

THE INDEPENDENT

FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



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



NUMBER OF MEMBERS 1st. N., 1899

148,265

SURPLUS FUND 1st FEB., 1899

\$3,225,639.41

Vol. XIX.

Toronto, Ont., Feb. 15, 1899

Number 8

Limit of Age for Admission is from 18 to 55 Years.

Rates of Monthly Assessments.

To secure (1) the Merituary Benefit, (2) the Total and Permanent Disability Benefit, the members of the I.O.F. are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	\$5.00	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00
18	30 38	30 76	31 52	32 28	33 04	33 80
19	30 39	31 78	32 55	33 34	34 12	34 90
20	30 40	32 80	33 59	34 40	35 20	36 00
21	30 41	32 82	34 64	35 46	36 28	37 10
22	30 42	32 84	34 71	35 52	36 36	37 20
23	30 43	32 86	34 78	35 59	36 44	37 30
24	30 45	32 89	34 87	36 07	36 54	37 40
25	30 47	32 94	34 98	36 22	37 06	37 50
26	30 49	32 98	35 10	36 38	37 20	37 60
27	30 51	33 02	35 21	36 54	37 34	37 70
28	30 53	33 07	35 31	37 10	37 48	37 80
29	30 55	33 10	35 40	37 26	37 62	37 90
30	30 57	33 14	35 48	37 41	37 76	38 00
31	30 59	33 18	35 56	37 56	37 90	38 10
32	30 61	33 22	35 64	38 11	38 04	38 20
33	30 63	33 26	35 71	38 25	38 18	38 30
34	30 66	33 32	35 77	38 39	38 32	38 40
35	30 69	33 38	35 84	38 52	38 46	38 50
36	30 72	33 44	35 90	39 05	38 60	38 60
37	30 75	33 50	35 96	39 18	38 74	38 70
38	30 78	33 56	36 02	39 30	38 88	38 80
39	30 81	33 62	36 08	39 42	39 02	38 90
40	30 84	33 68	36 14	39 54	39 16	39 00
41	30 87	33 74	36 20	40 06	39 30	39 10
42	30 90	33 80	36 26	40 18	39 44	39 20
43	30 93	33 86	36 32	40 30	39 58	39 30
44	30 96	33 92	36 38	40 42	40 12	39 40
45	30 99	33 98	36 44	40 54	40 26	39 50
46	31 02	34 04	36 50	41 06	40 40	39 60
47	31 05	34 10	36 56	41 18	40 54	39 70
48	31 08	34 16	36 62	41 30	40 68	39 80
49	31 11	34 22	36 68	41 42	40 82	39 90
50	31 14	34 28	36 74	41 54	40 96	40 00
51	31 17	34 34	36 80	42 06	41 10	40 10
52	31 20	34 40	36 86	42 18	41 24	40 20
53	31 23	34 46	36 92	42 30	41 38	40 30
54	31 26	34 52	36 98	42 42	41 52	40 40

For rates of Monthly Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws, or official literature of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. The Benefits are as follows:—(1) During each member's continuous sickness, a payment of \$2.00 a week for the first two weeks; \$3.00 a week for the next ten weeks; and at the discretion of the Executive Council a further sum of \$3.00 a week for the next twelve weeks; (2) A payment of \$50 towards funeral expenses on the member's death; to his beneficiary.

To secure these benefits it is necessary to pay an Enrolment Fee of \$1.00 and a Registration Fee of \$1.00.

The rates for monthly assessments are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$ 40	19	\$ 41	20	\$ 42	21	\$ 43	22	\$ 44
23	\$ 45	24	\$ 46	25	\$ 47	26	\$ 48	27	\$ 49
28	\$ 50	29	\$ 51	30	\$ 52	31	\$ 53	32	\$ 54
33	\$ 55	34	\$ 56	35	\$ 57	36	\$ 58	37	\$ 59
38	\$ 60	39	\$ 61	40	\$ 62	41	\$ 63	42	\$ 64
43	\$ 65	44	\$ 66	45	\$ 67	46	\$ 68	47	\$ 69
48	\$ 70	49	\$ 71	50	\$ 72	51	\$ 73	52	\$ 74
53	\$ 75	54	\$ 76	55	\$ 77	56	\$ 78	57	\$ 79
58	\$ 80	59	\$ 81	60	\$ 82	61	\$ 83	62	\$ 84
63	\$ 85	64	\$ 86	65	\$ 87	66	\$ 88	67	\$ 89
68	\$ 90	69	\$ 91	70	\$ 92	71	\$ 93	72	\$ 94
73	\$ 95	74	\$ 96	75	\$ 97	76	\$ 98	77	\$ 99
78	\$ 99	79	\$ 100	80	\$ 100	81	\$ 100	82	\$ 100

Our Investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with Governments and with sound monetary institutions, the balance being invested in first mortgages upon improved realty and in municipal securities, as shown below:

Invested Funds.

The following shows where some of the funds are thus invested:

Deposit—In, Dept. Canada.....	\$160,000.00
In, Brit. and Ireld.	55,000.00
United States Government Bonds.....	115,750.00
New Brunswick Government.....	20,000.00
Real Estate and First Mortgages on Real Estate.....	2,020,500.00
Debentures.....	154,500.00
Deposit Receipts.....	10,000.00
Total.....	\$3,140,102.50

From the above it will be seen that we have already an Invested Surplus Fund of

\$3,140,102.50.

No portion of the funds thus invested can be withdrawn except by the joint opinion of the undesignated officers, who comprise the Executive Council.

- S. O. R., *Grosvenorville*, M.D., *Master*, *Imperial*, *Barrow*, *Gow*, *Trenton*, *Toronto*.
- S. L. R., *The Hon. Jas. W. Macdougall*, G.C., *Hampton*, N.B.
- S. V. C. R., *Rev. Morin*, *Montreal*, *Que.*
- S. Secretary, *John A. McGilivray*, G.C., *Toronto*.
- S. Treasurer, *H. Collins*, *Toronto*.
- S. P. S., *William*, M.B., *Toronto*.
- S. Comr., *John Elliot Steveland*, *Detroit*, *Mich.*

With what we have in the current bank account and fund surplus on hand, we are prepared to meet the liabilities of the Order.

\$3,140,102.50.

366.5
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The Independent Forester

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FEBRUARY 15TH, 1899.

No. 8.

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of Foresters.

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Cable Address, "ORONHYA, LONDON."

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Office for Ireland, 5 Royal Avenue, Belfast.

Office for the United States, 6436 Kimbark Avenue,
Chicago, Illinois.

Office for the Pacific Coast Phelan Building, 805
Market St., San Francisco, Cal.

On all matters relating to Mail List, address, DAN
A. ROSE, THE INDEPENDENT FORESTER, Tor-
onto, Ont.

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

TORONTO, CANADA, FEBRUARY 15, 1899.

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

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

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

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

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

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

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

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

- When a member is initiated.
- When a member is suspended.
- When a member withdraws from the court.
- When a member changes his address.
- When a member joins a court by card.
- When a member is reinstated.

Editorial.

**The Surplus on the 1st February,
1899, stood at \$3,225,639.41.**

* *

The membership of the I.O.F. increased during
1898 by 23,580; that is, within three thousand of
the whole increase during the second five years after
reorganization; and five times as much as the whole
increase during the first five years.

* *

We recommend all of our members in the Pro-
vince of Ontario that are interested in Agriculture
to write to Mr. C. C. James, Deputy Minister of
Agriculture, Toronto, for a copy of the report of
the Superintendent of Farmers' Institutes for
1897-8. It contains the meat out of 3,270 practical
addresses.

* *

Our calendars have everywhere met with appre-
ciation, and the appreciation has been unanimous.
Some of the brethren have seen in these calendars
an insinuating hint to pay their dues more regu-
larly. It has been suggested by an enthusiastic
brother in Peterboro' that the I.O.F. calendar
should "become an annual with variations in the
get up."

* *

The Supreme Chief Ranger in saying au revoir
(but not good bye) to his staff, prior to his trip to
the Mediterranean, gave a precedent in hand-shak-
ing which we commend to all premiers, governors
and presidents.

S. C. R. — "Now hold up your hands, everybody!"

All hold up their hands.

S. C. R. — "Now shake!" (and he waves his hand
in response).

* *

Our correspondents are requested to send in
their communications as early as possible. The
making up of a periodical of 32 pages of closely
printed matter takes more than a few days, and
so does the printing (and distribution) of 150,000
copies. We have therefore to request that com-
munications be timed to reach us, if possible, be-
fore the 1st of the month. We also regret to re-
mark that several jurisdictions never favor us wit'
any items, a remark which we respectfully dedi-
cate to the High Secretaries of those jurisdictions.

We must really remonstrate with Col. Caldwell, P.S.C.R. In addition to his natural and legitimate occupations of instituting Courts (especially Companion), officiating at installations, making presentations of jewels and initiating Foresters-at-sight, which we admit he has been attending to as usual, we regret to observe in the newspapers that the Colonel has been attending the "blew-outs" of other Societies and even running with the engine of the American Firemen. This is too violent exercise for a P.S.C.R.

GREAT BRITAIN AND IRELAND.

"And news much older than their ale went round."

The editor is tired of reading the November events still being sent in by some of his old country correspondents. The news portion of the paper is made up into copy for the printer about the first of the month; the news from the old country Courts being left to the last, in order to allow for the greater distance it has to travel. But the time taken for correspondence to reach the editor in Toronto from any portion of the British Isles, is to be measured by days and not months. This is a modern country; see our new postage stamp.

The Expansion of the Surplus.

Surplus 1st July, 1881...\$	0	Date of Reorganisation	
Surplus 31st Dec., 1881...	4,568 55	Increase in <i>Six Months</i>\$	4,568 55
Surplus 31st Dec., 1886...	53,981 28	Increase in <i>First Five Years</i> ..	49,412 73
Surplus 31st Dec., 1891...	408,798 20	Increase in <i>Second Five Years</i> .	354,816 92
Surplus 31st Dec., 1896...	2,015,484 38	Increase in <i>Third Five Years</i> .	1,606,686 18
Surplus 31st Dec., 1898...	3,186,370 36	Increase during <i>Year 1898</i> ...	627,537 58

The Growth of the Membership.

Membership 1st July, 1881.....	369	Date of Reorganisation.	
Membership 31st December, 1881..	1,019	Increase in <i>Six Months</i>	650
Membership 31st December, 1886..	5,804	Increase in <i>First Five Years</i>	4,785
Membership 31st December, 1891..	32,303	Increase in <i>Second Five Years</i>	26,499
Membership 31st December, 1896..	102,838	Increase in <i>Third Five Years</i>	70,535
Membership 31st December, 1898..	148,265	Increase during <i>Year 1898</i>	23,580

The Increases During 1898.

Increase of <i>Benefits Paid</i>\$	183,899 54
Increase of <i>Premium Income</i>	192,660 48
Increase of <i>Total Income</i>	292,660 42
Increase of <i>Net Assets</i>	600,000 00
Increase of <i>Surplus Funds</i>	627,537 58
Increase of <i>Assurance in Force</i>	20,443,500 00

Benefits Paid from Organisation to 31st January, 1899—

Mortuary.....	\$5,369,082 49
Total and Permanent Disability.....	205,747 33
Old Age Annuity.....	11,248 30
Sick and Funeral.....	828,077 68
	<hr/>
	\$6,414,155 80

Benefits paid last <i>Year</i> (1898).....	\$1,176,125 14
Benefits paid last <i>Five Years</i>	4,185,455 13
Benefits paid last <i>Ten Years</i>	5,482,460 72
Benefits paid from 17th June, 1874, to 31st Dec. 1898.	6,279,992 84

Benefits Paid During Month of January, 1899—

Mortuary.....	\$113,733 33
Total and Permanent Disability.....	8,027 00
Old Age Annuity.....	400 00
Sick and Funeral.....	12,002 63
	<hr/>
	\$ 134,162 96

We Do Insurance.

For some time we have been amused by the finical fastidiousness of a few contemporaries who are worrying and quarrelling with themselves over the phrases "Insurance" and "Fraternal Insurance." One paper (and a well-edited paper at that) indulges in some clever raiillery :

"Of all the inconsistent, meaningless, incorrect, and thoroughly absurd phrases used by some of our good brothers, the expression "fraternal insurance" is the worst. It is an expression that is justified by neither grammar, diction nor common sense. It would be as sensible to say that churches furnish "religious insurance," the colleges "educational insurance," and the government "citizenship insurance." Insurance against loss by fraternity, loss by religion, loss by education or loss by citizenship would be extremely funny.

"Fire insurance is placed on property to insure against loss by fire; life insurance is placed on individuals to insure against the loss of life, cyclone insurance to insure against cyclones, burglar insurance to insure against burglars, marine insurance to insure against loss of vessel property on the water, then what under the canopy is fraternal insurance. Is it to insure against fraternity? The expression is meaningless, confusing and utterly fails to express what it is intended to express."

This reminds us of the banter we once heard between two Brantford men. There is situated at Brantford a college known officially as "The Ontario Institute for the Education of the Blind." One of the men spoke (for short) of the "Blind Institute." The other rebuked him, saying "An institute can hardly be blind. You mean the Institute *for* the blind." A few minutes later the critic himself spoke of "the Methodist Church," and drew the instant retort: "A church can hardly be a Methodist. You mean the Church *for* the Methodists."

As long as our contemporaries content themselves with fine drawn elegancies like what we have quoted, we are willing to enjoy their satiric humor as we would the recreations of a Mark Twain. But this thing grows dangerous when a fraternal journal goes on to say :

"Insurance as applied to the loss of life, has grown to mean something speculative. Most men who invest in it are looking for an investment. Many men insure on the endowment plan and are looking to the

time in ten or twenty years when they can draw out more than they put into one of these speculations. They are commendable investments if that is what one is looking for. The fraternal beneficiary societies, however, are not run for profit and gain, and have not any speculative investment to offer. They furnish no insurance whatever. All they do furnish is protection."

In our opinion the word "Insurance" is a legitimate, long-established and well-understood word to express exactly what we are at. The public daily uses the word "Protection" to mean a certain system of economics generally opposed to another system known as "Free Trade." The public daily uses the phrase "Life Insurance" with reference to contracts by which, for a stipulated consideration, one party undertakes to pay a sum certain on the death of the other party. It is true every body undertaking insurance garnishes its contracts with special features of attraction. But the public uses the word "Insurance" in a rough general way to cover all such contracts, and it is too tedious and too late and it is not necessary to educate the public to use some other word which, to academic intelligence, may seem more appropriate.

We remember some years ago a faint scholastic protest against the word "American" to denote exclusively a citizen of the United States. It was urged that the United States was only a fraction of the Americas. However, the word "American" will continue to be used because the world understands what it means by an American. So too the world understands what it means by Insurance.

Were we to follow out the witty train of thought above quoted, we should say of "Old Line Insurance," a phrase used by every fraternal organizer in America, "What under the canopy is Old Line Insurance? It is meaningless to say insure against old lines" (unless we regard death as an old line, which perhaps it is).

Now "Old Line Insurance" is perfectly well understood to mean the contracts of insurance undertaken by companies organized in a certain form; and for which insurance certain advantages are claimed, and from which insurance certain disadvantages are inseparable.

On the other hand "Fraternal Insurance" is a clear and compendious phrase to cover the contracts of insurance undertaken by Fraternal (or Friendly) Societies, an insurance which we claim to be less costly than Old Line Insurance and at least equally certain and sure.

When a fraternal editor is led away by his inextinguishable humor to say of the fraternal beneficiary societies that "they furnish no insurance

whatever," we feel called upon to vehemently protest. If this statement is anything more than a play on words, it will be twisted by the enemies of fraternalism to mean that fraternities are not bound by contracts of insurance and that payment of insurance moneys cannot be enforced in the Law Courts against them by the beneficiaries of deceased members.

We are glad to believe that the practice of the fraternity, whose editor we have quoted, has given no grounds for his theory. But we protest against such humorous lucubrations being applied to a great economic science like Insurance, where they read like a litany of rubbish. Speaking for ourselves, the I.O.F. does insurance; gives contracts of Insurance enforceable in the Law Courts; and always has been and is now and will continue to be prepared to live up to both the spirit and the letter of every contract of insurance into which it has entered.

Old Age Pensions.

It has long ago been observed as one of the contradictions of human nature that there is one goal that we all hope to reach, which, nevertheless, we strive mightily to escape approaching, and vainly back water against the stream that bears us thither. This goal is old age. Old age is a beautiful and venerable thing, in whose behalf many wise and eloquent men, like the good Cicero, have written pleasing volumes of praise. This Ciceronian sort of old age refers to the declining years of the well-to-do. There are compensations for one who can gather about him the young people and with the privilege of his white hairs be garrulous about a world they have not seen, telling of the famous men he has met and heard, the old places that have long been changed, the adventures that advancing civilization has rendered impossible, the hardships and the pleasures of a bygone generation. All this is sweet, but only for him with whom there still abides the "splendid shilling."

To the poor man, old age is a terrible and incurable malady, eating up his slender savings and rotting away his strength and skill. In the cold words of the economist, "modern industry does not favor the aged or even the elderly," which, being interpreted, means that the old man is pushed aside. The employer grudges him the standard rate of wages, the union will not let him take less. He cannot work with his old speed; his hours of sickness are more numerous. Once out of work it is difficult for him to get back.

In some employments his case is much worse than in others, as where he works in the hold of a grain ship, and becoming like a broken-down horse is familiarly known as a "knacker." But in all employments the aging workman has a

sad prospect. The economists, having collected their relentless statistics, have woven them into charts and diagrams with curved lines, which show in various trades how a man's wages rise and fall throughout life.

These lines run almost straight across the age columns from 25 until they reach 50 or 55. Then the curve begins; and turning downwards the wage line runs lower and lower, until at 70 it has run out into nothingness. These economic diversions are entertaining but are not encouraging.

The chances of a workingman's being able to save enough to provide for an old age of comfort are well summed up by the author of "The State and Pensions in Old Age," Mr. J. A. Spender:

"The average man who has had a family, who drinks a little, smokes a little, and indulges himself in certain of the minor luxuries which help to make life go smoothly, looks forward to a very lean period at the end. Among the working-class the problem of saving sufficient for old age depends mainly on four conditions: (1) regular work; (2) a managing wife; (3) a moderate family; (4) sobriety. The absence of any one of these conditions may mar the best efforts in other directions and the presence of all four means such a combination of circumstances and character as we cannot generally expect to find among average men and women of any class."

It is not to be supposed that so palpable an evil has not occupied the minds of practical statesmen and philanthropists, as well as of those students who calculate, collect statistics and write cold-blooded treatises. Both governments and lesser organizations have wrestled with old age, and their experience is being unfolded to us.

In the "State Socialism" of Prince Bismarck there is no more striking feature than his scheme of industrial insurance; and of his insurance laws his Old Age Insurance Law of 1889 is the most Bismarckian. The history of these Insurance Laws is interesting. After some years of very active Socialist agitation, the Government of Germany deliberately stepped in to occupy the ground to which many a Socialist Moses was pointing as to the promised land. Thus, in 1881, the speech from the throne declared that a remedy for the social ills of the country could not be sought in the mere repression of Socialist excesses, but that there must be simultaneously the positive advancement of the welfare of the working classes. Accordingly a bill was introduced into the Reichstag, but with the fate of all great reforms it did not for the time being succeed in becoming law. The following year, 1882, witnessed a spirited race between the Government, on the one hand, and the Radicals and Socialists on the other, each striving to be first with a bill for insurance. The result was

that in June, 1883, there was promulgated The Sickness Insurance Law; followed in 1884 by The Accident Insurance Law; and the series was completed in 1889 by The Old Age Insurance Law.

This Bismarckian provision for old age is expected to apply to about 12 million workpeople, inclusive of laborers, mechanics, domestic servants, clerks, apprentices and officials whose salary is less than \$500 a year. The scheme itself presents some admirable and novel propositions. Contributions are paid by employers and employees in equal shares, an idea of equality that to employers in this free continent must seem preposterous. The obligation to insure begins when the workman reaches his 17th year, and continues, but only during the periods he is in work.

This early age is a good feature, for most men if left to themselves are perilously slow to see the necessity for insurance. The stoppage of payments during periods of illness is not a feature that insurance societies can afford to introduce. The Germans qualify this provision by requiring a minimum period of contribution of 30 years, of 47 weekly premiums each. Old age annuities with the Germans, as with the Foresters, are first claimable after the 70th year.

This insurance wonder of the Fatherland is necessarily a somewhat involved and complicated scheme, and like all other insurance propositions it can have but one unprejudiced and satisfactory critic—Father Time. In 1919 the burden will begin to be felt, and we shall begin to understand more of the responsibilities and resources of a society that ventures to insure 12 millions of people.

There are not wanting symptoms of dissatisfaction with the workings of this law. Complaints have arisen of cumbersome machinery, excessive costs of administration, a stamp-sticking nuisance, and the endless accumulation of documents. The workmen strenuously object to the receipt cards on which their contributions are entered. A glance suffices to tell an employer whether the holder of the card has been in regular work. So that the card is a millstone to the neck of a workman who has been on strike. For the long-suffering and docile population of Germany this State Insurance may be possible and suitable. To propose it in any democratic community would be, if we may maltreat a phrase of M. Yves Guiyot, to make the word "compulsory" sound like a gong in the ears of the electors. In short, the German plan savors too much of the doctrine of the Mailed Fist.

