

THE INDEPENDENT

# FORESTER



THE OFFICIAL ORGAN OF  
THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY  
IN THE LAND



FOUNDED  
17<sup>th</sup> JUNE, 1874  
INCORPORATED IN ONTARIO  
SEPTEMBER, 1878.  
DOMINION INCORPORATION  
MAY, 1889.  
LICENSE BY INSURANCE  
DEPARTMENT OF CANADA  
MAY, 1895



NUMBER OF MEMBERS 1st SF . 1899

**149,343**

SURPLUS FUND 1st OCT., 1899

**\$3,613,219.83**

P. J. Edwards

Vol. XX.

Toronto, Ont., Oct. 16, 1899

Number 4

366  
F76

(ASSESSMENT SYSTEM)

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

Rates of Monthly Assessments.

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

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Table with 7 columns: Age, \$500, \$1,000, \$2,000, \$3,000, \$4,000, \$5,000. Rows show monthly assessment rates for ages 18 to 54.

To secure these benefits it is necessary to pay an Enrollment Fee of \$1.00 and a Registrar's Fee of \$1.00.

The rates for monthly assessments are as follows:

Table with 8 columns: At Age of, Monthly Assessment, At Age of, Monthly Assessment, At Age of, Monthly Assessment, At Age of, Monthly Assessment. Rows show rates for ages 18 to 25.

Our Investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with Governments and with sound monetary institutions...

Invested Funds.

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

Table listing investment categories and amounts: Deposit Inv. Dept. Canada, United States Government Bonds, Real Estate and First Mortgages on Real Estate, Debentures, Deposit Receipts, National Bank of La-Crosse.

From the above it will be seen that we have already an invested SURPLUS FUND of

\$3,385,311.22.

No portion of the funds thus invested can be withdrawn except by the joint cheques of the undermentioned officers who comprise the Executive Council.

- List of Executive Council members: S. J. B., Cronhyatskha, M.D., Editor International Good Templar, Toronto; P. S. O. B., The Hon. Judge W. Wedderburn, Q.C., Hampton, N.B.; S. V. C. B., Victor Morin, Montreal, Que.; S. Secretary, John A. McGillivray, Q.C., Toronto; S. Treasurer, J. A. Collins, Toronto; S. Phys., T. Millmaz, M.D., Toronto; S. Coun., Hon. Elliot Stevenson, Detroit, Mich.

With what we have in the current bank account, our total surplus on hand at last report (last Conv.) was the magnificent sum of

\$3,513,219.33.

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

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional.

The Benefits are as follows:—(1) During each separate continuous sickness, a payment of \$3.00 a week for the first two weeks, \$5.00 a week for the next ten weeks; and at the discretion of the Executive Council a further sum of \$3.00 a week for the next twelve weeks; (2) a payment of \$50 towards funeral expenses, on the member's death, to his beneficiary.

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# The Independent Forester

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OCTOBER 16TH, 1899.

No. 4.

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of Foresters.

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A. ROSE, THE INDEPENDENT FORESTER, To-  
ronto, Ont.

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

TORONTO, CANADA, OCTOBER 16, 1899.

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

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

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

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

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

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

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

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

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

## Editorial.

The Surplus on the 30th of Septem-  
ber, 1899, stood at \$3,613,219.83.

\*\*

One sign of the return of good times is when the  
lodgeman beautifies his lodge room. It is as sure  
a token as the nesting of the robins. Court Pen-  
obscot, of Old Town, Maine, is one of the most re-  
cent witnesses to testify the growth of prosperity  
by the magnificence of its Court-room.

\*\*

We always knew the New Jersey brethren were  
diabolically ingenious in the invention of novel  
forms of entertainment. Their latest achievement  
is a Hod-Carriers' Race.

\*\*

The office of the High Court of the North of  
Ireland has been removed from 5 Royal Avenue to  
18 Wellington Place, Belfast, next door to the  
Y.M.C.A. building.

\*\*

The Courts in Ontario have begun their usual  
fall spurt in initiations. Court Sherwood Forest,  
No. 3105, of Toronto, solemnized its September  
meeting by initiating twelve.

\*\*

The Executive Council at its meeting Oct. 2,  
1899, decided that all members of the Order who  
would thereafter engage as grinders of plows with  
emery wheels, and in kindred occupations, will be  
rated in the Extra Hazardous Class. This applies  
to all applicants for membership as well.

\*\*

Everybody who has ever heard the Supreme  
Chief Ranger on the platform knows something of  
his accomplishments as a language artist. An  
early number of THE INDEPENDENT FORESTER will  
present evidences of his skill as a picture-maker.

\*\*

Private advices from the Pacific Coast confirm  
our previously entertained belief in the persuasive-  
ness of the Supreme Secretary's eloquence.

The Forester's ambition to girdle the world seems likely to be accomplished before the close of the nineteenth century.

\* \* \*

Every Forester should read Official Circular No. 7, which appears on page 102 and then make haste to secure the application of every likely candidate for membership within his reach. The opportunity now presented of getting them into the Order "on the ground floor" may not occur again.

## "A Deficit of over Thirty Million Dollars in the I. O. F."

The above is the heading of an editorial which recently appeared in *Money and Risks*, a journal whose editor and manager is no less a personage than our esteemed Brother W. S. Milne, Past High Chief Ranger of Central Ontario.

That the Supreme Chief Ranger, when instituting the High Court of Central Ontario, made no mistake in selecting Bro. Milne for the second highest office in the new High Court, has now been amply demonstrated by this editorial in *Money and Risks*. It is said that when the editor and manager and his co-proprietors are duly enumerated they form a very respectable percentage of the whole number of those who patronize this great exponent of financial and insurance acumen. Believing it to be true that not one in a thousand in Toronto, and not one in a hundred thousand in Canada, outside of Toronto, and not more than one in seventy millions in the United States have ever even heard of *Money and Risks*, we have decided not only to let the half a million readers of THE INDEPENDENT FORESTER know that there is such a journal, but also to let them read an extract from the able editorial of our esteemed Past High Chief Ranger, and thereby let them learn and inwardly digest how manfully he is upholding the banner of Independent Forestry, and how diligently he is promoting the highest and best interest of the Order. The following is what Bro. Milne says of the financial status of the I. O. F. :

### "A Deficit of Over Thirty Million Dollars in the I. O. F."

The alleged surplus of the Independent Order of Foresters has been heralded *ad nauseam* through the press for some years, in spite of the fact that insurance men repeatedly stated that the I. O. F. had no surplus if the Company's liabilities were properly valued. Hitherto no liability has been stated in the Order's reports of the present value of its future liabilities, so that the funds in hand over and above current liabilities have been regarded as surplus. However, the Order has recently had to comply with the regulations of the British Board of Trade, which required a valuation of the policy liabilities. The Executive of the Order apparently retained a British

actuary to make a valuation of the policies, and he has done so upon two bases. He first assumed that the business of the Order was regular level premium Whole Life business, that the certificate holders would pay the same premiums in the future as they are paying now, that 5 per cent. should be deducted from the premiums for expense of management, that the Order would earn and set aside interest at the rate assumed in the valuation, and that the policies would mature from time to time by death. It will be of extreme interest to our readers to know what the result of this valuation has been, and, it will no doubt come as a great surprise to many to learn that when a valuation is made on this basis, the *Independent Order of Foresters shows a deficit of over \$30,000,000*. In other words, if the members of the Order are not expected to pay increased premiums, and if their policies be continued until death, then the Order should have in hand some thirty-three million dollars more than it really has. When the members of the Order come to realize the tremendous force of the circumstances, we think it cannot but strike consternation through its ranks, but we know that every effort will be made to throw dust in the eyes of its members and that they will not realize the real importance of this valuation until it is too late."

We desire to call special attention to one or two points in the foregoing. It will be noted that Bro. Milne has been nauseated and disgusted at the persistent publication of the fact that the I. O. F. has a surplus, or an "alleged surplus," as he more euphoniously puts it, "in spite of the fact that insurance men have repeatedly stated that the I. O. F. had no surplus if the Company's liabilities were properly valued." We have italicised the above quotation from Bro. Milne's editorial, because insurance men of the same calibre and want of knowledge of insurance principles and practices as the Past High Chief Ranger have frequently uttered those very words, and they have always said them in italics. It is true that we have always been under the impression that when Bro. Milne and his insurance friends have said such things of the I. O. F. they have been simply lying—under a grievous mistake.

That "impression" has now developed into a certainty, for the British Actuary who recently made the "valuations" of the I. O. F. policies is not a Forester, nor a fraternalist in any sense of the term. He is, as a matter of fact, a distinguished member of the Institute of Actuaries of Great Britain, and is the actuary of one of the great old line insurance companies in England. After making a most careful and exhaustive examination of the I. O. F., which occupied him and a large staff of clerks in the neighborhood of nine months, this eminent insurance authority has declared that the I. O. F. has a substantial surplus. But we will let him speak for himself.

In his Valuation Report, which was accepted without question by the Board of Trade in London, England—the Insurance Department of Great Britain—he makes the following observations ;

“The results of the Valuation :—

(1) **There are no profits within the meaning of the Act, but the Fund is at present £27,455 more than is necessary to provide for the Current Term risks, and the provision for premiums ceasing at age 70, as explained in answer to question II.”**

These are the conclusions of an old line actuary of note and reputation regarding the financial status of the I.O.F., after making due examination in accordance, he tells us, with what is “probably the truest available method ;” and the other distinguished actuary who advises the British Government upon such matters, declares in effect that the actuary who had examined the I.O.F. was right in his conclusions, and passed the Valuation Report without question. “Not so,” says Bro. Milne. On the contrary, “if the members of the Order are not expected to pay increased premiums, and if their policies be continued until death, then the Order should have in hand some thirty-three million dollars more than it really has.”

In other words, instead of having a substantial surplus, the Order is staggering under “a deficit of over thirty million dollars.”

Our readers will be glad to learn that the Past High Chief Ranger has not manufactured this statement out of whole cloth, but that he has the authority of the Valuation Report for his conclusions, being based on the following declarations of the Actuary, to wit :

“The Policies are valued, on the one hand, as Term Assurances where the unexpired term is taken into account, together with a full reserve on an estimated assumption that ten per cent. of surviving lives will remain in force until age 70, when the assurances are at risk without further payment of any contributions whatever; *this is probably the truest available method*; but, on the other hand, the contracts have been fully valued on the hypothetical basis of all assurances maturing by death at existing rates (which cease at age 70), without extra call, or regard to the effects of accession and secession of business. This latter course is taken in order to conform to the requirements specified in the Schedules of the Act, and the present value of such contributions is ascertained, together with the present value of the full amounts assured :—but, as the assumptions imported are at distinct variance with both the Constitution and the experience of the Order, the resulting figures convey no definable significance.”

Thus the Actuary tells us that by assuming conditions which do not exist, and by importing assumptions which “are at distinct variance” with the facts in the case, we get certain figures which, as a matter of course, “convey no definable significance,” except to men like Bro. Milne. To them, but especially to Bro. Milne, the resulting figures convey a tremendous significance. Those who know Bro. Milne best and understand his far-

searching mental vision, will agree with our view that when Bro. Milne said “there was a deficit of over thirty million dollars in the I.O.F.,” basing such statement on figures which, in the opinion of an able actuary, conveyed “no definable significance,” the Past High Chief Ranger simply meant to call attention to the fact that we had taxed our membership over thirty million dollars less than an old line company would have done had it been in our place. What greater praise could be uttered of the I.O.F. than this, which is undoubtedly what Bro. Milne meant when he said there was a deficit over thirty million dollars in the Order. Properly interpreted Bro. Milne intended to say as follows :

“The I.O.F. has distributed, in the past quarter of a century, millions upon millions of dollars to the widows and orphans of deceased Foresters, the majority of whom were in the humbler walks of life, whose widows and orphans therefore had all the greater need of the Benefits of the Order, at a cost to the membership of *over thirty million dollars less* than would have been charged by an Old Line Insurance Company.”

We would be remiss in our duty did we not also say it is our conviction that Bro. Milne’s persistent efforts to direct attention to the Valuation Report of the I.O.F. and his editorial on the subject, proves conclusively to us that the Past High Chief Ranger is extremely anxious to show his gratitude to the Supreme Chief Ranger for making him a “Ruler” in Forestry, and that whatever else others may do he, at any rate, will always be found promoting the highest and best interests of the Order.

For instance, we learn that only a few days ago Bro. Milne, being in the midst of an admiring company, said to one of them, an insurance man :

“Ah—have you seen the Quinquennial Valuation Report of the Foresters?”

“No. What about it?”

“Oh, nothing much. Ah—only that there is a deficit of over thirty million dollars in the I.O.F.”

“Thirty million dollars! You don’t say so.”

“Yes, thirty million dollars! I will send you a copy of the Report. I got a number of them from headquarters the other day. You see—ah—I am a Past High Chief Ranger and can get things.”

“Oh, you are, are you? You don’t mean to say that you are still connected with them.”

“Well, y-es.”

“I am surprised at that. If I were connected with an Order which was thirty million dollars behind, I’d soon get out.”

“Well, you see—ah—you don’t understand it all.”

"Oh, I see! There is something behind it, is there?"

"Well, the Supreme Chief Ranger paid \$500 a year to a paper that was not half as influential as *Money and Risks*, to keep it——."

"Could that be possible?"

Then the company smiled audibly at this last question.

Surely no man in his senses could honestly declare that there was "a deficit of over thirty million dollars in the I.O.F.," and offer as proof the Valuation Report in question, in which the reader could see for himself the statement of the Actuary who made the report that "The Fund is at present £27,465 more than is necessary."

Surely knowing how high-minded and honorable a man is our Past High Chief Ranger, no one could possibly believe anything else than that the good Brother mentions the "thirty million deficit" simply to excite the curiosity of friends and thus lead them to read the Valuation Report for themselves. Our only apprehension in connection with this matter lies in the historical fact that once upon a time for doing much less, a gentleman, by the name of Ananias, was struck dead.

Some Errors Corrected.

We have received an interesting letter from Bro. Edwin Tench, dated Marengo, Mich., 1st Sept., 1899, from which we make the following extracts:

Dear Sir,—In the last number of "The Forester," our worthy Supreme Chief tries to prove that the new rates of our Order still leaves the mortuary and expense dues below the best of the old line Life Insurance Companies. If the facts are all given he cannot make it out, i.e., I think he cannot. Of course, I am open to conviction. Take one Company, the Northwestern Mutual, of Milwaukee, Wis., of which I am a member, and for which I have secured several members lately. A whole life policy at my age, 49, would cost me \$16.17 per year, including everything. In twenty years the total cost would be \$923.40. In the Foresters \$793. Making former \$215.40 more than the Foresters.

But, so far the Foresters have not paid a dividend, that I ever heard of, while in the Northwestern the dividends would approximate \$283.62. Thus cutting the cost down to \$639.77 in the Northwestern; a difference of \$68.23 in favor of that society.

Old line insurance has some privileges which our I.O.F. does not possess, such as loan values, cash surrender values, paid up insurance, etc.

Now do not construe me as finding fault with the I.O.F. I presume the Supreme Court came to the conclusion that the advanced rates were necessary to the perpetuity of the Order, and no doubt they are correct. All the fraternal benefit societies will have to come to it or go to the wall.

There is one other thing I should have said. In our I.O.F. a member must pay until death or total disability has been proven, or until he reaches the age of seventy, or forfeit everything. There is not a solitary non forfeitable feature about the Order.

I carry one thousand with you at the old rates, joined at 45, and pay \$1.02 monthly for mortuary dues, or \$1.22, covering everything. That is "very cheap" insurance, and I intend to hold on to it as long as the Order is as stable as it now appears to be.

I would recommend to anyone old line insurance as the cheapest as well as the most satisfactory.

Yours in L., B. and C.,  
EDWIN TENCH.

There are some errors in the good brother's calculations. For instance, he assumes that all

policyholders in the Northwestern Mutual, which, by the way, is one of the best of the old line companies, would cease paying premiums at age 69, which is not true. Some of the policyholders will likely live to 75 years of age, and perhaps some will reach four-score years, and all these must pay till death comes to their relief. The expectation of life at age 49, as per the Meech table, which represents the experience of 30 American insurance companies, is 21.95 years, say 22 years. If we take this as the basis, how do the figures stand computing them at 4 per cent. interest, which is only fair and proper.

The relative cost in the two corporations for an insurance of \$1,000 would stand thus:

| Name of Company.               | Term in Years. | Annual Premium. | Paid in Principal. | Paid in Interest. | Total Cost of Insurance. |
|--------------------------------|----------------|-----------------|--------------------|-------------------|--------------------------|
| Northwestern Mutual            | 22             | \$46.17         | \$1,015.74         | \$628.74          | \$1,644.48               |
| Independent Order of Foresters | 21             | 32.40           | 680.40             | 396.83            | 1,077.23                 |

While everybody who has had actual experience with the payment of dividends by the old line companies admits that there is some difference between the promises made when taking out a policy, and the actual performances of a company, and that dividends for the policyholders in insurance companies are becoming more and more uncertain in their quantities. We will take the brother's own figures on the point, and grant that the Northwestern Mutual will have paid the brother, when he reaches his expectation of life, dividends to the extent of \$283.62. This would leave the cost in favor of the I.O.F. of \$283.62, less the interest on the dividends paid which could not be very much.

But the brother will probably say that these figures are not fair because \$32.40 do not represent the whole cost of membership in the I.O.F., which is true, as a Forester has to pay, besides the annual rate of premiums, the Court dues, the High Court dues and the Extension of the Order Tax, amounting to, say, 40 or 50 cents a month extra.

When, however, it is remembered that for this extra payment a Forester receives extra benefits which are not given by the Northwestern Mutual, in the shape of (a) a Court room to attend and spend a social evening, taking, in a measure, the place of a "Club," (b) free medical attendance, and (c) the attendance of watchers and trained nurses during illness, we think every fair-minded person will say I am right in keeping the extra payments to offset the above-mentioned extra benefits. Surely no one will question that the one benefit mentioned, that of free medical attendance, is worth the whole extra fees required.

That leaves us the Total and Permanent Disability Benefit to offset such benefits in the Northwestern Mutual, as the brother mentions, viz.:—"Loan values, cash surrender values, paid up insurance," and we would still have the Old Age Benefits and Pension and Burial Benefits to offset the "etc." mentioned by the brother.

In the following table there will be found comparisons between the I.O.F. and one of "The Giants," viz., the New York Life, which we think establishes beyond question that the brother is in error when he supposes that an insurance in the I.O.F. costs anything near as much as in an old line company of repute. These comparisons are equally applicable to the I.O.F. and the Northwestern Mutual.

