 260 58
 " Interest to 30th November 20 70
 \$2,710 98

CONTRA-CR.

Dec. 3, by cheque 33, Sup. Court on account \$ 2,000 00
 Dec. 3, by cheque 31, C. C. Whole instituting Courts, and expenses 100 00
 Dec. 3, by cheque 34, C.C. Whole, salary as organizer, November 50 00
 Dec. 3, by cheque 36, H. Treas. salary and expenses 57 70
 Dec. 3, by cheque 38, expense H. S. Committee, Toronto 80 25
 Dec. 11, by cheque 35, H. Secretary, salary and expenses, November 67 36
 Balance on hand 355 67
 \$2,710 98

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

| RECEIPTS. | | | |
|----------------|---------------|-----------------|-------------------|
| Name of Court. | No. of Court. | Capitation Tax. | General Supplies. |
| Stormont | 3 | \$31 50 | \$ 2 40 |
| Forest City | 8 | 23 50 | |
| Kingsville | 9 | 10 00 | |
| Royal Oak | 11 | 5 00 | |
| Cobourg | 15 | 13 00 | 1 00 |
| Elora | 17 | 12 00 | 1 75 |
| St. Clair | 20 | 5 50 | 2 00 |
| Wellington | 21 | 10 00 | 1 00 |
| Oronhyatekha | 23 | 62 50 | |
| Pr. Alexandra | 26 | 24 00 | |
| Elgin | 29 | | 1 20 |
| Napanee | 30 | 7 50 | 12 50 |
| Rideau | 31 | 22 50 | |
| Moira | 33 | 4 50 | |
| Guelph | 37 | | 1 00 |
| Thames | 38 | 7 50 | |
| Amity | 39 | 29 50 | 5 00 |
| Glen | 40 | 13 50 | |
| Ottawa | 41 | 111 00 | |
| Petrolia | 42 | 6 50 | |
| Sydenham | 43 | 25 00 | |
| Shelburne | 45 | 32 50 | |
| Oxford | 46 | 17 00 | |
| Erie | 47 | | 3 05 |
| Puslinch | 51 | 23 50 | 1 30 |
| Canada | 53 | 20 00 | |
| Sarnia | 55 | 34 50 | |
| Protection | 58 | 7 00 | |
| Frontenac | 59 | | 7 50 |
| Maple Leaf | 60 | 11 50 | |
| Oak Leaf | 62 | 34 00 | 4 20 |
| Forest | 63 | 5 50 | |
| Garnet | 64 | 14 00 | |
| Eureka | 65 | 17 00 | 24 |
| Queen City | 66 | | 1 00 |
| Alvinston | 67 | 41 00 | 3 40 |
| Woodstock | 69 | 15 50 | 25 |
| Concord | 70 | 8 50 | |
| Valley City | 73 | 44 00 | 15 00 |
| Southampton | 74 | 23 00 | |
| Sylva | 76 | 10 50 | 1 50 |
| Mississippi | 78 | 58 00 | 2 00 |
| Excelsior | 79 | 28 50 | |
| Beaconsfield | 80 | 21 00 | 44 |
| Davenport | 82 | 6 50 | |
| Sidney | 83 | 5 00 | |
| Robin Hood | 84 | 8 00 | |
| Ontario | 85 | 15 00 | 4 00 |
| Union | 86 | 27 00 | |
| Rosedale | 88 | 12 50 | 1 50 |
| Bonneschere | 89 | 10 00 | |
| Collingwood | 95 | 25 00 | 33 60 |
| Lorne | 96 | 8 50 | |
| Liegar | 97 | 9 50 | 5 00 |
| Harwich | 98 | 15 50 | 2 50 |
| Albert | 100 | 9 00 | |
| Waldimand | 106 | 23 00 | |
| Sequin | 107 | | 1 00 |
| Stanley | 110 | 11 50 | |
| Durham | 111 | 15 00 | .50 |
| Equity | 112 | 14 00 | 1 00 |
| Exeter | 123 | | 50 |
| Arva | 126 | 7 50 | |
| Northern Light | 127 | | 2 00 |
| Middleton | 132 | 6 00 | |
| Jarvis | 138 | 17 00 | |
| Carp | 142 | 14 00 | |