In England a great many attempts have been made by more or less practical philanthropists to establish systems by which laborers and others might make a provision for old age. A collection of some of the earlier and more curious experiments has been made by Mr. Holyoake in his

"Self-Help a Hundred Years Ago." Most of these inventions of the last century, such as the schemes of the Earl of Winchelsea and the Bishop of Durham were quaintly mixed up with what Mr. Holyoake calls "the Great Cow Question;" which in modern days has been represented by Joseph Arch and his "three acres and a cow."

Nevertheless, among these various proposals of a hundred years ago we may find the germs of Fraternal Old Age Insurance. But unfortunately for the success of the experiments the friendly societies of those days were operated under such loose constitutions that the younger were enabled to freeze out the older members. This actually happened about 1793, in a society in the neighborhood of Ealing, where the younger men attended a meeting in a majority, dissolved the society by a snap-vote, and reformed it out of the younger members; "and all the old members were left to the parish." It is unfortunate that some of these earlier schemes could not have been honestly carried such a distance as to form a sure basis of experience for later generations.

In more recent times the friendly societies of England have made both direct and indirect efforts for the solution of the old age problem. The indirect efforts have consisted in the relief of the aged at the expense of the Sick Benefit funds. As well expressed by one writer: "Sick pay after a certain age is apt, unless most carefully guarded, to glide insensibly into permanent superannuation." This is an insidious abuse of the Sick benefit.

The State-craft of England less daring (or better advised) than that of Germany appears to have thought the Old Age problem too complex and dangerous to be settled by legislation and has tacitly abandoned its jurisdiction to the friendly societies and trade unions. The direct attempts of these organizations have been well meaning, but for two causes they have not as yet been supremely successful. These causes of failure or partial failure are:

- I. Making the Old Age-limit too low.
- II. Making the Old Age-benefit separable.

The low age-limit is chiefly making its inroads among the trade unions which fix the age of superannuation at either 50 or 55. It is difficult to figure the exact cost of carrying these superannuations in the case of organizations which like most of the unions do not keep separate the superannuation and other funds of the society. But the general impression appears to be that these trade union schemes do not rest on any calculation of the probabilities of life, but follow what one writer terms a hand-to-mouth method. As forcibly expressed by the same writer: "No arrangement of this kind can be regarded as a permanent solution of the problem of Old Age."

The vice of rendering the Old Age benefit a separable one has rendered nugatory some of the best devised schemes of the friendly societies. Thus the scheme of the Manchester Unity of Oddfellows promulgated in 1883 and that of the A.O.F. of 1884 do not seem to have met with any degree of appreciation; "the fear of being destitute at 65 was less than the fear of losing the contributions before that age." If these schemes had been fused with the other benefits of the societies so that a deferred benefit for old age would be linked with mortuary or even sick benefit, appreciation would have been more easily won. No young and ambitious man will deliberately enter an unmixed scheme for old age benefits.

We believe it will be found that some of the chief conditions necessary to the solution of the old age problem are: (1) that in any scheme the age limit must not be lowered below 70 years without making and following an actuarial computation of the increased cost; (2) that the old age benefit must be inseparably connected with some other benefit, preferably the mortuary benefit, to prevent the fear of losing one's contributions; and (3) that the payments of the pension should either be limited in number, or at least be actuarially calculated. For it is by no means a recent observation that "threatened men and old women with annuities live long." It used to be a saying in Canada, "a pensioner of the war of 1812 never dies."

The Old Age Benefits of the I.O.F.

The I.O.F. offers the following Old Age Benefits in conjunction with its Mortuary (and other) Benefits:

1. *An Old Age Benefit* consisting of exemption from payment of premiums and Court dues after the *seventieth* year of age.
2. *An Old Age Disability Benefit* of \$50, \$100, \$200, \$300, \$400 or \$500 (or *one-tenth* of the face value of your Mortuary Benefit Certificate or policy), payable yearly for ten years from the date after the *seventieth* birthday at which you are adjudged to be totally and permanently disabled by the infirmities of age. If death should occur before the ten annual payments have been made, the unpaid instalments would be paid in one sum to your beneficiaries.
3. *An Old Age Pension Benefit* payable annually during the period of your disability, which you can elect to take instead of the Old Age Disability Benefit upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the Old Age Pension Benefit depends on the amount of the certificate or policy held, and the age at which the Benefit is taken. On a \$5,000 certificate or policy at age 70, the annual pension would be \$546; at age 75, it would be \$729.

Every Mortuary Benefit certificate or policy in the I.O.F. entitles the holder to the Total and Permanent Disability Benefit, the Old Age Disability Benefit, and the Old Age Pension and Burial Benefit, without any extra charge. Members have the option of paying the premiums and Court dues *monthly, quarterly, half-yearly or yearly in advance*. The annual premiums in the Ordinary Class for a member joining at age 30, together with the Court and High Court Dues and the total annual cost (the premiums and Court dues combined) are shown in the following table:

Amount of Assurance.	Annual Premium at age 30.	Court and High Court Dues.	Total Annual Cost in I.O.F.
For \$ 500...	\$ 6 84	\$1 80	\$ 8 64
" 1,000...	13 68	2 40	16 08
" 2,000...	27 36	3 00	30 36
" 3,000...	41 04	3 60	44 64
" 4,000...	54 72	4 20	58 92
" 5,000...	68 40	4 80	73 20

For the above cost the I.O.F. gives (1) Free Medical Attendance by the Court Physician; (2) The Total and Permanent Disability Benefit; (3) Relief from any further payments or taxation of any kind on reaching the age of 70 years; (4) The Old Age Disability Benefit at or after age 70; (5) The Old Age Pension Benefit, and (6) The Burial Benefit.

Appreciation from the West.

"The Supreme Court of the Independent Order of Foresters recently convened in Toronto, and by a vote of one hundred and twenty-five to sixteen, decided to increase their rates. It was also decided to admit women. The report showed that the affairs of the Foresters had been conducted with a high degree of managerial ability, and its growth, both in membership and financial strength, was all that could be desired. With its new schedule of rates it is believed that this organization has materially strengthened its position. The best minds in all fraternal societies are looking into the question of costs, and are building for a future that will be permanent and enduring."—OKLAHAMA WORKMAN.

A Labor Statesman.

Bro. Samuel Gompers, President of the American Confederation of Labor, at Kansas City, was unanimously re-elected. Bro. Gompers for years has proved himself a labor statesman. He got his inspiration in the Independent Order of Foresters, where for two terms he served as Supreme Marshal on Supreme Chief Ranger Caldwell's staff, in 1874-5. Bro. Gompers is still attached to our Order, and is an ardent co-laborer in the Foresters' field. His honesty, energy, ability and courtesy keep him in that proud position. Geo. E. McNeill of Boston, who nominated Bro. Gompers, truly said: "He cannot be corrupted. When we get a good man in a place we should keep him there."

The High Courts.

HIGH COURT OF CALIFORNIA.

Please publish a notice in THE FORESTER that the High Court office and headquarters have been moved to rooms 39, 40 Bryson Block, corner 2nd and Spring Streets, Los Angeles, Cal., where all communications for the High Chief Ranger or High Secretary should be addressed in the future, and oblige

G. A. McELFRASH, H.C.R.

HIGH COURT OF NORTHERN MICHIGAN.

Resolutions of Thanks.

The following resolutions were unanimously adopted at the meeting held in the hall of Court Maple Ridge, No. 300, for the purpose of organizing a High Court for the Upper Peninsula.

Resolved, That the Foresters of the Upper Peninsula of Michigan, as represented at this meeting, hereby tender to the Supreme Court, and especially to our beloved Supreme Chief Ranger, Oronhyatekha, our sincere thanks for their kindness in granting our petition for a High Court; and be it further

Resolved, That we express our hearty appreciation of the grand work which has been done by the Supreme Executive in carrying out the true principles of humanity as well as fraternity in caring for the widow and the fatherless, and while not altogether agreeing with the necessity for change of rates and extension tax, at present, yet knowing that our Supreme Chief has nothing but the good of the Order at heart, we place our confidence and pin our faith in his wisdom, and our prayer is that he may be long spared to guide our Order, and when his time comes may his spirit be wafted to The Supreme Court on high.

ALEXANDER MAIN, } Committee on
WM. H. DANFORTH, } Resolutions.
COLIN D. DOIG, }

HIGH COURT OF WASHINGTON.

OFFICE OF THE HIGH SECRETARY,
TACOMA, WASH., Jan. 16th, 1899.

To All Courts in the State, Greeting:

The year of 1898 having passed and proved a most prosperous year for our Order, it is with pleasure that I send this my first letter for the year 1899 to the Courts, realizing from the few reports at hand that our State has furnished its full pro-rata increase during the past year, and that nearly all Courts have new applications on hand and expect prosperity during the coming year. A few cases of dissatisfaction have occurred on account of the change in rates; but, after matters have been explained, the persons who seemed most dissatisfied are now nearly all the most earnest workers and see the advantages of the changing of rates at this time. Court Rainier, at Auburn, instituted by H.C.R. Bro. Forsyth in De-

cember last, is already increasing its membership. Court Alturus has amalgamated with Court Silver, leaving Court Silver the second largest Court in the State, with Court Seattle a close third. I expected to be able to give the total membership in the State at this time; but I have not yet received the necessary reports, owing, I think, to the fact that some of the Courts have been delaying sending their reports, wishing to send remittances for supplies at the same time. I have, however, been unable to send bills for supplies on account of not having the prices on certain new supplies shipped to some of the Courts; also, because I have been unable to fill orders complete, not having received the Constitutions from The Supreme Court. I expect, however, to have plenty of Constitutions and other supplies in a few days, when all back orders will be forwarded. But I may delay the sending of bills until after February 1st, when I shall send them with my February letter, thereby saving postage. In the meantime, until you receive the new Constitutions, you will find the new rates for the ordinary class in your September FORESTER, page 79, column 3, proposed monthly rates; or in your December FORESTER, page 171, column 2, new I.O.F. monthly rates. This High Court expects to receive rate pamphlets in a short time, when some will be sent to each Court.

Most of the Courts, no doubt, have their officers installed by this time. Court Destiny had a successful public installation January 6th, conducted by H.C.R. Bro. Forsyth and H. Chap. Bro. McAllaster. Courts Seattle and Puget Sound had a joint installation January 10th, conducted by the H.C.R. and the writer. The Spokane Courts will have a public installation on January 19th, to be conducted by the High Chief Ranger.

May the new officers do as well as the old ones have, and go them one better. Bro. Klein, the new Chief Ranger of Court Seattle, has made a good record in a sister Order, and with such able associates as he will have in Court Seattle he should break his previous record and give Court Silver a hard race for second place in the State. In Court Destiny the old officers were nearly all re-elected, and with the assistance of the new ones, some of which are hustlers, will endeavor to hold first place. The Chief Ranger of Court Puget Sound, Bro. Davies, promises to make an increase in his Court, and no doubt he will; he has the determination and good men to help him. Court Bellingham Bay did itself honour in December, adding 25% to its membership in one evening; and Bro. Reuter says more are coming. Court Silver reported 125 members last month, and I am in hopes that the final returns will be still better.

The Companions of Court Red Clover, at Seattle, lose no opportunity in getting new members. They secured two applications on the night of installation of officers in Courts Seattle and Puget Sound. They will have a social on the evening of January 24th, and will, no doubt make it a success, as they are good entertainers. Courts that have sent their High Court dues will find their receipt and new Password enclosed. Hoping that you all will excuse the delay in answering correspondence, and the filling of orders during the past month, I wish you all a happy and prosperous New Year; and promise you promptness and despatch from now on.

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

Among the Courts.

CALIFORNIA.

High Chief Ranger McElfresh writes:—"Every thing is going along harmoniously and successfully in the Golden State, and we expect to keep our banner well to the front, among the most successful jurisdictions in the Order, throughout the present year."

"We are pleased with our net gain of 340 members during December last, and proud of the fact that the I.O.F. received a net gain in one month, of 6,920 members, and we don't know of any institution of our kind that is doing any better."

Yolo's Reception.

The reception tendered by the members of Court Yolo, No. 1313, to Gen. G. A. McElfresh, High Chief Ranger of the Order, in Odd Fellows' Hall, January 7th, was a social success in every particular. The hall was crowded with guests, to meet and hear the eloquent gentleman who was on the program for an address.

Gen. McElfresh arrived on the evening train and was escorted by members of the local Court to the hall, which was even then well filled. He was introduced to many, with all of whom he made the most favorable impression by his genial and affable manner. Those of the members who were on the reception committee exerted themselves to make it pleasant for all, and the result was indeed a success. The whole affair was delightfully unconventional; there was a general spirit of good fellowship among all.

Dr. Grant made the hit of the evening with his song, which caught the audience. The genial doctor was compelled to respond to several encores, in each of which he maintained his first agreeable impression. Mr. Woolley was his accompanist.

G. A. McElfresh was then introduced and spoke at length on the accomplishments, the benefits and the condition of the Order. His address was fluently delivered in well chosen words. It was entertaining, interesting and instructive, and the gifted speaker was accorded the closest attention throughout. He is an able speaker.

Gen. McElfresh's address was followed by an impromptu program, during which Dr. Grant rendered that song of songs, "Sweet Marie," in a manner that took the house by storm. The banquet which followed was one that the members and committee in charge may well feel proud of. The arrangements were perfect and the services first-class. The edibles were fit to grace the table of a king, and every piece of table linen and crockery were scrupulously clean. The tables were filled three times during the evening and those who were seated at the last table fared as well as those at the first. The occasion was a success in every particular and the local branch of the Order have just cause to feel proud of the result of their efforts.

During the evening eight applications for membership were filed by gentlemen present.

The committees who had charge of the entertainment were: On Invitation—Dr. Prose and C. W. Picard; Entertainment—J. T. Grant and W. P. Craig; Refreshments—F. McGriff, Ed. Dyas, H. Hachmann, I. Lasky and E. P. Huston.

Court Yolo is sure to reap a benefit from the entertainment, and in the opinion of the scribe they deserve it.

The Grand Order of the Orient.

(From the "Mountain Echo.")

There is no jollier aggregation of boys in Santa Cruz county than the members of Court Wildwood, No. 633, Independent Order of Foresters, and when they go in for a good time they always have it. The occasion this time was the annual installation of officers, which took place at a special meeting, Wednesday evening, at Perry's Hall, Deputy Supreme Chief Ranger W. S. Rodgers, acting as installing officer, assisted by Past Chief Rangers A. H. Stagg and I. T. Bloom, and the following efficient corps of officers being installed:

Past Chief Ranger, A. L. Seidlinger; Chief Ranger, G. L. Morancy; Vice Chief Ranger, Henry A. Jameson; Rec. Sec'y, W. S. Rodgers; Fin. Sec'y, Isaiah Hartman; Treasurer, J. H. Aram; Chaplain, Frank L. Huff; Physician, Dr. W. J. Caesar; Senior Woodward, W. R. Bennett; Junior Woodward, J. H. C. Bruce; Senior Beadle, F. W. Brimblecom; Junior Beadle, Chas. M. Robertson.

At the conclusion of the installation ceremonies, a session of the "side show" known as the Grand Order of the Orient was held, and four candidates duly installed into the wonderful and untried mysteries of that degree, much to the edification and delight of the Princes assembled, as well as the candidates. If there is anything in the wide world that will keep a smile on the faces of the members of Court Wildwood for a week afterward, it is a session of the Grand Order of the Orient.

After the Oriental fun came refreshments, consisting of hot coffee, milk, ham sandwiches and cakes of many kinds, all especially manufactured for the occasion by the Foresters and their kindly better halves. It was well-nigh midnight when the feast was over and the members departed homeward asserting, one and all, that they had never had a better, happier, jollier "high jinks" in the eight years' existence of Court Wildwood than on this occasion.

"The Independent Foresters are very properly patting themselves on the back over the expeditious manner in which they secured the insurance money for Mrs. Stuart Kearne. It was received yesterday. Mr. Kearne died on the 25th. On the 27th he was buried, and proof of his claim for insurance was filed on the same evening, and on the 28th was forwarded to headquarters at Toronto, Canada. On January 12th the draft for \$4,000 was received."—*Riverside Daily Press.*

Monica's Installation.

A large number of the members of Court Santa Monica, No. 38, assembled to witness the installation ceremonies which were so ably conducted by G. A. McElfresh, High Chief Ranger of the Order for this State, assisted by H. Z. Lowman, as High Marshal and A. E. Jackson as High Conductor.

The following is the full staff of officers installed: Court Deputy, Alf. Morris; Past Chief Ranger, J. T. Connelly; Chief Ranger, W. W. Waller; Rec. Sec'y, G. W. Cullen; Fin. Sec'y, A. Busior; Treas., J. W. Cray; Vice Chief Ranger, W. I. Hull; Orator, D. McCoil; T. W., Chas. Thomas; S. W., Geo. Williams; S. B., K. B. Summerfield; J. B., D. B. Saunders; Physician, N. H. Hamilton.

After installation, H. C. R. McElfresh delivered a very able and much appreciated address on the

Order in general and the new features in particular, which were introduced into the Order at the last session of the Supreme Court held in Toronto. Out. These new features are of great benefit to the old members as well as those contemplating joining the Order.

A Forester Honored.

Last September a sister fraternal beneficiary order known as the Western Knights Protective Association, with supreme headquarters at St. Charles, Minn., offered a prize of \$100 in gold for the best ritual submitted, and among those competing was Bro. A. H. S. Perkins, Court and District Deputy of Court Angelina, No. 3422, at Los Angeles, Cal., and on January 3rd that gentleman received the assurance that he had won over about a hundred, comprising some of the best fraternal and literary men in the century, and enclosing an order for \$100. Mr. Perkins is not only one of the most enthusiastic Foresters on the Pacific coast, but is a past presiding officer in six different fraternal societies, including Masons and Knights of Pythias, and is perhaps the best fraternal writer in California, his article republished in the FORESTER about a year ago, from the *National Underwriter*, on "Will Fraternal Insurance Insure," giving him a national reputation. At the last session of the High Court of California he was the efficient chairman of the Press Committee, and is the fraternal editor of the *Los Angeles Daily Times* and editor of the official organ of the Knights of Pythias of California and the official organ of the Fraternal Brotherhood.

Court Central Ave. Sounds the Reveille.

Our Court Central Ave., No. 1970, is on the eve of a great revival, the brethren are awakening as if from a long sleep to realize that they belong to the grandest Fraternal Order on earth and that the meetings that they have missed have been their own loss. From the number of brethren who visit us from our sister courts it is evident that some of them hope to be able to instill some of the life and energy into their own courts that is proving such a success to No. 1970. To the brother who thinks he has not time to attend our meetings I want to say there is something of interest to you and needs your personal attention every meeting. To our visiting brethren let me say we are always glad to have you with us and hope every Forester in the city will make an effort to visit Court Central Ave., No. 1970, in the near future. One application and several enquiries as to rates were on hand at our last meeting and we feel confident of passing the one hundred mark in the near future. Let every Brother be up and doing, and not be satisfied to let some one attend to your share. We pride ourselves with the thought that there are no drones in our Court.

A Good Thing.

(*"Sanger Herald," Jan. 14th, 1899.*)

We never know how good certain things are till we see them tried. The benefits of the various fraternal and beneficiary societies which are so well represented in Sanger can only be fully appreciated by those who have enjoyed them. Most of our citizens are well acquainted with Mr. Josiah Walton, a farmer residing three miles southwest

of Sanger, who suffered a dislocation and fracture of the left hip joint, about a year and a half ago, by being thrown from a horse, since which time he has been unable to perform any manual labor whatever and could only walk around with the aid of crutches. Mr. Walton, fortunately, joined the Independent Order of Foresters when Court Sanger was instituted in October, 1891, and according to the term of his policy was entitled to receive one-half of its face value in case of an accident which should render him totally and permanently disabled. Absolute proof of his disability was furnished recently to the Executive Council of the Order, and at the regular meeting of Court Sanger, last Thursday evening, Bro. John A. Redfield, Court Deputy, exhibited a check for \$1,500 in favor of Bro. Walton, which had just been received from the Supreme Secretary at Toronto, Canada. Naturally enough the members were highly elated at the successful outcome of their efforts in behalf of their disabled brother, and the Order was praised for its meritorious action. Mr. Walton held a \$3,000 certificate in the I.O.F., half of which has just been paid and the remainder will be paid to his beneficiaries at his death without the payment of further premiums, and if he should live to reach the age of 70 years he will draw the balance himself. This is the first time anyone in Sanger has received a payment on beneficiary certificate, and it proves that there are life insurance orders in which it is not necessary to die to win.

ILLINOIS.

This jurisdiction has, during the year 1898, made most substantial gains in membership. It has been the policy of those who had the work in charge to strengthen the weaker Courts, and as far as possible get them all in working shape. During December every worker in the State put forth his best efforts to bring in new members, and we are greatly in hopes that when the reports for January are in, it will be found that their efforts have not relaxed. Onward, despite all opposition, is the motto of the brethren.

A desperate attempt has been made to put life into a few weak Courts—the only weak ones in the city—and in two or three cases it was found necessary to merge two, and make one fairly strong Court. This has been very happily accomplished, and now all the Courts are in shape to do good work during this year.

During December a number of Courts in Chicago have made almost unprecedented progress—notably, Courts Independence, Comfort, Woodlawn and Illinois; while Court Glen Oak, of Peoria, added nearly a hundred during that month. Surely there is nothing the matter with Illinois.

