



LONDON, ONT., APRIL, 1887.

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Total and Permanent Disability Benefits Paid.

1885.
 Thomas Campbell, Strathroy, Ont., and Nov... \$ 500
 1886.
 Samuel Wright, Barrie, Ont., 8th May..... 1000
 John Hopkins, Blenheim, Ont., 9th September 500
 John Campbell, Kentville, N. S., 9th Sept..... 500

Endowments Paid by I. O. F.

The following Endowments have been paid to the widows and orphans by the I. O. F.:

1877-8
 No. 1. W. Couch, London, 25th August \$ 800
 " 2. R. Johns, Seaford, 15th Sept. 704
 " 3. J. W. Simmons, Wingham, 1st March..... 808
 " 4. W. B. Shaw, Seaford 21st April..... 1000
 1878-9.
 " 5. W. Insell, London, 16th Sept..... 1000
 " 6. T. Spratt, Brantford, 27th Feb. 1000
 " 7. L. Cohn, Toronto, 5th March 1000
 " 8. C. Walker, Woodstock, 24th March 1000
 " 9. J. Wolthers, Waterloo, 28th March 1000
 1879-80.
 " 10. J. C. Bennett, London, 18th Dec. 1000
 " 11. J. Mackenzie, Petrolia, 20th May 3000
 1880-1.
 " 12. W. H. Ferguson, Brockville, 6th July.... 2000
 " 13. C. Seibert, London, 1st Sept. 2000
 " 14. E. W. Turner, Chatham, 18th Nov..... 2000
 " 15. H. Smith, London, 24th May 1000
 " 16. W. Glass, London, 24th May..... 1000
 1881-2.
 " 17. G. H. Vanstone, Thamesford, 28 Dec.... 1000
 " 18. J. F. Chatterton, Carleton Place, 9th Jan. 1000
 " 19. J. P. Christianson, Hamilton, 12nd Jan. 1000
 " 20. John A. Tew, Dundas, 18th Feb..... 1000
 " 21. G. R. Johnston, Chatham, 8th March.... 1000
 " 22. D. Currie, London, 3rd May 1000
 " 23. John Wiley, Sarnia, 3rd June 1000
 " 24. John O'Connell, London, 29th June 1000

1882-3.
 No. 25. E. Bunnell, Blenheim, 5th July 1000
 " 26. R. Shore, Ottawa, 7th August 1000
 " 27. R. Hunter, Petrolia, 1st Dec. 1000
 " 28. D. E. Cook, Beachville, 21st Dec. 1000
 " 29. Dr. Morden, London, 29th Dec. 3000
 " 30. W. A. Robinson, Winnipeg, 6th Feb. 1000
 " 31. G. Gordon, Thamesford, 1st May..... 1000
 " 32. J. Conroy, St. Thomas, 23rd June 1000
 1883-4.
 " 33. R. J. Stevenson, Peterboro, 20th Aug. 1000
 " 34. J. Walker, Blenheim, 16th Sept. 1000
 " 35. A. McLaws, Wallace Town, 18th Sept. ... 2000
 " 36. H. Putman, Inwood, 20th Oct. 1000
 " 37. J. C. Brown, Kingsville, 10th Nov. 1000
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000
 " 39. T. Allan, Hamilton Ont., 23rd April.... 1000
 1884-5.
 " 40. A. Hilliard, Pakenham, 23rd Aug. 2000
 " 41. Joseph Earl, Blenheim, 24th Sept. 1000
 " 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000
 " 43. D. Rocloufon, Hamilton, 2nd Oct. 2000
 " 44. M. Algie, Alton, 3rd Oct. 1000
 " 45. M. Bakie, Hamilton, 7th Oct. 1000
 " 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000
 " 47. A. Sloane, Ottawa, 8th Nov. 1000
 " 48. C. Niall, London, 3rd Jan. 1000
 " 49. G. L. Dyer, Lennoxville, Q., 3rd Jan. ... 1000
 " 50. J. McKee, Woodbridge, 11th Jan. 1000
 " 51. Harry B. Wade, Digby, N. S., 28th Mar. 1000
 " 52. D. Cameron, London, 9th April..... 1000
 " 53. J. Makinson, Ottawa, 4th June..... 1000
 " 54. A. Lawson, Hamilton, 27th June 2000
 1885-6.
 " 55. D. J. Bodman, Glencoe, 12th July..... 1000
 " 56. W. H. Parry, Detroit, Mich., 21st July... 1000
 " 57. M. Y. Keith, Hillsboro' N. B., 11th Aug. 1000
 " 58. D. Christie, Weymouth Bdg. N.S., 19th Aug 1000
 " 59. J. J. Marshall, Owen Sound, 27th Aug... 2000
 " 60. Thos. Campbell Strathroy, 25th Sept. ... 1000
 " 61. E. A. Bradshaw, Goodwood, 26th Sept. ... 2000
 " 62. Edwin C. Empey, Russell, 2nd Nov. 1000
 " 63. Malcolm Lelch, Glencoe, 10th Nov. 1000
 " 64. Robert W. Moy, Sherbrooke, Q., 23rd Nov 1000
 " 65. Wilson Wallace, Fingal, 5th Dec. 2000
 " 66. Capt. John Burgess, Siscoe, 12th Dec. ... 1000
 " 67. J. G. Killam, Pettitcodiac, N.B., 29th Dec. 1000
 " 68. D. M. Steeves, Elgin Co's, N.B., 19th Dec 1000
 " 69. Wm. J. Howell, Comber, 25th Dec. 2000
 " 70. Hugh. Pierce, Portland, N.B., 27th Jan 1000
 " 71. H. E. Parker, Miramichi, N.B. 1000
 " 72. John Jeffrey, Surling, 18th March 1000
 " 73. C. Norcross, Lennoxville, Q., 9th May .. 1000
 " 74. H. Archer, Owen Sound, 12th May..... 1000
 " 75. L. D. Pritchard, Simcoe, 27th May 1000
 " 76. D. H. Hughes, St. Mary's, N.B., 29th May 1000
 1886-7.
 " 77. Thos. Brown, London, 4th July 1000
 " 78. James Kerr, Ailsa Craig, 11th July 2000
 " 79. Peter McKellar, Forest, 16th July 1000
 " 80. John B. Jackson, Elizabeth, N. J., 24th July 1000
 " 81. Thos. A. Randall, Weymouth, N.S., 28th Dec. 1000
 " 82. Thos. Mingard, Ottawa, 30th Sept. 1000
 " 83. Simon Gilpin, Shelburne, 29th Sept. 1000
 " 84. Stanley W. Harvey, Bismark, 12th Oct. ... 1000
 " 85. Geo. Watling, London, 7th November. ... 1000
 " 86. W. B. Miller, Windsor, 30th Oct. 2000
 " 87. Robert Martin, Brantford, 15th Nov. ... 1000
 " 88. G. L. Wright, Montreal, Q., 9th Nov. ... 1000
 " 89. Chas. Allen, Lennoxville, Q., 16th Dec. 2000
 " 90. F. S. Brown, Owen Sound, 14th Oct. ... 1000
 " 91. W. Newman, Owen Sound, 30th Oct. ... 1000
 " 92. S. A. Abbott, M.D., Belleville, 30th Jan. 1000
 " 93. J. A. Griffith, Frontenac, 6th Feb. 1000
 " 94. W. Barker, Beamsville, 29th Jan. 1000
 " 95. R. J. Varco, Chesley, 18th Jan. 1000
 " 96. H. Corker, Toronto, 4th March 1000
 Thus making the princely sum of

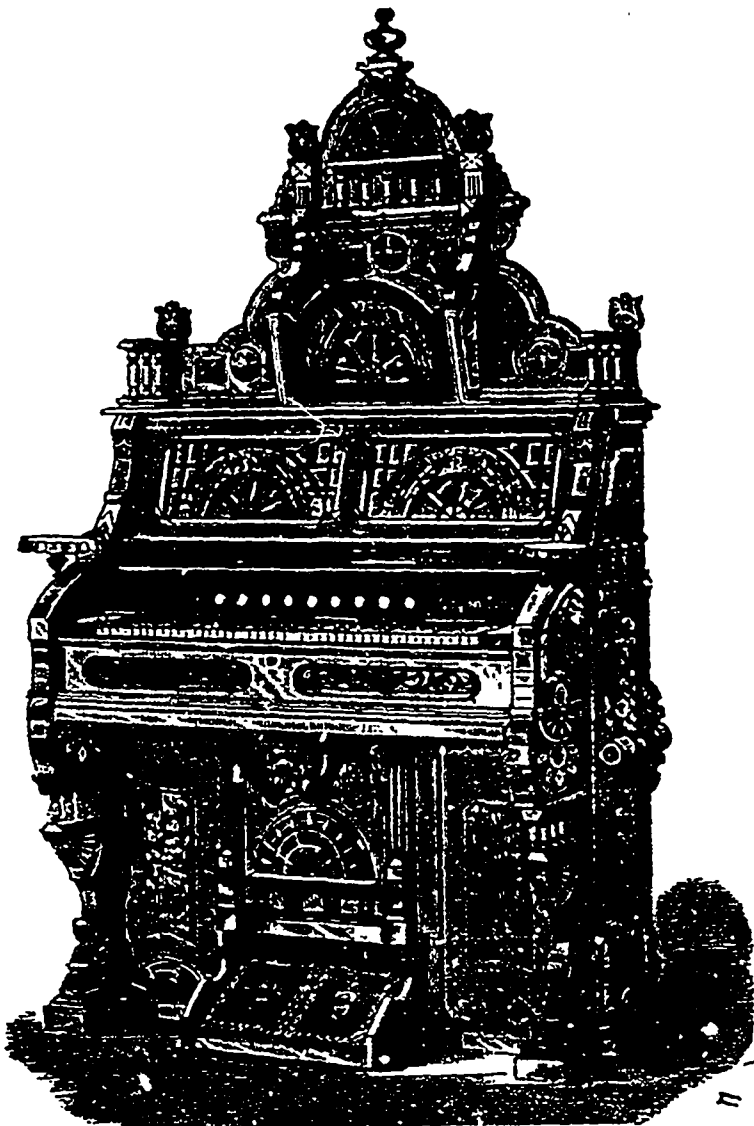
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1887.

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to the credit of your account in the books of
the Post Office Savings Bank.

J. C. STEWART, Supt.
To Dr. Oronhyatekha and others in trust for
the Supreme Court of the I. O. F.

Interest amounting to \$677.34 to June
1886, has been added to the above.

TWENTY-FIVE THOUSAND MORE

DOMINION SAVINGS BANK.
London, 19th Aug. 1886.

Received from the Supreme Court of the
Independent Order of Foresters, Cheque No.
482 for \$5,000, Cheque No. 492 for \$5,000 and
Cheque No. 875 for \$15,000, making a total
of *twenty-five thousand dollars*, to be placed
to the credit of the Supreme Court as a
Permanent Deposit, subject only to the
joint cheques of the whole Executive Council.

F. B. LEYS, Manager.
Another \$10,000 has been deposited with
the Ontario Loan and Debenture Company.
From the above it will be seen that the
Supreme Court of the Independent Order of
Foresters has now on deposit, in the Per-
manent Reserve Fund a little over

\$45,000.00.

The above is subject only to the joint
cheques of the whole Executive Council, viz.:
S. C. R., Dr. Oronhyatekha, Editor Ma-
sonic Tablet, London.

P. S. C. R., E. Botterell, House of Com-
mons, Ottawa.
S. V. C. R., Dr. Geo. Hetherington, St.
John, N. B.
S. Sec., E. S. Cummer, London.
S. Treas., T. G. Davey, London.
S. Physician, Prof. W. H. Henderson,
M. D., Kingston.

S. Coun., John A. McGillivray, Uxbridge.
With what we have in the current bank
account our total Reserve on hand on the
1st inst., amounts to

\$60,325.02.

COURT RICHMOND, NO. 238.

Taking advantage of the visit of the S. C.
R., Richmond, No. 238, at Port Richmond,
Staten Island, N. Y., was inaugurated.
Some 40 or 50 of the members of Court
Elizabeth, No. 1, and Washington, No. 44,
having chartered a steamer, accompanied the
S. C. R. from Port Elizabeth. Arriving at
Richmond the hall was soon filled, and the
S. C. R. delivered a short address on For-
estry, after which Court Richmond, No. 238,
was duly organized with the following
brethren of Courts Elizabeth and Washing-
ton acting as Supreme officers:

S. V. C. R., Bro. H. E. Ellis.
S. Sec., Bro. H. F. Robinson.
S. J. C., Bro. Geo. Hulick.
S. Treas., Bro. E. G. Wadel.
S. Chap., G. C. Wardell.
S. S. W., — Avery.
S. J. W., W. Bembridge.
S. S. B., — Cadmers.
S. Marshall, R. A. Milford.

The following officers were appointed and
duly installed into office:

C. R. Bro. W. Stevens.
V. C. R., Bro. W. P. Brasted.
F. S., Bro. A. Merrell.
Treas., Bro. E. Brayne.
S. W., Bro. C. Brayne.
J. W., Bro. H. Beyers.
S. B., Bro. A. Beyers.
J. B., Bro. C. E. Beyers.

It was decided to leave the charter open,
as there were quite a number who desired
to join the Court but who were temporarily
absent.

Bros. Bennet, P. H. C. R., Theror B.
Clarke, D. S. C. R. and Schmidt, P. C. R.,
of Court Elizabeth, No. 1, having been de-
layed by an import at church meeting, ar-
rived by special boat at about 9:30 p. m.
The S. C. R. and party returned to Eliza-
beth shortly before midnight well pleased
with their trip to Staten Island.

REPORT DISCOURTEOUS.

