

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

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# The Independent Forester

Vol. XVIII.

MARCH 15TH, 1898.

No. 9.

# The Official Organ of the Independent Order of Foresters.

SUBSCRIPTION, - \$1.00, or 4/, PER YEAR.

ORONHYATEKHA, M.D., Toronto, Ont., Editor-in-Chief and Business Manager.

ASSISTANT EDITORS : REV. A. MACGILLIVRAY, P.H.C.R., JAMES MARSHALL, P.H.C.R.

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General Manager Advertising Department, WM, SPRINGER, Port Huron, Michigan, to whom all letters relating to advertising should be addressed.

#### TORONTO, CANADA, MARCH 15, 1898.

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

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

3. Send all Monthly Reports, etc., to the Supreme Secretary, 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.

as per special instructions.

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 membership 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 members.

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When a member is suspended.
When a member is suspended.
When a member withdraws from the court.
When a member changes his address.
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When a member is reinstated.

HEREAFTER, when a Refund is due to a member, a Requisition therefor, on Form No. 49, must be made by the Court; the Refund, if allowed, will then be paid by cheque sent from The Supreme Court.

Refunds due to members must not be deducted from the Monthly Reports and Remittances; the full amount called for by each Monthly Report must be remitted to The Supreme Court.

Requisition for Refund, Form No. 49, can be obtained from all High Secretaries, price 2 cents each.

All members of the Order, when writing to Headquarters, are respectfully requested to give the name and number of their Court, in every letter, as well as the name of their Province, State or Country. In a large percentage of the letters received these important requisites are omitted, and the waste of time at the Head Office hunting for this information, before such letters can be answered, is so great that we are forced to make this request urgently. Don't ask us to reply to you personally when you write on matters connected with your Court. All communications from Headquarters, in connection with the business of the Court, must, according to the Constitutions and Laws, be sent to the Court Deputy. The Supreme Officers have no option in the matter.

# Editorial.

# Notes.

For March let us take a long step forward.

Membership first February, 1898, was 126,328.

Net gain in members for January, 1898, 1,643.

Surplus March 1st, 1898, \$2,673,969.72.

Increase in surplus for February, 1898, \$62,-814.48.

March is as good a month as any in which to "Secure a new member." Do it.

Lay by your pence for a rainy day; if you don't need them, you can give them away.

Members bound for the Klondike must get a permit from the Supreme Chief Ranger and pay Extra Hazardous Rate ..

The wise man of to-day looks into the future and provides for the years that are to come. Affluence

to day and poverty to morrow have been witnes- [ sed on many occasions.

It is good to know the law-it is better to obey it. The brother who brings in new members is better than the one who rises to points of order.

Six months till Supreme Court meets. We want to add at least 23,000 to our membership before then; an average of 4,000 a month will do. Bring in your member at once.

New York with 224, Ontario Centre with 217, Illinois with 211 and California with 207 accepted applications for February run a close race, and showefine work done. Keep it up. More, improve on it.

February, 1898, was the best February on record for applications. 3,295 were received, of whom 2,865 were accepted. It looks as if the 150,-000 mark would be reached by Supreme Court meeting.

Bro. Callaghan is on record to the effect that Michigan will pass Quebec in the race for second place among High Courts. There is a difference just now of about 330, and Quebec has a way of holding its own.

Ontario leads all Provinces, States and Countries, not only in total membership but in monthly gains. For February the accepted applications were 434, just 120 more than the next highest Province, and 210 more than the highest State.

When you have read your copy of the Forester from cover to cover, hand it to your neighbor who is not a member, but who is eligible for membership in our great Order. The Official Organ, Deputies and Inspectors assure us is their best canvassing agent.

The interest on money is going down, the interest in the court should be going up. can only save a dollar or two a month let it be to maintain your membership in the I.O.F. The best asset you can leave your family will be a certificate for a few thousands in our Order.

Ontario with 12,817, Quebec with 12,540, and Michigan with 12,210 make an interesting group. It is any one's race between now and June 30th. New York with 11,179 is saying but little, but stranger things have happened than that the Empire State should make a dash for first place.

It is interesting to note that there has been a marked increase in the number of applications for protection among the fraternal societies. This their lifetime the circumstances of the families were

is a gratifying sign of the times, in that it indicates more healthy business conditions and, at the same time, it bespeaks the degree of favor with which fraternalism is being received by the general public. The system is yet in its infancy. It would require a vivid imagination to portray its future achievements.

About once a year we hear a brother remark, "I have been paying into the I.O.F. for years. Nothing has come of it; I am still alive and well, and likely to live." We hope so. The members of the Order are great stayers. It is better to live and pay, than to die and have some one paid.

It looks as if Toronto, where the Order has its headquarters, were going to take the place that belongs to it, and that it ought to occupy. Within the last two months two courts have been instituted, each with a charter membership of over 100. Toronto should have 10,000 Independent Foresters.

From all quarters we hear of good work being done for the month of March. It is next to June the best month in the year for applications. There is a keen contest going on between New York, Quebec, Michigan and Illinois for first place with accepted applications. March should bring 5,000 additions to our ranks.

Members from the Select Knights seeking admission into any of our Courts are to be received on the conditions set forth in a circular issued by Bro. B. J. Leubsdroof, Supreme Recorder of the Society. These conditions have been agreed upon by the Executive Council. Courts will please bear this in mind and act accordingly.

"I am living just as well as ever I did, though I am now paying for a two thousand dollar benefit certificate in the I.O.F. My income is not any larger, but I am more careful in my expenditure than before." So said a brother the other day. He was only voicing the experience of thousands. Our Order has been a great educator in thrift, forethought, economy, etc.

The time for the Supreme Court meeting is approaching. Six months more and it will be here. The months are made up of days. Every day counts. What are our members doing? How many have put forth an effort to persuade an acquaintance or friend to join? Remember, we want to meet Supreme Court with 150,000. We will do it, but we want your help.

We are constantly meeting with cases of families from whom the bread-winners have been taken. In and painful difference. In one case the husband and father was a member of a beneficiary order, and his family were provided for by his thrift and forethought; in the other, no protection was secured, and when he died he left his family penniless, constrained in the first days of their sorrow to battle for bread. It is the sacred duty of every man to provide for those depending on him.

In the Canadian Woodman we read: "The Select Knights have gone over to the Independent Order of Foresters, who take in every-"

The Select Knights know a good Order when they Their decision to join the I.O.F. is creditable to their taste and judgment. This Order takes in "every" one who passes its medical examination and complies with the Constitutions and Laws. Last year it took in 30,137 and rejected 3,929. Yes, the I.O.F. is doing business, if not for "every" body, for a very great number.

"Is any member sick?" is a question asked at every court meeting. If the answer is an affirmative one, such action is taken as the nature of the case requires. The brother is visited; if watchers are needed, brothers are appointed for that fraternal duty; should the nature of the sickness call for a trained nurse, the nurse is engaged at the expense of the court; and should the afflicted brother's resources be exhausted, the brethren see that there is no lack for the things needed. Fraternity is a name, a precious and hopeful one.

# Well Done Quebec!

For two months in succession the old province of Quebec leads with the highest number of applications among the thirty-three High Courts of the When it is remembered that the great majority of the people of this province speak a language and profess a religion different from that of the people among whom the Order has secured the greater proportion of its members, it will be evident how thoroughly, non-racial and non-sectarian the I.O.F. is in its principles, and how strongly it appeals on its merits to all classes, creeds and nationalities. It says volumes, too, for the thrift and forethought of our French fellow-members, that they are securing for their families the substantial benefits the Order provides. In dealing with the great popularity of the Independent Order of Foresters in Quebec, the fact must be borne in mind that its merits have been always presented ably. The High Court since its institution has been officered by men of marked ability who were and are enthusiastic in their loyalty to the principles of the I.O.F. Probably the publication of the Forester in with at the first meeting of your court.

apparently the same; but with death came a marked | French, of late, has done more than anything else to stimulate the zeal of our brethren in Quebec. Whatever the causes, the gratifying fact of a wide and growing interest is evident, and we heartily congratulate Quebec on its splendid work. Our worst wish for them is that they improve on their excellent work.

# Foresters' Cottage for Consumptives.

We give below the circular letter of the Supreme Chief Ranger, anent the Foresters' cottage in connection with the Muskoka Sanatorium for those in the first stages of consumption. We have not heard a word that was not commendatory of the scheme. And now that the scheme is officially before the Order, we have no doubt the response will be prompt and liberal. We confidently expect that the necessary funds will be forthcoming, and that the Supreme Chief will, in this eventful year, have the privilege of dedicating during the time the Supreme Court is in session, for its benevolent and merciful work, the cottage built by the freewill offerings of the members of the Order.

#### FORESTERS' COTTAGE.

SANATORIUM FOR CONSUMPTIVES, GRAVENHURST, MUSKOKA.

TORONTO, 9th February, 1898.

To the Court Deputy, Officers and Members:

DEAR BRETHREN, -It has been thought appropriate and in harmony with the benevolent spirit of the Order to build a cottage in connection with the Sanatorium for Consumptives, located on Lake Muskoka, cear Gravenhurst, Ontario.

The object of the Sanatorium is to secure for the patients, under the best possible conditions as to climate, medical treatment, etc., a chance to recover from the first symptoms of pulmonary disease. It is estimated that nearly one-half of the deaths among adults result from lung troubles. Scientific men believe that if prompt and effective measures were taken in the early stages of consumption the mortality from this cause would be greatly reduced.

A six-roomed cottage can be built and furn shed for about \$2,500. It will always be available to the limit of its capacity for members of our Order. It has been proposed to have the cottage dedicated to its benevolent work during the meeting of the Supreme Court in Toronto next August.

I appeal to your benevolent spirit to make a donation for this noble work. Give at once. "He who gives quickly gives twice."

Send contributions to Bro. A. Macgillivray, who will acknowledge them in The Independent FORESTER.

ishing for your court and membership contiand increasing prosperity,

Yours in L., B. and C.,

J. A. McGillivray, Oronhyatekha, M.D., S. C. R.

P. S .- Will you kindly have this matter dealt

# Foresters in the Ontario Legislature.

The Order can count a large number of its members among the representatives chosen by the people of Ontario to legislate for them during the Among those elected that coming four years. we know to be members of the I.O.F. are: The Hon. G. W. Ross, W. Middlesex; Hon. E. J. Davis, N. York; G. F. Marter, N. Toronto; Dr. Pyne, E. Toronto; J. P. Whitney, Q. C., Dundas; A. E. Little, Cardwell; D. Jameson, M. D., S. Grey; E. H. Carscallen, Q. C., Hamilton; S. C. Calder, S. Ontario; E. A. Miscampbell, E. Simcoe; A. B. Thomson, C. Simcoe; W. R. Beatty, Parry Sound; E. S. Russell, E. Hastings; E. T. Blezard, E. Peterborough, and H. G. Lackner, M.D., North Waterloo.

All of our Order who were in the contest were not, we regret to say, elected. The above list is probably incomplete. We will be pleased to hear of any brother whose name we have omitted. The INDEPENDENT FORESTER rejoices at the honors and success that come to members of the Order, irrespective of nationality, party, or creed; and we extend our congratulations to our brethren whose success we are privileged to chronicle.

# The Chief in Bronze.

Now that the Chief is absent from Headquarters in quest of well-earned rest, we take the liberty of calling the attention of the brethren to the Bronze Statue of the distinguished head of the Order, that the membership contemplate placing in the main corridor of the Temple as a testimonial to Dr. Oronhyatekha, for his long, eminent, and advantageous services to the Order. The contract for the work was awarded some couple of months ago, after competition, to Bro. Walter Allward, a young and rising artist of Toronto. The casting is to be done in Paris. The statue will be unveiled and presented by the committee to the Supreme Court when it meets in Toronto at the end of August.

Already a large number of courts have contributed the small amount of 10 cents per member asked for by the committee. Illinois, Wisconsin, Prince Edward Island, Nova Scotia, New Brunswick, Washington, are among the jurisdictions that have sent in nearly every case the full quota. From all the other jurisdictions some has been received. The committee would like to close this part of the work at as early a date as possible. The contributions are purely voluntary. The Chief, in acceding to the wishes of his friends in the matter, stipulated that contributions should be voluntary, and that no one should be urged to give. We are sure that no one needs urging. Contri-

butions can be sent to Bro. Barlow Cumberland, Treasurer of the Committee, Toronto, or Bro. Rev. A. Macgillivray, Secy. of Committee, Toronto.

# Identification Night.

We do not wonder that some courts are considering the desirability of having an article in the Constitutions and Laws of the Order making it compulsory on every member to be present, at least twice a year, at the meetings of the court, so that the officers of the court in event of the death of any brother may be able to make out the necessary papers, and make the necessary declarations, as to the identity of the brother deceased. We know instances where the Financial Secretary would have serious difficulty in making affidavit and saying, "I personally knew our late brother." A man is not always recognizable by the color of his money. That is frequently all that the F.S. sees of some members. Of course, there are cases where he sees the member several times before he sees his money. Every member should be present whenever possible at the meetings of his court to assist in the business and to pay in the court to the F. S. his assessments and dues. "Identification Night" would be an interesting and helpful if not a neccessary innovation.

# Well Done, Bro. Atwell Fleming!

We extend congratulations to the High Treasurer of Central Ontario on having instituted Court Trade and Commerce, No. 3,800, Toronto, with the largest charter membership of any court ever instituted, not only in Ontario, but in any jurisdiction of the The court is composed of a fine lot of young men, many of whom are connected with the Board of Trade and other business institutions of the city. The work of instituting the court was completed on Saturday, the 26th ult., when the charter was closed with 160 names. The work of instituting the court and installing the officers was admirably conducted by Bro. Fleming. completion of the work of institution, short addresses were delivered by Bro. T. Lawless, A.S.C.R., and Bro. Rev. A. Macgillivary, P.H.C.R. The members thereafter adjourned to the supper room, where 🖁 choice repast was enjoyed and an hour pleasantly spent in speeches and song. Court Trade and Commerce is the second strongest court in Toronto, and the third strongest in the jurisdiction, The members are going to make a rush for the pennant in Central Ontario, and are not without ambitions regarding first place in the Order. The honors to those who win them. We say "Well done!" to Bro. Fleming. The Order has not a more faithful or zealous member,

# The Banner Court of each Jurisdiction January 1st, 1898.

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Jurisdiction.	Name of Court.	No. of Court.	Member- ship.
California	.Los Angeles	422	604
Eastern Ontario	.Ottawa	41	596
Quebec	.Champlain	663	445
Illinois	.Independence.	1792	401
Ohio	.Dayton	1000	348
Michigan	. Valley	232	340
New Jersey	.Elizabeth	1	310
New York	. Watertown	465	333
Ontario	. Oronhyatekha	23	261
Minnesota	.Duluth	724	245
Nova Scotia	. Royal Jubilee.	114	235
Central Ontario	.North'n Light	127	230
New Brunswick	.Loyalist	121	207
British Columbia	.Burrard	342	202
Iowa	. Julien Dubuque	1511	188
Maine	.Penobscot	1186	171
Indiana	.Noble	975	154
Missouri and Kansas		1474	152
Wisconsin		408	151
Manitoba	Manitoba	135	136
New England	Maynesboro	1468	134
Washington	Destiny	598	131
North-West Territories	Saskatchewan	1030	111
Prince Edward Island.		202	104
Nebraska	Omaha	1091	81
Pennsylvania	Mountain City	1879	80
North Dakota	Bay Centre	736	80
Colorado	Puebio	1479	75
England	Liverpool	2007	
Ireland	Ballymena	2011	
Scotland	. Royal Irvine .	2051	
Wales	Uskside	2935	34

The list of banner courts shows some changes since last given. Los Angeles still carries the pennant, but the gap between it and Ottawa is much less than it was six months ago. Champlain has gained and Independence lost in the last six months. In New Jersey Elizabeth has displaced Columbus.

The largest gain made by any of the courts given above was by Burrard, British Columbia. Six months ago the membership was 114, now it is 202. By the time of writing it is probably more. We will be glad to hear from any court in the above list that has not its proper position, or that has made any notable gains since the beginning of the year.

Capt. C. A. Stone and a large number of the members of Temple Encampment of Royal Foresters were the guests of the Knights of St. John and Malta at their annual ball held last Monday evening, and they all speak most highly of the very kind ahd hospitable treatment tendered them by the Sir Knights and others.

# What You Can Do for the Order.

Recently a brother said, "I am quite willing to do something to advance the interests of the Order. Kindly tell me how." We cheerfully respond:

- 1. In your life and conduct be an illustration of the high character of the membership.
- 2. Be prompt and regular in your attendance at all meetings of your court.
- 3. If an officer, familiarize yourself with the duties of your office, and discharge them with tact and faithfulness.
- 4. Pay your assessments and dues cheerfully and in the court room, and do not have the F.S. chasing after you to save you from suspension.
- 5. Speak to that friend of yours who is not a member of any fraternal organization, and who needs for himself and his family the benefits that the Order offers.
- 6. If you have a grievance, real or imaginary, air it in the court room, and not on the street corner.
- 7. Be a brother to your brothers; patronize them in business. Do as you would be done by.
- 8. Speak ill of no other order. Remember that the I.O.F. appeals on its merits.
- 9. Whenever anything of special importance happens in your court write it up in your local paper. Let your light shine.
- 10. Remember always that what the Order needs is men. Bring in your new member. If you bring one in at every meeting, so much the better.

# Foresters' Excursion to Buffalo on Good Friday, April 8th.

The Buffalo members of the Independent Order of Foresters intend holding an open meeting at that city on the evening of Good Friday, and have tendered invitations to the Executive Officers of the Supreme Court and others, and also to Temple Encampment of Royal Foresters, to be present.

Arrangements are in progress so that a special train will leave Toronto about noon of Good Friday. The price of the tickets will be placed at the very low figure of \$2.00, good to return any time Monday. The encampment will go, it is expected, about eighty strong, including their bugle and drum corps. The officers of Temple Encampment will institute an Encampment of Royal Foresters in Buffalo the same evening.

The Lodge Record of February 19th gives the picture of little Katherine Nutt, the pretty four-teen months o'd great-grand-daughter of Col. A. B. Caldwell, P.S.C.R. of the I.O.F. We congratulate the venerable founder on being privileged to see his posterity of the third generation.

# The Splendid Record of the J. O. F.

The I	Magnificent	Benefits	Paid.
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Benefits paid last Year (1897)	992,225 60
Benefits paid last Five Years	3,401,515 92
Benefits paid last Ten Years	
Benefits paid from organisation to 31st December, 1897.	5,103,867 70

# The Growth of the Membership.

Membership 1st July, 1881 369	Date of Reorganisation.
Membership 31st December, 1881 1,019	Increase in Six Months 650
Membership 31st December, 1886 5,804	Increase in First Five Years 4,785
Membership 31st December, 1891 32,303	Increase in Second Five Years 26,499
Membership 31st December, 1896102,838	Increase in Third Five Years 70,535
Membership 31st December, 1897124,685	Increase during <i>Year 1897</i>

# The Increases During 1897.

Increase of Benefits Paice	171,283	69
Increase of Assessment Income		
Increase of Total Income		40
Increase of Net Assets	537,610	36
Increase of Surplus Funds		40
Increase of Assurance in Force	25 819,000	00

# The Expansion of the Surplus.

Surplus 1st July, 1881\$	0	Date of Reorganisation		
Surplus 31st Dec., 1881	4,568 55	Increase in Six Months\$	4,568 5	65
Surplus 31st Dec., 1886	53,981 28	Increase in First Five Years	49,412 7	<b>'</b> 3
Surplus 31st Dec., 1891	408,798 20	Increase in Second Five Years.	354,816 9	$^{2}$
Surplus 31st Dec., 1896 2	2,015,484 38	Increase in Third Five Years.	1,606,686 1	8
Surplus 31st Dec., 1897 2	2,558,832 78	Increase during Year 1897	543,348 4	10

Increase of Second Five Years Exceeds that of First Five Years by.\$\\$ 305,404 19
Increase of Third Five Years Exceeds that of Second Five Years by. 1,251,869 26
Increase of Third Five Years Exceeds that of First Ten Years by. 1,202,456 53
Increase of Year 1897 Exceeds that of the Previous Year by..... 88,237 48

# The Comparative Monthly Record.

Membership, Surplus and Benefits.	1897	1898
Membership Increased during month of January	889	1,643
Membership Increased since beginning of year	889	1,643
Membership in good standing 31st January	103,737	126,328
Surplus Increased during month of February\$	19,862 01	\$ 62,814 48
Surplus Increased since beginning of year	89,245 96	115,136 94
Surplus 28th February	104,730 34	2,673,969 72
Benefits Paid during month of February	85,203 96	74,067 29
Benefits Paid since beginning of year	134,964 76	166,045 22
	258.475 93	5.269.912.92

HIGH AND LOW UNDER ITS BANNER .- Most offices make a demonstration in order to advertise themselves when they succeed in insuring some prominent citizen. We have learnt that the Independent Order of Foresters is following the first part of the programme, for we learn they are drawing into the fold many leading public men, although they are not making much fuss about the achievement. For example, we learn that a little time ago Sir Wilfrid Laurier, the Iremier of Canada, was duly initiated a Beneticiary member. This looks well for the Order, because such an astate financier and citizen as Sir Wilfrid Laurier would surely not publicly connect kimself with any institution that was not progressive and sound. Surely, too, more humble citizens will consider a society which is good enough for the Prime Minister of Canada good enough for them. We have not as yet the figures as at the end of 1897, but according to official documents we are able to say what the membership and surplus were as late as last October, a couple of months ago. In 1890 the members numbered 17,-026 and the surplus \$188,139; in January, 1896, he membership consisted of \$6,521, with a surplus of \$1,560,372; whilst in September last the membership had increased to 118,557, and the funds in October last stood at \$2,406,211. This is certainly a striking development. Reports tend to show that a large and steadily increasing business is being transacted by the British Branch, whose headquarters are at 24 Charing Cross, London.—The British Underwriter, February, 1898.