| Name of Court. | No. of Court. | Capitation Tax. | General Supplies. |
|--------------------|---------------|-----------------|-------------------|
| Lambeth | 143 | 17 00 | |
| Manotick | 144 | 32 50 | |
| Saugeen | 148 | 12 00 | 1 60 |
| Gen. Gordon | 152 | 23 50 | 9 50 |
| Belmont | 153 | 11 50 | |
| Berlin | 154 | 24 00 | |
| Maple | 155 | 82 50 | 2 00 |
| Parkhill | 156 | 64 00 | 117 00 |
| Forest Queen | 158 | 8 50 | |
| Summervale | 161 | | 2 35 |
| Huron | 163 | 17 00 | 50 |
| Dresden | 164 | 32 50 | 50 |
| Brant | 168 | 13 50 | 1 00 |
| River Speed | 169 | 23 00 | |
| Garden City | 172 | 10 00 | |
| Black Knight | 173 | | 50 |
| Nelson | 174 | 17 00 | 3 50 |
| Ethel | 175 | 5 50 | 50 |
| Pieton | 177 | 15 00 | 1 00 |
| Glenmorris | 178 | 12 50 | |
| Port Perry | 179 | 12 00 | |
| Fidelity | 180 | 19 00 | |
| Mt. Brydges | 183 | 15 00 | |
| Beaverton | 185 | | 5 00 |
| Rock Glen | 186 | 7 00 | |
| Aurora | 188 | 31 50 | |
| Success | 191 | 5 00 | |
| Peerless | 193 | 19 00 | |
| Shakespeare | 197 | 7 00 | |
| Refuge | 198 | | 1 00 |
| St. Paul | 199 | 3 50 | |
| Triumph | 200 | | 25 |
| Ruby | 201 | 8 00 | |
| Kars | 203 | 15 50 | 50 |
| Lucan | 207 | 13 00 | 2 00 |
| Blenheim | 208 | 8 00 | |
| Tilbury | 211 | 16 00 | |
| Royal | 212 | 25 50 | |
| Kemptville | 214 | 28 50 | |
| Amherstburg | 216 | 4 50 | |
| Lower | 217 | 19 00 | 1 00 |
| Clifton | 220 | 10 50 | |
| Ridgeway | 221 | 5 00 | |
| City of the Valley | 222 | 8 50 | |
| Incoln | 225 | 7 00 | |
| Selkirk | 235 | 19 00 | |
| Raymond | 236 | 5 00 | |
| St. James | 240 | 11 00 | |
| Spadina | 241 | 19 50 | |
| Brock | 242 | 11 50 | |
| Bracebridge | 243 | 13 50 | 3 32 |
| Gravenhurst | 244 | 2 50 | |
| Woodham | 255 | | 50 |
| Greenwood | 257 | 13 00 | |
| Pembroke | 265 | | 4 00 |
| Bellevue | 272 | 8 50 | |
| Eganville | 279 | 14 00 | |
| Brittania | 288 | 9 50 | 50 |
| Aberfoyle | 296 | 7 50 | |
| Willowdale | 301 | 18 00 | |
| Eden Mills | 305 | | 2 00 |
| Valens | 319 | 12 00 | |
| Ivanhoe | 327 | | 1 25 |
| Dover | 328 | 10 00 | |
| Charlottetown | 338 | 10 50 | 50 |
| Waverly | 345 | 17 50 | |
| Appin | 359 | 6 00 | |
| Osgoode | 362 | | 20 00 |
| Oakwood | 364 | | 32 50 |

\$2088 50

\$333 60

To cash from Capitation Tax as above.....\$2068 50
 " " General Supplies, " 333 60
 " " Charter Fees..... 151 86
 Total.....\$2553 96

CONTRA CR.

By cash paid to High Treasurer\$2553 96
 Submitted in L., B. & C.,
 JAS. B. HALKETT, *High Secretary.*

High Treasurer's Statement for the Month of January, 1889.

RECEIPTS.

To balance per last report..... \$ 355 67
 " cash from H. Secretary 2,553 96
 \$2,909 63

CONTRA—CR.

Jan. 8, by cheque No. 41, A. R. Milne, expenses visiting Courts... 21 25
 Jan. 8, by cheque No. 39, A. H. Dixon, for services..... 25 00
 Jan. 8, by cheque No. 40, C. C. Whale, salary and expenses, December..... 100 00
 Jan. 12, by cheque No. 43, M. Secret'y, salary and expenses, December..... 72 12
 Jan. 12, by cheque No. 44, C. C. Whale, expenses 9 55
 Jan. 19, by cheque No. 45, Advertiser Printing Co..... 50 00
 Jan. 28, by cheque N. 46, A. H. Dixon, visiting Courts 9 00
 Jan. 28, by cheque No. 48, C. C. Whale, salary and expenses, January ... 100 00
 Jan. 28, by cheque No. 49, Sup. Court, fees from Court Ganauque... 127 16
 Jan. 28, by cheque No. 50, fees returned Court Warkworth..... 22 02
 Jan. 31, by cheque No. 51, A. R. Milne, expenses visiting & organizing Courts 50 00
 Jan. 31, by cheque No. 42, Sup. Sec., re Court Richmond, etc 63 00
 Balance on hand..... 2,260 53

\$2,909 63

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

Our Removal.