TABLE No. 1.

| The Benefits given by the I.O.F. for the rates attached hereto.       | Age. | I.O.F. Annual Rates. | New York Life Premium Rates. | The Benefits given by the New York Life for the rates attached hereto. |
|---|------|----------------------|------------------------------|--|
|   | 18   | 9.12                 |                              |  |
|   | 19   | 9.36                 |                              |  |
|   | 20   | 9.60                 |                              |  |
|   | 21   | 9.84                 | 19.62                        |  |
|   | 22   | 10.03                | 20.06                        |  |
| 1. Mortuary Benefit Assurance of \$1,000 at death.                    | 23   | 10.32                | 20.51                        | 1. Assurance of \$1,000 at death.                                      |
|   | 24   | 10.80                | 20.99                        |  |
|   | 25   | 11.28                | 21.49                        |  |
|   | 26   | 11.76                | 22.01                        |  |
| 2. Bonus dividends to members.  | 27   | 12.24                | 22.56                        | 2. Bonus dividends to members.   |
|   | 28   | 12.72                | 23.11                        |  |
|   | 29   | 13.20                | 23.74                        |  |
| 3. Total and Permanent Disability Benefit \$500.                      | 30   | 13.68                | 24.38                        | 3. Nil.  |
|   | 31   | 14.16                | 25.03                        |  |
|   | 32   | 14.64                | 25.75                        |  |
|   | 33   | 15.12                | 26.50                        |  |
| 4. Relief from further taxation immediately on disability.            | 34   | 15.84                | 27.28                        | 4. Nil.  |
|   | 35   | 16.56                | 28.11                        |  |
|   | 36   | 17.28                | 28.98                        |  |
|   | 37   | 18.00                | 29.99                        |  |
| 5. Relief from further taxation at age 70.                            | 38   | 18.72                | 30.88                        | 5. Nil.  |
|   | 39   | 19.44                | 31.91                        |  |
|   | 40   | 20.16                | 33.01                        |  |
| 6. Old Age Disability Benefit, or Old Age Pension after age 70 years. | 41   | 21.12                | 34.16                        | 6. Nil.  |
|   | 42   | 22.03                | 35.30                        |  |
|   | 43   | 23.04                | 36.70                        |  |
|   | 44   | 24.00                | 38.08                        |  |
|   | 45   | 24.96                | 39.55                        |  |
|   | 46   | 26.16                | 41.12                        |  |
| 7. Burial Benefit.  | 47   | 27.84                | 42.70                        | 7. Nil.  |
|   | 48   | 30.00                | 44.57                        |  |
| 8. Nil.   | 49   | 32.40                | 46.46                        | 8. Surrender values.   |
|   | 50   | 34.80                | 48.48                        |  |
|   | 51   | 37.20                | 50.62                        |  |
|   | 52   | 39.60                | 52.91                        |  |
|   | 53   | 43.20                | 55.35                        |  |
|   | 54   | 47.80                | 57.95                        |  |

It will be noted that the rates of the I.O.F. are from 37 to 50 per cent. less than those of the New York Life, yet the I.O.F. gives for such rates five substantial benefits more than the New York Life gives to its policyholders for its premiums, which, for convenience of comparison, have been placed in juxtaposition to the I.O.F. rates.

MORE BENEFITS FOR LESS MONEY.

Thus, for a little more than two-thirds of the cost in the New York Life, the I.O.F. will give you the following benefits more than the New York Life will give you for its higher premium rates, viz.: the Total and Permanent Disability Benefit, the Old Age Disability Benefit or the Pension Benefit, the Burial Benefit, and last, though not least, relief from further taxation at age 70 years, when such a Benefit is most needed, especially by the industrial classes. The only benefit given by the old line companies which is not given by the I.O.F. is a surrender value, and this benefit only applies to those who drop out. The persistent members get no benefit whatever from this feature of the old line system. The overpayments made by a policyholder in an old line company from which surrender values are paid is not paid to the beneficiary of the policyholder when he dies, but goes into the pockets of the shareholders.

We ask the brethren to examine the following table showing how much the assessments paid by the members of the I.O.F. at each age from 18 to 54, both inclusive, will amount to at "Expectation of Life." per the Meech table, or at age 70 years, improved at 4 per cent. after deducting 5 per cent. for management expenses. They will find that the table demonstrates the sufficiency of the rates of the I.O.F., as well as that they are at the lowest

possible point consistent with safety and financial soundness. The table also gives the "minimum" net rates said to be absolutely necessary for an insurance of \$1,000 by the Committee of the National Fraternal Congress, J. Howard Hunter, the able Superintendent of Insurance of Ontario, and by L. M. Fouse, Actuary of Philadelphia. It establishes the fact that the I.O.F. rates are the true "minimum rates," because they are less than any of the other given "minimum rates," and yet as already stated they are quite sufficient to meet all demands.

TABLE NO. 2.

| Age | Fraternal Congress Minimum Monthly Rates. | Hunter's Minimum Monthly Rates. | Fouse's Minimum Monthly Rates. | I.O.F. Gross Monthly Rates. | 5% Deduction for Expenses. | Net Annual Rates. | Product of Net Annual Assessments at Expectation of Life for Age 70, at 1%. |
|-----|---|---------------------------------|--------------------------------|-----------------------------|----------------------------|-------------------|---|
| 18  | \$ . . .                                  | \$ 84                           | \$1.12                         | .76                         | .46                        | 8.66              | \$1.30  |
| 19  | . . . .                                   | 87                              | 1.15                           | .78                         | .47                        | 8.81              | 1.017   |
| 20  | . . . .                                   | 90                              | 1.18                           | .80                         | .48                        | 9.12              | 1.043   |
| 21  | .93                                       | 93                              | 1.22                           | .82                         | .49                        | 9.35              | 1.010   |
| 22  | .96                                       | 96                              | 1.25                           | .84                         | .50                        | 9.58              | 1.026   |
| 23  | .98                                       | 99                              | 1.28                           | .86                         | .52                        | 9.80              | 1.014   |
| 24  | 1.01                                      | 1.02                            | 1.32                           | .90                         | .54                        | 10.26             | 1.013   |
| 25  | 1.04                                      | 1.05                            | 1.36                           | .94                         | .56                        | 10.72             | 1.007   |
| 26  | 1.07                                      | 1.08                            | 1.40                           | .98                         | .59                        | 11.17             | 1.038   |
| 27  | 1.11                                      | 1.11                            | 1.45                           | 1.02                        | .61                        | 11.63             | 1.030   |
| 28  | 1.14                                      | 1.14                            | 1.50                           | 1.06                        | .64                        | 12.08             | 1.026   |
| 29  | 1.18                                      | 1.18                            | 1.55                           | 1.10                        | .66                        | 12.51             | 1.012   |
| 30  | 1.22                                      | 1.21                            | 1.60                           | 1.14                        | .68                        | 13.00             | 1.041   |
| 31  | 1.26                                      | 1.25                            | 1.66                           | 1.18                        | .71                        | 13.45             | 1.030   |
| 32  | 1.31                                      | 1.29                            | 1.72                           | 1.22                        | .73                        | 13.91             | 1.010   |
| 33  | 1.35                                      | 1.33                            | 1.78                           | 1.26                        | .76                        | 14.36             | 1.024   |
| 34  | 1.40                                      | 1.38                            | 1.84                           | 1.32                        | .79                        | 15.05             | 1.017   |
| 35  | 1.45                                      | 1.43                            | 1.90                           | 1.38                        | .83                        | 15.73             | 1.025   |
| 36  | 1.51                                      | 1.48                            | 1.97                           | 1.44                        | .86                        | 16.42             | 1.018   |
| 37  | 1.57                                      | 1.53                            | 2.04                           | 1.50                        | .90                        | 17.10             | 1.037   |
| 38  | 1.63                                      | 1.59                            | 2.12                           | 1.56                        | .94                        | 17.78             | 1.036   |
| 39  | 1.69                                      | 1.65                            | 2.20                           | 1.62                        | .97                        | 18.47             | 1.017   |
| 40  | 1.76                                      | 1.71                            | 2.28                           | 1.68                        | 1.01                       | 19.15             | 1.023   |
| 41  | 1.83                                      | 1.78                            | 2.37                           | 1.76                        | 1.06                       | 20.06             | 1.027   |
| 42  | 1.91                                      | 1.85                            | 2.47                           | 1.84                        | 1.10                       | 20.98             | 1.027   |
| 43  | 1.90                                      | 1.93                            | 2.57                           | 1.92                        | 1.15                       | 21.89             | 1.008   |
| 44  | 2.07                                      | 2.01                            | 2.67                           | 2.00                        | 1.20                       | 22.80             | 1.021   |
| 45  | 2.16                                      | 2.09                            | 2.77                           | 2.08                        | 1.25                       | 23.71             | 1.015   |
| 46  | 2.25                                      | 2.18                            | 2.89                           | 2.18                        | 1.31                       | 24.85             | 1.010   |
| 47  | 2.35                                      | 2.32                            | 3.00                           | 2.32                        | 1.39                       | 26.45             | 1.007   |
| 48  | 2.45                                      | 2.38                            | 3.12                           | 2.50                        | 1.50                       | 28.50             | 1.015   |
| 49  | 2.58                                      | 2.49                            | 3.27                           | 2.70                        | 1.62                       | 30.78             | 1.023   |
| 50  | 2.71                                      | 2.61                            | 3.43                           | 2.90                        | 1.74                       | 33.06             | 1.023   |
| 51  | 2.83                                      | 2.73                            | 3.58                           | 3.10                        | 1.86                       | 35.34             | 1.017   |
| 52  | 2.97                                      | 2.86                            | 3.74                           | 3.30                        | 1.98                       | 37.62             | 1.003   |
| 53  | 3.12                                      | 3.00                            | 3.92                           | 3.60                        | 2.16                       | 41.04             | 1.011   |
| 54  | 3.28                                      | 3.15                            | 4.10                           | 3.90                        | 2.31                       | 44.46             | 1.000   |

It will be noted that up to age 46 the I.O.F. rates are lower than those of any of the other proposed "minimum rates," while over the age of 47 they are higher because Foresters cease paying at age 70, while in the other tables the calculations are based on the assumption that payments will cease only with the death of the member. In the I.O.F. it is possible to have the whole amount of the Benefit paid to the member himself.

In conclusion we are glad to learn that the brother is satisfied with his insurance in the I.O.F. and we beg to assure him that the Order is not going to remain stationary in respect of its stability. Now that the revised rates are in force the Order will become more and more stable until it has reached its goal and has become the strongest, safest and cheapest insuring society in the world. We have the system and the intelligence among our membership to accomplish this. Let the good brother help on the good work, and thus have a hand in bringing rich blessings to his friends and neighbors, as well as to generations yet unborn.

### For Financial Secretaries.

In the form which Financial Secretaries are required to use for making their reports to the Supreme Court for the months of January and July is a column in which to enter the occupation of each member. Some Financial Secretaries, no doubt, without intending to neglect any duty, but rather through not understanding the importance of the requirement, omit filling in the occupations. They argue that as the occupations are given in the applications which the members sign when joining there can be no necessity for repeating the information. That would be all very well if men's occupations were like unto the laws of the Medes and Persians, unchangeable. There are few men, however, who go through life without making changes, sometimes important changes, in their occupations. The laws of the Order require that whenever a member changes his occupation notice shall be given to the Supreme Secretary, and in certain cases penalties are incurred by neglect to give such notice. But members very often do not give notice, and the matter runs on without any thought on their part of the consequences of neglect until they find payment of a sick claim refused or delayed, or their beneficiaries have difficulty about securing their mortuary benefits. Two important essentials in the adjustment of benefit claims depend upon the occupations of members being correctly stated: first, the rating or amount of premium to be paid; and, second, the identification of the individual member. In the first case where a member by a change of occupation of which notice has not been given renders himself liable to a higher rate of premium, where he does not altogether forfeit the benefits he otherwise would be entitled to the benefits are subject to be discounted to an amount proportioned to the difference in the rating caused by the change of occupation. It is not always satisfactory to a member to get \$4 per week for a sick benefit, instead of the \$5 he expected and would have been entitled to had he given the proper notice of change of occupation and been rated accordingly; and it would, no doubt, come as a great surprise to his beneficiaries to be handed \$800, instead of the \$1,000 they expected to receive and would have been entitled to had he done his duty. The occupation of a man is also an important means of identification. Let us illustrate: John Jones, in his application for membership, gives his occupation as blacksmith. A year or two afterwards he finds it to his interest to become an engineer, and does so, but without giving notice to the Supreme Secretary. In the course of time he becomes ill, and in the following sick claim his occupation is given as engineer. One of the officials who checks the claims turns up the engineers, but fails to find John Jones'

name among them. Then he turns up the John Joneses to find that none of them are engineers, and John Jones, engineer, has to establish his identity with the John Jones who is registered in our books as a blacksmith, and also to explain the neglect to give notice of change of occupation, before his claim will be paid. And the same trouble, probably aggravated, takes place in case of his death. Therefore it is important that there should be a checking over of occupations at frequent intervals, to prevent trouble at critical periods not only to the members themselves but also to the officers of Courts concerned in making out or verifying claims, and these include the Financial Secretaries. The Supreme Court recognizes that Financial Secretaries have often to do more work than is properly appreciated by their Courts, and for that reason never asks them to do anything that is not absolutely required for the proper transaction of the business of the Order; and we feel sure that, with the explanations given above, they will see the importance of reporting every member's occupation whenever it is required in any form they have to fill up.

The Executive Council some time ago decided to permit members of the Order who are in the Canadian North-West Mounted Police, to reside north of the 60th Parallel of North Latitude, and pay only ordinary rates. Those members, as above, who are now paying extra hazardous may pay ordinary.

### Official Circular, No. 7.

OFFICE OF THE EXECUTIVE COUNCIL,  
TORONTO, CAN., Sept. 20th, 1899.

To all Subordinate and Companion Courts:

The Executive Council are desirous of giving to every Subordinate and Companion Court an opportunity to make a record for itself during the months of October and November, and for that purpose the Supreme Chief Ranger has granted a dispensation to all Courts to initiate applicants on their furnishing a satisfactory medical examination. That is to say that the Certificate and Registration Fees will be remitted upon all applicants who are initiated during the said months of October and November. Courts will also be permitted to remit the whole of their initiation fees, so that applicants may be admitted during the time that this dispensation runs on paying simply their medical examination fees.

The membership will observe that the surplus has reached \$23 51 per capita, which brings us within \$1.50 of the mark set by the Supreme Court when bonuses may be repaid to those who have been seven years or more in good standing in the Order.

By order,

ORONHIYATEKHA, M.D.,  
Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,  
Supreme Secretary.

*Note*—The Registration and Enrolment Fees in the S. and F. Benefit department are not remitted. The Certificate Fee for all applicants in Companion Courts who apply only for Social membership is not remitted. The Registration Fee for those who apply to increase their Mortuary Benefit is not remitted.



## The High Courts.

### HIGH COURT OF CALIFORNIA.

Extract from Official Circular, No. 6.

LOS ANGELES, CAL., Sept. 15, 1899.  
To all Subordinate Courts of the Independent Order of Foresters, State of California, Greeting:  
The tenth annual session of the High Court of California, Independent Order of Foresters, will be held in the city of Fresno, California, on Tuesday, October 17, 1899, at 2 p.m. sharp.

John A. McGillivray, Q. C., Supreme Secretary, will be in attendance.

On the evening of Tuesday, October 17th, a grand ball and banquet will be given in honor of the High Court, and on the evening of the 18th a public reception will be tendered to the officers and representatives.

### HIGH COURT OF CONNECTICUT.

(From the Waterbury Democrat, Sept. 29.)

"There was a man visiting in our city yesterday whom many of our citizens would have been glad to meet, but as his stay was a short one, the few who did have the pleasure of his company were surprised to find in a full-blooded Indian, such an educated, refined and perfect gentleman in every respect. Dr. Oronhyatekha is an Indian of the Mohawk tribe, and was educated in England by the Prince of Wales, and is a graduate of Oxford university. He is a man standing over six feet in height, straight as an arrow and possessed of massive frame. His clean shaven priestly face possesses a very kindly disposition, but denotes a firmness and determination which are characteristic of his race. He holds that magnetic nature which interests you as soon as he has spoken to you and in conversation he makes you feel at home without any embarrassment on your part. In fact he is one of those educated phenomena whose company you are pleased to enjoy. This learned Indian is the founder of the fraternal insurance order of the I. O. F., and he is to-day the Supreme Chief Ranger of the Order in this country and Canada. His visit to Waterbury was caused by



DR. ORONHYATEKHA.

the founding of a High Court for the state of Connecticut. He was delayed in getting here, and as he said himself, it was all due to his wife, who caused him to miss his train. His wife, by the way, is another person who is just as pleasing as her husband and a very delightful woman. She has an interesting history also, as she is the great-granddaughter of Chief Joseph Brant.

When the convention was called to order in Congress hall, twenty delegates and several other members of the Order were present from various cities in the state. Dr. Oronhyatekha was met at the train by the following members of the Order, and escorted to the meeting room: William Kennedy of Naugatuck, Dr. B. A. O'Hara, James A. Hynes, John J. Geraghty, Edward L. Maloney, Carlton E. Hoadley of New Haven, Wallace A. Smith of Bridgeport, and Miss Jennie O'Hara, daughter of Dr. O'Hara.

Before the session opened this little lady in a very neat speech, presented the visiting Supreme Chief Ranger with a bouquet of flowers, and later she was installed into the Order as the first honorary member of the High Court in this state. The Supreme Chief Ranger opened the convention with a brilliant address, which was greeted with much applause. His remarks touched upon the success of the Order, and it was learned that the I.O.F. was the only fraternal Order in this or any other country which could in any way be compared to old line companies. It is the wealthiest Order of the kind in the world, and has a reserve fund second to none. Facts and figures were given to prove that the I.O.F. was one of the substantial insurance Orders, and to-day is increasing in numbers and wealth faster than any other insurance order of any kind.

When the convention got down to actual business, the following delegates were present and presented credentials: From Court Waterbury, as delegates, W. E. Quigley and J. A. Hynes; as representatives, John J. Geraghty, Dr. B. A. O'Hara and E. L. Maloney. From Court Nutmeg, Plymouth, Dr. J. W. Johnson, W. E. Dayton and J. M. Edgerton. From Court John Brown, Torrington, F. E. Chapin. From Court Pequot, Ansonia, James T. Smith and James A. McInerney. From Court Housatonic, Bridgeport, A. J. Dimond and Wallace A. Smith. From Court Martel, Williamantic, J. W. Tennant, Albert Jacques, Wilfred H. Bellerose. From Court Faber, North Grosvenordale, J. B. Charron, J. M. Lussier. From Court Naugatuck, William Kennedy and W. H. Kehoe. From Stamford, H. D. Waterbury and A. L. Embree. From New Haven, C. A. Hoadley.

After the appointing of officers for the ensuing year by the Supreme Chief Ranger, the date and place of the next meeting was left to the first five officers. The officers appointed are as follows:

Past High Chief Ranger, William E. Quigley of Waterbury.

High Chief Ranger, William Kennedy of Naugatuck.

High Vice Chief Ranger, Wallace A. Smith of Bridgeport.

High Treasurer, James T. Smith of Ansonia.

High Secretary, James A. Hynes of Waterbury.

High Councillor, Carlton E. Hoadley of New Haven.

High Physician, Dr. B. A. O'Hara of Waterbury.

