

# THE INDEPENDENT FORESTER

THE OFFICIAL

ORGAN OF THE



INDEPENDENT ORDER OF FORESTERS

## I.O.F.

THE BEST

### FRATERNAL AND BENEFIT SOCIETY

FOUNDED 1874 INCORPORATED 1881

TORONTO, ONT., MAY, 1896

Volume XVI.

Number 11

NUMBER OF MEMBERS 1st MAR., 1896

89,465.

SURPLUS FUND 1st APRIL, 1896

\$1,676,632.19.

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## 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.

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	80	\$1.20	\$1.80	37	82	\$1.64	\$2.46
19	61	1.23	1.83	38	84	1.66	2.52
20	62	1.24	1.86	39	86	1.72	2.58
21	63	1.26	1.89	40	88	1.80	2.70
22	64	1.28	1.92	41	90	1.90	2.85
23	65	1.30	1.95	42	1.00	2.00	3.00
24	66	1.32	1.98	43	1.10	2.20	3.30
25	67	1.34	2.01	44	1.20	2.40	3.60
26	68	1.36	2.04	45	1.30	2.60	3.90
27	69	1.38	2.07	46	1.40	2.80	4.20
28	70	1.40	2.10	47	1.50	3.00	4.50
29	71	1.42	2.13	48	1.60	3.20	4.80
30	72	1.44	2.16	49	2.20	4.40	6.60
31	73	1.46	2.19	50	2.50	5.00	7.50
32	74	1.48	2.22	51	2.60	5.20	7.80
33	75	1.50	2.25	52	2.70	5.40	8.10
34	76	1.52	2.28	53	2.85	5.70	8.55
35	77	1.54	2.31	54	3.00	6.00	9.00
36	78	1.56	2.34				
37	79	1.58	2.37				
38	80	1.60	2.40				

The rates for \$500 Benefit are one-half of those for \$1,000, the benefit of fractions being given to the Supreme Court.

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

### The Supreme Court Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. Applicants for admission to the Order may apply for enrollment in this department at once, and members who are in good health may be admitted to this department with a one year trial, by passing the Medical Board, by making application on Form No. 6, after the expiration of one year they must make a medical re-examination before admission. The Enrollment Fee in this department is \$1.00.

The Benefits are as follows:—(1) During each calendar continuous sickness, a payment of \$2.00 a week for the first two weeks, \$5.00 a week for the next ten weeks; and at the discretion of the Executive Council of The Supreme Court, as provided in Section 224, Constitution 5, of the Constitutions and Laws, a further sum of \$3.00 for the next twelve weeks; (2) A payment of \$50 towards funeral expenses, on the member's death, to his beneficiary.

The rates for monthly assessments in the Sick and Funeral department are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$0.40	20	\$0.44	34	\$0.48	41	\$0.55
19	41	21	45	35	49	42	56
20	41	22	45	36	50	43	56
21	43	23	46	37	51	44	57
22	43	24	47	38	52	45	58
23	44	25	48	39	53	46	59
24	44	26	48	40	54	47	59
25	44	27	48	41	54	47	59
26	44	28	48	42	54	47	59
27	44	29	48	43	54	47	59
28	44	30	48	44	54	47	59
29	44	31	48	45	54	47	59
30	44	32	48	46	54	47	59
31	44	33	48	47	54	47	59
32	44	34	48	48	54	47	59
33	44	35	48	49	54	47	59
34	44	36	48	50	54	47	59
35	44	37	48	51	54	47	59
36	44	38	48	52	54	47	59
37	44	39	48	53	54	47	59
38	44	40	48	54	54	47	59
39	44	41	48	55	54	47	59
40	44	42	48	56	54	47	59
41	44	43	48	57	54	47	59
42	44	44	48	58	54	47	59
43	44	45	48	59	54	47	59
44	44	46	48	60	54	47	59
45	44	47	48	61	54	47	59
46	44	48	48	62	54	47	59
47	44	49	48	63	54	47	59
48	44	50	48	64	54	47	59
49	44	51	48	65	54	47	59
50	44	52	48	66	54	47	59
51	44	53	48	67	54	47	59
52	44	54	48	68	54	47	59
53	44	55	48	69	54	47	59
54	44	56	48	70	54	47	59
55	44	57	48	71	54	47	59
56	44	58	48	72	54	47	59
57	44	59	48	73	54	47	59
58	44	60	48	74	54	47	59
59	44	61	48	75	54	47	59
60	44	62	48	76	54	47	59
61	44	63	48	77	54	47	59
62	44	64	48	78	54	47	59
63	44	65	48	79	54	47	59
64	44	66	48	80	54	47	59
65	44	67	48				
66	44	68	48				
67	44	69	48				
68	44	70	48				
69	44	71	48				
70	44	72	48				
71	44	73	48				
72	44	74	48				
73	44	75	48				
74	44	76	48				
75	44	77	48				
76	44	78	48				
77	44	79	48				
78	44	80	48				
79	44						
80	44						

### Our Investments.

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

### Invested Funds.

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

Post Office Savings Bank	\$ 14,781.54
Receiver-General, New Brunswick	23,000.00
Deposit in Great Britain (£20,000)	57,333.33
Mortgages	1,160,049.55
Debentures	143,222.72

From the above it will be seen that we have already an invested surplus fund of

**\$1,460,587.24.**

A portion of the funds thus invested can be withdrawn except by the joint action of the undersigned officers who comprise the Executive Council:

- S. C. R., Greenyatchka, M.D., Editor ILLINOIS NATIONAL GOOD WILLER, Toronto.
- P. S. C. R., E. Botterell, House of Commons, Ottawa.
- S. V. C. R., Hon. D. D. A. Dean, M.C., Flint, Mich.
- S. Secretary, John A. McGillivray, C.C., M.P., Toronto.
- S. Treasurer, G. A. Collins, Toronto.
- S. Phys., T. Milligan, R.D., Toronto.
- S. Conv., Hon. Judge W. Wedderburn, C.C., Hampton, N.B.

With what we have in the current bank account, our total surplus on our latest report (1st April) was the amount of

**\$1,670,922.16.**

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# The Independent Forester

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MAY, 1896.

No. 11.

## The Independent Forester. The Official Organ of the Independent Order of Foresters.

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*Editor-in-Chief.*

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**THE INDEPENDENT FORESTER.**  
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**TORONTO, CANADA, MAY, 1896.**

1. Send all matters relating to the INDEPENDENT FORESTER and questions on points of Forensic 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, 39 Yonge-street, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.
4. The Monthly Report and exact sum required to cover assessments and other fees called for by such Monthly Reports, should be sent together in one cover.
5. 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.
6. The FORESTER will be mailed to each member of a court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses to Dan. A. Rose, Manager, THE INDEPENDENT FORESTER, 25 Wellington-street, W., Toronto. Until such list is received, the papers will be mailed to the Court Deputy in bundles for distribution among the members.
7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name 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, or
- When a member joins a court by card.
- When a member is reinstated.

**CANADA**

## INSURANCE LICENSE

No. 149.  No. 149.

Under "The Insurance Act,"

Being Chapter 124 of the Revised Statutes of  
Canada, As Amended.

**THIS IS TO CERTIFY THAT**

The Supreme Court of the Independent  
Order of Foresters,

Having made the necessary deposit, and having otherwise complied with the provisions of the Act of Incorporation, as amended by an Act of the Parliament of Canada, assented to on the 23rd day of April, 1896, entitled "An Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters," and of the Insurance Act, as amended, is hereby in pursuance of a Minute of the Honorable The Treasury Board, dated the 27th day of April, 1896, authorized to undertake with its members in Canada the contract or contracts of LIFE, DISABILITY AND SICKNESS INSURANCE ON THE ASSESSMENT PLAN to the extent specified in the said Amended Act.

Dated at the City of Ottawa,  
the 1st day of May, 1896.

**J. M. COURTNEY,**

*Deputy Minister of Finance.*

**W. FITZGERALD,**

*Superintendent of Insurance.*

### SPECIAL NOTICE.

For May and June Courts may initiate at Charter rates. To every member bringing in two new members, the Badge of Honor will be given. This will be the last opportunity offered members to secure the Million Dollar Badge.

## Editorial.

### Notes

Nova Scotia and Indiana walk side by side with 43 to the credit of each.

\*\*

England with 71, and New Brunswick with 56, are the only remaining jurisdictions over the half century.

\*\*

March last, went March twelve months ago 463 better in the way of applications. The I.O.F. goes marching on.

\*\*

And once again we remind you that every member you bring in strengthens the Order and increases your security.

\*\*

The membership March 1st was 89,645, by this time it ought to be over 93,000. There is still time to make it 100,000 by July 1st.

\*\*

Some courts have not initiated a member since 1896 came in. The spell should be broken by the initiation of several in May and June.

\*\*

The surplus on April 1st was \$1,673,466.15. Twelve months ago it was \$1,273,257.95. a gain of \$400,208 in one year, that looks very much like prosperity.

\*\*

In this issue we report 35 new courts. Rather a good showing for a bad year. Would like to hear of the Order that has done better, or even as well.

\*\*

Read over the prize list offered by the Supreme Executive. Every one has a chance to win the badge of honor. Secure two members and the badge is yours.

\*\*

Minnesota, Pennsylvania and New Jersey run an even race. Each shows a gain of 58 for the month. This is the first time that three jurisdictions made the same record.

\*\*

Every Forester within 100 miles of Foresters' Island Park, ought to make it a point to be present on the 17th June at the celebration of the 22nd anniversary of the founding of the Order.

\*\*

Population and everything considered, Maine holds a foremost position with 79 accepted applications. From the day of its introduction into the State, Forestry has gone right ahead in Maine.

Bro. Col. Parker, H.C.R., of Wisconsin, has 87 to the credit of his State. Better work than this has been done, and will, doubtless, be done again. May and June will be up in three figures.

\*\*

Dead men earn no salaries. Some day you will be taken from your loved ones. As a proof of your love provide for that day of loss and sorrow. Don't leave them to the charity of the world.

\*\*

"In the spring a young man's fancy lightly turns to thoughts of love," and a practical manifestation of the thought will be the securing of a certificate in the I.O.F. for the benefit of the loved one.

\*\*

Ontario keeps at the head of all jurisdictions in the matter of accepted applications. For March the number was 322. Considering the fact that Ontario has nearly 30,000 members, this is a very good showing.

\*\*

Ohio occupies a good position with 181. The tide has been steadily rising in this jurisdiction. The probabilities for a large membership are good, and the High Committee are determined to improve on any former record.

\*\*

Again we have great pleasure in saying "Well done" to North Dakota. The brethren there, led by their High Chief Ranger, are pushing the work in fine style. The accepted applications for March were 144. April will do better.

\*\*

The Dominion elections are fixed for the 23rd June. Now is the time to secure that member you promised to bring into the Order. Remember the Forestry year closes on the 30th June. The number to be 100,000 by that time.

\*\*

Quebec for March is a very good second, being only 22 behind the sister jurisdiction of Ontario. Just a year ago Quebec quietly moved up to second place, passing Michigan in the race. So far Michigan has not recovered lost ground.

\*\*

May and June made the best showing in 1895, and also in 1894. We hope that the showing for these months will be better than last year, while we will be quite willing to see any two of the following months of the year give more applications.

\*\*

New York, with 248 applications for March, is closely followed by Illinois, with 231. Both

jurisdictions did good work for March. We would like to see them double the numbers for the next two months. They have the material. We want the even 100,000 by July 1st.

\*\*

Michigan makes the best showing of months for March. The applications accepted number 272. The High Chief Ranger is bound to regain the second place among High Courts. The position was lost to Quebec twelve months ago. There will have to be some hustling.

\*\*

On the first of May it looks as if we were within only 7,000 of the coveted membership of 100,000. Last year, for the months of May and June, over 7,000 applications were received. The indications are that May and June of this year will show still better results. Do your part.

\*\*

California came very near being bracketed with the young jurisdiction of N. Dakota. The Golden State gives 145 for March, just one more than their young rival to the east. Bro. McElfresh promises that California will contribute its share to the 100,000 membership for July 1st.

\*\*

Again we urge upon our members the wisdom, the vital importance, of retaining unimpaired their standing in the Order. Life's uncertainty is one of the sad certainty of human experience. Don't endanger by any neglect of yours the modest competency that your membership assures to your loved ones.

\*\*

We hope every court will arrange to attend divine service on the 14th June or any other Sunday that may be more convenient. The Order never had as much to be thankful for. We do not know of anything that impresses the public more favorably, than the manifestation of a reverent, grateful spirit by our membership.

\*\*

If you have a friend or neighbor that you esteem, and in whose family you are interested, and if that friend has not made provision for those dependent upon him by accumulating a competency, or by life insurance, do all in your power to induce him to join the I.O.F. It gives at the least cost what your friend needs.

\*\*

What has Court Ottawa to say to this? On the 1st April, Court Los Angeles had 495 members, while Court Ottawa had 483. Thus Court Los Angeles has become *the* banner

Court of the Order. The brethren of Ottawa say they are going to add 100 before High Court meets in Ottawa in August. Meanwhile, what will Court Los Angeles be doing?

\*\*

It is not the fortune for all persons to acquire riches, but it is within the power of all to leave a heritage to their family, even though in life it is a struggle to keep the wolf from the door. Fraternal Insurance has opened up the way, so that by small contributions a considerable sum of money will be left to the family. Have you made this provision? If not, do not longer delay.

\*\*

When a friend tells you "he cannot afford Insurance" at the low rates in the I.O.F., explain to him that he is just the man that cannot afford to do without it. It is clore work, he tells you, to get along, and pay his way on his modest income. Ask him has he considered how his wife and children will be likely to get along without any income at all. Less than three cents a day will carry \$1,000 policy in the I.O.F. He can afford it.

### Our License.

A copy of our license appears on the first page of this issue of THE FORESTER, by which authority is given to The Supreme Court to issue the long wished for \$4,000 and \$5,000 policies. We expect that a large number of our members will avail themselves of the additional privilege thus afforded them under the new order of things.

All that will be required of those of our old members who apply for \$4,000 and \$5,000 policies between now and the 1st July will be to send an application on Form No. 15, pass the Medical Board and pay the registration fee, when a new Benefit Certificate will be issued to them. After the 1st July the regular course of fees will be exacted from all applicants for increased benefits.

As mentioned elsewhere, Bro. W. H. Hunter has received the first \$5,000 policy under the new law. This he deserves in an eminent degree by reason of the services which he has rendered to the Order in connection with the Legislation recently obtained by the Order at Ottawa and Toronto.

Brethren who make application for increased benefits from and after the 1st May will not be required to surrender their old Benefit Certificates, as it will be necessary by reason of the amendments to our Act of Incorporation to issue a second Benefit Certificate to them for the amount of the increase.

### "In Everything Give Thanks."

The proclamation issued by the head of the Order, which we publish in another column, and which calls on all Foresters to observe the 14th June as a day of Thanksgiving to Almighty God is timely, and should meet with a hearty response from every member of the Order. The 22nd year of our history has been the most prosperous that we have known. As we near its close, we find ourselves surrounded by all the circumstances that make for progress, and that evoke gratitude. Great harmony prevails in the Order. The work of extension is being carried on with ability, energy and success. Our old enemies are at peace with us. The health of the members continues good, as is evidenced by the exceptionally low death rate. The membership is increasing by leaps and bounds. The surplus is growing at the rate of about \$33,000 a month. And despite a business depression that is widespread, we believe our membership enjoy more than an average measure of prosperity. It is becoming, therefore, that publicly, and as an Order, we should thank Him, who of His mercy and love has given us all these things to enjoy.

### The Supreme Chief Ranger.

After a month's absence in the Western and South-Western States of the Union, Dr. Oronhyatekha returned to Toronto, greatly improved in health and delighted with the prospects of the Order in the various places that he visited. A glance at the report of the Supreme Physician will show how widely the Order is extended in the great Republic; and the steady increase in the number of applications from month to month is the best evidence of the growing popularity of the I.O.F. There is no doubt but that the presence of the Executive head of the Order stimulated the workers, and brought Forestry into favor wherever he went. Since the Chief's return to head office he has been busy with a number of important matters that required his personal attention. The Constitutions and Laws of the Order are being harmonized with recent legislation. The work is about completed, and a new edition of the Constitution will be issued. Dr. Oronhyatekha was present at Ottawa before the proposition of the House, and saw the I.O.F. Bill duly assented to and made law. Thanks to the energy and persistence of the Supreme

Chief, the Constitutions and Laws are now about as perfect as one can well imagine, and embody all the advantages that the experience of the last 21 years suggested.

The Doctor has secured his passage by the *Lucania*, and will sail from New York for Britain on the 9th May. He will meet in Conference in London, about the 19th May, the High Chief Rangers, High Secretaries and leading workers of the Order in the British Isles, and perfect arrangements for the vigorous prosecution of the work in all the High Court jurisdictions in the Old Land. He expects to be back to New York about the 11th or 12th June, and in time for the great demonstration at Foresters' Island Park on the 17th, which will serve as a reception to him, as well as a commemoration of the 22nd anniversary of the Order, and the securing of a membership of 100,000. Our readers will with one accord unite in wishing our honored Chief a pleasant voyage and successful business trip, and in due time they will extend to him a right royal welcome home.

### District Demonstrations.

Last summer, quite a number of district demonstrations were held in connection with the Order. A number of courts fixed on some central locality, arranged an attractive programme, secured excursion rates from the railways, and in that way brought together hundreds of Foresters and thousands of their friends. The results invariably were satisfactory. The members and their friends had a pleasant holiday—the Order was brought before the public, its principles and benefits explained, and as a result many members were secured. For this season, several are already arranged for. On the 25th of May, some 30 courts are going to participate in a great demonstration at Petrolia. The local court is strong and progressive, and the success of the gathering is assured. Court Fairfield, in Eastern Ontario, is arranging for a large gathering in June in connection with the dedication of their fine new hall. We wish to see such gatherings general throughout the Order. They never fail to do good.

### Canadian Elections.

The political pot is beginning to boil vigorously. From Prince Edward Island to British Columbia, the voice of the political orator is heard in the land. And the merits and demerits of contending parties and opposing

candidates are being discussed with freeness and fullness. The INDEPENDENT FORESTER is non-partizan and non-combatant in politics. We hope the best men will win, when they happen to be FORESTERS we are bound to believe they are the best men, and we hope to see them elected. Our sorrow will be when two Foresters will be opposing each other, then only one can win.

But more important than the elections to us is the work of the Order. We hope there will be no let up. It is not vital to the average elector, that this or that party be in power. It is vital to have the protection for himself and his family that the I.O.F. affords. We urge our members to push the work, and not to allow anything to interfere with the onward march of the best fraternal Order in the world.