Ouida's dislike of Americans is well known.
She carries it, however, to an excess which
excites resentment. It is stated that one
evening she met at a party a young American
girl who wore an eye-glass, and who, upon
being apprised by her hostess of the arrival
of the celebrated Ouida, naturally looked at
the newcomer with all her eyes and her eye-glass
as well. She was presented to the personage
later in the evening, when Ouida remarked,
"I knew you were an American, Miss X—,
as soon as I caught sight of you." "And

how so?" was the query. "Because," re-
torted the novelist, "you were behaving as
though you were in a theatre." "I did not
think I was in a theatre," responded Miss
X—, "till I saw you enter, and then I
thought I was in a menagerie."—*London
Figaro.*

Johnny laboriously lugged a pail into the
parlor where the family were assembled, and
asked his maternal grandmother to kick it.
"Why should I kick it, Johnny?" grand-
mother inquired in amazement. "Just to
amuse papa," said Johnny, "He said he
would give ten dollars any time to see you
kick the bucket."

I. O. F. PRICE LIST

Charter Fee for a Subordinate Court	\$10 00
Charter Fee for Royal Foresters	100 00
Dispensation for a New Court	10 00
Applications for Membership (in pads of 100) each ..	50
Application for Sick Benefits	02
Axe Heads	1 50
Badges for Officers per set of 13 ..	20 00
Badges for Members each ..	1 25
Ballot Balls per 100 ..	1 00
Ballot Boxes each ..	3 00
Bands	02
Cards, Chaplain's	05
Cards, Odo	05
Cards, Travelling	10
Cards, Withdrawal	05
Cash and Order Books for R. S.	1 50
Certificates of Endowment	50
Certificates of Membership	1 00
Certificates of P. C. R., or of Deputies	1 00
Charter (in case of loss)	2 00
Charms for watch chain (gold and enamelled) ..	\$5.00 to 25 00
Claim Papers for Endowment each ..	10
Claims Papers for Sick Benefit	02
Constitutions (in paper)	10
Dispensations (in case of loss)	2 00
Financial Secretary's Ledger 100 folios ..	1 50
Financial Secretary's Ledger 200 folios ..	2 50
Gavels per pair ..	75
Instructions to Deputies each ..	25
Instructions to Medical Examiners	50
Masks for Members	10
Masks for Chief Hanger	6 00
Medical Examination Forms	02
Minute Books with roll 200 pages ..	1 50
Minutes of Proceedings each ..	20
Monthly Reports Forms	02
Notice to Members of Meetings per 100 ..	50
Orders on Treasurer (in books of 10) each ..	50
Pass Books for Members	20
Pins for Breast (gold and enamelled) .. \$5.00 to ..	25 00
Receipt Books of Financial Secretary each ..	50
Receipt Books of Initiating Officers	50
Receipt Books of Treasurer	50
Reinstatement Forms	02
Rituals	1 00
Robes in sets of four ..	10 00
Sashes for Officers of Sub. Courts	3 00
Sashes for Deputies	5 00
Sea's and Process each ..	5 00
Stereotypes for Letter Heads	50
Treasurer's Ledger	75
Uniforms of Royal Foresters \$30.00 to ..	75 00

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THE INDEPENDENT FORESTER.

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A. V. WADE, Digby, N. S.

LONDON, APRIL, 1887.

ADDITIONAL EVIDENCE.

We have had published the report of the 17th Annual Meeting of the Ontario Mutual Life, one of the companies quoted by the *Monetary Times*, whose experience it was alleged proved that the rates of the I. O. F. would shortly become inadequate to meet current demands. The figures given below, taken from the published report of the Directors of the Ontario Mutual for 1886 show the utter fallacy of the position taken by the *Monetary Times*, and fully sustains the contentions of THE INDEPENDENT FORESTER. It will be observed that the premium income alone is reported as being \$272,308.10, while the total death losses paid amounted to \$57,250.00, so that one-third of the premium income, which is equal to \$90,769.36, would have been sufficient to pay all claims and have left a snug balance of \$33,519.36, with which to pay Management Expenses and carry to reserve. The following are the figures given by the Directors, viz.:

INCOME :-	
Premiums ..	\$275,779 86
Less re-assurance.....	3,471 76
Interest	272,308 10
Total Income	\$272,308 10
Expenses :-	\$315,802 22
Interest	43,494 12
Expenses :-	
Claims under 41 policies ..	\$54,250 00
Claims under 2 matured endowments ..	3,000 00
Purchased policies	57,250 00
Surplus	13,333 33
Returned premiums	34,009 71
General Expenses :-	37,737 31
Commissions and Superintendent's salary	\$47,587 22
Medical examinations	6,301 50
SALARIES :-	\$47,889 72
President and Directors' Fees and Mileage	\$2,608 30
Manager, Secretary and Assistants ..	8,301 60
Auditors	200 00
Sundry expenditure, including printing, advertising, commissions on loans, valuation fees, &c.,	\$9,216 43
Total expenditure	\$173,203 41

The Ontario Mutual, according to these reports, has over 7,000 members; the I. O. F.

has over 6,000; the total expenditure of the Ontario Mutual for Management Expenses, Salaries, etc., amounted to \$68,216.05, while that of the I. O. F. amounted to only about \$4,000, including the expenses of the annual meeting of the Supreme Court.

While on this subject we may as well publish extracts from the 15th annual statement of the Confederation Life just issued, giving as they do additional evidence of the soundness of the I. O. F. system.

It will be seen from these extracts that the Confederation Life received in premiums on account of death losses and matured endowments the sum of \$475,102.41, one-third of which would be \$158,367.47, and as the Company paid only \$91,186.25, in death losses, it follows that one-third of the income would have been sufficient, and have left \$67,186.22 for Management Expenses and Reserve Fund. This would have been ample in the I. O. F., but as the Confederation expended \$120,466.06 for expenses and dividends to stock-holders, they required more money, and hence were compelled to charge more than the I. O. F. charges. The following are the extracts:

CASH STATEMENT.

RECEIPTS.	
1885.	
Dec. 31.	Cash on hand and in banks..... \$ 89,947 86
1886.	
Dec. 31.	Premiums
	paid in advance
	Interest
	Rent
	Annuity premiums
	REPAYMENT OF INVESTMENTS, ETC.
	Loans on policies \$ 4,711 27
	" mortgage 67,841 34
	" stock 65,668 30
	" debentures 9,055 00
	Sale of real estate... 21,170 45
	Debentures matured 34,093 90
	Advances to employees, &c..... 793 63
	From sundry sources 516 91
	\$870,174 52
EXPENDITURE.	
Dec. 31st, 1886.	
	Expenses for year
	Re-insurance
	Annuities
	Commission on loans.....
	Rent
	Taxes
	Insurance Superintendence
	Returned to policy-holders:
	Claims by death.....
	Surrendered policies ...
	Profits in cash and reduction of premiums
	Dividends to Stockholders and civic tax on same
	INVESTMENTS, ETC.:
	Loans on Mortgage, Stocks, Debentures, &c.
	Medora and Wood, Sinking Fund paid off
	Advances to General Agents for Travelling expenses, &c.....
	Advances to employees on security of commission or salary.....
	Suspense account and small current accounts
	Balance on hand, Head Office
	Balance in banks.....
	\$870,174 52

AMOUNT OF RESERVE FUND PER MEMBER OF I. O. F.

Jan., 1884	\$ 5 80
" 1885	8 20
" 1886	8 82
" 1887	10 39

An increase of more than 76 per cent. in three years.

FROM THE ATLANTIC TO THE GEORGIAN BAY.

The S. C. R. assisted at the institution of Court Richmond, No. 236, at Port Richmond, Staten Island, N. Y., as recorded elsewhere, on Monday night, April 6th. On Tuesday he left Elizabeth for home, via New York. He reached London late Wednesday afternoon, and found urgent letters to come forthwith to Hepworth near the Georgian Bay. He immediately wired that he would be on hand the next day. Attended to the more important letters till after midnight. He left London Thursday morning early, arriving at Hepworth near the Georgian Bay the same evening, and at night delivered a public lecture, and after the lecture instituted Court Jubilee, No. 27, getting back to his hotel at 2 a.m., Friday. Up again at 6 a.m., left Hepworth at 9, arriving in London at 5.30, answered the most important letters awaiting him and then worked on the FORESTER till 12.30 a.m. As this is a fair sample of the work, our correspondents will not be surprised if sometimes they are obliged to wait for an answer to their letters.

THE FORESTER.

The FORESTER is mailed regularly, and great care is taken that no mistakes are made. We hear occasionally of complaints from our members of not receiving the FORESTER. But the most unfortunate are our brethren of Court Essex. The latest freak is the sending of a bundle of FORESTERS duly mailed in London to the dead letter office, on the ground that they were mailed in Windsor and no postage paid. We do not know what crank is responsible for this extraordinary course. The attention of the P. C. Inspector is respectfully called to this matter, because the irregularity of the delivery of the FORESTER to our brethren of Court Essex, though regularly mailed to them, is becoming scandalous.

ENDORSED.

Elizabeth, N.J., April 9th, 1887.
Oronhyatekha, M.D., Supreme Chief Ranger.
DEAR SIR AND BRO.,—At a meeting of Court Elizabeth, No. 1, I. O. F., held last evening, your settlement of the claim of our late brother Odner was unanimously approved of by the Court.
Yours in L., B. and C.,
H. F. ROBINSON,
Chief Ranger.

THE ENCHANTRESS.

In April, on the morning early,
Winter—standing gruff and surly—
Felt the warm light, hand of spring
To his tattered mantle cling;
Felt, as from a fluttering wing,
A breath upon his shoulder burly.

Turning with a frown upon her,
Straight he heaped reproaches on her—
Sternly bade her to depart—
Feeling all the while his heart
Melt beneath her glance's art
Amid the beauty of their doner.

Then (and doubtless there was reason),
Quite forgetting former treason,
Like a lover keeping tryst,
Suddenly the maid he kissed;—
Kissed, and lo!—a wraith of mist
Fled the temptress for a season.
—Charles Henry Luders, in N. Y. Mail.

I. O. F. ENDORSED.

Hon. Mr. Tarbox, the Commissioner of Insurance for Massachusetts, after setting forth that English companies carry on their business for half or a third of the expenses of American companies. States in his report :

"A cheaper and simpler business plan by the associations engaged in it is not only feasible, but is an urgent demand of justice to the common welfare. The business may be carried on for less than half, probably one-third the present cost. There is not one of our well-established life companies that could not to-day adopt and pursue with perfect safety to itself [and advantage to its policy-holders] a business method as economical as that of the foreign companies I have referred to; and if any one of them will boldly advance in that course, it will prove pioneer to the rest. The bane of life insurance in this country is the inordinate and costly competition for more business, by companies that have enough already and could supply their future needs from natural sources without the service of an expensive legion of professional solicitors, the burden of whose support the assured public have to bear. The last cost of life insurance is fixed beyond human device by the mortal law. Any reduction in cost must be by reduction of the expensive cost. Those who profit in purse or ambition by the existing system will naturally oppose a change which reduces their emolument. But the public interest must finally prevail over the private. The worthiest and most truly successful life company of the near future will be the one which carries on its affairs at least expense, and that company will not buy its business in the markets of competition."

The I. O. F. is one of such companies. Its management expenses are now reduced to about 3 per cent. of the income.

OFFICIAL CIRCULAR, NO. 2.

Fredrickton, N. B., April 4th, 1887.
To all Court Deputies in N. B.

1. The Constitution [53 (3)] requires every C.D.H.C.R. "to send a report of all his official acts to the H.C.R. at least once a term, and to make such suggestions as he may deem to be in the interests of the Order." Heretofore this rule has not been observed as generally as its importance demands. Being desirous of obtaining definite information concerning every Court in the Province, I have to request that you will, before the 10th of June, report to me as above indicated, and furnish a brief account of the progress, present condition and prospects of your Court.

2. You will please inform your Court that a meeting of the High Standing Committee will be held in St. John, on Friday evening, April 29th inst., and any matters to be submitted for their consideration should be communicated to the High Secretary before that date.

3. The High Secretary desires that in future all orders for supplies (other than rituals) be sent to him by the R.S. of the Court, and not by the C. D. H. C. R.; and that all remittances be made by the F.S. The new Rituals should be obtained from the Supreme Secretary.

4. At the time of the election in June, each Court should elect its representatives to the High Court, which will meet at Fredrickton in August. [Const., Sec. 44.] Officers and Past Executive Officers of the High Court need not be elected as representatives, being members *ex-officio*.

Yours fraternally in L., B. and C.,
HERBERT C. CREED.
High Chief Ranger.

HIGH COURT OF ILLINOIS.

We have received the printed minutes of the 9th Annual Session of the High Court of Illinois, I.O.F., for which Bro. Kilpatrick, the H.S., will accept our thanks. The High Court is in a flourishing state, there being

11,133 members as against 8,876 at last report, being a gain of 2,257. From the report of the Medical Referee we learn that during the year there were 79 deaths, of which four were suicides.

Unless there is a very large number of saloon keepers in the ranks of the Order, the following statistics taken from the report of this able officer, it would seem that saloon keeping is double extra hazardous.

CLASSIFIED OCCUPATIONS.

"The following table shows the occupation of those dying during the past year, where two or more have followed the same occupation :

Saloon keepers	1	Switchmen	2
Bartenders	1	Blasphemy	2
Beer salesman	1	Stone cutters	2
Laborers	5	Grocers	3
Teamsters	5	Milk dealers	3
Clerks	4	Machinists	2
Carpenters	4	Tinners	2
Police officers	3	Painters	3
Butchers	2	Sailors	3

As it may interest Court Physicians we give another extract showing from what these saloon keepers died.

TABULATED STATEMENT OF DEATHS DURING YEAR 1886.

NAME.	AGE.	OCCUPATION.	CAUSE OF DEATH.
Matthew Colfer.....	39	Saloon keeper.	Typhoid pneumonia.
Albert Mons.....	43	Saloon keeper.	Enlargement of the liver.
Walter Bracken.....	28	Saloon keeper.	Bright's disease.
Jas. Gallagher.....	32	Saloon keeper.	Phthisis pulmonalis.
Geo. Rust.....	38	Saloon keeper.	Dropsy.
Aug. Martin.....	29	Saloon keeper.	Embolus of brain.
Thomas Malone.....	44	Saloon keeper.	Cancer of stomach.
Henry Dohrman.....	36	Saloon keeper.	Phthisis pulmonalis.
Chas. Burley.....	34	Saloon keeper.	Suicide.
Rudolph Rapp.....	42	Saloon keeper.	Abscess of liver.
Adam Sauter.....	40	Saloon keeper.	Exhaustion.
Jas. Harding.....	40	Saloon keeper.	Phthisis Pulmonalis.
Jas. Leddy.....	27	Bartender.....	Delirium tremens.
David Barrows.....	23	Bartender.....	Suicide.
Michael Bates.....	34	Beer salesman.	Pneumonia.