# .mitation is the Sincerest Flattery.

# The Sun Life's "Perfect Protection Pocliy"

"For professional and business men" the Sun Life Assurance Society have issued a new policy which is to be known as the "Perfect Protection? Policy. Under its provisions, if, before reaching the age of sixty, the assured becomes through mental or bodily illness incapable of carrying on his work for two months or more, a proportionate amount of the next premium payable will be remitted; but the Society insists that notice of the total incapacity shall be given within two months of its commencement. Again, if, previous to attaining the stated age, the assured becomes totally permanently incapacitated from work, the liability for the payment of future premiums will cease on the directors being satisfied on the point. Still further, if the assured should lose "by physical separation" two limbs (hands or feet), or the "complete and irrecoverable loss of sight of both eyes," the Society will pay one-half the sum assured, and the liability for further premiums will lapse. The ordinary privileges of the Sun policies are extended to these referred to, but the rates are rather higher than for the ordinary policies, being fixed at (age 35) £2 19s. 6d., as against £2 16s. 8d.; and at (age 45) £4 1s. 7d., as against £3 17s. 8d. The scheme is certain to attract some attention because of its novelty to many, but most of our readers will remember that, some fifteen months ago, we described the policies of the Independent Order of Foresters, which give all and more of the benefits secured under this last policy of the "Sun," and those without increased rates. The scheme is a decided advance in ordinary life insurance, but we fail to see the necessity for

What Others are Saying of the I.O.F. | an increased rate for it, or why it should not have been made complete; at present there seems to be a lot of red-tape around it, which will doubtless be removed as practice proves it justifiable.—Local Government Journal, February 12th, 1898.

# A Great Society.

The record of the Independent Order of Foresters is one which may well challenge the admiration of the insurance public. During 1897 it received 37,-162 applications and wrote 33,169 certificates. It closed the year with a total membership of 124,-685; surplus funds of \$2,558,832.78 and a death rate of 5.56 in each 1,000 members.

The Independent Order of Foresters maintains a deposit of \$100,000 with the Canadian Government, \$100,000 in Great Britain and Ireland, and \$50,000 in the United States. The balance of its assets is deposited in sound monetary institutions, or invested in first mortgages upon improved real estate and municipal bonds.

Dr. Oronhyatekha is its Supreme Chief Ranger. Indeed, to his vigorous direction and intelligent effort is the great success of the Foresters due. An untiring worker and a forceful exponent of co-operation, he has indelibly impressed his strong personality on the system throughout all its confines .--Mutual Underwriter.

# The Archbishop of Canterbury Advocates Thrift and Life Assurance.

The open advocacy of Life Assurance by any prominent citizen is always helpful to the active agent and superintendent, and hence we need not apologise for publishing the attached extract from a speech delivered by the Archbishop of Canter-bury on last Friday, 7th inst. He presided over the 79th annual meeting of the Lambeth (London) Savings Bank. His Grace said they had from a large population got together 3,544 depositors with £39,000 in deposit; but what was this number to the whole population? Thrift was a real Christian duty, and was so laid down by St. Paul when he said, "But if any provide not for his own, and especially for those of his own house, he hath denied the faith and is worse than an infidel." Was it possible to find anything stronger in the New Testament than that? It was a little uncommon to press the matter on the grounds of Christian duty, and he could not remember ever hearing a sermon on the subject; while when he had made public reference to it himself, he had always received letters asking where the text was to be found supporting it. People thought that one only went to the New Testament to receive religious instruction. But religious instruction taught every duty of .life, and they could not live a religious life if they neglected those things which, as the Apostle declared, made the difference between the Christian and the

Each one of us is bound to make the little circle in which he lives better and happier. Each one of us is bound to see that out of that small circle the widest good may flow. Each one of us may have fixed in his mind the thought that out of a single household may flow the influences that shall stimulate the whole commonwealth and the whole civilized world.—Dean Stanley.

# Our Insurance Systems.

# The Independent Order of Foresters.

(From The British Financier.)

During recent years great improvements have been effected in our systems of life assurance. Not to speak of the guarantees which the Legislature has exacted, and of the stability of insurance offices, the tendency of the offices themselves has been in the direction of making the terms more easy and attractive to the policyholder. The result has, however, fallen vastly below expectation; the increase in life assurance has not been in any sense so large as wise economists would like to see. In Great Britain and Ireland, out of an adult population of less than 17,000,000 there are only about 900,000 policyholders in what is called the "ordinary" branch of the business.

Many facts may be given to account for this disappointing experience. That premiums on life policies granted by the great majority of companies are too high must be admitted; and until a general reduction of the present high range of premiums is brought about, without any depletion of the security offered to the person assured, many classes of men will continue to believe that they can do better with their money. This impression is, nevertheless, open to doubt and, we believe, capable of being refuted, even assuming that the person assured lives out the full term for which he is assured. But that is just the assumption that a wise man does not make. That the cost of life assurance requires to be brought down to a scale of premiums much lower than that prevailing in most offices is equally true. The very spirit of competition that has led offices to vie with each other in offering all sorts of immunities has tended to swell expenses enormously, particularly on fees and commissions. It is certain that a re-arrangement of working expenses might contribute towards the desired effect, i.e., a less costly assurance. Then in many cases the outgrowth of financial operations is primarily viewed from the side of the shareholder, one aim of pre-prietary companies being dividends and the pilin up of money under the name of accumulated capital, the bulk of which can never be shared in by the policyholder. All these evils give to the public mind the disquicting dread of a mere business-like selfishness, and retard the more rapid development of life assurance from the attainment of its highest purposes.

The need for reform in the insurance world—albeit not yet exhausted-is supplied with striking remedies in the equitably-balanced system of the Independent Order of Foresters, whose chief offices in this country are at 24, Charing Cross, Whitehall, S.W.

Anomalies, such as we indicate, are absent from its plan and principles. From these influences, the procedure rioves free and unfettered. There is therefore a greatly enlarged scope for an insurance organization that offers for lower life-premiums the sound security as is elsewhere offered for the higher premium rates. And besides the protection afforded, the benefits conferred are absolutely in just and handsome proportion to contributions -- a fact which cannot be placed to the credit of many contemporary corporations. For these reasons alone the Independent Order of Foresters is worthy of careful examination and sympathetic consideration.

granted upon terms framed according to the highest standard of equity and therefore yielding the best returns, within the lines of safety, free from peradventure.

Divested of all speculative features, and controlled by a strict limit of expenditure—from which commissions and agents are excluded-the Independent Order of Foresters serves no sordid objects, but exists-body and bullion-solely for the good and behoof of members, among whom its rule and law is "Liberty, Equality and Fraternity."

In short, the benefits are unequalled; the security provided is, for the extent of obligations, unsurpassed, and it will be a matter of wonder and regret here, if the advantage which the Order holds out should be inadequately realized by numbers to whom the privileges it puts forward would

be of incalculable value.

Inasmuch as by far the largest proportion of life assurance in force in this country is preferably for the whole term of life, we mark, that, besides the "total and permanent disablement" assurance benefits payable in lifetime, and the provision made for sickness and other benefits, the power of the Order to grant maximum assurance has been raised to Policies for £800 and £1,000 by statutory enactment and Government license, His Excellency the Dominion Governor-General himself accepting Liembership.

Carlyle declared "the best gift God ever gave to man was an eye that could see," and in the essential matter of life assurance, uninsured men may well use that faculty to discern the better qualities

and progressive spirit of this fraternity.

The distinction of the Order is, in fact, the advanced position it occupies. Moving along the lines of progress, it keeps pace with modernised ideas and the public demand for improved assurance, and is therefore showing most growth and establishing its claim to an extended popularity. At the National Fraternal Congress, whereat 40 great kindred Orders were represented at Port Huron, Michigan, on October 5th to 9th last, questions of vital interest to insurance concerns came in for a great deal of discussion, and also the wisdom of creating in every benevolent society giving mortuary benefits A SURPLUS FUND.

"It was held that the plan of the I.O.F. meets in almost every particular, the most practical suggestion of the Congress."

The seal of preferential approval given to the Independent Order of Foresters by that august assembly is the more remarkable, in the critical eye of justice, by reason of the rival interests then advocated, alike as to its constitutional principles and practices and the vast aggregate of assurances involved.

General interest is excited by the luminous expansion of affairs during the last sixteen years. In 1881, obstacles were overcome with care, skill, and courage; the Constitution of the Order was remoulded, and as the outcome of the wisest constructive thought, a re-organised plan led to a reinvigoration of the fraternity and its finances, exhilarating to contemplate. The course of prosperity which was ushered in knows no abatement, so that the position now reached, while reflecting beneficent distributions amongst members, constitutes the Order a veritable

#### GIBRALTAR OF FINANCIAL STRENGTH.

At the base of this massive development lies the But from an investment point of view, member- fact that the men-of whom the present chief offiship is conspicuously profitable, life policies being 1 cial, Dr. Oronhyatekha, was the leading spiritcies, and sound financiers of irreproachable charac-Under their control the Order has, with invariable promptitude, fulfilled all contracts origin ated through membership in the local "courts," and inspired unbounded confidence, and still holds

These views are amply sustained by the leading lines in the official record,

			Member-	Accumuia-
			ship.	ted Funds.
At 31st	Dec.,	1881	1,019	£938
44	44	1889	17,346	38,656
"	**	1896	102,838	414,140
At 31st	Aug.,	1897	118,557	487.380
66	"	1897 Benefits		969.300

Death Ratio, 5.50 per thousand. Monthly (Premium) Income, £22,000. Expenses (from Premiums) absolute, 5 per cent. Present Membership, 120,880. Present Surplus, £515,464.

The Order continues to make surprising gains, over-topping those of each preceding period. Its business is attaining greater volume by comparative leaps and bounds, its resources grow prodigiously and its financial strength receiving accessions for the further enlargement of its transactions.

Notably that invaluable item, the Surplus-in respect of which the Fraternal Congress, before referred to, returns the available amount at more than double that of any similar organization upon the official record—bears a ratio to the membership which not only keeps pace with the indemnities granted, but gives promise of out-growing every species of obligation. Such a surplus carries the very accent of conviction; the security is absolute, and not simply relative; its possession is actual, and not merely reputed. Hence the surplus the excess owned over all liabilities—is a true criterion of strength, and in out-distancing all other competing forces the Independent Order of Foresters is going right to the stars!

And in this connection it must be borne in mind that the books and accounts, assets and liabilities of the administration are subject to an annual examination—always stringent—of the Government Insurance Departments, both of the Dominion and the United States, and the Order is amenable for verified annual returns to our own Board of Trade.

Possessing many other distinct traits of its own, the general characteristics of the Independent Order of Foresters are special in procedure and substance. Safe and beneficial life assurance, as dispensed through its various "courts" in all our chief towns, has become one of the great realized facts of the time, rendering its scale and methods the most attractive of life candidates for the insurance suffrages of the people.

Besides its investment aspect—at once sound and the least costly—this Society presents admirable means in its "courts," where members ventilate all points affecting them individually and the body collectively. In this way they are the better enabled to identify and fraternize their interests with

beneficent life assurance. The operations in Great Britain and Ireland—already large, and of which Mr. James Marshall, S.D.S.C.R., is General Manager-is destined to as fortunate a development in the near future as can in anywise consist with the inherent stability and character of the institution itself. A definite line

who piloted the undertaking over the course of management acceded to office. Increasing popu-difficult events were true readers of life contingental larity arises from the prestige of its name and the carnestness of its advocacy. A shrewd innovation made by the Supreme Chief Ranger in the mode of acquiring new members is to enlist the aid of present policyholders in promoting the better propaganda of the Order before the uninsured section of the community, so that the transfusion by them of its benefits necessarily leads to the conservation of their own interests

Upon all points the system under review is the most eligible and secure for public adhesion, and we recommend its "courts" as new and congenial channels through which some of the best purposes of life assurance are yet to be attained.

# A Forestric Song.

# "IN L. B. C."

Forestric Song and Chorus, written and composed By Bro. J. C. Morgan,

High Vice-Chief Ranger Central Ontario, And dedicated to

ORONHYATEKHA, M.D., S.C.R., I.O.F., And to the Independent Foresters of Ontario.

In L. B. C. true comrades we, And heartily we'll stand together, In virtue's cause, for love's sweet sake, In rain, or shine, or stormicst weather. Our watchwords three—Fair Liberty, Benevolence pure, and Concord strong-Like stars shall guide us, whilst we sing In chorus, as we march along:

Let L. B. C. our watchword ever be, Fair Friendship's bond o'er every land and sea; We'll stand together, we comrades strong and free; A hundred thousand voices echo L. B. C.

We know nor land, nor race, nor creed, There's but one Father o'er us all: Pure honest manhood makes each man True nobleman, whate'er befall; For this our aim the wide world o'er, To sooth each sorrow, dry all tears, And "scatter golden blessings" round Where'er the I. O. F. appears.

CHORUS.

Not only this fair land of ours Right gladly owns our gentle sway; We bless where waves the Union Jack, Or where "Old Glory" greets the day; And linked thus in loving clasp, Long may they float on land and sea, Fair symbols of fraternal love, Bright emblems of a world made free.

CHORUS.

It should be known by every member and sung at all Forestric gatherings. Bro. Morgan, the High Vice-Chief Ranger of Central Ontario, is to be congratulated on having given the Order so good a song.-Eb.

It's unfortunate for some children that their faof demarcation marks the time when the present ther and mother are their parents.

# The Kootenay-Cariboo Mining and Investment Company.

We call attention in our advertising columns to the advertisement of the Kootenay-Cariboo Mining & Investment Company, Limited. This is a Canadian Company organized in British Columbia under Imperial Act with very wide powers in its Charter; in fact, the Company can operate in almost every line of business, and the Directors are taking advantage of the movements in the Yukon District to go largely into the transportation and trading operations, in which the profits should be enormous. Dr. Oronhyatekha is the President of the Company, which is a sufficient guarantee of its bona-fides. We can therefore safely recommend the stock of the Last year we Company to intending investors. recommended the stock of the Gold Hills Development Co., as the Doctor was first Vice-President of the same. Our predictions then have been more then verified, and the Company to-day is selling its stocks readily.

We are satisfied the same results will be obtained in the Kootenay Cariboo Mining & Investment Co., Limited.

# Companions of the I.O.F.

We have the same fault to find with the fair Companions this month as last—they do not let us know very much of what they are doing.

At last accounts the number of courts instituted was 129. Several Deputies have been commissioned recently, and there is every prospect that in the very near future the number of courts will be largely augmented.

Mrs. Genevieve A. Carter, only daughter of Bro. Caldwell, founder of I.O.F., is getting up a ladies' Companion court at Newton, Penn. Good for her! Mrs. Catherine A., Bro. C.'s esteemed wife, nearly 70 years old, is aiding Genevieve. Better for her! Both are great advocates of Independent Forestry.

Court Chaudiere, No. 59, gave their first entertainment on February 1st. Notwithstanding the stormy weather and the bad state of the roads, there was a large attendance. Supper was served in excellent style by the ladies, and a very enjoyable evening was spent in games, music, etc.

Court Emmett, of Petoskey, was organized February 5th by Deputy Supreme Chief Companion Mistress Mary Stewart, of Grand Rapids, with a charter membership of 36. The members of Court Emmett were entertained after the installation of officers by the brethren of Court Petoskey, No. 812.

Court Echo, No. 10, Niagara, Companions of the I.O.F., held a most successful entertainment in their hall on Thursday evening, the 29th of Jam., when the officers-elect for the ensuing term were publicly installed by the District Deputy Companion, C. O. Reeves. Court Echo is making rapid progress; it has a membership of 63, and 11 applications for next meeting. The aim is to have a membership of 150 by the time the Supreme Court meets in August next.

Court Pearl, No. 9, Watertown, gave a progressive pedro party, on the evening of February 9th, at the home of Vice-Chief Companion Franck-lew. 60 Companions were present, and it is needless to say they had an exceedingly good time. Supper was served at 12 o'clock, and, after bidding the host and hostess good-morning, the party broke up. The court now numbers 100 members.

Court Descronto, No. 40, and Court Descronto, No. 93, I.O.F., had a joint installation of officers recently. Bro. E. M. Wallbridge acted as chairman at the ccremony of installation, which was performed in an impressive manner by Bro. James Stokes, who was also commissioned to organize courts of Companions in Omario. After the installation came intermission, when refreshments were served. Bro. McGanghey was, in the course of the evening, presented with an address and an easy chair, in acknowledgment of his services to the courts in the town. Addresses were given by Bros. S. Russell, M.P.P., J. Dalton and J. Stokes. Descronto has the honor of having the first and only court of Corpanions in the province.

Preliminary preparations for organizing a court of Companions of Foresters at Bullalo resulted in a largely attended meeting of ladies at Court Ina's hall, presided over by Supreme Deputy Companion Mrs. Jane Martin, who very ably explained the merits of the new branch of the Order. She was assisted by P.H.C.R. Dr. Kendall and District Deputy Geo. P. Martin, whose remarks on Forestry were enthusiastically received. The result of the meeting was 35 charter applicants. Supreme Deputy Companion Mrs. Jane Martin will announce the night of installation of the court when officers will be inducted into their official stations, and the first court of Companions of Foresters will have been formed in Bullalo.

#### Home.

Home is the sweetest word in the Saxon tongue. It has in it the brightness of sunshine and the fragrance of flowers. It suggests love and rest and gladness. It calls up pictures painted imperishably on our hearts. It speaks of father's care, and mother's love, and wife's tenderness and devotion. The home is the safeguard of the nation.

It is a nursery where only can be grown manly men and womanly women. But into many homes there often steals a shadow of fear that darkens the sunlight and drops a bitterness into the cup of joy. It is the fear that the strong man, whose arm or brain wins the bread and creates the comfort of the family, may be smitten down by death.

The majority of fathers find it almost impossible to lay aside sufficient from the yearly income to insure the family against adversity and possible want. Life is so insecure. The vigorous to-day may be still in death to-morrow. What, then, can lighten the gloom of the widow's shrouded heart, the grief of the fatherless? It is the thought that a genuine, honest life assurance society steps in and does its work of beneficence.

I tell you a man's steps are much lighter, his spirit more baoyant, as he goes out in the morning to his work if he knows, come what may, in his home lies a paper which secures his l-ved ones from poverty and will bear them up until they are able to work for themselves.—Rev. Dr. Wm. Lloyd.

# Personal Mention.

Bro. Callaghan, by the will of his brethren of Michigan, is again High Chief of the Wolverine. May he have an eminently successful second term.

Bro. C. F. Rockwell, elected Mayor; Bros. Jas. Gould and B. K. Histey elected Councillors, are members of Court Evangeline, No. 109, Kentville, Nova Scotia.

Bro. Alex. Munro, C.D. of Court Clarendon, No. 1483, has been elected Warden of the fine old County of Frontenae for 1898. We congratulate our worthy brother on this high honor.