### The Order in Great Britain.

On the first of January, 1893, there were less than 100 members of the I.O.F. in Great Britain and Ireland. To-day there are fully 3,000. Some complain because the growth has been slow, others state that gains in membership have not justified the outlay. The critics would do well to reconsider the case before pronouncing so positively. If they have any personal experience of such work, they must know that beginnings are always difficult. They ought to know, too, that the British people are extremely conservative, with a very pronounced prejudice against anything American, or colonial. They have been giving for centuries to the world the best things it enjoys. They are slow to believe that any country or people can offer them anything better than they have. They have well-rooted doubts as to the ability of any one giving as good as they have. In spite of this the I.O.F. secured a solid footing almost at the outset, and is steadily and surely winning its way. It will surprise those who are complaining of the slow growth in the Old Country to learn that in the early history of the Order its growth in this country was still slower. In 1881 the Order was reorganized under its present leaders; at the end of four years the membership was less than it is to-day in Britain, and the Order has not been there much over three years. We know of one enterprising American insurance company that now writes policies in several languages, that had an able agent in Ireland for a whole year without securing a single risk. That company did not abandon the field, and is now

doing a large business where at first they found it impossible to do any. With applications averaging over 100 per month, it seems to us the Order is doing well in Britain. Every day it is being better understood, and the number of applicants are increasing, and results already show the wisdom of introducing it there, and justify the expenditure made.

### The Bulletin and the I.O.F

Our readers can judge of our surprise when we read in the *Bulletin* of the 12th March, an article friendly to the INDEPENDENT ORDER OF FORESTERS, and approving in quite cordial and commendatory terms of the recent legislation secured by the Executive from the Dominion parliament. Below we give our contemporary's article. Our readers will note how different the tone is from that in which we used to be treated. The *Bulletin* will say that it is all owing to certain changes in our Constitution and methods; we are inclined to attribute it to "a change of heart" on the part of our critic. Even our enemies are being at peace with us these days. All men are speaking so well of us, that we almost fear some woe may be impending. Beaconsfield used to say, "all things come to those who wait." The endorsement of the *Bulletin* has certainly come to us sooner than we expected.

The I.O.F. has always been solid with its members, and the impartial public. The security of certificate holders was always good. It is even better now. It was not the fault of those charged with the management of the affairs of the Order that it was not subject to government inspection, that was asked for in the first bill of incorporation, but refused at the instigation of "our friends the enemy."

That the bill amending the Act of Incorporation was accepted and approved by the Insurance Department at Ottawa, and passed without opposition by the House of Commons and Senate, are proofs of the wisdom of its provisions, and of the security it offers to members of the Independent Order of Foresters.

The following is the *Bulletin's* article:—

#### I. O. F.

Elsewhere in this issue, we publish the Act amending the Act incorporating the Independent Order of Foresters.

The Act has passed both houses of parliament, and only waits the formal sanction of the Governor-General

to make it law. Subscribers who file *The Bulletin* will see that we have given much attention and space to this amending Act, and it is therefore unnecessary for us now to do more than give a brief summary of the amendments.

Under sec. 4, Act of Incorporation, the Society could hold real property not to exceed \$100,000, and any branch not to exceed \$25,000. Provision was also made for small branches to hold, not to exceed \$5,000.

As now amended, the Society may hold real property not to exceed, \$350,000. The branches may, as before, hold \$25,000 and \$5,000 respectively, except that the branches in Toronto may hold \$10,000 each.

Sec. 6 is amended by inserting after the word "shall" in the first line, the words "subject to the provisions of sec. 4 hereof." The remainder of the section reads as formerly. It treats of investments, which it limits to Canadian securities, and requires that they be held in Canada. But sec. 3 now authorizes the Society to invest in foreign government securities as may be necessary for the maintenance of branches outside of Canada, but such investments must not exceed one-fourth of the available surplus funds of the Society.

Sec. 4 of the amending Act treats of deposits to be made by the Society.

Sub-sec. 2. The Society is to be licensed from year to year, after compliance with the requirements of the Act.

Sub-sec. 3. The Society must make annual reports, with statements of business showing assets, etc., to the superintendent of insurance, same as other life insurance companies have to do.

Sub-sec. 4. Provides penalty for failure to make returns, etc.

Sub-sec. 5. The Society is made subject to examination, at any time, by superintendent of insurance, as other companies are.

Sub-sec. 6. The Society must provide for and pay amounts mentioned in certificates or policies.

Sub-sec. 7 and 8 explain themselves.

Sub-sec. 9. Sections 8 and 9, hereby cancelled, are substituted by 7 and 8 above, and sec. 11, also cancelled, is substituted by sec. 8 of this Act.

Sec. 5 of this Act is a most important amendment. It prohibits the assuring by the Society of annuities or any endowment whatever. The assessment system is not adapted to such forms of assurance, and parliament has done wisely in excluding them, and the I.O.F. has rid itself of an immense burden and certain great trouble in accepting the terms of the section, on which the S.C.I. and his advisers are to be complimented. Endowments, and the like contracts, are not in line with the assessment system.

As above stated, the Act as amended, and now published in this issue of *The Bulletin*, has passed parliament and is ready for the Royal Assent. It shows that the I.O.F. is now not simply an order, as hitherto it has been—it is a life insurance institution, on the assessment system. It may now legally issue \$5,000 policies; do business outside of Canada; may hold real property to the amount of \$350,000; must deposit securities as from time to time may be required by government up to \$500,000; must submit to official ex-

amination by the superintendent of insurance and be licensed to carry on business.

Thus it appears that every precaution has been taken by parliament to make the I.O.F. solid with its policy-holders and the public.

Readers of *The Bulletin* need not be reminded that the amendments, herein above noted, are in keeping with what we have long and earnestly contended for. And here, while complimenting the I.O.F. on the amendments and the benefits thereby secured to the order, we certainly think that great credit is due to Mr. W. H. Hunter, B. A., who took a prominent part and had a guiding hand in forming the amendments. Nor do we forget that Mr. Fitzgerald, superintendent of insurance, well performed his part throughout in effecting the settlement of this important and most difficult matter. And, finally, "All is well that ends well."

### The Twenty-Second Anniversary.

We are ageing. On the 17th of June next, the Order will be the mature age of *twenty-two*. The years, according to the predictions of our enemies were to witness our declension and death. By this time, before it, indeed, our epitaph was to have been written. If any one is waiting for our demise, he will have a weary wait. He will need the elixir of youth, and then he will die disappointed. While there's business to be done, we calculate to be at the old stand, attending to our share of it.

Never in our history had we such good reasons to joyously commemorate our birthday as this year. Membership and surplus have increased more than ever. Unanimity and cordiality prevail within the Order. From without there has been no attack of late, and some old enemies have actually become our eulogists.

The birthday of the Order will doubtless be observed by every court in some befitting manner. The Supreme Executive is called to meet at Foresters' Island Park, the beautiful summer residence of the Supreme Chief and his family. The High Standing Committee of Ontario, will, we understand, meet the same day. A large number of the leaders of the Order in several states of the union propose being present. Excursion rates on the railroads and steamboat lines are being arranged for. A programme for the day, worthy of the occasion, will be submitted. All who have had experience of the hospitality of the Chief, and his amiable wife and daughter, will be anxious to go again. Thousands more will join them on this anniversary. The more the merrier. All will be welcome.



### \$100,000 Deposited with the Canadian Government.

On April 22nd, the day before the I. O. F. Bill received the assent of the Governor-General, the Supreme Chief Ranger deposited the marked cheque of the Order for \$100,000 with the Government of Canada at Ottawa. The Act allowed 60 days in which to do this, but the Executive thought it better to comply with the requirement of the law at once. Those who wanted the security of a Government deposit have it now. Not a moment was lost in giving it to them.

### They Have Faith in its Permanence.

Since the act empowering the Order to give increased benefits became law, a number of active workers and prominent members and officers of the Order have applied for the highest amount the I.O.F. can give. Among those making application are Oronhyatekha, M.D.; W. H. Hunter, B.A.; Rev. W. J. McCaughan, Belfast; Jas. Marshall, Rev. A. Macgillivray, Rev. R. McNair, Geo. A. Harper, Dr. Acland Oronhyatekha and many others.

They are giving the best possible evidence of their belief that when their certificates become claims, the Order will be in existence and in a position to pay 100 cents on the dollar.

### The Lawsuits Withdrawn.

The editorial in the last number of THE FORESTER, referring to the withdrawal of the late law suits was published in the absence of the Supreme Chief, and had not his sanction. We have been assured that the legal proceedings were commenced and carried on in good faith and in what was believed to be in the best interests of the members of the Order, and we have no reason to doubt that such was the case. We desire to say that when the legislation we were promoting was obtained, which not only removed all doubts as to the legality of the Constitutions and Laws, but practically endorsed the policy of the Executive, and any grievances certificate holders might have had were thus removed, there was no difficulty thereafter in reaching a settlement, honorable to all parties concerned, and in having the suits withdrawn. Hence we have no hesitation in saying that we regret that the matter was referred to in the manner it was in the last FORESTER,

### \$4,000 and \$5,000 Benefit Certificates.

From this out Benefit Certificates, not only for \$500, \$1,000, \$2,000, \$3,000, but also for \$4,000 and \$5,000 will be issued by the Executive. The Act empowering the Order to give benefits of increased amount, received the approval of the Insurance Department, and was passed unanimously by the Dominion Parliament during the session just closed, and received the assent of the Governor-General on April 23rd. Members wishing to increase their benefits, can now do so by following the procedure laid down in the Constitutions and Laws. Owing to recent changes in the law, a second certificate for the additional benefit will be issued to members.

### I. O. F. BILL.

*An Act to Amend the Act Incorporating The Supreme Court of the Independent Order of Foresters.*

WHEREAS The Supreme Court of the Independent Order of Foresters (hereinafter called "the Society") has by its petition prayed for certain amendments to its Act of incorporation, and it is expedient to grant the prayer of the said petition and to amend the said Act in the manner hereinafter set forth: Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Section four of chapter one hundred and four of the Statutes of 1889 is hereby repealed and the following substituted therefor:—

"4. The value of the real property which the Society or any branch thereof may hold shall not exceed, in the case of the Society, three hundred and fifty thousand dollars, and, in the case of any branch, twenty-five thousand dollars, except in the city of Toronto where each branch may hold real property to the value of ten thousand dollars and no more; but in towns having less than six thousand inhabitants the value of such real property shall not, in the case of any one branch, exceed five thousand dollars; and the Society may, by laws, determine the manner in which such real property shall be held and conveyed, subject always to the laws of the province in which such real estate is situate."

2. Section six of the said Act is hereby amended by inserting after the word "shall" in the first line the words "subject to the provisions of section four hereof."

3. Notwithstanding anything contained in the said Act, the Society may invest or deposit such portion of its funds in such government securities as is necessary for the maintenance of any branch outside the Dominion of Canada, provided that at no time shall more than one fourth of the available surplus funds of the Society be invested outside of Canada.

4. Notwithstanding anything contained in any Act of the Parliament of Canada, it shall be lawful for the Society to make the deposit

required by section thirty-nine of *The Insurance Act*, in the securities required by the said Act; provided at the time of making the said deposit, the Society shall file the constitutions and laws of the Society with the superintendent of insurance, whereupon the said constitutions and laws, shall be binding upon the Society and upon every member thereof: Provided also that in the event of the Society at any time thereafter amending the said constitutions and laws, such amendment shall forthwith after the adoption thereof by the Society be filed with the superintendent of insurance, and shall thereupon be binding upon the Society and upon every member thereof: Provided also that in case of contradictory or repugnant provisions in the said constitutions and laws, or in the case of provisions conflicting with any statute law in force in Canada, the treasury board may, after due notice to the executive body of the Society and hearing what they may have to allege, amend by order of the board the said constitutions and laws, and from the date of such amendment the constitutions and laws so amended shall be binding upon the Society and every member thereof.

2. Upon the Society making such deposit and filing its constitutions and laws as aforesaid, the Society shall be entitled to receive a license under *The Insurance Act*, renewable from year to year so long as the Society complies with the requirements of this Act, and with the provisions of the said *The Insurance Act* applicable thereto. To undertake with its members the contract or contracts of life, disability and sickness insurance specified in the said constitutions and laws for a sum or sums not exceeding, in addition to the sick and funeral benefits, the sum of five thousand dollars upon any one life.

3. On or before the first day of March in each year, the Supreme Chief Ranger and the Supreme Secretary of the Society shall transmit to the superintendent of insurance a statement verified by their own oath of the condition and affairs of the Society, at the thirty first day of December then next preceding, which statement shall exhibit the assets and liabilities of the Society, and its income and expenditure during the previous year, and such other information as is deemed necessary by the Minister of Finance and Receiver-General.

4. Any failure to make the said statement shall subject the Society to the penalty of ten dollars for each day during which such default continues; and such penalty shall be recoverable and enforceable with costs at the suit of Her Majesty instituted by the Attorney General of Canada.

5. The superintendent of insurance may from time to time examine or cause to be examined at its head office, the books, vouchers and securities of the Society, and its officers shall facilitate such examination so far as it is in their power; and he may address any inquiries to the said officers in relation to the assets, investments, liabilities, doings or conditions of the Society, and it shall be the duty of the officers so addressed to promptly reply in writing to such inquiries.

6. Every certificate and policy issued by the Society shall contain a promise to pay the whole amount therein mentioned out of the mortuary funds of the Society, and out of any moneys realized from assessments to be made for that purpose; and the Society shall be bound forthwith and from time to time to make assessments to an amount adequate with its other available funds to pay all obligations created under every such certificate or policy heretofore issued or hereafter to be issued without deduction or abatement.

7. Every application, policy and certificate issued or used by the Society in Canada shall have printed thereon in a conspicuous place, in ink of a color different from that of the ink used in the instrument and in good sized type, the following words:—"This Society is not required by law to maintain the reserve which is required of ordinary life insurance companies."

8. The words "assessment system" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada in connection with the business of the Society.

5. Sections eight, nine and eleven of the said Act of incorporation are hereby repealed.

6. The Society shall not, after the date of the passing hereof, assure to any member a certain annuity, either immediate or deferred, whether for life or for a term of years, or any endowment whatever.

7. In addition to the deposit required by section four of this Act, the Minister of Finance, upon the report of the superintendent of insurance, approved by the treasury board, may from time to time require such other and further deposit as is recommended in such report and so approved, to be made by the Society or deposited with trustees, to be named by the treasury board, upon such trusts as are determined by the Governor in Council, provided that the amount of the deposits that may be required of the Society under section four and by this section shall not exceed in all the sum of five hundred thousand dollars.

8. So much of the Act referred to in the first section of this Act, as is inconsistent with the provisions of this Act is hereby repealed, and so much of the provisions of the existing constitutions and laws, including the general laws, of the Society as are inconsistent with this Act are hereby declared to be null and void.

9. Nothing herein contained shall be held to exempt the Society from the effect of any legislation hereafter passed by the Parliament of Canada in respect to assessment or other insurance.

10. The liabilities of any member of the Society shall be limited to the assessments, dues, fees, capitation tax and fines of which, at the date at which he ceases to be a member by withdrawal, expulsion, suspension or non-payment of assessments or dues or otherwise, notice has been actually given by the Society, or which under its constitutions and laws have matured and become due: Pro-

vided that no member, or his beneficiary, shall be entitled to any pecuniary benefit of the Society during the time such member is in default with respect to the payment of any assessments, dues, fees, capitation tax or fines; and the provisions of this section shall be printed on each and every policy issued by the Society.

## OFFICIAL PROCLAMATION.

In the Name of Liberty, Benevolence  
and Concord.

*To all Courts and Encampments, Greeting:—*

Again we are approaching the anniversary of our beloved Order. The prosperity of former years, has been enjoyed in a yet fuller degree during the year now nearing its close. On every hand the tokens of abundant success are apparent, evidencing that a kind Providence has smiled upon the works of our hands.

I count it both a duty and a privilege to call upon the members of our beloved Order, wherever residing, to unite in fervent thanksgiving to our merciful Father in Heaven, for having spared our lives to enjoy the privilege of working for the extension of the Order for still another year, as well as for the peace, unity, and signal prosperity enjoyed by us as members of the Independent Order of Foresters.

A year ago we rejoiced in a membership of 74,000. To-day we number over 93,000, a gain of over 19,000 for the year, notwithstanding losses by death and lapses, being an increase of 2,000 over the gain of last year.

While we mourn the loss through death of many a worthy brother, our sorrow is, to some degree, mitigated by the knowledge that the Order has been able to do something for the loved ones left behind.

Through the small monthly contributions of our members, not only have the brethren enjoyed that feeling of security and satisfaction arising from a sense of duty done, but we have been enabled to subsidize in the past to the sick and distressed of our number, and to the widows and orphans of departed Foresters, the magnificent sum of \$3,400,000 and after all this has been done, the Surplus for the benefit of the membership has reached the grand total of \$1,673,166 15, an increase of over \$100,000 in twelve months, and nearly \$33,000 above the increase of the year before.

During the past year, new territory has been opened up, and the benefits of our noble fraternal organization extended. Our courts are now to be found, in large and rapidly increasing numbers, in Canada, the United States, England, Wales, Scotland and Ireland. High Courts were organized during the Forestric year, in New England and Pennsylvania; and the long struggle to secure a license from the legislature of Illinois has at last been brought to a victorious close. The rapid growth of the Order in Illinois is one of the fruits of our victory.

The year that opened with perfect harmony in all our courts and encampments, and the

fullest Concord among the leaders in the work of the Order, closes, as far as I know, with that harmony not only undisturbed, but deepened, and that Concord more than ever characterizing the active work of those who are laboring to maintain and extend the Independent Order of Foresters.

In view of these tokens of more than ordinary prosperity granted to the work of our hands, the Executive Council calls upon the whole membership to assemble together on Sunday, the 14th June, the Sunday nearest the twenty-second anniversary of the founding of our Order, in a place of worship where our courts are located, and there, devoutly, return thanks to Almighty God for his many mercies, and to pray that He may continue His favor to us and to endow the officers of the Order with prudence and wisdom in the conduct of our affairs, so that humanity may be more and more blessed by the beneficent works of our Order, and His great name glorified in us, His servants.

Done at the office of the Supreme Court, The Independent Order of Foresters, Toronto, Canada, April 22nd, 1896.

By Order,

JNO. A. MCGILLIVRAY, ORONHYATEKHA,  
Sup. Sec. S.C.R.

## Official Circular No. 2.

OFFICE OF THE EXECUTIVE COUNCIL,

TORONTO, 1st May, 1896.

*To All Subordinate Courts:—*

That the last two months of the present Forestric year, ending with the 30th of June, 1896, may prove the most prosperous ever enjoyed by our noble Order, is the sincere wish of the Executive Council, and they ask each and every Forester to contribute his mite to the accomplishment of so desirable an object. Our License from the Dominion Government goes into effect on the 1st May *proximo*. Let us make the first two months under the new dispensation phenomenal even for the I.O.F.