High Journal Secretary, H. D. Waterbury of Stamford.

High Orator, W. E. Dayton of Plymouth.

High Senior Woodward, W. H. Bellerose of North Grosvenordale.

High Junior Woodward, J. M. Lussier, of Willimantic.  
 High Senior Beadle, Albert Jacques of Grosvenordale.  
 High Junior Beadle, Dr. J. W. Johnson of Torrington.  
 High Auditors, J. B. Cuarron of Willimantic and F. E. Chapin of Torrington.  
 High Marshal, John J. Geraghty of Waterbury.  
 High Conductor, W. H. Kehoe of Naugatuck.  
 High Messenger, J. W. Tennant of Grosvenordale.  
 High Organist, James A. McInerney of Ansonia.

### HIGH COURT OF MANITOBA.

A special meeting of the High Standing Committee of the Independent Order of Foresters was held in W. D. Pettigrew's office on Wednesday evening, Sept. 20th. There were present, T. Scott, of Portage la Prairie, H.C.R.; R. Muir, P.H.C.R.; J. Dilworth, High Bluff, H.V.C.R.; W. D. Pettigrew, H. Sec.; J. J. Armstrong, Carberry, H. Treas.; G. H. West, H. Com.

Among the principal items of business transacted was the decision as to the date for holding High Court, which it was decided, if possible, to hold during bonspiel week, in February 1900, when it is hoped that Dr. Oronhyatekha, S.C.R., will be present to address the members. Failing him, one of the Supreme Executive Committee will be present.

Reports from the High Treasurer showed the finances to be in first class condition, and the general progress of the Order, as shown by T. Waddell, P.H.C.R., for the past year, is very satisfactory.

Due notice of the exact date will be sent as soon as possible to all Recording Secretaries in the jurisdiction.

THOMAS SCOTT, High Chief Ranger. W. D. PETTIGREW, High Secretary.

### HIGH COURT OF THE NORTH OF IRELAND.

#### Seventh Annual Session.

The seventh annual Session of the High Court of the North of Ireland was held in parlor Y.M.C.A., Belfast, on Tuesday, 5th September, 1899.

The High Court was formally opened for business at 12 o'clock noon, Brother Reverend James Cregan, High Chief Ranger, presiding.

The following officers responded to the roll call: H.C.R., Brothers Reverend James Cregan, P.H.C.R., William Bell; H.V.C.R., John McCaughey, J.P.; H. Sec., W. Gibson, M.D., J.P.; H. Treas., James Wilson; H. Phys., Dr. A. P. B. Moore; H. Coun., W. McHaffey; H. Aud., James Hollywood; H. Aud., William McFadzean, H.J.-W., W. Irwin; H.J.B., Baptist Gamble; H. Mess., S. R. Howard.

The following pro tem. appointments were made: H. Orator, Brothers D. J. Banks; H. J. Sec., D. L. Cottrell, D.S.C.R.; H.S.W., James Gowdy; H.S.B., T. D. Carruthers; H. Mar., G. V. Simmons; H. Cond., J. Dickson.

The following Past-Executive Officers were also present:

Bros. J. D. Williamson, M.D., P.H.C.R.; Rev. T. R. Ballantine, P.H.V.C.R.; Chas. Kevin, M.D., and T. S. Hogg, M.D., P.H. Physicians.

Brother James Marshall, S.S.J.C., S.D.S.C.R.,

H.C.R., London. General Manager was present, and occupied the seat of honor on the dais.

Report of Committee on Credentials:—High Chief Ranger, Officers and Members, your Committee beg to report that twenty-six Subordinate Courts are represented at this session of the High Court, and that the credentials from these are all in order. The Courts represented and the names of the delegates are as follows: Courts - Ballymena, No. 2011, J. J. Wilson; Dalriada, No. 2016, T. L. Carruthers; Woodbine, No. 2037, Charles Fleming; Imperial, No. 2041, W. W. Huston; Arbutus, No. 2046, G. V. Simmons; Lagan Vale, No. 2040, A. Sherrard; Carlisle Circus, No. 2055, W. DeWinter; Ormeau, No. 2056, James A. Mills; Shamrock, No. 2067, J. Dickson; City of Belfast, No. 2095, George Burns; Cliftonville, No. 2096, J. Max Hill; Banbridge, No. 2097, D. J. Banks; Duncairn, No. 2105, Alex. Burns; Castlereagh, No. 2110, J. Brownlees; Lagan Valley, No. 2172, James Gowdy; Crogagh, No. 2227, T. H. McKnight; Royal Avenue, No. 2232, T. A. T. McKinstry; Nettfield, No. 2233, A. McKegney; Killultagh, No. 2239, Coun. E. M. Stewart; Ulster, No. 2243, George Gray; Cavo-hill, No. 2248, F. Elliott; Templemore, No. 2251, J. C. Gilbert; Newington, No. 2252, J. G. Gamble; Monaghan, No. 2262, Rev. S. L. Orr; Larne, No. 2274, R. Robinson; Carnmoney, No. 2275, T. McClughin.

Sixteen of the duly accredited delegates attend at High Court for the first time and seek admission to the High Court degree.

We have also to report that Mrs. Bell, Mrs. Gibson and Mrs. Wilson, of Companion Court Erin's Pioneer, No. 2005, and Brothers James Boyd, Court Royal Avenue, No. 2232; and John S. Broly, Court Imperial, No. 2041, are in attendance seeking admission to the Honorary Degree of the High Court.

At the request of the High Chief Ranger, Bro. Marshall conferred the High Court Degree.

Committee on Distribution.—Brothers J. D. Williamson, George Gray, W. DeWinter.

Committee on Finance.—Brothers John McCaughey, J. P., E. M. Stewart, S. N. Howard.

Committee on Mileage.—Brothers B. Gamble, J. Gowdy, J. Dickson.

Committee on New Business.—Brothers Doctor Charles Kevin, Doctor T. S. Hogg, T. H. McKnight.

Committee on Constitution and Laws.—Brothers W. McHaffey, T. A. T. McKinstrey, A. Burns.

Committee on State of the Order.—Brothers W. Bell, J. G. Gamble, J. C. Gilbert.

Press Committee.—Brothers Revd. S. L. Orr, T. L. Carruthers, W. Huston.

The High Chief Ranger submitted his report as follows:

BROTHERS,—The time has arrived once more for me to present my report as High Chief Ranger of this jurisdiction. We can hardly realize that fifteen months have gone since we last assembled in High Court. What the year has witnessed in connection with the Independent Order of Foresters in the North of Ireland you will hear at this session of our High Court.

The past year has been most successful in the history of Independent Forestry in Ireland. At our last High Court meeting I expressed a hope that our Order in the North of Ireland would at the meeting this year be at least one thousand strong. I am glad to say that our highest hopes have been

more than exceeded, for while I speak to you this morning we have in the Courts of this jurisdiction a membership of 1,058. Since our last High Court meeting 14 new Courts have been instituted throughout Ulster. During the year our membership has increased from 717 to 1,058, an increase of 341. Two years ago our membership in the whole of Ireland numbered 657, now our membership in Ireland is 1,358, thus the Order has more than doubled its membership in two years. With these figures before us and with this success, we thank God and take courage, and we are confident that the benefits of Independent Forestry have only to be known to be embraced. Our success will compare very favorably with other parts of the British Isles where the opportunities of success are infinitely greater than they are in this country. I do not think any of the "Old Line" Insurance Companies in the North of Ireland have issued 341 new policies during the last year.

During the year a Court of Lady Companions was instituted in Belfast, which is likely to be of great service to the Order in and around this city. While we rejoice in our success, we regret that our Order is poorer to-day than it was last year, because during the year we lost through death two useful and devoted brethren. These were Brothers Thomas Gowdy, Ballymena; F. McDowell, Ligoniel. With their bereaved families we sympathize very deeply, and at the same time we are glad that Independent Forestry was of substantial service to those who were specially called to mourn the loss of our departed brethren.

During the year important changes took place in connection with our Order. At the meeting of the Supreme Court held last year in Toronto, the rates were increased. Of these changes all of you have been made aware. While the increase of rates has to some extent retarded our progress, I am certain that it has strengthened and consolidated the Order in a most valuable and substantial manner.

I am glad to be able to report that our High Court was never in a more healthy financial condition than it is to-day. You will hear from our gifted and devoted High Treasurer that we have a substantial balance to the right side of our accounts.

I regret to report that Bro. Doctor Williamson, our Past High Chief Ranger, was obliged to retire from his official position as an Executive Officer during the year. Increase of professional duties was the cause of our brother's retirement. Though not a member of our Executive Committee during the greater part of the year his interest in the Order was as keen as ever. Your High Standing Committee appointed Bro. William Bell, who is one of our most enthusiastic Foresters, to succeed Bro. Williamson as P.H.C.R.

Your High Standing Committee had many meetings during their year of office, at which all the interests of the Order in this jurisdiction were carefully considered and new plans of campaign carefully arranged. I would urge all members of the Order to be very regular in their attendance at all the meetings of their Courts, and those in office to be punctual in commencing the business on the night on which their Court meets. I have found some Courts very punctual in commencing, so that all business has been over at 9 o'clock, and then the members have spent a happy and profitable social hour together. This plan is excellent and worthy of being followed by all.

I congratulate you on the High Standing Committee you have had during the past year. No High Chief Ranger in the Order has been supported by an abler or more devoted Executive than I have been. Special mention must be made of your High Secretary, Doctor Gibson. I hardly know what we could do without him. We have no more earnest or hard-working member in this country than our High Secretary. Many a journey we have had together during the year, and on many a platform we have stood side by side in the interests of Forestry, and I can bear testimony to his great worth and earnestness in our good cause.

Your High Standing Committee as well as your High Chief Ranger feel thankful that we have such an Organizer as Bro. Cottrell. Wherever he goes he is esteemed and respected, and the numerous Courts organized by him during the year stand as monuments to his zeal and ability.

I desire to thank the General Manager, Bro. Marshall, for the assistance he has so willingly and constantly given in this jurisdiction. When we have required guidance, information or help of any kind, Bro. Marshall has never been appealed to in vain.

Brethren, I thank you who are here to-day as well as all the members in this jurisdiction for all the services rendered by you to our noble Order and for the kind reception you have given to me wherever I have gone. During my year of office I have delivered a considerable number of addresses and lectures in the interests of Forestry. I have been present at the institution of almost all the new Courts, and at many other meetings of our Order. Though I have tried to do my best as your High Chief Ranger I am conscious of many shortcomings, and, "I remember my faults this day," all of which I hope you will forgive.

Brethren, our outlook is brighter than ever before. Let every member advocate the principles, set forth the advantages, and exemplify in his life the brotherliness inculcated by our Brotherhood, and in a short time every part of dear old Ireland will be benefited by this splendid Order to which we have the honor to belong.

Yours in L., B and C.,  
JAMES CREGAN,  
High Chief Ranger.

The High Chief Ranger, Brother Rev. James Cregan, as delegate to the Supreme Court presented a very lengthy report of its proceedings.

The following extracts are taken from the report of the Committee on the Constitution and Laws, which were unanimously adopted:

That we have considered the increase of rates referred to in paragraphs 6 and 7 of the High Secretary's report and paragraph 4 of the H.C.R.'s report, and while this committee regret that this increase for the present somewhat retarded the progress of the Order, still we believe with the High Chief Ranger and H. Secretary that it will ultimately tend to further the prospects of the Order, and we do not recommend that any action should be taken by this High Court in reference thereto.

Regarding paragraphs 7 and 8 of the High Chief Ranger's report as delegate to the Supreme Court, we consider that the reception of lady Companions into the Order was wise and prudent, and we believe that their presence as official delegates at the meetings of this High Court will result in mutual benefit, and we recommend that "Companion

Courts shall be entitled to send delegates to future meetings of this High Court."

Bro. Bell shall presided during the election of officers, following being re-elected unanimously.

H. C. R., Bro. Rev. James Crogan; H.V.C.R. Bro. J. M. Auguey, J.P.; H. Sec., Dr. Gibson, J.P.; H. T. As., Bro. James Wilson; H. Phys., Bro. Dr. Moore; H. Coun., Bro. W. McHaffey; P.H.C.R., Bro. W. Bell; H. Aud., Bro J. Hollywood; H. Aud. Bro W. McAdzean, and the High Chief Ranger announced the following appointed officers:

H. Orator, Bro. Rev. T. R. Ballantine; H.J.S., Bro. D. L. Cottrell; H. Org., Bro. J. G. Gamble; H.S.W., Bro. E. Gamble; H.J.W., Bro. T. H. McKelvey; H. M., Bro. R. Robinson; H. Cond., Bro. J. C. Gilbert; H. Mess., Bro. J. A. Mills; H.S.B., Bro. J. Gowdy; H.J.B., Bro. E. M. Stewart.

Belfast was chosen as the next place of meeting.

The following is taken from the "State of the Order Committee Report" presented by Bro. Bell.

It is with much pleasure we note the great increase in our members during the past year, and that the anticipations of the High Court have been more than realized, seeing that 14 new Courts and 341 new members have been added to the roll, a large number we are glad to see being from provincial towns. We are especially pleased at the formation of a Companion Court, which we believe will do much to benefit the Order.

We hope that the same rate of progress may be sustained during the coming year.

We feel that this gratifying state of affairs is largely due to the zeal and devotion of our esteemed High Chief Ranger and our High Sec. who have spared neither time nor trouble to make the cause of Independent Forestry a thorough success. Our official Organizer, Bro Cottrell, has also proved himself a courteous, efficient and hardworking officer.

We recommend the suggestion of the H.C.R. as to the duties of officers and individual members in being punctual and regular in their attendance at their Court meetings, as we feel a great deal more might be done to make the meetings interesting and pleasant, if the Courts got over their business quickly and devoted an hour to social enjoyment. We would suggest that officers of the High Court should make more frequent visits to the Subordinate Courts, and thus give them a little encouragement and sympathy.

We beg to thank the High Chief Ranger for his admirable report on his visit to Toronto as delegate and are glad to see that the representative of the North of Ireland was accorded such a hearty welcome, and was honored in being appointed Supreme Chaplain.

We believe the outlook for the future of the Order to be bright and encouraging and hope that every member will do his duty and advocate the advantages to be gained by becoming connected with our noble Order.

Installation of officers was conducted by Bro. James Marshall assisted by Bros. Dr. Williamson and W. DeWinter as enstalling Marshals.

The High Chief Ranger, on being inducted into office, was greeted with applause. He addressed the High Court and thanked them for a renewal of their confidence.

The High Standing Committee were instructed to harmonize the by-laws of the High Court with the present constitution and laws, and to confirm the minutes of this meeting.

A hearty vote of thanks was passed amidst applause to Bro. James Marshall, General Manager, for his presence and advice, and for his continued interest in the High Court of the North of Ireland, to which he suitably replied, and in doing so illustrated many prominent features in the present position of the Order.

On the motion of Bro. Dr. J. D. Williamson, P.H.C.R., seconded by Bro. Dr. Gibson, High Secretary, and passed unanimously, the following address was ordered to be forwarded to the Supreme Chief Ranger:

To OROSHYATEKHA, M.D., J.P.,

Supreme Chief Ranger.

DEAR SIR AND BROTHER,—We, the High Court of the North of Ireland, in annual session assembled, desire to tender to you, our beloved Supreme Chief Ranger, our cordial fraternal greetings and warmest congratulations on your restoration to health, and we pray God that you may be long spared to guide the destinies of our noble Order.

We rejoice with you that the Order continues to grow and prosper, and we feel specially gratified that the result of the quinquennial valuation has fully vindicated our position and demonstrated our ability to fulfil all our contracts.

We request that you will kindly convey to the Actuary, Mr. C. H. E. Rea, and Bro. James Marshall, S.D.S.C.R., our acknowledgments for the lucidity of the actuarial statement and the great care and labor bestowed upon it.

Signed on behalf of the High Court of the North of Ireland this 5th day of September, 1899.

JAMES CROGAN, High Chief Ranger.

J. D. WILLIAMSON, M.D., P.H.C.R.

W. GIBSON, M.D., High Secretary.

This having concluded the business of the session, the High Court was duly closed with the impressive ceremonies of the degree at 6 p.m.

## HIGH COURT OF THE SOUTH OF IRELAND.

September 7th, 1899.

The first annual session of this High Court was held to-day in the I.O.F. Chambers, Cork. The High Chief Ranger, Bro. J. Pickering, presided; the other officers were Bros. S. Martin, H.S.; J. T. Mulligan, H.V.C.R.; E. Love, H.T.; J. Wilson, H.C.; Rev. Wesley Guard, H. Orator; T. McBratney, H.J.S.; W. H. Kelly, H.M.; J. J. Faruham, H. Cond.; W. Guard, Jr., H. Mess. and W. T. Hawkins, H.A.

Bro. James Marshall, S.D.S.C.R., favored the High Court with his welcome presence and was duly received according to ancient custom.

The Credential Committee having reported, the delegates were introduced and the High Court degree conferred upon them by Bro. Marshall.

The several Standing Committees were appointed by the H.C.R., who then read his report, the tenor of which was most encouraging, as good substantial progress was shown to have been made during the past year throughout the entire Order. The High Court was much pleased to note that the H.C.R. in his report laid particular stress on the wisdom the Supreme Court displayed in its last session in passing the various new laws, particularly that of the admission of women into the Order.

The High Secretary read his report which demonstrated a net gain of six courts added since establishment of the High Court and a gain of 41

members who were initiated by the old Courts. He had to report a serious loss of 80 members, by reason of suspensions, rejections, withdrawals and death. While death is the most serious loss the suspensions are to be greatly deplored, caused doubtless by the utter carelessness of members in not paying their premiums in time. The rejections are necessary evils and only demonstrate the great care and competency of our Medical Board and examining physicians.

The High Treasurer reported a healthy state of finance.

Bro. Marshall addressed the High Court in one of his short, pithy and logical speeches, which greatly delighted his hearers. He spoke of the immense benefits the Order would receive by the wise legislation of the last Supreme Court session, of the great equity of the Extension of the Order Tax, the Old Age Pension Benefit, and above all, the generous admission of women to the Order. Bro. Marshall is a great favorite in the Southern High Court, judging by the warm fraternal greeting he received.

The Court adjourned at 1.45 for luncheon and the members were photographed. After re opening at 3.30 the various committees reported, various items of interest discussed and by-laws adopted.

The election of officers then took place with the following result:

**HIGH STANDING COMMITTEE.**—H.C.R., J. Pickering; H.V.C.R., J. T. Mulligan; H.S., S. Martin; H.T., E. Love; H. Phy., W. McMath; H.C., J. Wilson; P.H.C.R., W. L. Cooke.

The H.C.R. made the following appointments of the other officers: H. Orator, Bro. Rev. Wesley Guard; H.J.S., Bro. T. McBratney; H.S.W., Bro. W. H. Kelley; H.S.W., Bro. R. G. Hall; H.S.B., Bro. W. Guard, Jr.; H.J.B., Bro. F. C. Porte; H.M., Bro. A. Gowdy; H. Cond., Bro. A. Smith and H. Mess., Bro. C. E. Waugh.