Owing to the fact that so many Courts are located in Chicago it was thought expedient by the High Standing Committee to rent one of the largest halls in the city and hold a public installation, at which all Courts so desiring could have their officers installed by the High Chief Ranger, Bro. A. E. Stevenson.

In pursuance of this idea the Masonic Drill Hall, situated on the seventeenth floor of the Masonic Temple, at the corner of State and Randolph Streets, was engaged for Friday evening, January 13th, and notices sent to the Courts of the city.

Notice was also given in the Jan. issue of the *Forester Gazette*, and on the evening of the 13th a large and enthusiastic meeting was held. The following members of the High Standing Committee were present: Bro. Stevenson, H. C. R.; Bro. W. P. Clancy, P. H. C. R.; Bro. Donohue, H. Treas.; and Bro. W. C. Schaefer, H. Counsellor. The usual ceremony of installation was carried out, after which talks and general discussion on "good and welfare" were indulged in.

Bro. Stevenson gave a somewhat extended talk on the past year's work, and outlined in part the work for the coming year. His remarks were enthusiastically received, and general goodwill prevailed. Bro. Lampe, who has just of late come to us from the Illinois Order, bringing nearly a hundred members with him, was asked to make some remarks. Bro. Cummings, C. R. of Court Illinois, gave a very enthusiastic talk, and all present felt the force of his remarks. This meeting, taken altogether, was one of the most enthusiastic and interesting ever held in this city. The hall, though very large, was crowded to overflowing, and every person present could see that Forestry has a great future before it in this State. The following Courts were represented: Illinois, Independence, Magnolia, Cherokee, Old Thornton, Glory, Germania, Newport, Fort Dearborn, Fullerton, Good Intent, Daskam, White Rose, Waveland, Firelight, Gen. Logan, Kenwood, Mandolin, Union Eagle, Hyde Park, Prominence, Main, LaSalle, Wonder, Woodlawn, Livingston, Iroquois, Virginia, I Will, Orlice, John Cabot, Dawson, Oakley, Phil Sheridan, Wisdom, Humboldt, August.

SOUTH CHICAGO, ILL., Jan. 14th, 1899.

One more year on life's pathway has been passed, and what the Foresters of Illinois have striven to do for the advancement of the Order is recorded along the wayside to be read and judged by all. Much has been said about our organization, and it cannot be denied that the I. O. F. is, in every sense of the word, one of the greatest and most cosmopolitan societies to-day in existence. Non-workers should have no place in our ranks, and idlers should find no shelter in our fraternity. Court Ainsworth, No. 783, of the jurisdiction of Illinois, of which the writer has the honor of being a member, is seemingly coming at last to the front. With a membership of 50, and located in the industrial centre of the Calumet region, there is no reason why our membership should not reach the century mark during 1899. In the "dark and evil days" of injunctions, when the I. O. F. was compelled to do business here in out-of-the-way and forgotten halls and places, this Court struggled on, hoping for better times; these times have come at last, and it is hoped that the brothers in Illinois will take every advantage of the occasion and no longer hide their light under a bushel.

At our last annual election I was glad to see that the true and faithful standard-bearers who have in the past carried the banner of Forestry were re-elected to their respective offices and given the privilege of leading their hosts on to victory. Our worthy Secretaries, Bros. Bruff and Schroeder, of whom too much cannot be said in their praise, having won the confidence and esteem of their fellow-members, were continued in their offices; same with our Treasurer, and in regard to our worthy C. D. H. C. R., Bro. Daniel O'Connell, it is needless to remark that a descendant of the "great emancipator" was not forgotten—the

whole voice of the Court was unanimous in his favor. With such leaders it is expected that Ainsworth will make its mark in the Order during the coming year, and it is hoped that the brothers will give their undivided attention to increasing the membership of our Court, and by their attendance at meetings make the occasions a source of interest and pleasure to all present.

I am yours in L., B. and C.,
"ONE OF OURS."

MAINE.

ISLESBORO'S STATELY HALL.

The officers of Court Islesboro, No. 3437, of Islesboro, Maine, were installed on Friday evening, 5th January, by Bro. Fred. A. Perkins, D. S. C. R. The ceremony was public, and, notwithstanding a severe snowstorm which prevailed at the time, there was a large attendance, and everybody present had a good time. This Court is making splendid progress, having doubled its membership since its institution. It can boast of having the finest hall in the county, finished in white-wood and maple, in connection with which is a well-equipped dining-room, etc. There are several applications to be acted upon at the next meeting.

ISLAND FALLS, ME., Jan. 10th, 1899.

Court Cody, No. 3454, has elected the following officers for the ensuing year, viz.: P. H. Cody, M. D., C. R.; John Sullivan, V. C. R.; Sam. Ewell, R. S.; H. E. Trueworthy, Fin. Sec.; Berry, Treas.; S. Howard, S. W.; E. Garrison, J. W.; Jas. Estey, S. B.; A. Stackable, J. B.; Chas. Clough, Chap.; P. H. Cody, M. D., Court Phys.; H. E. Trueworthy, P. H. Cody, Fin. Com.; D. Brown, G. Moran, Trustees; George York, Court Deputy.

Court Cody, No. 3454, was organized March 20th, 1897, and has now a membership in good standing of over eighty.

During the months of May and June over twenty-six new members were secured, and two beautiful lamps that far surpassed our greatest expectations were received by Bros. P. H. Cody and Wm. Crandlennie.

A very successful ball, which was enjoyed by all who attended, was held under the auspices of Court Cody, No. 3454, on the evening of Dec. 23rd. Music was furnished by Davenport's orchestra, and supper was served at the Bliss House, whose proprietor is an ardent member and admirer of the Order.

All the members of Court Cody are working in harmony for the success of our Court, and we trust and expect that in one year hence we will be the second, if not the first, in size, instead of the fourth, as the classification of the Courts in Maine showed in one of the preceding FORESTERS.

Trusting that the Order may ever flourish and that many new courts may be organized during 1899, and that all our acts towards each other may be in L., B. and C.

P. H. Cody, R. S.

MANITOBA.

At a recent meeting of Court Manitou, No. 135, the following officers were installed: W. D. Ruttan, C. R.; J. Craven, V. C. R.; Thos. V. Lister,

Rec. Sec. ; Jas. Huston, F.S. ; J. A. Hill, Treas. ; W. Ross, Chap. ; J. E. Hall, S.W. ; Alex. Tait, J.W. ; O. Jackson, S.B. ; J. Cassels, J.B. ; Dr. R. W. McCharles, Physician ; G. W. Ullyot, C.D., H.C.R. ; J. A. Orrange, P.C.R. Reports were read showing the Court to have been very active during the past summer. There were 20 initiations, 3 suspensions and 2 deaths, the total membership now being 152. The members pay great attention to the care of the sick, and try in every way to carry out the benevolent principles of the Order ; so that it is not to be wondered at that the Court is in a flourishing condition.

MICHIGAN.

Joint Installation.—Officers of Gladwin and Edenville Courts of Foresters Installed by Lee E. Joslyn, High Secretary.

Friday night was a red-letter night for the Foresters of Gladwin and Edenville Courts, when they met jointly at the hall of Gladwin Court, and the officers of both Courts were installed by Lee E. Joslyn, of Bay City, High Secretary and Past High Chief Ranger. Mr. Joslyn's conduct of the installation was very impressive and interesting. The impression made by him upon all present was all that could be desired, and he made a host of friends here both for himself and the Order.

Following are the officers of the two Courts installed :

COURT EAGLE, NO. 250, GLADWIN.

P.C.R., C. G. Suylandt ; C.R., James McDougall ; V.C.R., Dr. Leininger ; Sec., John Malcho ; F.S., Wilson Haynes ; Treas., H. D. Scrafford ; Chap., Wm. Y. Smith ; Court Physicians, Drs. J. W. Leininger and C. G. Suylandt ; S.W., W. Gorman ; J.W., Frank Bendle ; S.B., Pat. Shea ; J.B., John McIntosh.

COURT EDENVILLE, NO. 3724.

C.R., Ira Isham ; V.C.R., Wm. Schearer ; R.S., F. P. Hooper ; F.S. and Treas., George Andrick ; Chap., Thomas Y. Swanton ; S.W., Ross Huffman ; J.W., Al. Cary ; S.B., James H. Grover ; J.B., Chancy Raymond.

After the installation ceremonies Mr. Joslyn gave an interesting talk to the members of the Order and their guests, members of their families who were present. The officers of the two Courts were then called on, and responded in an appropriate manner.

After the speaking, sandwiches, cake and coffee, were passed by the lady portion of the Foresters' families, and a fine luncheon was enjoyed.

I. B. Weinberg and Alva Qusin, of Edenville, L. Himelhook, of Beaverton, Mr. and Mrs. F. L. Simpson, of Estey, were among those present from out of town.

They Admire Our Calendars.

" Claude Greene, Recording Secretary of Court Gibraltar, No. 1489, I.O.F., has received from the main office at Toronto beautiful calendars as compliments of the Independent Order of Foresters, enough to furnish one to every Forester in the city. The background of the calendar is gilt. A bust statue of Oronhyatekha, the founder of the Order, occupies a prominent position, and two beautiful

women are showering him with glory. There is also a picture of the Forester Temple at Toronto, and the calendar proper is surrounded by the United States and British flags."—*Morning Patriot*, Jackson.

HASTINGS, MICH., Jan. 25th, 1899.

Court Hastings, No. 246, had an open installation of officers together with the Court of Companions. The High Chief Ranger, M. M. Callaghan, gave us an address on Forestry, which was warmly received. Mrs. Stuart, of Grand Rapids, assisted the ladies.

Yours in L., B. and C.,
JACOB REHON, R.S.

Court Munising, No. 3783, started last February, 1898, with 25 members, and at every meeting some new member has been initiated, and we have at present a Court of young hustlers who are doing all they can to make it the banner Court of the new High Court of the upper part of Michigan for the year 1899.

Our new list of members who will conduct the several offices for Court Munising are as follows : Wm. Lonix, C.R. ; Wm. Nill, V.C.R. ; H. N. Coddington, R.S. ; A. Symons, F.S. ; John McMillan, Treas. ; A. L. Johnson, Chaplain ; A. Brunea, S.W. ; Maze Donogh, J.W. ; Chas. Robokons, S.B. ; Chas. Stay, J. B.

Our meetings are well attended, and some of the arguments are so warm that almost everyone tries hard to be on hand to hear what is said.

Our Treas., John McMillan, attended the meeting at New Burry, Mich., of the new High Court of the U.P. of Michigan. We are all anxious to hear what he has to say at next meeting.

Yours in L., B. and C.,
H. CODDINGTON.

WAYNE IS NOT ON THE WANE.

Court Wayne, No. 864, is booming. We have just purchased an extra fine set of regalia, and intend to make a rush in 1899. At our regular meeting, Jan. 4th, the newly elected officers were duly installed by Bro. Sparling, H. T. of Michigan. After which the retiring Fin. Secretary, Bro. W. G. Mahln, was presented with a handsome jewel by the P.C.R., Bro. A. Bathurst, from the members of the Court as a token of the esteem in which he is held. We all join hands and hope and trust that Bro. Mahln will live long to enjoy it.

This is the first time we have written anything for THE FORESTER, so trusting you will give us space, I remain,

Yours fraternally,
A. B. BATHURST, P.C.R.

NEVER TO BE FORGOTTEN.

In all the history of Detroit Forestry no event will ever remain so indelibly in the minds of those who attended the Grand Union initiation at the I.O.F. Temple, as that of the night of Dec. 29th, 1898. The occasion was one looked forward to for five weeks, especially since we had the promise of having Dr. Oronhyatekha present.

The Deputy Supreme Chief Ranger of the District had the pleasure of receiving this assurance from the Doctor at the Hotel Cadillac the day before. Immediately the good news whirled over telephone wires to brother Foresters, and they set

about spreading the glad tidings. The Temple was decorated in a veritable forest scene. One of the finest specimens of the moose's head was obtained from the interior of the State, and the emblem of our Order was truly exemplified directly above and in front of the dais which seated the distinguished visitors. The incandescent lights beamed brightly from behind and amidst the green boughs of cedar, pines, holly, ferns and palms.

At eight o'clock the large hall was crowded with Foresters and the ante-rooms were seething with candidates. The meeting having been called to order by Bro. Wm. H. Sparling, H.T. of Michigan, the announcement was made by the Senior Beadle that the S.C. Ranger and Supreme Counselor were in the ante-room in waiting. The assemblage being called up, the S.C.R., accompanied by Brother E. G. Stevenson, pushed their way through to the pedestal, and then were given the royal salute; after which they were seated upon the dais strewn with holly and evergreen. After a short delay the long file of candidates marched into the hall for initiation. Court after Court filed in with the finest specimens of manly insurance risks until the number of 193 had placed themselves around the altar for obligations. The Supreme Chief Ranger's eyes sparkled with delight as the last Court announced its candidates. Supreme Counselor E. G. Stevenson then administered the obligations, after which the Supreme Chief Ranger gave the secret work. Many times have I heard the secret work given, but never before did it seem so interesting, because the very man who inaugurated the signs, grips and passwords gave the original reason for each and every one. A short recess being given, the newly initiated candidates were welcomed into our noble Order. Handshaking and greetings were now extravagantly indulged in. The meeting being again called to order, Bro. E. G. Stevenson addressed the members, dwelling at considerable length upon the division of the High Court of Michigan, and by which he was now the High Chief Ranger of the Eastern Territory.

The quartette of Court Majestic now rendered the Foresters' anthem No. 12, in which the distinguished visitors themselves became enrapt, and were singing to the tune of "Red, White and Blue."

The S.C.R. now addressed the meeting, and as a score or more of candidates had left who could not wait longer in the crowded ante-rooms and corridors of the Temple, he announced that all candidates who were unable to attend at this meeting might be initiated in the respective Courts on the first meeting of the coming month. The Doctor then explained the action of the Supreme Court in the increase of rates, extension of Order tax and form of new contract offered by the Order. He referred to the weak plant of Forestry in Detroit some years ago, and which after much waiting and being nurtured with the tenderest care, had now grown to a mighty tree—aye, the stately Pine of Michigan. (Cheers.) Wishing Foresters in Michigan Godspeed, the Doctor closed his remarks amid cheers, after which he retired to meet his night train for home. Three cheers for Supreme Chief Ranger were given as he stepped from pedestal to the ante-room.

The meeting continued, and speeches were made by Bro. J. A. Frise, P. C. Ranger of Michigan, and other prominent Detroit Foresters; the meeting then closed with the determination to bring Michi-

gan Forestry to the lead over and above all other jurisdictions in our noble Order.

J. M. BRENKIST, D.S.C.R.,
District Detroit, Mich.

Detroit may well boast of the great work accomplished by its membership since May 1st, 1898. On that date 16 Courts were in the Detroit district with a membership of less than 800. To-day it has more than double that number, and some Courts who only had nine members remaining in good standing to-day number 48. Other Courts have multiplied three-fold. Some of the larger Courts aided the smaller ones, showing the proper fraternal feeling so manifest in Detroit Forestry. Three hundred and ten applicants were examined in December for Detroit Courts, and as in this climate are found the best insurance risks, it can easily be said that nine-tenths will pass the Medical Board. The end of Detroit energy is not yet, neither has its fullest ability been demonstrated, therefore look out for us in 1899, for we are coming thousands strong.

DEPUTY.

MINNESOTA.

The High Chief Ranger visited a large number of Courts outside of St. Paul and Minneapolis during December and January. The High Court Session will be held February 8th at Minneapolis, in the Masonic Temple. A full account of the proceedings will appear in the March FORESTER. Every indication points to a successful and harmonious meeting.

PROGRESSIVE CINCH—PROGRESSIVE COURT.

RED WING, MINN., Jan. 11th, 1899.

Court Red Wing, No. 980, held its annual entertainment on Monday evening, Jan. 9th, which was a success in every way.

The Court held a secret meeting from 7 to 8 o'clock, at which time H.C.R. Bro. O'Neill enlightened the brethren on the new rates of dues, benefits, etc.

At 8 o'clock the doors were thrown open and the ladies were admitted, and Bro. O'Neill, assisted by H. Treas. E. N. Young, installed the officers elected for 1899, after which progressive cinch was played and fine refreshments served by our own caterer, P.C.R. Geo. F. Gross. Dancing was last on the programme, which lasted until an early hour.

M. P. LOVGREN, R.S.

Red Wing is a very live and progressive Court, as it ought to be, seeing that it has amongst its members that veteran Forester, Bro. Hiram Howe, P. H. Treasurer.

On January 10th the High Chief Ranger installed the officers of Court Rosemount at an open meeting held in the public school hall. After the installation ceremonies the High Chief Ranger delivered an address on the features of the Order, and in the course of his remarks exhibited a draft for \$1,000, which had arrived that day, in payment of the policy of Bro. Bennett. The *Hastings Democrat* has the following to say upon the promptness with which this loss was paid.

L. O. F.

The claim on the death of Peter Bennett, who was a member of Court Rosemount, No. 1135,

I.O.F., of Rosemount, Minn., was received by the Court Deputy and turned over to the beneficiary, Mrs. Ellen Bennett, mother of the deceased, on Jan. 9, the amount being \$1,000. Mr. Bennett died at his home in Rosemount, on Dec. 24, of typhoid fever. The claim and proof of death were sent to the head office at Toronto, Canada, on Dec. 27, and the claim was paid in full just thirteen days from the day of death, which speaks well for the Order. This is the first death-claim the I.O.F. have been called upon to pay in this county. Mr. Bennett joined the Order on Jan. 3, 1898.

Court Stillwater held its annual public installation and ball on January 11th. J. C. O'Keefe, P.H.C.R., officiated as installing officer.

Court St. Cloud, a newly-organized Court of seventy-five members, held a public installation, followed by an entertainment, on January 24th. The High Chief Ranger acted as installing officer.

Court Calhoun's officers were installed on January 25th by the High Chief Ranger, assisted by the members of the High Standing Committee. After the ceremonies a varied and interesting programme, prepared by Bro. F. A. Whittier, was rendered under his direction.

MINNEAPOLIS, MINN., Jan. 16th, 1899.

Court Lumber Heights, No. 1963, held a most successful public installation service, Jan. 9th. A large number of invitations were judiciously distributed by the members. About 600 persons were present to witness one of the most impressive public installation services ever held by the Court. Deputy S.C.R. Bro. Chadwick was the installing officer and performed his work in a masterly manner. Bros. Dr. T. J. Reid and H. C. Bunker acted as D.S.M. and Conductor.

These Bros. by appearing in military uniform with swords and chapeaux added greatly to the attractiveness of the ceremony.

After the installation a short musical and literary programme was presented. Miss Florence Horton, Mrs. Dr. T. J. Reid and Miss Clara Reid rendered piano solos and duets. Miss Solberg gave a recitation that captivated the audience. The address of Bro. Dr. T. J. Reid was most excellent, a copy of which is forwarded to the INDEPENDENT FORESTER for publication, at the request of Bro. Chadwick and the members of the Court.

Court Lumber Heights has had a most phenomenal growth during the year, as many as 47 new members being initiated at one regular meeting. Under the skilful management of the newly elected Chief Ranger, Bro. J. E. Cooney, the Court is certain to enjoy a year of great prosperity.

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

T. E. SMITH, R.S.

What They Think of Bro. O'Neil, H.C.R.

The Independent Order of Foresters were honored Wednesday evening with the presence of High Chief Ranger O. H. O'Neil, who gave the court a very interesting and instructive address. Mr. O'Neil is a good talker, well acquainted with the rules and regulations of the Order as well as with the plan of insurance this society deals in. He enlightened the members on many subjects and convinced them that this society was leader in the assessment insurance. They have ever provided for a sufficient surplus that would maintain the Order in its advanced age, when experience has taught that assessment insurance usually goes to

the wall. After being so pleasantly entertained by Mr. O'Neil, the members of the court partially returned the compliment by inviting him to accompany them to the White Star Restaurant where an oyster supper was served to about thirty of the Order.—*Planview News.*

We had always understood that Euclid had something to do with rigid lines and severe circles, as evidenced by certain troublesome textbooks in use in our schools. It appears we were wrong, if we may credit the following account which is taken from that most truthful of journals, the *Crookston Daily Times*:

CUTS LOOSE.

Euclid is Unanimous as Usual in Another New Society Venture.

BANNER COURT, I.O.F.

Instituted in that Village Last Night and all the Good Fellows in it.

The best of many good ones in and around Euclid were getting their heads together yesterday in that village, where everybody is looking for whatever there is in it in the way of fun, fashion or fancy.

The unusual stir was occasioned by the fact that a new secret order was about to begin doing business there. The liveliest goat in the whole flock of bearded blatters was procured, fresh tacks driven through the saddle flaps, and he was fed a lot of circus posters and other provender calculated to excite him to the highest pitch of desperation.

Forty-eight men had banded together and were billed to "go through" according to the most approved ritual of the Foresters' organization. They did it every one, with the aid of the goat, and today Chase Misner and "Pit" haven't a bottle of liniment of any sort left on their shelves.

J. L. Coleman was master of ceremonies, and when he hitches Deputy Supreme Chief Ranger on his name and takes an extra hitch in his belt, all others stand back and see him go. This is the sixth camp he has instituted in this district in the past three months, and where he works the snow melts, and Johnny-jump-ups flourish.