Bro. G. F. Hodgins is Mayor of Shawville, and Bro. Jno. A. Cowan is a Conneillor of the same town. Bro. Hugh Hobbs was Mayor last year The citizens know where to get good officers.

Bro. Lee E. Joslyn, P.H C.R., was unanimously elected High Secretary of Michigan. Bro. Joslyn's long experience as High Chief Ranger gives him a thorough knowledge of the work. This, and his zeal for the Order, will ensure valuable services for the I.O.F. in Michigan.

Bro. Robert Whale, son of the veteran Inspector Bro. C. C. Whale so well and widely known, has epened a telegraph and express office and a newstand in the Temple. "Bob," as might be expected of the son of his father, is prompt and obliging, and is working up a good business.

· Bro, Colin N. McDonald, Financial Secretary of Court Hartley, Ontario, has been re-elected Deputy-Reeve of the Township of Eldon by a handsome majority. Bro, McDonald is decidelly popular with the electors of Eldon. He is serving his seventh year in the Council continuously. He is well read in Municipal law.

Bro. Col. Paterson, P.H.C.R., has moved into Toronto, and has opened a law office in the Temple Building. He is senior member of the firm of Paterson, Sweeney and Ritchie. Bro. Paterson has the reputation of being a well-read and painstaking lawyer, and we be speak for him a good measure of success in the Queen City.

Bro. M. A. Hall, a leading lawyer of Omaha and High Chief Ranger of Nebraska, has been appointed British Vice-Consul for Omaha. The members of the Order generally will be pleased to learn of this honor conferred on a distinguished brother. Bro. Hall is a Canadian by birth, and although a citizen of the Union he takes a warm interest in the affairs of the Dominion.

#### INFORMATION WANTED.

The members of Court Balmoral West, No. 948, would like to hear of Bro. A. A. Gillespie, who has been missing since about the beginning of January. He is a man about thirty years of age, about five feet seven inches high, left eye-glass, hair dark brown. Address A. R. Mitchell, C.D., Balmoral, Man.

The Court Deputy of Court Lehigh, New York, writes the Supreme Chief tendering the thanks of the court as well as those of the widow of the late Bro. E. E. Millard, for the payment of his mortuary benefit, which was received six days after the death of the brother. The total disability claim had been paid some time before. The members of the court and community generally are loud in their praises of the promptness of the Order.

# Among the Courts.

# High Court of Ontario.

Now that our debts are paid, look out for gains - greater gains.

Turn about. For January the West led. The Centre slipped to the front for February.

High Vice-Chief Ranger Courtenay gave a most acceptable address to the Foresters at Thamesville in the latter part of February.

Court Elgin, the court of the High Chief, sent their quota for the statue of the Supreme Chief, with best wishes. Go and do likewise.

The High Chief Ranger attended the Foresters' entertainment at Brownsville on the evening of the 15th inst. The weather was very severe, and the attendance was only fair. The new Court of the Companions of the Forest attended in a body from Otterville.

The courts at Winona and Grimsby held a union entertainment which was very largely attended, and was most successful. Supreme Secretary McGillivray had promised to take part, but was unavoidably prevented. P.H.C.R. Wardrope, of Hamilton, was present, and gave a masterly address.

Court Huron, No. 163, Point Edward, gave the annual At-Home on February 2nd. Bro. J. F. O. Neil, Jr., P.C.R., presided. A fine supper was served, after which an interesting programme was rendered. Capital addresses were given by Bro. Geo. Proctor, P.H.C.R., and Mr. Durnford, on the Order and the benefits it offered. Court Huron is awake and at work.

Court Elgin, No. 29, Aylmer, the court of Bro. Backus, is up-to-date in every particular. It has a fine membership of 125. The Concert and At-Home given recently was a brilliant affair. The Aylmer Express, in a lengthy notice, says that "viewed from every standpoint it was an unqualified success." The several artists that contributed the musical programme were all of exceptional merit. Stirring addresses on the principles, benefits, and success of the Order were given by Bros. H. C. Collins, S.T., and Archdeacon Davis, H.T. The duties of the chair were discharged with tact and grace by the High Chief Ranger, Bro. Backus.

The High Standing Committee met at Aylmer on the 11th day of February and transacted considerable business. In response to the circular sent out by High Chief Ranger Backus in pursuance of instructions from High Court at the last Sessions, 29 proposed amendments were received and considered by the Committee. The Committee also decided to pay off all indebtedness to Supreme Court, and on the 1st of March the High Chief had the pleasure of signing a check for \$1,797.75 in favor of Supreme Court, in full settlement of all claims. They also decided to push the work in a more aggressive manner, now that their indebtedness is wiped out; so you can look for more marked increase in membership.

The members of Court Western Star, No. 648, Walsingham Centre, Ont., extend their heartfelt sympathy to Mrs. Edward Franklin on the loss of her husband, Bro. Edward Franklin; and also to Bro. Yokoms on the death of his mother.

# Central Ontario.

Court High Park, No. 3237, Toronto, had three initiations for February.

Court Cooksville, at its meeting on February 28th, initiated 40 members. What court has done better?

Court Trade and Commerce. Toronto, instituted by Bro. Atwell Fleming, gave the Centre a big lift. Its charter list is the largest that ever came into head office. The H. T. did it well.

Well done! First again among the Ontarios, and third in the Order with 217 accepted applications for February. Only seven behind the Empire State.

for February. Only seven behind the Empire State.

Bro. Sanders, H.C.R., is the happy man these days. The Centre leads and his cup of Forestrie joy is full.

Toronto, adorned by the Temple, and having the headquarters of the Order within its borders, and the majority of the Executive among itscitizens, should have the banner court, not only of the jurisdiction, but of the Order; but it hasn't either. The Queen City should arouse itself.

Court Hensworth, No. 685, Powassen, had a public installation of officers, conducted by Bro. Jno. Canavan, D.S.C.R., of Toronto. After business the members of the court spent an enjoyable time at the excellent banquet prepared by Bro. Ellis and tendered by the court to their visitors. Court Hensworth is adding to its membership.

Court Sherwood Forest, No. 3105, Toronto, at its regular meeting in the Temple on the 24th ult., elected a strong staff of officers and initiated six members. The court has now a membership of 125. Bro. Willie Dunlop, F.S., of the supply department, whose especial delight is Court Sherwood Forest, says the membership will be 200 before the Supreme Court meets.

Court Phonix, No. 182, Fenelon Falls, gave a very successful concert on the evening of February 9th. The chair was filled by Bro. B. F. Maybee. The programme was of a very high order, and in a very able address Bro. Lieut.-Col. N. F. Paterson set forth the principles and benefits of the Order. Miss Tessa McCallum as elocutionist, Miss Detta E. Zeigler, soprano, and Miss Gregory, of Lindsay, pianist, rendered their several parts with marked acceptance to the audience. The result financially was highly satisfactory.

A special meeting of Court Ontario, No. 85, Uxbridge, Independent Order of Foresters, was held on Friday evening of last week, when the newly-elected officers were installed by Bro. J. C. Morgan, High Vice-Chief Ranger of the High Court. The court has a strong staff of officers. Bro. Morgan also gave an interesting address on Forestry, and short speeches and readings by the members added to the entertainment of the evening. After the installation ceremony the brethren adjourned to "Bro. Joe" Cherpaw's and did justice to a very tasty impromptu spread. Bro. Morgan has been a prominent figure in Forestry work for many years, and it is expected he will be the next first officer of the High Court. He is also well known in matters musical, being the author and composer of "In L., B. C.," a Forestric song dedicated to the Order, and the popular patriotic song "For Queen, Flag and Country."

The man who is always finding fault has little time for making improvements.

### Eastern Ontario.

Court Oxford Mills, No. 842, also deserves honorable mention.

Court Echo, No. 1047, at Caintown, is also increasing its roll.

For February the East secured 103 applications, 85 of which were accepted.

Dr. Smythe, Q.C., was recently made an honorary member of Court Frontenac.

Court Pleasant Hour, No. 904, at Bishops Mills, is also adding to its members.

Court Crosby, No. 527, at Elgin has made excellent progress during the past year.

For March the East hopes to take first place among the Ontarios with accepted applications.

The visit of C. C. Whale, Supreme Inspector, to Kingston and vicinity resulted in over 100 applications.

Court Ventnor, No. 1702, has more than doubled its membership during the past year. We hope for more from them.

Court Kemptville, No. 214, continues to increase in members and is actuated by that up-to-date spirit that has placed our Order in its present proud position.

Court Cardinal, No. 3090, deserves congratulations on the result of its present progressive progress. The officers all are workers and the membership must now be over 50.

Bro. Geo. Spence, the High Vice-Chief Ranger, attended a public meeting at Centreton and gave an interesting address on Forestry in aid of the organization of a new court in that place.

Bro. G. N. Brown and Bro. Jas. Glendenning instituted a new court at Bancroft, in Hastings County, on the evening of Feby. 23rd. The court starts with 22 charter members and has a very bright future before it.

Bro. W. J. Ingram visited courts at Madoc and Warkworth, and secured for each 10 new members A public meeting was held by the latter court, when addresses were delivered by Bro. Ingram, Bro. Dr. Mallory, the High Treasurer and the High Chief Ranger.

On the completion of his canvas in Kingston and vicinity, Bro. C. C. Whale was banqueted by old Frontenac. Bro. Dr. Clark, H.C.R., was present and delivered an able address. Bro. Whale gracefully acknowledged the compliment paid him by the Kingston brethren.

Courts that have not responded to the appeal by the High Chief Ranger for assistance to Courts Casselman, No. 437, and Cambridge, No. 675, are urged to assist the members of these courts. Only about one-third of our courts have sent donations, a list of which will be duly published later. Donations are to be sent to the High Secretary.

Court Fitzroy, No. 16.—This court has a good membership, being the third oldest in our jurisdiction. We urge them to wake up and help our increase. Bro. A. E. Riddle, Reeve, and Bro. Wm. Baird, a Councillor of that Township, are members, also Bro. Charles Mohr, who has so long served the County, and is now a member of the County Council of Carleton.

Court Kenmore, No. 869.—On the 28th January, the officers of this court were installed by Bro.

Henry Tomkins, C.D.H.C.R., who reported a pleasant time spent with the members of this live court. They have a fine hall, the property of the court, and all paid for. We wish Bro. Coombs a successful year in the chair. The H.S. regretted not being able to be present.

Court Cataraqui reports an increase of 16 members during the past month, and Court Frontenac 59. Court Cataraqui held a very successful entertainment on the evening of Feby. 21st. dresses were delivered by the High Chief Ranger, Bro. C. C. Whale, and Rev. Bro. Dr. Nimmo, of Brockville. Past High Chief Ranger Bro. Alex. Milne presided in a most efficient manner.

Court Carp, No. 142, has been called upon to mourn the loss of several members during the past year. On 13th January, Bro. Jas. Hamilton, aged 35, while engaged in the woods, was struck by a falling tree and instantly killed. This is a progressive court; adding to its membership each month, it now has 117 on its roll. Besides that zealous Bro. Geo. H. Groves, M.D., who was elected a representative to the Supreme Court, Bro. S. Gilchrist, Reeve of March, and Bro. W. J. Little, a Councillor of Huntley, belong to this court. We want them to give us a membership of 150 by the end of June.

# Quebec.

Again it is Quebec that leads.

Congratulations to the jurisdiction on the St. Lawrence and to High Chief Strathearn and his zealous and successful co-workers.

314 accepted applications for February. First among all High Court jurisdictions and 90 ahead of the Empire State, New York that comes second.

Court Champlain maintains its commanding position as the banner court of the province and the third strongest in the Order, with aspirations for first place.

If Quebec secures 314 applications in February and Michigan 190 in February, when will Michigan overtake Quebec? Some one in Michigan please answer.

We wonder we do not hear from more of our French courts now that the official organ is in the language of the members. We would expect that they would be pleased to see their notable doings recorded. Short newsy items are the joy of the editor.

A correspondent says that for the first time in his experience he attended the institution of a court of the Order. He writes he was fortunate in having Bro. Strathcarn, H.C.R., for a travelling companion. He is greatly pleased with the manner in which Court Caughnawaga was instituted, the facility that the High Chief showed in his work and the clear and convincing way in which he set forth the many solid benefits of the I.O.F. He expects that this court composed of the noble Red men will go on prosperously.

Court Helena, No. 1475, Kelso, Quebec, held its fourth anniversary entertainment on February 8th. A very interesting programme of speeches, recitations and songs had been provided, and was thoroughly enjoyed. Bro. D. H. Brown, C.R., presided. Among the speakers were the Rev. Messrs. Hutchinson and Rowat. An oyster supper follow-

towards the hall Court Helena is building for a Forest Home. A number of applications have been secured as a result of the meeting.

"How do you account for the boom in Quebec?" we have been asked more than once. First among several good reasons is the publication of THE IN-DEPENDENT FORESTER in French. Our brethren of the French race now read in their own language what the Order is doing, and, as a matter of course, they are more than ever persuaded of the many advantages it offers, and our members tell of its good points to their neighbors. Again, we have an energetic staff of High Court officers pushing the interest of the I.O.F. all over the province.

Court Argenteuil, No. 1804.—This court had a most pleasant meeting on the 25th. In the absence of the H.C.R., Bro. Lussier, H.T., installed their officers. There was a large gathering of the membership, many of them, heedless of bad roads, travelling a long distance to be present. This is one of our courts that on two occasions has had an officer sent from the High Court to visit them. We expect good results. Bro. Davis, an enthusiastic Forester and a member of the court, has been appointed a General Deputy, and we expect a large addition in the membership in the months to come. Bro. Lussier speaks highly of the fraternal feeling existing in the court, and cannot say too much of the manner in which he was entertained. Being a mixed court they are to be congratulated on the fine report given of them by the High Treasurer.

Court Stadacona, No. 224, Quebec, gave a reunion to the sister courts at their room recently, the feature of the evening being the presentation of a valuable and handsome jewel to Bro. Wm. M. Andrews on his retirement from the office of Court Deputy High Chief Ranger, the duties of which honorable position he has fulfilled to the satisfaction of all during the past five years.

The presentation was made on behalf of the court by Bro. Prof. Henry Walters, of Morrin College, in a very complimentary manner.

The recipient was highly flattered by this tangible proof of esteem and appreciation of his services and thanked the court for the honor conferred on him, and closed his remarks by wishing the Order all success in its own particular sphere.

At the close of the meeting the visiting courts were invited to a sumptuous supper, and a very

enjoyable time was passed.

Huntingdon.—One of the most successful installations of officers elect was the one inaugurated at the above town on Feb. 10th. The installing officer was P.D.H.C.R. Conolly, taking the place of H.C.R. Strathearn, who was unable to be present owing to an accident occurring to him whilst in the discharge of his duties when visiting some country court. We are glad to hear that he is now in a fair way of recovery. Huntingdon had been preparing for a considerable time for this public installation, and both the court and the town were worked up to considerable enthusiasm over it. ners and flowers filled every niche and prominent place of their pretty court room. Some of the sweetest singers and most effective speakers of the town and neighborhood were invited, and they did good service to every part of the programme. Bro. Conolly gave a history of the Order, its aims and advantages, and made a very telling and effective address. The addresses of Bro. Maw, of Ormstown, and Bro. Physician Claouston, were admirable. ed. A handsome sum was realized which will go and as they were local men, and knowing their audience, their points so eloquently given did yeoman service for the Order, and it is expected that the result of their great efforts will be the enrolment of some twenty to thirty members. May it be so.

# Indian Court at Caughnawaga.

MAYOR JOCKS, CHIEF RANGER.

Never in the history of the Independent Order of Foresters was such an unique spectacle witnessed as the one at Caughnawaga on Saturday, the 19th ult. From an early hour Mayor Jocks and his numerous assistants were busy with their pre-parations for the reception of the High Chief Ranger of Quebec, Brother Peter Strathearn, and his staff, consisting of contingents of the Royal Encampment and members of various city courts, as well as a contingent from Lachine. The Caughnawaga school, tastefully decorated, was the rendezyous. The village band in their splendid uniform was requisitioned. Some eighty or one hundred sleighs of every conceivable make turned out to meet the city visitors arriving by the 4.30 p.m. train. Indians, young and old, turned out en masse, and gave the strangers a rousing reception. Preceded by the band, playing lively airs, the procession started, passing through the principal streets and stopping at Mayor Jocks' house, where the visitors sat down at a sumptuous banquet. After the repast the procession reformed and headed for the school house, a spacious building, and profusely upholstered and decorated with banners, etc., for the occasion. The entry of the visitors was heralded by a march skilfully played on the organ by an Indian. The cause of the white man's invasion of the ordinary quiet Indian's retreat on the banks of the St. Lawrence was the opening of a Foresters' court and the installation of their officers. The court numbers some forty or fifty members, with Mayor Jocks at their head as Chief Ranger. A pleasant evening was passed after business, and all returned to the city by the New York Central.

# New Brunswick.

Splendid work is being done in this jurisdiction. The H.C.R., Bro. Judge Wedderburn, is working with all the energy and enthusiasm of a young man.

The result of the addresses of the H.C.R. is already manifest in an increased number of applications.

Bro. Kinghorn, P.H.C.R. and High Court Organizer, is busy building up old courts and establishing new ones.

At a regular meeting of Court Alexandra, Marysville, York County, these officers were installed for the ensuing year: Wm. McElwain, C.R.; Thomas McDowell, C.D.H.C.R.

The H.C.R. expects to visit the courts and hold public meetings in the northern section of New Brunswick during the latter part of March; the first meeting to be held at Chatham on the 21st or 22nd inst., as shall be decided by the committee.

The Foresters' dance at Newcastle came off in the Masonic Hall, which was heautifully decorated with flags, evergreens and mooseheads. Music of the growth of the Independent Order, which was furnished by an orchestra from Chatham and now has 125,000 members and a surplus of over

by the Newcastle brass band. Dancing was kept up till 4 o'clock. It was the most successful dance the Foresters have ever held.

Court Epping Forest celebrated its third anniversary recently. A large number of friends had been invited, and a very pleasant evening was spent. A literary and musical programme was carried out; addresses were delivered by Bros. Wm. Kinghorn, P.H.C.R.; W. J. S. Myles, H.V.C.R.; E. R. Chapman, H.C.; and A. W. Macrae, A.C. The address by Bro. Kinghorn was especially able and interesting. Refreshments were served at the conclusion.

A fine representation of Court Kennebeccasis, of Norton, paid a fraternal visit to Court Hampton during February, and was most cordially received. At half-past 8 the H.C.R., Judge Wedderburn, officially visited the meeting, and was received with "all the honors," and upwards of two hours were spent in listening to interesting addresses by leading members of the respective courts. Then refreshments were served, and the delegates took the train "All aboard for Norton!" The C.R. of Hampton presided, and in a very excellent address welcomed the visitors, and the C.R. of Kennebeccasis appropriately replied.

Bro. N. W. Brown, now principal of Dorchester schools, attended the funeral of his brother Forester, Frank Ayer. Bro. Brown organized Court Demoiselle, Albert County, of which Bro. Ayer was a very popular member, in the spring of '94. Bro. Ayer has been a member of the Foresters a little over three years, and in a few days \$1,000 in cash will be paid over to his widow and orphans. This will practically illustrate the great blessing a good court is in any place. The funeral, which was very largely attended, was under the direct control of the Foresters, and many visiting brethren from other parts of the county—notably Hillsboro—marched in the long procession. Rev. Mr. Colwell officiated, Bros. C. J. Osman, M.P.P., and W. Frank Taylor were in attendance at the funeral.

Court Grand Bay.—One of the largest and most enjoyable sleigh drives of the season left Foresters' Hall, Simonds Street, on Thursday evening, Feb. 10th, the occasion being a fraternal visit paid by Court Ouangondy and lady friends to members of Court Grand Bay. Two large sleighs conveyed the party to Grand Bay, which was reached about 9.30 o'clock. After an address of welcome by C.R. of Court Grand Bay, C.R. Cronk, of Court Ouangondy, was called to the chair, after which the following programme was carried out: Address, Bro. Kinghorn, P.H.C.R.; solo, Dr. Roberts; autoharp solo, Master Robt. Myles; recitation, Master B. Evans; solo (humorous), W. H. White; recitation, Miss A. Hamm; reading, F. E Whelpley; solo, E. Perkins; reading, A. H. Hamm; solo, Geo. A. Clark; recitation, Miss S. Hamm. Refreshments were served, and after singing "God Save the Queen" the party left for the city, all declaring it to be a very enjoyable time.