The cost of the endowment, which is \$1,000; was \$8.10 as against \$8.45 the year previous. This is no doubt due to the large influx of new members, and to the excellent work apparently done by the Medical Referee. He reports having examined 3,654, of which he rejected 408. Bro. Kilpatrick was, as he richly deserved, re-elected High Secretary by acclamation. Bro. Dr. Moore, the Medical Referee was also re-elected. His re-election ought to have been by acclamation also.

We wish the High Court of Illinois continued and increased prosperity.

A SUICIDE.

Brother Odner of Court Elizabeth, No. 1, committed suicide some time last October. The Executive were strongly urged to pay the claim (\$3,000) on the ground that the brother was at the time and for some time previous insane. The S. C. R. laid the case before the Executive at their meeting held recently at the Queen's Hotel, Toronto. From the evidence submitted they declined to pay the claim, but instructed the S. C. R. to proceed to New Jersey and make a thorough investigation of the case. This has been done. The result of a careful painstaking enquiry into the history of the case left no room to doubt

that the Order was not in any way liable for the claim, further than that the Executive were bound to repay all that the late brother had paid into the Endowment Fund, as provided in our Constitution.

The Supreme Chief Ranger, however, proposed that, in addition, the Executive Council donate one-third of the sum authorized, in such cases, by our Constitution. This proposition was accepted by the representative of the beneficiary of the deceased, and the Executive Council have endorsed the action of the S. C. R., and thus happily the matter has been amicably settled, at a cost to the Order of something under a \$1,000. We believe the policy adopted by this Order of not paying for suicides except on the clearest evidence of insanity, is a sound one, and one that will meet with general approval of all intelligent men.

We need not say that our brethren in New Jersey heartily endorse the course adopted by the Executive and did not hesitate to say that the offer made by the S. C. R. in behalf of the Order was more than just—it was generous. It was freely said by some of the leaders, "we had great confidence in the Executive before, now we have more confidence than ever."

COURT BRUCE NO. 28.

Dr. Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters, paid a visit to Court Bruce, No. 28, Chesley, last Thursday evening, a special meeting being convened to meet him. A large number of the brethren were present and took a lively interest in the proceedings, being enlightened on many points by their distinguished visitor. The doctor left next morning on the early train. The officers and members of Court Bruce desire to express their appreciation of the courtesy shown them by Maple Leaf Lodge, I. O. G. T., in giving up their meeting that the Forester's might have the use of the hall that night. — *Chesley Enterprise*.

\$1,000.

Kingston, March 15th, 1887.

To the Officers and Members of Court Frontenac, No. 59, Independent Order of Foresters.

I beg to acknowledge the receipt of cheque No. 116, for \$1,000, being in full for endowment due me on the death of my late husband, John A. Griffith, and tender through you to the Independent Order of Foresters my sincere thanks for the prompt manner in which they have settled my claim. Wishing your Order great prosperity,

I remain, sincerely yours,
SARAH E. GRIFFITH.

STATISTICS.

The Medical Board has done the following excellent work during the past six months :

	Passed.	Rejected.
1886.		
Oct.	244	18
Nov.	361	26
Dec.	313	29
1887.		
Jan.	345	21
Feb.	211	24
March	285	22
Totals.	1759	140

NEW COURTS.

COURT MANITOBA, NO. 16, SHOAL LAKE, MAN.
Instituted 4th of March, 1887, by Col. P. H. Attwood, D. S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., J. S. Crerar.
C. R., James Attwood.
V. C. R., Graham Chambers.
R. S., A. E. Munson.
F. S., W. Hope Hay.
Treas., David Armit.
S. W., Edward Thompson.
J. W., A. H. Sconton.
S. B., Arch. McMillan.
J. B., Thos. Bowen.
P. C. R., Jas. S. Crerar.
Physician, Dr. McKinnon.

COURT JUBILEE, NO. 27, HEPWORTH, ONT.
Instituted 7th April, 1887, by Dr. Oronhyatekha, S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., W. J. Gilbert.
C. R., Robert Ford.
V. C. R., Thos. Willey.
R. S., C. H. Wethum.
F. S., C. W. Menton.
Treas., John McKay.
S. W., E. Bingham.
J. W., John McMillan.
S. B., William Beacock.
J. B., John Ritchie.
P. C. R., E. B. Colby.

COURT OAK LEAF, NO. 62, WHEATLEY, ONT.
Instituted 9th March, 1887, by Bro. S. A. King, M. D.

OFFICERS INSTALLED.

C. D. H. C. R., Thos. Mills.
C. R., Thos. Dales.
V. C. R., Jas. Moore.
R. S., W. J. C. Forster.
F. S., John Thompson.
Treas., — Julian.
S. W., J. Ashton.
J. W., Chas. H. Potts.
S. B., Robt. A. Howey.
J. B., Howard Watson.
P. C. R., K. McKenzie.
Chaplain, Geo. Gibson.
Physician, R. Hillier, M. D.

COURT QUEEN CITY, NO. 66, TORONTO, ONT.
Instituted 25th March, 1887, by Bro. C. W. Jones, D. S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., Daniel Rose.
C. R., E. W. D. Butler.
V. C. R., Ed. Wassell.
R. S., L. W. Butler.
F. S., W. M. Rose.
Treas., Thos. Y. Parker.
S. W., Chas. Meredith.
J. W., Jos. Doust.
S. B., Richard Hibbitt.
J. B., Arthur D. Campbell.
P. C. R., Henry Stone.
Chaplain, George S. Sexsmith.
Physician, Dr. L. M. Sweetman.

COURT PEARL, NO., 113, PARK HEAD., ONT.
Instituted 13th April, 1887, by Dr. Oronhyatekha.

OFFICERS INSTALLED.

C. D. H. C. R., Herbert Monkman.
C. R., Robt. Young.
V. C. R., Geo. Field.
R. S., H. Monckman.
F. S., Wm. H. Lawson.
S. W., John R. Jeffrey.
J. W., Samuel Robinson.

COURT PICTOU, NO. 142, PICTOU, N. S.
Instituted 8th April, 1887, by Bro. Thos. Clarke.

OFFICERS INSTALLED.

C. D. H. C. R., M. C. Webster.
C. R., M. C. Webster.
V. C. R., Alex. R. Watt.
R. S., John D. McKenzie.
F. S., A. J. McKnight.
Treas., Dan. McDonald.
S. W., Henry Hogg.
J. W., Geo. W. Walker.
S. B., Geo. K. McDonald.
J. B., Capt. T. A. Brien.
P. C. R., Jas. T. Paulin.
Chaplain, Issac Gammel.
Physician, Geo. J. McKenzie, M. D.

COURT PARKHILL, NO. 158, PARKHILL, ONT.
Re-organized 14th April, 1887, by Bro. Geo. A. Proctor, H. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., John Griffith.
C. R., John Darrach.
V. C. R., Erastus Miller.
R. S., Merritt Green.
F. S., John H. Laughton.
S. W., Thos. Mallard.
J. W., Wm. Ireland.
S. B., Frank Schram.
J. B., David L. Vanalstine.
Physician, Wm. Caw, M. D.

COURT FOREST QUEEN, NO. 158, THAMESVILLE, ONT.

Instituted 4th April, 1887, by Bro. A. R. Mills.

OFFICERS INSTALLED.

C. D. H. C. R., R. N. Fraser, M. D.
C. R., Frank Richardson.
V. C. R., S. B. Repie.
R. S., C. A. Mayhew.
F. S., R. A. Tice.
Treas., J. A. Mayhew.
S. W., W. W. Cramer.
J. W., R. S. Thompson.
S. B., Chas. W. Ashman.
J. B., E. F. Sanford.
P. C. R., T. E. Frankland.
Chaplain, Geo. Munro.
Physician, R. N. Fraser, M. D.

COURT MONCK, NO. 238, MARSHVILLE, ONT.
Instituted 21st March, 1887, by Bro. A. Thompson.

OFFICERS INSTALLED.

C. R., Archibald McLean.
V. C. R., Henry Carter.
R. S., Chas. Haun.
F. S., A. Leeder.
Treas., Joseph Bulwing.
S. W., Edward Leeder, jr.
P. C. R., Edward Leeder, sr.
Physician, W. B. Hopkins, M. D.

COURT ST. JAMES, NO. 240, TORONTO, ONT.
Instituted 11th April, 1887, by Bro. C. W. Jones, D. S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., W. J. Hambly.
C. R., J. T. Vincent.
V. C. R., Geo. H. Smith.
R. S., Edward A. Lawson.
F. S., R. C. Waterson.
Treas., Wm. V. Cook.
S. W., F. B. Duffet.
J. W., J. W. Campbell.
S. B., Chas. Platts.
J. B., H. M. Gibbs.
P. C. R., Wm. Townsend.
Chaplain, Chas. Wright.
Physician, Dr. H. Wilberforce Aikens.

A Court has been instituted at Flint, Michigan with a good charter membership. As the Deputy has failed up to date to forward the official returns we are unable to give the name of the Court. The officers are as follows:

C. D. H. C. R., Frank Dullam.
C. R., Chas. Barsett.
V. C. R., Mengo F. Cook.
R. S., Henry F. Dowker.
F. S., Frank W. Welch.
S. W., Andrew McCorkell.
J. W., Wm. McKenzie.
S. B., Etson Hamithro.
J. B., Wm. Hait.
P. C. R., John W. Fitzmaurice.
Physician., S. R. Goddard M. D.

DECISION ON POINTS OF LAW.

Alvinston, April 11th, 1887.

Dr. Oronhyatekha, S. C. R.:

DEAR SIR AND BROTHER:—Will you kindly return to me an answer to the following questions:

When a member of the I. O. F. takes the Sick and Funeral Benefits of the Supreme Court, can the Subordinate Court make a by-law and compel him to pay \$1.50, as quarterly dues, to defray business expenses, when a member might send the same to the Supreme Secretary for some few cents. Has a member the privilege to send his own assessment to the S. Secretary by his own hand if he chooses to do so.

Yours fraternally in L. B. & C.,
JAMES LANG.

ANSWER.

(1.) The dues of a Court are levied to defray the expenses of a Court, such as hall rent, light, fuel, stationery, postage, etc., and not as the brother seems to imagine, only to defray expenses of transmission of funds to Supreme Court. Of course every member ought to pay the dues of his Court. If he does not he suspends himself from the Order.

(2.) Emphatically no! A member is directed by the Constitution to pay to the F. S. of his Court and this latter officer transmits the funds to the Supreme Court. Suppose each member were permitted to send in his own assessments, there would have to be sent, now say 6,000 letters each month. Envelope paper, postage and post office order would cost at least 13 cents each or \$680 per month, instead of as at present only about \$40 per month. Besides two or three extra clerks would have to be put on at headquarters to carry on the work under such a system.

Strathroy, Ont., March 29th, 1887.

Dr. Oronhyatekha, S. C. R., and Editor of the Independent Forester, London:

DEAR SIR AND BROTHER,—It is with pleasure that I note the substantial surplus that is regularly accumulating from our regular monthly assessments, which assessments is based on the established and known cost of insurance at the several ages as adopted and used by all regular life insurance companies as the basis of their rates, and known as the Actuaries Tables of actual costs of risks assumed at the several ages. Our assessment rates not being graded every five or ten years as is done by many societies and companies, but from year to year must and does command itself to every fair thinker as being the only just and true basis, as every member pays for his own insurance or risk, and is not required to pay for any other member, and vice versa, some of our members regard this large and in-

creasing surplus as unnecessary. (Influenced no doubt largely by the apparent temporary saving as presented in the claims of Death Call Institutions.) I regard, however, this feature of accumulation of surplus on the actual cost of insurance as one of the best proofs of the unsoundness of Death Call system, and one of the best guarantees for the permanency and stability of our Order, and at the same time creating a confidence among our membership of its ability to meet its every obligation promptly, if the surplus is systematically, safely and permanently invested, which, no doubt, it is. So mote it be.

Our Court is keeping on in every way, as shown by its occasional initiation, and no suspensions or expulsions, which, Mr. Editor, is no doubt better than those fits and starts, which is no sign of solid and safe progress.

Please add the following two names to our list of members sent you, and send the FORESTER to them regularly and oblige,

Yours in L. B. & C.,
JOHN HEARD,
Secretary Court Sydenham, No. 43.

NOTES.

The Supreme Court paid over \$1,000 for sick benefits alone during March.

We are glad to say that up to date (20th April) we have had reported not one death.

Six thousand two hundred and fifty dollars was paid by the I. O. F. during March for Endowment Benefits alone.

To Bro. Bennett, of "Singers," is due mainly the credit of the organization of Court Richmond. He is an earnest worker.

Will Court Northern Star at Aylmer, Quebec, send the name of one of their members to the S. C. R. for appointment as C. D. H. C. R.

Our deposits are made with the Dominion Savings Bank, London, and the manager is Col. F. B. Leys. It's a first class institution with an A 1 manager.

The Foresters of London have an "At Home" on the 29th inst. It is to take place in their beautiful hall in the Federal Bank buildings.

As the first form was going on to the press it was *pie'd*. This has caused a little extra delay in the issuing of the FORESTER. Accidents will happen.

The Supreme Chief Ranger has appointed Bro. Geo. House, of East Saginaw, Mich., and Bro. Thomas B. Clark, of Elizabeth, N. J., as Deputy Supreme Chief Ranger.