The Executive Council offers the following prizes:

1. To all Courts which initiate 20 members or more between the above dates, a set of officers' badges, or its equivalent in members' badges.
2. To the court that initiates the largest number of beneficiary members—1 set of officers' sashes.
3. To the court that adds the largest percent. to its membership—1 set of officers' badges.
4. To the officer or member, (salaried or commissioned deputies or inspectors excepted), who secure three new beneficiary members—a copy of the Second Edition of the History, in cloth.
5. To those as above who secure four new beneficiary members—a copy of the Second Edition of the History, in Morocco.
6. To those as above who secure five new

beneficiary members—a large photograph copy of the Executive Council.

7. To the Organizing Deputy who institutes the largest number of courts—a Deputy's sash and badge.

8. To the Organizing Deputy who institutes the largest court (Beneficiary members only being counted)—a Deputy's sash and badge.

Dispensation is hereby granted to courts desiring to do so, to initiate at charter rates between the 1st May next and the 1st July, 1896.

Submitted in L.D. and C.,

ORONHYATEKHA,  
Supreme Chief Ranger.

JNO. A. MCGILLIVRAY,  
Supreme Secretary.

## Official Circular No. 1.

OFFICE OF THE EXECUTIVE COUNCIL,  
INDEPENDENT ORDER OF FORESTERS,  
TORONTO, 1st May, 1896.

1. The attention of all brothers is specially directed to the fact that the assessments and other liabilities of a member are payable monthly in advance, and, therefore, must be paid *at or before the close of each and every month* preceding the month for which the payment is intended to cover, and whenever a member fails to pay at the time above specified he stands *ipso facto* suspended without any action of the Subordinate Court or of the Supreme officers.

It follows, therefore, that all members of a Court who have not paid to the Financial Secretary, in cash, *before the first day of any given month*, say for instance May, would stand *ipso facto* suspended on the first day of May, and would come immediately under the operation of that portion of Section 10 of the Act amending our Act of Incorporation which reads as follows, to wit:—"Provided that no member or his beneficiary shall be entitled to any pecuniary benefits of the Society during the time such member is in default with respect to the payment of any assessments, dues, fees, Capitation Tax or fines."

### REINSTATEMENT WITHIN 30 DAYS.

2. A member who has failed to make, say, during the month of April, all the payments required by the Constitutions and Laws of the Order for the next succeeding month of May, would, as explained in Section 1, stand *suspended* on the first day of May, and the Financial Secretary would have no authority then or thereafter to receive the assessments, dues, etc., from such suspended member, except as provided in Section 204, and 205 of the Constitutions and Laws.

The provisions relating to the reinstatement of members within *thirty days* who have been suspended for non-payments are in substance as follows:

(a) By presenting within *thirty days* to his Subordinate Court, an application for reinstatement on Form No. 7.

(b) By depositing with the Financial Secretary in cash, all the payments he would have been called on to make had he not been suspended.

(c) By sending the said application for reinstatement duly and fully filled up and properly signed to the Supreme Secretary.

(d) If no medical re-examination be required by the Subordinate Court or by the Supreme Chief Ranger and the applicant be acceptable, the Supreme Secretary shall send a notice to the Court that the brother may be reinstated; and if the brother be then in good mental and bodily health, such notice shall be delivered to him forthwith.

(e) Upon receipt of said notice the applicant shall make the required endorsement thereon and deposit with the Financial Secretary any further liabilities, (if any), which may have accrued since making the application, and forthwith return the notice to the Supreme Secretary, thereupon the reinstatement shall become complete and go into effect.

A brother who is reinstated *within thirty days* does not lose his former rating, but a brother who is suspended for even *one day* loses his standing in the Expectation of Life Department, and cannot ever regain it.

### REINSTATEMENT AFTER 30 DAYS.

3. A member who fails to make application for reinstatement to a Subordinate Court *within thirty days*, as provided in Section 204 (1), is subject to, and must comply with all the conditions and provisions of paragraphs (a), (b), (c) and (e) of the preceding Section No. 2, and in addition thereto must comply with the following:

(a) He must again pass the Medical Examination of the Order.

(b) Surrender his former Benefit Certificate and again pay the Registration Fee.

(c) Must on reinstatement pay the rate for his age at the time of such reinstatement, Section 236, (2).

(d) The applicant must also comply with the requirements of paragraph (e) in Section 2.

(e) Upon the completion of the reinstatement, a new Benefit Certificate will be issued to him.

(f) If the member be in the Expectation of Life Department, he loses all his rights in said Department and cannot be reinstated therein. (Section 231, (6)).

### GENERAL NOTES.

(4) The moneys deposited by all applicants for reinstatement, with the Financial Secretary, are, after the completion of the reinstatement of the brother, carried to the credit of the brother's account in the books of the Subordinate Court, and duly transmitted to the Supreme Secretary with the next monthly report.

(5) If, however, the brother is not reinstated the moneys deposited by him with the Financial Secretary, who, for this purpose, is the agent of the applicant for reinstatement, are paid back to the rejected applicant.

6. No member can, under any circumstances be reinstated unless he is at the time in good mental and bodily health, (Section 207). It is, therefore, the duty of the officers of a Court, on the receipt of the notice from the Supreme Secretary that the brother may be reinstated, to forthwith ascertain if the brother concerned be then in good health, and, if so, to secure the required endorsement upon the notice of the Supreme Secretary, and collect any further liabilities that may have accrued, since the application for reinstatement was made, and immediately return the notice properly endorsed to the Supreme Secretary, and thus complete the reinstatement of the brother.

7. But if the brother should not be in good mental and bodily health at the time of the receipt of the notice from the Supreme Secretary, the reinstatement cannot be completed, and it is the duty of the Court Deputy in such a case to forthwith return said notice to the Supreme Secretary, stating thereon his reasons for so doing.

8. Applicants who are applying for reinstatement, after *thirty* days have elapsed since suspension, shall pay the deposit to the Financial Secretary as herein laid down in Section 2 (b) upon the basis of their rating at the time of suspension, for all the months which have elapsed from the date of the suspension to the month in which the reinstatement is sought to be made. The new rating shall go into effect for the month in which the reinstatement is sought to be made and therefore the first payment under the new rating would have to be made for the month in which the application for reinstatement is made.

9. An applicant for reinstatement who is 55 years of age or over may be reinstated by complying with the requirements exacted of other applicants and paying the rates for his age at the date of his reinstatement, as laid down in Section 255 of the Constitutions and Laws.

10. A member suspended for non-payment may be re-admitted to "good standing" in any Court either by reinstatement, or by initiation as a new applicant.

11. When a member becomes suspended for any cause whatsoever, he then and there loses all his rights and privileges as well as any further benefits in the Order.

12. If a brother has become suspended for non-payment of any liability, there is no earthly use in paying the arrears only. All the other formalities laid down in the Constitutions and Laws, and fully explained herein, must be strictly observed.

13. The signing of an application for reinstatement (Form No. 7) is as essential as the payment of arrears. The Form must also be duly and fully filled up and executed by the officers of the Subordinate Court, before being sent to the Supreme Officers, otherwise the application for reinstatement will not be considered.

14. If a member fails to pay any portion of the liabilities falling due in any month whether it

be assessments, dues, capitation tax or fines he stands *ipso facto* suspended. To preserve your "good standing" in the Order you must each month have paid up in full all obligations.

We remain in L. B. and C.,

ORONHYATEKHA, M.D.,

Supreme Chief Ranger.

JNO. A. MCGILVERAY,

Supreme Secretary.

Geo. A. Harper,

ASSISTANT SUPREME CHIEF RANGER.

Our membership will be interested in surveying the features and in reading the brief sketch that we give of Geo. A. Harper, P.H. C.R. of Ohio, and Assistant to our Supreme Chief. Bro. Harper entered upon his duties at Head Office last October, and has proved himself a capable and popular officer.



BRO. G. A. HARPER.

The Assistant Supreme Chief was born in New York State in 1849. His father came from the North of Ireland and was of Scottish descent. His mother was a Miss Armstrong from Grenville County, Ontario. Like so many others who have become prominent in the Order, Bro Harper began life on the farm. He taught school for two years, and then became an insurance agent. In 1873, he removed to Cleveland, Ohio, and engaged in the manufacture of rubber stamps, which business he successfully conducted till the fall of 1889, when he sold out to engage wholly in benevolent society work. He joined the Independent Order of Foresters in 1888, as a charter member of Court Buckeye. He was one of the prime movers in organizing the High Court of Ohio, having drawn up

the petition asking for its institution. In 1892 he became High Chief Ranger. He has been High Chief Ranger, Representative to the Supreme Court, Supreme Junior Woodward and Deputy Supreme Chief Ranger. He was the first American agent of the Supreme Court. In 1889, he represented the High Court of Ohio in the Supreme Court, being the only representative. At the session of the High Court of Ohio in 1893, he was again elected representative to the Supreme Court, at Chicago, and rendered valuable services as Chairman of the Committee on Constitutions and Laws.

At the Session of the Supreme Court in London, England, in 1895, he was Chairman of the Committee on Finance.

In 1892, he associated himself with others and organized the World Mutual Benefit Association, in the State of West Virginia, an assessment life insurance company, having a capital stock. He has been president of the company since its organization. At the close of the 1895 Session of the Supreme Court, the Supreme Executive decided that the Supreme Chief should have an additional assistant to aid him in his numerous and laborious duties. The choice fell on Bro. Harper, whose zeal for the Order, capacity for work and extensive knowledge of fraternal Society work, eminently qualified him for the high position. After consulting with his associates in his own company, it was decided that he could be spared to accept the position with the Foresters. He, as well as the High Court of Ohio, fully appreciate the compliment paid him by his appointment to this responsible position.

Bro. Harper is a member of the Knights of Pythias, and of the Order of the World. Politically his sympathies are with the Democratic party, but he has never been an ardent politician.

He was married in 1892 to Miss Pearson, of Pennsylvania, who died two years ago. In religion, Bro. Harper is Presbyterian.

We trust the Assistant Supreme Chief Ranger will be long spared to exercise his special abilities in the service of the Order.

### Thos. Lawless,

ASSISTANT SUPREME CHIEF RANGER.

Bro. Lawless is familiar to all members of the Supreme Court, and of the High Court of Ontario. For many years he has been regular in his attendance at the meetings of both bodies. Any distinction he has gained has come to him by virtue of hard and thorough work, and not through any faculty for pushing his personal interests. Of the many capable men that have served and are serving the Order, no one has served it more conscientiously than the good brother whose portrait we give, and who enjoys in a high degree, the respect and confidence of all who know him. Over a year ago he resigned the position of Supreme Auditor to take his present position as assistant to the Supreme Chief Ranger, in which capacity he attends to the details of the great organizing work of the Order and financial matters in connec-

tion with new courts. Bro. Lawless was born in Quebec, 23rd July, 1844. His father was Irish and his mother from the north of England. His early education was somewhat limited. At an early age, like many other Canadian lads, he started out to make his way in the world. He came to Ontario when only fourteen years old and was employed in a general store in Peterboro'. After the long hours devoted to business he usually contrived to secure a couple of hours daily for study, and so qualified himself for the important positions he has filled. In 1883 he learned the printing trade and latterly he became a writer for the press, and has served on the staff of the *Napanee Standard*, the *Hamilton Spectator* and the *Montreal Witness*.



BRO. THOS. LAWLESS.

He has been a prominent member of the Independent Order of Good Templars for many years. For ten years he occupied the position of Grand Secretary for the Grand Lodge of Ontario and was frequently a representative to Right Worthy Grand Lodge.

He became a Forester in 1883 and has held some office continuously since. In 1885 he was appointed Supreme Auditor and held the position ten years, resigning it last year to assume his present position.

He is also High Journal Secretary for the High Court of Ontario. He is also a member of the Oddfellows and Masonic bodies.

He is a member of the Anglican Church and an active worker in the Sunday School and Church of England Temperance Society.

With his amiable wife and interesting family of four sons and two daughters, he occupies a pleasant home in Parkdale, the flowery suburb of Toronto.

Every one who knows Bro. Lawless will join in the wish that he may long occupy the

important position to which he has by dint of merit, worked his way.

## Personal Mention.

Bro. Professor Macgillivray of Queen's University, Kingston, was in Toronto recently on business with the educational department.

Bro. A. Bisset Thom, of Court Valley City, No. 73, Galt, was recently elected Marshal (Junior Warden) of Victoria Preceptory Knights Templar, Guelph.

Bro. Caven, M.P.F., for Prince Edward county was commended by a large convention of the electors of his county for his independent course in the Legislature.

Bro. E. W. Helms, a member of Court St. Croix, Hudson, Wis., was recently elected Circuit Judge. We extend our congratulations to the brother on this mark of confidence and esteem.

Rev. Bros. Henderson, of Appin, McCrae, of Collingwood, and Macgillivray, of Kingston, were in Toronto early in April, attending a meeting of the Hymnal Committee of the Presbyterian Church.

Bro. J. G. McPherson, G.D.H.C.R., principal of the Bothwell Public School, was in Toronto recently at the meeting of the Ontario Teachers' Association. Bro. McPherson reports Forestry as flourishing in the west.

Bro. J. C. Ingram a prominent Mason of Buffalo, has been chosen Chief Ranger of Court Lackawanna, to take the place of Bro. Geo. Lilliebridge whose continued illness led him to resign the position he so worthily filled.

Bro. H. J. Ingram, G.D.H.C.R. of Ottawa, has proved himself a first-class worker and organizer. More than one weak, sleepy court owe their activity and increased membership to the active and successful efforts of Bro. Ingram.

Bro. W. M. Drennan, ex-Mayor of Kingston, has been visiting a large number of courts in Eastern Ontario. He reports a strong and growing sentiment in favor of the division of Ontario into two or more jurisdictions.

Bro. W. D. McPherson of Court Home Office, Toronto and President of the West Toronto Liberal Conservative Association, is mentioned as a probable candidate for Parliamentary honours in the Queen city at the coming Dominion elections.

Bro. G. W. Slater, Treasurer of Court St. Croix, was elected a member of the School Board of Hudson, and Bro. W. H. Thorn, C.R. of the same court, was elected a member of the County Board. Court St. Croix got a good share of what was going.

The *Mirror* has a portrait and appreciative mention of Bro. Wm. J. Rooney, D.D.S.C.R., and Chief Ranger of Court Queen's, re-

cently organized at Long Island City, by Col. A. B. Caldwell, P.S.C.R. of the Order. The court has a large membership, and a first-rate staff of officers.

Bro. G. F. Marter, M.P.P., contrary to the unanimous wish of the members of the party, resigned the leadership of the Conservative Opposition in the Ontario Legislature. Bro. Marter discharged the duties of the position for two sessions with marked ability.

Bro. McLaughlan, Mayor of Owen Sound, is one of the best-known citizens of north-western Ontario. He is prominent in fraternal circles, being a member of the Masonic Order, I.O.F., A.O.U.W., Sons of Scotland, and Select Knights. He carries on a large wholesale biscuit and confectionery business. He will be the standard bearer of the Conservative party in the next election.

Bro. Judge Wedderburn, Supreme Councillor, delivered an oration in memory of the late R. W. Hon. Judge B. Leshner Peters, P. G. M. of New Brunswick. The eloquent tribute of our distinguished brother to the memory of a Masonic friend has been published by request. In it the Supreme Councillor fully sustains his reputation as one of the most eloquent speakers on the continent.

A word from "Father" Caldwell is always welcome. A letter dated New York reached our sanctum the other day. It shows the same fraternal cheery spirit, that gets sunnier and mellowed with advancing years. In the course of the letter Supreme Treasurer Collins and the Supreme Councillor are thus alluded to. "Our Harry" was here and gone. Judge Wedderburn has come and gone home. Both did excellent service in our cause here."

The many friends of Bro. J. R. Hill, of Court St. Marks, Toronto, heard with surprise and regret of his sudden death, on the 9th inst. He was attending to business as usual, when he was taken suddenly ill and expired within an hour. Bro. Hill enjoyed to a rare degree the esteem and friendship of all who knew him. He was for many years Treasurer of Court St. Mark, and a member of the High Court at Peterborough, in 1894. His funeral was taken charge of by the court and was one of the largest seen in Toronto for many a day. He leaves a wife and two sons that have the sympathy of a wide circle of friends.

Our friend and brother, Rev. C. J. McCaughan, is a man of many parts and of great capacity for work. He is pastor of one of the largest and best organized congregations in Ireland. He is Convenor of the Sustentation Committee, one of the most important committees of the Church. He is prominent in all charitable work in the city of Belfast. Recent papers report him as presiding at a meeting of the Unionist Club, and taking part in the presentation of an address to Lord Mayor Pirrie, late President of the Club. Bro. McCaughan delivered a very clever speech on the occasion. Forestry in his jurisdiction is making substantial progress.

Supreme Secretary's Statement for Month of March, 1896.

Delinquent Courts who have not paid their March Assessment.

Name of Court.	No.	Name of Court.	No.
Manlius.....	741	Quoddy.....	1032
Yates.....	1239		
Northwestern.....	1573		

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

Receipts, March, 1896.

No. of Members.	Name of Court.	Mortuary Benefit Assessments.	S. & F. Benefits.	General Funds.	No. of Members.	Name of Court.	Mortuary Benefit Assessments.	S. & F. Benefits.	General Funds.
263	British Columbia.....	\$ 323 72	\$ 3 <sup>00</sup> 03	\$ 11 00	2696	New Jersey.....	\$ 2720 15	\$ 51 74	\$ 162 00
5061	California.....	68,6 86	195 35	251 75	6335	New York.....	6972 59	511 05	190 25
184	Colorado with Utah annexed.....	259 16	11 52	21 25	1343	North Dakota.....	1673 71	50 59	77 75
1186	Illinois.....	1269 04	39 12	76 00	601	N. W. Territory.....	806 63	88 20	25 50
1129	Indiana.....	1379 62	4 97	74 00	1689	Nova Scotia.....	1888 36	171 48	47 50
453	Iowa.....	599 67	3 51	36 75	4051	Ohio.....	4581 83	85 43	261 25
1490	Maine.....	1323 44	310 04	95 00	28526	Ontario.....	29799 41	4451 14	532 54
1397	Manitoba.....	1933 49	176 73	81 25	380	Pennsylvania.....	432 43	10 86	18 25
9303	Michigan.....	9104 82	1048 93	336 45	889	P. E. Island.....	1155 46	28 75	24 25
1964	Minnesota.....	2272 16	83 39	149 00	9790	Quebec.....	11041 16	3029 78	615 96
782	Missouri with Kansas annexed.....	928 87	11 76	12 00	487	Washington.....	716 24	20 83	12 00
4393	New Brunswick.....	4510 59	774 59	113 75	1188	Wisconsin.....	1447 57	11 40	25 25
604	New England.....	533 96	63 31	45 35	473	S. C. Jurisdiction.....	586 84	29 05	44 00
	Received on account of Insurance.....				2714	Gr. Britain and Ireland.....	3434 69	23 93	153 77
	Organizing and other accounts.....						101 50		
	Grand Totals.....			\$9165			\$98,791 80	\$11,367 61	\$ 9,632 15

Recapitulation.