It was decided to hold the next High Court meeting in the city of Dublin.

The following resolution was proposed by Bro. Martin, seconded by Bro. Mulligan and carried with great applause:

"That this High Court of Southern Ireland most heartily and sincerely congratulate Bro. Dr. Oronhyatekha, Supreme Chief Ranger, on the magnificent results produced by the preparation and presentation of the extremely valuable report produced by such an uninterested and highly eminent actuary as Mr. C. H. E. Rea; and for giving such admirable and undeniable proof of the wise policy carried forward by the Supreme Executive, and for the able management of the Order in Great Britain, Ireland and Europe by our esteemed Bro. James Marshall, of London."

The High Court was then closed at 6.30 by the H.C.R., peace, love and harmony prevailing.

#### CONVERSAZIONE AT THE CENTRAL HALL.

As seven o'clock the city of Cork Courts entertained the High Court members, the members of the Order and their friends, in the Central Hall. The tea-tables were presided over by our future Companions, and a charming sight they made, flushed in their anxiety to administer the good things provided to the friends of the I.O.F. That they succeeded goes without saying; in fact, our H.C. Senators were so voracious in their demands that the opening of the public meeting was considerably delayed by their endeavors to demolish and consume all the eatables the ladies pressed upon them, but Bro. Todd, the convener of the

committee, was wise in his generation and provided an inexhaustible supply, indeed, many are of the opinion that the Supreme Executive should seriously consider the suspension of Bro. Todd for trying to induce the members to undertake foolhardy exploits.

The H.C.R., Bro. Pickering, presided at the public meeting and opened proceedings by giving a short racy sketch of the progress of the I.O.F. in the South of Ireland.

A pianoforte solo was then rendered tastefully by Mrs. Kelly, after which Bro. the Rev. Wesley Guard gave a very useful speech of fifteen minutes' duration on the principles of the I.O.F. and benefits to be derived by membership therein; he urged upon all men, young and old, the great necessity of insuring their lives and being prepared for every emergency, and put before them the great attractions the I.O.F. had over other societies. He was glad the ladies were coming in and prophesied a brilliant future for the I.O.F.

Bro. Thos. N. Hall, of Dublin, rendered in a beautiful manner the song, "Queen of the Earth."

The H.S. was called upon to speak and after he had spoken a few minutes and another musical item had been given, the H.C.R. introduced Bro. James Marshall, of London, who was received with true Hibernian fire. He spoke rapidly for forty minutes and gave a short history of the Order from its inception up to the present time, from 23 years ago when its membership was under 400, its treasury nil and in debt, up to the first of August, 1899, when its membership numbered 150,000 souls and its treasury could boast of the magnificent surplus of over three-quarter million pounds sterling; he spoke of the vast sums that had been paid out in benefits, of the desolate homes the Order had comforted and the many lives it had made bright by its benefices; he recounted the fearful criticisms it had to meet from unscrupulous adversaries, the petty jealousies it had to contend with from less successful societies, the victories won and its magnificent success. He told the story of our noble Chief, of how he has stood faithful at the helm of our great ship for a quarter of a century and guided its course with a master hand through the calms, the gales, the storms and cyclones of narrow seas and tempestuous oceans on to the wide ocean of success on whose bosom we are now sailing, wafted by the breaths of over 150,000 members and steered by Oronhyatekha into the trade winds of thousands and thousands more who are waiting to give their propelling force to the good ship. He spoke with precision and great clearness of the advantages we offer, and scattered to the four winds the puny arguments of those who make light of our great Order.

During the whole length of his splendid speech he held the audience in rapt attention and ended up with an appeal to those who needed insurance, to take Bro. Rev. Guard's advice, "Procure a prospectus and throw the search-light of your intellects upon it, when the result of such a perusal will leave only one right move for you, and that move will be, join the I.O.F."

Bro. E. A. Aston, of Dullin, in a few words moved a vote of thanks to the ladies of the city of Cork Courts for the sumptuous repast in which they entertained the visitors and their fraternal greeting they had received. The meeting responded unanimously and a most pleasant time was brought to a close by singing the National Anthem.

## Among the Courts.

### CALIFORNIA.

#### When Johnny Comes Marching Home.

Court Southern Heights, No. 1150, San Francisco, had a number of members among the returning volunteers.

A new Court has been instituted in San Jose with thirty-five charter members, named Loma Prieta. Another has been instituted at Pleasanton named Verona of California, with twenty-four charter members.

Court Yerba Buena, No. 913, San Francisco, tendered a reception to a number of its members who were in the Philippines.

Court Morris Vineyard, No. 532, Los Angeles, enjoyed a social with refreshments at the close of its last session. A number of visitors were present from Court La Fiesta, No. 880, and other Courts of the city.

Col. G. A. McElfresh, H.C.R., instituted a new Court at Cucamonga with twenty-five charter members. A large number were present from Court Pomona, No. 439, Pomona. On the following Monday evening he addressed a union meeting of Courts Covina, No. 3801, Covina; Glendora, No. 534 Glendora; and Azusa, No. 4044, at Covina.

A telegram received from Supreme Chief Ranger Oronhyatekha, from Toronto, Canada, at the High Court headquarters, conveys the information that it will be impossible for the Supreme Chief Ranger to attend the session of the California High Court as he had intended, but that Supreme Secretary Major John A. MacGillivray, of Toronto, will be present.

High Secretary W. H. Perry has succeeded in procuring reduced rates for delegates to the High Court from the Southern Pacific and the San Francisco and San Joaquin Railway.

#### The Annals of Pleasant Valley.

It has become customary of late for some member of the Order to report to THE INDEPENDENT FORESTER for publication, any doings happening among Courts. Now, I, as Recording Secretary, and acting in the capacity of corresponding agent of our Court, would feel certainly as though I had committed a grave offence if I neglected to mention the nice entertainment on September 15th, at Miller Hall, Winchester, Cal.

Free for everybody, and all at the expense of Court Pleasant Valley, No. 3623, Winchester. Invitations were sent to the neighboring Courts. The members were really surprised to see what a large crowd attended, and it showed them what a little hustling around will do, when they take an interest in the noble Order of which we have the honor of being members.

We are satisfied that in future the members will make a forward march to secure each a new member and to increase the stability of the Independent Order of Foresters. The Committee of Arrangement worked very hard to make the affair a success. Bro. C. M. Ross, as chairman, opened the meeting at 8 p.m., and introduced Bro. Baumgainer, of Riverside. After a warm speech in behalf of Forestry, he concluded with these words: "There is no better fraternal society on the face of the globe than the Foresters."

After music, recitations and songs, tables were set for the accommodation of a large number. Ice cream, coffee, lemonade, cakes and sandwiches were served. Everywhere was pleasure, and everything was free. Forester waiters, Forester music, everything was Forester. After supper was over, the hall was cleared and dancing started, and everybody had a good time till early in the morning.

Yours in L., B. and C.,

PETER DOMENIGONI, Rec. Sec.

#### Boulder Creek.

The late George L. Morancy, who was a member in good standing of Court Wildwood, No. 633, Boulder Creek, at the time of his death, passed away on Aug. 2nd last. The proofs of death were made out, acted upon by the local Court, and perfected so as to go forward to the Supreme office at Toronto, Canada, on the following Monday, the 7th of Aug. On Aug. 21st, or just two weeks from the date of forwarding, the check for \$1,000, being the full amount of the policy held by the deceased, arrived in Boulder Creek and was delivered to the widow the following day. The whole transaction covered a period of less than three weeks from the date of the death of Mr. Morancy. Very satisfactory record that, in fraternal life insurance.—*Mountain Echo.*

### KANSAS.

#### The Fountain of Youth.

On Wednesday eve., Aug. 30th, Court Wyandotte, No. 600, gave their second evening outing at Chelsea Park, and scored a very good time, about 150 couples taking part. There was singing and speaking, and the evening was finished by the young folk dancing, and, I must say, it was funny; but all seemed to be young folk, at least, all seemed to enjoy the dancing. Court Wyandotte, No. 600, and Companion Court Evergreen, No. 227, work hand in hand, and when they start anything it is always a success; they have a committee appointed to get up an entertainment each month to let the people know who and what the Foresters are, and as a result the Courts are growing. Hoping that you will spare us a few lines in THE FORESTER to let the brothers and sisters know that we are very much alive, we remain yours in L., B. and C.,  
No. 610 N. 6th St., C. H. TINKLEPAUGH,  
KANSAS, CITY, KAN. R. S.

### MAINE.

Every Forester in the Maine jurisdiction will be pleased to learn of the rapid recovery of Bro. Spaulding, High Treasurer, from the serious injuries that he received in the Mt. Desert ferry accident. Bro. Spaulding is a most genial Forester and is very popular with the members of the Companion Courts as well as with the Subordinate Courts.

Bro. Dr. Wm. McDavid, High Secretary, has returned from his trip to the G.A.R. Encampment in Philadelphia. He reports a most enjoyable time.

Reports from various points throughout the jurisdiction show the Order to be in a healthy and progressive condition. The I.O.F. made a larger increase in this State last year than any other Order and the indications are that this year's

business will exceed that of 1898. Bro. Clarence Scott, High Chief Ranger, is actively engaged pushing the work forward whenever an opportunity is afforded. Bro. Scott has recently made official visits to Courts James G. Blaine, Dirigo, Penobscot, Industry and others. The Order is most fortunate in having as its chief officer in this State a H.C.R. who can bring into use for it the varied talents of Bro. Scott.

Court Somersot, No. 3816, of Dexter, gave a most pleasant social and dance on Wednesday evening. Bro. Clarence Scott, H.C.R., of Old Town, Me., and A. A. Campbell, D.S.C.R., and wife, of Toronto, were the guests of the evening.

Courts in the vicinity of Bangor are showing renewed activity as to the results of the visits of A. A. Campbell, D.S.C.R. Court Industry, No. 1558, secured 19 new members last week. Court James G. Blaine, No. 1385, has awakened from a deep slumber and acted upon 11 applications at their last two meetings. Court Penobscot, No. 1186, had nine applications presented at their last meeting.

Members interested in the establishment of Companion Courts should write at once to Clarence Scott, H.C.R., Old Town, as it is desired to advance this branch of the work as rapidly as possible during the next few weeks. Companion Courts are being organized in Old Town, Bangor, Dexter and Foxcroft.

Independent Forestry was well advertised at the Eastern Maine State Fair by means of a tent and headquarters on the fair grounds. The idea was a new one, as far as this locality is concerned, and it took well. The tent was visited by many hundreds, and over 5,000 circulars were distributed.

Mrs. A. A. Campbell had charge of the exhibit, and every Forester voted her an admirable hostess. It is expected that a similar exhibit will be on the grounds each year after this.

The members of Court Silverlake, No. 3087, at Foxcroft, are preparing for a public meeting and entertainment to be held early in October. This Court has some faithful members in it. Bro. Luther Garland is agitating a Companion Court for Foxcroft.

Court Baron De Castine, No. 3221, ran an excursion to the Eastern Maine State fair at Bangor.

The Encampments of Royal Foresters, for Old Town, will be instituted when the new hall is dedicated early in November.

#### Reads Like the Temple Café.

Court Penobscot, No. 1186, held its first meeting in the new halls of the Hamilton block on Main St., Old Town, Me. When completed this Order will have one of the pleasantest and most commodious of the many lodge homes in the city. They occupy the entire third floor, which is divided as follows: On the south side is the kitchen, fitted up with closets containing all the necessary articles for furnishing the many light suppers and refreshments in which the "joiners" are known to indulge. Adjoining the kitchen is a coat room 16x22, opening into an assembly room 17x41. This room is intended for a committee room, and can easily be converted into a good-sized banquet hall or used for other social purposes. It has a hard wood floor and will make a capital chance for the Foresters' hops. On the north side of the building is the

main lodge hall, 24x42, which will be furnished in the latest approved style by the Foresters. Oak furniture with plush upholstery, canopies and carpets will make this hall a lodge-man's paradise. In the rear is a paraphernalia room with locks for regalia, etc. Court Penobscot has over 180 members and is constantly increasing in numbers. The formal dedication of the halls will probably occur in November, at which time will be celebrated the anniversary of the institution of the Order in this city. Invitation will be sent to the supreme officials and the occasion will be made a memorable one in the annals of local Forestry.

#### MICHIGAN.

##### A Forestric Trolley Party.

Court Bagley, No. 517, of Detroit, Michigan, gave its second annual trolley party, via the Rapid Railway, to Mt. Clemens, Mich., Thursday evening, August 24th, 1899, which was attended by over 450 people, mostly members of the different Forestric Courts of this city and their friends, and so completely filled four large cars that not even standing room was available. On arrival at Mt. Clemens, the party was met by the members of Court Mineral City, No. 3269, of that city, and were led through the principal streets, headed by Court Bagley's I.O.F. Band, to Barron's Hall, where Court Bagley gave a reception and hop to its guests. Court Bagley prides itself considerably upon its band, which furnished the music on this occasion. Mt. Clemens is a delightful city, situated only 20 miles from Detroit, via the Rapid Railway. It is a summer resort and attracts people from all over the state on account of its excellent mineral baths. Court Mineral City, of Mt. Clemens, is a prosperous and hustling Court, comprised of some of the best business men of that city, and Court Bagley makes it a point to visit them at least once each year and have some kind of a united celebration. Thanks are due to Bros. M. G. Moore, C.R., August Bender, F.S., Samuel H. Stewart, V. C.R., Nicolas Woods, P.C.R., and Robert T. Drulard, Sr.B., of Court Bagley, the committee on arrangements, who had full charge of this trolley party. It was a huge success socially and financially. Bro. Peter F. Roberts, D.S.C.R., of the Detroit district, also attended this trolley party and had the honor of making the acquaintance of the officers of Court Mineral City, of Mt. Clemens. A general good feeling exists among the Courts of this district, and it is very noticeable when any entertainment or excursion is given you can find brothers from every Court in attendance. This good-fellowship is mainly due to the unceasing and tireless work of Hon. Elliott G. Stevenson, our worthy Supreme Counsellor, Bro. Wm. N. Sparling, High Treasurer, and Peter F. Roberts, D.S.C.R., of this district, who are constantly visiting Courts, preaching harmony, fraternity and good-fellowship, and that the I.O.F. is the safest and best fraternal insurance in the world.

##### Petoskey Can Help Itself.

I hope that you will pardon me for not sending in my report sooner, as I have had no official business to transact.

Our members are all of a quiet and peaceful disposition and good workers for the "I.O.F."

One year ago we had forty-three members, now

we have ninety-three. It is our desire to work our Court to a hundred and fifty members by the year 1900. If we do this we shall need some assistance.

We would ask of you to send us a good man to help us. We have never had help here that has done us much good. If you can send us help by the last of October I will vouch for it that Court Petoskey, No. 812, will be at their post to give him all the assistance we can.

I remain yours as ever in L., B. and C.,  
JOSEPH OMLOR, Court Deputy.

### MINNESOTA.

MINNEAPOLIS, MINN., Aug. 10, 1899.

To the Officers and Members of Court Minneapolis, I.O.F.

We offer our heartfelt gratitude for the loving kindness shown us in our bereavement, and for the beautiful floral tribute, and also to Court Minneapolis and Supreme Court for the prompt payment of policy.

May the Order our loved one cherished receive the blessing God promised to "those that gave comfort to the widows and orphans." Again we thank you.

Believe us forever grateful,  
ANNA J. BRISTOL AND CHILDREN.

We have been favored with a copy of the resolutions of condolence passed by Court Minneapolis, No. 865, of Minneapolis, Minn., on the occasion of the death of Bro. Edwin R. Bristol.

### MISSOURI.

Court East Side, No. 874, at Kansas City, is still in the ring and expects to stay there. While our attendance is not as heavy as it might be, we are adding a new member every now and then, so that we have something to show for our membership. In the near future Court East Side will be in a new hall, and more centrally located; then you will hear more about us. We take pleasure in announcing in this issue that the claim of our late brother, Geo. G. Brown, for \$1,000, has been settled. This is the first claim for Mortuary Benefits that has been paid through this Court since its organization eight years ago. A pretty good record, is it not?

### NEW JERSEY.

Forestric Field Day at the Morristown Driving Park.

Court Ridgedale, No. 1564, Morristown, N.J., scored a great success with its field day. It is estimated that there were over 2,000 persons present, and all seemed to enjoy themselves, with the exception of the few pugnacious individuals who are always in evidence on such occasions, looking for the trouble which they usually find. The crowd as a whole was both good-natured and enthusiastic, and the contestants were spurred to their best endeavors by the applause and encouragement they received. The financial results were also satisfactory.

The events opened with a live bird novelty shoot from 9 to 12 a.m. A dozen or so entered, and the match was won by Fred. W. Moffett, with Steve Hatheway second.

At 2 o'clock the following racing events came off:

Members' race, distance 100 yards—Winner, Gus Schleth, Morristown.

One hundred yards handicap—Winner, Robt. N. Savidge.

Two hundred and twenty yards handicap—Winner, Gus Schleth, Morristown.

Hod carriers' race,  $\frac{1}{4}$  mile—Winner, Thomas Welsh; second, J. Scanlon; third, Michael Barry.

### NEW YORK.

#### Bond Your Officers.

As the opportunity presents itself it is about due that Court Empire State, No. 3062, New York City, should be heard from in your valuable columns. This Court, after passing through one of the most trying periods of its existence, on account of the loss of almost \$400.00 through the manipulation of an absconding Chief Ranger, is still doing business at the same old stand.

One would expect that the exposure of such defalcation would result in the loss of a great many members through withdrawals, etc., but such has not been the case. On the contrary, when our trouble began, about the latter part of last December, our membership stood at 100, to-day we have 107 beneficiary members in good standing and three propositions to be heard from. A great deal of credit is due to several members who, when disaster threatened, went down in their pockets to tide the Court over its financial difficulties. We have, up to the 14th day of August, \$233.15 in cash in the Court treasury.

Criminal action has been taken for the arrest and conviction of the said absconding C.R., but he has taken good care to "lay low," consequently warrant for same has as yet not been served.

Our meetings are held every 2nd and 4th Tuesdays of the month, and are always well attended. With best wishes for the success and welfare of the Order, I remain,

Fraternally yours in L., B. and C.,  
H. L. THEISL, R.S.

### OHIO.

Mohawk Encampment, No. 47, Royal Foresters, of Mansfield, numbering about fifty, attended the school dedication at Galion on Labor Day, Sept. 4th, and made a creditable showing. Court Galion, No. 1360, extended them a very hearty welcome and all the hospitality in their power during their stay. To say that all enjoyed themselves is putting it mildly. All that took part in the event have good cause to remember it for a long time to come.