Bro. Theron B. Clarke is a solid, reliable, slow but sure "old coach," and you can trust yourself implicitly to his guidance. That he has the full confidence of the S. C. R. is shown by the fact that he has been given the important post of D. S. C. R.

Some medical examiners are again beginning to send their examinations to the S. C. R. Such a course may only lead to loss of such papers. They should be sent to Dr. Millman, Rockwood Asylum, Kingston, Secretary of the Medical Board.

The old stock of constitutions have en-

tirely run out. A new edition is being rushed through and will be ready in about a week or ten days. Will each member who knows any defect in the index kindly point it out at once to the S. C. R.

The new charter is getting along, and we understand that all the stones required, ten in number, will be ready this week, so that printing can be begun next week. But as there will be 100,000 impressions the printing will take some time.

Bro. Wardell, the C. D. H. C. R. of Court Washington, is now the trusted and efficient manager of the N. W. Telegraph Company for Elizabeth. He began at the bottom as a little messenger boy. He is a quiet unassuming fellow—a gentleman in every sense of the term.

Judge Finkle, of Oxford, has made application for membership in Court Woodstock. The brethren of Woodstock intend to feed the goat with an extra dose of cayenne pepper. If the judge doesn't find this about the liveliest Court he ever attended we are much mistaken.

Court Guelph has arranged to hold a public meeting on Wednesday, May 4. The S. C. R. has promised to be present. The meeting will take the shape, doubtless, of a musical and literary entertainment. It is the intention of the members of Encampment No. 2, of Puslinch, to attend in full uniform.

Bro. H. F. Robinson, after serving his Court most efficiently as F. S. for many terms, has been called to fill the Chair of Court Elizabeth, which is in a most flourishing condition, having some \$400 or \$500 in its treasury. Bro. R. is an enthusiastic Forester and a right jolly good fellow.

The S. C. R. expects to return to New Jersey about the second week in May or at latest the third week, to institute a High Court for the State. Meantime the work of organizing subordinate courts has been left in the hands of Deputy Supreme Chief Rangers Rev. Thos. Heywood and Theron B. Clarke.

The Chief Ranger of Court Washington is as earnest and zealous a Forester as there is in the State of New Jersey. He takes a deep interest in the welfare of the Court over which he presides, while his Financial Secretary may be trusted to look after the interests of his Court, he looks out for as much "leeway" for the members of his Court as the law allows and a little more.

To our old friend Rev. Thos. Heywood, D. S. C. R., must be ascribed mainly the credit for the settlement of the Odner claim in the way it has been done, by which the Order has been saved over \$2,000. There is no more earnest and zealous a Forester in the whole Order than Bro. Heywood. Long may he be spared to give his wise counsel for the benefit of our noble Order.

Bro. Jones is planting the Order firmly among solid business and society men in Toronto. Among the captives are Bro. E. F. Clarke, M.P.P., and Grand Treasurer of the Orange Grand Lodge. D. Rose, M. W., Grand Master of Royal and Oriental Free masonry; R. Birmingham, Grand Secretary, Orange Grand Lodge; E. H. D. Butler, R. W., Grand Secretary Royal and Oriental Freemasonry; W. H. Lambly, of the Mail, etc., etc.

The old certificates of membership are about exhausted. It has been determined to print the new ones from the plates of the new charter. Although the expense will be nearly double, yet we are sure every Forester will feel perfectly satisfied, as we shall then have a certificate superior to any we have ever seen. It will be furnished to all who have the old certificates at 50 cents per copy.

There have been since the 1st of Oct. to the 1st April, 1859 applications made to the Medical Board for approval to become members of the I. O. F. Of this number no less than 140 were rejected by the Medical Board, leaving 1719 applications passed during the six months. There is no other Society or Insurance Company in Canada that can present any such favorable record. The I. O. F. beats all creation.

Bro. Bennett was the first High Chief Ranger of the old High Court of New Jersey, and when we separated from the American Supreme Court he joined his brethren of Court Elizabeth who cast in their lot with us. He is one of the old reliables, a kind hearted Christian gentleman. Nevertheless we have not fully forgiven him for getting us into a most uncomfortable box. He invited us to address what we supposed would be a Sunday school, on the subject of temperance; but when we made our way on Sunday afternoon to the Baptist Church we found it crowded with people, some of whom were Sunday school children years before we were born. Next time Bro. Bennett asks us to address a Sunday school we shall ask for an exhibit of the ages of his Sunday School Scholars.

Will all members of the Supreme Court who sent their photographs for the Supreme Court picture, and all other members of the Supreme Court send their photographs as soon as possible to the S. C. R. They must show a face to measure $\frac{3}{4}$ to 1 inch from top of face to bottom of chin, *mouth shut*. Must be dressed in black clothes, and, if possible, be in uniform. As many as possible to be taken in a standing position, looking either straight ahead to the right or left. All the old pictures were burned in the fire, which destroyed the gallery of Bro. Ions, and the photos are required for a new Supreme Court picture. All pictures must be in by the 15th May. Any photos not in then will, of necessity, be left out of the new picture. Please attend to this at once. Don't forget the size of face, dark clothes, and, if possible, uniforms.

Freelton, March 2nd, 1887.

Dr. Oronhyatekha, S. J. R., I. O. F.

DEAR SIR AND BROTHER,—I desire, with many thanks, to acknowledge the receipt of cheque No. 1,054 for forty-three dollars and fifty-seven cents, (\$43.57), for sixty-one days' sick benefits, from the Supreme Court. Wishing the Order every success and prosperity wherever it may be planted.

Yours faithfully in L., B. and C.

L. K. STEWART,
of Court Puslinch, No. 51.

Supreme Secretary's Statement for March, 1887.

RECEIPTS.

Table with columns: No. of Receipts, Name of Court, Name of C. D. H. C. R., Amount, and Name of Donor. Includes entries like Elizabeth, N. J., London, Lennoxville, Que., Cornwall, etc.

Table with columns: No. of Members, Name of Court, Name of C. D. H. C. R., Amount, Name of Donor, and Name of General Fund. Includes entries like Welland, Stayner, Locksley, etc.

20 Brunawick	52 Chatham, N.B.	22.98	8.26	A. W. Purdy.	26 Picton	177 Picton	22.05	4.56	Jas. D. Murray.
27 Canada	43 Stratford	31.97	2.62	T. J. Birch.	20 Glenmorris	178 Glenmorris	17.69	.86	Geo. N. Geddes.
35 Enterprise	54 London South	31.93	5.98	M. F. Tupper.	20 Port Perry	179 Port Perry	32.15		Dugald McBride.
61 Sarnia	55 Sarnia	72.35	1.84	John Leys.	31 Fidelity	180 Appin	26.43		P. Long.
18 Hopewell	56 Hopewell, N.B.	18.76		J. M. Dunbar.	20 Lindsay	181 Lindsay	55.65	8.54	Philip S. Martin.
32 Harmony	57 Bothwell	26.26	10.59	A. T. Sussex.	22 Phenix	182 Fenelon Falls	25.08	3.95	Hugh McDougal.
14 Protection	58 Fingal	23.02	7.44	J. M. Fenwarden, M.D.	22 Mt. Brydges	183 Mt. Brydges	19.78	6.45	M. Gaffen.
84 Frontenac	59 Kingston	93.04	13.58	A. R. Milne	22 ButevantRidge	184 Havelock, N.B.	18.62		Wilford A. Keith.
27 Maple Leaf	60 Glencoe	24.54		J. Husto.	16 Beaverton	185 Rosvorton	14.17	1.02	J. J. Cave.
34 Oak Leaf	62 Wheatley			Thos. Mills.	16 Rock Glen	186 Arkona	13.79	5.23	D. Black.
4 Forest	63 South Woodilee	2.75	.70	Wm. Guthrie.	43 Desmond	187 Fort Huron, Mich.	45.38	3.72	John Chambers.
31 Garnet	64 Wyoming	26.13	4.09	Wm. B. Bennett.	67 Aurora	188 Aurora	67.67	8.53	John T. Bond.
18 Eureka	65 Comber	15.28	6.46	Wm. Bu ler.	24 Salisbury	189 Salisbury, N. B.	23.87	2.37	A. Shezwood.
36 Queen City	66 Toronto			Dan. Rose.	8 Success	191 Oil Springs	8.81	1.83	J. H. Johnston.
				25 Wellington Street W.	10 Theford	192 Theford	10.78	1.69	W. A. Manns, M.D.
				W. D. McIntyre.	8 Peerless	193 St. Marys	17.01	5.04	Thomas Rearr.
85 Alvinston	67 Alvinston	54.03		J. McWilliams, M.D.	18 Denfield	194 Denfield	38.48	3.35	John Edwards.
34 Thamesford	68 Thamesford	27.06	.37	T. G. Morgan.	11 Waterdown	195 Waterdown		.31	T. Otway Page.
27 Woodstock	69 Woodstock	28.60	2.38	Wm. Stafford.	23 Sauble	196 Ailsa Craig			Rev. H. A. Thomas.
15 Concord	70 Coraley	13.62	1.04	Geo. H. Pick.	12 Shakespear	197 Shakespear	7.42	3.64	F. C. Stevens.
24 Monoton	71 Monoton, N.B.	24.62		C. H. Merryfield.	30 Refuge	198 Port Hope	22.51	3.50	Alrx. W. Pringle.
26 Rosewood	72 Monkton	14.28		S. F. B. Reid.	7 St. Paul	199 St. Paul	2.33	2.17	James Br-dshaw.
26 Valley City	73 Galt	30.13	9.32	Daniel McNamara.	3 Triumph	200 Mitchell	2.14	1.14	Adam Watson.
36 Southampton	74 Southampton	29.80		S. J. Raaney.	25 Chautauqua	201 Tilsonburg	18.86	8.33	J. A. Caverhill.
11 Credit Valley	75 Cheltenham			C. W. Caton.	25 Kars	202 Summerside, P. E. I.	49.96	.63	James C. Wright.
31 Oil City	76 Oil City	28.98	8.20	S. S. Merrick.	8 Onangondy	204 Gagotown, N. B.	27.27	1.15	William Kerr.
35 Mississippi	78 Carleton Place	33.31	10.88	J. Jamieson, M.P.	18 Uaway	206 Alberton, P. E. I.	16.53	.45	Rev. Chas. Meniton.
39 Excelsior	79 Almonte	46.94	.68	J. G. Baird, M.D.	27 L can	207 Lucan	24.68	7.40	M. B. Leard.
39 Beaconsfield	80 Pakenham	50.13	2.60	G. E. Neilson.	12 Bleurheim	208 Drumbo	11.33	.42	Thos. Hossock, M.D.
35 Adawaska	81 Arnprior	75.80	2.44	John Powell.	10 Mayflower	209 PictonLanding, N.S.	23.48		John Ferguson.
9 Sidney	83 Frankford	7.22		Geo. Abrams, M.D.	26 Clare	210 Clare, Mich.	21.83	.78	F. J. Todd, M.D.
14 Robin Hood	84 Barrie	6.18		J. T. Mullin, M.D.	38 Tilbury	211 Tilbury	24.56	6.11	John Bartley.
23 Ontario	85 Uxbridge	75.00	3.55	J. Cronkrite.	30 Royal	212 Essex Centre	28.68	13.14	Richard Wolfe.
23 Union	86 Brampton	31.54		25 Walton Street.	16 Lansdowne	213 Thorburn, N. S.	12.05		Geo. Keating.
22 Midland	87 Midland	19.95	4.23	C. McDovell.	30 Kempeville	214 Kempeville	32.90	4.02	L. U. Fowler.
22 Rosedale	88 Toronto	16.04		Wm. H. Storey.	8 Milwaukee	215 Bedeque, P. E. I.	15.06	1.00	D. A. Maxwell.
				C. J. Oman.	15 Gower	216 Amherstburgh	19.83	1.37	Geo. Craig.
				Wm. Algie.	14 Sylvan	218 Montague Ege, P. E. I.	13.89	1.88	John C. Robison.
				Jas. Stokes.	14 St. Lawrence	219 South Quebec	13.17		L. A. Farmer.
				F. W. Emmerson.	25 Chifton	220 Niagara Falls	22.35	6.17	Fredrick W. Hill.
				John Birnie, jr.	20 Ridgetown	221 Ridgetown	22.79	2.64	T. L. Broderick.
				A. C. Hutchinson.	8 City of theValy	222 Dundas	12.43		H. J. Dean.
				Wm. Elkins.	18 St. John	223 Souris, P. E. I.	21.78		Uriah Matther.
				37 Dover Court Road.	30 Stadacona	224 Quebec	54.31	34	Amos Bowen.
				J. A. Marksby.	16 Lincoln	225 Beausville	20.42	9.23	Walter A. Russ.
				Henry J. Rapajic.	16 Winona	226 Alma, N. B.	4.98	4.77	Thos. E. Colpitt.
				William Nicholls.	13 New Glasgow	227 New Glasgow			Rev. A. T. Dykeman.
				Geo. Smith.	8 Falls View	228 Niagara Falls, outh	11.34	1.30	Robt. L. MacFarlane.
				Arthur Davison.	23 Laurentian	229 Ottawa	56.71	.39	A. G. Pittaway.
				N. H. Uphaas.	15 Empress	220 Smithville	13.75	3.67	W. L. Morgan.
				I. J. Hingley.	22 Dunnville	231 Dunnville	14.13	1.14	F. J. Ramsay.
				T. E. Atkins.	50 Valley	232 E. Saginaw, Mich.	10.39	3.38	Geo. H. House.
				John A. Johns' n.	10 Richmond	233 Fenwick	8.37	3.38	S. E. Birdsall, M.D.
				Firman McClure.	36 Selkirk	234 Richmond, Staten. I.			William A. Taylor.
				W. D. Reid.	15 Raymond	235 Wallaceburg			J. O. Emmet, M.D.
				Jas. McLeod.	15 Saginaw	236 Fonthill			
				Wm. Johnston, jr.	8 Monck	237 Saginaw, Mich.			
				Francis Irwin.		238 Marshville			
				H. Monkman.		239 Flint, Mich.			
				John Daley.					