RECEIPTS.	CONTRA CR.
For Mortuary Benefit Fund..... \$ 98,791 80	By Cash remitted Supreme Treasurer..... \$119,821 56
" Sick and Funeral Benefit Fund..... 11,367 61	
" General Funds..... 9,632 15	
Total..... \$119,821 56	

Supply Account.

RECEIPTS.	CONTRA—CR.
Received on Account of Supplies..... \$ 142 64	Remitted same to Supreme Treasurer..... \$ 142 64

Investment Account.

RECEIPTS.	CONTRA—CR.
Rec'd on acct. of Principal on Mortgages..... \$7,673 00	Remitted same to Supreme Treasurer..... \$ 7,641 60
Debentures..... 568 60	
\$7,641 60	

Submitted in L. B. & C., JOHN A. MCGILLIVRAY, Supreme Secretary.

Mortuary Statement for the Month of March, 1896.

No. 1927. Brother I. Votava, aged 29 years, of Court Voss, No. 1726, died of *Typhoid Fever* on the 31st January, 1895. Initiated 25th April, 1895. Beneficiary, Frank Votava, son. \$1,000.

No. 1928. Brother Daniel Pearson, aged 21 years, of Court Kintore, No. 813, died of *Typhoid Fever*, on the 16th February, 1895. Initiated 11th November, 1895. Beneficiary, Sarah Pearson, mother. \$2,000.

No. 1929. Brother J. G. C. Reid, aged 37 years, of Court Ottawa West, No. 702, died of *Pulmonary Apeplexy*, on the 10th February, 1895. Initiated 6th March, 1895. Beneficiary, Virginia Reid, wife. \$2,000.

No. 1930. Brother R. Murphy, jr., aged 50 years, of Court Hallowell, No. 1523, died of *Septic Pharyngitis*, on the 11th February, 1895. Initiated 9th August, 1891. Beneficiary, Nancy Murphy, wife. \$1,000.

No. 1931. Brother S. Richardson, aged 25 years, of Court Equal Rights, No. 934, died of *Typhoid Fever*, on the 18th February, 1895. Initiated 9th December, 1891. Beneficiary, Mary A. Richardson, mother. \$1,000.

No. 1932. Brother Jas. A. Herring, aged 37 years, of Court Murray Harbor, No. 1058, died of *Consumption*, on the 19th February, 1896. Initiated 9th May, 1892. Beneficiary, Flora A. Herring, wife. \$1,000.

No. 1933. Brother Carl Srock, aged 40 years, of Court Singer, No. 1663, died of *Pneumonia*, on the 16th February, 1896. Initiated 8th November, 1894. Beneficiary, Flora Srock, wife. \$500.

No. 1934. Brother Jas. Thompson, aged 49 years, of Court Minton, No. 435, died of *Pneumonia and Rheumatism*, on the 28th February, 1896. Initiated 5th April, 1890. Beneficiary, W. Thompson, wife. \$1,000.

No. 1935. Brother E. Malette, aged 33 years, of Court Sir E. P. Tache, No. 1676, died of *Gastritis and Enteritis Traumatica*, on the 3rd February, 1895. Initiated 26th September, 1895. Beneficiaries, Julie, Albert and Rosalie Malette, children. \$500.

No. 1936. Brother Thomas C. Quayle, aged 21 years, of Court Paisley, No. 1183, died of *Phthisis*, on the 20th February, 1896. Initiated 2nd October, 1892. Beneficiary, Catherine Quayle, mother. \$1,000.

No. 1937. Brother D. Sullivan, aged 26 years, of Court Keystone, No. 852, died of *Phthisis*, on the 20th February, 1896. Initiated 9th January, 1895. Beneficiary, Jas. S. Sullivan, brother. \$4,000.

No. 1938. Brother Fred Higgins, aged 20 years, of Court Fortune, No. 297, died of *Acute Phthisis*, on the 22nd February, 1896. Initiated 21st May, 1895. Beneficiary Tirza Higgins, mother. \$1,000.

No. 1939. Brother Jas. Bailey, aged 46 years, of Court Madara, No. 1132, died of *Pneumonia*, on the 22nd February, 1896. Initiated 26th July, 1890. Beneficiary, Medora G. Bailey, wife. \$500.

No. 1940. Brother Lancelot Hardy, aged 36 years, of Court Dryad, No. 488, died of *Meningitis*, on the 2nd February, 1896. Initiated 28th March, 1893. Beneficiary, Cassie Hardy, wife. \$1,000.

No. 1941. Brother D. A. Smith, aged 39 years, of Court Stormont, No. 3, died of *Consumption*, on the 8th February, 1895. Initiated 5th May, 1887. Beneficiaries,



Annie Smith and Isabella Smith, wife and sister-in-law. \$1,000.

No. 1912. Brother G. E. D. Elliott, aged 31 years, of Court Winnipeg, No. 313, was *Accidentally Killed by falling down elevator shaft*, on the 24th January, 1896. Initiated 25th August, 1891. Beneficiary, Alice E. Elliott and Lillis A. Young, mother and friend. \$2,000.

No. 1913. Brother Jas. M. Burns, aged 21 years, of Court Five Points, No. 1133, died of *Phthisis*, on the 21st October, 1895. Initiated 2nd November, 1892. Beneficiary in dispute. Benefit of \$1,000 paid into court.

No. 1914. Brother John B. Hutchison, aged 52 years, of Court Monkland, No. 1322, died of *Acute Nephritis*, on the 31st January, 1896. Initiated 12th June, 1893. Beneficiary, Ellen S. Hutchison, wife. \$2,000.

No. 1915. Brother Richard Winter, aged 36 years, of Court Drummond, No. 1321, was *Accidentally Killed on A.R.*, on the 9th January, 1896. Initiated 25th February, 1895. Beneficiary, Mrs. Gerry Clark, friend. \$1,000.

No. 1916. Brother James Down, aged 61 years, of Court Exeter, No. 123, died of *Fatty Degeneration of Liver*, on the 25th February, 1896. Initiated 16th November, 1886. Beneficiary, Mary Down, wife. \$1,000.

No. 1917. Brother L. E. S. 'houquette, aged 49 years, of Court Yamaska, No. 292, died of *Disease of Brain*, on the 1st November, 1895. Initiated 27th November, 1893. Beneficiary, Executors, Administrators or Assigns. \$2,000.

No. 1918. Brother Louis N. Allaire, aged 53 years, of Court Mercier, No. 1876, died of *Disease of Liver*, on the 13th February, 1896. Initiated 19th September, 1895. Beneficiary, Executors, Administrators or Assigns. \$200.

No. 1919. Brother Richard Reilly, aged 51 years, of Court Brookdale, No. 291, died of *Pleuro Pneumonia*, on the 10th October, 1895. Initiated 16th October, 1891. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1950. Brother Wm. Thompson aged 45 years, of Court Kendall, No. 146, died of *La Grippe and Hepatitis*, on the 3rd February, 1896. Initiated 5th April, 1895. Beneficiary, Executors, Administrators or Assigns. \$500.

No. 1951. Brother W. S. Scutt, aged 40 years, of Court Kinnmount, No. 763, died of *Cancer*, on the 11th March, 1896. Initiated 7th March, 1891. Beneficiary, Jennette Scott, wife. \$2,000.

No. 1952. Brother S. J. Dibbler, aged 62 years, of Court Kennebecasis, No. 24, died of *Phthisis*, on the 18th February, 1896. Initiated 31st October, 1883. Beneficiary, Edward S. Dibbler, son. \$1,000.

No. 1953. Brother H. J. Norby, aged 31 years, of Court Electric, No. 7031, died of *Yellow Fever*, on the 9th March, 1895. Initiated 10th May, 1893. Beneficiary, Edith Norby, wife. \$200.

No. 1954. Brother John McDonald, aged 55 years, of Court Amity, No. 39, died of *Sclerosis of Arteries*, on the 7th March, 1896. Initiated 18th November, 1884. Beneficiary, Ellen McDonald, wife, \$1,000.

No. 1955. Brother P. Kavanagh, aged 45 years, of Court Pride of the West, No. 1458, died of *Cancer of the Tongue*, on the 7th March, 1896. Initiated 13th November, 1891. Beneficiary, Kate Kavanagh, wife, \$1,000.

No. 1956. Brother S. J. Smith, aged 31 years, of Court Columbus, No. 920, died of *Phthisis*, on the 18th February, 1896. Initiated 14th July, 1892. Beneficiary, Catherine Smith wife, \$1,000.

No. 1957. Brother R. A. Essery, aged 43 years, of Court S. Edmonton, No. 1325, died of *Cystitis*, on the 15th January, 1896. Initiated 5th August, 1895. Beneficiary, Alberta Essery, wife. \$1,000.

No. 1958. Brother Ernest Ouillet, aged 46 years, of Court Temiscouata, No. 1170, died of *Heart Disease*, on the 7th March, 1896. Initiated 22nd December, 1893. Beneficiary, Executors, Administrators or Assigns. \$2,000.

No. 1959. Brother J. W. Hewitt, aged 58 years, of Court Union, No. 410, died of *Typhoid Pneumonia*, on the 10th March, 1896. Initiated 25th November, 1892. Beneficiary, H. C. Hewitt, wife. \$1,000.

No. 1960. Brother L. F. Matho, aged 43 years, of Court Guignes, No. 1515, died of *Obstruction of Bile Duct with Gall Stones*, on the 8th February, 1895. Initiated 2nd April, 1894. Beneficiary, Executors, Administrators or Assigns. \$3,000.

No. 1961. Brother D. McPherson, aged 40 years, of Court Standish, No. 700, died of *Phthisis*, on the 26th February, 1896. Initiated 1st December, 1890. Beneficiary, Eliza J. McPherson, wife, \$2,000.

No. 1962. Brother Sandy Stevenson, aged 22 years, of Court Brookdale, No. 201, died of *Typhoid Pneumonia*, on the 5th February, 1896. Initiated 21st No-

vember, 1894. Beneficiary, Sarah Stevenson, mother, \$1,000.

No. 1963. Brother Chas. T. Veir, aged 29 years, of Court Ripple, No. 487, died of *Phthisis*, on the 22nd February, 1896. Initiated 13th February, 1891. Beneficiary, Executors, Administrators, or Assigns. \$1,000.

No. 1964. Brother Jas. Kellcher, aged 39 years, of Court Hill-side, No. 1236, died of *Valvular Disease of Heart*, on the 20th December, 1895. Initiated 9th January, 1893. Beneficiary, Executors, Administrators, or Assigns. \$300.

No. 1965. Brother G. G. Reid, aged 57 years, of Court Burrard, No. 317, died of *Pneumonia*, on the 12th September, 1895. Initiated 2nd September, 1890. Beneficiaries, Margaret Reid, wife, and Robert E. Pounder, Assignee. \$3,000.

No. 1966. Brother J. Washburn, aged 55 years, of Court Elmsley, No. 383, was *Accidentally Drowned* on the 11th October, 1895. Initiated 11th March, 1889. Beneficiary, Ellen Washburn, wife. \$1,000.

No. 1967. Brother Chas. Goodman, aged 29 years, of Court Butler, No. 1389, died of *Heart Disease*, on the 16th March, 1896. Initiated 26th June, 1895. Beneficiary Katie Goodman, wife. \$1,000.

No. 1968. Brother Edward Hall, aged 47 years, of Court General Gordon, No. 152, died of *Paralysis of Heart*, on the 5th March, 1896. Initiated 26th May, 1892. Beneficiary, Ann Maria Hall, wife. \$1,000.

No. 1969. Bro. Geo. W. Cones, aged 48 years, of Court Iosco, No. 278, died of *Pleurisy*, on the 7th March, 1896. Initiated 27th October, 1888. Beneficiary, Blanche A. Harrington, daughter. \$1,000.

No. 1970. Brother Chas. A. Fredrick, aged 23 years, of Court Dayton, No. 1,004, died of *Purpura Haemorrhagica*, on the 12th March, 1896. Initiated 12th June, 1895. Beneficiary, Ella Fredrick, wife. \$500.

No. 1971. Brother Wm. McArthur, aged 43 years, of Court Dollarville, No. 1285, died of *Typhoid Fever*, on the 16th March, 1896. Initiated 16th February, 1888. Beneficiary, Mary A. McArthur, wife. \$1,000.

No. 1972. Brother Leonce Caisse, aged 46 years, of Court Desery, No. 421, died of *Typhoid Fever*, on the 23rd March, 1896. Initiated 29th June, 1891. Beneficiary, Ferdinanda Champagne, wife. \$1,000.

No. 1973. Brother M. I. Esdale, aged 53 years, of Court Rideau, No. 31, died of *Phthisis*, on the 17th March, 1896. Initiated 1st December, 1883. Beneficiary, Ann Esdale, wife. \$1,000.

No. 1974. Brother W. D. Case, aged 43 years, of Court Broadway, No. 1252, died of *Cancer of Stomach*, on the 13th March, 1896. Initiated 5th February, 1895. Beneficiary, Minna Case, wife. \$1,000.

No. 1975. Brother Jos. S. Ruttle, aged 39 years, of Court Valley, No. 232, died of *Influenza*, on the 25th February, 1896. Initiated 12th March, 1891. Beneficiary Mrs. S. McCormack, sister. \$1,000.

No. 1976. Brother John W. Bradley, aged 30 years, of Court Ottawa, No. 41, died of *Tuberculosis*, on the 16th March, 1896. Initiated 9th January, 1893. Beneficiary, Susan Bradley, wife. \$1,000.

Supreme Treasurer's Statement for the Month of March, 1896.

Mortuary Benefit Fund.

RECEIPTS.

To Balance per last report.....	\$1,653,313 17
" Supreme Secretary .....	98,690 30
" " Insurance .....	101 50
	\$1,657,104 97

CONTRA—CR.

By Claims paid to Beneficiaries of late Brothers—

Clarence Jones.. Court Ponet, 1182 .....	\$ 500 00
James Mackie.. " Royal Oak, 11.....	1,000 00
Lancelot Hardy.. " Dryad, 438.....	1,000 00
Eli Maletto.....	500 00
Ira McMoires.....	250 00
P. R. Campbell.. " Ridgetown, 221.....	1,000 00
Chas. E. Quagle.. " Paisley, 1183.....	1,000 00
James Bailey.....	500 00
James T. Riley.. " Mecca, 1686.....	3,000 00
Daniel Sullivan.. " Keystone, 852.....	1,000 00
Fred. C. Higgins.. " Fortuno, 237.....	1,000 00
Daniel Pearson.. " Kentore, 813.....	2,000 00
John A. Gehring.. " Progressive, 251.....	500 00
James Down.....	1,000 00
Richard Reilly.. " Exeter, 123.....	1,000 00
W. J. Crawford.. " Brookdale, 291.....	1,000 00
Wm. Thompson.. " Fillmore, 1719.....	1,000 00
	" Kendall, 146..... 500 00

Mich. Schruman, Court Royal, 212.....	\$ 600 00
James Burns " " Pivo Points, 1153.....	1,000 00
Henry Ramsden " " Seabright, 378.....	1,000 00
L. E. S. Choquetto " " Yamaska 292.....	2,000 00
Louis R. Achaire " " Mercier, 1976.....	2,000 00
J. B. Hutchinson " " Monkland, 1322.....	2,000 00
Richard Winters " " Drummond, 1321.....	1,000 00
Settlement re Mease claim.....	1,800 00
T. Richardson, Court Equal Rights, 931.....	1,000 00
David A. Smith " " Stormont, 3.....	1,000 00
Thomas J. Smith " " Columbus, 920.....	1,000 00
Ignace Votara " " Vass, 1726.....	1,000 00
John McDonald " " Unity, 39.....	1,000 00
Robt. A. Essery " " Edmonton, 1325.....	1,000 00
Patk. Kavanagh " " Pride of the West, 1458.....	1,000 00
J. W. Howett " " Unison, 410.....	1,000 00
James Kelleher " " Hillside, 1236.....	500 00
Jere Washburn " " Elmsley, 383.....	1,000 00
R. Murphy, Jr. " " Hollowall, 1523.....	1,000 00
Ernest Ouellett " " Temiscouata, 1170.....	2,000 00
G. E. D. Elliott " " Winnipog, 13.....	2,000 00
D. McPherson " " Standish, 700.....	2,000 00
Sandy Stevenson " " Brookdale, 231.....	1,000 00
S. J. Dibblee " " Kennebaccassia, 21.....	1,000 00
Chas. F. Weir " " Ripple, 467.....	1,000 00
Geo. G. Reid " " Burrard, 947.....	3,000 00
Chas. Goodman " " Butler, 1330.....	1,000 00
Edward Hall " " General Gordon, 152.....	1,000 00
Matt. K. Esdale " " Rideau, 31.....	1,000 00
J. W. Pradley " " Ottawa, 41.....	1,000 00
W. D. C. se. " " Broadway, 1252.....	1,000 00
W. S. Scott " " Kinmount, 703.....	2,000 00
C. A. Frederick " " Dayton, 1000.....	500 00
Jos. J. Ruttle " " Valley, 232.....	1,000 00

Total and Permanent Disability:-	\$37,730 00
Bernard J. Gilbride, Valley, 232.....	1,500 00
H. P. Drake, M.D., exam. fees re Jas. Lang and J. Freedy.....	10 00
J. B. Campbell, M.D., ex. fees re Jas. Lang.....	5 00
A. R. Pringle, M.D., ex. fees re J. Freedy.....	5 00
Insurance Premiums.....	599 18
Refund of Assessments.....	13 87
Commissions on Loans.....	58 59
5 per cent. to General Fund.....	4,933 51
Balance.....	1,592,249 93

**Sick and Funeral Benefit Fund.**

**RECEIPTS.**

To Balance per last Report.....	\$82,286 97
Supreme Secretary.....	11,367 71

**CONTRA-CR.**

Paid Sick Benefit Claims.....	\$11,145 03
" Funeral Benefit Claims.....	725 00
" Five per cent. to General Fund.....	564 23
Balance.....	81,216 27

**General Fund.**

**RECEIPTS.**

To Supreme Secretary.....	\$ 9,652 15
" 5 per cent. Mortuary Benefit Receipts.....	4,933 51
" S. and F.....	568 38
Balance.....	2,465 33