The entertainment and public meeting in Foresters' Hall, in celebration of the third anniversary of Court Log Cabin, were a complete success and most enjoyable. The hall was filled when James Scaton, C.R. of the court, rose to extend a cordial welcome to all. Judge Wedderburn, H.C.R., delivered an eloquent address on Forestry. He spoke of the growth of the Independent Order, which now has 125,000 members and a surplus of over

two and a quarter millions, which it is intended to make three millions before next August. growth of the Order is universal. Some months as many as 3,000 persons join. Altogether over five million dollars have been paid out by the Order to beneficiaries. The speaker enlarged upon the beneficent work of fraternal organizations and the duty men owe to their wives and children in the direction of insurance. His address abounded in passages of eloquence and evoked hearty applause. A musical and literary programme followed, and an efficient committee passed around coffee, sandwiches and cake.

On February 15th, Court Rockwood celebrated its anniversary by a public meeting and entertainment in Gordon hall, which was crowded to over-The programme, which was elegantly flowing. printed, consisted of vocal and instrumental music, readings and recitations, concluding with an address by the Hon. Judge Wedderburn, H.C.R. We are sorry our exchanges do not give the names of those who contributed to a most enjoyable and successful meeting, and we have not the list. At the close of the public meeting refreshments were served. In addition to the programme, Rev. W. O. Raymond, Rector of St. Mary's Church (St. John), and P.H.C.R. Kinghorn made a few complimentary and eloquent remarks.

On the following evening Court Wygoody "celebrated" by an anniversary rally. The newspapers, however, give us no details, but we are assured by private advices that the meeting was in all respects a most successful one. Bro. Kinghorn is said to have made an admirable address. We are sorry there was not "a chiel among them takin' notes."

Judge Wedderburn, H.C.R., visited the members in Charlotte and Carleton counties. It was intended to address a public meeting at Lord's Cove, but as the weather was playing between the 20's and the 30's, the steamers on the St. Croix fast in the ice, and "Our Lady of the Snows" having her innings, the effort had to be abandoned; nor did the meeting materialize in St. Stephen's. However, the Chief promised to return, when a united mass meeting of Foresters and the public will be held there, or at Calais. Next day he proceeded to Woodstock and, according to the Woodstock press, delivered an hour's address to a deeply interested audience. His Worship Mayor Hay presided, and in conveying the thanks of the audience said his only regrets were that the address was all too short, and that every man and woman in Woodstock had not heard it. "I am prouder to-night," said the Mayor, "than ever before that I am a Forester."

# Nova Scotia.

The Order is making steady progress in this jurisdiction. Bro. Heisler, H.C.R., has been pushing the work with marked ability and energy.

The bronze statue testimonial to the honored "Head of the Order" is meeting with great favor in this jurisdiction. The H.C.R. says that the full quota from Nova Scotia will be forthcoming.

The following letter from the court at Windsor to the H.C.R. will show how faithfully the "berthren by the sea" honor the "benevolent spirit of the Order," and it also illustrates the gratitude of the brethren at Windsor for the substantial aid given them in their misfortune.

Windson, N.S., February 5th, 1898.

E. J. Heisler, Esq., H. C. Ranger, I.O.F., Province of Nova Scotia:

DEAR SIR AND BROTHER, -The officers and members of Court Haliburton, No. 950, wish to record their deep sense of gratitude to you and all others of the Order who so handsomely came to our relief after the disastrous conflagration on October 17th last, which deprived us of our court-room and all our regalia, as well as causing personal discomfort and, in some instances, dire need to members of our own court.

Your timely aid has been the means of encouraging us and placing us in a better position as a court of the I.O.F. Death has visited us and taken away one of our charter members, Bro. John Pollard, and we appropriated part of the money you sent us to pay all incidental expenses connected with his interment, as his demise was a direct consequence of said fire.

Trusting that our Order may increase more and more in the exemplification of Liberty, Benevomore in the lence & Concord, Yours truly,

JOHN W. BLANCHARD,

### Manitoba.

### Official Circular.

WINNIPEG, February 5th, 1898.

To Officers and Members of Subordinate Courts. Independent Order of Foresters, in Manitoba.

BROTHERS, -Since my election to the office of High Chief Ranger I have not been able to visit many of our courts. The funds of the High Court available for expenses have been very limited; therefore, the High Standing Committee has thought it best to keep the expenses within our means. I now avail myself of this circular to draw your attention to several matters, the consideration of which may be of interest to the courts and a benefit to our noble Order.

During the past six months the Order has progressed in a very satisfactory manner, both in membership and finances. We now have an Order second to none. In Manitoba, while we have kept pace with the general advance, still we believe that more can be done, and I strongly urge upon officers and members to take more interest in court meet-Your officers should be men capable and willing; they should be conversant with the laws of the Order and prompt in their attention to their duties. In this connection I would say that our High Secretary has cause for complaint.

Reports and remittances should be made promptly on the forms and dates specified by the Consti-

I would recommend that courts pay more attention to "Good" and "Welfare." In every court there is talent that can be utilized for impromptu entertainments. Make your meetings pleasant and you will get a larger attendance.

Each court should supply itself with Officers' Badges, also with copies of the new Ritual now being issued. Make yourselves familiar with the

Ritual and secret work of the Order.

Many members who are farmers have been busy harvesting and marketing their grain during the past six months, and could not give much attention to securing new members; but now that the vides "that Court Deputies shall make semibusy time has passed I trust they will devote a portion of their leisure for the benefit of the court. Secure at least one new member, and do your duty

by the Order.

If you know of any district where a new court can be organized, notify the High Secretary or myself. The High Court still retains the services of efficient Organizer, Bro. Thos. Waddell, P.H.C.R., who will be pleased to visit any locality where a court can be instituted.

The High Standing Committee desires to aid any weak courts. On receiving notice of such we

will arrange a visit by High Court officers.

The High Court meeting will be held in July next, commencing on the evening of the 12th at 8 o'clock. In proportion to your membership it is your privilege to be represented. You will serve the best interests of the Order by electing your ablest members as representatives. They should be brothers well versed in the Constitution and Laws of the Order.

I advise you to discuss in your court meetings matters which are likely to be brought forward at the High Court meeting. If possible notify the High Secretary in advance of your intention to bring forward any subject for discussion.

When courts have sent in their annual reports and capitation tax, I will issue a commission for

their Court Deputy.

While the majority of our members are in comfortable circumstances, there are individual cases of want and misfortune; the consideration of those cases during the last three months has convinced me that our High Court should provide a charitable fund for distribution by the High Standing Committee to those in need. An assessment of 5 to 10 cents per member would provide the necessary funds. Foresters are brought to the hospitals in Winnipeg for treatment; others, owing to accident or sickness, need aid. Our brotherly love should extend a helping hand to the deserving brother who requires financial aid.

Subordinate Courts do not avail themselves as they should of the privilege they have of sending the High Secretary items of local interest for transmission to the Editor of the FORESTER.

At the High Court meeting matters of import-

ance will be discussed and voted upon.

Representatives to the Supreme Court, which meets in Toronto next fall, will be elected.

The advisability of holding biennial sessions of the High Court will be discussed.

Amendments to by-laws will be proposed.

The Supreme Executive may be requested to invest part of the surplus in Manitoba loans.

If the High Court funds will allow, the appointment of District Deputy High Chief Rangers may be arranged for

The law regarding changes of beneficiaries will

be discussed.

The Supreme Executive has sanctioned the organization of courts for lady members, called "Companions," with a view of having them admitted to the benefits of insurance in our Order. This subject will be discussed at the Supreme Court meeting; therefore, the High Court must of necessity pronounce upon it in order that definite instructions may be given the representatives who may be chosen. At former sessions of the High Court resolutions were carried endorsing the admission of ladies.

Clause 3 of Section 94 of the Constitution pro- | Co. with their kinetoscope views.

annual reports to the High Chief Ranger." Court Deputies are hereby requested to read the law and

comply with it,

The High Standing Committee expects to arrange for an excursion (for Foresters and their friends) to Toronto during the meeting of the Supreme Court. Kindly make an estimate of the number in your district who would take advantage of this arrangement, and notify the High Secretary at an early date.

The High Standing Committee will have a tent on the Exhibition Grounds during Fair week for the use of visiting Foresters and their friends.

There is throughout the Order a desire to place in the Temple building in Toronto a bronze statue of the Supreme Chief Ranger, as a slight recognition of his services to the Order. All Subordinate Courts are invited to participate in this work by bearing their proportion of the cost. The amount asked for is small. I shall be pleased to know that every court in the Manitoba High Court jurisdiction has shown its appreciation of our great Chief by forwarding the amount asked for.

All of which is submitted in L., B. & C.,

ROBERT MUIR High Chief Ranger.

Attest: W. D. Petrigrew, High Secretary.

Members would do well to carefully read and study the circular issued by the H.C.R.

Every Court will show its appreciation of the Chief by sending its quota to the "Statue Fund."

Organizer Waddell has several other prospective courts in his eye, and hopes to be able to institute them soon and so make room for more before meeting of High Court.

P.H.C.R. Thos. Waddell has organized Courts Shultz and Laurier within the last few days. Both these courts start with a good membership, and are very hopeful of increasing their strength before long.

The High Standing Committee has fixed the date of opening High Court in Winnipeg for Tues-

day evening, 12th July, at 8 o'clock.

Delegates will please note this, and study up any questions or matter they wish to bring up there.

The High Standing Committee held a meeting in Winnipeg on the 8th February. There was a very good attendance of the members. Considerable business was transacted—arrangements for the meeting of High Court and many other items for the "good and welfare" of the Order.

Bro. T. H. Whale, the genial C.D. of Court Winnipegoosis, has "been and gone and done it." Previous to his departure for Winnipeg on a pleasant errand, the members of his court gave him a splendid send-off-oyster-supper, speeches, etc., and best of good wishes. On his return a few days later with his bride, he found the town brightly lit up with bonfires, etc. Bro. Whale is very popular, and everybody wishes the young couple that long life and prosperity may attend

Court Birtle, No. 129, is moving on and up. In January a three nights' entertainment, under the auspices of the court, was given by the Cosgrove Co. with their kinetoscope views. The court had the privilege of a visit from Bro. Muir, H.C.R., who installed their officers, and gave them a very encouraging address. Court Birtle has increased the membership from 19 last January to 76 in January of this year. What court can show a higher percentage of gain? The meetings are well attended, cake and coffee being usually served in turn by some of the members. We commend the plan.

# Northwest Territories.

Bro. W. J. Kernaghan, a P. C. R. and valued member of Court Saskatchewan, holds the additional honor of being Grand Councillor of the R. T. of T's, for the Northwest, and Grand Master of the Orange Order.

Court Pheasant Plains, situated at Kenlis, Assa., N.W.T., has among its members several of the best informed Foresters in the Order. The meetings of the court are well attended, all the unwritten work is thoroughly understood, and, as a consequence, the court is making most gratifying progress.

Foresters living at points in the Northwest where there is no court of the Order, but where it is thought there is an opportunity of establishing a new court, should communicate with the High Chief Ranger, John F. Betts, Prince Albert, or W. S. Urton, High Secretary, or C. R. Stone, D.S.C. R., Regina, when the necessary steps will at once be taken towards institution.

Court Yorkton, No. 1918, has a court physician that believes in exercising the grace of hospitality, and on the evening of February 14th he invited the members of the court to a banquet at the Arnold House. After an excellent supper had been disposed of, a couple of hours were very pleasantly spent in speech and song. "Auld Lang Syne" was sung and the guests dispersed.

Word has just reached the Forester of the institution of a strong new court of the Order at Lunsden, Assa. A membership of 27 at institution augurs well for the success of the new court. The members of Lunsden Court appear to be of the class that are desired for membership in the I.O.F. Two meetings were held, and at both Bro. Stovel, the organizer, was tendered votes of thanks for the interest shown by him in carrying the institution to completion.

An annual "At-home," when from 350 to 400 friends of Foresters are invited to be present at no cost to themselves, is one of the features of court life of Court Saskatchewan, No. 1030, Prince Albert, N.W.T. The function held this year on the 9th inst. was a most decided success, and spoke well for the efforts put forth by the new staff of officers with Chief Ranger Alonzo Haldenby at their head. Bro. High Chief Ranger Betts occupied the chair, and before announcing the numbers of a brief but enjoyable concert programme, gave an able address on the aims and objects of Independent Forestry. At the conclusion of the conert refreshments were served, and dancing indulged in for several hours.

The members of Court Winona, No. 568, of Winona, Minn., by resolution extend to their brother, R. Stinson, their deepest sympathy upon the death of his wife and mother, both highly esteemed members of the community.

# Michigan.

# High Court Meeting.

The High Court of Michigan assembled in the Light Infantry Armory hall, at Detroit, on February 22nd, with Bro. Miles M. Callaghan in the chair. Extracts from the reports of the High Court officers will be found in another column.

The High Court continued in session for two days.

On the evening of the first day a public meeting was held in the Armory, which was attended by fully 2,500 people. Addresses were made by Bros. Callaghan, Aitken, Harper, Collins, Joslyn and McDonald. Bro. Harry Collins, the Supreme Treasurer, was received with unusual applause, as were also Bros. Aitken and Harper. All of those attending the meeting were furnished with free refreshments and the Detroit Foresters are certainly to be congratulated and commended for the admirable manner in which the arrangements were carried out.

The Supreme Executive was represented at the meeting by Bros. Aitken, Harper, John A. McGillivray and Harry Collins.

The second day was devoted largely to business and the election of officers. The questions of biennial sessions and the changing of date of the meeting of the High Court to the fourth Tuesday in May, were voted down by large majorities, but the recommendation abolishing the office of State Organizer was carried.

The principal interest centred upon the election of officers and the contest was, perhaps warmer than at any previous session of Michigan's High Court. The following were the successful candidates: H.C.R., Miles M. Callaghan, Reed City; H.V.C.R., Charles E. Hemmelien, Saginaw; H.S., Lee E. Joslyn, Bay City; H.T., Wm. H. Sparling, Detroit; H.P., Dr. A. J. Patterson, Grand Rapids; H.C., W. E. Brown, Lapeer; High Auditors, A. L. Kurtz, of Saginaw, and James E. Palmer, of Sebewaing. The names of the appointed officers have not been received. They will be given in our next issue.

# High Chief Ranger's Report.

To the Officers and Members of the High Court of Michigan, Independent Order of Foresters:

We are assembled to-day on our twelfth annual convention on the birthday of Washington, the father of our country; who was loved and honored in life, and whose memory is still cherished by all true Americans to-day; who laid the foundation of this great free country of ours, upon which we, as a people, have built the great superstructure. "First in peace, first in war, and first in the hearts of his countrymen."

"Gratefully cherish our Washington's name, Grand is the tribute ensured him by fame."

To-day, on the 166th anniversary of the birth of Washington, we assemble as the representatives of a great army of peace; an army of home builders; and as another year has passed into history, we have the pleasure of knowing that we have done our share toward making this great nation happier and better.

Sixty-one years ago Michigan was admitted to the Union as a state, and her star was placed on the flag. Since that time we have made unexampled progress in education, industry and com-| ones; and while he did not personally secure as Twelve years have elapsed since the High Court of Michigan was admitted to the union of high courts and enrolled under the banner of "Libcrty, Benevolence and Concord." Like the great commonwealth in which we live, we have taken our place with the leaders until to-day only a few hundred separate us from first place; the goal which Michigan, my Michigan, will surely reach.

#### THE GROWTH AND GENERAL CONDITION OF THE ORDER.

Notwithstanding the fact that the first few months of the year 1897 were an exceptionally hard period in which to secure new members, I am pleased to report that we, as a High Court, had the greatest net gain in our history. Our membership on January 1st, 1897, was 10,483, and on January 1st, 1898, 12,210; showing a net gain of 1,727 during the year; almost 200 greater than any pre-

vious year in our history.

I regret to say that contrary to my hopes and expectations we were not able to overtake the High Court of Quebec, and wrest from her the position of second place. Early in October I wrote over of second place. 500 personal letters to members of the Order in different parts of the state, asking them to make strenuous efforts during the months of October, November and December to increase the membership of the Order, and place Michigan in second place on January 1st. These letters met with a noble response, and as a result we made a great gain, and on January 1st we were only about 250 behind the High Court of Quebec, and less than 500 behind Central Ontario, the leaders; and I sincerely hope and believe when the reports for January and February have been received, we will have outstripped them all, and placed Michigan at the head of the list of High Courts, and there to stay.

It is very gratifying to be able to report the great improvement in the general condition of the courts throughout the jurisdiction. On April 1st, 1897, I caused to be sent to every court a circular, enclosing a postal card to be filled out and returned to me, giving the general condition of each court The result was most discouraging. Of the 240 courts, only 137 reported. After carefully reading the reports, I divided them into three different

classes, as follows:
Thirty-nine in good condition. Twenty-one in fair condition. Seventy-seven in poor condition.

It will be seen that if the same ratio was kept up, three-fifths of the courts would have reported in poor condition. This state of affairs was not brought about by lack of effort on the part of the past officers of the High Court, but by the three years of terrible business depression which we all suffered.

Efforts were at once begun to assist the weak Courts, and, as a result, on January 1st (nine months after the first report), 198 courts reported

as follows:

Thirty-nine in poor condition. Forty-nine in fair condition. One hundred and ten in good condition.

#### ORGANIZING WORK.

the State Organizer; I might add, however, that upon my instructions, he gave very little time to organizing new courts but confined his efforts to spreading the principles of the Order and building visiting, instructing and upbuilding old and weak up our membership.

many applications as in former years, his work will

bear good fruit in the future.

Splendid work has been done by State Deputies Bros. Van Sickle, Ely, Scott, Mudge and Sayles in putting in new courts, and building up the old ones, and at a comparatively small cost to the Or-I wish to call special attention to the report of Bro. W. H. Sparling, District Deputy for the city of Detroit, found on another page, as to his efforts are largely due the greatly improved condition of the courts in that city.

Splendid work has also been done in the cities of Grand Rapids and Saginaw. On November 1st, at my request the Supreme Chief Ranger appointed Bro. R. S. French as a special deputy for the city of Grand Rapids, and he has done splendid work and been ably assisted by District Deputy Frank Porter, and many other loyal Foresters of the Sec-

ond City.

Great credit is due to the members of the Order in Saginaw, the hot-bed of Forestry in Michigan, where the interests in the Order are never allowed to wane.

I wish to call special attention also to the work done by Court Traverse, located at Traverse City, which has pushed the leaders so hard for the title, "The banner court."

#### THE SUPREME EXECUTIVE.

Early in April, in company with Bro. Weeks, the State Organizer, I paid a visit to the High Offices at Toronto. The chief object of this visit was to become better acquainted with the workings of the Order, and see for myself the methods of doing business, and be better able to refute any untrue statements regarding the Supreme Court. spent nearly three days in the different departments examining the records, securities, etc., and I came away satisfied beyond any question of doubt that our affairs at headquarters are conducted on business principles by business men, in whose hands the Order is safe.

As in the past, our relations with the Executive Council have been the most pleasant and harmonious, and I hope they may always continue so.

#### ADVERTISING.

I have always been an advocate of the liberal use of printer's ink in any business, and I have adopted this means toward building up the Independent Order of Foresters. During the year I have distributed over 40,000 pieces of advertising matter, and have used the columns of the newspapers liberally.

In this connection let me say that the thanks of the entire Order are due to the generous treatment we have received at the hands of the press throughout the state, and for the many kind words of praise for our Order. Through my efforts in this direction I am satisfied that the Independent Order of Foresters is better known and better advertised than ever before.

#### THE STATE OFFICIAL OPCIAN.

I am pleased to report that the Michigan Forester, our official organ, has passed into the hands of Bro. Terry Corliss, of Mayville, and under his It is not necessary for me to refer to the work of management has been greatly improved, and should

#### PRIZES.

Upon the recommendation of the High Court, this system was continued, and I am satisfied by the experience of the past two years that it should be still further continued. The claims for the special prizes have not yet been received, except the claim for the Chief Ranger's sash, offered to the court having the largest membership on January 1st, which was won by Court Valley, of Saginaw. Under the leadership of Bro. Himmelein, Court Valley has been able to hold the title, "The banner court," although Court Traverse, with her limited field, made a great showing.