No. of Members.	Name of Court.	No. of Court.	Endowmt. Asses'mt.	S. & F. Benefit.	General Fund.	Name of C. D. H. C. R.		
30	St. James	240	Toronto			W. J. Hambly.		
3	Members at large			5.55	3.00	Mail Building.		
	Dr. Heatherington, S. V. C. R., Charter Fees, Royal Foresters				44.20			
6105				\$6,066.56	\$637.82	\$451.35		
RECAPITULATION.								
RECEIPTS.								
From	Endowment assessment	\$6,066	56			March 2, cheque 1,121, Colborne Robertson, 16 days' sick benefits	11	43
"	Sick and Funeral Benefit	637	82			March 2, cheque 1,122, Colin M. Fowlie, 8 days' sick benefits	5	71
"	General Fund	451	35			March 2, cheque 1,123, Jos. Polard, 22 days' sick benefits	15	71
		\$7,155	73			March 2, cheque 1,124, Arthur Cook, 33 days' sick benefits	23	57
CONTRA—CR.								
By paid the Supreme Treasurer	Submitted in L., B. and C., E. S. CUMMER, Supreme Sec.	\$7,155	73			March 2, cheque 1,125, Geo. King, 14 days' sick benefits	10	00
						March 2, cheque 1,126, Wm. Bryant, 14 days' sick benefits	10	00
						March 2, cheque 1,127, John Lynden, 7 days' sick benefits	5	00
						March 2, cheque 1,128, Jno. Lindsay, 22 days' sick benefits	15	71
						March 2, cheque 1,129, J. E. Richardson, 67 days' sick benefits	47	86
						March 2, cheque 1,130, Geo. Incca, 20 days' sick benefits	14	29
						March 2, cheque 1,132, Wm. Bryant, 44 days' sick benefits	31	43
						March 8, cheque 1,135, J. Foreman, 48 days' sick benefits	34	29
						March 8, cheque 1,136, Alex C. M. Hodgins, 29 days' sick benefits	20	71
						March 8, cheque 1,137, Norton V. Kuhlmann, 63 days' sick benefits	45	00
						March 8, cheque 1,138, Palmer Dilse, 57 days' sick benefits	40	71
						March 8, cheque 1,139, M. A. McIntyre, 15 days' sick benefits	10	71
						March 8, cheque 1,140, Wm. Loy, 27 days' sick benefits	19	29
						March 14, cheque 1,146, Mary Corker, sick and funeral benefits late Bro. Henry Corker	82	14
						March 14, cheque 1,147, Alex Cameron, 25 days' sick benefits	17	86
						March 14, cheque 1,148, W. D. Law, 21 days' sick benefits	15	00
						March 8, cheque 1,149, Dan Black, 11 days' sick benefits	7	86
						March 8, cheque 1,152, Wm. Bryaut, 14 days' sick benefits	10	00
						March 17, cheque 1,156, T. G. Davoy, 14 days' sick benefits	10	00
						March 17, cheque 1,157, John H. Scott, 40 days' sick benefits	28	57
						March 17, cheque 1,158, Andrew Varcoe, 21 days' sick benefits	15	00
						March 17, cheque 1,159, Bryce McLeod, 21 days' sick benefits	15	00
						March 17, cheque 1,160, Calvin E. Whitehead, 48 days' sick benefits	34	29
						March 17, cheque 1,161, Wm. H. Crowe, 14 days' sick benefits	10	00
						March 17, cheque 1,162, Amos Hessel, 14 days' sick benefits	10	00
						March 17, cheque 1,163, Adam Watson, 13 days' sick benefits	9	29
						March 17, cheque 1,164, Thos. Howett, 14 days' sick benefits	10	00
						March 17, cheque 1,165, Sam E. Riggs, 20 days' sick benefits	14	29
						March 19, cheque 1,167, Geo. H. Ellis, 22 days' sick benefits	15	71
						March 19, cheque 1,168, Ed. Magee, 22 days' sick benefits	15	71
						March 19, cheque 1,169, Angus McLachlin, 61 days' sick benefits	43	57
						March 19, cheque 1,170, Cnas. Ridd, 7 days' sick benefits	5	00
						March 19, cheque 1,171, W. W. Laidlaw, 21 days' sick benefits	15	00
						March 26, cheque 1,174, Alex. Buce, 14 days' sick benefits	10	00
						March 26, cheque 1,175, John Sejohn, 21 days' sick benefits	15	00
						March 26, cheque 1,176, John S. Coulter, 9 days' sick benefits	6	43
						March 26, cheque 1,177, John W. Butler, 19 days' sick benefits	13	57
						March 26, cheque 1,178, H. J. Montgomery, 62 days' sick benefits	44	29
						March 26, cheque 1,179, John H. Doughty, 8 days' sick benefits	5	71
						March 26, cheque 1,180, Wm. Cameron, 21 days' sick benefits	15	00
						March 26, cheque 1,181, Duncan McVicar, 30 days' sick benefits	21	43
						March 26, cheque 1,182, Geo. Geddes, 28 days' sick benefits	30	00
						March 26, cheque 1,184, Wm. Bryant, 14 days' sick benefits	10	00
						March 26, check 1,185, D. H. Lowry, 35 days' sick benefits	25	00
						March 26, cheque 1,186, Wm. Stubbs, 28 days' sick benefits	20	00
						March 26, cheque 1,187, Wm. Sweetoam, 14 days' sick benefits	10	00
						March 26, cheque 1,188, John Judge, 12 days' sick benefits	8	57
						March 26, cheque 1,189, Thos. Knight, 8 days' sick benefits	5	71
						March 26, cheque 1,193, John T. Bond, jr., 9 days' sick benefits	6	43
						March 30, cheque 1,195, Harry Stacey, 7 days' sick benefits	5	00
						March 30, cheque 1,196, B. J. Schultz, 7 days' sick benefits	5	00
						March 30, cheque 1,197, John F. Bowes, 8 days' sick benefits	5	71
						March 30, cheque 1,198, David W. Thompson, 8 days' sick benefits	5	71
						March 30, cheque 1,199, Ed. Taylor, 7 days' sick benefits	5	00
						5 per ct. to General Fund	31	89
						Balance on hand	1,760	69
						Total	\$2,856	86
GENERAL FUND—CONTRA.								
To cash on hand 1st March		\$	399	68				
" cash from S. Secretary			451	35				
" 5 per cent. Endowment receipts			303	33				
" 5 per cent. S. & F. Fund			31	89				
" balance			226	91				
			\$	1,418	16			
CONTRA—CR.								
March 2, cheque 1,131, Advertiser Printing Co.		\$	200	00				
March 5, cheque 1,134, D. Wilson & Co., badges, etc.			124	50				
March 8, cheque 1,141, cabinet fyle, office S.C.R.			38	50				
March 8, cheque 1,142, S. Sec., sal. Jan. and Feb.			200	00				
March 8, cheque 1,143, S. Treas. sal. to March 31.			87	50				
March 8, cheque 1,144 S. Treas. office expenses			6	50				
March 8, cheque 1,145, expenses E. C. at Toronto			90	00				
March 14, cheque 1,153, J. Eastwood, supplies			23	75				
March 14, cheque 1,154, making and trimming washes			10	28				

March 14, check 1,155, duty and express charges to 1st inst....	55 19
March 25, check 1,192, Advertiser Printing Co.....	200 00
March 26, check 1,192, Mrs. E. H. Kordes, binding....	15 46
March 26, check 1,192, Free Press Printing Co.....	36 50
March 26, check 1,194, safe for executive office.....	285 00
March 26 check 1,191, moving safes	40 00
	1,413 16

Submitted in L., B. and C.,
THOS. G. DAVEY, *Sup. Treas.*

MORTUARY STATEMENT.

No. 96. Bro. Henry Corker, of Court Rosedale, No. 88, Toronto, Ont., died of oedema of lungs, on the 4th March, 1887. Endowment of \$1,000, designated to his wife, Mary Corker. Paid by check 1,150.

No. 97. Bro. Rev. Allen Price Taylor, of Court Happy Retreat, No. 150, Derby, N.B., died of tuberculosis, on the 10th Feb., 1887. Endowment of \$2,000, designated to his affianced wife, Annie G. Richardson. Paid by check No. 1,166.

No. 98. Bro. Hugh J. Armstrong, of Court Dominion, No. 25, Highgate, Ont., died of consumption, on the 15th Feb., 1887. Endowment of \$1,000, designated to his wife, Mary Armstrong. Paid by check, 1,200.

No. 99. Bro. Thos. Herritt, of Court Petitcodiac, No. 94, Petitcodiac, N.B., died of cerebral effusion, on the 13th March, 1887. Endowment of \$1,000, designated to his daughter, Bertha C. Herritt. Paid by check, 1,212.

No. 100. Bro. Oscar C. S. Ault, of Court Stormont, No. 3, Cornwall, Ont., died of scalding in tank of boiling dye, on the 15th March, 1887. Endowment of \$1,000, designated to his wife and children, Arabella Ault, Maggy, John and Stanley Ault. \$250 paid to the widow by check No. 1173, balance awaiting guardianship papers.

No. 101. Bro Thos. Newman, of Court Eric, No. 47, Leamington, Ont., killed by falling tree on the 3rd February, 1887. Endowment of \$1,000, designated to his brother, Geo. Newman awaiting guardianship papers.

Report of Medical Board for March, 1887.

Court	No.	Approved.	Rejected.
Hope	1	1	0
Beaver	2	2	0
Stormont	3	2	0
Dufferin	4	5	2
Myrtle	5	1	0
McGregor	6	6	3
Forest City	8	1	0
Victoria	10	2	0
Welcome	12	2	0
Crediton	14	2	0
Manitoba	16	10	0
Keewatin	19	5	0
Fergus	22	1	0
Oronhyatekha	23	1	0
Dominion	25	4	0
Bruce	28	3	0
Ottawa	41	4	0
Shelburne	45	2	0
Erie	47	6	1
Alliston	50	1	0
Puslinch	51	0	1
Enterprise	54	2	0
Sarnia	55	2	0
Harmony	57	2	0
Frontenac	59	1	0

Maple Leaf	60	2	0
Oak Leaf	62	25	0
Eureka	65	2	0
Alvinston	67	2	0
Woodstock	69	6	1
Rosewood	72	1	0
Valley City	73	4	0
Southampton	74	4	0
Oil City	77	1	0
Beaconsfield	80	1	0
Sidney	83	1	0
Union	86	6	0
Collingwood	95	1	0
Lorne	96	2	0
Lisgar	97	1	0
Tyroconnel	99	2	0
Albert	100	1	0
Acadia	102	2	1
Equity	112	4	0
Admiral Digby	115	3	1
Loyalist	121	1	0
La Tour	125	1	0
Northern Light	127	1	0
Mizpah	130	1	0
Manitou	135	3	0
Algoma	140	1	0
Picton	142	8	1
Lambeth	143	1	0
Manotick	144	1	0
St. Marys	145	5	1
Fulford	147	2	0
Pr. Albert	149	4	0
Belmont	153	1	0
Carleton	162	1	0
Dresden	164	1	0
Simcoe	166	2	0
Hamilton	170	1	0
Beaverton	185	2	0
Aurora	188	3	0
Salisbury	190	1	0
Success	191	1	0
Peerless	193	2	0
Waterdown	195	1	0
Sauble	196	1	0
Shakespeare	197	2	1
Kars	203	1	0
Lucan	207	1	0
Blenheim	208	1	0
Mayflower	209	2	0
Tilbury	211	3	0
Kemptville	214	0	1
Silvan	218	2	0
St. Lawrence	219	2	0
Clifton	220	3	0
Stadacona	224	12	0
Lincoln	225	1	1
Wincua	226	1	1
Laurentian	229	4	0
Dunnville	231	0	1
Valley	232	1	0
Pelham	233	5	0
Selkirk	235	26	2
Raymond	236	12	0
Monk	238	3	0
Forest Queen	240	7	3
Avon		2	0
at Toronto		1	0
at Birtle, Man.		8	0
Total		285	22

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

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of March, 1887.

Name of Court.	No. of Court.	Capitation Tax.	General Supplies.
Hope	1	\$25 50	\$1 00
Stormont	3		2 70
Dufferin	4		3 00

McGregor	6	21 50	2 00
Forest City	8		1 00
Kingsville	9		24
Elora	17		20 00
Kewatin	19		3 50
Dominion	25		50
Bruce	26		7 50
Elgin	29		25
Napanee	30	5 50	
Essex	35		2 00
Glen	40		24
Shelburne	45		2 90
Oxford	46	2 50	
Erie	47		20 00
Puslinch	51		25
Sarnia	55	30 00	9 00
Thamesford	68		2 30
Valley City	73		3 10
Southampton	74		15 00
Oil City	77		1 00
Excelsior	79		3 25
Madawaska	81	16 25	
Sidney	83	4 00	
Union	86		5 75
Midland	87	12 00	
Olive Branch	90	10 50	
Hazel	92	11 50	2 80
Collingwood	95		50
Lisgar	97		2 80
Tyroconnel	99		2 00
Seguin	107		82
Northern Light	127	62 50	6 06
Mizpah	130	50	1 00
Middleton	132	50	
Milton	137		1 00
Saugeen	148		75
Delaware	151	4 50	
Belmont	153	9 00	
Ivy	157		24
Huron	163		50
Simcoe	166	3 00	20 00
Toronto	167		1 00
Brant	168	16 50	
River Speed	169		48
Hamilton	170	12 00	
Glenmorris	178		1 00
Lindsay	181	10 00	
Phoenix	182	9 50	48
Beaverton	185	5 50	1 50
Rock Glen	186	8 00	50
Aurora	188		48
Thedford	192	50	25
Ruby	201		80
Kars	203		1 00
Lucan	207		1 00
Clifton	220		6 00
City of the Vall'y	222	3 00	
Lincoln	225	4 50	
		\$290 75	\$159 44

To cash from capitation taxes above \$290 75
" cash from general supplies " 159 44

Total..... \$450 19

CONTRA—CR.
By cash paid to High Treasurer ... \$450 19
Submitted in L., B. & C.,
JAMES B. HALKETT,
High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF MARCH, 1887.
To balance per last report..... \$269 10
" cash from H. Secretary 459 19
\$719 29

CONTRA—CR.
March 9, By check 14D, H. Sec. salary and expenses..... \$30 25
By balance..... 689 04
\$719 29

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

CHESS.