**CONTRA-CR.**

J. H. Gilmour, salary and expenses for Feb'y.....	\$ 70 75
J. W. Frost, transportation expenses from Owen Sound to Chicago.....	15 90
Alex. Henry, on account of salary and exp.....	127 40
A. McKee, salary and expenses for February.....	37 85
John A. McGillivray, travelling expenses visiting Courts.....	90 76
S.C.R., salary for March.....	83 33
S.S., " " ".....	500 00
S.T., " " ".....	166 66
S.P., salary for February.....	500 00
G. W. Strickland, salary for February.....	150 00
Charles W. Allen, " and March.....	150 00
F. S. Mackay, re Legislation.....	23 87
T. G. Davey, salary for February.....	150 00
D. M. Carr, " " ".....	75 00
Rev. E. E. Adams, salary for February.....	50 00
Thomas Clarke, " " ".....	50 00
W. T. Bingham, " " ".....	75 00
Thomas Waddell, salary for February.....	105 55

C. L. Coulter, salary for February.....	\$ 200 00
New York Office expenses.....	26 21
W. M. Drennon, mission work.....	75 00
A. E. Stevenson, sal. and expenses for Feb'y.....	250 00
W. Sanderson, on acct. of S. L. as organizer.....	75 00
Henry Hall, disbursements re organizing work in Philadelphia.....	20 00
E. S. Farley, expenses re organizing work in Philadelphia.....	27 00
L. V. Fowler, salary and expenses for February.....	55 73
G. W. Allen, salary for February.....	50 00
E. A. Mack, salary and expenses for February.....	149 50
James Glendenning, " " ".....	84 35
A. B. Caldwell, " " ".....	100 00
T. J. Birch, " " ".....	173 27
Exchange on Drafts, telegrams, etc., etc.....	213 97
Postage for February.....	245 02
Daniel Rose, stationery, etc.....	49 75
Taeron F. Giddings, fees for filing statement in Michigan Insurance Department.....	5 00
C. H. Smith fees for filing statement in Minnesota Insurance Department.....	23 00
Mission work in Colorado and Nebraska.....	200 00
Dominion Bank, rent of office.....	400 00
Bell Telephone Co., rent of telephone.....	35 00
W. S. Walpole, fees for filing annual statement in Colorado.....	50 00
C.P.R. Telegraph Co., amount of acct.....	54 55
Postal Cards.....	20 00
John A. McGillivray, disbursements, law costs.....	600 00
Canadian Photo. Engraving Bureau, advts'g.....	5 88
Wm. Griffith, salary and expenses 1/2 month February and March.....	93 00
G. N. W. Tel. Co., amt. of acct.....	51 52
Office Specialty Mfg. Co., furniture.....	21 60
A. E. Stevenson, disbursements re supplies and organizing work.....	619 00
Holland Bros. reporting argument before Banking and Commerce Committee.....	11 40
Blake, Lash & Cassels, legal services.....	975 00
W. H. Purchard, salary as organizer.....	60 00
G. N. W. Tel. Co., advertising.....	100 00
W. H. Ferguson, packing cases, etc.....	43 65
W. A. Parkerson, on acct. of salary.....	75 00
A. H. Backus, mission work.....	10 00
W. Geo. Mutton, organizing work.....	50 00
Rev. A. Macmillan, travelling expenses re mission work.....	43 50
Isaac T. H. Brown, salary for February.....	50 00
C. R. Fitzgerald, disbursements on organizing account.....	75 00
A. J. Messenger, bal. of Dec. and Feb. salary.....	97 50
J. W. H. Holtby, salary for February.....	75 00
C. H. Russ, " " ".....	30 00
J. W. Rogers, " " ".....	50 00
Wm. White, " " ".....	45 00
W. P. Corman, " " ".....	50 00
J. M. Fletcher, " " ".....	50 00
E. P. Slinger, " " ".....	37 50
J. D. Rick ey, " " ".....	37 50
A. J. Kofien, " " ".....	50 00
John Frost, " " ".....	56 25
C. W. Pack, refund of fees.....	9 00
Wm. M. Ross, refund of fees.....	3 00
A. D. Perry, salary for February.....	50 00
Grand & T. J., office stationery.....	27 50
B. W. Greer, 3 months salary and expenses as Supreme Auditor.....	337 40
N. S. Walpole, fees for Colorado License.....	5 00
" National Typo Writers.....	126 50
The Globe Prtg. Co. advertising.....	223 50
The Hunter-Ross Co., Ltd., advertising and office stationery.....	73 13
T. J. Lorenz organizing work.....	34 80
A. C. Daly, fee for filing annual statement in Indiana.....	25 00
Geo. C. Paterson, advertising in Masonic Register.....	15 00
Canadian American, stationery, etc.....	54 75
John T. Hawke, advertising parliamentary notice.....	4 75
Trusts Corporation of Ontario rent of safe.....	40 00
Incandescent Light Co. from Feb 11 to Mar. 10.....	23 50
Advertising Land Clause, I.O.F. Bill.....	303 45
Robert Kidney, salary for Feb. and March and expenses to Philadelphia.....	165 00
J. D. Henderson, salary for Feb. and March and expenses to Philadelphia.....	152 50
C. R. Fitzgerald, salary and expenses as auditor to Dec. 31st, expenses to March 2d.....	580 00
Court 1876, refund of fees.....	4 00
Dickson & Clark, fees and expenses re Legislation in Ohio.....	41 40

John C. Linchan, fee for filing annual statement in New Hampshire.....	\$ 5 00
H. A. Collins, travelling expenses visiting courts.....	58 40
Postage for March.....	305 34
Office Wages for March.....	2,583 15
Legislation.....	950 00
English Disbursements.....	1,916 61
	<u>\$17,629 37</u>

Supply Account.

To Supreme Secretary.....	\$ 142 64
" Balance.....	2,066 84
	<u>\$2,209 48</u>

CONTRA-CR.

The Hunter, Rose Co., Ltd., FORESTER.....	\$1,451 50
Duty and freight on supplies.....	7 83
Postage for supplies for February.....	122 61
T. C. Fell & Co., amount of acct.....	20 25
Toronto Lith. Co.....	102 00
W. H. Pardy, seals, etc.....	24 80
P. W. Ellis & Co., ribbons for badges.....	118 20
W. H. Perry, ex. re Supreme Court supplies.....	30 00
The Hunter, Rose Co., Ltd., account.....	42 10
Canadian American for Supplies.....	9 50
Thayer and Jackson Stationery Co., supplies.....	142 60
Express duty, etc., on acct. supplies.....	9 67
Rev. Alex McGillivray, salary as editor of FORESTER.....	93 16
University Printing Co.....	24 95
Bradner, Smith & Co.....	6 51
	<u>\$2,269 48</u>

Surplus.

Post Office Savings Bank.....	\$ 14,781 61
New Brunswick Government.....	20,000 00
Great Britain, deposit.....	97,333 33
Mortgages.....	1,190,949 55
Debentures.....	146,522 72
Total Invested Surplus.....	<u>\$1,469,587 24</u>
Current Account Surplus.....	122,662 74
Total Mortuary Surplus.....	<u>\$1,592,249 98</u>
Sick and Funeral Surplus.....	61,216 17
Grand Total Surplus.....	<u>\$1,653,466 15</u>

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

Report of the Medical Board for the Month of March, 1896.

During the month of March the Medical Board reviewed 2,874 medical examination papers, of which 2,610 were accepted and 264 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:

Jurisdiction.	Accepted.	Rejected.	Jurisdiction.	Accepted.	Rejected.
British Columbia.....	3	0	North Dakota.....	144	10
California.....	145	17	N. W. Territories.....	6	0
Colorado.....	3	0	Nova Scotia.....	43	10
Connecticut.....	1	0	Ohio.....	181	15
Illinois.....	231	20	Ontario.....	322	28
Indiana.....	43	6	Oregon.....	7	1
Iowa.....	10	2	Pennsylvania.....	58	5
Kansas.....	1	1	P. E. Island.....	17	1
Maine.....	7	14	Quebec.....	390	40
Manitoba.....	25	5	South Dakota.....	4	1
Massachusetts.....	1	1	Utah.....	2	1
Michigan.....	272	15	Vermont.....	4	1
Minnesota.....	58	5	Washington.....	24	1
Missouri.....	14	0	Wisconsin.....	87	15
Montana.....	15	4	England.....	71	1
Nebraska.....	4	0	Ireland.....	19	2
New Brunswick.....	56	4	Scotland.....	12	0
New Hampshire.....	34	3	Wales.....	3	0
New Jersey.....	58	12			
New York.....	248	25	Total.....	2610	264

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

New Courts.

COURT COPPER SEAL, No. 3143, ANACONDA, MONTANA.  
Instituted on the 15th day of February, 1896, by T. L. Moore.

*Officers Installed.*—C. D. H. C. R., M. J. Dunegan; Chaplain, J. D. McKay; Physician, F. L. St. Joan, M.D. 20 members.

COURT LIMERICK, No. 3146, LIMERICK, NEW YORK.  
Instituted on the 29th day of February, 1896, by F. S. Campbell.

*Officers Installed.*—C. D. H. C. R., C. S. Booth; Chaplain, R. Elliott; Physician, —. 29 members.

COURT GARDAR, No. 3147, GARDAR, NORTH DAKOTA.  
Instituted on the 28th day of February, 1896, by J. D. Seney.

*Officers Installed.*—C. D. H. C. R., E. H. Bergman; Chaplain, J. Melsted; Physician, Dr. M. Haldorsen. 30 members.

COURT JERRY RUSK, No. 3148, VIROQUA, WIS.  
Instituted on the 2nd day of March, 1896, by D. J. Adams.

*Officers Installed.*—C. D. H. C. R., F. J. Barney; Chaplain, J. Henry Tate; Physician, Dr. Wm. Trowbridge. 30 members.

COURT GARDNER, No. 3149, HASTINGS, MINN.  
Instituted on the 1st day of March, 1896, by J. C. O'Keefe.

*Officers Installed.*—C. D. H. C. R., M. Ryan; Chaplain, Eugene P. Griffin; Physician, J. M. Tucker, M.D. 19 members.

COURT QUEEN'S, No. 3150, MOUNT STEWART, P. E. I.  
Instituted on the 2nd day of March, 1896, by Louis U. Fowler.

*Officers Installed.*—C. D. H. C. R., G. B. MacEachern; Chaplain, Hamilton D. Collin; Physician, John G. Toombs, M.D. 16 members.

COURT SWEDISH HOME, No. 3151, CHICAGO, ILLINOIS.  
Instituted on the 3rd day of March, 1896, by J. M. Bidekap and S. S. Bjorklund.

*Officers Installed.*—C. D. H. C. R., S. S. Bjorklund; Chaplain, Frank Anderson; Physician, E. T. Lind, M.D. 18 members.

COURT FORWARD, No. 3152, LONDON, ONT.  
Instituted on the 4th day of March, 1896, by T. G. Davey.

*Officers Installed.*—C. D. H. C. R., Thomas Knott; Chaplain, P. J. Bogue; Physician, W. Logie, M.D. 21 members.

COURT AMHERST, No. 3153, AMHERST, NOVA SCOTIA.  
Instituted on the 2nd day of March, 1896, by James A. Simpson.

*Officers Installed.*—C. D. H. C. R., C. S. Sutherland; Chaplain, Rupert A. Logan; Physician, C. L. Dixon, M.D. 24 members.

COURT ATHLETIC, No. 3154, TORONTO, ONT.  
Instituted on the 7th day of March, 1896, by Edward Bayly.

*Officers Installed.*—C. D. H. C. R., F. Dallas; Chaplain, —; Physician, G. W. Badgerow, M.D. 19 members.

COURT HUNTLEY, No. 3157, HUNTLEY, ILLINOIS.  
Instituted on the 9th day of March, 1896, by A. J. Messenger.

*Officers Installed.*—C. D. H. C. R., August Herber; Chaplain, F. W. Morrison; Physician, C. E. Cook, M.D. 20 members.

COURT CLARION, No. 3158, CLARION, PENN.  
Instituted on the 9th day of March, 1896, by Geo. W. Strickland.

*Officers Installed.*—C. D. H. C. R., Ambrose C. Brown; Chaplain, Rev. Harry E. Wieand; Physician, Charles C. Ross, M.D. 20 members.

COURT RIVER FALLS, No. 3159, RIVER FALLS, WIS.  
Instituted on the 9th day of March, 1896, by H. F. Dinsmore.

*Officers Installed.*—C. D. H. C. R., W. H. Bodfish; Chaplain, F. A. Chapman; Physician, E. H. Parker, M.D. 23 members.

COURT KITTANING No. 3160, KITTANING, PENN.  
Instituted on the 11th day of March, 1896, by Geo. W. Strickland.

*Officers Installed.*—C. D. H. C. R., Reuben A. McCul-

lough; Chaplain, Harry A. Ellermeyer; Physician, Thomas N. McKee, M.D. 28 members.

**COURT ARBITRATION, No. 3161, MONTREAL, QUE.**  
Instituted on the 13th day of March, 1896, by T. J. Bates.

*Officers Installed.*—C.D.H.C.R., Pierre H. Dufresne; Chaplain, W. H. Perriton; Physician, Geo. H. Mathewson. 21 members.

**COURT —, No. 3162, CLEVELAND, OHIO.**  
Instituted on the 11th day of March, 1896, by W. G. Philp.

*Officers Installed.*—C. D. H. C. R., Walter Sharp; Chaplain, Geo. E. Millis; Physician, J. C. Simon, M.D. 26 members.

**COURT DEWITT, No. 3163, CLINTON, ILLINOIS.**  
Instituted on the 9th day of March, 1896, by J. W. H. Holtby.

*Officers Installed.*—C.D.H.C.R., Dr. C. F. Cendening; Chaplain, H. A. Moore; Physician, A. E. Campbell, M.D. 20 members.

**COURT CHARLES, No. 3164, SPRINGFIELD, ILLINOIS.**  
Instituted on the 18th day of March, 1896, by W. P. Gorman.

*Officers Installed.*—C. D. H. C. R., Charles Rescho; Chaplain, Christ Bender; Physician, J. Boyle Vance, M.D. 15 members.

**COURT CAHOKIA, No. 3165, EAST ST. LOUIS, ILL.**  
Instituted on the 18th day of March, 1896, by John Frost and A. E. Stevenson.

*Officers Installed.*—C.D.H.C.R., W. L. B. Hart; Chaplain, Rev. W. R. Jinnett; Physician, Eugene Thompson, M.D. 16 members.

**COURT McPHERSON, No. 3155, CLYDE, OHIO.**  
Instituted on the 6th day of March, 1896, by W. G. Philp.

*Officers Installed.*—C. D. H. C. R., James H. Becker; Chaplain, B. A. Becker; Physician, C. L. Harnden, M.D. 25 members.

**COURT MONTAGUE, No. 3167, HOWELL, MICHIGAN.**  
Instituted on the 25th day of March, 1896, by A. A. Weeks.

*Officers Installed.*—C. D. H. C. R., O. N. Moon, M.D.; Chaplain, F. E. Gifford; Physician, O. N. Moon, M.D. 30 members.

**COURT CHANCELLOR, No. 3166, WATERLOO, IOWA.**  
Instituted on the 24th day of March, 1896, by Thos. Birch.

*Officers Installed.*—C.D.H.C.R., Joseph L. Fortinski; Chaplain, Butler Scroggy; Physician, Chas. K. Stewart, M.D. 18 members.

**COURT DECATUR, No. 3163, DECATUR, ILLINOIS.**  
Instituted on the 16th day of March, 1896, by D. M. Card.

*Officers Installed.*—C.D.H.C.R. John Trainer; Chaplain, E. F. Stringer; Physicians, J. L. Bevans, M.D., and A. M. Drew, M.D. 17 members.

**COURT ROCHELLE, No. 1332, NEW ROCHELLE, NEW YORK.**  
Instituted on the 10th day of March, 1896, by E. C. Graves.

*Officers Installed.*—C. D. H. C. R., Geo. A. Connell; Chaplain, Henry B. Downey; Physician, Frank E. Littlewood, M.D. 20 members.

**COURT BINGHAM, No. 1436, ST. JOHN'S, MICHIGAN.**  
Instituted on the 14th day of March, 1896, by J. V. Van Sickle.

*Officers Installed.*—C. D. H. C. R., John M. Curtis; Chaplain, Fred. R. Shultz; Physician, John W. Pollard, M.D. 22 members.

**COURT KALAMAZOO, No. 1531, KALAMAZOO, MICH.**  
Instituted on the 16th day of March, 1896, by R. H. Cole.

*Officers Installed.*—C. D. H. C. R., James P. Glenson; Chaplain, Rev. Thomas E. Barr; Physician, Dan. W. Bousman, M.D., and Orton H. Clark, M.D. 35 members.

**COURT HARMONIC, No. 1541, CHICAGO, ILLINOIS.**  
Instituted on the 3rd day of March, 1896, by Florence Donohue and A. J. Knitten.

*Officers Installed.*—C.D.H.C.R., J. G. Munro; Chaplain, John C. Hubbard; Physician, Ulyssus J. Grim, M.D. 16 members.

**COURT HALIFAX, No. 1624, HALIFAX, NOVA SCOTIA.**  
Instituted on the 17th day of March, 1896, by Freder. Watons.

*Officers Installed.*—C. D. H. C. R., Chas. W. Nickerson; Chaplain, John Nickerson. 22 members.

**COURT EGGLESTON, No. 1631, NORMAL PARK, ILLINOIS.**  
Instituted on the 16th day of March, 1896, by J. W. Rogers.

*Officers Installed.*—C.D.H.C.R., Matthew Sinclair; Chaplain, Will. C. McQueen; Physician, John S. Beaudry, M.D. 17 members.

**COURT CENTRAL DULUTH, No. 1737, DULUTH, MINN.**  
Instituted on the 16th day of March, 1896, by N. P. Morrison.

*Officers Installed.*—C. D. H. C. R., J. S. McCormick; Chaplain, Andrew Hunter; Physician, G. W. Davis, M.D. 13 members.

**COURT SNOHOMISH, No. 1671, SNOHOMISH, WASH.**  
Instituted on the 6th day of March, 1896, by James Campbell.

*Officers Installed.*—C.D.H.C.R., W. G. M. Rolston; Chaplain, Rev. W. M. Harris; Physician, N. S. McCready, M.D. 22 members.

**COURT NOE VALLEY, No. 1729, SAN FRANCISCO, CAL.**  
Instituted on the 12th day of March, 1896, by G. A. McFadden.

*Officers Installed.*—C. D. H. C. R., S. H. Sullavan; Chaplain, F. Thomas; Physician, J. N. Hughes, M.D. 31 members.