The Executive Council, having decided to remove the Headquarter Offices to Toronto, they were fortunate enough to secure suitable rooms over the extensive and fashionable Gents' Furnishing Establishment of Treble, corner of King and Bay, on the opposite corner to the Mail buildings, where all Foresters visiting the Queen City will always be most welcome. Come and see us, and see for yourselves the vast work done by the Headquarters' staff.

Auditors' Report.

LONDON, 7th Feb., 1889.

Oronhyatekha, M.D., Supreme Chief Ranger.
I. O. F.:

The undersigned auditors report that they have examined the books and vouchers of the Supreme Secretary and Supreme Treasurer for the term from 1st Oct., 1888, to 1st Jan., 1889, and find them correct and in good order.

The following are the balances of the several funds at 1st Jan., 1889:

| | | |
|---------------------------------------|-------------|----|
| At credit of Endowment Fund.... | ..\$113,670 | 36 |
| At credit of Sick and Funeral Fund... | 1,903 | 65 |
| At credit of General Fund..... | 2,247 | 95 |
| Total surplus on hand..... | \$117,821 | 96 |

We congratulate the Supreme Court upon the gratifying improvement apparent in the surplus of the Endowment Fund, and the change in the General Fund from an adverse to a large credit balance.

We are pleased to be able to bear testimony to the painstaking and systematic manner in which the work of the Officers and their Subordinates is performed. The business of the Order has increased so largely and rapidly as to tax their capacity to the utmost (especially so in the case of the Supreme Secretary's office), and yet it is carried forward with commendable promptness and regularity.

THO. LAWLESS, }
B. W. GREER, } Auditors.

Wells vs. Foresters.

VERDICT IN FAVOR OF THE INDEPENDENT ORDER OF FORESTERS.

In order that our new members may understand the case, we give the following brief statement of facts connected with the case:

The late Dr. J. Wells, a dentist of Aylmer, was one of the Charter members of Court Elgin, No. 29, at Aylmer, Ont. On the 1st March, 1884, the Doctor suspended himself for non-payment of dues, and his name was read out in Court as suspended at the first meeting in March. Immediately after this one of the brothers waited upon Wells and told him of his suspension, and asked him to reinstate himself, and the Doctor replied: "No, I do not intend to pay any more into the——rotten concern; I propose, hereafter, taking care of myself." Soon after this Wells became seriously ill. On or about the 25th April Wells, being then dangerously ill, the Financial Secretary of the Court sent to the Supreme Secretary two assessments for Wells. The Financial Secretary, in his evidence, declared that he had sent these two assessments out of his own pocket, and that he had never been repaid the money.

He also swore that he thought at the time, and the Court believed so also, that any member could reinstate himself any time within three months from date of suspension by simply paying up the arrears. The Doctor died on the 6th May, only eleven days after the alleged reinstatement. When the claim was presented the Executive Council refused to pay it on the ground that Brother Wells, at the time of death, was not in "good standing," never having been reinstated as required by the constitution. There being two sections of the constitution bearing specifically on this case. One was the section requiring every member, suspended for more than 30 days, to be re-examined and passed by the Medical Board before reinstatement. The other provided that no one could be reinstated, under any circumstances, while ill, "AND SUCH ATTEMPTED REINSTATEMENT SHALL BE DEEMED TO BE IRREGULAR AND VOID, AND OF NO EFFECT." The case was appealed to the Supreme Court of the Order, which confirmed the action of the Executive Council in refusing to pay the claim. Suit was brought after two or three years, for the recovery of the amount of Endowment, viz., \$1,000, the plaintiff being Miss Minnie Wells, daughter of the late Brother Wells, and it was tried at the Fall Elgin Assizes, before Mr. Justice Falconbridge. It was tried without a jury, the trial Judge having withdrawn the case from the jury. Verdict was given in favor of the plaintiff for \$1,000, and part of the costs, on the ground that the action of the Local Court, no matter how irregular or contrary to the Constitution and By-laws of the Order, was binding on the Supreme Court.

He, however, refused to allow any interest, because he thought the action of the Executive Council in refusing to pay the claim was not captious.

The judgment was so far reaching in its effects upon the Order that the Executive Council thought that it was their duty, if need be, to carry the case to the Supreme Court of the land. Accordingly notice of appeal was given, and in due time argued at Osgoode Hall.

Judgment has now been given in favor of the Order, judgment being pronounced by Mr. Justice Street and concurred in by Chief Justice Armour, the other Judge being Mr. Justice Falconbridge, before whom the case was tried.