Court Allen, No. 3452, I.O.F., Lima, had a grand social gathering on Wednesday, Sept. 6th. A fine programme was presented. Miss Grace Angell rendered a fine selection on the piano. A quartette consisting of Mr. and Mrs. Charles Black, Miss Stewart and Mr. Cottner, delighted the audience. Mrs. Black also sang a solo, which was appreciated by all. Supreme Deputy Bro. Philip was chairman of the evening and in his usual humorous manner introduced High Chief Ranger Bro. C. H. Sorg, who spoke of Forestry in general, but gave special attention to the fact that there ought to be a Companion Court here for the ladies. Bro. Sorg is very friendly to the Companion Courts. His address was short, spicy and logical. The chairman next introduced Supreme Deputy Bro. H. Evison, who has done



marvellous work in Ohio. The speaker's address was full of long and short stories and was very interesting. After this refreshments were served, consisting of ice cream, cake and lemonade. Mrs. Elmer Crossley rendered valuable service in taking charge of this work.

Fraternally yours in L., B. and C.,  
L. ROBEKNEK, High Sec.

### ONTARIO.

#### Court Queen's Valley, No. 3702.

Those who attended the High Court of Central Ontario will remember the appeal of H.C.R. Bro. Wilson, at the request of Bro. W. J. Park, on behalf of Bro. McKay, of Strathavon, who had his premises fire swept, also the generous response of the brethren present in a hat collection of \$57 for the help of the brother. The following letter received speaks for itself:

STRATHAVON, Sept. 11th, 1899.

To the High Chief Ranger, Officers and Members of the High Court of Central Ontario.

DEAR SIRS AND BRETHREN,—I wish to tender to you my most sincere and heartfelt thanks for the kind way in which you have assisted me in my misfortune of having my barns and crop entirely destroyed by fire, by presenting me with a purse of fifty-seven dollars through Bro. Wm. I. Park, our High Court representative.

Gratefully yours in L., B. and C.,  
MURDOCK MCKAY.

A letter of acknowledgment has been received from Mrs. Marie Schill, of Toronto, for the prompt payment of \$2,000 Mortuary Benefit of her late husband who was a member of Court Albany, No. 1613, Toronto, Ont.

### PENNSYLVANIA.

#### Altoona Goes to the Mountain.

THREE CAR-LOADS WENT TO WOPSONOCK.

A train of three cars, containing about 150 ladies and gentlemen, left the Juniata station, Altoona, Pa., for Wopsonock, whither the party went to enjoy the afternoon and evening at the popular mountain resort. The occasion was the second annual outing of Court Mountain City, No. 1879. A number of non members were guests of the Order—guests in the true sense of the word—their transportation and entertainment being entirely complimentary. The excursionists were shown the greatest courtesy by the hotel and railroad management, and were granted the freedom of the entire mountain top. A threatening storm which put in an appearance soon after the noon hour, doubtless prevented half a hundred or more persons from joining the party. Rain began to fall immediately upon the arrival of the train at its destination, which had a tendency to put a damper upon some amusements that were contemplated. However, the parlors were thrown open for the use of the guests, the porches and chairs were at their disposal, and the hotel orchestra playing the while, afforded the participants in the outing no small amount of pleasure and entertainment. A majority of the party returned to Altoona on the 5 o'clock train, owing to the inclement weather, the balance remaining for a later train. A vote of thanks is

due the officers of Court Mountain City and the committee of arrangements for their untiring efforts to make the outing a success.

### QUEBEC.

#### Richmond.

Mrs. Dr. Guertin, of Montreal, High Physician of the Companion High Court, has been laboring in the vicinity of Richmond for the past week in the endeavor to form a Companion Court here, and on Saturday last her efforts were crowned with success, and a new Court was instituted. The new Court starts out with every prospect of success, a role of 24 charter members, and several more to come, who, from various causes, were unable to join on Saturday last.

#### Services in Memory of C.R. Cambier.

The members of Court Sycamore, No. 3001, Milwaukee, Wis., held memorial services in their Court chambers, 408 Grand Avenue, at which time their Orator, Rev. C. B. Wright, delivered an eulogy on the death of Peter H. Cambier, who was Chief Ranger of the Court and carried \$1,000 insurance in the Order. The check for this sum arrived from the headquarters at Toronto last Saturday, ten days after he was buried. Samuel A. Meyer, who was Vice Chief Ranger, was elected Chief Ranger, and Edward J. Henning was elected Vice Chief Ranger to fill the unexpired terms.

### WISCONSIN.

Very seldom you hear anything from Racine. This time I can give a most favorable report.

A few weeks ago our H.C.R., Bro. Parker, in Milwaukee, sent down here Bro. W. A. Stuart to help us secure members for our Court, and the result is splendid. During his stay we have received fourteen applications, of which six are initiated, and the balance who are able to pass the medical examination will most likely go through initiation next meeting, Sept. 11th.

On Aug. 20th we had a Foresters' excursion to Whitefish Bay, with an attendance of about 300 people.

At present date we have eighty-one members in good standing, and hope before the old year is out to be able to report that we have reached the one hundred mark. I remain,

Yours in L., B. and C.,

VICTOR ANDERSON, Rec. Sec.

### ACETYLENE GAS.

You can produce your own light cheaper than you can buy oil, gas or electricity. We make two types of machines for generating ACETYLENE GAS, known as the wet and dry process. The gas is made only as it is used. Machine does not have to be cared for oftener than once in fifteen days. We light residences, stores, churches, public buildings, factories or towns, with double the illuminating power, 40% cheaper than any other system of lighting. The NATIONAL is approved by Insurance Boards all over the United States. Write us for full information. We want good agents. NATIONAL ACETYLENE GAS CO., 422 Ellicott Square, Buffalo, N. Y.

## Thome Circle.

### Speech.

Talk happiness. The world is sad enough  
Without your woes. No path is wholly rough ;  
Look for the places that are smooth and clear  
And speak of those to rest the weary ear,  
Of earth, so hurt by one continuous strain  
Of human discontent and grief and pain.  
Talk faith. The world is better off without  
Your uttered ignorance and morbid doubt.  
If you have faith in God, or man or self,  
Say so ; if not, push back upon the shelf  
Of silence, all your thoughts, till faith shall come ;  
No one will grieve because your lips are dumb.  
Talk health. The dreary, never changing tale  
Of mortal maladies is worn and stale.  
You can not charm or interest or please  
By harping on that minor chord, disease.  
Say you are well or all is well with you,  
And God shall hear your words and make them true.

ELLA WHEELER WILCOX.

"I figured out, years ago," said a prosperous farmer, "that with very moderate drinking, I'd drink an acre of good land every year. So I quit." Here is a temperance lecture, done up in a small parcel, convenient for handling.

### A Gentleman.

A writer in the *North American Review* recalls Ward McAllister's definition of a gentleman :

"My understanding of a gentleman," said Mr. McAllister, "has always been that he is a person free from arrogance and anything like self-assertion ; he has consideration for the feelings of others ; is so satisfied in his own position that he is always unpretentious, feeling that he could not do an ungentlemanly act ; as courteous and kind in manner to his inferiors as to his equals."

"Beside this definition," continues the writer, "it is well to place that given by Emerson : 'The gentleman is a man of truth, lord of his own actions, and expressing that lordship in his behavior, not in any manner dependent and servile, either on persons, or opinions, or possessions. Beyond this fact, of truth and real force, the word denotes good nature or benevolence—manhood first, and then gentleness.'"

### Dont's.

"Don't do that, dear."

"Why, mamma, I'll soon be Johnny Don't," and the baby's sweet face had a grieved, puzzled look that hurt the mother's heart, but opened her eyes.

"There must be a better way," she said, "and I must find it."

When the boy came with hammer and nails, she said : "Suppose you take these boards, laddie, and make a chicken coop." Johnny was delighted. That was so much better than aimlessly pounding the nails in table or chair and being called to order by "Johnnie, don't."

"Don't me so much noise!" gave way to "Why not take your dog out for a scamper, then

he can be quiet when inside." You see, she had found the better way. We love our babies, yet thoughtlessly hurt them. Study their ways, mothers, and spare the "dонт's."

### Sayings About Women.

The society of ladies is the school of politeness.—Montfort.

All I am, or can be, I owe to my angel-mother.—Abraham Lincoln.

Remember woman is most perfect when most womanly.—Gladstone.

Earth has nothing more tender than a pious woman's heart.—Luther.

Disguise our bondage, as we will, 'tis woman, woman, rules us still.—Moore.

No man can either live pious or die righteous without a wife.—Richter.

Even in the darkest hour of earthly ill, woman's fond affection glows.—Sand.

Heaven will be no heaven to me if I do not meet my wife there.—Andrew Johnson.

### Flowers of the Forest.

A pair of black eyes—I, I.

The dark side of life—Night.

Sea fares—Ocean steamer rates.

Always on strike—The blacksmith.

Civil wars—Household arguments.

Clara.—"So that Gotrox girl didn't succeed in capturing a lord, after all?"

Maude.—"No ; but she married a baron, and they say he gets as drunk as a lord."

The most distant relatives are not always those who live farthest away.

He.—This shoe doesn't fit. Try a bigger one. She (severely)—No, sir ; bring me the same size a little larger.

"And how did you come to marry him?" "I didn't come to marry him," answered the womanly little woman indignantly ; "he came to marry me."

"What noise annoys an oyster?"

"A noisy noise annoys an oyster!"

—From *Ally Sloper*.

Fair Maiden (a summer boarder).—"How savagely that cow looks at me!"

Farmer Hayseed.—"It's your red parasol, mum."

Fair Maiden.—"Dear me ! I knew it was a little out of fashion, but I didn't suppose a country cow would notice it."—*New York Weekly*.

### Pat's Proof.

Argument from example is very convincing. Especially was it so in the following incident :

Bridget (reading laboriously)—"Hav you seen this, Pat? It sez here that whin a mon loses wan av his sinses, his other sinses get more develyuped. F'r instans, a blind mon gets more sinse av hearin' an' touch, an'—"

Pat—"Shure an' it's quite thrue ; Oi've noticed it meself. Whin a mon has wan leg shorter than the other, begorra, the other leg's longer, isn't it, now?"

### Argument from Example.

A sceptical young man confronted an old Quaker with the statement that he did not believe in the Bible. The Quaker said:

"Dost thou not believe in France?"

"Yes; though I have not seen it, I have seen others that have; besides, there is plenty of corroborative proof that such a country does exist."

"Then thee will not believe anything thee or others have not seen?"

"No, to be sure I'll not."

"Did thee ever see thine own brains?"

"No."

"Ever see anybody that did?"

"No."

"Does thee believe thee has any?"

The young man left.

### True Sayings.

Your children will be more influenced by your walk than by your talk.

The man is always learning who makes his mistakes teach him something.

Were God to send an angel to look for a king among men he would look for a man who could control himself.

### Unfinished Business.

I've licked a dozen stamps to-day  
For telegrams I sent,  
I licked and stuck one on the bill  
With which I paid my rent.

I licked a stamp to paste upon  
A note which I renewed,  
And then I licked another one  
To make a mortgage good.

I've licked these stamps to show that I  
Respect my country's will,  
And now I'd like to lick the man  
Who introduced that bill.

—Exchange.

### Children's Corner.

#### A Fellow's Mother.

"A fellow's mother," said Fred the wise,  
With his rosy cheeks and his merry eyes,  
"Knows what to do if a fellow gets hurt  
By a thump, or a bruise, or a fall in the dirt.

"A fellow's mother has bags and strings,  
Rags and buttons, and lots of things;  
No matter how busy she is, she'll stop  
To see how well you can spin your top.

"She does not care, not much, I mean,  
If a fellow's face is not always clean,  
And if your trousers are torn at the knee,  
She can put in a patch that you'd never see.

"A fellow's mother is never mad,  
But only sorry if you are bad,  
And I tell you this, if you're only true,  
She'll always forgive whatever you do.

"I am sure of this," said Fred the wise,  
With a manly look in his laughing eyes,  
"I'll mind my mother, quick, every day,  
A fellow's a baby that won't obey."

—M. E. Sangster, in *Youth's Companion*.

### A Drop of Ink.

"I don't see why you won't let me play with Robert Scott," pouted Walter Brown. "I know he does not always mind his mother, and smokes cigars, and sometimes swears. But I have been brought up better than that. He won't hurt me, and I should think you would trust me. Perhaps I can do him good."

"Walter," said his mother, "take this glass of pure water, and put just one drop of ink into it." He did so.

"O! mother, would you have thought one drop would blacken a whole glass so?"

"Yes, it has changed the color of the whole, has it not? It is a shame to do that. Just put one drop of clear water in it, and restore its purity," said his mother.

"Why, mother, you are laughing at me. One drop, nor a dozen, nor fifty, won't do that."

"No, my son; and therefore I cannot allow one drop of Robert Scott's evil nature to mingle with your careful training, many drops of which will make no impression on him."

### Why It Fell.

A majestic tree fell in its prime—fell on a calm evening when there was scarcely a breath of air stirring. It had withstood a century of storms, and now was broken off by a zephyr. The secret was disclosed in its falling. A boy's hatchet had been stuck into it when it was a tender sapling. The wound had been grown over and hidden away, but it had never healed. There at the heart of the tree it stayed, a spot of decay, ever eating a little farther and deeper into the trunk, until at last the tree was rotted through, and it fell of its own weight when it seemed to be at its best.

So do many lives fall when they seem to be at their strongest; because some sin or fault of youth has left its wounding and its consequent weakness at the heart. For many years it is hidden, and life goes on in strength. At last, however, its sad work is done, and at his prime the man falls.—DR. J. R. MILLER.

### Good Things to Learn.

Learn to attend strictly to your own business. Very important point.

Learn to stop croaking. If you cannot see any good in this world keep the bad to yourself.

Learn how to tell a good story. A well told story is as welcome as a sunbeam in a sick room.

Learn to keep your own troubles to yourself. The world is too busy to care for your ills and sorrows.

Learn to greet your friends with a smile. They carry too many frowns in their own hearts to be bothered with any of yours.

Supreme Secretary's Statement for the Month of July, 1939.

RECEIPTS.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. F. Assn. L., S. and P. Bench, General Fund. Lists courts like Burrard, Cariboo, Bonson, Mission City, etc.

CALIFORNIA.

Table listing California courts and their financial data. Includes Long Beach, University, Los Angeles, Santa Monica, Pasadena, Colton, San Bernardino, etc.

Table listing courts from Oakland to Redlands with columns for No. of Members, Name of Court, No. of Court, Mort. F. Assn. L., S. and P. Bench, General Fund.

Table listing courts from Ontario to Redlands with columns for No. of Members, Name of Court, No. of Court, Mort. F. Assn. L., S. and P. Bench, General Fund.

Table listing courts from Ontario to Redlands with columns for No. of Members, Name of Court, No. of Court, Mort. F. Assn. L., S. and P. Bench, General Fund.

Table listing courts from Union to Angus with columns for No. of Members, Name of Court, No. of Court, Mort. F. Assn. L., S. and P. Bench, General Fund.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Ass'n L, S. and F. Benefit, General Fund. Lists various courts and their financial details.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Ass'n L, S. and F. Benefit, General Fund. Continuation of court listings.

COLORADO.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Ass'n L, S. and F. Benefit, General Fund. Lists Colorado courts.

EASTERN ONTARIO.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Ass'n L, S. and F. Benefit, General Fund. Lists Eastern Ontario courts.



Table listing members of various courts across different states, including columns for Name of Court, No. of Members, No. of Court, and General Fund.

MICHIGAN.

Table listing members of various courts in Michigan, including courts like Bad Axe, Tunnel, Deomond, and others.

MISSOURI.

Table listing members of various courts in Missouri, including courts like Independence, Central, East Side, and others.

MISSOURI.

Table listing members of various courts in Missouri, including courts like Black Eagle, Montona, Bozeman, and others.

NEBRASKA.

Table listing members of various courts in Nebraska, including courts like Omaha, Broken Bow, Fourteen, and others.

MINNESOTA.

Table listing members of various courts in Minnesota, including courts like Minnesota, Fairview, Farmington, and others.

NEW BRUNSWICK.

Table listing members of various courts in New Brunswick, including courts like Kennebocals, Intervale, Brunswick, and others.