Communications and exchanges for this department to be addressed, in all cases, Chess Editor, 480 Lewis St., Ottawa, Canada.

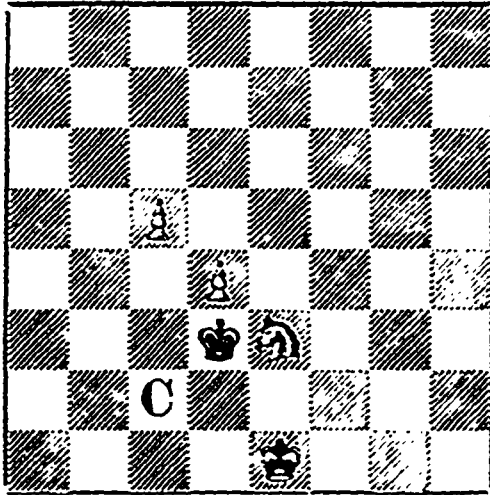
SOMETHING INTERESTING.

The following very clever and original idea of the eminent player and problemist, Mr. Foster, Chess Editor of the St. Lewis Times-Democrat, will, we are sure, command the attention of all lovers of chess. We transfer in *extenso* from the columns of our esteemed confrere, and shall be much pleased to receive criticisms to send him.

Problem No. 60.

By A. H. Robbins,

BLACK 1 PIECE.



WHITE 5 PIECES.

White to play, mate in three moves.

The above problem contains a new piece, the chancellor, represented by the letter C, and having the move and power of a rook and a knight combined. The opinions of all chess players on this innovation are requested. The artistic and beautiful solution will appear shortly, and we count on receiving very many answers and criticisms, both adverse and favorable.

POSITIONS OF MEN AT BEGINNING OF THE GAME.

In view of the recent and thorough analysis of the openings in chess, we propose that the chess board be changed to nine squares on a side, and that a pawn and a piece, called the chancellor, having the power of the rook and the knight conjoined, be added to the game.

The board will then have a black square in each corner and will always be in a position for play. The arrangement of the white pieces at the beginning of the game will be in the following order namely: R, Kt, B, Q, K, C, Kt, B, R, with a pawn in front of each. The R's will be on black squares; the K's and B's on opposite colored squares; the Q B being next to the Q and the C Kt next to the C; the Q and C will be on either side of the K, which will be on a black square and be equally removed from the rooks. The black pieces will be directly opposite the white. The chancellor, so called because the magistrate is next to the king in power and importance, can jump like a knight and move like a rook. The same rules will apply to the new game that have been used to govern the old. Castling will be done exactly alike with either rook,

the C's rook, however, castling like the Q's rook. The pawns, when moved up two squares on both sides, will have a rank of squares intervening.

In the new game every player for a while will be put on his own resources, and an endless variety of pleasure will be found in discovering the safe lines of play. Of course, the present masters will frown it down, because they cannot afford to throw aside all their investigations and call them lost—only apparently lost, however, for their labors have led to this innovation. But there is no doubt that the addition of the chancellor gives symmetry and perfection to the game. The queen has the power of a bishop and a rook, and another piece having the power of a knight and a rook was needed to equalize the force on the king's side, and we have, therefore, at the suggestion of a friend, introduced it with the hope that it may be speedily and universally adopted.

And what a glorious field will be opened to problemists! Many a problem theme has had to be necessarily abandoned on account of the narrow limits of the board and on account of its lacking originality. With a new and powerful piece and a larger board, what grand, original combinations will result! We asked Mr. A. H. Robbins, our St. Louis problemist, to construct a problem and use the chancellor. He has done so. We give it in this issue. Those who desire to examine the position should invert a rook and use it for the new piece.

Various forms for the chancellor have been suggested. It may be made to have a rook for the base and a knight for the top, and the queen changed into a rook crowned with a bishop. Supposing the Q to remain the same, the C could be made similar to it, but have a projection on top.

Some might say that the old game is sufficient for the ordinary player. We answer that the same argument can be applied to the harpsichord by those who object the pianoforte of to-day.

The objection that it will take a longer time to play the game because thirty-six men are used instead of thirty-two, will not stand; for when the queens are exchanged in the early part of the game, it is prolonged *ad infinitum* and becomes dull and uninteresting, whereas if they are retained, it is more lively and usually shorter. Add, therefore, another piece of great power and still shorter and more sprightly games will be the consequence.

Now, dear chess friends, do not be too prejudiced against the innovation, and condemn it because it is new without examining into its advantages, which we have set forth. Think how much more beautiful, symmetrical and scientific the royal game will appear, how many more mating positions and ingenious problems will be formed, and how infinite will be the combinations. We propose to publish a game of the new kind, and show to your readers what we can do with the new piece. Whether or not the fossil chess-players will adopt it does not matter, undoubtedly the problem students will at once make use of it; and we predict that ere long every problemist of note will be adding to his list of productions problems having the chancellor.

It is our intention to start a tourney in which the chancellor will have to be used in the construction of all problems entered in it. The full conditions will shortly be announced.

Chess-player-, composers and solvers interested in our new ideas are requested to communicate with us and make any suggestions they may think proper. Let us have the subject discussed *pro* and *con*.—*Times-Democrat*.

DR. KEENEY'S STORY.

Owing to some unexplained cause the manuscript of story promised for this number has not reached us as we go to press. We hope to have it in good time for April number. Have patience readers.

GAME

Played in the Scotland v. Ireland Correspondence Match, between Mr. W. Nicholls, Mullingar, and Mr. J. H. C. McLeod, Glasgow.

QUEEN'S GAMBIT (a).

White. Ireland.	Black. Scotland.
Mr. W. H. Nicholls.	Mr. McLeod.
1 P to Q	1 P to K 4
2 P to Q B 2	2 P to K 3
3 Q Kt to B 3	3 P to Q B 4
4 K Kt to B 3	4 P x Q P?
5 Kt to P	5 P x P
6 P to K 4!	6 K Kt to B 3
7 B to K 3	7 P to Q R 3
8 B x P	8 P to Q Kt 4
9 B to Q 3	9 B to K: 2
10 P to Q R 3 (b)	10 Q Kt to Q 2 (c)
11 Castles (d)	11 Kt to Q B 4
12 P to K B 4 (e)	12 K Kt x P
13 B x Kt P ch (f)	13 P x B
14 K Kt x P	14 B to K 2
15 P to Q Kt 4	15 Kt to R 3
16 Q to K 2	16 Castles
17 Q R to Q sq	17 B to Q 4
18 P to B 5	18 Q to B sq
19 R to B sq	19 Q to Kt 2
20 Kt to Q B 3	20 Kt x Kt
21 R x Kt	21 K R to B sq
22 B to Q 2	22 B to K B 3
23 K x R ch (g)	23 R x R
24 Q to B 2	24 B x P
25 R to B sq (h)	25 R x R ch
26 B x R	26 B to R 6
27 Kt to B 3 (i)	27 B x P
Resigns.	

NOTES.

(a) The game opens as the Gambit Declined, but is transformed by Black's fourth and fifth moves into a form of the Accepted Gambit.

(b) White's moves up to this point are the best possible, and he has decidedly the better opening. Here, however, we think Castles preferable to the text move, which loses time.

(c) Best.

(d) P to Q Kt 4 was called for here to save the K's P. P to B 3 would not have answered; thus 11 P to B 3, B to B 4, 12 B to K 2, P to K 4, 13 to K 2 (if Kt to B 5, P to Kt 3, 14 Kt to R 6, or Kt 3, B x B), B x B, 14 Kt x B, Castles, 15 Castles, Q to Kt 3.

(e) If P to B 3 now, P to K 4!

(f) This move and move 11 were sent without analysis, under pressure of of time. After this sacrifice White's only chance lay in his being able to effect exchanges to such an extent as to give the passed Pawns a chance of promotion. His wary and experienced opponent was not, however, sufficiently accommodating!

(g) It is difficult to determine what White should do at this stage. If 23 Q to K 3, R x R, 24 B x R, Q to Kt 3, 25 B to Kt 2, P to K 4, and White's last state is worse than his former.

(h) If Q x B, B x Kt ch, 26 K to R sq, Q x Q ch, 27 K x Q, R to B 7, 28 R to Q sq, B to B 6, &c. The passed Pawns are now of no use.

(i) The best of a bad lot. If he try to support Kt by B, then Q to K 3 followed by B x Kt, and threatening Q to Kt S ch, brings the game to a speedy conclusion. If Kt to B 2, then B to R 5! If Kt to K 2, Q to Q 5, 28 Kt to B 3, B x Kt, or if 28 Kt to B 4 P to Q S ch!

OHIO CHESS ASSOCIATION.

The chess-players of Ohio may well be congratulated on the results of their first general convention, held in Cincinnati, on Tuesday, February 22nd.

The attendance exceeded fifty players from various parts of State. Prominent chess-players from other States came as spectators, among whom were Mr. A. B. Hodges of Nashville, champion of Tennessee. Mr. J. W. Showalter of Dover, Ky., first prize winner in the Elmira (N.Y.) Telegram correspondence tourney, and Mr. W. H. Lyons, the well-known chess editor and author of Newport, Ky. Mr. J. H. Irwin, the expert checker-player, was also a looker-on. The only prize offered in the tourney, besides the honors, was a beautiful set of traveling chessmen and board, donated by Mr. Lyons.

The selection of permanent officers for the association is warmly commended on all sides. The president, Rev. Dudley W. Rhodes, of Cincinnati, is one of the most cultivated clergymen in the State, and is a model presiding officer, courteous, clear and ready. He is a lover of chess as an intellectual and dignified recreation. The vice-presidents, whose names appear below, are men of position, and veterans in chess, and are representative of the different sections of Ohio. The secretary and treasurer, Mr. Chas. F. Nordoff, is a very young man, but peculiarly energetic in all organizing work. He has performed a great deal of the preliminary labors, and has been untiring in the cause. The committee of the three chess clubs of this city, who led in getting up the meeting, brought to their task close application and high intelligence.

The one day's tourney required long sessions over the board from those who won successive rounds. While the results are not conclusive as to the best players in the State, they will command general attention and give to the winner a leadership he will enjoy until displaced. Those who do not enter such contests when the opportunity is presented must not assume to be champions. The rear of the army is not the place to claim the laurels.

The tourney was not entirely completed after the play of Tuesday morning, afternoon and evening, and of Wednesday evening. The two survivors of all the rounds are Prof. Geo. W. Smith, of Cincinnati, and Mr. E. D. Payne, of Dayton.

In this first tourney a player dropped from the lists after losing a single game. By the constitution adopted, a more searching and flexible system will govern future tournaments for the State championship. The constitution also has some features encouraging the formation of clubs and of making their play methodical and full of purpose. Aimless play is one of the plagues of chess clubs. When the games are recorded and count for something the play assumes a different and far higher aspect.

Cincinnati was chosen as the place for next year's meeting, as a matter of temporary convenience. The annual tournament on February 22nd of each year, will go to other points in the State that can be reached readily by railroad, and, after 1888 will probably not be in Cincinnati again for a series of years.

The vote of thanks given to the chess editor of the Cincinnati *Commercial Gazette* is a compliment as deserved as we have no doubt it was highly appreciated.

The meeting was called to order at 9.30 a.m. by Mr. Henry Loewe. On motion, Rev. Dudley W. D. Rhodes was elected temporary chairman, and Mr. C. F. Nordhoff secretary *pro tem*. The following committee on permanent organization was appointed: W. C. Cochran, Wm. R. Williamson and Henry

Hutzler, of Cincinnati; L. M. Jewett, of Athens, and A. C. Fenner, of Dayton.

At the second business session at 1.30 p. m. the constitution was adopted.

NOTES.

In the first solvers' tourney of the Chicago Wanderer the first three prizes were a tie between J. Barnett, H. C. Thompson and "Milo." The real name of the latter is withheld. The fourth prize was taken by H. Ernst, the fifth by B. Barnet, and the sixth by J. W. Young.

February 22nd is now an important date for American chess-players. This year it witnessed the gathering of the State Chess Associations of New York, Rhode Island, New Jersey and Ohio. Mr. Delmar, of New York City, carried the first honors in New Jersey, Mr. E. C. Stokes, of Melville, in New Jersey, and Prof. G. W. Smith, of Cincinnati, in Ohio. We have not yet heard from Rhode Island. Fifty-two players entered the free-for-all in New Jersey. The system there is to drop no one until he has lost two games. After the first round the winners play against the winners, and the losers against the losers, and every player who loses a second game is retired from the contest. Mr. Stokes was also first in the New Jersey meeting of last year. Sixteen New Jersey clubs were represented. A summer tournament of the association will be held in July at Melville, N. J. The first prize winner at Providence, R. I., was Dr. E. M. Harris. An address was read from Governor Howard encouraging the Rhode Island Chess Association.

Mr. Gladstone recently wrote as follows to Mr. J. Craik, who dedicated to the statesman three problems published in the Leeds *Mercury*:—"Dear Sir,—Many thanks for your kind words. I am sensible of the compliment you have paid me, and I join in your admiration of the noble game; but is it not too good for a game, at any rate, for the residuum of brain force which I have to devote to it? Your faithful and obedient, W. E. Gladstone."

QUEBEC CHESS CLUB.

For the ensuing year the following officers have been elected, viz:—Hon. president, T. Ledroit; president, A. J. Maxwell; first vice-president, E. Pope; second vice-president, C. P. Champion; secretary, M. J. Murphy; treasurer, Chas. Brodie; committee of management, Messrs. E. Duval, A. Brodie, F. H. Andrews, B. J. Whitehead and Dr. Ievers.

OUR ASSISTANT.