The new civic order started off with the following list of officers:

Court Deputy, Wm. Teal; Chief Ranger, Robert Teal; P.C.R., E. C. Murney; V.C.R., Wm. J. Krause; R.S., P. C. Keely; F.S., A. H. Pitkin; Treas., Peter Stuhr; Chap., M. P. Losey; S.W., Henry Biover; J.W., Jos. Morrison; S.B., Dennis Losey; J.B., T. H. Myers.

After the instituting services the members adjourned to the hotel, where they were joined by the ladies, and all sat down to a supper which was gotten up in Hostess Nelson's inimitable style. After the inner man had been provided for they all returned once more to the hall, where dancing and good fellowship were kept up until the wee sma' hours.

MISSOURI.

On January 11th Court Grundy, No. 3460, of Trenton, Mo., held a most interesting session, and besides receiving two new applications, and initiating a candidate, notwithstanding the new rates, the following installation of officers took place: C.R., Virgel F. Dawson; V.C.R., M. J. Burk;

R.S., W. S. Rynearson; F.S., D.M. Ward; Treas., Geo. Beekler; Chap., W. M. Pennington; S.W., Geo. Beekler; J.W., R. O. Gibson; S.B., S. O. Brantner; J.B., J. H. Dipple. Past Chief Ranger R. K. Chase acted as installing officer. Dr. J. Asher was made Court Physician. There is much activity in our Court at present, and before the year is over we hope to add many new members.

Yours in L., B. and C.,
W. S. RYNEARSON, R.S.

NEW BRUNSWICK.

Court Brunswick, No. 52, of Chatham, instituted the following officers on Monday, Jan. 2, 1899: P. C. Johnson, C.R.; S. D. Heckbert, V.C.R.; Geo. Stohart, Fin. Sec.; W. H. Muirhead, Rec. Sec.; W. J. Mowatt, S.W.; Wm. Bernard, J.W.; R. Irving, S.B.; Jos. Dickens, J.B.; James F. Connors, Treas.

The incoming officers have started in to develop enthusiasm for Forestry; the attendance has become better already; and the members are reaching out into the community for new material. Court Brunswick is all elbows now, and is moving to the front.

NEW JERSEY.

DEAR MR. EDITOR,—During a recent visit to Elizabeth, N.J., I became interested in the splendid showing made by our brother Foresters in that city, and concluded to risk telling you what you may already know in regard to the growth of the Order in the State, and particularly in Elizabeth, the old town which in the past has been known chiefly as the cradle of Princeton College, but which in future will certainly be known for its enthusiasm in Forestry. Out of a population of 50,000 there is a Forestric membership of 1,500, which we must admit is a flattering number when we consider that the 50,000 inhabitants are not all men, but more than two-thirds women and children.

But it was not so much the number as the character of the men that made up the several Courts of Elizabeth that impressed me. It can be said that the Foresters literally "own the town." I found that several ex-mayors, the present mayor, the president of the City Council, 9 out of the 12 councilmen, the judge and the clerk of the court, a member of Congress, a majority of the Board of Education, a majority of the police, including the chief, and nearly all of the Protestant clergymen are Foresters; and I got the impression that all these men of affairs are members of Court George W. Childs, which is certainly a fitting tribute to the great and good man after whom the Court was named.

At any rate, I am sure that the new Governor of New Jersey is a member of Court Childs, and as I write, not only my own Court, but all others in the State, are preparing at greater expense than ever before to turn out, even unto the last man, to help inaugurate a Forester Governor.

From Mr. J. E. Febre, P.H.C.R., I learned that the prospect for a large delegation to California, on the occasion of the next meeting of the Supreme Court, is good. Court Elizabeth, the pioneer Court of the city, which started off with 45 charter members, is veing with Court George W. Childs as to which shall have the more members,

with their sisters, cousins and aunts, in line for California.

I think, in a place where there is so much Forestric enthusiasm, there should be a few Courts of "Companions" organized, don't you?

LATOBE, PA., LADY MEG.
Jan. 16th, 1899.

"When Johnny comes marching home."

Court Hoboken, No. 1487, Hoboken, N. J., at their last meeting had as a visitor P.H.C.R. Jas. Calvert, of Elizabeth. Bro. August Schell, of the Astor Battery, received a rousing welcome when he appeared in the Court room with his uniform on.

Bro. P.H.C.R. Calvert installed the following officers: Andrew Wegner, C.D.; John W. Meyer, C.R.; William B. Dede, P.C.R.; Frank H. Meyer, V.C.R.; Louis Christ, Treas.; Chris. Gumbrecht, R.S.; Fred. Schwetje, F.S.; Henry Meicke, Chap.; Charles Engel, S.W.; Henrick Bendickson, J.W.; George Awel, S.B.; Christian Larsen, J.B.; C. A. Peterson, Court Phy.; A. Wegner, Louis Christ, Fin. Com.

Court Hoboken, No. 1487, and Court Eiche, No. 1378, in conjunction will hold their grand annual ball in Odd Fellows' Hall on Feb. 25th, to which all Foresters are cordially invited, as both Courts are trying to get enough to enable them to start their own Sick Fund. During Good and Welfare Bro. August Schell entertained the Brothers present in giving his experience in the Spanish-American War at Manilla.

JOHN W. MEYER, C.R.

At the last meeting of Court Frelinghuysen, No. 1698, I.O.F., the following officers were duly installed: Bro. R. C. Black, C.R.; R. J. Kane, V.C.R.; H. C. Roller, Rec. Sec.; E. E. Blanchard, Fin. Sec.; R. Byers, Treas.; E. L. Baldwin, S.W.; J. Mershon, J.W.; B. Mahon, S.B.; J.B.; Jas. Cunningham, Chap.; Dr. Patton, Phy.

NEW YORK.

The Late Hon. A. W. Peters.

While ordinarily the advent of the eve of the New Year is a welcome event to all good citizens, yet the occasion of last 31st Dec. was a melancholy one for our brethren of Court Mecca, No. 1686, for it devolved upon them to assist in paying the last rites to their late brother Hon. Augustus W. Peters.

Bro. Peters was one of the most prominent figures in the political and fraternal life of New York, being Chairman of the General Committee of Tammany Hall and an energetic member of many fraternities. He was noted for his executive ability, whether in the arena of business, politics or the Lodge.

The esteem in which he was held in whatever circle he moved cannot be better expressed than in the following resolution passed by his business associates, but which would be heartily concurred in by his associates also in his other spheres of usefulness:

MINUTE.

"The Consolidated Stock and Petroleum Exchange of New York is called upon to record the death of one of its oldest and most prominent members, Mr. Augustus W. Peters.

"He was one of the original members of this Exchange, and for more than twenty-one consecutive years its Chairman, and at the time of his death was the second Vice-President. In all these years of active work he devoted himself assiduously to the performance of his duties, and he rendered these in a conscientious, thorough and competent manner.

"In his personal intercourse with his fellow members he was always genial and courteous, and had endeared himself to those with whom he associated.

"The wisdom of a Divine Providence in removing him from our midst is that to which we bow as doing all things well."

A very interesting entertainment was given by Court Cohannet, No. 3477, Schenectady, N. Y., on the evening of the installation of their officers by District Deputy Samuel Barlow, and his very efficient staff. Many entertaining songs and recitations were rendered, and the "Smoker" was pronounced an exceedingly enjoyable affair.

A public installation of officers of Court King's County, No. 3611, Brooklyn, followed by several selections of music and recitations, concluding with a social hop, was the most satisfactory ever given under the auspices of Independent Forestry in the City of Churches. District Deputy, T. W. Smith, conducted the installation ceremonies, and the committee having the entire matter under their charge were commended by the one hundred friends present.

Court Moore exceeded their expectations in their endeavor to entertain their members at the installation of their officers by Dist. Deputy H. A. Johnson, and the concluding oyster supper and smoker gave its members an assurance of the future welfare of the Court. One applicant was duly initiated on this occasion. The speeches were interesting and witty, and one and all pronounced the evening's pleasure one long to be remembered.

The installation ceremonies performed by Dist. Deputy John Boyd, and the exemplification of the secret work in the several Courts in Syracuse, assisted by Col. A. B. Caldwell, P.S.C.R., and Bro. Geo. A. Ford, High Marshal, have infused the members of the Order in the Saline City with a spirit of enthusiasm never before exhibited. Both the male and female Courts in Syracuse are doing unusually well, and take great pleasure in acknowledging their origin to the indefatigable efforts of the "Founder" of the Order.

Court Lisbon Centre initiated seventeen applicants in December. This speaks well for a comparatively new Court and of medium membership.

At the public installation of Court Kruger, the Chief Ranger, Bro. James E. Lattie, was presented by the Court with a beautiful badge commemorative of the efficient services rendered by this popular brother. The Hon. Judge Kennelly made the presentation speech in his usually fluent style. Alderman Kruger, one of the most popular members of the City Council and of the Order in Syracuse, assisted in making the evening's entertainment a pleasant one. He is recognized as a jolly good fellow, both in spinning a yarn and singing a song. Upon the conclusion of the rendition of one of his favorites, a joke was precipitated by presenting him with a cake of ice.

The installation of the Officers of Court Schenectady was creditably performed by Bro. Copeland, of Oronhyatekha Encampment, followed by a

social entertainment participated in by several members of the Court, the programme of which was especially interesting.

Court Maryland is the first Court which we have heard of to introduce a "Prize cake walk" among the series of entertainments offered at Court gatherings. Of course waltzes and two-steps prevailed at their last annual ball, held Jan. 30th, which proved to be largely attended and one of the most enjoyable and successful of their annuals. The Committee were very active in advertising, and efficient in their efforts to make everything agreeable, and were rewarded by the praises of the large assembly.

Court Tonawanda reports that at their first meeting in Jan. they initiated six new members. This speaks volumes for the future welfare of the Order, and of the confidence the public entertain in our security.

Royal Arcanum hall never appeared so beautiful, nor did it ever contain so brilliant an assemblage as gathered together on the evening of January 10th, to witness the public installation of its officers by Past H. C. R. Wm. F. Morthorst, and his efficient staff. The programme is too long to publish, but was composed of solos, duets and recitations. All declared it the most impressive, as well as entertaining evening they had ever enjoyed. Kellar's full orchestra kept the 200 couples quite busy, while many engaged in the lively game of pedro. Like all its preceding annuals this one was a perfect success.

Court Helena, organized less than a year ago with 20 members, now has 75. They initiated 24 applicants in December. Many indifferent Courts could well imitate the example of Court Helena.

A grand entertainment is to be given at Union Square Hall, New York City, by Court Gotham, on Feb. 21st, and will be excellently managed by Bro. Warde Bingley and his competent committee, who will strive to give complete satisfaction, aiming to offer an entertainment of a high order, concluding with a Cake Walk for which a suitable prize will be offered. We have great confidence in anticipating that this will be the most excellent Forester's entertainment ever offered in the metropolis.

Court Kossuth, composed mainly of Hungarians, held its first annual reception and ball January 13th and was a brilliant affair. A perfect reunion of members and friends made the occasion one of such complete enjoyment as to guarantee its annual recurrence.

Court 1000 Isles, of which District Deputy Hume is a member, increased their membership during December, and are looking forward to the initiation of four others. Postmaster Wm. E. McDonell is the C. D. H. C. R. and promises many good things when the High Court meets there next September.

Court Rochelle gave their first public installation at which were gathered the members, friends and ladies of New Rochelle, besides some from New York City, among whom was Bro. M. Edward Downey, who was the speaker of the evening. After the rendition of a very enjoyable programme the pleasures of a social donation party were indulged in. The installation ceremonies were very ably conducted by Past D. D. Bro. B. C. Graves and staff from Court Mount Vernon. The dining rooms and hall were artistically decorated by Bro.

Geo. Kallenberg, District Deputy, assisted by Bros. Connell and Peffers. This Court expects to soon have 100 members. The visiting brethren speak well of the sociability and pleasures of the meeting.

Court Mount Vernon's officers were installed by Bro. Geo. Kallenberg, Dist. Deputy, and a staff of brethren from Court Rochelle, who were the recipients of a royal reception given by Mt. Vernon, at which a genuine social entertainment was the after consideration, concluding with one of the grandest hops of the season. Representative A. Vantine, assisted by his associate members of the Executive Committee, made everything so perfectly agreeable that the dance was enjoyed until the "weesma" hours" in the morning.

Court Empire State, of which Dist. Deputy John T. Bushang is a member, gave a smoker and refreshments at their last meeting in December, upon which occasion they initiated two applicants, and, together with several visiting members from the various Courts in New York City, enjoyed the social as only Foresters can. This Court has just 100 members and promises to increase their membership considerably during the year.

Court Ina of Buffalo initiated 15 during December, and eclipsed all previous efforts, demonstrating what a little effort will accomplish.

The most remarkable increase of any of the Courts in the State of New York during December, that has been reported thus far, was that of Court Maple Valley, at Richville, having initiated 39.

The joint installation of Courts 1000 Isles, Redwood and Victorious held at Plessis, January 16th, was one of the most enjoyable of Forestric events ever occurring in Jefferson County. The ceremony was conducted by Dist. Deputy Arthur F. Hume, in the elegant new hall occupied by the local Court, and was performed in a most impressive manner. The banquet was declared an extraordinary event, and the entertainment, among wreaths of smoke, was enjoyed to the uttermost. The cheers at the departure of the visiting brethren were enough to demonstrate the enthusiasm which permeates all Forestric events. The "boys" declare Bro. Hume to be their candidate for next High Vice Chief Ranger.

Buffalo Encampment held a fair and bazaar at Odd Fellows' Temple, the proceeds of which are to be used in purchasing uniforms for the members, and is reported as having met with very favorable results.

Oronhyatekha Encampment's bazaar held recently proved very satisfactory both as an entertainment and as a means of adding to their uniform fund.

POTSDAM, N.Y., Jan. 31st, 1899.

Bro. Fred. A. Stanton, a member of Court Potsdam, No. 1336, Potsdam, N.Y., disappeared from his home very mysteriously about three weeks ago, and no trace of him has been discovered as yet.

NORTH DAKOTA.

HEBRON, N. DAKOTA, Jan. 23, 1899.

On behalf of the members of I.O.F., Court Knife River, No. 3656, at Hebron, N.D., we express our gratification at the expeditious manner in which the claim of our late Bro. H. F. Dichtennuller

was settled, and it will no doubt be of great benefit to the Order in these parts, in the way of increasing its membership.

We are proud of belonging to an Order that reflects credit on every member belonging to it.

H. F. GEWEKE, R.S.
JOHN TOLLEFSON, C.D.

A POST-PRANDIAL INITIATION.

HALLSON, N.D., Jan. 2nd, 1899.

Court Sjofn, No. 3932, held its last meeting Dec. 29th, 1898. The result was that 15 new members were taken in. When the Physician had them examined it was nearly 12 o'clock; so we found it necessary to have a lunch before initiating so many. We rather expected the District Deputy to visit our Court, but he did not appear.

The meeting closed at 6 o'clock a.m., all going to their homes feeling that the night had been well spent.

Yours in L. B. & C.,
A. J. JOHANNSON, C.D.

GRAFTON, Jan. 5th, 1899.

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

GENTLEMEN,—I hereby express my sincere thanks for the payment of the policy held by my late husband, W. D. Bates. Under the existing circumstances of the Court I consider the payment most prompt and generous. I wish to thank the Brotherhood of Foresters of Grafton Court most heartily for kind expressions of sympathy and acts of kindness during the trials of sickness and death, and for the deep interest manifested since.

Yours very truly,
MRS. S. E. BATES.

NORTHWEST TERRITORIES.

MACLEOD, Jan. 12th, 1899.

To the Chief Ranger, Officers and Members of Court Chinook, No. 1176, I.O.F. :

I have much pleasure in acknowledging receipt of cheque for \$1,000 in payment of my late husband's insurance, and beg to thank you for having secured so prompt a settlement of the claim.

I would be favored if you would convey to the Supreme Court my gratitude, and I trust your noble Order will continue long in prosperity.

Yours very faithfully,
E. M. MURDOCK.

NOVA SCOTIA.

ISAAC'S HARBOR, Jan. 10th, 1899.

At the regular meeting of Court Dauntless, No. 3951, held on Saturday evening, Dec. 31st, 1898, Bro. C. F. Andrews very kindly and generously invited all members of Court Dauntless (each member to be accompanied by his wife or some fair dove of his heart's desire) to a sleigh drive and turkey supper at Grant's hotel at Cross Roads, Country Harbor.

It was later decided to go on Thursday evening, Jan. 5th. The elements were very stormy previous to that and roads very unsatisfactory; however, about twenty-five, all but one having a companion, congregated at the rendezvous at the ap-

pointed hour, and, after much manœuvring and much comment on the advisability of starting on such roads, finally a start was made, but we had not gone far when it became apparent that nothing less than a locomotive, a dog and a gun would put us through to the hotel that night, so we returned much disappointed but not dismayed.

Before disbanding, our generous Bro. Andrews called a council of chiefs and proposed that we go next afternoon on wheels and that nothing less than a blizzard should stop us, thereby demonstrating the energy, push and pluck embodied in the name of our Court. After a pleasant drive we arrived in good time.

Too much praise cannot be said of the manner in which the supper was served, the abundant supply of turkey and other necessaries, of the beautiful illuminations, etc., decorations and emblems: "Liberty, Benevolence and Concord," the motto of our beloved Order.

After ample justice had been done to the supper there were many speeches and splendid music. Much praise is also due Bro. Hugh McMillan and Miss Eugenia McMillan and others for the able manner in which they presided at the organ.

At 11.30 the party broke up and members began to leave for home, and how the elements were raging. To face a south-east storm at midnight some 16 miles in an open waggon one needs indeed to be "dauntless." It was accomplished, however, by some of our flyers in the normal time of two hours. One team, however, had a serious breakdown, and we understand some of the occupants had to camp on the roadside, while there were others, however, whose lines fell in much pleasanter places. As a result, rumor has it that there is soon to be a very brilliant — at the home of the bride's son near by where the breakdown occurred.

Court Seymour, No. 1603, Halifax, N.S.

Held its regular monthly meeting at Foresters' Hall. After the routine business of the Court was transacted, the officers elect for the ensuing year were installed by High Chief Ranger, E. J. Hise-ler, assisted by acting High Marshal, D. Robb, D. S.C.R.; High Conductor, A. W. Purcell, and Brigadier-General, E. J. Todd, of St. John, N.B. Messrs. G. H. McKinlay, H. S., J. A. Zwicker, C. D. H.C.R., and J. A. Crooks, P. C.R., assisting. The members of the Court are sorry to lose the valued services of Bro. J. N. Scott as Financial Secretary, he having held the office for the past five years. A standing vote of thanks was tendered Mr. Scott, who replied in a few words, giving his reasons for giving up the office. After the installation ceremonies an address on the work of the I.O.F. in New Brunswick was given by Brigadier-General Todd, of Encampment of Royal Foresters in N.B. Mr. Queen, a visiting brother from Westmoreland County, N.B., also made a few remarks, complimenting the Court on the manner in which they conducted their business and installation ceremonies. Chief Ranger E. S. Hubley, for this year, thanked the members for the honor thus conferred upon him by them. The reports of the various officers showed the Court to be in a flourishing condition. A committee is now out for the "annual social," which will take place about the latter part of February. Last year's social, it will be remembered, was a grand success, and this year's is to equal if not surpass it.

OHIO.

Pickaway's Banquet.

For a number of years Court Pickaway, No. 1406, Circleville, has given a public installation of out officers, followed by a banquet. This event always occurs the first week in January, and the evening of Jan. 4th was the occasion chosen for this year.

The rain somewhat lessened the number in attendance, but, notwithstanding this drawback, close to one hundred were present. Dr. G. W. Butler, D.H.C.R., performed the function of installation in the absence of the high officer, W. G. Philip, P.H.C.R., of Cleveland, who missed connection in Columbus and did not reach here until 9 p.m. After this ceremony, which was held in the Pythian Castle, was over, the Foresters with their invited friends adjourned to the Pickaway House, where Butch & Brewer, of the Brownie Bakery, had prepared a sumptuous feast, consisting of roast turkey, oysters, cold ham and all the good things one could imagine.

About this time Bro. Philip arrived and was given a royal Forestric welcome. After the brethren and their friends had done full justice to the good things prepared by Brother C. Brewer, Brother G. W. Butler, who was chosen toastmaster, took charge of affairs, and offered the following toasts: "The Supreme Chief Ranger, Dr. Ornyatekha," which was responded to by Dr. Ralph Morden, next was offered "Benevolent Societies and Their Relation to Good Citizenship," replied to by Rev. Mullaney, followed by "Court Pickaway, No. 1406," by Bro. John Majors. Bro. W. G. Philip, P.H.C.R., Cleveland, Ohio, the speaker of the evening, told those present what Forestry was and what it would do. After this, the meeting adjourned until the next banquet, Jan., 1900.

It was noticed that Court Pickaway has made great progress during the last year. The membership now numbers 91. The best of feeling prevailed, and everyone seemed to enjoy himself. Long's orchestra furnished splendid music.

Court Black Diamond, No. 3007, Jackson, O., mourns the first death in that of Bro. John F. Jenkins, who was instantly killed while at his work Dec. 31, 1898. No more enthusiastic, reliable, worthy and honorable brother could have been found in our organization. He leaves a wife and four small children to mourn his loss, as well as the entire Court.