The Court held that the plaintiff's father, the late Dr. Wells, was not in good standing at the time of his death. The plaintiff

lawyers had contended that the Supreme Secretary, in receiving the money forwarded by the Financial Secretary of the Local Court, had waived any irregularities. The Judges say on this point: "It was shown clearly that the Secretary of the Supreme Court had no intention of receiving the money as from a member in good standing, and of waiving any irregularities, but on the contrary, had put the money to a special suspense account; and further, it was not shown that the Supreme Secretary had any authority to waive any irregularities by receipt of the money." The Court declined to allow any costs to the Executive Council, on the ground that the plaintiff had been misled by the action of the Local Court and of the Financial Secretary. The penalty the Order is called on to pay, therefore, for the ignorance of our Constitution and Laws, on the part of the officers of the Local Court, is the payment of our own costs in defending the action. We cannot say that the Judges were wrong in making us pay that penalty. Perhaps we can more readily recognize the justice of this part of the sentence, because of the probability that we would, in any event, have had to pay our own costs. But it teaches all our officers the importance of being posted on the laws they are called on to administer.

In the reports in the public press by mistake it was said the Judges had refused costs to the I. O. F. by reason of the action of the Supreme Secretary. This was an error. It was by reason of the actions of the Financial Secretary. The action of the Supreme Secretary in the case throughout gave strength to our case, and contributed in no small degree to our victory.

Notes.

The Supreme Chief Ranger has appointed Brothers F. Madill, M.P.; W. S. Milne, Toronto; R. Meek, Kingston; and J. W. Berkell, of Rochester, to be Deputy Supreme Chief Rangers.

* * *
Don't forget that after 20th Feb. inst. all letters intended for the Supreme Secretary or for the Supreme Chief Ranger should be addressed "Toronto, Canada," and that all remittances should be by Bank Draft or Postoffice Money Order, and made payable to THE MANAGER OF THE BANK OF TORONTO, AT TORONTO.

Deputy Supreme Chief Rangers.

Brother R. Mathison, Supt. Deaf and Dumb Institute, Belleville.
 Brother Geo. Dickenson, M.P., Manotick.
 Brother Rev. S. G. Stone, D.D., Toronto.
 Brother J. Jamieson, M.P., Almonte.
 Brother Theron B. Clark, Elizabeth, N. J.
 Brother W. F. Patterson, Q.C., Port Perry.
 Brother A. McKay, M.P., Hamilton.
 Brother G. A. Harper, Cleveland, Ohio.
 Brother D. Rose, of Hunter, Rose & Co., Toronto.
 Brother R. Meek, Editor of *Whig*, Kingston.
 Brother W. S. Milne, Toronto.
 Brother J. W. Berkell, Rochester.

He was a Radical and a Bradlaughite airing his views to an afflicted carriage full of people between Nottingham and Birmingham. At last he addressed a quiet-looking parson by saying, "I should like to know what you have got to say about that story in your Bible, where Balaam's ass speaks? I suppose you believe it?" "Since you ask me," quietly replied the parson, "I will tell you that I have no doubt in those days it was a very wonderful thing to hear an ass speak. Now you can't travel ten miles without hearing one."

A young wife persuaded her husband to buy a perambulator for the son and heir, age two. Meeting in the city Saturday noon they adjourned to the largest manufacturer, and soon came to a decision. Placing the precious burden in the carriage they started for home. Every one they passed seemed highly amused, and few could refrain from hearty laughter. The wife, thinking everything was not correct, stepped in front of the carriage, and saw to her dismay and grief they had omitted to take the manufacturer's ticket off—"Our own make."

In the time of Louis IX. it was the custom to select one of the wittiest and cleverest men of France to act as fool, to amuse the King at court. One day the King said to his fool: "Jules, let us exchange; you will be king, and I will act as fool." Jules looked down and made no reply. The King continuing said: "Jules, you don't seem pleased. Would you not like to be king?" "I should very much, indeed," replied Jules, "but I should be very sorry to be embarrassed with such a fool as you."

BARRIERS BURNED AWAY.

By Rev. E. P. Roe.

(Continued.)

"If instead of going forward to all this delight, I become an object of terror and loathing even before I die, and something that must be hidden out of sight as soon as possible after, what conceivable fate could be worse? That such a thing is possible, proves this to be a dreadful and defective world, with all its sources of pleasure. Surely if there were a God he would banish such horrible evils.

"There is no God—there can't be any, at least none such as the Bible reveals. How often I have said this to myself. How often my father has said it to me; and yet the thought of Him torments me often even when well.

"Why does this thought come so persistently now? I settled it long ago, under father's proof, that I did not believe in Him or the superstitions connected with His name. Why don't the question stay settled? Other superstitions do not trouble me. Why should that Cross continually haunt me? Why should the *man* who died thereon have the power to be continually speaking to me through His Words that I have read. I believe in Socrates as much as I do in Him, and yet I recall the Greek sage's words with an effort, and cannot escape from the Nazarene's. All is mystery and chaos and danger. We human creatures are like frothy bubbles that glisten and dance for a moment on a swift black tide that seems flowing forever, and yet nowhere."