For once easy lies the head that wears the editorial crown, and well may he boast, seeing that when our powers fail our mantle is at once assumed by the Chief himself. Long we have admired his genius, but never expected amongst other gifts, the problem art in chess was one of his many accomplishments. But nothing surprises us now-a-days not even the control for the nonce, taken so aptly out of our feeble chessic hands. Saying this much, we doubt the fairness of criticising so well intended efforts, but as the Doctor rather enjoys being torn to pieces, for his delectation, we examine Problems A B and C in the March number of the Forester lying before us. A calls for mate in two. Promote the Pawn and make a Queen is stale mate, but give it dignity of only a Rook when White's 2nd move to Q R 5 mates. B Why four moves is required is what no fellow understands, when by Queen taking the Pawn the agony is over in one!!! C We have our war paint on and are fully equipped for the fray when we find the Black King,

Where oh! where is he that we may have his b-b-b-blood. Has he taken refuge in thy wig-wam, Doctor? If so, bring him forth that we may slay him. No claim on \$5 prize generously offered. The above is a freewill contribution by The Grateful Chess-Editor.

[NOTE EDITOR.—The Chess Editor wishes to know why we require four moves in our problem B, when one only is required to check-mate. Our problems were intended to be of a higher order than the ordinary, and for professionals only. Any fool of a chess player could solve the problem in one move, in fact we could solve it ourselves in one move, but we want it solved in *four moves*. With regard to the other problem the Chess Editor wants to know where the King is? Well, we don't object to take him into our confidence: we couldn't, ourselves, see how any of the problems could be solved, but we were not quite sure, in fact we are not sure of anything in chess; therefore, to make our \$5 sure, we have put the King in one of our pockets, we have 12 of them, and we have changed him from one pocket to another about every two hours, and yet we are growing visibly thin, owing to anxiety lest our Chess Editor will succeed in check-mating him even there. If we ever get out of this box safely, we propose to go for the scalp of our Chess Editor rather than evolve any more chess problems for him.

CORRESPONDENCE.

Ottawa, March 29th, 1887.

Editor *Inl Forester*.

DEAR SIR AND BRO—I am at a loss to understand the style that you have of conducting business in the office of the Independent Forester—I have been a member of the Order since December—and have just to-day received my first copy of your paper, to which I believe I am entitled from Jan 1st. it is highly satisfactory after waiting three mos. to receive the Feb'y number on the last day of March or thereabouts. I suppose I may expect the Jan'y number about the end of June, and with regard to the advertising card of our Court, Court Laurentian, you have also managed to get it in wrong.

if you had my name mentioned a few more times you wd not require any other officers I am Chief Ranger and Physician but the Chaplain is Mr. G. W. Patterson.

Kindly correct the above error and try to send me my FORESTER as soon after its publication as possible.

Yours fraternally,

WM. F. SHAW MD

C.R. Court Laurentian,
116 Bank St Ottawa.

ANSWER.

1. It is quite probable that there are a few things that our good brother does not understand, but as he gets older and somewhat wiser, he may comprehend some simple things which at present he is at a loss to understand. It is quite evident that one of the things that he does not understand is that a gentlemanly and courteous letter, to an Editor, will receive due consideration as quickly as one after the "Smart Aleck" style.

2. With regard to the mailing of the FORESTER, the good brother has absolutely no cause of complaint against this office. As directed by the Supreme Court, as soon as Court Laurentian was reported, we gave instructions to the mailing clerk to send to the C.D.H.C.R. enough FORESTERS to give one copy to each member, which was done. On the 17th March Bro. Harry Botterell, K.S. of

Court Laurentian sent us a corrected list of the officers, also a full list of names of the members of the Court in order that the FORESTER might be sent separately to each member of the Court. When this letter was received the second form of the March FORESTER had already gone to press, and therefore the list of officers could not be corrected for the March issue. The typographical error in the name of the Court was noted by us when the February issue was delivered, and immediately marked for correction for the March issue.

On receipt of the list of names from Bro H. Botterell, the mailing clerk was instructed to send to each member of the Court a copy of the February FORESTER, notwithstanding they had been previously sent in bulk, and when a few days after the March number was delivered, it was likewise mailed to each member of the Court.

With regard to the supposition that the good brother 'May expect the January number about the end of June' we should not be surprised, judging from the letter before us, if he expected that, or any other foolish thing imaginable.

We have not, as is our usual custom, made any corrections in our good brother's letter. We were afraid he would be "at a loss to understand" his own letter if we changed it into English.

We are glad to have the information that Dr. Shaw was not elected chaplain, for it must be patent to all our readers that he is totally unfit for such an office. We shall therefore take great pleasure in correcting the card of Court Laurentian.—THE EDITOR.

Leamington, Feb. 21st, 1887.

Dr. Oronhyatekha, S.G.R. and Editor of the Independent Forester.

DEAR SIR AND BRO.—I now take the pleasure of writing you a few lines, feeling it my duty to do so, to inform you how nicely our Order is working here. I write these few lines in favor of Court Erie, No. 47, located in Leamington. When I look back two years ago, it was impossible for a brother to talk Forestry here, owing to the strong opposition of other Orders. I feel we have good reason to thank God and the Supreme Officers for our great prosperity, and hope and trust that our noble Order will continue to prosper as it has done in the past. The brothers of Court Erie are worthy of great praise for the rapid progress they are making in membership; last Court night they initiated eight members; this coming Court they have seven or eight more to initiate, and I have good reason to believe it will be the same for some time to come. Since I received my permanent disability benefit of \$300.00 last fall, and some of the brothers here their sick benefit it has taken a great hold in this community, they now see that our noble Order is what we represent it to be. I remain,

Yours in L., B. and C.,
JOHN HOPKINS,
Court Harwich, No. 98.

Havelock, King County, N.B.,
April 5th, 1887.

Dr. Oronhyatekha.

DEAR BROTHER,—Can sea captains have insurance in our order, and what would be the course to take to get the claim settled if they were lost at sea.

Please answer by early mail as we will be asked to answer the question at our next meeting.

Yours in L. B. & C.,
J. HUMPHREY, F. S.

ANSWER.

Sea captains and all sailors on sailing vessels are not eligible as Beneficiary Members in our Order. See constitution, section 137, (1).

K. O. T. M.

The Bee-Hive, of Port Huron, the official organ of the Maccabees, is to hand. It is one of our liveliest exchanges. The last issue contains the reports of the Bi-ennial session of the Supreme Tent held in February last.

Our old friend Sir Kt. Boynton in his report, gives some interesting statistics among others, the following:

COMPARISON OF COSTS.

"I herewith submit a table showing the cost of life benefits in a number of the leading beneficiary and fraternal organizations in this country. I have compiled this from the reports of those associations, which I have been able to secure. I do not present these figures for the purpose of casting any reflection upon our sister organizations, for it must be well understood that the highest figure named is low compared with life insurance rate, but as showing what fraternal organizations furnish life benefits for. I omit all charges for dues and give the cost for members joining at the ages of 30 and 40 years:

	Age 30.	Age 40.
Knights of Honor.....	1885 \$11 00	\$11 00
Royal Arcanum.....	1885 5 50	8 24
American Legion of Honor.....	1885 8 50	12 10
Independent Order of Foresters.....	1886 8 64	10 56
United Order of Golden Cross.....	1885 10 00	12 55
Chosen Friends.....	1885 6 50	8 50
K. and L. of H.—Class A.....	1885 9 20	11 50
K. and L. of H.—Class B.....	1885 10 40	13 00
Home Circle.....	1885 5 28	7 43
A.O.U.W., Illinois.....	1885 7 50	7 50
A.O.U.W., Ohio.....	1886 15 00	15 00
A.O.U.W., Michigan.....	1885 8 50	8 50
K.O.T.M., Michigan.....	1885 4 00	6 00
K.O.T.M., Sup. Tent.....	1886 5 00	7 50

The Home Circle did not pay full benefits, however, not having members enough. The Chosen Friends paid a disability benefit in addition to death benefits. The A. O. U. W. is for the states of Illinois, Ohio and Michigan. The K. O. T. M. for Michigan paid two annual disability claims."

Now, Bro. Boynton "honest negro," don't you think you should have mentioned that the I. O. F. paid in 1886 three disability claims, two of \$500 each and one of \$1,000, and that, in addition, the I. O. F. added to its surplus the goodly sum of \$29,042 50, making the total surplus on hand, after paying all claims of \$60,325 02, which is now available for any epidemic, and in any event will be available to reduce the cost of our members in the course of a very few years.

This is an immense advantage which the I. O. F. possesses over all our sister societies. Had our system been like the K. O. T. M. and others, viz., a death assessing society the cost to our members per \$1,000 of insurance would have been only \$4 61 at 30 years of age, and at 40 years of age the cost would only have been \$5 87. That, too, in the face of the fact that the I. O. F. is three or four years older than the Supreme Tent of the K. O. T. M.

SERMON.

PREACHED TO MEMBERS OF COURT "SALISBURY," NO. 150, I.O.F., IN THE METHODIST CHURCH, SALISBURY, ON SUNDAY, FEB 13TH, BY REV. JAMES CRISP, H. C. OF H. C. OF NEW BRUNSWICK.

(Published by Request.)

"Provide things honest in the sight of all men." Romans 12, 17.

Our heavenly father has a heart of large liberality out of which he has provided for all his dependent creatures. The works of

creation show him to be infinitely wise and great, and the blessings of his providence bestowed upon us and the lower orders of creation show him to be just and good. He has made provision for the souls of his intelligent creatures as well as for their bodies, and his goodness is seen in caring for all his works. Our health, food and raiment, our friends, brethren and children, the interchanges of thought and affection, the peace and safety afforded by the institutions of our country and government, the power and agreeableness of motion and activity, the benefits afforded by the arts and sciences, objects of beauty continually meeting our eye, the pleasing sounds ever falling on our ears are all daily and hourly sources of good to man, provided either directly or indirectly, by the God and Father of all. He has given to us summer and winter, seedtime and harvest, rain from Heaven and fruitful seasons filling our hearts with food and gladness. He is indeed wise, just and good, and has made provision for his works with a bountiful hand. He supplies the heavens, and they supply the earth, and the earth supplies the corn, the wine and the oil and these supply the family of man. "He sendeth the springs into the valleys, He watereth the hills from His chambers, He causeth grass to grow for the cattle and green herb for the service of man." In what He has done for us, we have an example to do for those depending upon us in like manner. Our text enforces upon us the necessity of making proper provision for ourselves and families, and to do it in such a way as shall be commendable among all men. The temporal blessings we need are put within our reach and if we do not take them and use them for the benefit of ourselves and others, we must be culpable in a great degree.

We notice in the first place that we are called upon to "provide." This is the tenor of divine revelation throughout. "Provide." There are personal, family, social and national claims on us; these claims we are called upon to meet, and it is no calamity that we have to provide for these claims. Indeed it is a great blessing to have those around us for whom we are called upon to provide. The sun, moon and stars run their courses to provide light and warmth for the earth. The air has its transitions and the sea its fluctuating waves to provide for the necessities of this world and its inhabitants. The vegetable productions have their leaves, flowers and seeds. Every creature, animate or inanimate, provides something. Idleness is directly contrary to the great ends of God in creation and providence. That man has to labor and provide may be regarded as a great blessing rather than otherwise. It brings into play the various stores of knowledge and develops his resources of strength and activity. Idleness is the great corruptor of youth, the dishonor of middle life, and the fruitful source of misery to old age. Diligence is the demand of nature and reason as well as of revelation. Labor is one of the indispensable conditions of bodily health and strength. It is good also for our characters; it conduces to force of thought, energy of will, and power of application. It is profitable to our social comforts, for by honest, well directed labor, we get more than the necessities of life; we get the comforts, the luxuries, the elegancies, and the exalted positions of life. Honest labor has its reward. Occupation was one of the pleasures of our first parents in Paradise.

And no man can be truly happy without it. The same authority which forbade any man to work on the seventh day has by the same power enjoined work on the other six. He who wastes time during the six days in which our Creator and Benefactor has commanded us to work is just as sinful as he who breaks the fourth commandment by working on the Sabbath day. No idle man can be a Christian; no slothful man can be a servant of the Lord. Idleness tends to make men lewd and depraved, while industry keeps the soul sweet and clean. There is among men a great tendency to idleness. We sometimes hear the idea expressed that men who labor and provide have not the same opportunity to be useful and happy as those who have nothing pressing upon them to perform, as if having nothing definite to do would enhance our happiness. Such an idea is contrary to reason and experience. A foreigner who had travelled extensively through many parts of the old world as well as the new, was asked if he observed any one quality more than another that could be regarded as a common or universal characteristic of our species. He answered in broken English, "Me tink dat all men love lazy." Brethren, may this never be a characteristic of any of us. May it be our desire and aim to make provision for ourselves and for our families, remembering, that "if any man will not work neither shall he eat." Let us not be drones or idlers. Let us hear the words of one whose life was a constant service—one scene of unremitting toil. "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." Denied the faith, for it is a part of the revealed will of the Parent of all good that we should provide. I am happy to know that you, my brethren, of the Independent Order of Foresters, have not only endeavoured to provide for yourselves but also for your wives and little ones; and that not only for the present but for time to come. I am happy to know that should anything, in the providence of God, happen you, your loved ones will not be left destitute, or thrown on the charity of the world. May heaven ever bless you in your endeavors to make suitable provision for those depending upon your forethought and toil.