The funeral was held at his late residence Jan. 3, 1899, under the burial rites of the Order, which were very impressive to members as well as non-members. The entire membership, excepting two, were in attendance.

We have been having an era of prosperity in our Court, as we have initiations and applications at each meeting. We are expecting H.C.R. Sorg to be with us on the 18th to hold a public installation and make us an address.

Yours in L., B. and C.,

Jan. 6, 1899.

R. H. COOK, C.D.

CLEVELAND, O., Jan. 9, 1899.

The entertainment and ball given by Court Ohio, No. 537, on Thursday, Dec. 22, 1898, was a success both financially and socially. An excellent programme was furnished. Words cannot express the thanks the committee deserves, with Bro. Geo

W. Kuster, C.R., as chairman. The feature of the programme was a brief but very interesting address on Forestry by our worthy Court Physician, Dr. Wm. A. Hosick.

I am fraternally yours in L., B. and C.,
HENRY JAUCH, R.S.

P.S.—An application was filled out immediately after the Doctor's address.

Open Installation at Warren.

At the open installation of Court Trumbull, No. 707, High Secretary Rebechek formally installed the new officers, as follows: N. A. Moyer, C.R.; Walter S. Mackey, V.C.R.; Julius Zigler, R.S.; M. D. McCorkle, F.S.; R. Reichard, Treas.; F. B. Taylor, Chap.; Dennis Gates, S.W.; A. D. Moyer, J.W.; C. A. Tilton, S.B.; Frank Fasnacht, J.B.; Dr. O. A. Palmer, Court Physician.

It was then announced that a banquet was prepared and in waiting at the Disciple Church, and, under the guidance of M. D. McCorkle, the entire party, numbering about 150, proceeded by two to the scene of the epicurean festivities. The Disciple ladies had indeed prepared a tempting repast, to which ample justice was done.

Among the speakers who addressed the banquets were W. C. Deming, of the *Tribune*, who discussed fraternal organizations from the standpoint of the press.

Dr. O. A. Palmer, Court Physician, was next introduced, and pointed out the care with which the Foresters choose their members, it being a fact that the Warren lodge has not had a death since its organization.

L. Rebechek H.S., of Cleveland, followed with some practical suggestions about lodge work, and volunteered his services to the various Courts present at any time he could be of service to them.

The leading speech of the evening was made by H. Evison, Deputy High Chief Ranger, of Toronto, who has been doing some good work among the Mahoning Valley lodges. He referred to the rapid growth of the Order, now numbering 150,000, with a surplus of \$3,000,000. Heshowed from the standpoint of a Forester the advantages in benefits and insurance offered by his Order. His address was entertaining throughout.

The *Tribune* says of the meeting:

"If there was a doubt as to the growth and importance of Court Trumbull, Independent Order of Foresters, it was dispelled from the minds of a great many people last evening, on the occasion of the installation of officers followed by a sumptuous spread in the commodious parlors of the Disciple Church. The local lodge has flourished abundantly since the open meeting and banquet two years ago, and it was with a just pride that the Warren Court threw its doors open to its friends and visiting brothers. Court Tod and Court Mahoning from Youngstown, accompanied by their ladies, were present to the number of forty or fifty, and Court James A. Garfield, of Garrettsville, was also represented."

ONTARIO.

The Chief's Own Court.

The one most pleasant of many meetings of Court Sherwood Forest took place last evening at Temple building. The installation of the officers for the ensuing year was conducted by Bro.

Dr. Oronhyatekha, S.C.R., assisted by Bros. H. A. Collins, S. Treas., and Thos. Lawless, A.S.C.R. The following were installed:—L. H. Luke, C.R.; G. A. Harper, P.C.R.; C. A. Stone, V.C.R.; A. T. Hunter, Orator; J. A. Dunlop, R.S.; W. W. Dunlop, F. Sec.; H. J. Geiger, S.W.; R. D. Haberstock, J.W.; G. A. Semple, S.B., and J. W. Mowat, J.B. Bro. G. A. Harper, C.D.H.C.R., and D. Albert Rose, M.D., Physician. The Financial Secretary reported a net gain in membership for the past year of 207 members, and a handsome surplus was also reported. After the installation the Supreme Chief Ranger in words of praise presented, on behalf of the members of the Court, Bro. G. A. Harper, the Junior P.C.R., with a beautiful jewel in recognition of his services to the Court as presiding officer for the past two years. Bro. Harper made a suitable reply. The Court was then addressed by Bro. H. A. Collins, S. Treasurer, who in his genial way gave place to the S.C.R., Bro. Dr. Oronhyatekha, who delivered a rousing address in the interests of Forestry and of its benefits, and the members expressed great satisfaction from his announcement of the increase during January of over 2,500, and of the beneficial results of the amendments in rates and other actions of the Supreme Court session in September last. Bro. G. A. Wilson, H.V.C.R. of Central Ontario, delivered a glowing account of his recent visits to the various courts in his jurisdiction. Before adjourning to the banquet there was an informal reception to the S.C.R., Bro. Oronhyatekha, and the members all wishing him bon voyage on his journey and expressing the hope that he may find health and strength from his travels in the far East. Over 100 members sat down to a bountiful repast, and many were the speeches from Bros. Thomas Lawless, A.S.C.R., Prof. Keys, Fleming, Collins, Wilson, Luke and others, and the meeting broke up with cheers for the Supreme Chief Ranger and Independent Forestry.

At the regular meeting of Court Brock, No. 242, at the Temple, January 24th, 1899, Bro. A. R. Scobie, who is retiring from the office of C.D.H.C.R. was presented with a handsome jewel.

Bro. Stalker, retiring C.R., made the presentation on behalf of the Court and Bro. Lawless, A.S.C.R., in a few felicitous remarks expressed his pleasure at being present at the pleasant function which he said was an honor to the Court and to the recipient.

The installation of officers will take place at the February meeting, Tuesday, February 28th, 1899.

Foresters Honored.

J. V. Teetzal, Q.C., the new Mayor of Hamilton, is a member of Court Oronhyatekha. Among the successful candidates for the office of Alderman were Bros. Geo. S. Kerr, Thos. Hobson and Wm. Nicholson, of Court Oronhyatekha; Walter Evans and Robert Pettigre, of Court Orient; Robert Griffith, of Court Hamilton—a goodly representation of Foresters.

Court Oronhyatekha's membership is now about 300, 19 candidates having been initiated at the last meeting.

C. H. Merryfield, Monkton, Ont., was elected again for another two years as County Councillor in County of Perth. He was also elected to a chair in the West in the A. F. and A. M. last time.

Bro. Archie McFarlane, of Court Eldon Station, No. 1903, has been re-elected Reeve of the Town-

ship of Eldon for this year. He has been F.S. of this Court since it came into existence until this year, when his other pressing duties prevented his filling the office.

The Northern Lights.

Court Northern Light, No. 127, held its installation of officers on Tuesday night, Jan. 10th, when the following were installed by Past Chief Ranger, Dr. Allan Cameron and Deputy Supreme Chief Ranger, J. W. Pointon: P.C.R., W. G. Morgan; C.R., A. M. Anderson; V.C.R., J. T. Joyce; R.S., D. Strachan; F.S., W. Wilson; Treas., E. W. Bishop; Physician, Dr. A. Cameron; Orator, W. Little; S.W., W. Johnson; J.W., Alfred Lloyd; S.B., Jno. Arnott; J.B., John Wooten; Organist, Ed. Rive; Auditors, A. J. Lloyd and Jno. McEwen; Trustees, A. Lockerbie, Dr. Marshall and W. Little. At the conclusion of the installation ceremony Bro. J. W. Pointon, on behalf of the Court, presented P.C.R. W. G. Morgan with a handsome gold locket as a token of appreciation of his two years' service as Chief Ranger. Bro. Morgan made a happy reply in which he thanked his fellow Foresters for their gift. This part of the proceedings was then concluded, and the meeting adjourned to the hall of the Canadian Order of Odd Fellows where the annual oyster supper was held. Kitchen's orchestra rendered several selections during the supper. An excellent entertainment of musical and literary selections was then given, and one of the most pleasant evenings in the history of Court Northern Light was brought to a close shortly after 12 o'clock by the singing of the National Anthem.

Public Installation at Brooke.

Court Newwash held a public installation of officers on Wednesday night, Jan. 11th, in its lodge rooms, Brookholm. Bro. Harry Collins, Supreme Treasurer of the Order, came up from Toronto to be present on the occasion, and with the assistance of Bro. J. W. Pointon, D.S.C.R., installed the following officers: C.R., F. Woods; V.C.R., Wm. Cavers; F.S., Thos. McKissock; Treas., John McLaren; R.S., J. Street; Chap., George Leash; Phys., Dr. W. J. Early; S.W., A. Atkins; S.B., S. McGregor; J.B., Chas. Wilson; C.D., C. E. Street. After the installation ceremony Bro. Collins delivered one of his rousing addresses which was much appreciated by the members of the Order and visitors present. A short literary and musical programme concluded the entertainment.

Bro. Collins Strikes Oil at Petrolia.

"Supreme Treasurer Harry Collins paid Court Petrolia, No. 42, a visit last night, when there was a large attendance of members from that and neighboring Courts. The Supreme Treasurer took occasion to explain the reason for and the object of the extension of the Order Tax recently put into effect by the Executive. Quite an interesting evening was spent, and much valuable information received as to the working of the Order. The following resolution was passed: Resolved, that having heard the explanation of the Supreme Treasurer, Bro. H. Collins, re the extension of the Order Tax, and the increased assessment, we accept the same as satisfactory, and that the mem-

bers of the Court have full confidence in the Supreme Executive."

H. H. GOODEN, C.R.
W. H. ASHWORTH, R.S.

CHATHAM, Jan. 4th, 1899.

Court McGregor, No. 6, elected the following officers for 1899:

C. R., F. A. Smith, returned by acclamation; V.C.R., Bro. Laing; Fin. Sec., Bro. Burrows; Rec. Sec., Bro. McAuley; Treas., Bro. Jenkins; Court Deputy, Bro. McLean; Chap., Bro. Glover; S.W., Bro. Ralph McCubbin; J.W., Bro. Hinds; S.B., Bro. Alex. Holmes; J.B., Bro. Robt. McCubbin; Auditors, Bros. Laing and Jenkins; Court Physician, Bro. Dr. Rutherford.

At our Municipal elections Bro. S. A. Smith, C.R. of Court McGregor was elected for Mayor by a majority of 725, the largest ever given in Chatham. Bro. Art. Stewart was elected Reeve of Chatham Township. Not so bad for old McGregor.

We will have an "At Home" some time this month; our C.R. says it will be at the top notch. Will send you full particulars.

With best wishes to all Brother Foresters for a prosperous New Year,

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

P. W. MCAULEY, P.C.R.

[Brother McAuley is a worker; he won't need to pay any Extension of the Order Tax for 1899. Moreover he has won a gold watch presented by the C.R. who is one of Chatham's worthiest and most popular citizens].

CALABOGIE, Jan. 2nd, 1899.

To the Editor INDEPENDENT FORESTER.

Within a month the citizens of Calabogie have been called upon to bid farewell to two of our Brother Foresters, who represent two of the noblest professions, viz., medical and educational.

Bro. T. C. Bourns, M.D., has been Court Physician of Court Calabogie, No. 973, since his coming, six years ago, and Bro. A. McNabb, School Teacher, has been our F.S. since the Court's organization, seven years.

Supper was served on both occasions, followed by speeches, games and dancing.

Much regret was expressed by prominent citizens and Foresters at their departure, coupled with good wishes for their future prosperity; and should they ever return our doors would be wide open to receive them.

Yours in L., B. and C.,

R.S.

Installation at Deseronto.

Last installation of officers was an evening much to be remembered by the members of Court Deseronto, No. 93. The chair was taken by Bro. E. M. Wallbridge, Bro. J. L. Ferguson acting as Chaplain. The Forester's band having played a selection, the court proceeded to the installation of officers. The chairman having called upon Bro. James Stokes, D.S.C.R., and Bro. George Spring, D.D.H.C.R., to conduct the ceremony. The following officers for 1899 were accordingly installed: E. M. Wallbridge, C.R.; Luman Foote, V.C.R.; George Spring, R.S.; James Stokes, F.S.; John L. Ferguson, Treas.; J. M. Hall, Chap.; J. W. Stokes, S.W.; Chas. Howard, J.W.; John W. Hayes, S.B.; C. Cronk, J.B.; W. J. Bowen, P.C.R.; A. H. McGaughey and J. W. Cannon,

trustees; Robert Anderson and J. M. Hall, Fin. Com. An intermission followed, during which cake and coffee were served with a profuseness befitting the Christmas season. This having been enjoyed, the meeting was called to order and Bro. J. H. McGaughey was asked to take the chair. A pleasant episode followed, Bro. E. M. Wallbridge being presented with a handsome sash of his office as D.S.C.R., the presentation being made by Bro. James Stokes. Bro. Wallbridge responded in a very able and appropriate speech. Speeches, all brief and eloquent, followed from Bros. A. H. McGaughey, J. M. Denmark, James Stokes, J. L. Ferguson, W. J. Bowen and Thomas J. Naylor, of Court Deseronto; Bro. W. Sanderson, of Fenelon Falls, Bro. J. McCabe, of Court Hay Bay; Sister Mrs. Crouter, of Court Ingram, No. 105; and Sister Mrs. Powles, of Companion Court Deseronto, No. 40. A hearty vote of thanks was given to Mrs. E. M. Wallbridge and Mrs. Hannah Norton for their kind assistance. The band was also formally thanked for their presence and excellent music, and the ladies generally were tendered a hearty expression of thanks for furnishing the cake and coffee. On motion of Bro. Jas. Stokes and R. Anderson, the large quantity of cake still left over was ordered to be sent to Union hall for the Christmas dinner to be given to the poor. What with good music, good speeches, bright conversation, and thorough *esprit de corps*, the evening was one of very great enjoyment; and the brethren with their wives and sweethearts went home thoroughly satisfied.

COURT SAUGEEN, No. 148, I.O.F.
MOUNT FOREST, Jan. 5th, 1899.

Court Saugeen, No. 148, has carried out the instructions given in the November FORESTER with regard to the financial officers of the Court by re-electing Bro. Thomas Wood Fin. Secty. by acclamation.

Bro. Wood has, we think, held this office as long, if not longer than any other F.S. in the Order; in June next he will have held the office continuously for thirteen years. He has performed the duties of his office to the entire satisfaction of his Court, and the Supreme Executive have never had any trouble with this Subordinate Court.

Bros. G. L. Allen and Wm. Nichol, members of Court Saugeen, No. 148, located at Mount Forest, have both been re-elected councillors for the town of Mount Forest for 1899.

Wishing you a bright and Happy New Year, I remain,

Yours in L., B. & C.,
S. V. SMITH, R.S.

The installed officers of Court Cascade, No. 1011, Niagara Falls South, are as follows:—Past Chief Ranger, F. E. Dalton; Chief Ranger, C. J. Didemns; Vice Chief Ranger, M. H. Biggar; Recording Secty., John W. O'Neill; Fin. Secty., Wm. L. Effrick; Treasurer, F. E. Dalton; Chaplain, Jas. J. Henderson; Sr. Woodward, Geo. O. Dart; Jr. Woodward, Herbert C. Penny; Sr. Beadle, Ed. Hardwicke; Court Physician, W. W. Thompson; Court Deputy, J. H. Fox; Installing Officer, Jas. J. Henderson.

COURT EAST TORONTO, No. 450.
TORONTO, Dec. 27th, 1898.

I desire through your Court to express my hearty thanks to the Executive of the I. O. F. for the

prompt settlement of the Mortuary Benefit of \$100.00 carried by my husband James Rennie.

Especially do I thank the members of Court East Toronto for the many kindnesses shown to me in my bereavement, and for the beautiful resolutions passed in honor of my dear husband.

May God prosper your noble Order,

Yours very sincerely,
MRS. JAMES RENNIE.

Court Mount McKay, No. 287, is now in a flourishing condition and much credit is due to Bro. Sanders, Organizer, who has recently been with us; through his efforts the membership has been already doubled.

Yours in L., B. & C.
W. A. MATHESON.

CARLETON PLACE, Dec. 23rd, 1899.

Mrs. Jane Wilson conveys her thanks for the very prompt payment of the \$1000 mortuary benefit and \$50 funeral benefit carried by her son George A. Wilson, member of Court Mississippi, No. 78, I.O.F., Carleton Place. She also thanks the members of the Court for their kindness in her sore affliction; her prayer is that Heaven's richest blessings may ever attend the noble Order of Foresters.

SAMUEL S. WILSON, brother of deceased.

The Order in Napanee.

Bro. Geo. Spence, of Cobourg, High Chief Ranger of Eastern Ontario paid an official visit recently to the brethren at Napanee. A number of the brethren being present from Newburgh, Selby, Bath and other Courts of the district. Questions concerning the good of the Order were discussed by the High Chief Ranger and a number of prominent Foresters present. The Order has a membership of fifty in Napanee, and is in a flourishing condition there.

HUNTSVILLE COURT, No. 646.

After the installation of officers on the evening of the 12th the members in a body in full regalia assembled in the spacious parlor of the General Hospital by invitation of the Medical Superintendent, Bro. Dr. F. L. Howland, Court Physician.

After a full inspection of the hospital from basement to attic (four stories) light refreshments were partaken of.

Then Bro. McMillen, C.R., was called to the chair, and there were addresses by Rev. A. Troch, Methodist; Rev. A. McVicar, Presbyterian; Rev. Father Fleming, R.C., J. McLeod and others. There were songs by Dr. MacLain, Bro. O'Brien and others. The presence of the nurses dressed in uniform under the efficient management of Miss C. Goldthrop, matron, materially assisted in maintaining the *esprit de corps* of the entertainment, and "Lang Syne" and "God Save the Queen" brought the happy functions to a termination. Altogether it is a pleasant thing to be a Forester in Huntsville. It is no wonder that the Court is exceedingly prosperous when all classes show so much interest in Forestry.

Yours in L., B. & C.,
J. J. McGEARY, R.S.

At the last meeting of Court Chemong, No. 530, Peterboro', we were favored with a visit from genial Bro. G. N. Brown, General Deputy H.C.R., who installed our officers and fully explained

about the new order of things, and new rates, benefits, etc.

The following resolution was also unanimously carried and forwarded: "We the members of Court Chemong, No. 530 I.O.F., hereby tender our thanks to our S.C.R., Dr. Oronhyatekha, for the gifts of I.O.F. Calendars just received through our Rec. Sec. We wish also to express our appreciation of his management as our leader, and trust that he may long be the Grand Old Man of our noble Order.

After the business of the meeting was over the members sat down to the installation supper prepared by the Chief Ranger.

Wishing you and THE INDEPENDENT FORESTER a prosperous year,

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

J. W. BUYERS, R. S.

PENNSYLVANIA.

Mountain City's Banquet

The annual banquet of Court Mountain City, No. 1879, Altoona, was held in the capacious dining room of the Engle House, on the evening of Jan. 5th, following the installation of these newly elected officers:

C.D., Alonzo P. McLeod, Esq.; C.R., H. L. Smith; V.C.R., Dr. E. S. Miller; R.S., W. J. Russell; F.S., W. M. Calvert; Treas., S. T. Knox; Chap., J. E. Shoefelt; S.W., Frank Brant; J.W., Guy Z. Wise; S.B., Dr. J. M. Sheedy; J.B., G. A. Wambaugh; Court Phys., Dr. J. Kay Wrigley and Dr. J. M. Sheedy; Trustees, J. F. Lantz and Dr. J. Kay Wrigley; Fin. Com., S. D. Fay and Dr. E. S. Morrow.

Bro. Smith, the new Chief Ranger, has been an untiring worker for the upbuilding of the Order, and no small part of its splendid growth in this city is due to his efforts.

Sixty covers were laid, and promptly at 11 the merry company sat down to discuss one of the excellent menus for which mine host Engle is justly famous. Chief Ranger Smith, when the cigars were reached, appointed Court Deputy McLeod toastmaster, and with a happy introductory speech the latter assumed the chair.

Brief speeches were made by H. L. Smith, Dr. J. H. Hogue, E. F. Giles, Dr. E. S. Miller, Thos. Weir, Dr. J. M. Sheedy, H. L. Johnson, L. G. Lameda and W. M. Calvert.

Mountain City Court has been steadily growing in membership and influence and is now on a firm financial and fraternal base.

On Saturday evening, Dec. 31, 1898, a special meeting of Mountain City Court was held at which 12 candidates were initiated. The Court has now 110 members.

Philadelphia.

Independent Forestry will be twenty-five years old in 1899, and it is proposed to celebrate the silver anniversary in Philadelphia by a Forestry banquet. It is designed to make the occasion unique. The hall will be decorated to represent a spot in the heart of the forest, and the menu and accessories will carry out the same idea. High Secretary Chas. W. Mingle will receive the names of those intending to participate.

The new Court University will meet in Odd-Fellows' Temple. This Court promises to be a leader in membership and hustle; the charter was closed with the names of thirty prominent Philadelphians.

Court Mystic Shrine, No. 4010, held its first meeting in Odd-Fellows' Temple, Jan. 9. Chief Ranger John T. Stauffer invited a full attendance and we were assured that the meeting was interesting.