Then her thoughts recurred to Dennis.

"That young Fleet seemed to believe implicitly in what he said yesterday, and he lives up to what he believes. I would give the world for his delusion, were it only for its comforting and sustaining power for this life. If he were very sick, he would be imagining himself on the threshold of some sort of heaven or paradise, and would be calm, and perhaps even happy, where I am so supremely wretched. I find that I have nothing—absolutely nothing to sustain me—not even the memory of good deeds. I have not even lived the unselfish life that Socrates recommends, much less the holy life of the Bible.

"I have *pleased myself*. Well, believing as I have been taught, that seemed the most

sensible course. Why doesn't it seem so now?"

Thus tossed on a sea of uncertainty and fear, Christine, in darkness and weakness, grappled with those mighty questions which only He can put to rest who said—

"Let not your heart be troubled; ye believe in God; believe also in Me."

Dennis walked resolutely home. He felt himself adamant in his stern resolution. He at least had the death-like peace that follows decision; the agony of conflict was over for a time; and, as he thought, forever.

From mere exhaustion he slept heavily, and on the following day with white face and compressed lips entered on his work. And work it truly now became; for the old glamour was all gone, and life looked as practical and hard as the stones of the street. Even the pictures on the walls seemed to him but things for sale, representing money values, and money appeared the beginning, middle, and ending of the world's creed. Like the unsubstantial mirage had vanished the beautiful, happy life of the past few weeks. Around him were the rocks and sands of the desert, through which he must toil with weary bleeding feet till he reached the land watered by the river of life. Reason and duty, as he believed, forbade the existence of this foolish passion, and he must and would destroy it, but in his anguish he felt as if he had resolved to torture himself to death.

"And she will never know what I suffer—never know the wealth of heart I have lavished upon her. I am glad she will not, for the knowledge of my love would make no more impression on her cold, proud nature than a drop of warm summer rain falling on the brow of yonder marble statue of Diana. She would only be amazed at my presumption. She feels that she shines down on me, like the sun, and that I am a poor little satellite that she could blot out altogether by causing her father to turn me out into the street again, which undoubtedly would be done should I reveal my feelings."

And he was right.

"Come!" said he to himself, breaking

from his painful revelry, "no weakness! You have your way to make in the world, and your work to do; God will help you, and no creature shall hinder you," and he plunged resolutely into his duties.

Mr. Ludolph was late in reaching the store that morning, and Dennis found himself secretly hoping, in spite of himself, that Christine would accompany him. His will and heart were now in distinct opposition, and the latter would not obey orders.

When Mr. Ludolph appeared, it was with a frowning, clouded brow. Without a word he passed into his private office, but seemed so restless and troubled in his manner that Dennis felt something was wrong. Why should he take such an interest in this man? Why should he care? The other clerks did not—not one save himself had noticed anything different. Poor Dennis was to learn that he had a disease of many and varied symptoms.

After something over an hour had passed, Mr. Ludolph started from his desk, took his hat and cane as with the purpose of going out—a very unusual thing at that time. But as he was passing down the store, he met Dr. Arten opposite Dennis's counter.

"Well," said Mr. Ludolph impatiently.

"I will call again this evening," said the Doctor, prudently non-committal. "Your daughter has caught a very severe cold. I hope it is nothing more than a cold, but so many troublesome diseases commence with these obscure symptoms, that we have to wait till further developments reveal the true nature of the case."

"You doctors make no headway in banishing disease from the world," snarled Mr. Ludolph. "There is small-pox around, is there not?"

"Yes, I am sorry to say there is a great deal of it, but if you remember the history of that one disease, I think you will admit your remark to be unfair."

"I beg your pardon, Doctor, but I am anxious, and all out of sorts, as I ever am in sickness" (when affecting himself,—he might justly have added). "It seems such a senseless, useless evil in the world. The idea of you Christians believing a benevolent Being rules the world and that he permits small-pox. Can it be possible that my daughter has contracted this loathsome horror?"

"Well, it is possible, but I hope not at all probable. We doctors are compelled to look at the practical rather than the theological side of the question. It is possible for *any one* to have this disease. Has your daughter been vaccinated?"

"No!" growled Mr. Ludolph. "I don't believe in vaccination. It is as apt to vitiate the system as protect it."

"I am sorry for that," said the Doctor looking grave.

Keen Mr. Ludolph saw and read his physician's expression accurately. Seizing his hand he said eagerly—

"Pardon me, Doctor, you can understand a father's feelings. Watch this case night and day. Spare no pains, and be assured I will regret no expense," and he hastened away to his daughter's bedside.