#### OUR FINANCES.

I have left this part of the report to the High Secretary, Treasurer and Auditors, which will be found very complete, and I believe it is the duty of every member of this High Court to study it carefully, that they may know where every dollar of the Order's money has gone, and for what purpose.

#### THE HIGH AUDITOR.

Bro. Chas. Holden, who was elected one of the Auditors at the meeting of the High Court, held in Port Huron last year, was suspended in August, 1897, for non-payment of dues, thus causing a vacancy in that office. At a meeting of the High Standing Committee in Saginaw on December 20th, Bro. A. L. Kurtz of that city was elected to fill the vacancy.

#### THE STATUE FUND.

Upon the recommendation of the High Court at its last meeting, on Jan. 23rd, a circular was issued to the Foresters of Michigan, calling for a contribution of 10 cents per capita for the purpose of erecting a bronze statue of the Supreme Chief in the Temple at Toronto. It is with great regret I report that the responses and the amounts contributed were not up to my expectations, but I hope during the coming year that they will be considerably increased. My ideas on this subject were fully set forth in the circular, and I beg leave to quote

one paragraph therefrom.

"In making this call upon the Foresters of Michigan, I do so with the hope that every court will respond with promptness to aid this most worthy undertaking. Michigan has always been first in enthusiasm for our noble Order, and first in loyalty to our beloved Chief, and the new Temple, just completed, is a monument to his great ability and a credit to our Order. Let Michigan be first in the amount contributed to 'The Chief in Bronze,' and pay another glowing tribute to the great and good man whose whole life is being devoted to the cause of 'Liberty, Benevolence and Concord,' and when we have ceased to enjoy the blessings of his presence, future generations will look upon the beautiful statue, and say with us, 'He lived to bless mankind.' Let Michigan do her duty."

#### THE TEMPLE.

A source of pride, not only to the Foresters of the present, but will be to our future generations, is the beautiful Temple just completed at Toronto, and dedicated to the uses and purposes of the Independent Order of Foresters. I was present at the formal dedication in August as your representative, and as I saw before me that imposing structure in all its grandeur and beauty, I could not refrain from saying, "Well done, it is a monument to our greatness."

#### COURT VISITS.

During the year nearly 200 official visits have been made by High Court officers and deputies, not including those made by Bro. Sparling, the district deputy for Detroit. Twenty-four public meetings have been held, at 20 of which I was present and delivered addresses. I was also present at the meeting of the High Court of Illinois, Central Ontario and Eastern Ohio, and conveyed to our brethren there your best wishes and congraulations. To enable me to make these visits, I have traveled nearly 9,000 miles by rail, steamboat and other conveyances.

#### RECOMMENDATIONS.

For a number of years the question of biennial sessions has been before this body for consideration, and each time it has been acted upon adversely. It is not necessary for me to enter into a discussion of the matter, as Bro. Joslyn in his last year's report went into the subject in detail; but will suffice by saying that my experience during my term of office has convinced me that a majority of the courts are in favor of the biennial system, and that it would be for the best interests of the Order, and I therefore recommend its adoption.

I believe the best interests of the Order would be served by changing the date of the High Court meeting from the present date to the fourth Tuesday in May, and I therefore recommend that the change be made.

I feel that I would be recreant to my duty if I did not refer briefly to the work done in the past three and one half years by Past High Chief Ranger Joslyn, under whose leadership Michigan did her grandest work; and to him we owe, more than any other man in the State, our splendid membership, and I recommend that to show our appreciation for his eminent services, that this High Court cause to be presented to him a Past High Chief Ranger's jewel, suitably engraved.

# COMPANIONS OF THE FORESTERS.

I am pleased to report that the Ladies' Organization, the Companions of the Foresters, organized by the Executive Council, has been very successful. We now have in Michigan 40 courts, with a membership of over 2,000, and with very few exceptions wherever they have been organized it has been the means of increasing the interest and building up the Independent Order of Foresters.

The Order has passed the experimental point, and I sincerely hope that the Supreme Court at its next session will provide life benefits for its members, and the banner of lustre, beneficence and charity will go side by side with the banner of liberty, benevolence and concord in the grand work of building up the Order and making the world happier and better.

#### CONCLUSION.

And now as we enter upon our duties as officers and representatives, let us do so with the spirit of forbearance, tolerance and brotherly love prevailing among us, and the success of this meeting is assured.

I now return to you the trust reposed in me at our last session, with the hopes that I have conducted the affairs of my office to your satisfaction. If I have failed in any particular it is the fault of the hand and not of the heart. My foremost thought has been to spread the principles of liberty benevolence and concord throughout this great state, and the upbuilding of this great, good

Order; and words cannot express to you my pleasure in being able to say that Michigan has 12,000 of the best Foresters that God's sun shines on, and when we have finished our labors here, let us return to our homes inspired with new zeal and energy for the great work we have before us of making the world happier and better, and may the God of love, peace and charity go with you; may success and happiness abide with you all.

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

M. M. CALLAGHAN, High Chief Rauger.

DETROIT, Mich., February 22nd, 1898.

# High Secretary's Report.

Detroit, Mich., Feb. 22nd, 1898.

To the Officers and Representatives of the High Court of Michigan, Independent Order of For-

BRETHRE., - I have the honor to submit herewith a report of the transactions of this office from Feb.

1, 1897, to Jan. 31, 1898, inclusive.

I desire to express my sincere thanks to the Supreme Executive and my confreres of the High Standing Committee for their loyal and active support during the past year. I also feel under daily obligations to the courts and Order for generously overlooking imperfections and giving cordial support, which fraternal consideration I am glad of this opportunity to thankfully acknowledge.

Brethren, it has been the aim of your officers to advance the interest, promote the welfare and preserve unsullied the reputation of Independent Forestry. How far they have succeeded it is for you to judge. Whatever be your verdict, may we be inspired by the benediction of the widows and orphans sheltered beneath the banner of our noble Order, put forth greater effort to extended usefulness, in advancing the interests of the brother-

With that wish, this report is respectfully submitted in L., B. and C., by

> Yours fraternally, JOHN CHAMBERS.

#### NOTES.

It was an interesting session.

Two hundred and sixty-eight delegates present The Supreme Executive was well represented. S. V.C.R. Aitken presided during the election of officers.

An excellent High Standing Committee the coming year.

Bro. John Chambers was voted \$100 as a present for long years of service.

Bros. Joslyn and Chambers were voted badges of honor by the High Court.

Much regret was expressed because the Supreme Chief Ranger was unable to be present.

The selection of twelve representatives to the Supreme Court was left to the High Standing Com-

The reports show the largest gains in the membership of any year in the history of the Order in

Michigan.

The reception tendered to the members of the Supreme Court who were present was such as to leave no doubt as to how the Foresters of Michigan feel towards them.

Bro. A. E. Stevenson, the American agent, was an interested attendant upon the sessions of the High Court.

The Detroit press gave lengthy accounts of the meetings, and the advertisment which the Order received ought to be valuable to it in the future.

On motion of Lee E. Joslyn, the delegates to the Supreme Court when selected, are instructed to vote for the re-election of the Supreme Chief Ranger, Oronhyatekha, and Bros. Aitken, McGillivray, Collins and Millman.

# Maine.

OFFICE OF HIGH CHIEF RANGER

OFFICIAL LETTER No. 4.

OLD TOWN, MAINE, FEBRUARY 10, 1898.

To the Officers and Members of Subordinate Courts :-

BROTHERS :- Since our letter of Dec. 1st, last, many things of interest and importance to the

Foresters of Maine have transpired.

In December the High Chief Ranger paid a visit of nearly a week to the home office in Toronto, where, in addition to the Officers of the Supreme Court, there were gathered to assist in the formal opening of the Temple, representative Foresters from the various jurisdictions, from Maine to California-the Provinces and England. The H.C.R. returns to his work here with renewed faith in the Supreme Executive and our noble Order, and can assure every brother that he will receive "his just dues.'

The High Court is now in good running order, and with earnest work on the part of the members and deputies, we can place Maine in the foremost rank.

A meeting of the High Standing Committee was held at Augusta on Jan. 31 last, and the following was a part of the business transacted: For each new court, of at least 20 accepted beneficiary members, instituted by any deputy, the High Court will pay a commission of \$75.00. It was also decided to have the High Court of Maine incorporated.

The H.S.C. are very anxious to increase our membership between now and July 1, next, and have offered a large commission as an inducement to our members and deputies to engage in the work. There is room for a large corps of deputies, and we especially desire that this work be dor. "your own deputies rather than by those of the Supreme Court. The committee also desire that the members of existing courts strive to increase their membershipsecure new members and thus aid to scatter the "Golden Blessings" of our great and progressive Order.

We would advise some courts to hold meetings oftener than is done at present—to hold special meetings occasionally and arrange entertainments to draw the members together.

Any member of the Order who is qualified for instituting new courts may obtain a commission as

a D. H.C.Ř

Please fill up and return enclosed card at once, that your court may correctly appear in the Directory which is being prepared.

OFFICERS OF COURTS MUST REMEMBER:

In all communications to give the name and number of their court. To notify the High Chief Ranger when a change is made of the C.D.H.C.R., by a certificate duly signed by the Chief Ranger and Recording Secretary, and with the court seal affixed

That no order for supplies should be sent for less than fifty cents in value, and that the cash must always accompany the order. That all remittances to the High Court must be made by Registered letter, P. O., or Express money order, or bank draft payable to the order of the Granite National Bank. That the High Court Capitation Tax is due and payable on the first days of January and July.

#### TO COMMUNICATE WITH THE HIGH CHIEF RANGER:

For appointments as State, District and Court Departies High Chief Ranger: relative to new courts: for assistance of an officer or organizer: for speakers for public meetings and entertainments: for dispensations to "Initiate at Charter Rates."

#### TO FORWARD TO THE HIGH SECRETARY:

All orders for supplies; all reports and remittances to the High Court: notice of change of a C.D.H.C.R.

#### To Court Deputies High Chief Ranger;

Deputies must fill up and forward to the H.C.R., at the end of each quarter, a report relative to their a vective courts. They must fully acquaint themselves with their duties, with the ritualistic and other work, and with the constitutions and laws of the Order. Please fill up and return enclosed card. See Sec. 94 (3) & (5) and instructions to deputies.

# To District Deputies High Chief Ranger:

District Deputies High Chief Ranger should remember: That they are appointed principally for the purposes set forth in Sec. 94 (2) of the constitution and laws, and that they should be fully informed upon Forestric Laws and all matters relating to the Order.

That they should send a report to the H.C R. at the end of every three months, of their doings the state of the Order in their section.

#### To State Deputies High Chief Ranger:

State Deputies and Instituting officers must remember: To obtain through the H.C.R. and H. Sec. a license from the Insurance Commissioner of Maine before entering upon their work. To obtain from the H.C.R. assignment of their territory and special instructions. To notify both the H.C.R., and H. Sec. immediately upon the institution of a new court. To forward a report to the H.C.R. at least once in every three months. To thoroughly post themselves in their duties before commencing work. See Sec. 114 and 94 of the constitution and laws and Instructions to Deputies.

We mail you, under separate cover, a few circulars. These will be furnished to Subordinate Courts at cost.

Yours in L., B. & C.,

CLARENCE SCOTT, H.C.R.

Attest: WILLIAM McDAVID, H. SEC.

Court Morse Hill, No. 3307, has made an excellent beginning for the New Year. So far six members have been added and five applications are in hand. The court is well officered and counts on making additions at every meeting.

# New York.

THE FORERTER in French is, doubtless, entitled to much of the credit of the marked advance of the I.O.F. in Quebec.

Bro. To McGill, Court Physician of Court Lackawana, was recently presented by the court with a Wellsback table lamp, and Bro. Eicham with a gold I.O.F.

Dr. McGill, of Court Sackawana, is more and more impressed with the security and business-like management of the I.O.F., and has recently applied for a \$5,000 policy.

Dr. F. H. Lawrence, of Court Pennsylvania, No. 768, undergoing treatment at the General Hospital, is receiving the best of care and attention from District Deputy George P. Martin and the brethren of Buffalo.

Following the principle of High Secretary Fitz-Gerald, "to be everlastingly at it," there can be no worry about New York State in the aggregate. A long pull, a strong pull and a pull altogether makes a powerful engine of success.

The courts in New York city are introducing a plan which appears to be an extremely good one. It will no doubt arouse from a lethargic condition some of the courts which might otherwise, for want of a simular method, lag in interest and entertainment.

By a ruling of Supreme Court, courts are hereby informed that no innovations to ritualistic performances in the initiation of candidates will be permitted that will in any way jeopardize the health of a candidate, under penalty of suspension of the court violating such instructions.

Court Hennepin, No. 1152, Niagara, on Wednesday evening the 9th ult. gave a concert and ball, which is an annual one with the court. It was a decided success; there was an attendance of over 500. Already there are six applications for membership received, and more are on the way.

We are gratified to learn of the success of Court Spartan during the past year. Having been one of the dormant courts and struggling for years to keep from becoming defunct, it has suddenly aroused itself, and in the cuthusiasm created has initiated during the past year 31 members. Better next year.

The picture of the great-grand-daughter of the "Founder" appears in the "Lodge Record," together with a long history of the "Colonel," portraying his remarkably eventful career in a very cleverly written article. To put it in the language of the Colonel, he lost his "mug" and had to use his great-grand-daughter's picture as a substitute.

February growth is long to be remembered by Court Lyme, as one of the pleasantest in the existence of the court, One hundred and sixty-two couples attended the "party" and everything passed of with the utmest satisfaction, and the entertainment, hop and refreshments have become a part of Court Lyme as an anniversary entertainment. There appears to be no doubt but the result will be a creditable increase in their membership.

Bro. Glyndon S. Phillips, District Deputy of the 43rd. District and High Journal Secretary of the H.C. of New York, has been again nominated for the position of Supervisor of the town of South Hammond, for the fifth term. His popularity is

evidenced by the opposition declining to nominate an opponent, but have endorsed Bro. Phillips' can-

Court Lisbon Centre has demonstratted phenomenal growth by initiating over 60 applicants in less than four weeks. It is estimated that if they have not already obtained every available risk in town they will soon accomplish even that fact. Good for you, boys; keep up the good work. Do Or a married one not let a single man escape. either!

Those having ordered revised Rituals, we regret to say, will not be able to get them until some time in the month of April. It will be needless to make enquiries regarding them. The orders for them are placed in regular order on the books of the Supreme Court and will be delivered direct to the as courts soon as they are completed by the printer. Have patience.

Court Empire City, in issuing a notice to its members, to attend a meeting of the court, uses the following argument, which is not bad: "Your attention is called to the fact that in case of the death of a member the Financial Secretary must be able to identify the body, consequently it be-comes necessary that every member should be personally known to said officer."

We regret exceedingly the sudden death of our old frend Bro. Thomas Shay, of Court Red Jacket, who was one of the foremost in the Order in Buffalo, and not only did all he could to keep his court together in the "Pioneer" days, but helped other courts as well. He was a faithful friend, indulgent husband and father, and all who knew him best regret his loss the most.

Bro. P. M. Ma. lin, who for the past four years has faithfully, conscintiously, and with the utmost degree of integrity, faithfully served Court Mecca as Pin. Seey., was at the last election of said court nominated for and has received his commission as Court Deputy thereof, vice Bro. L. W. Dinkelspiel, who was elected Treasurer for ensuing year. Congratulations, of course, are in order, and we desire to be the first to extend ours.

It is with especial interest and regret we are called upon to announce the death of the only daughter of the Past District Deputy, Byron Col-grove, in whose bereavement we join. Called upon to part with the companion of his life only a short year ago, the loss of his only daughter at this time, a child of seven years, seems particularly sorrowful. We extend our sympathy in this hour of affliction and rejoice in the consolation that she has gone to a better world.

We note Bro. Callahan, the H.C.R. of Michigan for the se and term, has issued an appeal to the brethren of his State to make especial efforts, during the month of March to increase their membership, no doubt, with the view of becoming the leading State in the great race of High Courts for this month. Be it said of us we are plodding along in a good old homespun way, steady and sure, with the aggregate of the year perfectly satisfactory to every member in our State, without fluctuation or boom, but with a constant, persistent, determined effort to "git thar" all the time.

Bro. J. S. Bushong, representative from Court Emperor State at last session of High Court at Malone, has been recently promoted to the position

serving of such appreciable recognition. We are especially gratified in having the pleasure of making this announcement, as we know Bro. Bushong to be faithful, honest, enegetic and in every way competent and worthy of such preferment.

Again, we regret to be compelled to announce that the good Province of Quebec has "downed us," fair and square, leaving us again in second place by 90 applicants over and above us. It begins to appear that such things can be and can overcome us like a summer cloud as well. We do not lose sight of the fact that Quebec was practically at a standstill for several months, and, now that all is serene again in that Province, we presume they are trying to make up for lost time.

Our good friend, Peter Strathearn, H.C.R. of Quebec for the fifth time, is, no doubt, largely instrumental in accomplishing such good results. We always like to see our friends prosper, without the slightest envy, but, really, Peier, this has gone far enough, twice in succession. We must repeat our assertion of last month, "Do not let this occur again."

The 32nd District, comprising Onondaga County, is to be congratulated upon the appointment of Bro. George A. Ford as District Deputy for that district, vice Bro. Jacob Pilger, resigned. Bro. Ford joined the Order in 1894, and has ever since evinced a deep interest in the welfare of the Order in Syracuse, where he has held several offices in Court United States, and represented that court at two of its sessions, and was appointed by H.CR. Dr. C. A. Kendall in 1897, as High Junior Beadle.

P.H.C.R. Dr. C. A. Kendall, and District Deputy Bro. Geo. P. Martin, together with an efficient Degree Team, make an excellent appearance when installing officers in Buffalo, more especially when they appear in the beautiful regalia they have provided themselves with, which en-hances their appearance exceedingly. They are sure to draw a crowd wherever they are announced to appear. Bro. Martin is to be commended for having organized the team, secured the regalia, and for the excellent drilling of which they bear evidence. They have met with hearty receptions and

To give an idea of the amount of labor performed by one of our most efficient District Deputies, it may be stated that on a recent trip in his jurisdiction, covering a period of four days, he traveled over one hundred miles by rail, made three changes. and at the farthest end of the trip traveled 15 miles with a team over hills and down dales, through rain, and, as a result, is laid up with a cold. The brother has our sympathy and at the same time our praise. You are a good boy, Glynn, and deserve all the good that is ever said of you. We do not wonder you are a fixture as a supervisor in the St. Lawrence County.

It is proposed by Court Emperor City to inaugurate an entertainment at each meeting of the court, by producing, through the good offices of a committee duly appointed for such purpose, the reading of a "paper" that shall have been especially prepared by some member, a song, recitation, organ or piano selection, and thus contribute to the annusement and entertainment of both officers and attending members. This occurs to us as not original, or unique, but exceedingly practical, and a wise feature to relieve the monotony of the ordinary of Assistant Chief Inspector of the Metropolitan wise feature to relieve the monotony of the ordinary Street Railway Co. of New York City, and is de-dignified ceremonial requirements of the ritualistic

work, and will undoubtedly have the stimulating effect of increasing interest and attendance.

Pleasant among the many things we are called upon to record, it occurs to us the following is the crowning feature of a long and well-spent life, made up of love, affection and a desire to execute the "Golden Rule" Itis the announcement the good wife of the Founder of Independent Forestry, Mrs Catharine A. Caldwell, and their daughter, Mrs. Genevieve A. Carter, are together organizing a court of Companions of Foresters. It is said the two ladies are as enthusiastic over Independent Forestry as the Founder himself, who in no uncertain way evidences his pride and affectionate appreciation over their efforts to in this way support his grand scheme presented to the public a quarter of a century ago.

The duties of a District Deputy, in the rural district are not what they are cracked up to be at annual elections and appointments, if the duties of such an officer are concientiously preformed. An instance in the rounds of Bro. G. S. Phillips, District Deputy of St. Lawrence County, would serve to illustrate. Returning from visiting two courts in his county, and during a fearful snowstorm, the train was snowbound and stuck in a great drift several hours. The only provisions on the train were those sold by the newsboy, consisting of cheap cigars, apples and chewing gum, and it is said his stock did not last long. Had the passengers been cast away upon the ocean under simular circumstances, we presume newspapers would have been the next form of diet, followed later by the newsboy himself.