| No. of Members. | Name of Court. | No. of Court. | Mo. R. Assn't. | S. and F. Benefit. | General Fund. | No. of Members. | Name of Court.   | No. of Court. | Mo. R. Assn't. | S. and F. Benefit. | General Fund. | No. of Members. | Name of Court. | No. of Court.     | Mo. R. Assn't.    | S. and F. Benefit. | General Fund. |       |      |      |
|-----------------|----------------|---------------|----------------|--------------------|---------------|-----------------|------------------|---------------|----------------|--------------------|---------------|-----------------|----------------|-------------------|-------------------|--------------------|---------------|-------|------|------|
| 35              | Shediac        | 39            | 35             | 61                 | 4 45          | 12              | Hazelhurst       | 3101          | .....          | .....              | .....         | 10              | Pavonia        | 1871              | 60                | 20                 | 4 95          |       |      |      |
| 36              | Hampton        | 429           | 167            | 39                 | 24 5          | 11              | Oronocto         | 3197          | .....          | .....              | .....         | 22              | Passaic        | 3024              | 17                | 25                 | 2 20          |       |      |      |
| 37              | Buctouche      | 449           | 31             | 78                 | 3 70          | 29              | Bright           | 3144          | .....          | 25                 | 23            | 2               | 20             | Perth Amboy       | 3047              | 12                 | 14            | 4 20  |      |      |
| 38              | City Camp      | 484           | 44             | 63                 | 1 70          | 17              | Parson           | 3588          | .....          | 11                 | 18            | 1               | 85             | W. Amboy S. Scott | 3032              | 37                 | 62            | 4 25  |      |      |
| 47              | Orlando        | 484           | 44             | 63                 | 1 70          | 10              | Bato Verde       | 3596          | .....          | 8                  | 33            | 42              | 1              | 80                | Brookfield Centre | 3130               | 47            | 73    | 4 60 |      |
| 52              | St. Andrews    | 508           | 58             | 59                 | 13            | 29              | Fort Cumberland  | 3611          | .....          | 9                  | 33            | 42              | 1              | 10                | Brookfield Centre | 3210               | 49            | 77    | 4 60 |      |
| 53              | Eastern Light  | 563           | 17             | 92                 | 1             | 55              | Almwick          | 3596          | .....          | 8                  | 33            | 42              | 1              | 16                | Morris            | 3229               | 41            | 70    | 4 60 |      |
| 59              | Medantic       | 570           | 18             | 26                 | 4             | 43              | North Fork       | 3595          | .....          | 5                  | 50            | .....           | 3              | 50                | Daly              | 3234               | 23            | 68    | 4 60 |      |
| 43              | Seaside        | 597           | 42             | 89                 | 11            | 31              | Fair Haver       | 3602          | .....          | 5                  | 50            | .....           | 3              | 50                | Robt. S. Green    | 3194               | 23            | 68    | 4 60 |      |
| 61              | Anlover        | 650           | 63             | 68                 | 23            | 08              | Verado           | 3743          | .....          | 5                  | 50            | .....           | 3              | 50                | St. Bathen        | 3319               | 41            | 23    | 4 20 |      |
| 64              | Hestouche      | 641           | 83             | 03                 | 19            | 23              | Bayville         | 3753          | .....          | 17                 | 21            | 2               | 65             | St. Bathen        | 3321              | 57                 | 36            | 4 20  |      |      |
| 69              | Sterling       | 642           | 29             | 88                 | 12            | 48              | Fish River Rapid | 3768          | .....          | 17                 | 18            | 6               | 44             | 2                 | 65                | St. Bathen         | 3321          | 57    | 36   | 4 20 |
| 60              | Hezha          | 652           | 158            | 92                 | 23            | 22              | Young's Cove     | 3743          | .....          | 6                  | 28            | 4               | 48             | 2                 | 65                | St. Bathen         | 3321          | 57    | 36   | 4 20 |
| 59              | Millville      | 681           | 37             | 45                 | 8             | 01              | Young's Cove     | 3743          | .....          | 6                  | 28            | 4               | 48             | 2                 | 65                | St. Bathen         | 3321          | 57    | 36   | 4 20 |
| 61              | Keawick        | 687           | 42             | 82                 | 15            | 17              | 14 de Monts      | 3950          | .....          | 8                  | 12            | 6               | 52             | 1                 | 10                | St. Bathen         | 3321          | 57    | 36   | 4 20 |
| 61              | Stanley Banner | 741           | 40             | 56                 | 16            | 27              | 9 Companions     | .....         | 5              | 63                 | .....         | 2               | 80             | .....             | .....             | .....              | .....         | ..... |      |      |
| 65              | Arbutot        | 747           | 25             | 35                 | 13            | 77              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 66              | Green Bay      | 744           | 60             | 43                 | 20            | 60              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 12              | Newton         | 801           | 14             | 63                 | 2             | 16              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 107             | Tanramar       | 803           | 119            | 78                 | 17            | 03              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 80              | Lancaster      | 836           | 73             | 54                 | 3             | 79              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 49              | Rolowtown      | 865           | 33             | 93                 | 8             | 95              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 10              | Inglewood      | 866           | 27             | 41                 | 1             | 70              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 53              | Widals         | 897           | 27             | 10                 | 62            | 3               | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 27              | Stodholm       | 971           | 53             | 40                 | 7             | 36              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 23              | Long Point     | 993           | 49             | 33                 | 2             | 48              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 12              | Black Granite  | 997           | .....          | .....              | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 57              | Intercolonial  | 1117          | 47             | 57                 | 2             | 44              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 17              | Metaco-crook   | 1140          | 40             | 29                 | 2             | 49              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 41              | Florenceville  | 1255          | 39             | 25                 | 9             | 05              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 38              | Peguick        | 1274          | 33             | 55                 | 5             | 67              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 85              | Sunbury        | 1289          | 32             | 41                 | 7             | 63              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 17              | Albert Mines   | 1290          | 12             | 44                 | 4             | 59              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 30              | Bassanquoddy   | 1293          | 54             | 81                 | 32            | 73              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 30              | Glauville      | 1309          | 49             | 29                 | 2             | 49              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 31              | Harvey Glen    | 1541          | 26             | 10                 | 10            | 62              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 72              | Belleisle      | 1389          | 62             | 74                 | 4             | 02              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 20              | Washadmoak     | 1394          | 21             | 23                 | 3             | 39              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 22              | Pogouick       | 1400          | 18             | 43                 | 5             | 63              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 33              | Chaleur        | 1411          | 25             | 43                 | 2             | 65              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 27              | Goodwood       | 1470          | 31             | 49                 | 2             | 49              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 122             | Benda          | 1485          | 154            | 46                 | 13            | 83              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 11              | Woodsfield     | 1498          | 25             | 29                 | 12            | 25              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 51              | Murray         | 1501          | 37             | 48                 | 7             | 53              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 49              | Dorchester     | 1527          | 57             | 42                 | 5             | 68              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 47              | De Meville     | 1548          | 58             | 28                 | 1             | 70              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 21              | Harvey         | 1549          | 23             | 23                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 69              | St. Joseph     | 1570          | 61             | 60                 | 21            | 60              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 51              | Manquoddy      | 1572          | 47             | 24                 | 2             | 52              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 23              | Clearview      | 1576          | 17             | 48                 | 9             | 31              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 22              | Berry Mills    | 1584          | 19             | 26                 | 13            | 62              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 27              | Perryville     | 1619          | 21             | 46                 | 2             | 34              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 16              | Fundy          | 1626          | 15             | 16                 | 1             | 65              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 55              | Warville       | 1626          | 15             | 16                 | 1             | 65              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 29              | Barkton        | 1631          | .....          | .....              | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 13              | Golden Glen    | 1647          | 8              | 56                 | 4             | 82              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 22              | Libbet         | 1652          | 16             | 65                 | 9             | 68              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 9               | North Fork     | 1664          | 17             | 61                 | 6             | 13              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 37              | Walden         | 1665          | 26             | 11                 | 4             | 40              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 9               | Sheffield      | 1666          | 8              | 43                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 46              | Perth Centre   | 1670          | 38             | 62                 | 19            | 74              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 30              | Shepley        | 1711          | 30             | 21                 | 2             | 65              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 18              | Mangerville    | 1716          | 16             | 33                 | 8             | 4               | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 68              | Marcello       | 1747          | 116            | 95                 | 1             | 31              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 47              | Kopling Forest | 1755          | 64             | 4                  | 4             | 03              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 14              | Kingston       | 1759          | 12             | 19                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 103             | Log Cabin      | 1761          | 118            | 60                 | 7             | 40              | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 10              | Greenwich      | 1762          | 7              | 65                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 22              | Aloha          | 1779          | 18             | 30                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 12              | Llewellyn      | 1780          | 15             | 58                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 16              | Norton Dale    | 1785          | 15             | 63                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 20              | Boy View       | 1789          | 31             | 39                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 14              | Narrows        | 1798          | 4              | 43                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 6               | Canning        | 1813          | 3              | 18                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 5               | Rancier        | 1814          | 3              | 61                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 16              | Wicham         | 1821          | 14             | 70                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 21              | Woodville      | 1842          | 17             | 41                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 10              | Jenkins Cove   | 1843          | 8              | 79                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 16              | Inchly         | 1844          | 11             | 68                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 18              | Nokams         | 1845          | 13             | 84                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 16              | Shamogue       | 1854          | 12             | 74                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 14              | Fellowship     | 1870          | 13             | 59                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 8               | Tomah          | 1874          | 6              | 46                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 3               | Pleasant Grove | 1893          | 3              | 64                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 14              | Grand Hay      | 1907          | 8              | 85                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 11              | Sunny South    | 1925          | 6              | 85                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 14              | Sea Side       | 1928          | 9              | 25                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 37              | Duabarton      | 1927          | 20             | 65                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 47              | Plus Glen      | 1928          | 23             | 69                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 24              | Tonacaw        | 1945          | 7              | 45                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 55              | Blackville     | 1985          | 47             | 67                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 28              | Munice         | 2006          | 18             | 92                 | .....         | .....           | .....            | .....         | .....          | .....              | .....         | .....           | .....          | .....             | .....             | .....              | .....         | ..... |      |      |
| 27              | Wygoody        | 2012          | 30             | 73                 | .....         | .....           | .....            |               |                |                    |               |                 |                |                   |                   |                    |               |       |      |      |



Main table listing members of various courts across different states and territories. Columns include Name of Court, No. of Court, No. of Members, and various financial figures (M. & B. Assmt., S. and P. Benefit, General Fund, etc.).

NORTHERN MICHIGAN.

NORTHERN MINNESOTA.

NORTH-WEST TERRITORIES.

NORTH DAKOTA.

NOVA SCOTIA.

| No. of Chapters | Name of Court  | No. of Court | M. F. & P. Local | General Fund | No. of Members | Name of Court | No. of Court     | M. F. & P. Local | General Fund | No. of Members | Name of Court | No. of Court | M. F. & P. Local | General Fund |
|-----------------|----------------|--------------|------------------|--------------|----------------|---------------|------------------|------------------|--------------|----------------|---------------|--------------|------------------|--------------|
| 24              | Talman         | 57           |                  |              | 30             | 23            | Home City        | 147              |              | 99             | 32            | Wald         | 113              | 42 15        |
| 14              | Asp            | 79           |                  |              | 103            | 24            | Manchester       | 116              |              | 99             | 33            | Walden       | 113              | 42 15        |
| 14              | Asp            | 79           |                  |              | 103            | 25            | Champlain        | 123              |              | 99             | 34            | Walden       | 113              | 42 15        |
| 16              | Morgan         | 82           |                  |              | 103            | 26            | Quebec           | 123              |              | 99             | 35            | Walden       | 113              | 42 15        |
| 152             | Mulcrare       | 82           |                  |              | 103            | 27            | Alliance         | 123              |              | 99             | 36            | Walden       | 113              | 42 15        |
| 16              | Western Star   | 82           |                  |              | 103            | 28            | Philadelphia     | 123              |              | 99             | 37            | Walden       | 113              | 42 15        |
| 6               | Eastville      | 82           |                  |              | 103            | 29            | H. L. Logan      | 123              |              | 99             | 38            | Walden       | 113              | 42 15        |
| 79              | Autoria        | 82           |                  |              | 103            | 30            | New Philadelphia | 123              |              | 99             | 39            | Walden       | 113              | 42 15        |
| 32              | Happ Thought   | 82           |                  |              | 103            | 31            | Middleton        | 123              |              | 99             | 40            | Walden       | 113              | 42 15        |
| 31              | Stewiack       | 82           |                  |              | 103            | 32            | Brady            | 123              |              | 99             | 41            | Walden       | 113              | 42 15        |
| 77              | Millington     | 82           |                  |              | 103            | 33            | Cooper           | 123              |              | 99             | 42            | Walden       | 113              | 42 15        |
| 101             | Blomidun       | 82           |                  |              | 103            | 34            | Greene           | 123              |              | 99             | 43            | Walden       | 113              | 42 15        |
| 49              | Pelle          | 82           |                  |              | 103            | 35            | Alph             | 123              |              | 99             | 44            | Walden       | 113              | 42 15        |
| 54              | Widow's Friend | 82           |                  |              | 103            | 36            | Colina           | 123              |              | 99             | 45            | Walden       | 113              | 42 15        |
| 46              | Hobart         | 82           |                  |              | 103            | 37            | St. Lawrence     | 123              |              | 99             | 46            | Walden       | 113              | 42 15        |
| 42              | Hawthorne      | 82           |                  |              | 103            | 38            | St. Lawrence     | 123              |              | 99             | 47            | Walden       | 113              | 42 15        |
| 15              | Horton         | 82           |                  |              | 103            | 39            | Miami Valley     | 123              |              | 99             | 48            | Walden       | 113              | 42 15        |
| 45              | Peninsula      | 82           |                  |              | 103            | 40            | St. Lawrence     | 123              |              | 99             | 49            | Walden       | 113              | 42 15        |
| 25              | Queen's Court  | 82           |                  |              | 103            | 41            | St. Lawrence     | 123              |              | 99             | 50            | Walden       | 113              | 42 15        |
| 20              | Chandos        | 82           |                  |              | 103            | 42            | St. Lawrence     | 123              |              | 99             | 51            | Walden       | 113              | 42 15        |
| 46              | Windsor        | 82           |                  |              | 103            | 43            | St. Lawrence     | 123              |              | 99             | 52            | Walden       | 113              | 42 15        |
| 74              | Chester        | 82           |                  |              | 103            | 44            | St. Lawrence     | 123              |              | 99             | 53            | Walden       | 113              | 42 15        |
| 19              | Yvra South     | 82           |                  |              | 103            | 45            | St. Lawrence     | 123              |              | 99             | 54            | Walden       | 113              | 42 15        |
| 83              | Yarmouth       | 82           |                  |              | 103            | 46            | St. Lawrence     | 123              |              | 99             | 55            | Walden       | 113              | 42 15        |
| 29              | Belle Air      | 82           |                  |              | 103            | 47            | St. Lawrence     | 123              |              | 99             | 56            | Walden       | 113              | 42 15        |
| 13              | Subegan        | 82           |                  |              | 103            | 48            | St. Lawrence     | 123              |              | 99             | 57            | Walden       | 113              | 42 15        |
| 45              | Yuban          | 82           |                  |              | 103            | 49            | St. Lawrence     | 123              |              | 99             | 58            | Walden       | 113              | 42 15        |
| 128             | Seymour        | 82           |                  |              | 103            | 50            | St. Lawrence     | 123              |              | 99             | 59            | Walden       | 113              | 42 15        |
| 23              | Doyd           | 82           |                  |              | 103            | 51            | St. Lawrence     | 123              |              | 99             | 60            | Walden       | 113              | 42 15        |
| 16              | Melmac         | 82           |                  |              | 103            | 52            | St. Lawrence     | 123              |              | 99             | 61            | Walden       | 113              | 42 15        |
| 63              | Hallfax        | 82           |                  |              | 103            | 53            | St. Lawrence     | 123              |              | 99             | 62            | Walden       | 113              | 42 15        |
| 22              | Pictou         | 82           |                  |              | 103            | 54            | St. Lawrence     | 123              |              | 99             | 63            | Walden       | 113              | 42 15        |
| 11              | St. Anne       | 82           |                  |              | 103            | 55            | St. Lawrence     | 123              |              | 99             | 64            | Walden       | 113              | 42 15        |
| 65              | Armedada       | 82           |                  |              | 103            | 56            | St. Lawrence     | 123              |              | 99             | 65            | Walden       | 113              | 42 15        |
| 106             | Scotia         | 82           |                  |              | 103            | 57            | St. Lawrence     | 123              |              | 99             | 66            | Walden       | 113              | 42 15        |
| 18              | Mpsharat       | 82           |                  |              | 103            | 58            | St. Lawrence     | 123              |              | 99             | 67            | Walden       | 113              | 42 15        |
| 20              | Orish          | 82           |                  |              | 103            | 59            | St. Lawrence     | 123              |              | 99             | 68            | Walden       | 113              | 42 15        |
| 23              | Anshar         | 82           |                  |              | 103            | 60            | St. Lawrence     | 123              |              | 99             | 69            | Walden       | 113              | 42 15        |
| 22              | River Phillips | 82           |                  |              | 103            | 61            | St. Lawrence     | 123              |              | 99             | 70            | Walden       | 113              | 42 15        |
| 94              | Charke         | 82           |                  |              | 103            | 62            | St. Lawrence     | 123              |              | 99             | 71            | Walden       | 113              | 42 15        |
| 33              | Windsor        | 82           |                  |              | 103            | 63            | St. Lawrence     | 123              |              | 99             | 72            | Walden       | 113              | 42 15        |
| 23              | St. Rose       | 82           |                  |              | 103            | 64            | St. Lawrence     | 123              |              | 99             | 73            | Walden       | 113              | 42 15        |
| 41              | Band           | 82           |                  |              | 103            | 65            | St. Lawrence     | 123              |              | 99             | 74            | Walden       | 113              | 42 15        |
| 10              | Lewisburg      | 82           |                  |              | 103            | 66            | St. Lawrence     | 123              |              | 99             | 75            | Walden       | 113              | 42 15        |
| 16              | Aylesford      | 82           |                  |              | 103            | 67            | St. Lawrence     | 123              |              | 99             | 76            | Walden       | 113              | 42 15        |
| 12              | Scotia         | 82           |                  |              | 103            | 68            | St. Lawrence     | 123              |              | 99             | 77            | Walden       | 113              | 42 15        |
| 19              | Trair          | 82           |                  |              | 103            | 69            | St. Lawrence     | 123              |              | 99             | 78            | Walden       | 113              | 42 15        |
| 27              | Utopia         | 82           |                  |              | 103            | 70            | St. Lawrence     | 123              |              | 99             | 79            | Walden       | 113              | 42 15        |
| 33              | Forest Flower  | 82           |                  |              | 103            | 71            | St. Lawrence     | 123              |              | 99             | 80            | Walden       | 113              | 42 15        |
| 31              | Clayton        | 82           |                  |              | 103            | 72            | St. Lawrence     | 123              |              | 99             | 81            | Walden       | 113              | 42 15        |
| 16              | Northport      | 82           |                  |              | 103            | 73            | St. Lawrence     | 123              |              | 99             | 82            | Walden       | 113              | 42 15        |
| 7               | M. J. A. M.    | 82           |                  |              | 103            | 74            | St. Lawrence     | 123              |              | 99             | 83            | Walden       | 113              | 42 15        |
| 20              | Atlanta        | 82           |                  |              | 103            | 75            | St. Lawrence     | 123              |              | 99             | 84            | Walden       | 113              | 42 15        |
| 19              | Danvers        | 82           |                  |              | 103            | 76            | St. Lawrence     | 123              |              | 99             | 85            | Walden       | 113              | 42 15        |

OHIO.

ONTARIO.

THE INDEPENDENT FORESTER.

Table with columns: No. of Members, Name of Court, No. of Court, Mort., Assn't, S. and F. Benefit, General Fund. Includes sections for PENNSYLVANIA and PRINCE EDWARD ISLAND.

Table listing various organizations with columns for No. of Members, Name of Court, No. of Court, and other details. Includes entries like '197 Jault Bijzato' and '43 Saint Bernard'.

WASHINGTON.

Table listing Washington organizations such as '101 Seattle', '46 Puget Sound', and '171 Hoquiam'.

WISCONSIN.

Table listing Wisconsin organizations such as '2 Altona', '155 Rt. Croix', and '37 Waubesa'.

WESTERN MICHIGAN.

Large table listing Western Michigan organizations such as '30 Clare', '53 Hastings', '133 Lansing', and '101 Iron River'.

SUPREME COURT JURISDICTION.