No prisoner at the bar ever listened with more interest than Dennis. If it had been his own case they were discussing it would not have touched half so nearly.

But a moment before, Christine in her pride, wealth and beauty, seemed destined to go through life as in a triumphant march. Now he saw her to be a weak human creature, threatened as sorely as the poorest and humblest. Her glorious beauty, even her life, might pass away in Le Grand Hotel as surely as in a tenement house. The very thought thrilled him with fear. Then a great pity rushed into his soul like a tide, sweeping everything before it. His stern resolution to stifle and trample upon his love, melted like a snow wreath, and every interest of life centred in the darkened room where Christine tossed and moaned in the deeper darkness of uncertainty and doubt. The longing to go to her to comfort and help, was so intense that it required the utmost effort of reason and will to prevent such rash action. He trembled at himself—at the strength of his feelings, and saw that though he might control outward action, his heart had gone from him beyond remedy, and that his love, so long unrecognized, was now like the principal source of the Jordan, that springs from the earth a full grown river, and that he could not help it.

Mr. Ludolph found little comfort at his daughter's bedside. Sending her maid away, who was glad to go, Christine told what she had overheard. Small-pox seemed in the mind of every one, but this was not strange since it was so prevalent in the city.

"O father, what shall I do—what shall I do, if this should be the case? Janette will leave me, and there will be no one to take care of me. I know I will die, and I might as well, as to be made hideous by this horrible disease. No, I would rather live, on any terms, for to die is to be nothing. O father, are you sure the Bible is all false? There is so much in it to comfort the sick.

If I could only believe in such a life hereafter as Susie Winthrop does, I would as soon die as not."

"No," said Mr. Ludolph firmly, "your only chance is to get well. There is no use of deceiving ourselves. I have secured the services of the most skilful of physicians, and will see that you have every attention. So try to be as calm as possible, and co-operate with every effort to baffle and banish disease. After all it may be nothing more than a severe cold."

So then in very truth this world was all. In bitterness and dread she realized how slight was her hold upon it. To her healthful body pain was a rare experience, but now her head and every bone ached, and the slightest movement caused increased suffering. But her mental trouble was by far the greatest. Often she murmured to herself—"O that I had been trained to the grossest superstitions, so that I might not look down into this black bottomless gulf that unbelief opens at my feet," and she tossed and moaned most piteously.

Mr. Ludolph returned to the store in an exceedingly worried and anxious state. As he entered he caught Dennis's eager questioning gaze, and a thought struck him:

"Perhaps this young fellow, through his mission school, may know of some good trustworthy woman who would act as nurse," and coming to Dennis he explained what is already known, and then asked if he knew of any one, or could find a suitable person.

Dennis listened eagerly, thought a moment, and then said with a flushed face and in a low tone,

"I think my mother would be willing to come. She has had the small-pox and would not be afraid."

"But would she be willing?"

"I think I could persuade her," said Dennis.

Mr. Ludolph thought a moment, then said:

"I think she would be the one of all others, for she must be very much of a lady, and I would not like to put my daughter in charge of a common, coarse woman. You may rest assured that I would reward her liberally."

"She would not come for money, sir."

"What then?"

Dennis flushed now more deeply than before. He had been speaking for his mother from his own standpoint, and now he hardly knew what to say, for he was not good at evasion. But he told the truth, if not all the truth. "We feel very grateful to you for the means of support, and a chance in life when

the world was very dark. You have since promoted me—"

"Nonsense!" said Ludolph, somewhat touched though, "you have earned every dollar you have received, and your coming has been of advantage to me also. But if your mother will meet this need, should it occur, neither of you will have cause to regret it," and he passed on to his office, but soon after left again and did not return that day.

To Dennis the hours dragged on like years, full of suspense and mental tumult. At times he would bow his head behind his counter, and pray in tearful fervor for the object of his constant thought. The day was rainy and the store empty of customers, for which he was most thankful, as he would have made the poorest of salesmen. At last the hour for closing arrived, and he was left to himself. In the solitude of his own room he once more looked the situation fairly in the face. With his head bowed in his hands he thought, "Last night I thought to tear this love from my heart, but to-night I find that this would be to tear out my heart itself. I cannot do it. It is my strongest conviction that I can no more stop loving her than I can stop living. Unconsciously this love has grown until now it is my master, and it is folly to make any more resolves only to be as weak as water when I least expect it. What shall I do?"

Motionless, unconscious of the lapse of time, he remained hour after hour absorbed in painful thought. Circumstances, reason, *the Bible*, all seemed to frown upon his love, but though it seemed hopeless, his whole nature revolted against the idea of its being wrong.