The fourth annual ball of Court Electric City, held Feb. 12th, proved one of the greatest successes of its kind ever held in Schenectady, and was the largest attended social gathering of the season. The beautiful illuminated card of invitation, issued by the committee, was truly a piece of artistic skill, and, for one, the High Secretary, Bro. Fitzgerald, desires to express his appreciation for a cordial complementary invitation thereto. The committee consisted of Bros. Thomas McDowall, Secy.; Thomas Fairley, Treas.; and William A. Shelmerdine, C.D. H.C.R. and Chairman. It may be said with no little credit to the Court Deputy, that he has been chairman of this committee for the past four years in succession, and floor manager as well, and to his efforts principally are due the success of this and the previous entertainments.

### Illinois.

For February Illinois had 211 accepted applications, ranking fourth. They are preparing a surprise for March. Keep an eye on Illinois!

The Gazette gives a large amount of local State news and a directory of all the courts in Illinois, with the principal officers, nights and places of meeting.

The good brother who promised us a batch of news every month from this enterprising jurisdiction is too busy, or on a journey, or beyond the reach of the post-office. The news is not to hand.

From the Foresters' Gazette of February 10th, the first, last and only number that we have seen of the official organ for Illinois, we learn that a large amount of vigorous and effective work is being done, and that Illinois will contribute its full share of the new members needed to make the total 150,000 by Supreme Court meeting.

### California.

The Silence is Broken: Always Glad to Hear From the Golden State.

The banner is still on the Pacific's slope. Court Los Angeles with 604 members still leads the mighty and ever-increasing hosts of the I.O.F. But have a care! Court Ottawa is making giant strides and comes close up with 596.

California is one of the best organized jurisdictions in the Order. And the advantages of good organization are evident in steady and substantial

growth.

It is a right royal word that comes from the Far West: "We will do our share, that Supreme Court may have for a bouquet 150,000 members at its meeting in Toronto next August;" and the east says to the west, "We are with you."

District	Deputy	Court
For City of	B. I. Saloman, Ch.	Yerba Buena, 913.
San Francisco	414 Clayton av.	
::	J. H. Mahan	San Francisco, 822.
l ::	W. L. White	Golden Gate, 603
l ::	C. B. Tidball	Diana, 1133
	O. J. Joly	Endeavor, 627
1	J. S. Hurry	Golden Era, 1315
**	Robert Stewart	So. Heights, 1150
i	O. Stewart	Scal Rock, 3011
44	L. A. Kern	Mission, 1369
"	J. J. Smith P. Bunker	Noe Valley, 1729
46	Chas. Belz	Alcyone, 3515 Precita, 3398
City of	Wm. E. Reavis.	Los Angeles, 422
Los Angeles	Ch., 307 N. Mainst.	1103 migeres, 4
. "	C. H. Matthay	Morris Viney'd, 532
"	J. M. King, M.D.	Temple, 510
44	A. J. Bradley	Occident, 467
44	E. E. Wilson	La Fiesta, 880
44	G. Rheinschilds	Semi-Tropic, 1442.
::	H. V. Stratton	Mateo, 3313
44	A. H. S. Perkins	Angelina, 3122
44	F. Pinchower	La Gazelle, 3631
••	Q. E. Grassmee	Eucalyptus, 966
••	J. W. Musselman.	Palmetto, 3315
**	G. W. Fuller	University, 61
	W. J. Scherer	Central Ave, 1970.

Bro. McElfresh, H.C.R. of California, has appointed a District Deputy for each county in his jurisdiction, and a Listrict Deputy for each of the courts in the cities of Los Angeles and San Francisco. These City Deputies have been organized into a Board of Deputies, with a Chairman, Secretary and Treasurer as the permanent officers, with various working committees who have charge of arranging for public meetings, visitations, installations, &c.

The Deputies of San Francisco have been holding a series of "smokers" under the auspices of the various courts, with the High Chief Ranger as the guest and speaker of the evening. These meetings have all been largely attended by members of the Order and their invited friends, and many applications have been received.

On February 15th Court Yerba-Buena, No. 913, gave the initial meeting, and it was great. On the evening of Feb. 16th the District Deputies tendered the H.C.R. a banquet at the Nevada Restaurant, Bro. S. Salomon, Chairman of the "Board," presided in his usual happy manner.

On the evening of the 17th Bro Perry, H.V.C.R., addressed a meeting under the auspices of Court Diana, No. 1133, while the H.C.R. held forth hefore a large public meeting at Morgan Hill; and on the 21st Court Scal Rock, No. 3041, held open

doors and furnished him a large audience. Court | about 200 present, this being the most enthusiastic Endeavor, No. 627, on the 23rd also gave a fine "smoker," which he addressed.

On the evening of the 24th the H.C.R., assisted by the District Deputies, installed the officers of Court Aleyone, No. 3515, and on the same night addressed a largely attended "smoker" under the auspices of Court Mission, No. 1369, ending up the grand two weeks' work in San Francisco with a big public meeting with Court Noe Valley, No. 1721.

These public meetings are the means of bringing the Order prominently before the people of San Francisco, and the future of the Order there is full of promise, and much honor is due the District Deputies for their active efforts in assisting the High Chief Ranger in his public work.

The District Deputies of Los Angeles were also organized into a "Board," with R. E. Reavis as Chairman, and a series of "smokers" are to be arranged for the courts of that city in the near fu-

On February 28th the High Chief Ranger addressed a large public meeting under the auspices of Court Hangtown, No. 3236, and on March 1st he was with Court Eldorado, and March 3rd with Court Golden West, and the 4th at Jackson with Court Manzanittia.

The H.C.R. is proud of the grand progress of the Order in the "Golden State," and calls on all brethren to keep up the good work, and help to get that membership of 150,000 as a bouquet for the Supreme Court Session.

# Ohio.

Court Fairport, No. 1889, was organized in June, 1895, with a membership of fifteen. Bro. Phillips who instituted it, met the court on the 24th ult., and had the pleasure of being greeted by a mem-bership of sixty-eight. An interesting feature of the evening's proceedings was the initiation of the Rev. Wm. D. Ferguson. After the business was transacted the court was joined by the ladies of the Companion court, and a very pleasant social hour was spent.

# Minnesota.

This jurisdiction has maintained a dignified silence towards us for the past few weeks.

We conclude that the reason why we have received so little news is that all are so busy pushing the interest of the Order that they have no time to

A correspondent says: "Look out for a great increase of membership in this jurisdiction." We are watching and waiting for it.

Court Duluth, No. 724, Court East Duluth and Court Central, held a union installation of officers at their Forest home on January 14th. Court Deputy H.C.R. J. D. McPhail ably officiated after the officers for the ensuing term were installed. Chief Ranger A. R. McDonald, of 724, on behalf of the members, presented Bro. Richard Dinham with a beautiful gold badge emblematic of the Chalor on his rationar from the sharman them. Order, on his retiring from the chair, showing the esteem he his held in by the members of Court No. 724. Bro. Dinham was somewhat taken by surprise, but ably responded with a neat speech.

meeting of Foresters ever held at the head of the

# Pennsylvania.

Several members of Court Pennsylvania, No. 768, I.O.F., of Erie, Pa., show a disposition to live up to our new semi-annual password. Quite a number of them called on the Recording Secretary for blank applications at the last meeting of the

On the 31st of January, being the regular meeting night, Court Pennsylvania entertained the brethren of Court North-East. After transacting routine business, and a few remarks by some of the visitors and brethren of No. 768, an adjournment was had to partake of refreshments. After doing full justice to the good things provided, the entire party re-assembled in the hall, where smoking was indulged in until about 2 a.m. Then the visitors boarded the cars and left for their homes, sixteen miles distant. All expressed themselves as charmed with the pleasant entertainment.

On the 7th of March (our next regular meeting) Court Pennsylvania will entertain Court South Erie and Court Oliver, and all other Foresters who may be in our city, with a smoker.

Our infant court, Court Oliver, No. 3613, contemplates giving an entertainment of some kind in the near future. We wish them success.

# Wisconsin.

Wisconsin is well to the front for February with 188 accepted applications.

Bros. Kidney and Parkinson, of the Supreme Court staff, are at present working in this State.

Count on the Badger State contributing its full proportion of the members needed to bring the total up to 150,000 for Supreme Court meeting. We take our correspondent at his word. Of course we are counting on Col. Parker, true soldier and Forester that he is, doing with his co-workers his full duty.

Court Jerry Rusk, No. 3148, gave a public instellation and entertainment on Jan. 20th, 1898, at Viroqua. The programme consisted of speeches, readings, and selections by the orchestra, after which refreshments were served to over three hundred persons.

# Washington.

A court of Companions of the I.O.F. is being organized by the H.C.R. at Spokane. The Supreme Chief commissioned him a Deputy Supreme Chief Companion, and he looks for a charter list of 30 or

A public installation of officers of the two courts, Silver and Klamath, took place at Spokane on Jan. 13th. The ceremony was performed by the High Chief Ranger, who delivered an address on Forestry, which was listened to with marked attention, after which a musical and social time was enjoyed by those present. The brothers of Spokane are much pleased with the visit of the H.C.R., and we now look for Forestry to move rapidly in that city.

The H.C.R. has a charter list opened at Spangle, Every court in the city was represented, there being and we hope the brother will be successful.

On the 17th of January the H.C.R. paid a visit! to Court Alturus, located at Fairfield, and gave

the brothers a good meeting and drill.

On the 18th and 19th of January the H.C.R. was at Latah and held two good meetings with the brothers of Court Latah, and they promised to report

double membership before long.
On January 25th Bro. Forsyth was with Court Colville and held two meetings with them, and

looks for good results.

The High Chief says he will be pleased if only half the membership leaves for Alaska, as he would like to have a few brothers left on Puget Sound. The Alaska craze is something astonishing on the Sound.

# Colorado.

The only communication from Colorado this month is the following letter. It shows the good work that the Order is doing, and how much that work is appreciated by those for whom it is done at a time when they need it most:

> DENVER, Colo., February 7th, 1898.

To the Officers and Members of Court Prince

Albert, No. 149, I.O.F.

Dear Brothers,—I desire to thank you all most heartily in behalf of Wm. Hall, also the Supreme Court, for the payment of his Total and Permanent Disability Benefit on account of loss of eyesight; he received his money the first of the month. Also we thank you for the sick benefits we have received in the past year from the Order, which is, and has been, a great help to us, and we are in hopes it will be the means of giving Mr. Hall a chance to get something done for his eyes, if it is not too late. join with Mr. Hall in thanking you all for this benefit, and think the Foresters is one of the best fraternal Orders in the land to-day, and hope it may continue to grow and prosper in the future as it has in the past.

Gratefully yours,

Mrs. C. G. Hall.

1210 Colfax West.

### Missouri.

It's seldom we hear [from this jurisdiction, and it's a pleasure to note that one court is not sleeping.

On Friday, Feb., 11th., a grand ball was given by the members of Court Eastside, No. 874, in the Acad-emy of Music. The hall, being the nicest in the city, was made still further attractive by the kindness of Bro. W. J. Barns, C.R., who decorated the hall with evergreens and palms and other rare plants from his nursery.

The ball has been acknowledged to be the most successful of the season. Three applications were secured during the evening and several have become much interested. Keep up the good work,

brothers; one success means others.

# \$1,000.

Mrs. Sadie A. Greenaway Viele, of Bay City, Mich., thanks the Executive, and brethren in Port Huron, Mich., as well as the brethren of Tottenham, Ont., for the care and attention given her brother, the late Bro. Wm. Greenaway, during his illness, and for their sympathy on his decease.

# GREAT BRITAIN AND IRELAND.

# Mid-England.

Newcastle-under-Lyme.—Court Castle, No. 2179. This court held its annual meeting on Wednesday evening, the 26th January, in the Courtroom, Bridge Street, Newcastle, Bro. C. J. Wain, C.R., in the chair. Eight new members were initiated, and afterwards the officers for the ensuing year were installed by Bro. W. Horne, C.D.H.C.R., Acting-Supremo Chief Ranger. During the ceremony the C.R. (Bro. Wain) was invested with a P.C.R.'s sash, Bro. Horne with a P.C.R.'s clasp and medal, and the financial and recording sceretaries with medals, in appreciation of their services since the formation of the court, by the brethren. Coursellor Bro. D. H. Oxen, F.S., was unanimously elected as the delegate to the High Court meeting, to be held in Nottingham. Six of the eight candidates initiated were proposed in one night by Bro. W. H. Lee (the Chaplain of the court), a circumstance unequalled in the Order in this country.

# Southern England.

Torquay. -Torquay's Court, Queen of the West, No. 2045, held its annual meeting at the Y.M.C.A., on Monday evening, 24th ult., when Bro. John Taylor, J.P., D.D.H.C.R., assisted by brothren from Paignton and Newton, made some initiations. Bro. Taylor, in the course of an interesting address, said the Order was not merely an insurance society, but a fraternal body. It had increased from 369 members in 1881 to 130,000 to-day, with half-a-million of money. Court Queen of the West, at Torquay, was the first formed in the West of England, and appointed its officers for the fifth year. They are capable men and will doubtless do good work. For his five years' services as F. Sec., Bro. Goss was cordially thanked.

SWINDON.—Court Swindon, No. 2210, held its first regular meeting after institution, also on the 24th, the members giving evidence of their interest in the new court by being nearly all present, which greatly encouraged the organizer, Bro. Blamey. The latter was assisted by the H.C.R., Bro. Price, who also addressed the members. Before leaving for Southsea next morning Bro. Blamey was entirely and the second secon abled to enlist two more members.

#### Dover.

Address of Bro. T. Lawless, A.S.C.R., in reply to the toast of the Supreme Chief.

Bro. Lawless said he felt especially honored in being called upon to respond to the toast of the Supreme Chief Ranger, but he feared there was a mistake made in the selection. Possibly there might be a fitness, notwithstanding, in his being named for the purpose, for the reason that he was one of the Supreme Chief Ranger's oldest friends and acquaintances, and one of his earliest associates in fraternal work. He had had the honor of associating in fraternal society work with his Chief for thirty-five years, during the whole of which time they had been fast friends. It might be true that at times they had not altogether agreed, had not been able to see certain things in exactly the same light, nevertheless they had never quarreled, but, agreeing to differ, had gone on working heartily side by side in promotion of whatever work they were engaged in. (Applause). The

Supreme Chief Ranger was one of those noble, He was glad to know they were doing so well in generous souls with whom it was hard to quarrel; he would differ with men, fight them manfully, and when the difference was settled he would shake hands with them. (Hear, hear). He was, if the expression might be used, one of nature's noblemen, large-hearted, generous in his impulses, ready and willing to embrace the entire human family in the scope of his operations if he could do them good. A large part of his lifetime had been devoted to works connected with the amelioration of the condition of his fellow-men. (Applause). They knew he was an Indian, and possibly they knew something of the Indian character. It found its highest and noblest development in the person of their esteemed Supreme Chief Ranger. (Applause). Noble, honest, upright, a hard man to fight if they opposed him, an enthusiastic support-er if they were with him, in any event a warm-hearted, generous friend. A man of masterly genius, as evidenced by the rapid growth and the world-wide extension of the great Order which he had made what it was to-day. And that was not his only work, but that was the work with which they were best acquainted, and to which he especially referred now. He had, as they were aware, also occupied the position of chief officer of the world in another world-wide institution, the Inde-pendent Order of Good Templars, of which for several years he was Grand Chief Templar in his own country, and for two years was Right Worthy Grand Templar of the whole world. (Applause). He came into the Independent Order of Foresters at a time when the Order was beginning to get into deep water. That trouble reached its culminating point in 1881, when there were only 369 members, and a balance against the treasury of about £1,000. Up till that time the headquarters of the Order had been in the United States; but in June of that year, the American management having practically abandoned the institution, the High Court of Ontario, under the leadership of Dr. Oronhyatekha, decided, for the sake of the widows and orphans to whom benefits were due, to take over the Order. They went to work and remodelled it and placed it on a substantial basis, changing it from a death assessment system to the present system of monthly premiums paid in advance, irrespective of death. The Order was incorporated to give it a legal standing in the country. At the end of the year (six months after the change) the membership had increased to over one thousand, and there was a credit balance in the treasury where previously a deficithad existed. Thereafter each succeeding year witnessed an increasing measure of success, until at the end of 1896 they had 102,838 members on the roll, with a surplus in the treasury of about £415,000. Since then the membership had increased to 125,000, while the surplus was upward of £525,000. (Loud applause). And this notwithstanding that during the period covered the Order had paid for benefits to members or their beneficiaries sums amounting in all to over a million pounds He gave those figures to show the manner of work done by the distinguished officer whom he had the honour of representing. (Applause). After some pleasant references to the relations existing between Canada and the Mother Country, he concluded by expressing the hope that Court St. Martin would grow and flourish, and that during Bro. Chambers' term of office he would double the number of members, and thus add to the good

this grand old land, and he fancied the work during the next five years would not be so hard as that of the last five, thanks to the excellent pioneer work done by Bro. Marshall and those associated or cooperating with him. (Renewed applause).

# Ireland.

Court Dalriada, No. 2016. -The monthly meeting of this flourishing Court was held on the 27th ult. in the Court Chambers, 5 Royal Avenue, Bro. F. L. Wylie presiding. The court having been duly opened, the routine business was disposed of, including some applications for membership. The officers elected for 1898 were installed by Bro. Dr. W. Gibson, H. Sec. The new Chief Ranger (Bro. Gamble), on taking the chair, expressed thanks to the members for the confidence reposed in him, and referred to the prosperous condition of the court. Bro. Dr. Gibson, H.S., in an appropriate speech, described the very encouraging progress of the Order generally, both as regards membership and funds, and referred particularly to the steady increase that was taking place in Ireland. The court was afterwards closed in usual form.

• Court Ballymena, No. 2011.—The annual meeting of this court was held in the Court Room, Ballymena, on Monday evening, 31st January, when there was a large and representative attendance of members. The special purpose of the meeting was the installation of officers for the ensuing year, and after the routine business had been disposed of the several officers were installed and conducted to their respective positions, Bro. Wm. Mehaffy, H.C., being the installing officer. Bro. H. O'Hara moved the adoption of the report and statement of accounts, which had been furnished to each member. and which showed the court to be in a most satisfactory and flourishing condition. The court having been closed with the usual ceremonies, refreshments were served by the stewards. The following sentiments were given, and loyally honored: "The Queen," "Supreme Court and Supreme Chief Ranger," "The newly-installed Officers." Bro. Rev. Dr. Buick, in responding, took the opportunity of congratulating the Chief Ranger on being elected to the highest office in the gift of the court. Such a mark of their favor showed the confidence their members had in Bro. Burns, and while it evidenced their appreciation of his actions in the past, it showed more clearly their opinion that the interests of the court were safe in his hands, and that the duties pertaining to the office would be discharged with zeal and fidelity by him in the future. He had watched the career of Dr. Burns for a considerable time past with great interest, and he was pleased to see the esteem in which he was held, not only by the members of this court, but by his fellow-townsmen as well. (Applause.) In responding to the sentiment of the Supreme Court and Supreme Chief Ranger, Bro. Mehaffy, H.C., pointed out the immense strides the Order had made under the guiding hand and wise counsel of the S.C.R., whom to know was to appreciate and honor. Only those who knew him intimately could estimate the exertions which he put forth in the interests of the Order to which he had devoted his life, and the difficulties which had been encountered and overcome, and the influence exerted on the community by the Order, had been mainly owing to his master work they were doing in England. (Applause). mind. (Applause.) The Order was one which had

come to stay, and every member should consider himself privileged to be a co-worker with such a man for the benefit and amelioration of the condition of his fellow-beings. (Applause.) Bros. W. G. Watt, Dunlop, Wilson, M'Caughey, Dysart and Heaney having also responded, the brethren separated.