Table listing Supreme Court Jurisdiction cases such as '9 Potomac', '32 Pacific', and '94 Williams'.

| RECEIPTS, JULY, 1899.              |  |                         |                    |               | CONTRA. CR. |            |            |
|------------------------------------|--|-------------------------|--------------------|---------------|-------------|------------|------------|
| No. of Members.                    | Jurisdiction.  | Mortuary Benefit Assmt. | S. and F. Benefit. | General Fund. |             |            |            |
| 1025                               | B. Columbia.   | \$ 172 17               | \$ 75 98           | \$ 123 95     |             |            |            |
| 871                                | California.  | 1291 89                 | 1 8 15             | 1283 75       |             |            |            |
| 1039                               | Can't Ontario  | 1226 80                 | 1379 70            | 1390 15       |             |            |            |
| 275                                | Colorado with Utah annex'd                           | 529 03                  | 16 77              | 47 95         |             |            |            |
| 10262                              | East'n Ontario                                       | 11265 59                | 970 49             | 1209 18       |             |            |            |
| 5810                               | Illinois.  | 83 8 47                 | 59 05              | 917 80        |             |            |            |
| 292                                | Indiana.   | 2317 88                 | 16 01              | 233 70        |             |            |            |
| 664                                | Iowa.  | 841 65                  | 1 62               | 127 89        |             |            |            |
| 352                                | Maine.   | 2562 48                 | 858 31             | 681 45        |             |            |            |
| 2121                               | Manitoba.  | 3061 21                 | 282 76             | 829 45        |             |            |            |
| 1073                               | Michigan.  | 10673 81                | 742 75             | 1211 25       |             |            |            |
| 3488                               | Minnesota.   | 3913 23                 | 9 35               | 467 10        |             |            |            |
| 1661                               | Missouri with Kansas and Montana                     | 1326 98                 | 7 87               | 132 90        |             |            |            |
| 466                                | Montana  | 794 23                  | 15 52              | 76 45         |             |            |            |
| 378                                | Nebraska   | 434 48                  | 3 27               | 45 55         |             |            |            |
| 5755                               | N. Brunswick   | 509 22                  | 105 91             | 671 95        |             |            |            |
| 2181                               | N. England.  | 2162 33                 | 627 03             | 312 55        |             |            |            |
| 4763                               | New Jersey.  | 4755 91                 | 52 58              | 516 65        |             |            |            |
| 8842                               | New York.  | 1841 67                 | 804 15             | 1626 99       |             |            |            |
| 2225                               | N. Dakota.   | 3219 78                 | 66 45              | 318 25        |             |            |            |
| 589                                | N. Michigan.   | 609 77                  | 53 09              | 86 30         |             |            |            |
| 1302                               | N. Minnesota.  | 152 90                  | 115 32             | 224 35        |             |            |            |
| 1066                               | N. w. Territo  | 1284 91                 | 73 16              | 129 95        |             |            |            |
| 3237                               | Nova Scotia.   | 3734 02                 | 273 76             | 401 45        |             |            |            |
| No. of Members.                    | Jurisdiction.  | Ordinary Benefit Assmt. | S. and F. Benefit. | General Fund. |             |            |            |
| 7482                               | Ohio.  | \$ 7613 17              | \$ 115 48          | \$ 973 85     |             |            |            |
| 13254                              | Ontario.   | 14199 81                | 1271 96            | 1758 89       |             |            |            |
| 1726                               | Pennsylvania.  | 2587 30                 | 37 29              | 231 29        |             |            |            |
| 1421                               | P. E. Island.  | 1664 87                 | 44 05              | 173 40        |             |            |            |
| 1631                               | Quebec.  | 16126 96                | 4663 55            | 1911 61       |             |            |            |
| 866                                | Washington.  | 1419 34                 | 16 32              | 125 70        |             |            |            |
| 4173                               | W. Michigan.   | 4254 45                 | 184 76             | 618 78        |             |            |            |
| 3097                               | Wisconsin.   | 4693 61                 | 23 93              | 473 73        |             |            |            |
| 261                                | S. C. Jurisd'n.                                      | 768 62                  | 4 19               | 51 55         |             |            |            |
| 5574                               | G. B. & Irl'd.                                       | 7691 42                 | 40 16              | 870 05        |             |            |            |
| 149425                             | Received on account of Fire Insur'ce " S. Y. Ins'rs. | 401 94                  |                    |               |             |            |            |
|                                    | Received on acct. of organizing and other accounts.  | 148 50                  |                    | 764 84        |             |            |            |
| Grand totals.                      |  |                         |                    |               | \$170553 83 | \$15489 61 | \$20296 48 |
| RECAPITULATION.—RECEIPTS.          |  |                         |                    |               |             |            |            |
| For Mortuary Benefit Fund.         |  |                         |                    |               | \$170553 83 |            |            |
| " Sick and Funeral Benefit Fund.   |  |                         |                    |               | 15489 61    |            |            |
| " General Fund.                    |  |                         |                    |               | 20296 48    |            |            |
| Total.                             |  |                         |                    |               | \$206349 92 |            |            |
| By cash remitted Sup. Treas.       |  |                         |                    |               | \$206369 92 |            |            |
| SUPPLY ACCOUNT.—RECEIPTS.          |  |                         |                    |               |             |            |            |
| Received on Account of Supplies.   |  |                         |                    |               | \$ 3203 93  |            |            |
| CONTRA. CR.                        |  |                         |                    |               |             |            |            |
| Remitted same to Sup. Treas.       |  |                         |                    |               | \$ 3203 93  |            |            |
| INVESTMENT ACCOUNT.—RECEIPTS.      |  |                         |                    |               |             |            |            |
| Rec'd on acct. principal on Loans. |  |                         |                    |               | \$ 16237 81 |            |            |
| CONTRA.—CR.                        |  |                         |                    |               |             |            |            |
| Recalled same to Sup. Treas.       |  |                         |                    |               | \$ 16237 81 |            |            |

Submitted in L., B. and C.

JOHN A. MCGILLIVRAY,

Supreme Secretary,

## Companion Courts.

### MICHIGAN.

Companion Court Muskegon sends greetings. Having never seen ourselves in print, we would like to have you know we are strong in courage if not large in membership.

Our last meeting, Sept. 6th, 1899, was the best we ever held. D.S.C.R. Alta M. Stewart was with us and inspired us with enthusiasm for I.O.F. work.

At the close of our meeting, Companion McGowan served an elegant repast of cantaloups, cocoa wafers, ice cream and angel food cake, which was greatly appreciated.

H.C.R. R. J. MacDonald has commissioned our C.R., Lillian B. Phillips, D.H.C.R., and she is doing efficient work for the Companions, having a class of five mortuary benefit members to initiate at our next meeting, at which time Mrs. Stewart is again expected to assist us in our work.

Our brothers in the Subordinate Courts are awakening, and we soon expect Muskegon will have two of the largest Courts in Western Michigan.

CARRIE E. RODGERS, Rec. Sec.

### OHIO.

#### Manfield.

Court Juanita, No. 4, Companions of Foresters, on August 14th chartered a Pullman car and went to Gallion, to picnic with Companion Mrs. Sorg, of our Court, who recently moved there. We were all very sorry when Mrs. Sorg left Mansfield, but when we received such a pressing invitation to picnic at her lovely home in Gallion, we were glad she lived there. We took forty-six Companions and not one man in the crowd. We reached Gallion at 9.30 a.m., and found Companion Mrs. Sorg anxiously waiting. We alighted from the train and, after a hearty handshake, we lined up and marched to the home of Companion Mrs. Sorg, on Union Street, where we received a hearty welcome by High Chief Ranger Mr. Sorg, of Ohio, followed by Mr. Patterson, father of Mrs. Sorg; and the house was ours for the day. After a short rest we began our exercises. Our Chief Ranger, Mrs. Bear, made the speech of the day, follow-

ed by a solo by Companion Mrs. Dot Clugston, after which short addresses were made by Companions Snyder, Sorg, Hunt, Gross, Croft, and Marks, then a duet by Companions Hins and Nixon.

We were welcomed by their Chief Ranger to the Court room, then meeting was called to order, and after their business was transacted officers of Court Daisy turned their chairs over to the officers of our Court to exemplify the Ritual.

Our Chief Ranger, Mrs. Bear, took the chair and called to order, then excused the team to don their regalia and get ready for initiation, which was soon done. After initiation was over and the floor work all done, the applause was loud and long. We received so many compliments on our work and beautiful robes, that we felt well paid for our trouble, and proud of the Order. We were then called to order, and a few remarks were made for the good of the Order. It then being train time we were dismissed and lunch was served which all enjoyed.

We then departed for home, feeling that we were better Foresters than ever before, and we hope that Companions of Court Daisy will prosper in their work just begun, and we hope to have them visit us at our Forest Home in Mansfield.

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

A MEMBER.

### Wondrous Works.

The manufacture of the American Pianos and Organs by Messrs. Cornish at their immense factories at Washington, New Jersey, is one of the most interesting exhibitions possible. The vast works are really wonderful, and the making of the Cornish American Pianos and Organs can be followed in all stages from the rough lumber brought in from the extensive drying kilns, and cut up by the big circular saws in the lower end of the first machine-floor to the examination of the exquisitely finished product in the warerooms. The magnitude of their business has made it necessary for them to still further increase their factory space and they have just finished an addition to their main building, which will give 20,000 cubic feet more room; they have also enlarged their office facilities so that they are now in better shape than ever to handle orders and can now build and ship at the rate of 60 Pianos and Organs per day, or 18,000 per annum.

## GREAT BRITAIN and IRELAND.

## ENGLAND.

## Bro. Price's Lecture.

A small but interested company attended a meeting held on the lawn of Prospect House, on Friday evening, to hear an address on the benefits and system of this progressive Order, by Bro. C. E. Price, H.C.R. of Southern England. He explained the old age pension to which every member of the Order is entitled, stating that at age 70 he (the speaker) would, if he required it, be entitled to a pension of £109 odd per annum, with a burial benefit of £20. He called particular attention to the Total and Permanent Disability Benefit, which he considered one of the most valuable features in the many-sided protection which the I.O.F. gave to all its members. Having described the rest of the benefits, he gave a full explanation of the system which enables the I.O.F. to give these several benefits combined, for considerably less than the premiums for ordinary whole life insurance, and demonstrated that while so doing the members were paying ample to make their policies thoroughly secure. Brother Harvey, C.D., of London, endorsed the statements of the speaker, and pointed out that only first-class lives were accepted, the medical examination being a strict one. Those present expressed themselves as deeply impressed with what they had heard, and would give it their careful consideration with the view of getting a Court of the I.O.F. established in Ilfracombe.—*Ilfracombe Chronicle and North Devon News*, Sept. 2nd, 1899.

"Walworth" Independent Foresters Go to Arundel.

On Thursday, 31st August, the members and friends of Court Walworth, No. 2167, Walworth, Eng., had a most pleasant excursion to Arundel. Advantage was taken of the cheap afternoon excursions arranged in connection with the Early Closing Association, and by the kindly offices of Mr. Restall, the genial Secretary of the E.C.A., a saloon carriage was placed at the service of the party, so that a most comfortable journey to and fro added further enjoyment to the outing. After a ramble in Arundel Park, or a drive round the surrounding beautiful country, the whole party re-united at the "Black Rabbit" and did justice to the very substantial high tea provided by the host. When darkness set in and compelled outdoor ramblings to cease, an impromptu harmonic whiled the fleeting pleasant minutes away until it was time to return to town. The whole party thoroughly enjoyed the trip, and the whole affair was voted a great success, thanks to Bro. H. Glover, who organized the outing.

## IRELAND.

## Dublin Notes.

July, August and September are the great holiday months in Ireland and most of our Dublin Foresters have been away and are away seeking enjoyment and pleasure at the seaside, through the Lake District of England, the Highlands of Scotland or the beautiful glens, woodlands and mountains of their own dear land of Erin.

Last week the Foresters who could be found in Dublin got together and arranged a picnic party; with their friends they numbered some fifty merry souls. Proceeding by "brake" and "bicycle" they enjoyed a magnificent drive through the Phoenix Park, one of Ireland's show places. A vast tract of plain and woodland, hill and dale covering many thousands of acres, an historical spot made famous as the scene of that most atrocious outrage, the murder of Lord Frederick Cavendish and Mr. Burke. Passing out of this magnificent demesne, the road winding down through the beautiful valley of the Liffey, past the world-famous Strawberry Beds on to Lucan where the party put up at the splendid "Spa Hotel" situated on the hill above the Sulphur Springs celebrated for the medicinal qualities of its waters. As Foresters are always healthy, this party did not take advantage of the nauseous glassful of water offered so generously by the attendant at the well. After a most pleasant hour spent in the romantic and lovely glen, nature's demand for something to eat began to be felt, particularly by the ladies who were longing for a "drop of the crathure." Back to the hotel, where a beautifully laid out repast was at once attacked and demolished. After tea the "camera fiend" got to work and with a stern and anxious frown he said "Peace, be still," the button snapped and the work was done. Back at 9.30 p.m. in the bosoms of their families (i.e. those who had families) the Dublin Foresters, "all that was left of them," after spending a most delightful afternoon and feeling that such means is one of the best ways to promote social and fraternal intercourse amongst the members and one of the most successful ways to further the interests of the Order at large.

Belfast and the North of Ireland—Opening Up New Ground.

Two new Courts of the I.O.F. were recently instituted by Bro. D. L. Cottrell, D.S.C.R., Organizing Deputy North of Ireland, one in Larne and the other in Glengormley, a suburb of Belfast. At these meetings he was assisted by Bros. Rev. I. Cregan, H.C.R.; Dr. Gibson, J.P., H. Sec.; W. Bell, P.H.C.R.; J. Wilson, H.T. and John Leeburn, F.S.

At the Larne meeting Bro. Rev. Ewing Gilfillan presided and subsequently intimated his intention of affiliating with the new Court, which was named Court Larne, No. 2274. The charter members of this Court include several prominent business men in the town, the Chief Ranger being Bro. D. McQuillan, J.P., chairman of the Town Council. Court Deputy, W. G. Young, (Town Clerk); Physicians, Dr. J. K. Brownless and Dr. W. J. Wilson; S.J.C., Jas. Foster, (ex-chairman T.C.); P.C.R., Chas. L. Mackean; V.C.R., Andrew Cruikshanks; R. Sec., W. J. Pinkerton; F.S., George Barry; Treas., Robt. Robinson; Or., Rev. E. Gilfillan; Org., J. H. Taylor; S.W., Malcom Fleming; J.W., F. K. Gibson; S.B., J. Buchanan; J.B., J. McAuley. A further accession to membership is anticipated.

The recent High Court meeting in Belfast was extremely harmonious and likely to result profitably. The coming winter will witness a forward movement, and Bro. Marshall, S.D.S.C.R., has kindly consented to help at public meetings.

“The button snapped, and the work was done.”



# A Peculiar Remedy. Marvellous Display

OF - - - -

## Mind Control.....

A Prominent Railroad Man's  
Remarkable Experience.

Something About the New Discovery  
for Curing Dyspepsia.

(From Michigan Christian Advocate.)

The Rev. F. I. Bell, a highly esteemed minister residing in Weedsport, Cayuga Co., N. Y., in a recent letter writes as follows: "There has never been anything that I have taken that has relieved the Dyspepsia from which I have suffered for ten years except the new remedy called Stuart's Dyspepsia Tablets. Since taking them I have had no distress at all after eating and again after long years can sleep well. Rev. F. I. Bell, Weedsport, N. Y., formerly Idaho, Colo."

Stuart's Dyspepsia Tablets is a remarkable remedy, not only because it is a certain cure for all forms of indigestion, but because it seems to act as thoroughly in old chronic cases of Dyspepsia as well as in mild attacks of indigestion or biliousness. A person has dyspepsia simply because the stomach is overworked, all it wants is a harmless vegetable remedy to digest the food and thus give it the much-needed rest.

This is the secret of the success of this peculiar remedy. No matter how weak or how much disordered the digestion may be, Stuart's Dyspepsia Tablets will digest the food whether the stomach works or not. New life and energy is given not only to the stomach but to every organ and nerve in the body.

A trial of this splendid medicine will convince the most skeptical that Dyspepsia and all stomach troubles can be cured. Send for little book on stomach, mailed free by addressing F. A. Stuart Co., Marshall, Mich. So popular has the remedy become that Stuart's Dyspepsia Tablets can now be obtained at any drug store at 50c. per package.

## A Great Country.

Another great wave of emigration is about to flow over the country. The Northwest will receive the greatest benefit from it and every State in that region is prepared for it. From the Great Lakes to the Pacific Ocean, Boards of Immigration have been formed, full of energy and enthusiasm, and glad to give the newcomer and enquirer all the assistance possible.

In Minnesota the renowned Red River Valley and the newly opened lands of the Red Lake Reservation attract the home-seeker.

In North Dakota there are rolling hills and rich prairie lands. In Montana, the great Yellowstone Valley, with its new irrigation enterprises, the noted Gallatin Valley and the Bitter Root Valley extend arms of welcome. In Idaho and Washington, the Nez Perce Reservation lands recently ceded, and the Palouse, Potlatch and Yakima Valleys east of the Cascades are bound to be rapidly settled. West of the mountains are the fertile valleys of Puget Sound in Washington, and the Columbia and Willamette Valleys in Oregon.

Homes for millions of people are found here. Come and take possession; others are coming, you come to. Write to

Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

## \$30,000,000 KNITTING TRUST

is closing factories and increasing prices. Be independent of it, join our staff of co-operative knitters. Knit for yourself, your neighbors, and us, at your home with our AUTOMATIC KNITTER. Yarn FREE and prompt pay knitting for us. Send stamp for particulars Dept. 82. Co-operative Knitting Co. Indianapolis, Ind



F. H. STOUFER.

F. H. Stoufer, Secretary and Treasurer of the Order of Railway Conductors, Union Depot, Pueblo, Col., is creating intense excitement in his community by his marvelous hypnotic demonstrations. The feats he performs by Hypnotism, Personal Magnetism and Magnetic Healing carries one into the domain of the supernatural; his most intimate friends are amazed by his seemingly miraculous power.

A few nights ago at a social gathering he was prevailed upon to give an exhibition of this wonderful force, and after placing a gentleman sixty years of age in a hypnotic stage, he sent the old gentleman down to the main part of the city to get his wife five cents' worth of peanuts. The experiment was successful. His recent demonstrations of Personal Magnetism and the wonderful power he displays in healing the sick and curing bad habits have placed him among the very best authorities upon this science. In an interview he says: "I consider the knowledge of Hypnotism and Personal Magnetism more essential to the success of any person than that of arithmetic or any other branch of study. It enables one to impress others with your ideas. It causes them to respect you. It insures social and financial success. By this agency diseases of all kinds can be permanently cured. Bad habits of every description can be driven from the system forever, when all other methods fail. You can cause people to like or dislike you; correct evil tendencies in adults or children, and there is no telling what you cannot do with it."

"I became interested and attracted to these sciences through a book which is published by the National Publishing Co., entitled, 'The Wonders of Hypnotism.' It tells all about Hypnotism, Personal Magnetism, Suggestive Therapeutics and Magnetic Healing. Anybody can learn these sciences in a very short time, and I advise every one to write to them for this book. They send it ABSOLUTELY FREE. If you want a free copy of this marvellous treatise, address New York Institute of Science, Dept. A3, 39 State Street, Rochester, N. Y. You will be delightfully surprised."



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

Delinquent Courts who have not paid their August Assessments.

| Name of Court.  | No.  | Name of Court.  | No.  |
|-----------------|------|-----------------|------|
| Hazlehurst..... | 3103 | Successful..... | 4036 |
| Findlay.....    | 3771 | Gladdis.....    | 4038 |

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st September, and will stand suspended till duly reinstated.