**COURT INDEPENDENCE, No. 1792, CHICAGO, ILL.**  
Instituted on the 12th day of March, 1896, by A. E. Stevenson.

*Officers Installed.*—C.D.H.C.R., M. Hurley. 9 members.

**COURT DERRY CITY, No. 2184, LONDONDERRY, IRELAND.**  
Instituted on the 5th day of January, 1896, by John J. Wilson.

*Officers Installed.*—C. D. H. C. R., J. H. W. Chase; Chaplain, Rev. W. J. Lowe; Physicians, Dr. Taaffe and Dr. P. Craig. 26 members.

**COURT EDWARD COLSTON, No. 2183, BRISTOL, ENG.**  
Instituted on the 2nd day of March, 1896, by Charles E. Price.

*Officers Installed.*—C. D. H. C. R., Fred. C. Fawn; Chaplain, Joseph Hugo Weinert; Physician, Fred. Ernest Peake, M.D. 15 members.

## Condolence.

The members of Court Polk, No. 1737, Des Moines, Iowa, by resolution express their sympathy with Bros. A. M. and J. W. Balyer, on the death of their father.

The members of Court Petrolia, No. 42, by resolution extend to his widow and children an expression of their sincere sympathy as well as of esteem for their late brother, Jos. A. Dunfield.

The members of Court Carp, No. 142, by cordial and sympathetic resolution convey their condolence to Bro. Dr. Groves, C. P. and P.H.P. of Ontario, on the death of his venerable father.

Court West Duluth, No. 797, mourns the loss of Bro. Daniel McFadden, who was accidentally killed on the railway track. The brethren extend their sympathy to deceased's widow and family.

The members of Court Welcome, No. 12 London, Ont., all join in extending to the family of their late Bro. John Freedy an expression of their esteem for their Bro. and their sympathy with the family.

## Among the Courts.

### Ontario.

The H.C.R. wishes to call attention to the following:—

“A circular calling the High Court of Ontario, for the third Tuesday in August, will be sent to all Courts in a few days. From present indications there will be a good report of work done and a very considerable reduction in the expenses.

“However, it will be well for Courts to understand that the H.S.C. have no power to change the by-law passed at Peterboro, nor can it be altered by any vote of the next High Court, to allow of mileage and per diem, this year.

“It is, therefore, the duty of courts, when selecting the delegates, to make provision for their expenses.”

#### Court Bonnechere, No. 89, Renfrew.

For a number of years this court was in a state of peaceful inactivity, causing neither joy nor sorrow. Bro. Ingram, C.D.H.C.R., of Ottawa, recently paid the town a visit and as a result of a few days' active canvass, the membership, that stood for some time at 17, went up to 42, and it is not going to remain there either.

#### Court Stormont No. 3, Cornwall.

The annual concert of our big court in the factory town drew an audience that crowded the Opera House. The programme was of exceptional merit. The *Standard* pronounced the entertainment the best of the season. The Supreme Secretary, Bro. Jno. A. McGillivray, Q.C., M.P., was present, and delivered a splendid address, in which he showed the non-sectarian, non-racial and thoroughly benevolent character of the Order. We congratulate the Cornwall brethren on having secured so great a success.

#### Court Petrolia, No. 42.

This leading court of the west never does anything by halves. The members are arranging for a “monster demonstration” on the 25th May, an attractive programme has been prepared, and there is no doubt that the event will be in every way worthy of the Order. Every Forester within reach will attend. Thirty courts have signified their intention of being represented.

#### Court Ottawa, No. 41.

This is the banner court of Ontario, and was, until recently, the banner court of the Order. A couple of months ago, Court Los Angeles, California, pushed to the front, and now holds first place. Court Ottawa, we are told is determined to regain the coveted first place.

The evening of April 9th, was a memorable one in the history of the Metropolitan Court.

The beautiful banner that the court won by having the largest increase in its membership in 1893 94 of all the courts of Ontario, was presented in the presence of a large and enthusiastic meeting of the members. The banner was a prize offered by the High Court of Ontario, and was presented by Rev. R. McNair, H.C.R. The Past High Secretary Bro. J. B. Halkett, was present and contributed to the interest of the occasion by a spirited address.

In the course of the evening, Bro. John A. McGillivray, Q.C., M.P., Supreme Secretary put in an appearance, and was received with great enthusiasm. His address on the principles, benefits and growth of the Order was heartily applauded. Addresses were delivered by Bros. W. A. Fraser, D.D.H.C.R.; W. Rowan, G.D.H.C.R.; Thos. Buebear, G.D.H.C.R.; Wm. Rae, the oldest member of Court Ottawa, and Bro. Birch, C.R. who acknowledged the handsome prize in a very eloquent speech.

Regret was felt by everyone at the unavoidable absence of Bro. Botterell, P.S.C.R.

#### Court Brock, No. 242, Toronto.

This is in every particular an up-to-date court. The membership is chiefly made up of active young men, that fully appreciate the many solid benefits secured by membership in the I.O.F. An “at home” given by the court to the members and their friends on the evening of April 14th was loyally attended and proved an enjoyable affair. Among those present were Dr. Oronhyatekha, S.C.E.; H. A. Collins, S.T.; G. A. Harper, A.S.C.R., each of whom gave short and stimulating addresses. The membership of Court Brock is steadily increasing.

#### Court Tecumseh, No. 396, Havelock.

We don't like to mention it, but it has been reported to us that, for nearly three years, this court had not held a regular meeting. By direction of the High Chief Ranger, Bro. Ingram spent a short time in the place, secured 21 members, initiated them into the court; had new officers elected, and everything set going on a thorough working basis. No wonder the members rejoiced together around the banquet table.

#### Court Tam O'Shanter, No. 1022, Hastings.

The “at home” of this court is now one of the institutions of the place and is looked forward to with pleasurable interest. On the 19th March, the members and a goodly number of their friends met in their Forest home and enjoyed a very pleasant evening. The feature of the evening was the capital address of High Chief Ranger, Rev. R. McNair, Revd's Messrs. Thomson, Jewel and McGinnis also gave short addresses. Bro. Jas. Pickens, C.R., presided. Court Tam O'Shanter is making steady progress.

#### Court Deseronto, No. 93.

The *Tribune* of April 3rd, gives an interesting account of the “at home” of this fine court. The court room which is one of the finest in Canada, was beautifully decorated and filled to the doors with over 400 people. The programme throughout was of a high

order, and was received with marked favor. A large number of visiting brethren were present from neighboring courts. Bro. E. M. Wallbridge, D.S.C.R., presided. Addresses were delivered by Rev. Bros. R. McNair, H.C.R., W. B. Carey, P. S. Chaplain, W. S. McTavish, H. Chaplain, C.O.F. and R. Taylor and Messrs. Featherstone and Oliver. Miss Oronhyatekha gave an instrumental solo. All the speakers made eulogistic reference to the splendid work the S.C.R., Dr. Oronhyatekha did for the Order. Mrs. Oronhyatekha was present and greatly enjoyed the evening. Bros. Wallbridge, Stokes, Wales and Spring as a committee, did great work.

#### Court Otonabee, No. 1390, Keene.

A fine entertainment was given in the town hall by members of this live court, and the building was crowded to the doors. The entertainment was the celebration of the occasion when the court arrived at its numerical strength—58 members—to claim the fulfilment of the promise of the High Chief Ranger, Rev. Mr. McNair, Carleton Place, to present the court with a set of officers badges, when the members of the court reached the figure mentioned. Dr. Shaw, Chief Ranger, occupied the chair, and on the platform were several ministers and professional gentlemen. A splendid programme of music was presented, which was very cordially received. Addresses were given by Rev. Mr. McNair, High Chief Ranger, Rev. Mr. Tompson, Dr. Mallory, High Auditor, Hastings; Supreme Treasurer H. A. Collins, C. C. Whale, High Inspector, and others. During the evening the presentation of badges took place amidst much enthusiasm. Refreshments were served in the court hall, next the town hall. A delightful evening was spent, and Court Otonabee may well be proud of the success they have achieved, and the prosperity they enjoy.

#### ONTARIO NOTES.

Now for a well-planned, well-sustained summer campaign.

Ontario still carries the banner in front of the great Forestric procession.

Court Ottawa promises to add at least 100 members before the High Court meeting.

Fitzroy Harbor was visited of late by Bro. Ingram, and new life and new members is the result. More to follow.

Every court in the jurisdiction should aim at initiating one member for each of the two remaining months of the Forestric year.

The mother High Court will be found on hand with a full proportion of new members to make the grand total of 100,000 by the 1st July.

Look after the lapsed members, they should not be lost sight of. Let a committee be appointed in each court, to look these up and report.

Court Deseronto, No. 93, has always been a very energetic court, they lately held a most successful "At Home," of which mention is made elsewhere.

Bro. Drennan of Kingston has visited a number of courts during the past four or five months, and has always advanced the interests of the I.O.F. very materially.

Many members have never secured a candidate for the I.O.F., simply because they have never tried. Let all try their best for May and June, and see what results concerted action will bring about.

The courts in the eastern part of the province are doing good work. The idea of division seems to be gaining ground among them. In any case, they will be loyal to the best interests of the Order.

In June, 1891, with a keenly contested Provincial election engaging the attention of the free and independent electors, Ontario had 888 applications. We would like to see an even 1,000 this year. What say the working legion?

The courts in the City of Ottawa are looking forward with pleasure to the coming meeting of the High Court. They are determined that all Foresters who attend the meeting of the High Court, will go home satisfied with their reception.

Court Bath, No. 1523, held a very successful "At Home" recently. The H.C.R. delivered an address, and friends of the Order from Kingston furnished an excellent programme. Bro. Drennan filled the chair in a most pleasing manner. This court promises good work for the future.

Beyond doubt, High Chief Ranger McNair, High Inspector Whale, and Supreme Treasurer Collins, went through water on the evening of the 16th April to be present at the entertainment given by Court Keene. The spring freshets were on. After a drive full of thrilling and chilling incidents the party got safe to Peterboro' at 4 a.m.

Bro. C. C. Whale has been very busy in the west for the past month, having visited many courts, and having secured for all of them many members, but he broke the record at Walsingham Centre, when he secured 32 new members. His services are in great demand just now. Good for Court Western Star. The H.C.R. calls it a constellation.

#### Quebec.

##### Court Champlain, No. 663, Montreal.

This court leads in Quebec as second to none in Canada, and third in the Order, they being now 412 strong. In 1891, Court Champlain, by the work done, obtained the title of Banner Court of the Province of Quebec, which title the court kept ever since. Not only is the court the Banner Court of Quebec, but the members hope that ere long they will make the court the Banner Court of the Order. No wonder that it is so, when we find amongst its members the ablest officers and the most prominent men in the Province.

##### Court Fulford, No. 147.

Court Fulford, No. 147, has made such good progress lately that it has been decided to move into more commodious quarters on May 1. The court has rented a splendid suite

of rooms in the Merchants Bank of Halifax, corner of Seigneurs and Notre Dame Streets. The executive rely with confidence on the members standing shoulder to shoulder in the future as in the past, and so make the old "bull dog" court second to none in the order.

**Court Chieftain, No. 1735.**

Special Sup. Deputy Strathern, attended by his aide-de-camp, the recording secretary of Court Fulford, visited above court a few evenings ago, and delivered a most able address to the brethren present. As the visit was entirely unexpected, there was a small attendance to greet the illustrious brother, but the Chief Ranger has promised a full muster next time.

**Court Sir George E. Cartier, No. 1694, Montreal.**

This court is keeping right on in its victorious march, adding to the prosperity of the Order and to its own prosperity. Here is the record for the last two months, 23 new members initiated, or an increase of 31 per cent. Also the court acknowledges with great pleasure the encouragement of the Quebec High Court by the letter of congratulations and thanks of his High Secretary, John W. Stocks. In return the members of Court Sir George E. Cartier will acknowledge that encouragement of the High Court by continuing their march forward.

**Court Lachine, No. 554,**

This court has initiated 38 members during the months of January, February and March, and has four members who have brought into the above court five applications. Who can beat this?

**QUEBEC NOTES.**

Bro. Strathern suggests the substitution of a "Daisy" bicycle, for our time honoured friend "Billy."

We are happy to inform the fair sex that Past High Chief Ranger Strathern, is again strongly advocating a change in the Constitution, so as to admit ladies into the Order, the brother is generally affected this way at this season of the year, for

"In the Spring a young man's fancy,  
Lightly turns to thoughts of love."

**Nova Scotia.**

**SUDDEN DEATH OF AN ESTEEMED BROTHER.**

Bro. Elisha Brownell, of Court City Camp, No. 462 McAdam, N.B., who had been paying a short visit to his friends at Northport, and was taking leave of them at the station here, and was about to enter the train, was seen to stagger and fall, and before help could reach him, life had expired. An inquest was held on the body, and a verdict of death from natural causes returned. His remains were taken to the house of a friend, and forwarded next day to McAdam. A large number of the brethren followed the remains to the train. Bro. Brownell's death was deeply felt by Foresters here, as he visit-

ed Court Acadia when here last year as a delegate to the Royal Templar convention, and gave us a very interesting address. Court Acadia wish to express their heartfelt sympathy to the bereaved wife and family.

**FRATERNAL VISIT.**

About a dozen members of Courts Acadia and Amherst paid a fraternal visit to Court Maplehurst, Leicester, on the 24th March last. After a very exciting drive of fourteen miles, we arrived in good order, and were welcomed by C. R. Bro. Lockhart, who opened the meeting with a few appropriate remarks. Bro. Arthur Davison (of Acadia) was the first speaker, and gave a very interesting address on the fraternal and social aspect of the Order. Major Read (of Acadia) was the next speaker, and gave the financial side of the question, and anyone acquainted with Bro. Read will know that it was handled in first class style. Short speeches were also made by Bros. Pipes, R. J. Logan, Simpson, Ross, McDonald, Hutchinson, Bell, H. Secretary, and Lockhart. Bro. Hutchinson gave a very amusing recitation, which called for an encore. Bro. Logan gave a song, which was rendered in his usual good style. Before the close, an appeal for new members was made, and five young men decided to join the Order. At the close of the meeting the visitors were entertained by Bro. Burgess at the parsonage, and justice was done to the good things set before them. After singing "He is a jolly good fellow," and the team being in waiting, we started on our homeward voyage, all well satisfied with our visit.

Court Londonderry, No. 105, I.O.F., held an "At Home" on Monday evening, 22nd March. Their guests were Court Micmac, of Great Village. "The boys" turned out in full force, and we were pleased to notice the entire absence of Bows and Arrows. The court opened in due form, and the routine of business went through smoothly. Then a sumptuous repast was served, which did honor to the cook and committee. All sat round the board, and did ample justice to the viands set before them. Speech and song followed.

**Prince Edward Island.**

**OFFICIAL.**

**OFFICE OF HIGH CHIEF RANGER,  
April 15th, 1896.**

The Annual Session of the High Court of Prince Edward Island will be held at Montague, Thursday and Friday, the 11th and 12th of June next.

The first session will open at 8 p.m.  
The usual reduced fares will be secured.  
(Signed) H. D. JOHNSON, H.C.R.

Attest—L. W. FOWLER,  
High Secretary.  
Charlottetown, April 15th, 1896.

**NOTES.**

Eighteen members were added in March.  
Prince Edward will do its part to have the membership 100,000 on July 1st.

The visit of Dr. Oronhyatekha, Supreme Chief, to the Island last September, has resulted in great good. His presence gave an impetus to the work that greatly increased the membership.

The meeting of the High Court in next month will be of more than ordinary interest. The reports to be submitted will be the most encouraging in the history of the Order in the Province.

### Manitoba.

OFFICE OF HIGH COURT,  
INDEPENDENT ORDER OF FORESTERS,  
WINNIPEG, 10th March, 1896.

#### BRETHREN:—

The outlook for our Order all over the Dominion never was so favorable as it is at present. In our own Province the applications are freely coming in, nearly every court reporting applications and initiations. Organizer, Bro. Waddell, H.C.R., has been in the field since November, and already six new courts have been instituted, and several more are on the way.

In order to still further stimulate the brethren to increased effort, the High Standing Committee offer prizes for work done during the months of April and May, 1896:—

1st Prize. Court initiating largest number of members—Set of Officers' Badges (13)

2nd Prize. Court having largest percentage of increase in new members—Nine Officers' Badges.

3rd Prize. Member who shall obtain largest number of new members—Pin, value \$7.50.

4th Prize. Member who shall obtain next largest number—Pin, value \$5.00.

5th Prize. Member who shall obtain next largest number—History of Order, bound in morocco.

6th Prize. Member who shall obtain next largest number—History of Order, bound in cloth.

All applicants must pass Medical Board and be initiated on or before 30th May, 1896.

Card and charter members will not count.

Returns must be certified by Chief Ranger and the Recording Secretaries, and must be in hands of High Secretary by 10th June, 1896.

High Standing Committee will decide, and their decision will be final.

THOMAS WADDELL,  
*High Chief Ranger.*

W. D. PETTIGREW,  
*High Secretary.*

#### Court Brandon Hills.

The annual meeting of Court Brandon Hills, No. 1669, was held in the school house on Friday night, 13th March. Oysters were served from 6 to 8 o'clock, after which the meeting was called to order by Bro. Boles, the Chief Ranger. Standing room was at a premium, the building being filled to the doors, the H.C.R., Bro. Thos. Waddell, being present, also several other visiting officers. Court Brandon Hills has made substantial

progress during the winter, having now a very large membership. Several points were fully explained by the speakers and a large increase to the membership no doubt will be the result of the meeting.

#### Court Forest, No. 753.

Court Forest, No. 753, held their annual entertainment on Wednesday night last, the 18th March. The members had a high time, with their many friends. The committee in charge had made great preparations for the occasion. The hall was put in excellent shape and everyone went in for pleasure. H. C.R., Bro. Thos. Waddell, received a royal welcome from Court Forest. At 8.30 the hall was filled, and the chairman, Bro. E. Webster, took the reins of government and ably conducted the meeting. The H.C.R. gave an excellent address setting forth the claims of the I.O.F. showing the benefits offered by the order. Four applications were received at the close and more will follow.

#### Court Carberry.

The Foresters "At Home" in Lyon's Hall last Friday evening, was one of the most successful social events which has been held in Carberry this winter. There was a good attendance from both country and town and it was a pleasant sight to witness the intermingling of the townspeople with our country friends. About 9 p.m., the meeting was called to order, Mr. J. W. Stratford in the chair, who called upon Mr. Thomas Waddell, High Chief Ranger, who was in attendance. Mr. Waddell gave a pleasing address on the advancement of the Order, and complimented Court Carberry on the progress they were making, not only in point of numbers, but in the class of men who were joining the court. Lunch was served. Court Carberry is to be congratulated on the way their committee did their work, as every arrangement was complete, and not a hitch occurred during the evening. As a result of the gathering many applications for membership have been forwarded to the Secretary. The Order is growing in the district, and if the present rate of progress is maintained, it will be a question of but a few months ere the Foresters are the largest fraternal society in town.