# Presentation to Bro. Bell, H.C., Court Cliftonville, No. 2096.

On Monday evening, Feb. 14th, the members of Court Cliftonville, No. 2096, held their monthly meeting in their rooms, 5, Royal Avenue. After the business was concluded, the members, on the invitation of their lady friends, adjourned to the large hall, which was kindly granted them for the occasion, and which was prettily draped with flags, where dancing and a musical programme made the time pass very pleasantly until 10.30 o'clock, when all sat down to a most welcome repast, where tea and a great variety of good things were liberally supplied by the hostesses. Dancing was again resumed, and during an interval Brother Agnew said that he had a very pleasant duty to perform in announcing that the members of the Court had arranged to make thier esteemed Chief Ranger and his amiable partner the recipients of a slight testimonial as a token of esteem and regard. Brother Bell had held the responsible office of Chief Ranger since the formation of the Court—March, 1894 and had earned the respect of every member by his unfailing courtesy and kindness of disposition, and to Mrs. Bell they were all deeply indebted for the great trouble she had taken in helping them to enjoy many such social evenings as the present one, and this presentation was very appropriate as a token of good wishes from their friends on the completion of the twentieth year of their marriage. Brother Beggs was then called on to read the address, and Brother Lytle, in a few, well-chosen words, presented a very handsome silver tea and coffee ser ice. Bro. Bell, with great feeling, thanked the members on behalf of Mrs. Bell and himself for the very beautiful and useful present, and this graceful act brought a very happy evening to a close.

# More Truth than Poetry in these Plain Words.

Rev. R. DeWitt Talmage, the famous preacher, recently said:

"It is meanly selfish for you to be so absorbed in the Heaven to which you are going that you forget what is to become of your wife and children after you are dead. You can get out of this world without leaving a dollar, and yet die happy, if you could not provide for them; you can trust them in the hands of the God who owns all the harvests, and the herds, and the flocks; but, if you could pay the premiums on a policy, and neglect them, it is a mean thing for you to go up to Heaven, while they go to the poorhouse. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement-house on a back street! When they are out at the elbows and knees, the thought of your splendid robe in Heaven will not keep them warm! The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ-loft, but your death will be a swindle. You had the means to provide for the comfort of your to go up household when you left it, and you neglected it."

Syrus.

# Contemporary Misdom.

# The Young Man.

Who needs life insurance? The young man just launched into business or profession with all of life and its vicissitudes yet before him. It crystallizes the problem of saving and forms a nucleus around which he can build his estate; it serves as a great balance wheel to keep him steady when tempted to pursue this or that reckless course in business.—

Prof. C. W. Pickell.

# From Hand to Mouth.

An exchange says that out of a hundred deaths among men there are ninety who have left nothing for their dependent friends. This seems to be an enormous proportion, but statistics seem to vindicate the statement. The great bulk of mankind live from hand to mouth, and if sickness comes to them they become at once objects of charity. When any great calamity is heralded over the country immediately following is an appeal for aid for the destitute. Suppose the reader tries his hand on a balance-sheet of assets and liabilities. Many of you will conclude that apart from your protection in this society your family would have nothing for their future living. Brothers, you that are protected against such a calamity, will you not urge your neighbor to come within the folds of our Order?—Fraternal Journal.

# Keep Adding.

It is a plain proposition that loss of membership by death and the increase of the age average can only be met by the addition of new members. You who take no interest in the affairs of the Order beyond paying your assessments should look into this matter, and you will soon be convinced that from a purely business or selfish standpoint you cannot afford to let the Order drift backward. Your lethargy is increasing the cost of your protection. You will observe the Order cannot stand still. It must go forward, or it will go backward. There must be a yearly addition to the membership of one per cent. to cover death losses, and ten per cent. to keep down the age limit.—Minn. Anchor and Shield.

# Gems From Bright Minds.

Live so as to be missed when you are dead. The humblest can be eminent in usefulness.

"In love and religion discretion is the necessary virtue."

Don't hide your light under a bushel. 14 may make someone a peck of trouble.

A man's enemies are comparatively easy to handle; his chief concern should be in watching his friends.

When the word is yet unspoken you are master of it; when once it is spoken it is master of you.—

Arabic Proverb.

The greater a man is in power above others, the more he ought to excel them in virtue. None ought to govern who is not better than the governed.—

Syrus.

# Supreme Secretary's Statement for the Month of February, 1898.

### Delinquent Courts who have not paid their February Assessments.

•		•					
Name of Court.  Brucefield	437 484 930 935 1754 1875 1917 3020 having remitted	Charlo. Temescominquo. Stockton New Denver Medhurst Sunlight Arrow Lake. Cleland	3032 3042 3264 3386 3520 3601 3686 3688				
	Receipts, Fe	bruary, 1898.					
Normary Mormary Renefit Assessmins	S. & F. Benefits. General Funds.	No. of Jurisdiction.	Assessm'ts Assessm'ts S. & F. Benefits General Funds,				
1011 British Columbia   8   1110   27   7530   California   9561   21   252   Colorado with Utah annexed   438   78   4322   Illinois   4789   18   1796   Indiana   1892   77   624   Iowa   757   98   2713   Maine   2250   25   2072   Manitoba   1953   49   12309   Michigan   12433   95   3573   Minnesota   4010   86   1035   Missouri with Kansasannexed   1156   11   355   Nebraska   372   01   5494   New Brunswick   5096   51   1647   New England   1518   15   Received on account of organizing a Received on account of Fire Insura Sundry refunds   Grand Totals	and other accounts	3814 New Jersey	\$\begin{array}{cccccccccccccccccccccccccccccccccccc				
	Recapit	tulation.					
RECEIPTS. For Mortuary Benefit Fund. Sick and Funeral Benefit Fund General Funds.  Total Supply Account.  CONTRA - CR.  Py Cash remitted Supreme Treasurer.  \$154,710 00  \$154,710 00							
Received on account of Supplies	Received on account of Supplies\$2,470.76   Remitted same to Supreme Treasurer\$2,470.76						
	Investmen	nt Account.					

Received on account of Principal on Loans... \$2,789-36 [Remitted same to Supreme Treasurer...... \$2,789-36 Submitted in L., B. and C.,

JOHN A. McGILLIVRAY, Sup. Secretary.

# Mortuary Statement for the Month

No. 3079. Brother A. C. Lennon, aged 29 years, of Court Garland City, No. 809, located at Watertown, N.Y. died of Phthisis on the 24th January, 1898. Initiated 184 December, 1893. Beneficiary, Lucinda Lennon, mother, \$1,000.

No. 3080. Brother George Murray, aged 28 years, of Court Fidelity, No. 189, located at Appin, Ont., died of Phthisis on the 21st January, 1898. Initiated 4th January, 1893. Beneficiary, Donald C. Murray, father, \$1,000.

No. 3081. Brother T. Donald C. Murray, father, No. 3081.

November, 1896. Beneficiary, Mary Zeilinger, mother, \$500.

of February, 1898.

No. 3079. Brother A. C. Lennon, aged 29 years, of Court Garland City, No. 309. located at Watertown, N.Y. died of Phthisis on the 24th January, 1898. Initiated 18th December, 1893. Beneficiary, Lucinda Lennon, nother, 81,000.

No. 3080. Brother George Murray, aged 28 years, of Court Cariboo, No. 743, located at Victoria, B.C., died of Chisis on the 21st January, 1898. Initiated 1th January, 1898. Initiated 1th January, 1898. Beneficiary, Donald C. Murray, father, St. 1893. Beneficiary, Donald C. Murray, father, St. 1893. Beneficiary, Donald C. Murray, father, St. 1893. Brother T. Deragon Lefrance, aged 52 years, of Court Chenice, No. 1551, located at Montreal, Que, died of Edight's Disease, on the 20th January, 1898. Initiated 28th March, 1895. Beneficiary, Delphine C. Deragon Lefrance, wife, \$1,000.

No. 3082. Brother Courad Zeilinger, aged 26 years, of Court Shandon, No. 2175, located at Gork, Ire., died of Court Bowmore, No. 941, located at Duntroon, Out., died of Phthisis on the 18th Oct., 1897. Initiated 14th Source, died of Phthisis on the 18th Oct., 1897. Initiated 14th January, 1898. Initiated 18th September, 1895. Beneficiary, Jane Dixon, wife. \$200.

No. 3082. Brother Courad Zeilinger, aged 26 years, of Court Shandon, No. 2175, located at Gork, Ire., died of Court Bowmore, No. 941, located at Duntroon, Out., died of Phthisis on the 18th Oct., 1897. Initiated 14th

Rapids, Mich., died of Phthisis on the 26th January, 1898. Initiated 7th January, 1895. Beneficiary, Jennie W. Nowkirk, wife. \$2,000.

No. 3088. Brother Geo. Fraser, aged 69 years, of Court Madawaska, No. 81, located at Arnprior, Ont., died of Chronic Bronchitis on the 31st January, 1898. Initiated 12th October, 1833. Beneficiary, Thos. Watson Fraser, son. \$500 previously paid on Total and Permanent Disability. \$500.

No. 3089. Brother Wm. B. Ruth, aged 31 years, of Court Bailey, No. 1061, located at Bailey, Mich., died of Phthisis on the 31st January, 1898. Initiated 4th April, 1892. Beneficiary, Lillian Ruth, wife. \$1,000.

No. 3090. Brother Gilbert McCannell, aged 37 years, of Court Hopeville, No. 1931, located at Swinton Park, Ont., died of Paralysis of Stomach on the 2nd February, 1898. Initiated 5th August, 1895. Beneficiary, Maggie McCannell, wife. \$1,000.

No. 3091. Brother John Wilson, aged 22 years, of Court Inglewood, No. 830, located at Musquash, N.B., died of Phthisis on the 1st January, 1898. Initiated 17th October, 1836. Beneficiary, Catherine A. Wilson, mother, \$1,000.

No. 3092. Brother Albert E. Reynolds, aged 36 years, of Court Warwick, No. 3199, located at Tonawanda, N.Y., died of Rheumatic Carditis on the 31st January, 1898. Initiated 21st April, 1896. Beneficiary, Sarah Reynolds, wife. \$3,000.

No. 3093. Brother James McDonough, aged 31 years, of Court Cicero, No. 333, located at Chicago, Ill., was Accidentally Killed on R.R. on the 16th January, 1898. Initiated 30th December, 1896. Beneficiary, Minnie McDonough, wife. \$1,000.

No. 3093. Brother January, 1898. Initiated 25th April, 1896. Beneficiary, Honge Pranklin, wife. \$1,000.

No. 3094. Brother Ed. T. Franklin, aged 27 years, of Court Western Star, No. 618, located at Walsingham Centre, Ont., died of Ulcer and Perforation of Stomach on the 27th January, 1898. Initiated 25th April, 1896. Beneficiary, Honge Pranklin, wife. \$1,000.

No. 3095. Brother Ed. T. Franklin, aged 37 years, of Court Western Star, No. 618, located at Mustern, S.S.

Brother James Driscoll, aged 49 years, of Court St. Jean Baptiste, No. 1350, located at Montreal, Que., died of Typhoid Fever on the 8th January, 1888. Initiated 25th January, 1896. Beneficiaries, Sarah Jane, Jas. D., Walter F., children, Elizabeth Driscoll, wife.

No. 3101. Brother John S. Hetherington, aged 38 years, of Court Central, No. 635, located at Kansas City, Mo., died of Cancer of Stomach on the 4th February, 1898. Initiated 15th May, 1895. Reneficient Expenses 1898. Initiated 15th May, 1895. Beneficiary, Emma B. Hetherington, wife. \$3,000.

No. 3102. Brother C. Schneider, aged 29 years, of Court Mad River, No. 311, located at Creemore, Ont. died of Pneumonia on the 3rd February, 1885. Initiated 8th October, 1841. Beneficiaries, Executors or Administrators. \$1,000.

No. 3103. Brother Nathan A. Beach, aged 30 years, of Court. Memphremagog, No. 902, located at Georgeville, Que., died of Typhoid Fever on the 5th February, 1898. Initiated 5th November, 1891. Beneficiaries, Legal Heirs. \$1,000.

No. 3104. Brother W. K. Hill, aged 26 years, of Court Corona, No. 3311, located at Petaluma, Cal., died of Phthisis on the 20th January, 1898. Initiated 17th April, 1893. Beneficiary, Josie P. Hill, mother. \$3,000.

No. 3105. Brother Franklin McDonald, aged 43 years, of Court Hallowell, No. 1523, located at Bloomfield, Ont., died of Cerebral Hemorrhage on the 9th February, 1888. Initiated 2nd April, 1891. Beneficiary, Mary McDonald, wife. \$1,000.

No. 3106. Brother Francois Turcotte, aged 24 years, of Court C.P.R., No. 1197, located at Hochelaga, Que, died of Smallpox on the 14th January, 1898. Initiated 1st October, 1891. Beneficiaries, Executors or Administrators, \$1.000.

No. 3107. Brother Jas. Johnston, Jr., 2003, 20 years

istrators. \$1.000.
No. 3107. Brother Jas. Johnston, Jr., aged 30 years, of Court Oro Station, No. 4193, located at Oro Station, Ont., died of Peritonitis on the 12th of February, 1898. Initiated 20th April, 1895. Beneficiary, Emma R. Johnston, wife. \$1.000.
No. 3108. Brother John L. King, aged 51 years, of Court Hopeful, No. 310, located at Kerwood, Ont., died of Pneumonia on the 12th February, 1898. Initiated 31st July, 1890. Beneficiary, Elizabeth King, wife. \$1.000. \$1,000. No. 3109.

No. 3109. Brother John Holmes, aged 51 years, of Court South Park, No. 1958, located at Buffalo, N.Y., died of Peritonitis on the 11th February, 1898. Initiated lst August, 1895. Beneficiary, Maria Holmes, wife, \$2,000.

\$2,000.

No. 3110. Brother Frank N. Van Pelt, aged 46 years, of Court Watchful, No. 572, located at Belding, Mich., died of Consumption on the 15th February, 1898. Initiated 13th October, 1892. Beneficiary, Minnie Van Pelt, wife. \$1,000.

No. 3111. Brother Louis Sauer, aged 37 years, of Court Progressive, No. 251, located at Newark, N.J., died of Phthisis on the 9th February, 1898. Initiated 11th March, 1895. Beneficiary, Antonia Sauer, wife. \$1,000.

No. 3112. Brother George W. Grover, aged 26 years, of Court La Crosse, No. 911, located at La Crosse, Wis., was Accidentally Killed on R.R. on the 11th February,

was Accidentally Killed on R.R. on the 11th February, 1898. Initiated 1st October, 1891. Beneficiary, Lizzie Grover, wife. \$2,000.
No. 3113. Brother Thos. T. Shay, aged 51 years, of Court Red Jacket, No. 1296, located at Buffalo, N.Y. died of Apoplexy, on the 5th February, 1898. Initiated 15th May, 1893. Beneficiary, Maria Shay, wife. \$2,000. No. 3114. Brother Robert D. Hamilton, aged 39 years, of Court Chemong, No. 530, located at Peterboro, Ont. died of Injuries from Falling Down Elevator Shaft on the 25th January, 1898. Initiated 24th April, 1891. Beneficiaries, Executors or Administrators. \$2,000. No. 3115. Brother Robert J. Young, aged 38 years, of Court Minto, No. 475, located at Minto, N.D., died of Pneumonia on the 29th January, 1888. Initiated 23rd November, 1889. Beneficiary, Katie Young, wife. \$1,000.

Pneumonia on the 29th January, 1838. Initiated 23rd November, 1889. Beneficiary, Katie Young, wife, \$1,000.
No, 3116. Brother William E. Rice, aged 45 years, of Court Presque Isle, No. 325, located at Rogers City, Mich., died of Appendicitis on the 25th January, 1898. Initiated 21st April, 1888. Beneficiary, 1da M. Rice, wife, \$1,000.
No. 3117. Brother J. S. Pelletier, aged 25 years, of Court Mt. Joli, No. 1519, located at St. Flavie Station, Que., died of Neurasthenia on the 10th February, 1898. Initiated 3rd March, 1894. Beneficiary, A. Bernbe, mother, \$1,000.
No. 3118. Brother Jas. M. Morricey, aged 34 years, of Court Uniacke, No. 357, located at Haliax, N.S., died of Pleurisy on the 6th February, 1898. Initiated 11th January, 1897. Beneficiaries, Executors or Administrators, \$1,000.
No. 3119. Brother M. Steinworzel, aged 28 years, of Court Israelite, No. 3329, located at Toronto, Onf., died of Acute Phthis son the 31st January, 1898. Initiated 23rd September, 1896. Beneficiary, Lene Steinworzel, wife. \$500.
No. 3120. Brother John Jas. Hill, aged 46 years, of Court West Bridgeford, No. 2085, located at West Bridgeford, Eng., died of Nephritis and Cancer of Court West Bridgeford, No. 2085, located 17th January, 1894. Beneficiaries, Executors or Administrators. ary, 1894. Beneficiaries, Executors or Administrators. £1,000. No. 3121. Brother Edward Nunn, aged 26 years, of

No. 3121. Brother Edward Nunn, aged 26 years, of Court Echo, No. 1017, located at Caintown, Ont., was killed by Load of Wood Falling on him on the 5th February, 1898. Initiated 18th June, 1897. Beneficiaries, Executorsor Administrators. \$1,000.

No. 3122. Brother Robert D. Fozard, aged 59 years, of Court Elizabeth, No. 1, located at Elizabeth, N.J., died of Bright's Disease on the 15th February, 1898. Initiated 21th April, 1885. Beneficiary, Sarah Fozard, wife. \$1,000.

No. 3123. Brother Thos. Hy. Hayball, aged 31 years, of Court Welcome, No. 12, located at London, Ont., died of Facumonia on the 16th February, 1898. Initiated 26th January, 1891. Beneficiary, Isabella Hayball, wice. \$1,000.

No. 3124. Brother Wm. Hall, aged 38 years, of Court Frontenae, No. 59, located at Kingston, Ont., died of Erysipelas and Pneumonia on the 18th February, 1898. Initiated 19th August, 1886. Benediciavies, Caroline Hall, wife; Emma B. Hall, sister. \$1,000.

No. 3125. Brother James Douglass, aged 67 years, of Court Northern Light, No. 127, located at Owen Sound. Ont., died of General Debility, on the 13th February, 1898. Initiated 6th March, 1884. Beneficiary, Ellen Douglass, wife. \$1,000.

No. 3126. Brother John Simons, aged 29 years, of Court York, No. 120. located at East Toronto, Ont., was Accidentally Killed on R.R. on the 16th February, 1898. Initiated 8th December, 1894. Beneficiary, Annie H. Simons, wife. \$1,000.

No. 3127. Brother Victor Thomas, aged 38 years, of Court East Toronto, No. 450, located at Toronto, Ont. died of Pleuro Pneumonia on the 20th February, 1898. Initiated 5th September, 1899. Beneficiary, Jabella Thomas, wife. \$1,000.

No. 3128. Brother Toussaint Jean Gisquel, aged 35 years, of Court St. Lukes, No. 2156, located at St. Helier, Eng., died of Paralysis of Heart on the 30th December, 1897. Initiated 26th March, 1895. Beneficiary, Mary M. Gisquel, wife. £400.

No. 3129. Brother Wm. F. Anderson, aged 29 years, of Court Petrolia, No. 42, located at Petrolia West, Ont., died of Pneumonia on the 13th January, 1898. Initiated 5th May, 1891. Beneficiaries, Executors or Administrators. \$1,000.

No. 3130. Brother George Rosendahl, aged 27 years, of Court Delhi, No. 1108, located at Delhi, Minn., died of Diphtheria on the 12th February, 1898. Initiated 20th January, 1898. Beneficiaries, Executors or Administrators. \$1,000.

The members of Court Oro Station express their sympathy with the widow and young family of their late Bro., James Johnston.