Courts Reinstated since last Report.

| Name of Court.   | No.  | Name of Court. | No.  |
|------------------|------|----------------|------|
| Benzonia.....    | 1361 | Cahokia.....   | 3165 |
| Sylvan Dale..... | 3037 |                |      |

Receipts, September, 1899.

| No. of Members | Jurisdiction.                              | Mortuary Benefit Assessm'ts | S. & F. Benefits | General Fund. | No. of Members | Jurisdiction.                       | Mortuary Benefit Assessm'ts | S. & F. Benefits | General Fund. |
|----------------|--|-----------------------------|------------------|---------------|----------------|-------------------------------------|-----------------------------|------------------|---------------|
| 975            | British Columbia.                          | \$ 1124 53                  | \$ 73 05         | \$ 131 20     | 4532           | New Jersey.....                     | \$ 4781 81                  | \$ 52 75         | \$ 500 75     |
| 8756           | California.....                            | 12861 50                    | 180 01           | 1183 50       | 13985          | New York.....                       | 13283 42                    | 842 98           | 1612 45       |
| 10743          | Central Ontario.....                       | 11863 38                    | 1344 81          | 1221 75       | 2151           | North Dakota.....                   | 2672 42                     | 58 89            | 239 05        |
| 371            | Colorado with Utah annexed.....            | 714 06                      | 9 00             | 57 05         | 579            | Northern Michigan.....              | 591 46                      | 49 03            | 72 25         |
| 10746          | Eastern Ontario.....                       | 11147 98                    | 964 78           | 1199 73       | 1313           | North'n Minnesota.....              | 1512 44                     | 114 03           | 181 05        |
| 6860           | Illinois.....                              | 7923 79                     | 59 16            | 841 50        | 1131           | N. W. Territory.....                | 1389 75                     | 85 61            | 140 70        |
| 2043           | Indiana.....                               | 2297 55                     | 14 44            | 288 50        | 3233           | Nova Scotia.....                    | 3675 30                     | 272 84           | 409 25        |
| 667            | Iowa.....                                  | 854 31                      | 1 48             | 79 93         | 7462           | Ohio.....                           | 7994 14                     | 127 71           | 947 40        |
| 3228           | Maine.....                                 | 2839 93                     | 823 70           | 316 45        | 13651          | Ontario.....                        | 13683 63                    | 2490 40          | 1537 51       |
| 2400           | Manitoba.....                              | 2989 42                     | 293 22           | 300 30        | 1810           | Pennsylvania.....                   | 2660 74                     | 39 17            | 212 20        |
| 10125          | Michigan.....                              | 10858 97                    | 807 15           | 1240 65       | 1418           | Pr. Edward Island.....              | 1466 26                     | 40 65            | 157 50        |
| 3324           | Minnesota.....                             | 3747 55                     | 13 56            | 396 65        | 14561          | Quebec.....                         | 16027 75                    | 4596 54          | 1734 80       |
| 1041           | Missouri with Kansas annexed.....          | 1259 97                     | 8 81             | 123 45        | 864            | Washington.....                     | 1296 46                     | 15 97            | 126 30        |
| 467            | Montana.....                               | 725 24                      | 15 09            | 68 40         | 4126           | Western Michigan.....               | 4412 34                     | 178 98           | 483 80        |
| 375            | Nebraska.....                              | 413 21                      | 5 05             | 56 65         | 3122           | Wisconsin.....                      | 3867 90                     | 23 93            | 411 00        |
| 5774           | New Brunswick.....                         | 5818 46                     | 1053 89          | 645 19        | 282            | S. C. Jurisdiction.....             | 332 76                      | 3 19             | 31 05         |
| 2221           | New England.....                           | 2121 79                     | 680 93           | 298 10        | 5601           | G. Britain, Ireland and Norway..... | 6025 85                     | 35 28            | 618 28        |
|                |  |                             |                  |               | 149343         |                                     |                             |                  |               |
|                | Received on account of Fire Insurance..... |                             |                  |               |                |                                     | 2,099 79                    |                  |               |
|                | “ “ “ Refunds.....                         |                             |                  |               |                |                                     | 309 93                      | 1 00             |               |
|                | “ “ “ Organizing and other accounts.....   |                             |                  |               |                |                                     |                             |                  | 1,399 51      |
|                | Grand Totals.....                          | \$170,586 79                | \$15,382 07      | \$19,298 46   |                |                                     |                             |                  |               |

Recapitulation.

| RECEIPTS.                               | CONTRA—CR.   |
|---|--------------|
| For Mortuary Benefit Fund.....          | \$170,586 79 |
| “ Sick and Funeral Benefit Fund.....    | 15,382 07    |
| “ General Fund.....                     | 19,298 46    |
| Total.....                              | \$205,267 32 |
| By Cash remitted Supreme Treasurer..... | \$205,267 32 |

Supply Account.

|                                      |            |   |            |
|--------------------------------------|------------|---|------------|
| Received on account of Supplies..... | \$7,797 19 | Remitted same to Supreme Treasurer..... | \$7,797 19 |
|--------------------------------------|------------|---|------------|

Investment Account.

|  |             |   |             |
|--|-------------|---|-------------|
| Received on account of Principal on Loans.....                     | \$20,762 06 | Remitted same to Supreme Treasurer..... | \$20,762 06 |
| Submitted in L. B. and C.,<br>JOHN A. MCGILLIVRAY, Sup. Secretary. |             |   |             |

Supreme Treasurer's Statement for September, 1899.

Mortuary Statement.

| RECEIPTS.                                     |                       |
|---|-----------------------|
| To Balance as per last Statement.....         | \$3,415,382 42        |
| “ Supreme Secretary.....                      | 168,177 07            |
| Cheque No. 7034 cancelled.....                | 175 32                |
| Refunds re Loans.....                         | 309 93                |
| Refunds Fire Insurance.....                   | 2,099 79              |
|   | <u>\$3,586,144 53</u> |
| Paid to Beneficiaries of late Brothers—       |                       |
| Clair C. Lindsay..... Court Bothey, 3534..... | \$1,000 00            |
| Malcolm M. Baker..... Seattle, 526.....       | 3,000 00              |
| John Dundas..... Welcome, 12.....             | 917 22                |
| Charles Girvin..... Island, 3837.....         | 1,000 00              |
| J. W. Taylor..... Wallace, 1269.....          | 500 00                |
| William Watt..... Memphr magog, 902.....      | 1,000 00              |
| Robert Gordon..... Court Frontenac, 59.....   | \$2,000 00            |
| William Taylor..... Newark, 1592.....         | 857 15                |
| Joseph Lavallee..... Bell, 1023.....          | 1,000 00              |
| Octave Chabot..... St. Francis, 1009.....     | 1,000 00              |
| Wm. A. McLeod..... Occident, 467.....         | 2,000 00              |
| G. G. Newman..... Dewey, 3504.....            | 1,566 67              |
| William Schamber..... Waldone, 3552.....      | 1,000 00              |
| Chas. D. Goodsell..... Lehigh, 744.....       | 2,000 00              |
| Christopher Pybus..... Traverse, 853.....     | 1,000 00              |
| Wm. W. Sutton..... Black Creek, 504.....      | 500 00                |
| Joseph Kavanagh..... Kings Co., 3611.....     | 1,000 00              |
| Susan M. Stroud..... Norwalk, 84.....         | 1,000 00              |
| Ernest Lawson..... St. Juce, 3592.....        | 1,000 00              |
| Fred C. Blood..... Marion, 952.....           | 1,000 00              |
| Charles G. Brooks..... Grand Forks, 493.....  | 1,000 00              |
| M. A. Morrison..... Burrard, 347.....         | 500 00                |
| Bazilite Larose..... Laurentide, 3564.....    | 1,200 00              |
| C. M. Chamberlain..... Wabasha, 3750.....     | 33 34                 |
| James W. Barnes..... Lagre, 961.....          | 1,000 00              |
| Wm. J. Hawley..... Verona, 1713.....          | 500 00                |
| Henry P. Byrne..... Good Intent, 1622.....    | 1,000 00              |
| John Egan..... Wisdom, 3799.....              | 1,000 00              |
| L. Keatsch..... Oxford, 46.....               | 1,000 00              |
| Calvin Replogle..... Elkhurst, 4056.....      | 2,000 00              |

|                            |                          |            |
|----------------------------|--------------------------|------------|
| Charles J. Wilson... Court | Millicote, 139.....      | \$1,000 00 |
| Alex. Lazarus.....         | Israelite, 3329.....     | 2,000 00   |
| J. M. Ulrey.....           | Mohican, 1751.....       | 2,000 00   |
| Leopold Scheff.....        | Albany, 1613.....        | 2,000 00   |
| Samuel G. Treble.....      | Orient, 416.....         | 3,000 00   |
| George W. Smith.....       | Ottawa, 41.....          | 1,000 00   |
| Burt G. Clapp.....         | Kalamazoo, 1531.....     | 1,000 00   |
| Thomas Wilson.....         | Pearl, 113.....          | 1,000 00   |
| Donald W. McLeod.....      | Dalkeith, 1377.....      | 1,000 00   |
| Isaac J. Hingley.....      | Carberry, 1218.....      | 1,000 00   |
| Frank W. Moore.....        | Beaufait, 3183.....      | 1,000 00   |
| George McDonald.....       | Boyne, 779.....          | 1,000 00   |
| Albert Getty.....          | Oak Leaf, 62.....        | 1,000 00   |
| John Rene.....             | Brassard, 3619.....      | 1,000 00   |
| T. Laframboise.....        | Ville Marie, 1031.....   | 1,000 00   |
| James D. Clarke.....       | Log Cabin, 1761.....     | 500 00     |
| Mary M. Klumph.....        | Cayaga, 53.....          | 500 00     |
| Carolus Marier.....        | St. Catharine, 729.....  | 1,000 00   |
| Herbert C. Brown.....      | Sycamore, 3001.....      | 1,000 00   |
| Richard Byrne.....         | United States, 1050..... | 1,000 00   |
| William H. Hobden.....     | Hamilton, 170.....       | 500 00     |
| Samuel H. Cory.....        | Royal, 212.....          | 1,000 00   |
| Calixte H. Denis.....      | Chenier, 1551.....       | 250 00     |
| Harry E. Snook.....        | Apollo, 3946.....        | 3,000 00   |
| Archibald McKenzieio       | Durham, 111.....         | 1,000 00   |
| R. T. H. Crawford.....     | Carlingford, 856.....    | 1,000 00   |
| Peter J. McAlpine.....     | Maple Leaf, 60.....      | 1,000 00   |
| William H. Brown.....      | Seneca, 1111.....        | 1,000 00   |
| John Mercier.....          | Valley, 252.....         | 500 00     |
| William Turcott.....       | Lumber Rights, 1963..... | 500 00     |
| Bazilite Larose.....       | Laurentide, 3564.....    | 800 00     |
| John T. Eansterbrook       | Pride, 356.....          | 1,000 00   |
| Odis Jobin.....            | St. Jean, 1544.....      | 2,000 00   |
| G. W. Oekey.....           | Acacia, 3742.....        | 1,000 00   |
| Frederick Fisher.....      | Gardona, 625.....        | 666 66     |
| Albert E. Clark.....       | Lord Stanley, 398.....   | 1,000 00   |
| Louis A. Kiewer.....       | East Toledo, 3182.....   | 1,000 00   |
| Henry F. Kolt.....         | Vassar, 337.....         | 1,000 00   |
| Peter E. Clarken.....      | Bombazine, 3271.....     | 100 00     |
| William Hedson.....        | Kootenay, 3138.....      | 1,000 00   |
| O. A. Underwood.....       | Saticoy, 1816.....       | 1,000 00   |
| George Nicholls.....       | Vankleek Hill, 571.....  | 1,000 00   |
| William R. Atkin.....      | Dauphin, 3463.....       | 2,000 00   |
| George H. Cook.....        | Spadina, 241.....        | 1,000 00   |
| John W. Graham.....        | Decatur, 3168.....       | 1,500 00   |
| James A. Innes.....        | Brooklyn, 1556.....      | 1,000 00   |
| Nap. Honde.....            | St. Helene, 1019.....    | 1,000 00   |
| A. C. Wright.....          | Philadelphia, 562.....   | 1,000 00   |
| D. M. Tracy.....           | Seine River, 3795.....   | 100 00     |
| William Scheiffe.....      | Forest Home, 431.....    | 1,000 00   |

|                                     |           |
|-------------------------------------|-----------|
| Old Age Disability—                 |           |
| Alfred Davey, C. Woodstock, 89..... | 100 00    |
| William Herie, C. Lincoln, 225..... | 100 00    |
|                                     | \$ 200 00 |

|  |              |
|--|--------------|
| Total and Permanent Disability—            |              |
| James P. Wickham, C. Dominion, 25.....     | 500 00       |
| William R. Wells, C. Hollister, 654.....   | 1,000 00     |
| Fred. W. Renn, C. Endeavor, 627.....       | 1,000 00     |
| Peter Arms rong, C. Amity, 39.....         | 500 00       |
| Joseph D. Fawcett, C. Wellington, 21.....  | 500 00       |
| William Moore, C. Bowmore, 941.....        | 500 00       |
| Charles H. Rankin, C. Frontenac, 59.....   | 500 00       |
| Revd. Ezekiel Hopper, C. Hampton, 429..... | 500 00       |
| Robert Telford, C. Chatsworth, 1174.....   | 500 00       |
| Doctors Fees.....                          | 5 00         |
|  | \$ 93,226 04 |

|   |                |
|---|----------------|
| Insurance.....                          | 502 98         |
| Taxes.....                              | 57 61          |
| Law Expenses.....                       | 225 00         |
| Commission.....                         | 8 00           |
| Medical Fee.....                        | 5 00           |
| Refunds.....                            | 276 24         |
|   | 1,074 83       |
| English Legal Expenses.....             | \$ 127 74      |
|   | 127 74         |
| E. H. Williams, C. Carnarvon, 2027..... | \$ 973 32      |
| Hy. Sergeant, C. Royal Berks, 2008..... | 973 32         |
|   | 1,946 64       |
| Five per cent. to General Fund.....     | 8,408 85       |
| Balance.....                            | 3,481,360 43   |
|   | \$3,586,144 53 |

**Sick and Funeral Fund.**  
**RECEIPTS.**

|  |              |
|--|--------------|
| To Balance, as per last Statement..... | \$ 65,569 46 |
| " Supreme Secretary.....               | 15,331 07    |
| " Refund.....                          | 1 00         |
|  | \$ 80,951 53 |

|                                       |              |
|---------------------------------------|--------------|
| CONTRA—CR.                            |              |
| By Sick Claims.....                   | \$11,017 20  |
| " Funeral Claims.....                 | 897 35       |
| " Sundries.....                       | 104 67       |
| " Five per cent. to General Fund..... | 769 07       |
| Balance.....                          | 12,788 29    |
|                                       | 68,163 24    |
|                                       | \$ 80,951 53 |

**General Account.**

|   |              |
|---|--------------|
| RECEIPTS.                                       |              |
| To Supreme Secretary.....                       | \$ 19,290 83 |
| " " " on account of supplies.....               | 7,797 19     |
| " " " Five per cent. Mortuary Benefit Fund..... | 8,408 85     |
| " " " Sick and Fun. Ben. Fund.....              | 769 07       |
| " " " Sundry Refunds.....                       | 7 63         |
| " " " Cheque No. 13,083 cancelled.....          | 12 70        |
| Balance.....                                    | 1,156 60     |
|   | \$ 37,442 87 |

**CONTRA—CR.**

|   |              |
|---|--------------|
| By Salaries of Officers.....            | \$ 3,874 99  |
| " Organizing Salaries and Expenses..... | 10,285 79    |
| " Furniture.....                        | 1,444 78     |
| " Wages of Employees.....               | 4,454 85     |
| " Fees returned.....                    | 65 26        |
| " General Management Expenses.....      | 7,496 79     |
| " "Forester" and Supplies.....          | 9,820 41     |
|   | \$ 37,442 87 |

**Surplus.**

|  |                |
|--|----------------|
| Deposited with Ins. Dept. of Dom. of Canada..... | \$100,000 00   |
| " " " Great Britain and Ireland.....             | 95,310 17      |
| " " " U. S. Government Bonds.....                | 148,538 36     |
| " " " New Brunswick Government.....              | 20,000 00      |
| Real Estate and 1st Mortgages on Real Est.....   | 2,885,916 52   |
| Debentures.....                                  | 131,835 38     |
| Deposit Receipts.....                            | 510 79         |
| National Bank of La Crosse.....                  | 2,500 00       |
|  | \$3,385,311 22 |
| Current Account.....                             | 159,745 37     |
| Sick and Funeral Surplus.....                    | 68,163 24      |
|  | \$3,613,219 83 |

Yours in L. B. and C.  
H. A. COLLINS, Sup. Treas.

**Report of the Medical Board for the Month of September, 1899.**

During the month of September, the Medical Board reviewed 1,358 medical examination papers, of which 1,163 were accepted and 195 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

| Jurisdiction.          | Accepted |          | Rejected               |          |       |
|------------------------|----------|----------|------------------------|----------|-------|
|                        | Accepted | Rejected | Accepted               | Rejected |       |
| Arizona.....           | 6        | 2        | North Dakota.....      | 1        | 1     |
| British Columbia.....  | 3        | 7        | Nova Scotia.....       | 3        | 1     |
| California.....        | 62       | 13       | N. W. Territories..... | 10       | 3     |
| Connecticut.....       | 2        | .....    | Ohio.....              | 73       | 12    |
| Illinois.....          | 155      | 7        | Ontario (Centre).....  | 90       | 10    |
| Indiana.....           | 16       | 2        | Ontario (East).....    | 17       | 5     |
| Iowa.....              | 5        | 2        | Ontario (West).....    | 27       | 3     |
| Maine.....             | 42       | 7        | Pennsylvania.....      | 65       | 7     |
| Manitoba.....          | 7        | 1        | P. E. Island.....      | 7        | 1     |
| Michigan (East).....   | 40       | 10       | Quebec.....            | 94       | 16    |
| Michigan (North).....  | 13       | .....    | Rhode Island.....      | 4        | 4     |
| Michigan (West).....   | 80       | 6        | Vermont.....           | 23       | 10    |
| Minnesota (North)..... | 14       | 4        | Washington.....        | 1        | ..... |
| Minnesota (South)..... | 14       | .....    | Wisconsin.....         | 42       | 5     |
| Missouri.....          | 2        | 1        | Oregon.....            | 1        | 1     |
| Montana.....           | 1        | 3        | England.....           | 17       | 2     |
| Nebraska.....          | 14       | 2        | Ireland.....           | 4        | 1     |
| Newfoundland.....      | 7        | .....    | Wales.....             | 2        | ..... |
| New Brunswick.....     | 23       | 6        | Norway.....            | 2        | 1     |
| New Hampshire.....     | 7        | 1        | Kansas.....            | .....    | 1     |
| New Jersey.....        | 25       | 4        |                        |          |       |
| New York.....          | 143      | 33       | Total.....             | 1163     | 195   |

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



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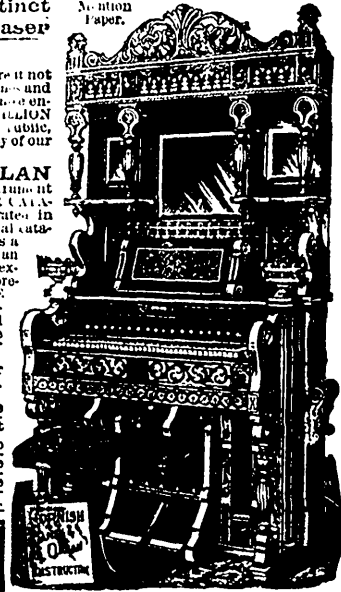
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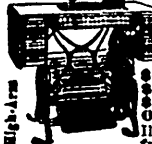


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