What are we to provide? is the next important consideration. "Things" is the term used in the text. A word of large proportions, but it will not be our aim to travel over all the ground covered by this expression. While we do not wish to narrow the bounds or enclose the area described by the apostle, yet we must be definite and confine ourselves to a few particulars. Things necessary must be provided, our real wants must be met. Among our temporal needs may be mentioned food. Hunger or appetite is not an evil to be mortified, but a blessing to be highly valued. Health is promoted by simplicity, regularity and moderation in eating. "Waste not, want not." An old divine said, "He that eats till he is full, is quite a beast; and he that drinks till he is drunken is worse than a beast." Our Order would have us be temperate in all things. Our families need food suitable for their ages and employments. This we may rest assured is quite within our power to provide if we follow the dictates of reason and do the will of our Father above. "If ye walk in my statutes, the land shall yield her increase, and ye shall eat your bread to the full, and dwell in your land safely." Let us not forget the soul needs food as well as the body, and this we must strive to obtain. Among our temporal needs we may mention raiment. This is too obvious to need more than a passing remark. We need

raiment; not the fashionable attire of men who spend most of their time in saying, "What shall we put on?" To be led by every fashion is indicative of a weak, effeminate and worldly mind. On the other hand to be rigidly plain and unyielding carries with it an air of disagreeable singularity. There is a simple elegance and neatness which is far more consistent than all the fashionable ornaments of the gay, or the fastidious and peculiar dress of those who run to the other extreme. Here we may say very emphatically, "avoid extremes." Among the things we are called upon to provide may be mentioned home. Some of you have already made provision in this direction. You know,

Mid pleasures and palaces though we may roam,
Be it ever so humble, there's no place like home.

True it is that woman's influence in her own home is almost irresistible. Largely, however, does the welfare of the home depend upon the head of the household. The home cannot be a home in the truest sense of the word if the head of the family acts unworthily. The character of home blessedness is largely dependent upon his conduct and temper. Home will never rise in beautiful proportions if the master of the house be fretful, irritable, peevish and preverse. There is a great difference in the temperament and constitution of men. Some men are always happy and pleasant at home but are not to be relied on when away from home. Others are good enough when away from home—pleasant to every one, but not so at home. Some men are anything but pleasant when at home; things go wrong in the morning, they wake up fretful and unhappy and are very nervous and touchy. It is then that the wife gets a short sentence and the boys and girls look out for short speeches. With others it is when the day is over, and business has been laid aside, when they are tired and jaded with the cares of the day. Their good feelings have all been spent and their seems to be no reserve of pleasantness for the family at home. Let us see that at our homes hearts beat true to each other and the greatest amount of forbearance is manifested. If a man has any good feeling and cheerfulness let them be displayed at home. Home is indeed a divine institution—an emblem of heaven. Peace should be the aim of all its members; each one should studiously avoid every look, expression, thought or word that would in any way cause a disturbance. Our homes are the glory of our country and the pride of our hearts. Whatever storms may prevail outside, home is our kingdom; here we find happiness. Brethren, clear out of this hallowed spot everything that is false, selfish, snappish, unpleasant, impulsive or unbecoming in any degree. Cherish all that is true, tender, thoughtful, loving, kind and considerate. Provide a home that shall be the brightest spot on earth, where no feuds shall break out, no discords shall come, but where love and harmony shall always prevail. Thus let us provide "things," and not expect others to do it for us. Let us cultivate a manly spirit of self-help and independence. "God helps those that help themselves." Brethren of the I. O. F., I am pleased to know that you have, by your frugal habits and shrewd foresight, provided food, raiment and home for your wives and children should the King of Terrors at any time arrest you in the journey of life. There must be to you, as well as to myself, satisfaction in feeling that you have made some wise provision for the future.

We are exhorted to "provide things honest in the sight of all men." "Whatsoever ye do, do all to the glory of God." All is vain in human labor unless principles of truth and justice are in it. "Except the Lord build the

house, they labor in vain who build it; except the Lord keep the city, the watchman watcheth in vain." Man cannot be happy in all his plans and labors unless they spring from the inspiration of an honest heart and pure motive. If the tree be corrupt it cannot bring forth good fruit. For our own present and future good there should be honesty in all things. The wise man said, "Bread of deceit is sweet to a man, but afterwards his mouth shall be filled with gravel." Wealth may be gotten by fraud, property may be acquired by dishonesty, and wealth and property so obtained may appear very pleasant for a time, but it must in the end cause disappointment and suffering. It was so with Achan and his wedge of gold. It was so with Gehare and his talents of silver. It was so with Judas and his thirty pieces of silver. What to these at first appeared to be bread, proved, when they had it in their mouth, to be gravel. "Divers weights are an abomination unto the Lord, and a false weight is not good." Things that are not honest are an abomination unto the Lord wherever they exist. Is it in trade? "Just balances, just weights, a just ephah, and a just line shall ye have; I am the Lord your God, which brought you out of the land of Egypt." Is it in society? "Therefore all things whatsoever ye would that men should do to you, do ye even so to them; for this is the law and the prophets." Is it everywhere? "Thou shalt not have in thy bag divers weights, a great and a small. But thou shalt have a perfect and a just weight, a perfect and just measure shalt thou have; that thy days shall be lengthened in the land which the Lord thy God giveth thee. For all that do such things and all that do unrighteously, are an abomination unto the Lord thy God." Thomas Carlyle says: "I tell thee there is nothing else but justice; one strong thing I find here below—the just thing, the true thing. My friend, if thou hadst all the artillery of Woolwich at thy back in support of an unjust thing, and infinite bonfires visibly waiting ahead of thee to blaze centuries to come for thy victory on behalf of of it, I would advise thee to call "Halt!" to sling down thy baton and say, "In God's name, No!" Allow me to say a word in reference to labor and wages. Fair wages for work well performed is a provision of natural justice which receives everywhere the sanction of sacred truth. The violation of this provision meets in scripture the severest reproof. "Behold, the hire of the laborers, who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth." Such passages apply with a large degree of force and accuracy to the absence of due remuneration for useful labor. Whilst the words cannot, in many instances, be taken in their literal meaning, yet we may truly assert that a state of society in which there is a vast amount of wealth and increase of luxury on one hand, and an inadequate payment for labor on the other is at variance with the precepts of scripture and the true brotherhood of man. There is another kind of injustice that might receive our attention, which has not received quite so much attention as that injustice with which manufacturers and capitalists are charged. Every workingman, laborer, or clerk who engages with his employer for a certain sum of money sells his service to his employer. We sell our time and service as well as the products of our skill and labor. A mechanic sells his labor to his master, a clerk sells his labor and time to his employer, and the farm-servant sells his strength and hours to the agriculturer.

If one of these, who is employed to labor for 8 or 10 hours a day, spends an hour of that time in reading the newspaper or otherwise neglecting the business, he is dishonest to the extent of taking what does not belong to him. If a store keeper gives me 14 ounces for a pound he is cried down as dishonest, and rightly too, but he is not more so than the assistant who, instead of caring for his employer's interests, puts no energy into his work and no thoughtfulness into his service. There should be no idling during the hours in which we are employed for another. Horace Greely says, "The darkest hour in the history of any young man is when he sits down to study how to get money without honestly earning it." Brethren, let us rise to the full requirements of the text. Wherever our lot may be cast let us be industrious, energetic, faithful and true; we are brotherhood caring for each other's interests and welfare. Providing things honest in the sight of each other we shall so far provide things honest in the sight of all men. May we in our friendship be a help and blessing to each other, remembering that true friendship is the action of one soul upon another for the mutual advantage of both. "Behold, how good and how pleasant it is for brethren to dwell together in unity." May we ever learn to do, what our Order if rightly administered will accomplish, "Bear one another's burdens and so fulfill the law of Christ." And when the Father of the spirits of all flesh shall see fit in his wisdom and goodness to remove us from this earthly dwelling place may we find a seat at his own right hand. Amen.



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GRIP'S COMIC ALMANAC.

We have received from the Grip Printing and Publishing Co., of Toronto, a copy of their celebrated Canadian Comic Almanac for 1887. It more than keeps up the reputation of this Annual, which has now reached its 27th year,—the great variety of the illustrations, and the first-class character of the humorous matter making it a decidedly attractive book. Everybody will want it; and its price will not be an obstacle. Though eight pages of matter have been added, it still sells at 25 cents, and may be had from the publishers or at the bookstores.



The Shannon system of filing papers is now, in Canada, the most extensively used system, and amongst our numerous patrons to whom we refer is the highly esteemed editor of this journal.

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THIRTY-THIRD & LAST DEGREE

As organized by Ill. JOSEPH CERNEAU,
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and dependencies.

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33RD AND LAST DEGREE OF THE ANCIENT
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ORGANIZED BY THE Ill.
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Actuaries' Mortality Tables.

The following extracts are taken princi- pally from the *Budget* and other first class Insurance Journals, and must therefore be reliable:

A Mr. Milne, from an extensive collection of vital statistics in and around Carlisle, England, constructed in the year 1781, what is known as the "Carlisle Table." This table was thereafter made the mortality basis, used by the life companies in their business, showing the "expectation of life," as follows:

At age 20 to be yet 41.5 years.

25	"	"	37.9	"
30	"	"	34.3	"
35	"	"	31.0	"
40	"	"	27.6	"
45	"	"	24.5	"
50	"	"	21.1	"
55	"	"	17.6	"
60	"	"	13.3	"

—a total of 9 lives to live 249.8 years, or an average of 27½ years each.

In the year 1837 the experience of 17 British companies were compiled into a table, known as the "Actuaries' table of mortality, showing the "expectation of life" as follows:

At age 20 to be yet 41.5 years.

25	"	"	39.0	"
30	"	"	34.4	"
35	"	"	30.9	"
40	"	"	27.3	"
45	"	"	23.7	"
50	"	"	20.2	"
55	"	"	16.9	"
60	"	"	13.8	"

—total of 9 lives to live 246.7 years, or an average of 27½ years each.

In 1869 the experience of 20 British Companies was compiled in a similar manner to that of 1837, and known as the "New Actuaries' Table," showing the expectation of life as follows:

At age 20 to be yet 41.98 years.

25	"	"	34.44	"
30	"	"	34.75	"
35	"	"	31.15	"
40	"	"	27.15	"
45	"	"	23.98	"
50	"	"	20.51	"
55	"	"	17.44	"
60	"	"	13.99	"

—a total of 9 lives to live 249.39 years, or an average of 27½ years each.

Mr. Sheppard Homans, the then actuary of "The Mutual Life Assurance Company" of New York (now the largest company in the world), compiled a table from the "ex- perience of that company, showing the "ex- pectation of life" as follows:

At age 20 to be yet 42.2 years

25	"	"	38.8	"
30	"	"	35.3	"
35	"	"	31.8	"
40	"	"	28.2	"
45	"	"	24.5	"
50	"	"	20.9	"
55	"	"	17.4	"
60	"	"	14.1	"

—a total of 9 lives to live 253.2 years, or an average of 28 years each.

When it is taken into consideration that the first three of these tables were con- structed, the first two fifty years apart, and the third thirty-two years later; that the subjects must have been entirely different, their situations and circumstances altogether varied, the similarity of these tables in their practical results should fairly prove to any unbiased mind their correctness and re-

liability. The latter table s, again, actual experience, totally independent of either of the former, being on American lives, and yet the result proves the correctness of the others, the total variation being only one half year on the average expecta- tion.

These mortality tables show that the per- centage of risk at the following ages is:

At age 20	\$7.29	per \$1,000.
" 25	7.77	" "
" 30	8.52	" "
" 35	9.29	" "
" 40	10.36	" "
" 45	12.21	" "
" 50	15.94	" "
" 55	21.66	" "
" 60	30.34	" "

This shows that at age 20, \$7.29 will cover risk on \$1,000 on each member ex- pecting to die in that year, while at age 60 the risk is \$30.34, or over four times as much.

The following are the rates charged by the Independent Order of Foresters at the respective ages given in the above tables:

At age	Monthly rate	Cost per year per \$1,000.
20	\$ 62	7.44
25	67	8.04
30	72	8.64
35	78	9.36
40	88	10.56
45	1.02	12.24
50	1.45	17.40
54	1.85	22.20

At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.42
Management Expenses	6.50
Reserve Fund	7.78

\$22.70

Comparative Table of costs.

For \$1,000 of Insurance per year in the

Years old.	Canada Life.	New York Life.	Confederation.	I.O.F.	Expectation Life in Years.	Approximate Total Cost for \$1,000 in the I.O.F.
18	\$16.80	\$19.89	\$16.20	\$7.20	44.3	\$318.98
19	16.80	19.89	16.20	7.33	43.8	319.15
20	16.80	19.89	16.20	7.44	43.3	319.96
21	16.80	19.89	16.60	7.58	41.5	313.74
22	17.20	19.89	17.00	7.68	40.9	314.11
23	17.70	19.89	17.44	7.80	40.2	313.53
24	18.30	19.89	17.92	7.92	39.5	312.84
25	19.00	19.89	18.40	8.04	38.8	311.95
26	19.60	20.40	18.92	8.16	38.1	310.85
27	20.30	20.93	19.44	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.28
29	21.60	22.07	20.60	8.52	36.0	306.72
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.88	8.76	34.6	303.06
32	23.60	24.05	22.56	8.88	33.9	301.03
33	24.30	24.78	23.28	9.00	33.2	298.80
34	25.00	25.56	24.00	9.12	32.5	296.40
35	25.70	26.38	24.84	9.36	31.8	297.64
36	26.50	27.25	25.68	9.60	31.1	298.56
37	27.50	28.17	26.56	9.84	30.4	299.13
38	28.50	29.15	27.52	10.08	29.6	298.36
39	29.50	30.19	28.52	10.32	28.9	298.24
40	30.50	31.30	29.60	10.56	28.2	297.70
41	31.50	32.47	30.72	10.80	27.5	297.00
42	32.50	33.72	31.96	11.04	26.7	294.76
43	33.50	35.05	33.24	11.40	26.0	296.40
44	34.70	36.48	34.64	11.76	25.4	297.78
45	35.90	37.97	36.04	12.24	24.5	297.38
46	37.00	39.58	37.60	12.84	23.8	295.50
47	38.20	41.30	39.24	13.68	23.1	316.00
48	39.40	43.13	40.96	14.64	22.4	327.68
49	40.90	45.09	42.76	15.60	21.6	349.96
50	42.00	47.18	44.72	17.40	20.9	380.36
51	44.00	49.40	46.76	18.60	20.2	375.78
52	46.70	51.78	48.96	19.90	19.5	385.26
53	49.00	54.31	51.24	21.00	18.8	394.80
54	51.40	57.02	53.68	22.20	18.1	401.82