Court Stars and Stripes held an interesting meeting at the hall, 1611 Columbia Avenue, on Thursday evening, Jan. 5. Officers were installed and addresses were made by High Secretary Charles W. Mingle, Dr. C. G. Frowert and others. Bro. Jos. Kaufman has been very active in the work of this Court.

Court Linden at its last meeting agreed to change the night of meeting to the third Monday of each month, at 223 North Twelfth Street. The old officers, with Brother Dewey as Chief Ranger, were re-elected for the ensuing year.

We extend our cordial sympathy to Bro. Mingle, H.S., who has lost his father. The deceased was 74 years of age and was born in Philadelphia, where he passed the greater part of his life. He had lived in this city nearly all of twenty-five years, and was employed at the locomotive works and many other shops. He was a pattern and model maker, and was well known as an inventor. He and his other son, William Mingle, who is the well-known experimenter in machinery, formed the Mingle Specialty Co.

PRINCE EDWARD ISLAND.

The Order in the little Province is in a prosperous condition. Three new Courts have lately been instituted, namely, Court Morell, at Morell; Great West, Coleman; Woodburn, St. Eleanors. Courts Mazeppa, Dundas, Westmoreland, Elliot and J. G. Cameron have made decided gains. H.C.R. Clark has given much time and attention to the work. He has visited Courts Chautauqua, Cabot, Avondale, New London, Strathcona, Prince Edward and Beausejour; he addressed public meetings, held under the auspices of Courts Minnewawa, Petrel, Queens and Strathcona.

Bro. George F. Owen, H.V.C.R., has written an able defence of the I.O.F., and its management in the "Patriot" dealing with nameless circulars that have been freely distributed by the enemies of the Order.

Bro. Owen has visited a number of Courts and installed officers. Court Mount Stephen instituted Dec. 21st, 1897, has had a prosperous year. Notwithstanding that Court Avondale is in the same town, Mount Stephen had nearly 50 members at their regular meeting held on Dec 20th last. Hon. Hector C. McDonald, Attorney-General, and Major H. McL. Davidson, of No. 1 Co. of the 4th Prince Edward Island Brigade of Artillery, are members.

Bro. McDonald has every faith in the I.O.F., as he has a \$5,000 policy.

The death of Bro. James S. McNeill, of Court Onaway, is the first this year. Only one death in the whole of the year 1898 is a remarkably low death-rate.

QUEBEC.

Installation of Court Nationale, No. 1775.

Court Nationale was honored by the presence at its installation of officers of Bros. Victor Morin, S.V.C.R.; Kearns, H.V.C.R.; Portier, H.T.; and P. N. Breton, Supreme Organizer. After the installation there was a pleasing musical intermission, the entertainment being furnished by Bros. Bilodeau, de la Madeleine, Carrière, Dagonais and Paul Villard. On resuming the business of the Court, Bro. Dr. Harel gave an interesting account of the rise and progress of Court Nationale, and paid an eloquent tribute to the value of the Order. Our correspondent says of the speech of Bro. Morin: "On being invited to speak, the Supreme-Vice Chief delivered one of those addresses of which he has the secret. His clear and persuasive eloquence is too well-known to require eulogium. Suffice it to say that every sentence roused the applause of his auditors."

Banquet of Court St. Denis, No. 731.

The annual banquet of this Court was held under the patronage of Bro. Victor Morin, S.V.C.R., at the Hotel Richelieu. M. Isadore Durocher had spared no pains to make the evening a brilliant one. The great dance hall, tastefully decorated for the occasion, contained about a hundred gentlemen and ladies, who, enlivened by the Blazif Orchestra, kept up the dance till a late hour.

The banquet chamber presented a superb spectacle. At midnight precisely the guests, two by two, seated themselves at the tables and did honor to the cuisine of the Richelieu.

Banquet of Court De Salaberry, No. 945.

The principal citizens of Point St. Charles gathered at the tables of Court De Salaberry and crowned its annual banquet with complete success. Among those present were the Rev. Curé of the Parish; and Bros. V. Morin, S.V.C.R.; Breton, Supreme Organizer; Dr. Poupart; H. P. Bourdon, C.R.; Duquette, P.C.R.; Bonin and Aldermen Lareau and Jacque. The presence of the ladies lent additional brilliancy to the occasion. In response to a toast to his health, the Rev. Curé made a speech demonstrating the prosperity of his Parish. The health of the Order was proposed by Dr. Poupart and responded to by Bro. V. Morin, S.V.C.R., in an eloquent address.

At a recent meeting of Court St. Catherine, No. 729, resolutions were passed congratulating the Police Commissioners of Montreal, and Bro. T. O. Bellefleur upon his deserved promotion to the rank of Police Captain.

Bro. A. H. S. Bessette, D.H.C.R., officiated at the installation of officers of Court Napoleon I, No. 3069. He was ably assisted by Bro. A. Bissonnette, who, arrayed in the uniform of a Royal Forester, acted as master of ceremonies. The following officers were installed: J. Nogue, C.D.; G. O. Bertrand, C.R.; J. Rousseau, V.C.R.; A. Bissonnette, Treas.; Dr. J. J. A. Asselin, F.S.; J. P. Dubé, R.S.; R. E. Linoges, P.C.R. After the meeting a magnificent lamp was presented to Dr. J. J. A. Asselin.

At the last regular meeting of Court Danville, No. 340 I.O.F., the following officers were installed for 1899: C.R., W. Carson; V.C.R., B. Morrill;

R.S., H. Messenger; F.S., F. A. Brien; Treas., C. Boutelle; Chap., Rev. T. Blaycock; S.J.C., T. Mannering; S.W., A. Golden; J.W., A. Morrill; S.B., A. Otney; J.B., C. Hamel; C.D., G. W. Maden; Trustees, C. Boutelle and W. Carson; Finance Committee, A. A. Burbank and A. Golden; Delegates, C. Boutelle and Rev. T. Blaycock.

"The Independent Order of Foresters, Court Gatineau Valley, gave a dinner at the Iroquois House on the 28th ult., and spent a most enjoyable evening with a number of their friends. It was the second annual dinner and was an improvement on the first by the presence of the ladies, who appreciated being present and enjoyed a social evening with their Forestric friends. The special feature of the evening was the presence of Mayor Bingham, of Ottawa, who whilst he is of Ontario, is also of Quebec, for he has spent much of his life in this Province, and in his practical address he spoke words that must have made all pleased that they were Canadians, and especially that they belonged to this part of the great Dominion. The Rev. L. V. Larivière gave an entertaining and interesting address touching on the beauties of Canada and of Kazabazua and Lake St. Mary in particular—there are none like them. A few words of pleasure at being present were also spoken by the Rev. Messrs. Ball and Taylor.

This pleasing event has likely come to be an annual function, and will have an influence in adding to the membership of this worthy Order. Court Gatineau Valley has now 41 members, a large increase, about 15, during 1898. The committee in charge of the dinner, as well as the caterers, deserve praise for the manner in which they did their part."—*Gatineau Beacon*.

Joint Installation.

A joint installation of the officers of Courts Mount Royal and Fulford was held in the chambers of the latter Court on the 17th Jan. The meeting was honored by the presence of members from the Supreme and High Courts, also by visitors from several sister Courts. Bro. Victor Morin, S.V.C.R., was the installing officer, and Bro. F. Kearns, H.V.C.R., acted as marshal for the occasion. The Court room was fitted up as an art gallery. A large picture of the Supreme Chief occupied the place of honor, and opposite was a splendid painting of Court Fulford's Mascot (a British bull-dog.) Speeches were delivered on Good and Welfare by Bros. Morin, Kearns, Charters, Ewart, Lewis, Hurtubise and Rutherford, after which the brethren, numbering nearly 100, sat down to supper, prepared by the wives and sweethearts of Court Fulford, and at the hour when churchyards yawn and graves give up their dead, a very pleasant evening was brought to a close, all present regretting that the hour came so quickly.

WASHINGTON.

Installations at Spokane.

Bro. John A. Forsyth of Tacoma, H.C.R., presided at the joint installation of Courts Klamath and Silver and the Companion Court, Washington, held in K. of P. hall, Spokane. Following the ceremony a banquet was served and a musical and literary program rendered. The officers installed were as follows:

Court Klamath—C.D., Walter France; C.R., Isaac Marlow; V.C.R., J. R. Mitchell; R.S., R. B. Scott; F.S., R. B. Lang; Treas., Van R. Bonner; Chap., J. C. Earline; S.W., S. W. Osborn; J. W., W. C. Lewis; S.B., J. C. McCormick; J.B., George Davenpeck; Court Physicians, Dr. C. E. Gove and Dr. Alexander F. MacLeod; Trustee, J. K. Grover.

Court Silver—C.R., Thomas McKinney; V.C.R., Leonard Funk; R.S., Dr. George T. Penn; F.S., E. P. Galbraith; Treas., J. A. Havighorst; Chap., W. E. Stanger; S.W., Henry Yake; J.W., Edward Murphy; S.B., Bennett; J.B., C. N. Wimpy; Court Physician, Dr. N. M. Baker; C.D., W. F. Connor; Trustees, B. D. Brockman, M. L. Rhodes.

Men of Destiny.

The hall of Court Destiny, No. 598, was filled the evening of Jan. 6th, to witness the public installation of the officers for the ensuing year, only members and their wives being present. High Chief Ranger, John A. Forsyth, acted as installing officer, being assisted by High Chaplain, R. C. McAllister, of Seattle, as High Marshal. The following are the newly installed officers:

C.R., J. F. Hewitt; V.C.R., C. A. Cavender; R.S., Harry Compton; F.S., L. N. Hansen; Treas., C. C. Mellinger; S.W., E. W. Green; J.W., F. E. Henneman; S.B., A. B. Gropper; J.B., W. C. P. McGovern; Orator, C. M. Goddard; P.C.R., J. A. Wolfe; C.D., S. H. Poyner.

After the installation the following program was rendered:

Vocal solo, Mr. Barker; violin solo, Miss Holm-grin; vocal duet, Mrs. Haskell and Miss Rotter; vocal solo, Miss Katie Martin; zither solo, Mr. Herman Tieje; recitation, Mrs. Haskell.

Refreshments were then served and the occasion terminated with a dance. The affair was very pleasing throughout, bringing the members and their families together in a social way.

Bro. A. M. Goddard was chairman of the entertainment committee.

WISCONSIN.

Court Sycamore, No. 3001, Milwaukee, added 34 members during December through the efforts of Court Deputy, Zeno M. Host, and D.S.C.R., Robert Kidney.

VIROQUA, WIS., Jan. 16th, 1939.

Resolution unanimously adopted at a regular meeting of Court Jerry Rusk, 3148, Viroqua, Wis.:

Whereas, The Supreme Court has sent Bro. C. A. VanNess, D.S.C.R., to assist us in the building up of the membership of our Court; in recognition of the excellent work he has accomplished in face of the great competition, therefore be it resolved that we extend to Bro. C. A. VanNess, D.S.C.R., a unanimous vote of thanks for his services rendered our Court.

Wonewoc's Installation.

The installation of the officers of Court Wonewoc, No. 3123, in their new quarters, the Odd Fellows' Hall was an occasion never to be forgotten.

At 6.15 p.m. an elaborate supper was served in Fisk's Hall by the wives of the Foresters, in which the members and their wives and a number of invited guests participated. After the repast which

was exceedingly tempting, all adjourned to the lodge hall where the officers were installed by Court Deputy High Chief Ranger, Dr. C. W. Rodecker. After the installation ceremonies, a short interesting programme was rendered. "America" was sung by the entire body, after which an address, "Our Order" was delivered by Dr. Rodecker, C.D.H.C.R., in which he extolled the benefits of the Order of Foresters. The doctor being an able impromptu speaker, handled his subject like the studious man that he is.

This was followed by a song by Myrtle and Rella Coleburn which was beautifully rendered. A jew's harp solo was then sprung on the unsuspecting audience, and it was well received. A recitation by Theodore Colvin, entitled "The Maine" which was finely rendered. Rella and Myrtle Coleburn gave a well-rendered song, after which Chief Ranger Dr. R. C. Rodecker made a few remarks in which he impressed upon his brothers their duties as officers and members of the Court and to their wives and sweethearts. He thanked the wives and families of the Foresters for their noble efforts on this occasion, and expressed the wish that all future meetings might be as pleasant. The exercises closed by singing "Nearer my God to Thee," after which all who were inclined returned to Fisk's Hall where they enjoyed a social hop until 2 a.m.

We publish the following letter from the H.C.R. because it shows the class of citizens among whom Forestry is being introduced in Wisconsin and should be introduced everywhere:

MILWAUKEE, WIS., Jan. 11th, '99.

DEAR DR. OROHYATEKHA:—I was out to Madison last night and installed the officers of our Court at the Capital city and enclose a programme that was carried out. The Court now numbers 151 members. There were a great many good things said about you at the meeting. You will not know by the names of those who responded to the toast the character of the speakers. The last named Bro. Whelan is mayor of the city; next to the last one, Bro. Baker, is chief of police; Bro. Wilder is the editor of the State journal; Bros. Hall and Richmond are prominent attorneys; Bro. J. V. Stevens, recently of Evanston, Ill., is personally acquainted with you. Bro. Birch, one of your Deputies, was instrumental in adding 60 members to this Court and is very popular with the members, as I discovered at the meeting. The midnight ordinance was suspended by direction of the mayor and chief of police so far as it affected Foresters. We didn't get through with the programme until after 1 o'clock this morning. I feel quite proud of the progress of the Order in the State during my administration, starting in, as you remember, at La Brosse with about 600 members, and we will now come up to the High Court meeting with not far from 4,000. All are looking forward anxiously and hopefully for your presence at our High Court meeting. I do hope your health and strength will permit you to attend.

With kindest regards and best wishes, I am,

Yours very sincerely,

B. F. PARKER.

They Were Dead.

Mark Twain says: "I have seen slower people than I am, and more deliberate people than I am, and even quieter and more listless people than I am; but, they were dead."

GREAT BRITAIN and IRELAND.

ENGLAND.

Bohemian Concert at Brixton.

The most successful and best attended concert and meeting yet held under the High Court of London took place Monday, Jan. 9th, 1899, at the Gresham Hall, Gresham Road, Brixton.

The success of the gathering was due to the efforts of four Courts, viz.: Court Cumberwell, No. 2047, Brixton, No. 2198, Clapham, No. 2217, South Lambeth, No. 2249, and to the representatives of the Courts upon Committee for arranging concert. The following acting respectively, Court Cumberwell, Bros. Holden, P.C.R., Wiltshire, F.S.; Court Brixton, Bro. Manchee, R.S., Bro. Mayo; Court Clapham, Bros. Carley, C.R., Porter, R.S.; Court South Lambeth, Bros. Howlett, C.R., Welsford, Treas., White, F.S.

Bro. Howlett was a very efficient Chairman and upon his right were Bro. Marshall, S.D.S.C.R., and Bro. Cronyon, D.S.C.R., Asst. S.S. The officers of High Court on dais being Bros. Tidman, P.H.C.R., Court Eremus; Stott, H.S., Court Streatham; Emery, H. Treas., Court St. Pancras; Rev. Wolston, H. Chap., Court Lewisham; Slocombe, H.A., Court Streatham; Tydeman, H.J.S., Court Streatham; Richards, H.J.B., Court Wimbleden; Kerlass, H. Cond., Court Eastbourne; Terson, Court St. Martin.

Letters of regret were received from Bro. M. C. Ward, P.H.C.R., Court Cumberwell, at his inability to be present and from Bros. Forsbrook, D.H. Phys., Court Belgrove; Rev. Shirley, H. Chap., Court Fulham (enclosing a handsome donation towards expenses), Major Davies, Royal Marines, H.J.W., Court Raven; Lee, H. Treas., Court Best Help.

A very enjoyable programme of music by the St. Andrew's Orchestra, Stockwell; songs by Madame Mary Bright, Miss L. Jepp, Mr. Uren, Bro. Welsford and the Lansdowne Quartette was carried through, accompanist Bro. Carley. Musical sketch and Ventriloquism by Mr. Sidney Gaduey; Recitation by Bro. Mayo.

Very telling speeches were made by Bro. Marshall followed by Bro. Cronyon and listened to attentively and appreciated by the audience. Though not an "At Home" one could meet Foresters and lady friends in every direction and it was a very pleasant experience to get the grip and see a smiling face wherever one moved. Visitors and Brothers appeared highly pleased with the entertainment.

One feature of the programme was the song and chorus "Success to the I.O.F. Courts," words and music by Bro. Welsford, the chorus of which was heartily joined in by the audience.

Bro. Wightman, Court Batterson, contributed two humorous songs. Messrs. Bilson and Spratt mandolin and banjo duetts.

The platform and tables were very tastefully decorated with plants and flowers by Bro. Welsford of the Nurseries, Lansdowne Road, South Lambeth.

Before close of proceedings a vote of thanks was heartily accorded to Bro. Howlett for presiding. The duties of steward were well carried through by Bros. Holden, Hayward, Wiltshire, Court Cumberwell; Porter, Court Clapham; White, Court South Lambeth.

A special social meeting of Courts England's Standard Bearer, 2004, and Myrose, 2134, was held on the 18th Jan. in the chambers of the latter Court, when the installation of their respective officers for 1899 was carried out. The ceremony was conducted by Bro. Halford, H.V.C.R., who appointed Bro. Davies, H.J.W. and D.D.H.C.R., High Marshal, and Bro. V. I. Lee, H. Mess., High Conductor. Many members had brought friends, and altogether over 60 people spent a very pleasant evening. Light refreshments were provided. Bro. Reant brought a small orchestra, which greatly administered to the enjoyment of all present. Bro. Dix recited, and Bro. Paton gave some capital comic songs, while Bros. Wrigut and Lowe also contributed vocal items. After the arrival of Bro. Emery, H.T., Bro. Powell, D.D.H.C.R., made a speech, welcoming all present, and proceeded to contrast our system of life insurance with that of the ordinary company, and pointed out very fully the many advantages which were to be had from membership in the I.O.F. He also dwelt on the social side of our system, of which the present gathering was an example, and by 10.50, when the meeting broke up, everyone was well disposed to agree with him on this point, at least.

SCOTLAND.

Royal Irvine's Banner.

An open meeting of Court Royal Irvine was held in the Coffee House, Irvine, on Tuesday evening—Brother Provost Murchland presiding. The object of the meeting was two-fold—to receive an Honour Banner for the Court, and to present Brother ex-Buillie Robert Armour with a High Chief Ranger's Jewel from the High Court of Scotland. In opening the proceedings,

The Chairman said—I take this opportunity of thanking you for your kind letter of congratulation on the occasion of my being elected head of this municipality. The honor of being elected Provost of such a royal burgh as Irvine—with its 1000-year-old traditions, and the important impress it has made upon the Scottish history of the West—is very great indeed; but it is doubly more so when that honor is conferred unanimously and harmoniously upon one who had not thought that he would be called upon to be the successor of a long line of able men, who have left such good and noble achievements behind. (Applause.) The object of this meeting is a happily-conceived one. It is the presentation by Bro. Marshall, General Manager of Forestry in Britain, of the Honour Banner to Court Royal Irvine, and of a High Court Jewel to Bro. Armour on the occasion of his vacating the chair as High Chief Ranger of Scotland. (Applause.) You all know the deep interest Bro. Armour has taken in Forestry work, and the enthusiasm he has displayed in furthering the interests of this Court since its inception. For the past two years he has held the honourable position of High Chief Ranger of Scotland, receiving high commendation for the manner in which he discharged the duties pertaining to that office; while at the present time he is serving his sixth year as Chief Ranger of "Royal Irvine." (Appl.) Away from this Court, I can speak of Bro. Armour's worth, and the high appreciation in which he is held by those who have the benefit of his acquaintance—and those who don't know him miss much. (Appl.)

He has always been found an all-round man of wide views and abundant sympathies, who looks at things from many standpoints, and who has realised that goodness and truth are not confined within boundaries, nor exhausted by individuality. (Appl.) He has the happy knack of looking upon the bright side of life—and takes a large discount off gossip. (Ltr.) He has been known to speak better of his neighbours than some folk would say they deserved; and the standard by which his judgment is usually formed is the goodness of his own heart. (Appl.) The position of this Court is a leading one—in fact, the leading one—with compliments to Court Kilmarnock, who will perhaps find that a stern chase is a much longer one than is generally imagined. (Ltr.) The membership of the Irvine Court is 56, which shows a gain of 40 per cent. during the last three months. The sums which have been insured range from £100 to £1000, and the total amount reaches £19,200. (Appl.) The rates of the I.O.F. are considerably less than the Old Lives Companies—this being attributable to the fact that business is done by Subordinate Courts instead of paid agents. The insurance effected by the Order of Foresters makes provision for those who are left behind, and Old Age and Disability Pensions. With regard to the Old Age Pensions, great interest is being taken in the country regarding this matter. Writing to a prominent member of this Court, Mr. Orr-Ewing, M.P., in reply to a communication sent him on that subject, says:—"I do trust it may be possible to find a solution of the Old Age Pension scheme by working in conjunction with the Friendly Societies. At first, I know the Friendly Societies looked rather askance at the idea, but I think now that the idea is gaining ground that this way is the most likely, and probably the soundest method of dealing with the question in future." Now, the I.O.F. is not one of those societies which looked askance, because it actually has both an Old Age Disability Scheme and an Old Age Pension Scheme, so that it ought to be the duty of this Order to bring under the notice of our legislators and others interested in the subject the advantages to be derived, in order to aid them in finding an easy solution of the problem. (Appl.) You know there is a failing amongst many chairmen that they don't know when to stop—(laughter)—but as there have been special circumstances on this occasion, I trust you will pardon me if I have taken up too much of your limited time. (Appl.)