# Report of the Medical Board for the Month of February, 1898.

During the month of February the Medical Board reviewed 3,295 medical examination papers, of which 2,865 were accepted and 30 rejected. The subjoined table will show the jurisdictions whence the papers

***************************************					
Jurisdiction.	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
Arizona.  British Columbia. California. Colorado Illinois Indiana. Iowa. Maine. Manitoba Michigan. Minnesota. Missouri Montana. Nebraska. New Brunswick. New Hampshire. New York North Dakota. N. W. Territory	1 32 207 5 5 2111 400 22 25 5 14 2 2 4 4 6 120 22 4 6 1	13 27 18 6 5 38 15 6 7 31 14 14 34	Oregon Pennsylvania. P. E. Island. Quebec. Rhode Island . Sandwich Islands. Vermont. Washington Wisconsin England Ireland Scotland Wales	690 1207 1207 1314 1314 1314 1315 1315 1315 1315 1315	
ì		1 1	] ]		

Yours in L., B. and C.,

T. MILLMAN, M.D., Sec. of Medical Board.

# Supreme Treasurer's Statement for February, 1898.

#### Mortuary Statement. RECEIPTS

10301311 10.		
To Balance as per last Statement	\$2,487,293	8
" Supreme Secretary	131.134	0
" Error Ck. 4250		0
" Refund Fire Assurance	497	77
" Sundry Refunds	356	9

CONTR	A-CR.	
Paid to Beneficiaries of l		
George MurrayCour	t Fidelity, 180	1,000 00
Henry Shannon" Donald S. McKay"	Depeau, 1673	1.000 00
A. C. Lemon	Beausijour, 1587 Garland City, 809	1,000 00
l T. Deragon dif. La-		•
france	Chenier, 1551	1,000 00
Conrad Zeilinger "	Shandon, 2175 Bowmore, 941	973 33 500 00
I III I LICUUM	Guiges, 1515	100 00
William E. Newkirk.	Grand Rapids, 1765.	2,000 00
George Fraser " John Wilson "	Madiwaska, 81 Inglewood, 860	500 00 1,000 00
Albert E. Reynolds "	Warwick, 3199	3,000 00
Albert E. Reynolds James McDonough Edward T. Frankiin William R. McMinn Gilbert McCannell	Warwick, 3199 Cicero, 3333	1,000 00
Edward T. Franklin. "	western suit, 648	1,000 00
Gilbert McCannell	Maple Creek, 1908 Hopeville, 1391	1,000 00 1,000 00
i wiinam D. Kuth	Bayley, 1064	1.000 00
William Krouse "	Enzabeth, I	1,000 00
i John Pollard "	Haliburton, 950	1,000 00
Edward W. Dietz. "	Valley, 232 Pride of Akron, 356	1,000 00 400 00
Eugene Rounds Edward W. Dietz Thomas D. Knower.	Bold Forester, 3188.	500 00
I James Driscoll	St. Jean Bap'te, 1350	2,000 00
William L. Weber " John S. Hetherington "	Manhattan, 420	224 72 3,000 00
William K. Hill "	Central, 635 Cowma, 3311	3,000 00
William K. Hill " Franklin McDonald. "	Hallowell, 1523	1,000 00
Edwin French	McGreggor, 6. Pleas't Grove, 1893.	1,000 00
Frank N Van Pelt. "	Watchful 579	500 00 1,000 00
John L. King	Hopeful, 310 South Park, 1958	1,000 00
John Holmes	South Park, 1958	2,000 00
Louis Sauer	T 1061033110, 201,	1,000 00
l Herbert C. Clement. 😬	Oro Station, 1493 Orono, 1330	1,000 00 1,000 00
George W. Grover "		2,000 00
Thomas F. Shey	Red Jacket, 12% Mount Joli, 1519 Israelite, 3329 Cariboo, 743 Mento, 475	2,000 00
	Internation 3390	1,900 00 500 00
Michael Steinworzel. "Charles Harris"	Cariboo, 743	1,000 00
Robert J. Young "	Mento, 475	1,000 00
William C. Rice "	rresque isie, 325	1,000 00
Robert J. Young William C. Rice Thomas H. Hayball. Robert D. Fozard	Welcome, 12	1,000 00 1,000 00
l William Hall	Elizabeth, 1 Frontenac, 59 Northern Light, 127	1,000 00
James Douglas, Sr "Victor Thomas" John Simons	Northern Light, 127	1,000 00
Victor Thomas "	rast loronto, 450	1,000 00
Toussiant J. Giequel. "	York, 120 St. Lakes, 2156	1,000 00 1,948 88
		-,010 00
Total and Permanent Di		
Goorge P Morden Ct. Tw	ssor, 337 \$500 00 filight, 794. 250 00	
William H. Perry, Ct. Va. George P. Morden, Ct. Tw C. A. J. Brown, Ct. Lumbe	r Heights,	
1963	1,000 00	
Thomas Waldron, Ct. We W. W. Bentley, Ct. Prince	Hang, 116 500 00	
Jas. Lynn, Ct. Maple Leaf	f. 60 1.500 00	

į	William H. Perry, Ct. Vassor, 337 \$500 00	
I	George P. Morden, Ct. Twilight, 794. 250 00	
ļ	C. A. J. Brown, Ct. Lumber Heights,	
i	19631,000 00	
ı	1963	
j	W. W. Bentley, Ct. Prince Edward,	
Ì	W. W. Bentley, Ct. Prince Edward, 1098	
ı	Jas. Lynn, Ct. Maple Leaf, 60 1,500 00	
	John Sullivan, Ct. Fairview, 518 1,00 000	
	Doctors' Fees 75 00	
	Logal Rees 255 50	

Legal Fees Refund of Assessments Fire Insurance.	38 39
Taxes	2 96 177 98
Valuators' Fees	
Five per cent. to General Fund	

2,518,976 32 \$2,619.282 58

124,993 40

\$137,267 19

63,749 56 6,556 70

6,325 00

#### Sick and Funeral Claims. DECERTION

To Balance per last Statement "Supreme Secretary" "Cheque No. 30297, cancelled	\$ 123,861 13,397	42 20 57
,	\$ 137,267	
CONTRA—CR. By Sick Claims " Funeral Claims Five per cent. to General Fund	\$11,103 500 669	

\$2,619,282 58

General	Account	for	February,	1898.
	REC	EII	TS.	

To Supreme Secretary	\$	9,324 2,470 6,556 669	76 70
Balance	s ·s	19,021 6,132 25, <u>1</u> 53	19
CONTRA—CR. Salaries of Officers. Organizing Salaries and Expenses. Wages of Employees. Furniture Account. General Management. Expenses. "Forester" and Supplies.		1,166 7,922 3,290 317 6,113 6,312	56 95 64 36 42
	9	25.153	59

Surning

Surpius.		
Deposited with Dominion Insurance Department of Canada. Great Britain and Irelands. U. S. Government Bonds. New Brunswick Government. Real Estate and 1st Mortgage on Real Estate Debentures. Deposit Receipt.	97,333 56,758 20,000	6.25.00.00.00.00.00.00.00.00.00.00.00.00.00
Current Account\$	2.306.670	77 55
Sick and Funeral Surplus		

Yours in L., B. and C.,

H. A. COLLINS, Sup. Treas.

### New Courts.

Grand Total Surplus......\$2,673,969 72

Court Furniture City, No. 3761, Grand Rapids, Mich. Instituted on the 28th Jan., 1898, by R. S. French and

A. E. Stevenson.
Officers Installed—C. D. H. C. R., John C. Boon;
Chaplain, C. O. Rich; Physician, Geo. R. Renwick, M.D. 36 members.

-, No. 3763, Orange, New Jersey. Instituted on the 10th Feb., 1898, by W. T. Bingham.
Officers Installed—C. D. H. C. R., Lewis L. Smith;
Chaplain, W. K. Smith; Physician, F. J. E. Tetreault, M.D. 12 members.

Court Needles, No. 3761, Needles, California. Instituted on the 22nd Jan., 1898, by G. A. McElfresh. Officers Installed—C.D.H.C.R., R. Gottschalk; Chaplain, H. B. Ludford; Physician, D. W. Reese, M.D. 25

Court Silveyville, No. 3765, Dixon, California. Instituted on the 24th Jan., 1898, by L. A. Jacox. Officers Installed—C. D. H. C. R., Charles Van Pelt; Chaplain, Geo. Criswell; Physician, ——. 23 mem-

Court San Juan, No. 3766, San Juan, California. Instituted on the 27th Jan., 1898, by F. W. Blake.
Officers Installed—C. D. H. C. R., Wm. E. Cushman;
Chaplain, W. W. Caulfield; Physician, Chas. G. Cargill, M.D. 13 members.

---, No. 3767, Perry, Iowa. Court -Instituted on the 29th Jan., 1898, by Thos. J. Birch. Officers Installed—C. D. H. C. R., L. Gill; Chaplain, F. B. Smith; Physician, R. E. Doidge, M.D. 20 mem-

Court Vital Baugy, No. 3768, Manchester, N.H. Instituted on the 1st Feb., 1898, by P. N. Breton. Officers Installed—C.D.H.C.R., J. E. Lecours; Chaplain, A. H. Girardin; Physician, E. A. Sylvain, M.D. 23 members.

Court Hawaii, No. 3769, Honolulu, H.I. Instituted on the 18th Jan., 1898, by C. B. Ripley. Officers Installed—C.D.H.C.R., C. W. Weatherwax Chaplain, Rev. Geo. L. Pearson; Physician,——. 2 members.

Court Plattsburgh, No. 3770, Plattsburgh, N.Y. Instituted on the 2nd Feb., 1898, by Thos. Clarke.
Officers Installed—C.D.H.C.R., W. E. Shutts; Chaplain, P. B. Bugbee; Physician, G. W. Arthur, M.D. 31 members.

Court Findlay, No. 3771, Findlay, Ohio. Instituted on the 4th Feb., 1898, by Jos. D. Sawyer. Officers Installed—C.D.H.C.R., James N. Renshler; Chaplain, W. E. Cromer; Physician, C. W. Benedict, M.D. 31 members.

Court Grizzly, No. 3772, Berkeley, Cal. Instituted on the 1st Feb., 1898, by E. A. Mack and E.

H. Bickford.

Officers Installed—C.D.H.C.R., J. C. Rowell; Chaplain, Edward T. Nesbit; Physicians, Geo. B. Hoagland, M.D., and F. R. Woolsey, M.D. 22 members.

Court Flount Johnson, No. 3773, Mount Johnson, Que Instituted on the 7th Feb., 1898, by C. A. Laberge and

A. T. Bissette.
Officers Installed—C.D.H.C.R., Godfrey Normandin;
Chaplain, Joseph Nolin; Physician, M. Chagnon.
M.D. 19 members.

Court Laurier, No. 3774, Laurier, Man. Instituted on the 4th Feb., 1898, by Thos. Waddell. Officers Installed—C. D. H. C. R., S. Litton; Chaplain, Rev. W. H. Douglas; Physician, E. Beasse, M.D. 26 members.

Court St. Cloud, No. 3775, St. Cloud, Minn. Instituted on the 7th Feb., 1898, by Frank R. McDon-

Officers Installed — C. D. H. C. R., C. S. Bunnell; Chaplain, Geo. A. McQueen; Physician, S. W. Mowers, M.D. 77 members.

Court Confident, No. 3776, Stockton, California. Instituted on the 3rd Feb., 1898, by F. W. Chapman. Officers Installed—C.D.H.C.R., Otto Grunsky: Chaplain, Lake W. Peart; Physician, T. W. Stone, M.D. 21 members.

Court Lafontaine, No. 3777, Manchester, N.H. Instituted on the 4th Feb., 1898, by P. N. Breton. Officers Installed—C.D.H.C.R., Dr. B. R. Desrosiers; Chaplain, Frank I. Lessard; Physicians, E. C. Tremblay, M.D., and M. Guerin, M.D. 20 members.

Court Kanyeageh, No. 3778, Tuscarora, Ontario. Instituted on the 18th Jan., 1898, by Wm. Perrin.
Officers Installed—C. D. H. C.R., Lawrence Davis;
Chaplain, Abraham Lewis; Physician, Levi Secord, M.D. 11 members.

Court Wicker Park, No. 3779. Chicago, Illinois. Instituted on the 5th Feb., 1898, by F. T. Hendryx.
Officers Installed—C.D.H.C.R., J. A. Soergel; Chaplain, Frank Schmidt; Physician, J. P. Pfeifer, M.D. 19 members

Court Damon, No. 3780, Chicago, Illinois. Instituted on the 2nd Feb., 1898, by P. McDougall and W. R. Gillette.

W. R. Gillette.
Officers Installed—C.D.H.C.R., Nathan Livingston;
Chaplain, P. D. Harrity; Physician, G. Tedtman, M.D. 3º members.

Court Lumsden, No. 3781, Lumsden, N.W.T. Instituted on the 5th Feb., 1898, by C. R. Stovel. Officers Installed—C. D. H. C. R., Frank Colbourne; Chaplain, Lewis Keil; Physicians, Dr. Low and Dr. Willoughby. 33 members.

-, No. 3782, Columbus, Ont. Instituted on the —... 189, by —... Officers Installed—C.D.H.C.R., Luther M. Beckitt; Chaplain, —...; Physician, J. J. Moore, M.D. 20

members. Court Munising, No. 3783, Munising, Mich. Instituted on the 11th Feb., 1898, by John McMillan Officers Installed—C. D. H. C. R., Chester Fenton; Chaplain, Chas. Small; Physicians, G. A. Trueman, M.D., and Frank A. Grawn, M.D. 25 members.

-, No. 3784, Lehighton, Penn. Instituted on the 12th Feb., 1898, by C. W. Barton. Officers: Installed—C. D. H. C. R., M. Oscar Bryan; Chaplain, H. F. Keat; Physician, W. W. Reber, M.D. 19 members.

Court Wissahickon, No. 3785, Wyandotte, Mich. Instituted on the 12th Feb., 1898, by R. A. McKay, Officers Installed -C.D.H.C.R., Henry Jackson; Chaplain, James Mace; Physician, Chas. W. McColl, M.D. 21 members.

Court Eve, No. 3786, Manitowoe, Wis.

Instituted on the 16th Feb., 1898, by Geo. A. Arnett. Officers Installed C.D.H.C.R., Edward M. Wirtz; Chaplain, Steve Jovorsky; Physician, W. G. Kemper. M.D. 10 members.

Court Bourget, No. 3787, Nashua, N.H. Instituted on the 5th Feb., 1898, by P. N. Breton, Officers Installed C.D.H.C.R., J. A. Filion; Chaplain, Damase Lussier; Physician, E. Simard, M.D. 25 members.

Court Gen'l Custer, No. 3788, Elizabeth, New Jersey. Instituted on the 18th Feb., 1898, by W. T. Bingham, Officers Installed C. D. H. C. R., W. S. Harrison; Chaplain, Rev. John T. Kerr; Physician, S. J. Keefe, M.D. 47 members.

Court Bloomington, No. 3789, Bloomington, Wis. Instituted on the 16th Feb., 1898, by C. A. Van Ness, Officers Installed C.D.H.C.R., G. C. Marlow; Chaplain, Rev. F. W. Schoenfeld; Physician, J. M. Lewis, M.D. 20 members.

Court Lynn, No. 3790, Lynn, Mich.

Instituted on the 2nd Feb., 1898, by John Terney, Officers Installed C.D.H.C.R., S. Roghford; Chaplain, S. E. Barr; Physician, A. M. Francis, M.D. 11 members.

Court Emmett, No. 3791, Emmett, Mich. Instituted on the 4th Feb., 1898, by John Terney. Officers Installed -C. D. H. C. R., Thomas Weldon; Chaplain, Patrick Gleason; Physician, J. A. Thompson, M.D. 46 members.

# Court Free Press and London Ptg. and Litho., No. 3792, London, Ont.

Instituted on the 19th Feb., 1898, by T. G. Davey, Officers Installed—C. D. H. C. R., Walter G. Blackburne; Chaplain, John W. Cahill; Physician, Dr. Stutt, 12 members.

Court Faure, No. 3793, Montreal, Que.

Instituted on the 18th Feb., 1898, by Peter Strathearn, Officers Installed C. D. H. C. R., Ernest Paquette; Chaplain, G. Maillet; Physician, F. X. Duplessis, M. D. 20 members.

Court Caughnawaga, No. 3791, Caughnawaga, Que. Instituted on the 21st Feb., 1898, by Peter Strathearn. Officers Installed—C.D.H.C.R., J. W. Jocks; Chaplain. Andrew Morris; Physician, A. O. Patton, M.D. 33 members.

Court Seine River, No. 3795, Mine Centre, Ont. Instituted on the 19th Feb., 1898, by S. C. Smith. Officers Installed—C.D.H.C.H., John L. McKenzie; Chaplain, Richard Rutledge; Physician, D. C. Mc-Kenzie, M.D. 42 members.

Court———, No. 3796, Bellaire, Mich. Instituted on the 23rd Feb., 1898, by Charles H. Eby. Officers Installed—C.D.H.C.R., Frank Allan; Chaplain, Rev. Ralph Flewelling; Physician, A. T. Bodle, M.D. 17 members.

Court Suffolk Pioneer, No. 2211, Lowestoft, England. Instituted on the 7th Jan., 1898, by James Boddy Officers Installed-C.D.H.C.R., Arthur Smith; Chaplain, Rev. Miller Hamilton; Physician, Augustine Marshall, M.D. 21 members.

Court Blarney, No. 2212, Cork, Ireland.
Instituted on the 7th Feb., 1898, by Samuel Martin.
Officers Installed -C. D. H. C. R., Juo. E. Thomas;
Chaplain, J. J. Bamford; Physician, Wm. McMath,
M.D. 21 members.

### Condolence.

The members of Court Hillside, No. 1236, Minneapolis, are mourning the loss of their esteemed brother, Ed. Hambly. They have extended to his bereaved widow their heartfelt sympathy, and they have put on record their high esteem for their late brother as a man and a Forester.

# Acknowledgments.

#### \$1,000.

Mrs. Wm. Hall, widow of the late Bro. Hall, of Court Frontenac, Kingston, Ont., writes Bro. Drennan, D.S.C.R., thanking him for the prompt payment of her claim.

### \$1,050.

Mrs. John Wilson, of Musquash, N.B., writes expressing her gratitude for the speedy payment of the mortuary and funeral benefit of her late son, Brother John Wilson, of Court Inglewood, No. 860.

#### \$1.000.

Mrs. James Menzies, writes the Court Deputy, Bro. Dobson, thanking the Order for the prompt payment of the mortuary benefit of her late lusband, Brother Menzies, of Court Ethel, at Ethel, Ont.

### \$1,000.

Mrs. Gilbert McCannell extends her sincere thanks to the Executive of the I.O.F. for the prompt payment of mortuary benefit of \$1,000 carried by her late husband, Bro. McCannell, of Court Hopeville, No. 193, of Ontario.

# \$1,000.

Mrs. E. T. Franklin wishes to thank the members of Court Western Star, No. 648, for the kindness shown her during her sad trouble, also the Executive for the prompt payment of \$1,000, being the insurance of her late husband.

# \$56.00.

Bro. John N. White, of Court Meduxnekeag, Monticello, Maine, writes the Supreme Chief thanking him or the prompt payment of his sick benefit of \$50.00. Bro. White says it was the most lucky thing that ever happened him when he became a Forester.

### \$500.

Bro. Wm. Perry, of Court Vassar, Michigan, writes the Supreme Secretary, thanking him for the payment of his disability claim of \$500. The brother says that he has always had unbounded confidence in the I.O.F. He ought to have stronger contidence than ever now.

#### \$1,000.

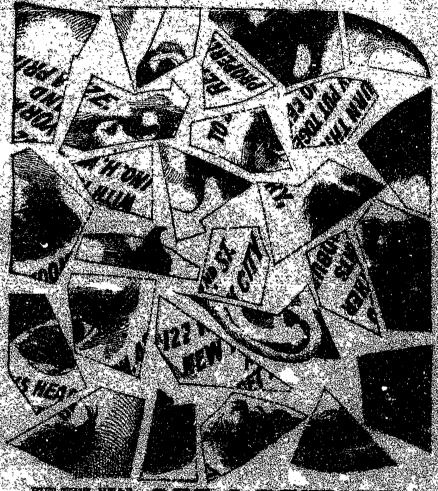
Mrs. John Minnie Sommerfield, of Cleveland, Ohio, writes the Order, conveying her thanks for the prompt payment of \$1,000 mortuary benefit carried by her husband, the late Bro. Sommerfield. She also thanks the members of Court Ohio for their kind help and sympathy during the sickness, and on the death, of her late husband.

#### \$1,000.

The members of Court Lumber Heights, No. 1963, Minneapolis Minn., write the Supreme Secretary tendering their hearty thanks for the payment of \$1,000, total and permanent disability claim of Bro. C. A J. Brown. They add that the prompt attention of the Order to this matter has greatly commended the Independent Order of Foresters in Minneapolis.

The members of Court Hallowell, No. 1823, of Bloomfield, Ont., extend their sympathy to Mrs. McDonald, widow of their late brother.

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# Trading and Transportation.

The Company will, for the season of 1898, co-operate with the Canadian Pacific: Railway to establish the only feasible through line of transportation to all points in the Yukon District via the Stikine River, known as the

# TESLIN LAKE ROUTE.

The Canadian Pacific Railway will operate steamers from Vancouver, B.C., to Glenora or Telegraph Creek, there connecting with the Railway now being built overland, about 140 miles, to Lake Teslin.

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