#### New York.

Court Limerick, No. 3,146, formed February 29th by S.D.H.C.R. Fred S. Campbell, is starting with very good prospects, and the belief of the members is that they cannot help but prosper. They have secured an excellent hall, of which they have full control, and have proceeded to furnish and equip the same in accordance with their means. They have a very nice organ, and appear to be very proud of their prospects. Bro. C. S. Booth, the C.D.H.C.R., is said to be a very efficient officer, and we doubt not that we shall soon hear of many new applicants.

Court East Buffalo reports having initiated 14 candidates since January 1st, and every prospect of continued prosperity. This court bears an enviable reputation for entertaining,



especially at their banquets, and their members appear to be alive to the harmonious spirit of a pleasant rivalry prevailing throughout the city of Buffalo.

Fort Schuyler has the reputation of doubling its membership during the last six weeks, and the members are feeling quite proud of themselves, the court and the Order they belong to.

We note with pleasure that High Journal Secretary, Glyndon S. Phillips, of South Hammond, has been re-elected supervisor of his district without a dissenting vote. If we remember correctly, this compliment was paid our esteemed Bro. at his first election, and is proof of his popularity, sound judgment, and fair treatment of his constituency. He has been a popular Forester ever since the formation of the High Court, and has held several important positions therein. He is now holding the enviable position of District Deputy for St. Lawrence county for the second term, and is deservedly popular in any position wherein he permits his name to be used.

Court Hammond has been engaged, during its two last meetings, in holding a "Mock Trial," at which nearly the entire membership have attended, and have enjoyed themselves to the utmost. If it bore any of the features of a similar affair that occurred on the steamer *Kensington* while en route to the Old Country last summer, it must have been truly enjoyable and exquisitely funny.

Court Genesee will give an entertainment at their next meeting place, April 26th, in Royal Arcanum Hall, when Prof. C. R. Barber, M.D., will lecture on "Anatomy." The Professor's ability on this subject is well-known, and his lecture will be entertaining.

Court Flower City is gradually increasing its membership, and is fast becoming popular in the city of Rochester. The membership now is 195, with the prospect of 225 by the next meeting of High Court. The members are doing their best to make the court popular, and with such brethren as P. H. C. R. Louis P. Tietenberg, Frank M. Garvey, Peter W. Seiler, Jacob Seibert and Henry Bareham, we can well imagine the court will be prosperous. Bro. Bareham was elected supervisor of the Eighteenth Ward, and will make his mark among the supervisors as an honest, upright official for Monroe county. He has held the office of Financial Secretary for Court Flower City for several years, and has been honored in High Court by being appointed to various committees and upon the staff of the H.C.R. Last year, under H.C.R. Faichney, he was appointed High Messenger.

We can hardly let the opportunity pass without glorying a little in the fact that New York has at last, for the first time in its history, attained second place in accepted risks at least, and only fifteen behind the mother High Court. Keep up the war cry your High Secretary started in his annual report to have New York in second place among High Courts before next Supreme Court session. The spirit of a pleasant rivalry makes the race exciting. Get all the members you can, and do so as soon as possible,

Col. A. B. Caldwell, on the 9th ult. at Long Island City, N.Y., instituted Court Queen's No. , with a goodly membership, composed of some city officials and the best business men in the city. The Colonel says he accomplished it by borrowing Mayor Gleason's "big axe." On the 16th ult. he also installed the officers, as follows: Wm. J. Rooney, C.R.; Warren Scarborough, Vice-C. R.; John J. McGee, Rec.-Sec.; James Davren, jr., Fin.-Sec. and Druggist; Warren Scarborough, Treas.; Thos. Collum, editor of the *Mirror*, Chaplain; Patrick McGeown, Court Phy.; James F. McGee, Senior Woodward; James A. Gordon, Junior Woodward; Wm. J. Rooney, jr., Senior Beadle; John J. Holst, Junior Beadle; John L. Klages, Past Chief Ranger; Henry D. Ing, Court D.H.C.R. The court meets at Columbia Hall.

On the 10th ult. the Colonel instituted Court Process, No. — at Mott Haven, N.Y., with a fine membership of first-class business men, and on the 17th ult. he in company with Bro. Dr. Coulter and Bro. Otto Ochs, D.D.H.C.R. of the Metropolitan District, installed the following officers:

L. C. Perkinson, C.R.; Jas. H. Reagan, V. C.R.; Herbert G. Rockwell, Rec. and Fin. Sec.; Matthew Tyrrell, Treas.; Capt. Chas. M. Dears, Treas.; Jas. F. Curry, Court Phy.; Robert C. Kraft, Druggist; Wm. J. F. Sullivan, Sen. W.; John I. Tair, Jun. W.; Wm. Fitzgerald, Jr., S. n. Beadle; Joseph F. Zeller, Jr., Jun. Beadle; Capt. John F. O'Brien, Past Chief Ranger; Geo. A. Williams, Court D.H.C.R. Trustees, Geo. V. Villiers, H. S. Lasher, and Wm Edwards. Bros. Williams, Perkinson, and Tyrrell are veteran Foresters. Brother Williams was the first regular Chief Ranger installed into the I.O.F., in 1874. He was Grand Treasurer of the Odd-fellows for many years in this State, and held many offices of trust in various orders. The Colonel is now working hard to establish courts at Bowery Bay, Long Island City, at Harlem, and at Yorkville, N. Y.

Court Queens is the first one instituted in Queen's County, and the Colonel has more in view in that county. He is anxious to make New York State the second High Court, and to help the Supreme Chief attain the 100,000 members before July 1st.

Court Reid, No. 1863, Brooklyn.

This court has become strengthened by having consolidated with it Courts Keramos and Decatur. Dr. Coulter, D.S.C.R., presided at the ceremony that made "three one" and delivered an appropriate address. Addresses were delivered by Bros. Dowrey, G.D. of Court Industrial, Dr. Jenkins, Supt. of Juvenile Courts, Dr Sanderson, of Court Knickerbocker, J. Barton, Keyos, Dr. Roe, and C. R. Clayton.

Court Reid is bound to prosper. Several applications are under consideration.

Court Dexter, 490.

The brethren held their second annual social and banquet in their large and spacious court rooms in Wood's opera house block.

The court room was artistically trimmed with evergreens, while the decorations were

in red, white and blue. From the ceiling at the front end of the room was suspended a large transparent screen with the words "Court Dexter, No. 49, I.O.F." The tables were placed in the centre of the room in the form of a letter H. Bouquets of roses and lilies adorned the tables in great profusion. Covers were laid for 200 guests. The menu was of that high order for which the ladies of Dexter are noted.

The gathering was a grand success and reflected great credit on the committee for the creditable manner in which every particular was carried through.

The address of the evening was delivered by Rev. W. H. Brown, of Watertown, who spoke on the "Principles of the Order." Reference was made to the rapid speed of the order through Canada, from the Atlantic to the Pacific; through England, Scotland, Ireland and Wales. It was also stated that every life assurance claim had been promptly paid on the death of a member.

The regular meeting of the court was held in their court rooms on Thursday evening, April 9th, 12 applications were received for membership in our noble order, and we have every prospect to increase our membership before the close of the year to 100.

### New Jersey.

Court General Scott, of Elizabeth, New Jersey, held a fine meeting at its capacious rooms in that city, on the 25th ultimo. Col. A. B. Caldwell, founder of the Order, who has not visited any court there for 16 years, was invited to address the brethren. Subsequently, as Judge Wedderburn, of New Brunswick, our esteemed Supreme Counsellor, arrived in New York City, the Colonel and Dr. Charles L. Collier, New York City manager, invited the Judge to go to Elizabeth also, and a right good time they had. Col. Caldwell was introduced by High Chief Bennett, and he spoke nearly an hour on the history and progress of the Order, giving due praise to Supreme Chief Oronhyatekha for his herculean labors in rapidly spreading the Order over the globe. The name of Dr. Oronhyatekha was loudly cheered. Judge Wedderburn, the "Cicero of the Order," then followed in an eloquent speech, which was loudly applauded. Dr. Counter was loudly called for and gave a practical working of the Order, which was greeted with enthusiasm. The meeting then closed with short speeches from Revs. Buckle and Hayes and officers of the High Court. Elizabeth has about 1,300 members.

### Ohio.

Court Rusk, 1085, Portsmouth.

The court has changed its meeting place from K. of P. Castle, to Germania Hall. This is more central and will be the means of increasing the membership.

Court Rusk enjoys the distinction of having one of the best sets of officers in the Order. They are workers, backed by years of experience in secret order work.

Court Black Diamond, 3007, Jackson.

It is a pleasure to visit this court. They are well up in the work, and in initiatory work cannot be excelled. A candidate that receives the mysteries from them is impressed and instructed in a way that he will never forget. No person can take the adoption degree in Court Black Diamond without feeling he is made better by being a Forester.

The court will soon ask for a dispensation and begin the work of increasing the membership.

Rev. Ewing, the Chaplain, is in Florida for his health. He is one of the honorary members.

### Illinois.

Court Chicago, No. 3044.

Court Chicago, 5044, located at 6155 Wentworth Ave., Chicago, had a very interesting meeting on the 5th inst., and were honored by the presence of High Counsellor W. C. Shaffer and High Treasurer Florence Donohue of Court Illinois, Bros. Deputy Supreme Chief Rangers Rogers and Card. The Chief Ranger of Court Twilight and members, and General Cox (ex) and several members of Court Good Intent, and Bros. from Court Golden Rod and Auburn Park. A very lively meeting was held and one candidate, Fred Høgen, was initiated in the mysteries of Forestry. Court Chicago is the coming court of Chicago, and has one of the finest lodge rooms in the State, and their paraphernalia is strictly up to date. Visitors are always welcome.

### California.

Last Tuesday evening Court Southern Heights gave a grand complimentary social entertainment and ball in the Potrero Opera-house. The place of a semblage had been tastefully decorated for the occasion and was very attractive. Chief Ranger, J. S. Barnes, who presided, occupied a seat on the platform, with George A. McIlfresh, High Chief Ranger of California; Charles S. Perry, High Counsellor; P. L. Archibald, General Deputy High Chief Ranger, and William Stewart, District Deputy. After an address of welcome by the Chief Ranger, the High Chief Ranger, in a well-delivered and brilliant address, drew attention to the distinguishing features of the Order, and congratulated the court on the progress it had made since its institution, and upon its great prosperity. The membership of the court is now nearly 100. The speaker was listened to with very close attention by the audience, which numbered nearly 100.

The address was followed by a long and varied programme, the various numbers being given in good style by the participants, who all well deserved the applause and encores accorded them. The indications are that there will be a marked increase in the membership of this court.

The members of Court Sutter and Court Sierras entertained their friends on the 22nd of March at Odd Fellows' Temple. The meet-

ing was a very pleasant gathering, filling the hall to its full seating capacity.

The programme was well received. The address, by High Chief Ranger, McElfresh, was well received, eliciting prolonged applause. After partaking of candies and other delicacies the audience was dismissed by a few well-timed remarks from E. A. Mack, D.S.C.R.

The evening of March 25th will long be remembered in the social circles of Rocklin as one of the most pleasant evening's entertainment that has ever fallen to the lot of our people to enjoy.

It was the occasion of an open meeting and banquet given by Court Faber, No. 1051.

The court met at Masonic Hall in secret session at 6.30 o'clock, and we understand that thirty-one names were proposed for membership in the Order. About 7.30 o'clock, having transacted the business of the meeting, the court proceeded in a body to the old Congregational Church, where they found a crowd already awaiting them. High Chief Ranger G. A. McElfresh delivered an interesting, instructive and eloquent address on the benefits and advantages to be derived from membership in the Order and held the close attention of his audience for almost an hour, when the invited ones repaired to the Masonic Hall, and there enjoyed one of the finest spreads ever prepared to tempt the indulgence of the inner man.

Court Redondo, No. 525, Independent Order of Foresters, celebrated Saturday evening, March 11th, the sixth anniversary of the founding of the court. The exercises were held at Foresters' Hall, and there was a large attendance. W. H. Perry, of Los Angeles, High Secretary of State, was present and made an appropriate speech. An excellent literary and musical programme was rendered.

#### Court Gridley, No. 706.

This court was organized in 1892, and its growth has been steady and satisfactory ever since. Its membership is constantly increasing, there being five applications for admission to be acted upon at the next meeting. During the years of its existence there have been no deaths in the local court, but a large amount in sick benefits has been distributed for the benefit of members. As showing one of the benefits of the Order, it may be stated that Court Gridley has one member who has become permanently disabled. He will within a few months receive from the Order one half his insurance money, or \$1,500, the remaining \$1,500 being payable to his heirs at death.

On Tuesday evening, March 17th, Court Gridley received an official visit from High Chief Ranger of the State, G. A. McElfresh, of Los Angeles. After the regular meeting of the court, the members adjourned to Stone's Hall where they extended greeting to a large number of invited guests, who had assembled to hear a lecture on the Order by Mr. McElfresh. The gentleman made an extended address touching upon fraternal organizations in general, and comparing their beneficial features with those of the

Independent Order of Foresters. His remarks were greeted with frequent applause and laughter, as he interspersed humor with solid facts.

At his conclusion substantial and elegant refreshments were served.

Court Alcoyne, of Woodland, at a recent meeting, arranged to give a series of social entertainments to its members and their friends.

The opening entertainment will be in the nature of a "smoking concert," for gentlemen only, to be held in old Y. M. C. A. Hall, on Second Street.

J. R. Price, of Sacramento, High Vice-Chief Ranger of California, will be present and deliver a short address on the principles of Forestry.

E. A. Mack, D.S.C.R., will also give a history of the Order of Forestry from its formation, in 1731, down to the present time.

An enjoyable musical programme will be furnished, and our inimitable District Attorney, R. E. Hopkins, as chairman, will see that no wall flowers are left to their own devices.

#### NOTES.

California is going to add 2,000 to its membership during the present Forestry year.

High Chief McElfresh has held a public meeting every lawful night for a month back.

Bro. McElfresh, H. C. R., hopes to visit every court in his jurisdiction before the close of the present term.

California has the banner Court of the Order. Court Los Angeles leads the world with a membership of 495.

The brethren of the Golden State claim, and that rightly, that they have the best society. They are bound to make it the strongest.

#### New Hampshire.

The Order is coming to the front in this state. During March, 31 applications for membership were accepted.

Manchester has now a second court. We clip the following from the Manchester Union of April 17th:—Court Merrimack, Independent Order of Foresters, the second court of the Order in this city, was installed in the American Mechanics' Hall, Thursday night, by George W. Allen, Deputy Supreme Chief Ranger, of West Stewartstown. The following officers were installed: C.D.H.C.R., James Kearns; C.R., R. E. Wilson; V.C.R., F. J. Stranger; R.S., F. P. Leavett; F.S., F. G. Fearson; Treasurer, W. H. Briggs; S.W., Chauncey H. Ingalls; J. W., Robert W. Alford; S.B., Arthur L. Ordway; J.B., Robert B. Hanelysule; P.C.R., James B. Newman; Chaplain, W. F. Bean; Physician, J. H. Gleason. The court starts off with a charter list of sixty-five. This is the strongest court instituted for some time.

## North Dakota.

## NOTES.

COURT GOLDEN VALLEY, No. 3106, of Edinburgh, had eight applications in March.

COURT PARK RIVER, No. 482, is booming; eight initiations and fifteen applications at one meeting.

A new court was instituted at Milton March 20th; they have a good community of the right kind of citizens to draw from, and will build up a good strong court.

COURT CRESCENT, of Inkster, had five applications at the first meeting after their "blowout" Who says that hard work will not fail! Although in a village of about 300 inhabitants, they have passed the 70 mark, and are now reaching for the 100.

COURT BONANZA, No. 383, of St. Thomas, held a special meeting March 10th and initiated two candidates. They have a splendid hall and a prosperous future before them. The officers are energetic and wide awake and will make a good record for themselves this year.

AT COURT TYNER, No. 3116, we found a good attendance and great interest in the work, also several applications on hand, which shows that the brethren have not been sleeping; all that is lacking is a suitable hall in which to convene, and that will probably be built by the court this summer.

April 1st—The High Chief Ranger, J. R. Cooper, assisted by Past C.R.'s Jas. Twanley and R. M. Carothers, and High Sec'y. G. E. Jacobi, initiated 27 new members in Court Grand Forks, No. 493. When all are initiated whose applications are now in, Court Grand Forks will have some 70 members, and they are looking forward to make up the 100 by July 1st.

COURT GRAFTON, No. 752, are jubilant over the meeting of the High Court, which is to be held in Grafton on July 16th. Committees have been appointed to make the necessary preparations therefor, and as the Supreme Chief Ranger is to be present, a grand time is expected. Arrangements will be made to run special trains on all roads, and the entire membership invited to attend.

COURT IDEAL, No. 312, of Canton, was visited by the H.C.R. March 11th, and although but a month old, they had two candidates for initiation, which, with the two received at the preceding meeting, makes a gain of four, a good start for a new court. The work was creditably done for a new court, and they expect to stand at the head of the list July 1st, '06, for work done by new courts.

AT DRAYTON, No. 479, though few in number, is alive and vigorous, and determined to do their part in the upbuilding of the Order in our new and progressive State. On Saturday evening, March 7th, a class of six were initiated, and a grand, good time had. A large delegation from Court Bowesmont, No. 681, headed by High Jr. Beadle, Robert Irwin, were present, and assisted in the work.

COURT WALLHALLA, No. 3109, held a special meeting March 13th, and was visited by the H.C.R. They are handicapped for the present by having to meet in a schoolhouse, but as soon as the new hall is finished, which is now under construction, they will show what they can do in the building up of the Order; and as they have a splendid field to work in, the older courts will have to look well to their laurels or be distanced.

COURT VOSS, No. 1726, I.O.F. held a roving meeting on the evening of March 5th, in spite of the blizzard. F. J. Jollow and J. A. Snavely, formerly General Agent for the "Deering," were initiated in royal form. An oyster supper and refreshments followed. Speeches were made by the High Chief Ranger and visiting brethren from Court Minto. The festivities closed at 2 a. m. with a vote of thanks to Court Voss from the visiting brethren for their entertainment.

COURT PEMBINA RIVER, No. 3104, although a country court, has an ideal location, being sheltered from the north winds by a grove of great forest trees, and within a stone's throw of the Pembina River, there is both wood and water in abundance. The commodious residence of Wm. Quiell, the Chief Ranger, is but a few rods distant, and as he and his estimable wife are unsurpassed as entertainers, it is not surprising that the court always has a good attendance, many of the members bringing their wives or best girls to Mrs. Quinell's while the business is dispatched, and then adjourn to the house for the good and welfare of all by having a good social time.