"It cannot be wrong to love, purely and unselfishly," he muttered; "such love as mine seems to carry its own conviction of right with it—an inner consciousness that seems so strong and certain, as to be beyond argument, beyond everything; and yet if God's Word is against it, I must be wrong, and my heart is misleading me."

Again in unbroken silence an hour passed away. Then the thought struck him—

"It is not contrary to God's action! He so loved the world—unbelievers and all—as to give His best and dearest! Can it be wrong to be God-like?"

"It is not wise, it is not safe," prudence whispered, "to give a worldly, unbelieving spirit the power to influence you that she will have who is first in your heart. What true congeniality can there be? What fellowship hath righteousness with unrighteousness, or what part hath he that believeth with an

infidel? As the most intimate friend and companion in life, you should seek one who truly can be *one* with you in all things, and most assuredly so in this vital respect."

"Ah," thought Dennis, "that would have been very good advice to give awhile ago. If from the first I could have understood my feelings and danger, I might have steeled my heart against and avoided the influences that have brought me to this. But now the mischief is done. The words that now, in spite of myself, continually run in my mind, are 'What God hath joined together let not man put asunder.' It seems as if some resistless power had joined my soul to hers, and I find no strength within myself to break the bond. I am not usually irresolute. I think I have principle, and yet I feel I would not dare make the most solemn vow against this love. I should be all the more weak because conscience does not condemn me. It seems to have a light that reason and knowledge know not of. And yet I wish I could be more sure. I wish I could say to myself, I may be loving hopelessly, but not sinfully. I would take the risk. Indeed I cannot help taking it. O that I could find light, clear and unmistakable."

He rose, turned up his lamp, and turned to the Pauline precepts. These words struck his eye—

"Art thou bound unto a wife? Seek not to be loosed." Then above, the words "How knowest thou, O man, whether thou shalt save thy wife, even though she be an unbeliever?"

"Am I not bound—bound, by that which is God's link in the chain? It does not seem as if the legal contract could change or strengthen my feelings materially, and while honoring the inviolable rite of marriage, which is God's law and society's safety, I know that nothing can more surely bind me to her, so that the spirit, the vital part of the passage, applies to me. Then if through this love I could save her; if by prayer and effort I could bring her feet into the paths of life, I should feel repaid for all that I could possibly suffer. She may slight my human love with its human consummation, but God will not let a life of prayer and true love be wasted, and she may learn here, or know hereafter, that though the world laid many rich gifts at her feet, I brought the best of all."

He looked out, and saw that the early Spring dawn was tinging the horizon.

"A good omen," he said aloud. "Perhaps the night of this trouble is past, and the dawn is coming. I am convinced that it is not

wrong; and I am resolved to make the almost desperate attempt. A mysterious hope, coming from I know not where or what, seems to beckon and encourage me forward."

Dennis was young.

CHAPTER XXVIII.

MISS LUDOLPH COMMITS A THEFT.

Mr. Ludolph on his return found Christine suffering from a nervous horror of the small-pox. From her indiscreet and callous maid, intent on her own safety, and preparing to extenuate her own flight should her fears prove true. Christine learned that the city was full of this loathsome disease, and her feelings were harrowed by exaggerated instances of its virulent and contagious character.

"But you will surely stay with me," pleaded Christine.

"Mademoiselle could not expect dat."

"Heartless!" muttered Christine. Then she said, "Won't you go for Susie Winthrop? O how I would like to see her now."

"She would not come, no von would come who knew."

Christine wrung her hands and cried, "O I shall die alone and deserted of all."

"No you shall not," said her father, entering at that moment; "so do not give way, my dear. Leave the room, stupid!" (to the maid, who again gladly escaped, resolving not to enter till the case was decided.) "I have secured the best of physicians, and the best of nurses, and by to-night or to-morrow morning we will know about what to expect. I cannot help hoping still that it is only a severe cold."

And he told her of Dennis' offer of his mother's services.

"I am sure I would like her, for somehow I picture to myself a kind, motherly person. What useful creatures those Fleets are. They are on hand in emergencies when one so needs help. It seemed very nice to have young Fleet my humble servant; but really father, he deserves promotion."

"He shall have it, and I doubt not will be just as ready to do your bidding as ever. It is only common-place people whose heads are turned by a little prosperity. Fleet knew he was a gentleman before he came to the store."

"Father, if I should have the small-pox and live, would my beaut—would I become a fright?"

"Not necessarily. Let us hope for the

best. Make the most of the world, and never endure evils till they come, are my maxims. Half of suffering is anticipation of possible or probable evil."