Brother J. Marshall, S.D.S.C.R., General Manager of the Order for Great Britain, then presented the banner in a speech setting forth the progress of the Order.

Brother Armour thanked the Chairman for the flattering way in which he had referred to him, and the kind words which had fallen from Mr. Marshall. In the name of the members of Court Irvine he had very great pleasure in accepting the beautiful banner which, he was sure, would be highly appreciated, not only by present but by future members of the Court. It would prove that Court Irvine took a deep interest in the welfare of the Order, and that the Order took a deep interest in the welfare of Court Irvine. (Applause.)

The banner, which is made of blue and red silk, contains the following inscription in gilt letters:—"I.O.F. Honor Banner held by Court 'Royal Irvine,' No. 2051, 1896-7." In the centre there is a very finely executed painting of a moose's head.

The jewel presented to Brother Armour is a fine

specimen of the goldsmith's art. On the back it bears the following inscription:—"Presented to Brother R. Armour by the High Court of Scotland for zealous services as late High Chief Ranger, 1896-98."

IRELAND.

High Secretary, W. Gibson, M.D., writes as follows:

BELFAST, 30th December, 1898.

To the Editor of THE INDEPENDENT FORESTER,
Toronto, Canada.

DEAR SIR AND BROTHER,—I enclose you a letter received from Mrs. McDowell acknowledging the receipt of a cheque in payment of her husband's claim.

Might I ask that you insert a copy of this in the next issue of THE FORESTER, as I think it would do the Order some good here.

The annual social meeting of the I.O.F. in Belfast will be held in the Exhibition Hall, Botanic Gardens, on Thursday evening, 9th February. The Reverend George R. Buick, D.D., L.L.D., has kindly consented to take the chair. We are also to have a lecture by the High Chief Ranger in the Y.M.C.A., Major Hall, on February 1st, entitled "A Trip to Canada."

Forestry is going ahead very rapidly in this jurisdiction. This evening we had a meeting in the Chambers, and initiated eight new members for the various Courts. By the newspaper cuttings sent to you, you will see that new Courts have been established in Newry, Coleraine and Monaghan. These are promising to be very strong Courts of the Order in the north of Ireland.

Fraternally yours,

W. GIBSON, M.D.,

High Secretary.

BELFAST, Dec. 30th, 1898.

Dr. Gibson.

DEAR SIR,—I have much pleasure in acknowledging receipt of cheque for £600 in payment of my late husband's insurance, and beg to express my gratitude for so prompt payment of same.

With every good wish for the success of your Society, I am,

Yours sincerely,

MARGARET McDOWELL.

WALES.

INSTALLATION AND PRESENTATION AT NEWPORT.

Monthly meeting of Court Uskside, No. 2035, of the Independent Order of Foresters, was held at the Beaufort Cafe, Newport, on Monday evening, Jan. 16th. As usual at the first meeting in the new year, the officers elected at the December meeting were installed by Bro. Hyett, Swansea, High Chief Ranger of Wales. The installations were: C.R., Bro. Robert Fry; V.C.R., C. H. Thomas; R.S., A. G. Witts; F.S., F. Pickett; Treasurer, J. Martin Wood; S.W., T. G. Jones; J.W., W. A. Watkins; S.B., C. West; J.B., A. Nuttall; P.C.R., Jos. Sykes; Chaplain, G. W. Jones; Physician, Dr. R. J. Paton; C.D.H.C.R., H. J. Pillinger.

At the conclusion of the ceremony the officers and visiting brethren adjourned to another room, where they were joined by a few friends. In addition to those already named there were Bro. Wilkinson, Cardiff, High Secretary for Wales;

Bros. T. Goldsworthy, S.P.C.R., E. O. Baddeley, Williams, Mr. Spencer Jones, etc. An excellent cold collation was served by Bro. H. Davies.

Subsequently the Chief Ranger, who presided, thanked the Court for the honour they had done him in electing him to the high position. He referred to the formation of the first Court in Newport, the difficulties encountered, and the resuscitation of the organization. Bro. Fry said he was determined to put the Order to the test, and see whether it was really what it was represented to be. He communicated with Bro. Marshall, the manager of Great Britain, telling him that he intended to stand firm to the principles of the Order, and would do something to resuscitate it in the town. Eventually a meeting was called at the Shaftesbury Hotel, where the Organizing Secretary gave them an exposition of the principles. The Court was resuscitated, and since that time it had been the strongest Court in Wales. (Applause). He trusted that they might ever remain so. In conclusion, he appealed to the officers and brethren of Court Uskside to assist him in making the Order more successful during the coming year than any previous year. (Applause.)

An interesting little ceremony then took place, Bro. Sykes being presented by the High Chief Ranger with a handsome jewel in recognition of his valuable services to the Order. Everyone admired the P.C.R. for his sterling worth. It was a good thing for the Order that they had such men as Bro. Sykes, who had always taken an active interest in the cause they had at heart. (Applause.) The H.C.R. then pinned the jewel to Bro. Sykes' coat. The recipient briefly but suitably acknowledged the gift. Although he had vacated the office of C.R., his interest in the Court would not flag. (Applause.)

The High Secretary, in addressing the meeting, congratulated the chairman upon the position he occupied, and Bro. Sykes, upon being presented with the magnificent jewel. The High Standing Committee could appreciate the way in which Bro. Sykes had represented his constituency. With regard to the Order, the last returns gave the membership at over 140,000, which he thought was very satisfactory. Though as a principle they did not admit any reserve fund, they had an accumulated fund amounting to £643,038. The medical examination was stiff, so that they were able to insure at a somewhat cheaper rate than the ordinary old line insurance companies. He might tell them that Aberystwyth were trying to hold the premier position, but he hoped that when they met next October the Uskside Court would still hold that position. (Hear, hear.)

The High Chief Ranger gave a lengthy address, in which he pointed out the advantages of the Order, which was not only a social but an insurance society. The Order advocated total abstinence, and the fact that total abstainers made better lives than moderate drinkers must make the Order strong. It provided that every member must believe in a Supreme Being. He pointed out that the Order had no surrender value and paid nothing for lapses. No insurance society gave so much information to its members, which he hoped would number a million by the end of the year. (Applause.)

Bro. Thomas thanked the visiting brethren for their addresses and the "Press," the *Argus* representative responding.

During the evening selections were given on the

gramophone. Mr. Spencer Jones sang "The Longshoreman," and Bro. C. F. Williams rendered "The Old Salt's Yarn." Bro. J. Martin Wood accompanied. A pleasant evening was spent.

Bangor.

A meeting was held on the 30th ult., at which an exposition of the principles of the I.O.F. was given by Bro. Marshall, S.D.S.C.R. The object of the meeting was to solidify and intensify a movement to open a Court in this town, and the results were satisfactory, several names being added to the charter application form, and a date fixed for institution.

Aberdare.

On 5th January the Court here was visited by Bro. Marshall, from London, and by the H.C.R. and H.S. of Wales. An interesting talk on things Forestric occupied the time of the meeting, which was presided over by the C.R.

NORWAY.

Independent Forestry is adding to its laurels here as elsewhere. Two new Courts have been instituted. In each case a new town has been taken possession of. Bro. Reynolds has been indefatigable in his efforts which have necessitated vigilance in no ordinary degree. The opposition of the insurance companies has however been overcome.

Before the Gavel Sounds.

A Scotch Apology.

A Kirkcaldy, Scotland, paper recently printed an account of an accident which befell two well-known temperance men on their way home from a prohibition meeting, and facetiously stated that "fortunately both gentleman were sober at the time." This remark made the victims of accident indignant, and they demanded a public apology from the editor. In the next issue of the paper appeared this notice:

"Messrs. _____ and _____ demand an apology for our having stated that at the time of their accident they were both sober. We have pleasure in withdrawing our observation."

French Readiness.

Waiters in Parisian restaurants always have an answer ready. Zola, the novelist, had noticed this fact, and, according to the "Figaro," utilized it in perpetrating a joke. "Bring me a sphinx 'a la Marengo,'" he said to a waiter. "I am sorry to say they are out," was the answer. "What, no more sphinx?" said Zola, in a tone of indignant surprise. The waiter stepped close to the chair and whispered, "The truth is we have some, monsieur, but I don't care to serve them to you, as they are not quite fresh."

Don't Break a Regular Habit.

Bro. William Smith is noted for his jollity and also for keeping late hours. As a rule he gets home about 2 o'clock in the morning. One evening,

however, in a fit of repentance, Bro. Smith decided to go home early and gladden the heart of his lonely wife.

Accordingly he presented himself at the door of his residence soon after 11 p.m., and gave a bold double knock. To his wife's question of "Who's there?" he confidently replied, "William."

"Now, look here," cried Mrs. S., indignantly, "none of that. My man William won't be home for three hours at least, and if you don't clear out at once I'll call the police."

And William heard the grating of the key in the lock and the rattle of the chain and meekly concluded that reforming was not in his line.—*Ex.*

A Good Endorsement.

Marriage Certificates ought to be written on the back of a life insurance certificate, or at least accompanied by a life insurance certificate of a good round sum. Such a provision would remove the necessity of many a widow from advertising as follows:

WANTED—Plain Sewing, by a respectable widow. Address X. Y. Z.—*Plank and Platform.*

At Niagara Camp.

Officer (in haste, calling to his batman)—Fiegehan!

No response.

Officer (with all his lung power)—Fiegehan!!

Private Fiegehan (emerging from a tent):—Yes, sir!

Officer—Did you hear me?

Private Fiegehan—Yes, sir, I heard you the second time you called.

Newspapers in Austria.

A Pointer for Financial Journals.

Some curious facts have been brought to light in the course of an action for libel brought against the editor of *The Neunkirchner Zeitung*, a provincial weekly paper with a large circulation in Neunkirchen and district. Neunkirchen is a flourishing town about 60 miles from Vienna.

The editor, Carl Kulf, urged in extenuation of his misdemeanor that he was so occupied with his duties as a shoemaker that he had no time to properly discharge his editorial work, which he only undertook as a supplementary occupation. His salary as editor was £5 per annum.

Judge—You do not seem to possess the training and education necessary to an editor.

Herr Kulf—That is not necessary at all.

Judge—But an editor must at least be able to write an article.

Herr Kulf—Oh, no, I cut all my articles out of other papers.

Judge—Who acted as editor in your absence?

Herr Kulf—A hatter lived next door to the office, and he used to receive the correspondence and hand it over to the printers. The printers published what interested them.

Judge—These are extraordinary conditions for a town so near the capital of Austria.

Herr Kulf—It is not only in Vienna that proper ideals of the mission of the press are in vogue. I always praise the townspeople who deal with me and pay their bills regularly, and "pitch into"

those who buy their shoes elsewhere and do not settle their debts. *The Neunkirchner Zeitung* is a paper with principles. It receives a subvention from the local authorities.

Judge—How did you obtain the subvention?

Herr Kulf—I undertook to fully report all the mayor's speeches, chronicle his small doings and shower praise on his administration.

Herr Kulf was finally sentenced to a fine for not exercising that supervision over his paper which an editor is in Austria legally compelled to do.—*London Mail.*

Utah Papers Please Copy.

This little biography is not written as a joke. It was written as a serious "composition" by a real schoolboy. The article is clipped from *Boys* as follows:—

"King Henry VIII. was the greatest widower that ever lived. He was born at Anna Domino in the year 1066. He had five hundred and ten wives, besides children. The first was beheaded, and afterwards executed. The second was revoked. She never smiled again, but said the word 'Calais' would be found written on her heart after her death. The greatest man in this reign was Lord Sir Garnet Wolsey. He was surnamed the 'Boy Bachelor,' being born at the age of fifteen, unmarried. He often said, had he served his wife as diligently as he had served his king, she would not have deprived him of his gray hairs. In this reign the Bible was translated into Latin by Titus Oates, who was ordered by the king to be chained up in the church for greater security. It was in this reign that the Duke of Wellington discovered America, and invented the Curfew bell to prevent fires—most of the houses being built of timber. Henry VIII. was succeeded on the throne by his great-grandmother, the beautiful and accomplished Mary Queen of Scots, sometimes known as the 'Lady of the Lake,' or the 'Lay of the Last Minstrel.' He died in his bed in the last year of his age."

A German Death Notice.

Under the "collective mourner" system in Germany all the relatives of the deceased bind themselves together to mourn his loss and to defray collectively the cost of advertisement. The case of Mrs. Regina Werschau is an instance in point. She lived to the age of 111 and left behind her many relatives, whose testimony, quoted textually from the *Warschau Gazette*, reads as follows: "Filled with sorrow we announce to all our relations and acquaintances the departure of our innermost loved Mother, Mother-in-law, Grandmother, Great-Grandmother, Great-Great-Grandmother and Great-Great-Great-Grandmother, who departed this life on August 22, 1898." The signatures of the parties affected follow. The German for the last title is "Urururgrossmutter."

Financially Weak.

"Madam, you've already overdrawn your account."

"What's that?"

"You haven't any more money in the bank."

"The idea! A fine bank, I think, to be out of money because of the little I've drawn! Well, I'll go somewhere else."—*Ex.*

Companion Courts.

CALIFORNIA.

THEY ROCKED THE P.C.R.

On Monday evening, Jan. 16th, at Norwalk Hall, the I.O.F. and the Companions of the I.O.F. met for the purpose of installing their newly elected officers for the next year. G. A. McElfresh, of Los Angeles, High Chief Ranger of California, was present and acted as installing officer. The ritualistic work of the two Orders being the same, the officers of both Courts were installed together. The ceremonies passed off very nicely, brother McElfresh performing his part of the work in an impressive manner. After the installation ceremonies were over, a short musical program was rendered by Prof. Holgate, Bessie Trullt, Mamie Young and Beulah Hawkins, at the close of which Mr. McElfresh gave a nice address, in which he pointed out the superior advantages of the protection afforded by carrying a life insurance policy in the Independent Order of Foresters.

The speaker's address was prefaced by a Texas anecdote which brought down the house.

After the close of the program, the ladies invited the company out to the banquet hall where a bountiful repast awaited them, and to which all did ample justice, after which a general social good time was enjoyed by all.

One pleasant feature of the evening, which we almost forgot to mention, was the presentation to Mrs. T. A. Ray, the retiring Chief Ranger of the Companions of the I.O.F., of a handsome rocking chair, given by her Companions, as a token of their appreciation of her efficient services as their chief for the past year. Mrs. Ray accepted it in a nice little speech, returning her thanks for the same. Upon the whole the affair was a decided success and all went home feeling better for the evening's meeting and season of good cheer.

ILLINOIS.

The Companions of Chicago held a Union Meeting Wednesday evening, Jan. 25th, at Washington Hall, H.C.R. A. E. Stevenson presiding. The meeting was called for the purpose of meeting with the High Standing Committee and to receive all necessary instructions in the work.

The meeting was well attended and very satisfactory. H.C.R. Stevenson explaining all points in his usual bright way.

It was decided that we give a Union Ball shortly after Easter, the proceeds to be used for purchasing paraphernalia for a model degree team.

Judging by the enthusiasm the ball is an assured success.

We were admitted to the High Court of Illinois last October, and under the able guidance of H.C.R. Stevenson, it is an assured fact that the Companions' work in this jurisdiction will keep booming.

MICHIGAN.

Companion Court Stewart, No. 57, Belding, Mich., has a membership of 87 in good standing and several applications for admission to the Court.

The meetings are well attended and a good interest shown.

A most successful entertainment was held in November, and the Court is now having a contest, which will end Feb. 1st, when the defeated side will give an entertainment and supper.

The object of the contest is to secure new members, and also to help keep an interest in the meetings.

At the last meeting of the Court our Supreme Court Deputy, Alta M. Stewart, was present and installed the officers; also gave a very interesting talk on Forestry and its benefits.

Our Chief Ranger, Lena M. Putman, on behalf of the Court, presented Mrs. Stewart with a beautiful bouquet of flowers; she, in return, thanked the Court for the flowers, also for the courtesy extended to her during her stay in Belding.

Companion Court Unique, No. 79, and Court Tunnel, No. 159, with Mrs. C. W. McCauley and W. F. Stevenson as installing officers, held a joint installation of officers in the Odd Fellows' Hall, Thursday evening, after which a fine programme of music, etc., prepared by the ladies, was highly enjoyed by the members and friends present, and then the company partook of a bounteous supply of refreshments, and made the rest of the evening merry by dancing and card playing.

ROCHESTER, MICH., Jan. 19, 1899.

Court Lily of the Valley, No. 17.—Perhaps a few words from our Court will be of interest to the readers of THE FORESTER. Our Court was organized under the Sisterhood, later became a Companion Court, and at present time has a membership of 43, with 14 insurance members. We have very pleasant times with the Court of Forsters in the way of suppers, etc. On the eve of Jan. 5th we held a joint installation with the Foresters, High Secretary, S. E. Joslyn, of Bay City, acting as installing officer. After installation a programme was rendered, after which the party, numbering about 100, repaired to Foresters' Hall, where tables laden with good things were spread, and the inner man satisfied. The tables were decorated with flowers and colors of the Order, which added to the beauty of the occasion. All went home of one mind—that the meeting had been a success.

MATILDA FISHER, C.R.

MINNESOTA.

Court Benevolence, No. 82, Companions of Court Lumber Heights, Minneapolis, Minn., held an open installation Jan. 3, 1899, to a crowded house.

Upon invitation the members of Court Lumber Heights, No. 1963, were present in a body to witness the installation ceremonies.

M. L. Crapser, Court Deputy, acted as installing officer. At the conclusion of ceremonies a musical programme was rendered, after which the ladies with their guests enjoyed the remainder of the evening in a social dance until a late hour. All reported having spent a good social time.

OHIO.

A PRIMITIVE EXPEDITION.

A very pleasant surprise awaited the members of Court Champion, No. 1494, on their installation night, Jan. 13th. After the installation of officers there was a rousing alarm at the inner gate. On the S.B. opening, the hall was invaded, and the mysteries of the meeting disturbed by the ladies

of Companion Court Columbus, No. 166, entering with well-filled baskets and spreading a collation for the newly installed officers and members, which was enjoyed by all present. P.C.R. Martha J. Perry was introduced by C.R. Bettie Duncan, of the Companions, who thanked the members of Court Champion for their courtesies and kindness since the organization of the Companions, which was answered by C.R., J. L. Dunsford and others. The good feeling which had already existed between the Courts was further cemented by the action of the ladies, and the members of Court Champion have been quietly kicking themselves ever since, thinking of some plan to get even, which they intend to do in the near future.

Yours in L., B. and C.,
GEO. F. PICKEL, C. D. H. C. R.

GOODWILL MEETS AT CHOCTAW HALL.

Companion Court Goodwill, No. 120, Cleveland, was organized Feb. 15, 1898. They now have a membership of 50. These members are hard at work to build up their Court. They are about to celebrate their first anniversary, Feb. 17, 1899, by a "prize" masquerade ball at Woodland Hall. They hope to make a success of this, and help to increase their treasury. This Court meets at Choctaw Hall, on Woodlawn Ave., every second and fourth Thursday evening.

ONTARIO.

On the evening of the 2nd Jan., Companion Court Ingram, No. 135, had their installation of officers, Mr. Robert Jack acting as chairman. Mouth organ solo by Mr. Dean. Recitation by Miss Jessie Graham. The following officers were then duly installed: Mrs. Mary A. Foster, C.R.; Mrs. Margaret Heney, V.C.R.; Mrs. Amanda Terry, Rec. Sec.; Mrs. Alice Whiteing, Fin. Sec.; Mrs. Lydia Vanalsline, Treas.; Mrs. Mary Brisbin, Chaplain; Mrs. Graham, Sr. W.; Mrs. Pafford, Jr. W.; Mrs. E. Jack, Sr. B.; Mrs. Sarah E. Cronk, Jr. B.; Mrs. Cronter, P.C.R.

Intermission was then taken up by freely partaking of coffee and cake. There were about 75 persons present, being Companions and their husbands. There were also about 20 Companion visitors from Companion Court Deseronto No. 40. A vote of thanks was tendered to Comp. Court Deseronto, No. 40, by Court Ingram, 135, for the goodly number that accepted their invitation, thus showing their friendship as a sister Court. Court called to order. Recitation by Miss Georgie Annie Storey. Song by Miss Annie Brisbin. Mouth organ solo by Mr. Dean. Quartette by the Misses Cannons, James Wagstaff, Henry Whiteing and Robt. Brooker, entitled "In the Shadow of the Pines," which was greatly applauded. Chairman Mr. Robt. Jack then favored us with a very suitable address, which was followed by many others. The Court then closed by singing God save the Queen.

Signed on behalf of Companion Court Ingram, No. 135,

GEO. SPRING, Secretary pro tem.

WASHINGTON.

At a joint installation at Spokane the following were installed officers of Companion Court Washington: C.D., Mrs. Adelle A. Scott; C.R., Mrs. Frankie Rhodes; V.C.R., Mrs. W. A. Bishop;

P.C.R., Mrs. J. T. Logan; Orator, Mrs. Eliza Davis; R.S., Mrs. M. O. Fields; F.S., Mrs. C. M. Bonson; Treas., Mrs. McInroe; S.W., Mrs. I. T. King; J.W., Mrs. James Myra; S.B., Mrs. Johnson; J.B., Mrs. Smith.

FOR COMPANION COURT PHYSICIANS.

She had concluded to take out a life insurance policy and appeared before the examining physician.

"What's your age?" he asked in his crisp business way, and she looked indignant as she answered:

"Age? I didn't come here to answer impertinent questions, sir. I came to be insured."

"But we must know your age in order to fix the rate."

"What rate?"

"The amount you must pay annually for being insured."

"Thirty-three, then," she snapped.

"You must be accurate or it will invalidate the policy."

"Forty; but I must say that I never heard such impudence."

"Weight?"

"I don't know. Neither does any one else. Just as though that would make any difference."

"Married or single?"

"Single, thank heaven! Not but what I've had plenty of chan—"

"Of course. Any insanity in your family?"

"Sir!" and she tried her best to congeal him with a look.

"I guess that you don't want to be insured."

"And you guessed it right, the first time. I don't propose to be a family encyclopedia for you or any other gossip-monger," and she flounced out with a vigor that made the doctor think that she was a pretty good subject after all.—*Detroit Free Press.*

Acknowledgments.

St. JOHN WEST, Jan. 16th, 1899.

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

Allow me to convey to you my sincere thanks for the prompt manner in which you paid the endowment on the life of my late husband, James W. Belyea; also to express my thanks to the officers of Court Frederick, No. 368, for their promptness in forwarding the claim papers.

Wishing the Order every success,

Sincerely yours,

SUSAN A. BELYEA.

The claim was for \$1,000.

HOWARD'S SUMMIT, CAL., Jan. 13th, 1899.

ORONHYATEKHA, M.D.:

I beg to acknowledge with thanks draft for \$1,000, being amount of my late husband's policy in the I.O.F.

I am quite aware the exceptional circumstances connected with my husband's death necessitated a longer delay than would have been the case under ordinary circumstances.

My thanks are also due to the officers and members of Court Gardena, No. 625, for their many

kindnesses to me, and the worthy manner in which they conducted the funeral.

With every good wish for the prosperity of your Order-

I am sincerely yours,
MARY P. KERR.

—
COLORADO, TEXAS, Dec. 14th, 1898.

MR. H. L. DICKINSON :

DEAR FRIEND,—I wish to write you and say my draft came and was cashed at once without any discount. Mr. Dickinson, I never knew how much it meant to have an insurance until I had the experience.

I am very grateful to the I.O.F. for their many acts of kindness to me in my sorrow, and the prompt payment of \$1,000.

Please say to Court Dickinson that I am very grateful for their kindness, and I will always praise the I.O.F.

As ever, yours truly,
MRS. MATTIE NORRED.

—
BAY MILLS, MICH., Jan. 16th, 1899.

TO THE EXECUTIVE COUNCIL I.O.F. :

GENTLEMEN,—I beg to acknowledge with thanks the prompt and satisfactory manner in which my claim was paid for \$1,000, arising out of the death of my husband, James Thomas Calbeck.

I am quite aware that the exceptional circumstances connected with my husband's death delayed it longer than would have been the case under ordinary circumstances.

My thanks is also due to the officers and members of Court Bay Mills, No. 1365, for their kindness and brotherly attendance in my affliction.

Yours very sincerely,
ANNIE CALBECK.

Our Calendars.

—
TOLEDO, O., Jan. 13th, 1899.

Dr. Oronhyatekha, S.C.R.

DEAR SIR AND CHIEF :—I take great pleasure in sending you a vote of thanks for the entire Court Fort Meigs, No. 759, for so kindly remembering us with the beautiful calendars. And we all join in extending to yourself a Happy and Prosperous New Year and many of them.

I am yours in L., B. and C.,
M. E. LENARDSON, R.S.

—
JERSEY CITY, N.J., Jan. 10th, 1899.

Oronhyatekha, M.D.

DEAR SIR AND BRO. :—Your letter to hand notifying me of the sending of a parcel of Calendars for 1899. I beg to inform you that the same have arrived and on my own behalf must say they are very handsome and beautifully gotten up.

If not too much trouble will you please have an additional supply sent as there are not enough to go around and I will see that they are properly delivered.

Thanking you sincerely for your kind expression of goodwill towards the Court of which I have the honour of belonging and also to myself, and in return I wish you a Happy and Prosperous New Year.

Yours in L., B. and C.,
W. G. MORRISON, R.S.

MADISON, N. J., Jan. 14th, 1899.

ORONHYATEKHA, M.D.,

DEAR SIR AND BRO,—Your calendars received, and I have distributed the same as you wished. Permit me on behalf of the brothers of this Court to thank you sincerely for these beautiful calendars, and tender you our best wishes and compliments of the season.

Yours in L., B. and C.,

JOHN F. COSGROVE, C.D.

Court Lothrop, No 3347.

—
LIVERMORE FALLS, ME., Jan. 13, 1899.

ORONHYATEKHA, M.D.,

DEAR SIR AND BRO.—Calendars for 1899 for Court Moose Hill, No. 3307, received; eighteen in number. As we have 53 members, they failed to go around. Can we secure any more? Correct mailing list was sent to Dan. A. Rose, Toronto, the last of December, 1898.

Kindly let me know by return of mail if we shall receive more or not.

Yours in L., B. and C.,

WM. BRITTON, D.H.C.R.

“The Independent Foresters' head office has adopted a novel feature to make the members of the Order remember that they are members, by sending to each member a fine calendar for the year 1899. Every time a Forester looks up the date of the week, month or year he is reminded that as a Forester he must look out for his insurance.”—*The Enterprize*, Riverside, Cal.

—
ADRIAN, MICH., Jan. 10th, 1899.

ORONHYATEKHA, M.D.,

DEAR SIR AND BRO.—Your consignment of I.O.F. calendars reached here yesterday afternoon, and are all distributed to the various brothers, and I believe I voice the sentiment of each and every brother in extending our appreciation and thanks for same. It is certainly a very appropriate advertising medium for our grand Order, and the results will certainly overshadow the expense incurred.

Thanking you once more on behalf of every brother of Court Adrian, 1078,

I am yours in L., B. and C.,
JOHN F. MILISH.

Why the Emperor Shortened his Trip.

It is rumored that the S.C.R. is going to take in Palestine and Egypt in his present expedition for health. We always did understand that W. Hohenzollern had cut short his trip. We now know why. The German Government runs an insurance scheme of its own, and the Kaiser feared that if he was caught camping out in the East he would be made a Forester-at-sight.

Free to Inventors.

Your name and address on a postal will bring you a neat book containing valuable information about patents. GEORGE OLTSCHE & CO., International Patent Solicitors, SOUTH BEND, IND.

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

Delinquent Courts who have not paid their December Assessments.

Name of Court.	No.	Name of Court.	No.
Utility.....	1910	Grenville.....	3383
Piscataqua.....	3113	Elkharion.....	3513

NOTE.—The above Court not having remitted its Assessment stood suspended on 1st January, and will stand suspended till duly reinstated.

Receipts, January, 1899.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Benefits	General Fund.	
996	British Columbia..	\$ 1171 97	\$ 76 88	\$188 34	2078	New England.....	\$ 1980 78	\$ 640 76	\$ 496 60	
8795	California.....	13130 54	199 76	2285 41	4604	New Jersey.....	4667 35	52 94	856 25	
10942	Central Ontario.....	12293 03	1358 90	1871 64	13571	New York.....	14505 55	880 28	2879 44	
283	Colorado with Utah annexed.....	640 33	12 14	85 30	2309	North Dakota.....	3959 36	93 20	747 85	
10419	Eastern Ontario.....	11225 24	970 61	1642 47	1235	North'n Minnesota	1524 92	131 58	594 50	
6543	Illinois.....	6961 63	67 51	2326 50	1056	N. W. Territory....	1352 63	82 64	183 28	
2018	Indiana.....	2278 69	12 26	470 30	3297	Nova Scotia.....	3602 95	264 71	625 50	
651	Iowa.....	972 07	1 48	139 25	7290	Ohio.....	7460 44	126 08	1501 85	
3103	Maine.....	2492 25	789 70	716 47	13686	Ontario.....	14236 49	2618 74	2332 65	
2397	Manitoba.....	3370 02	313 26	471 24	1701	Pennsylvania.....	2122 83	36 73	448 40	
14785	Michigan.....	14922 09	1033 93	3973 68	1408	Pr. Edward Island.	1430 79	39 47	334 99	
32.9	Minnesota.....	4025 05	9 85	656 13	14494	Quebec.....	15854 38	4549 48	4064 55	
1076	Missouri with Kansas annexed.....	1341 27	9 75	219 40	885	Washington.....	1329 21	15 85	326 40	
474	Montana.....	734 14	18 75	119 35	3212	Wisconsin.....	4034 10	24 64	1092 45	
412	Nebraska.....	508 83	2 93	73 05	197	S. C. Jurisdiction..	321 86	1 83	38 05	
5767	New Brunswick....	5823 18	1047 21	876 47	5352	G. Britain, Ireland and Norway.....	7817 64	42 77	2003 74	
Received on account of Fire Insurance.....							415 33			
" " " Sundry Refunds.....							53 00			
" " " Reorganizing and other accounts.....									2023 65	
Grand Total.....					148,265	\$168,579 84 \$15,526 67 \$36,665 10				

Recapitulation.

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

Supply Account.

Received on account of Supplies..... \$1,457 84 | Remitted same to Supreme Treasurer..... \$1,457 84

Investment Account.

Received on account of Principal on Loans... \$18,367 43 | Remitted same to Supreme Treasurer..... \$18,367 43

Submitted in L. B. and C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for January, 1899.

Mortuary Statement.

RECEIPTS.	
To Balance as per last Statement.....	\$3,041,357 81
" Supreme Secretary.....	168,111 51
" Received on account of Fire Insurance..	415 33
" " " of Loans.....	53 00
	\$3,209,937 65
Paid to Beneficiaries of late Brothers—	
John Van Breda..... Court Marshfield, 3298.....	\$1,000 00
Emil P. Gillig..... " Glen Oak, 3027.....	2,000 00
Joseph Arnois..... " St. Genevieve, 1372.....	1,000 00
Mority Schuler..... " Hancock, 1371.....	1,000 00
Henry Kring..... " Lake Erie, 1205.....	2,000 00
Henry A. Martin..... " Hennepin, 1152.....	1,000 00
Calvin L. Coggin..... " Bryer, 800.....	1,000 00
Fred. Wm. Scott..... " Lebanon, 382.....	1,000 00
Albert Larson..... " Manistie, 803.....	1,000 00
Wm. L. Hutchinson..... " Bellevue, 272.....	1,000 00
Wm. Stewart Kearno..... " California, 451.....	4,000 00
E. J. McAdams..... " Island Brook, 605.....	1,000 00
C. W. Kerr..... " Gardena, 625.....	1,000 00
D. F. Campbell..... " Lemore, 694.....	1,000 00

Nelson B. Bowman..... Court Como, 788.....	\$2,000 00
Peter Bennett..... " Rosemont, 1135.....	1,000 00
George F. Babcock..... " Fairport, 1889.....	333 33
Joseph E. McGee..... " Sea Side, 1926.....	500 00
G. F. W. Thomas..... " Little River, 3305.....	500 00
George P. Roy..... " Grand Mare, 3625.....	500 00
Gid. C. Cartwright..... " Ohio, 537.....	1,000 00
Robert N. Beggs..... " Septemley, 629.....	1,000 00
Thos. N. Thompson..... " Petrolia, 792.....	1,000 00
George Panneton..... " Jacques Cartier, 970.....	1,000 00
William Mitz..... " Banner, 360.....	1,000 00
A. Gosselin..... " Champlain, 663.....	3 000 00
Wm. Torrance..... " Orient, 416.....	3,000 00
James W. Belyea..... " Frederick, 368.....	1,000 00
George Thompson..... " Robin Hood, 84.....	1,000 00
Thos. E. Lowery..... " Bucyrus, 1010.....	2,000 00
James L. McDonald..... " Oakwood, 364.....	1,000 00
Louis Miller..... " St. Joseph, 1576.....	1,000 00
John F. Jenkins..... " BlackDiamond, 3007.....	1,000 00
Jas. Thos. Calbeck..... " Bay Mills, 1865.....	1,000 00
R. Carlton..... " Defender, 1977.....	1,000 00
Samuel M. Young..... " M. Vineyard, 532.....	300 00
Wesley Hoskin..... " Manitow, 135.....	1,000 00
Samuel Maidment..... " Ivy, 157.....	1,000 00
Michael Leicht..... " Pride of Illinois, 1989.....	2,000 00
Owen McGrand..... " Green Isle, 1920.....	1,000 00
Angus Kneer..... " Glen Oak, 3027.....	1,000 00
Allen S. McKenzie..... " Inter Mountain, 3736.....	1,000 00
W. G. H. Oliver..... " Pyramid, 412.....	2,000 00

James Brown.....	Court Sissiboo, 122.....	\$1,000 00
Levi Brillinger.....	" Collingwood, 95.....	1,000 00
W. E. M. Husband.....	" Buffalo, 459.....	2,000 00
Ben. F. Higgins.....	" Eden, 3257.....	2,000 00
Duncan Cameron.....	" Hollowell, 1523.....	1,000 00
James S. McNeill.....	" Onaway, 206.....	1,000 00
Alfred C. Collins.....	" Bad Axe, 117.....	1,000 00
Howard B. White.....	" Carlton, 163.....	2,000 00
David H. Bailie.....	" Wayne, 864.....	1,000 00
Henry Hargrove.....	" Alert, 1214.....	2,000 00
Geo. H. Thompson.....	" Vinton, 1517.....	3,000 00
Geo. M. Thornton.....	" Royal, 212.....	1,000 00
James Robins.....	" Brownville, 561.....	1,000 00
Wm. H. Smith.....	" Vassar, 337.....	66 67
H. F. Dichtenmueller.....	" Knife River, 3656.....	2,000 00
W. T. Peatman.....	" Lebanon, 382.....	1,000 00
John M. McFarlane.....	" Rouille, 674.....	2,000 00
John J. Smith.....	" Noe Valley, 1729.....	2,000 00
George F. Babcock.....	" Fairport, 1889.....	666 67
A. S. Hyatt.....	" Lansing, 247.....	2,000 00
Herman Biderich.....	" Alpena, 293.....	500 00
Amos Richardson.....	" Green Bay, 786.....	500 00
John Munroe.....	" Brookdale, 291.....	1,000 00
Christopher Wellock.....	" Harvard, 268.....	2,000 00
J. G. Jardine, M.D.....	" Sunderland, 1373.....	1,000 00
F. A. Roehm.....	" Chippewa, 1961.....	2,000 00
Charles H. Gray.....	" Grge W. Childs, 1476.....	1,000 00
Thos. H. Dawkins.....	" De Kalb, 1276.....	1,000 00
John F. Angel.....	" Valleyfield, 523.....	1,000 00
Thomas A. Burt.....	" Bath, 1528.....	2,000 00
C. F. Reppenhausen.....	" Defender, 1977.....	1,000 00
Henry Richmire.....	" Aultsville, 1354.....	1,000 00
H. J. Thomson.....	" Signet, 353.....	1,000 00
Robert Hy. Cross.....	" Myrtle, 5.....	166 66
William Cullen.....	" Cariboo, 743.....	700 00
Chas. H. Kellogg.....	" Como, 3089.....	3,000 00
Henry Newman.....	" Hazle, 92.....	1,000 00
Frederick Sole.....	" Imperial, 1164.....	1,000 00
R. A. Scherer.....	" Central Ave., 1970.....	1,000 00
Thomas Brown.....	" Acadia, 102.....	1,000 00
Richard E. Jarvis.....	" Mt. Cameron, 1654.....	2,000 00
William Stewart.....	" Rumford Falls, 1861.....	1,000 00
John A. Boardway.....	" Oswego, 549.....	1,060 00
Lewis E. Fox.....	" Oak Leaf, 62.....	1,000 00
Thomas J. Prisk.....	" Mineral Point, 3450.....	1,000 00
George E. Akley.....	" Silas Wright, 1383.....	1,000 00
J. B. Alfred Latour.....	" Asbestos, 1734.....	1,000 00
James Taylor.....	" Resort, 318.....	1,000 00

\$113,733 33

Total and Permanent Disability—	
Francis Martin, C. Toronto, 167.....	\$ 500 00
Adolph Landry, C. Licking, 1318.....	500 00
G. W. Thayer, C. Minden, 430.....	500 00
Josiah Walton, C. Sanger, 617.....	1,500 00
Arthur Nadeau, C. Lowelltown, 3114.....	500 00
William G. Daniels, C. Colton, 440.....	500 00
William Lough, C. Capital, 1115.....	1,500 00
James E. Marshall, C. Waldone, 529.....	500 00
Phineas Howe, C. Tittabawassie, 353.....	500 00
Ezekiel A. A. B. Rose, C. Forfar, 495.....	1,500 00
Doctors' Fees.....	27 00

8,027 00

Old Age Disability—	
Alexander Dick, C. Beaconsfield, 80.....	\$100 00
X. L. Chipman, C. Evangeline, 109.....	100 00
Col. P. H. Atwood, C. Winnipeg, 13.....	200 00

400 00

Refund of Fees, etc.....	71 96
Legal Fees.....	269 30
Commission.....	64 00
Fire Insurance.....	428 44
Assessments Returned.....	61 65
Repairs to Property.....	57 81
English Refund.....	502 18

\$123 615 70

Five per cent. to General Fund.....	8,405 57
Balance.....	3,077,910 38

\$3,209,937 65

Sick and Funeral Fund.

RECEIPTS.

To Balance, as per last Statement.....	\$ 85,651 84
" Supreme Secretary.....	15,526 67
" Cheque No. 37413 cancelled.....	18 86

\$101,197 37

CONTRA—CR.

By Sick Claims.....	\$ 11,371 49
" Funeral.....	650 00
" Refunds.....	37 22

By Five per cent. to General Fund.....	\$ 776 34
" Investment.....	4,335 45
" Balance.....	84,026 87

\$ 101,197 37

General Account.

RECEIPTS

To Supreme Secretary.....	\$ 36,665 10
" on account supplies.....	1,457 84
" Five per cent. Mortuary Fund.....	8,405 57
" Sick and Funeral Fund.....	776 34

\$ 47,304 85

CONTRA—CR.

By Salaries of Officers.....	\$ 3,708 32
" Organizing Expenses and Salaries.....	11,028 45
" Wages of Employees.....	3,659 60
" Furniture Account.....	1,223 58
" Refund of Fees.....	327 21
" General Management Expenses.....	5,562 14
" "Forester" and Supplies.....	12,316 93
Balance.....	9,478 59

\$ 47,304 85

Surplus.

Deposited with Ins. Dept. of the Dom. Govt.....	\$100,000 00
" Great Britain and Ireland.....	95,610 17
" U. S. Government Bonds.....	148,758 36
" New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Est.....	2,620,655 55
Debentures.....	154,537 81
Deposit Receipt.....	540 79

\$3,140,102 68

Current Account.....	1,509 86
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\$3,141,612 54

Sick and Funeral Surplus.....	84,026 87
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\$3,225,639 41

Yours in L., B. and C.,

H. A. COLLINS, Sup. Treas.

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

During the month of January, the Medical Board reviewed 2,691 medical examination papers, of which 2,377 were accepted and 314 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted		Rejected		
	Accepted	Rejected	Accepted	Rejected	
British Columbia.....	4	3	North Dakota.....	72	8
California.....	148	21	N. W. Territories.....	17	5
Colorado.....	1	2	Nova Scotia.....	26	3
Connecticut.....	30	2	Ohio.....	107	11
Illinois.....	266	22	Ontario (Centre).....	109	12
Indiana.....	23	4	Ontario (East).....	57	7
Iowa.....	9	1	Ontario (West).....	74	10
Kansas.....	7	1	Oregon.....	5	2
Maine.....	62	9	Pennsylvania.....	26	3
Manitoba.....	42	4	P. E. Island.....	56	4
Massachusetts.....	3	3	Quebec.....	135	14
Michigan (East).....	204	27	Rhode Island.....	6	2
Michigan (North).....	6	1	Vermont.....	4	2
Michigan (West).....	93	7	Washington.....	21	5
Minnesota (North).....	51	4	Wisconsin.....	88	14
Minnesota (South).....	37	3	England.....	140	24
Missouri.....	8	2	Ireland.....	131	20
Montana.....	4	1	Scotland.....	24	2
Nebraska.....	4	1	Wales.....	6	1
New Brunswick.....	16	3	Norway.....	16	8
New Hampshire.....	9	1			
New Jersey.....	37	5	Total.....	2377	314
New York.....	185	36			

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CANADA.

Assessments Returned	61 88
Repairs to Property	57 81
English Refund	592 18

Five per cent. to G. M. Rose & Sons Co.	\$12,061 70
Balance	2,079 68
	\$14,141 38

Sick and Funeral Fund.

RECEIPTS.

To Balance, as per last statement	\$ 8,051 84
Supreme Secretary	105 07
Cheque No. 3743 Cash Paid	18 86
	\$ 8,254 77

CONTRACT

By Sick Claims	\$ 11,571 49
Funeral	650 00
Refunds	37 22

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