"Father," said Christine abruptly, "I believe you are right, you *must* be right, and have given me the best comfort and hope that truthfully can be given. But this is a strange, cruel world. We seem the sport of circumstances, the victims of hard, remorseless laws. One bad person can frightfully injure another person" (a spasm distorted her father's face). "What accidents may occur! Worst of all are those horrible, subtle, contagious diseases which none can see or guard against! Then to suffer, die, corrupt,—faugh! To what a disgusting end, to what a lame and impotent conclusion does the noble creature, man, come! My whole nature revolts at it. For instance, here am I a young girl, capable of the highest enjoyment, with everything to live for, and lured forward by the highest hopes and expectations; and yet in spite of all the safe guards you can place around me, my path is in the midst of dangers, and now perhaps I am to be rendered hideous, if not killed outright, by a disease, the very thought of which fills me with loathing. What I fear *has* happened, and may happen again. And what compensation is there for it all?—what can enable one to bear it all? O that I could believe in a God and a future happier life."

"And what kind of a God would He be who, having the power to prevent, permits, or orders, as the Bible teaches, all these evils? I am a man of the world, and pretend to nothing saint-like or chivalric, but do you think I am capable of going to Mr. Winthrop and striking down his daughter Susie with a loathsome disease? And yet if a minister or priest should come here, he would begin to talk about the mysterious providence, and submission to God's will. If I am to have a God, I want one at least better than myself."

"You *must* be right," said Christine, with a weary moan. "There is no God, and if there were, in view of what you say, I could only hate and fear Him. How chaotic the world is! But it is hard." After a moment she added shudderingly, "*It is horrible.* I did not think of these things when well."

"Get well and forget them again, my dear. It is the best you can do."

"If I get well," said Christine almost fiercely, "I shall get the most I can out of life, cost what it may," and she turned her face to the wall.

A logical result of his teaching, but for some reason it awakened in Mr. Ludolph a vague foreboding.

The hours dragged on, and late in the afternoon the hard-driven physician appeared, examined his patient and seemed relieved.

"If there is no change for the worse," he said cheerily, "if no new symptoms develop by to-morrow, I can pronounce this merely a severe cold, caused by state of system and too sudden check of perspiration." And the doctor gave an opiate and bowed himself out.

Long and heavily Christine slept. The night that Dennis filled with agonizing prayer and thought, was to her a blank. While he in his strong Christian love brought heaven nearer to her, while he resolved on that which would give her a chance for life—happy life, here and hereafter, she was utterly unconscious. No vision or presentiment of good, like a struggling ray of light, found access to her darkened spirit. So heavy was the stupor induced by the opiate, that her sleep seemed like the blank she so feared, when her pleasurable ambitious life should end in nothingness.

So I suppose God's love mediates good, and resolves on life and joy for us, while our hearts are sleeping, dead to Him—dead in trespasses and sins—benumbed and paralyzed so that only His love can awaken them. Like a vague yet hope inspiring dream, this truth often enters the minds of those who are wrapped in the spiritual lethargy that may end in death. God wakes, watches, loves, and purposes good for them. When most unconscious, perhaps another effort for our salvation has been resolved upon in the councils of heaven.

But ambition more than love, earthly hopes rather than heavenly, kept Mr. Ludolph an anxious watcher at Christine's side that night. A smile of satisfaction illumined his somewhat haggard face as he saw the fever pass away and the dew of natural moisture come out on Christine's brow, but there was no thankful glance upward. Immunity from loathsome disease was due only to chance and the physician's skill, by his creed.

The sun was shining brightly when Christine awoke, and by a faint call startled her father from a doze in the great arm-chair.

"How do you feel, my dear?" he asked.

She languidly rubbed her heavy eyes, and said "she thought she was better—she felt no pain." But soon she greatly revived, and when the Doctor came he found her decidedly better, and concluded that she was merely suffering from a severe cold, and would soon regain her usual health.

(To be continued.)

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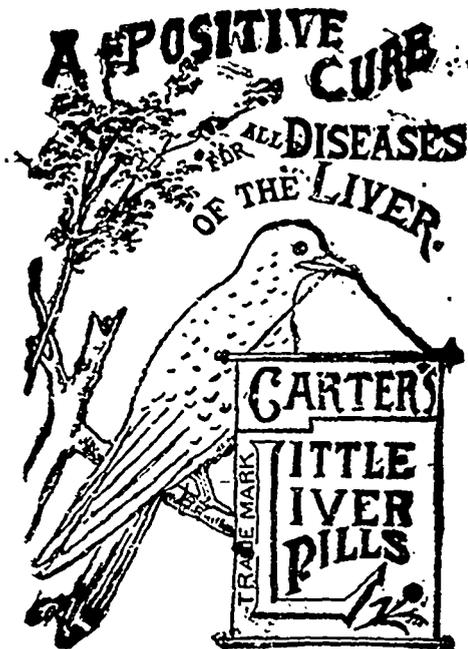
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