On March 4th Court Crescent, No. 708, of Inkster, held a meeting which eclipsed all of her previous entertainments; all of the neighboring courts had been invited. Although a snow-storm, commencing in the afternoon, gave promise of a blizzard (afterwards fulfilled), there were a number present from Courts Mignonette, Arvilla, and Forest River. The first on the programme was an initiation, which was excellent, the team conducting the ceremony going through the entire work without reference to the Ritual. In fact the entire work of the court is done in the same manner. After the initiation the brethren, with their visitors, repaired to the Town Hall, where their ladies had prepared a sumptuous repast. During supper music was rendered by the orchestra, and a programme of speaking, music, declamations, etc., followed.

COURT ARCTIC, No. 762, OF CRYSTAL, was visited by the H.C.R. on March 9th. This is a model court, owning their own hall, which is convenient and commodious; they also have a full set of sashes, jewels, etc., and all of the necessary paraphernalia for doing their work in first-class style. The members take great interest in the work, and have assisted at the instituting of four new courts the past month; the youngest being Court Gardner, No. 3147, instituted Feb. 28th. They now have their eye on Glasston, where a court will be organized in the near future. This was their regular meeting night, and after the dispatch of busi-

ness a half-hour was devoted to Good and Welfare, and this followed by refreshments served in the hall. The repast having been fully discussed, business was resumed, and a volunteer candidate initiated, in order to show the proficiency of the working team. The ceremony was gone through without a hitch, and to the entire satisfaction of all present. We noticed that the new members from Courts Ideal, Gardner and Hoople were especially pleased with the ceremonies.

### Connecticut.

Court Nutmeg, No. 1404, Plymouth.

A brother writes:—"Court Nutmeg, No. 1404, has enjoyed the honor of being the first and only court of the I.O.F. in the State of Connecticut, for about two and one-half years, and while we have been proud to be at the head, and of the fact that our presiding officer was Chief Ranger of the whole State, we are now ready to divide the honor. In fact, we feel a trifle lonesome. Our Chief Ranger, Bro. James Edgerton says he can't stand the care of so much territory much longer. We are in a small place where men are scarce and hard to get. We have been getting them steadily though and have gone out of town after more. We expect, in time to extend a line of courts westward to the Hudson River, so as to get into communication with our brethren in the State of New York. We hope they will work our way. The Hudson is not impassable, and the forests are not so dense as to present a serious obstacle, so if the court nearest us will make an effort to come our way, we will try to meet them."

### Montana.

Court Copper Seal, No. 3148, Anaconda.

A correspondent writes:—"Our little court is in its infancy, but hope in the near future to have over 100 members, as the foundation and workings of the Order please every one that have been spoken to, and we will soon put a man out to represent it to the public in all its features. The results of his work we do not question, when the proper man to approach the public, and one who will devote his time to the work, comes into our court."

### Michigan.

Court Traverse, No. 853, Traverse City.

A correspondent writes: "We feel very highly honored as a court to have our much respected Bro. Chas. Caris, our delegate to High Court, come home with the much prized badge of H. Mess. Our Mess here is made of good material or he would have been dead—just think of the work he has been doing! 63 new members in fourteen days.

I never got a patient by water drinking, but thousands by strong liquor.—*Dr. Gregory.*

### Great Britain and Ireland.

From recent British papers we learn that the Order is attracting considerable and increasing attention in the old land. Quite a number of public meetings under the auspices of the local court, have been held. The attendance of the general public has been good. Bro. Marshall, D.S.C.R. General Manager for Great Britain has attended a large number of these meetings, and has presented the principles and benefits with fullness and clearness. Once the Order is known and understood its growth in the British Isles is sure to be rapid and continuous.

The meeting of Court Pembrey, No. 2010, Burry Port, on the 25th March, is noticed at considerable length in the local press. The address of Bro. Marshall is given in full and was a clear and exhaustive presentation of the principles, benefits, history and working of the Order. At the close of the meeting Bro. Marshall was tendered a hearty vote of thanks.

### England.

Important Meeting in Bristol.

THRIFT IN LIFE INSURANCE.

(From the *Magpie*, March 13th.)

The steady yet rapid growth of habits of thrift amongst the English people, is one of the most distinctive and encouraging features of the nineteenth century. Savings banks have done much to foster this prudent disposition, but the increasing efficacy of and the greater facilities for Life Insurance, are developing it in a greater ratio, and every firm step of advance made in this direction should be welcomed.

Were such facilities as are now within reach of the humblest fully availed of, there would be no need of state-aided pensions, the laborer may with a slight amount of self-denial provide for his old age. The more the knowledge of the existence of such institutions as enable us to accomplish this is spread, the more will people be induced to acquire those habits which will ensure them support and comfortable independence when, as is inevitable, their powers fail them, and they must make way for the younger generation.

It was to expound the principles and system of a Society firmly established on a solid basis offering greater advantages at a cost much less than that of any of the British offices, that Mr. James Marshall, Manager of the London branch of the Independent Order of Foresters, addressed an attentive and intelligent assembly in Bristol, on Friday, the 28th ult.

It must not be supposed that the I.O.F. is working upon any insecure or insufficient foundation, since, in point of fact, the premium charged is at the same rate as is the average charge under this head made by the Companies, with an addition of about five per cent. for expenses of management. This keeps the I.O.F. well within the rate as pre-

viously mentioned. The Companies make up the other half by the addition of about twenty-five per cent. for management, of further additional charges to provide a dividend for the shareholders, bonuses for the policy-holders, "commission" for the introduction of business, and a reserve fund.

As the I.O.F. is essentially a fraternal Society, reliance is placed upon the influence of existing members to induce others to join. Every insurer must be a member; every member must insure. There is no need to establish a reserve fund, as sixty per cent. only of the premium income has as yet been required to meet all demands, and the balance of forty per cent. is forming a reserve fund of great magnitude, thus showing that the rates charged are more than enough to satisfy every liability that may accrue.

The advantages which a Society conducted on these lines can and does offer are at once apparent. While conforming to the actuarial standard of premium in regard to risk borne, it lops away all the unnecessary expenses of commissions, profits, bonuses, loading for a reserve, which are found to form one-half and more of the cost in British offices.

After the address, Mr. C. E. Price, of 1, Broad Quay, proceeded to open the court and attend to the admission of such as chose to present themselves. We would refer our readers who are desirous of fuller information to this gentleman, who is the Organizing Deputy of I.O.F. for Bristol.

#### Union Meeting.

From the *St. Pancras Guardian* of March the 13th, we read:

"The Independent Order of Foresters. A rapidly extending fraternal life assurance society, held a very successful meeting on Wednesday evening, at the British Schools, Kentish Town Road, arranged by the three subordinate courts of the Order in this portion of the North-West district, viz.: Court St. Pancras, No. 2003, Court Best Help, No. 2075, and Court Haverstock Hill, No. 2006. The chair was occupied by Dr. Martindale C. Ward, H.C.R., who was supported by Mr. James Marshall, S.D.S.C.R., General Manager for Great Britain, Mr. E. Tidman, P.H.C.R., and many other well-known friends. The Chairman, having opened the proceedings, called upon Mr. Marshall, who, he said, possessed a better practical knowledge of the Order than any other man in the country, to explain the unique and favorable system adopted by the Independent Order of Foresters. Mr. James Marshall who, upon rising, was enthusiastically received, gave a brief history of the Order, and its growth during the last seven years. What the Order sought to do was to give members insurance at cost price, and also free medical attendance, a sick benefit, and a total disability benefit.

"The social and fraternal advantages arising from membership in the Order were also dwelt upon. During the evening an excellent selection of vocal and instrumental music was rendered by several members of the Order and friends. A cordial vote of thanks

to the Chairman, Mr. James Marshall, and the several artists who had so kindly given their services, was then passed by Bro. J. Shipman, and seconded by Bro. G. Emery, H.S., and passed. The Secretary of the local court will be glad to receive applications for membership, and to give any further information to enquiries forwarded to the following addresses:—104 College Place, 92 Queen's Crescent, and 65 Fortress Road."

Court Castle, No. 2179.

#### "THE OLD HOUSE," RED LION SQUARE, NEWCASTLE-UNDER-LYME.

At a recent meeting of the Court it was unanimously resolved that the best thanks of Court Castle, 2179, be given to Bro. J. T. Bibby, Instituting Officer, for the able manner in which he had instituted the Court, and for the great trouble he had taken to make the brethren efficient in their work, and that a copy of the said resolution be sent to the Official Organ of the Society.

The members of Court Southsea, No. 2112, Portsmouth, of this Order, held their annual installation banquet at the Freemasons' Hall, Landport, on Thursday. It was preceded by the regular meeting of the court. The brethren then discussed an excellent menu submitted by the steward of the club. The Chief Ranger, R. D. Childe, occupied the chair. Replying to the toast of the Supreme Court, Mr. James Marshall, D.S.C.R., General Manager of the Order in Great Britain, gave an account of the working of the Order. The I.O.F., he remarked, had no agents, but relied on the efforts of the members, who made themselves unpaid workers, to secure additions to membership. The result was surprising. No fewer than 3,215 new members were got in December alone. The grand feature of this was that an immense amount of expenditure was saved, which meant ability to reduce the premiums enormously without affecting their sufficiency for the payment of death claims. The rates of the Order were based on the soundest data, and the I.O.F. did not load its premiums to create reserve funds. They had paid £660,000 in benefits, all claims being met within fourteen days, and they had £325,904 in reserve. Mr. R. D. Childe in reply to the toast of Court Southsea, reviewed the work of the past year, and reported steady increase. During the evening a presentation was made to Mr. Dovey. The gift took the form of a salad bowl and server, together with an illuminated address, in which the members of the court expressed their high esteem and appreciation of his services to the Order.—*Portsmouth Evening News*.

#### Wales.

Court Aberystwyth, No. 2169.

On Thursday evening, March 20th, the members of this Order, together with a number of friends, met in the Foresters' Club Room, Talbot Hotel, for the purpose of hearing an address from Mr. James Marshall, General Manager for Great Britain. The

chair was taken by Mr. T. Griffiths, Mayor, and amongst those present were Messrs. Robert Scott, J. T. Cashmore, George Wilkinson. W. H. Hollier, James L. Perton, David Davies, J. E. Evans, W. A. Miller, — Hosking, Evan Jones, I. Hopkins, E. Jones (Llanbadarn), H. H. Davies, J. L. Jones, David Evans (Corn Market), H. Biddulph, etc.

The Mayor, in a short speech, introduced Mr. Marshall, and casually remarked that they in Wales were not so thrifty as was the case 40 or 50 years ago. He expressed a hope that the young men would see their way to join such societies as that before them.

Mr. Marshall was received with applause, and in the early part of his address took the opportunity of presenting the Mayor with a handsomely-bound volume of the History of the Order, by Oronhyatekha, the leader of the Order.

The speaker went fully into the workings of the Order, and was listened to with close attention.

The Mayor said he was glad he had attended to listen to the address of Mr. Marshall. The book presented to him was worth reading, and it would be open for inspection by anyone who wished to peruse its pages.

The company then adjourned to supper, where the Mayor presided, and he was supported by Mr. Marshall, Mr. Hopkins, and others. The Mayor gave the toast of the Queen, which was drank with honors. Mr. Marshall proposed the toast of the Court Deputy, and mentioned that since Court Aberyswyth had been opened 22 new courts had been started. Mr. Hoskins briefly replied.

### Ireland.

#### Court Dalriada, No. 2016.

This court has sent out to its members a neatly printed report and balance sheet.

Court Dalriada was instituted by Brother Lieut-Colonel N. F. Paterson, Q.C., D.S.C.R., on March 21st, 1893.

During the year just ended we initiated ten brethren, and had one brother admitted by card, so that on the 1st January, 1896, our court was 45 in good standing, and it is earnestly hoped that the brethren will use all their ability to secure new members, so that at the close of the year we have just entered upon we may be able to report a most substantial gain, and be then, as now, first of any court in Belfast.

One item of pleasing interest that we should mention was the great honor which was conferred upon the court by Sir William McCammond, J.P., Lord Mayor, allowing his name to be entered on the books as an honorary member.

We hope that the membership of the court will soon be in the three figures.

"My native city has treated me badly," said a drunken vagabond; "But I love her still." "Probably," replied a gentleman, "her still is about all you do love."

### Life Insurance and Suicide.

A case of much importance to life insurance interests has just been decided by Judge Acheson, of the United States Circuit Court of Appeals, sitting at Philadelphia; and it virtually settles a point that has hitherto been more or less in dispute. The suit was that of the executor of William M. Runk against the Mutual Life Insurance Company of New York, to recover \$75,000, the sum claimed being insurance carried by Runk, who committed suicide, October 5th, 1892. It was proved on the trial that the man was unquestionably of sound mind, and that he "deliberately committed suicide with the intention and in order that the insurance he had effected on his life might be collected by his executor and applied to the payments of his liabilities." The lower court therefore decided that the insurance could not be collected, and Judge Acheson, in a lengthy opinion, affirmed the decision. The learned Judge held that it "is a fundamental condition of the contract of life insurance, even if the policy be silent on the subject, that the insured, while in a sound mental condition, will not voluntarily destroy his life. The contract would lack mutuality of obligation if the insured, at his own pleasure, by intentional self-destruction could terminate the payment of the stipulated premiums and precipitate the payment of the sum insured. To sanction a recovery in such a case would be to reward fraud and encourage wrongdoing." In other words, insanity must be shown before a policy can be collected, in case of suicide, and a man of sound mind, who takes his life, in order that his heirs or assigns may benefit by his insurance money, is no better than an ordinary swindler. This is sterling common sense as well as a good law.

### Comparative Vitality of the Sexes.

The *Maryland Medical Journal* is responsible for the following, which is fully endorsed by the *Medical Record*, of New York, one of the oldest and most widely circulated medical journals in the United States:—"It is the common impression that men are not only less subject to illness, but are longer lived than women. The life tables of insurance companies, however, show that the term of life of women is slightly longer than that of men. The difference in the mortality rates during the first few years of life is striking. During the first year, the mortality among males is decidedly greater than among females. Although more boys are born than girls, the proportions are reduced to almost even terms at the end of the first year by the excessive male mortality. Even during the first four years the mortality among males exceeds that among females, notwithstanding the fact that there are practically no distinctions made in the management of the two sexes. Both are subject to the same conditions, are dressed virtually the same, and receive the same food. At

about five years the comparative death-rate among girls begins to increase. This has been attributed to the fact that boys of this age are more in the open air. The mortality in both sexes diminishes from this time until the twelfth year, when it attains its lowest point. It then steadily rises, being larger in each successive year. Between the twelfth and sixteenth years the death-rate among girls increases more rapidly than among boys; but after the sixteenth year, for several years, the rate of increase is more rapid on the male side."

### What Worry Did!

A PHYSICIAN'S TESTIMONY—Said Dr. Johnson at Cooper's Mills: "I consider that the fraternal part of this Order is worth as much as the insurance. It is just the place for young men. There are advantages to be gained in acquaintance with other men, and in coming before the public. It enlarges a man's views and broadens his field of action. We are apt to say that membership does not help us in this life. Let me tell you an accident which came under my notice. Two men were injured and lay side by side in the hospital. So far as the knowledge of the physicians could determine, their chances of recovery were equal. The same care and skill was bestowed upon each. Financially, they were both in straitened circumstances. The life of one was insured. The family of the other was destitute. The man who was insured recovered his health, the other died. Worrying over the condition of his loved ones swept away the latter's chance of recovery."

### An Appeal for Destitute Children.

"For thirty years Dr. Barnado's Homes have now been engaged in their philanthropic labors, and their rescues average up to close upon 1,000 children for every year of their existence. In *Night and Day* for February, just to hand, Dr. Barnado makes an urgent plea to his world-wide circle of helpers to celebrate the thirtieth year of the work by relieving the funds once and for all of the liability which has been incurred for the erection of the numerous buildings (schools, dormitories, workshops, etc.) necessary for the success of the Institutions. The annual income, he explains, is adequate to the demands of the situation if only it could be relieved from the heavy toll levied upon it for the reduction of this serious burden. It is to be hoped that his proposed Reserve or Foundation Fund for this purpose, as a special and extra contribution, will be raised before the end of the year. The task should not be difficult when spread over the array of 80,000 donors, to say nothing of the British tax-payers far and beyond these, who have been benefited by these Homes doing so much of the work of the State. That there is still ample need for the work of the Homes, this issue of *Night and Day* abundantly testifies. Nearly 5,000 children, admitted solely on grounds of destitution or of moral peril, are now under

the care of the Institution. Last year they dealt with 11,861 separate cases of child misery, of whom 2,501, representing the absolutely destitute and homeless residua after investigation, were at once admitted. The illustrations from photographs are exceptionally striking in this issue, and if the camera cannot lie they will plead the cause of the Homes most effectually, the very first engraving in the magazine represents a boy of ten or twelve, who was 'caught' by the artist at the Annual Supper for Waifs and Strays, held in January last. The little fellow is clad simply and solely in a much-patched pair of man's trousers, the pockets being utilized as armholes. On the whole, this is an exceptionally interesting issue of the magazine which, above all others, displays the romance of charity as well as its most sordid realities. A copy will be sent to any one who applies for it to Dr. Barnado, 18 to 26, Stepney Causeway, London, E."

### Worth Repeating.

A few years ago few societies agreed with us as to the desirability of a Reserve Fund—now, few differ from us.

#### RESERVE FUND. (Oregon Frater.)

The question of a Reserve Fund has occupied the attention of the ablest men of nearly all the leading orders. At first, the old A.O. U.W. idea, that "the members carried their reserve in their pockets," appeared to prevail, but experience has taught most of those seeking for the best plan that the pocket theory is about exploded, and that the only safe and reliable assurance that fraternal beneficial orders have of their perpetuity, lies in the provision of a fund for the protection of the order in case of emergency.

After reading and listening to the arguments of fraters, for and against it, we have come to the conclusion that all fraternal orders must, sooner or later, provide a fund for the relief of the order from an overplus of deaths, or in case of an emergency of any kind that may require the expenditure of money, over and above the ordinary requirements. It is not sufficient that the death rate in some localities is lighter than in other sections, for in the end it must even up all the same, and in assessment orders the jurisdictions that have a light assessment must be taxed to assist the overburdened sections. Take a single lodge that has no reserve or general fund and what is the result in its management? Are the members willing to respond to extra assessments every little while to continue the lodge and meet its financial requirements? Not much! If a general fund is impossible the lodge will very soon succumb, or else consolidate. But the lodge with a full treasury never surrenders its charter or lacks membership. And so with an order with a reserve fund; it will be sought after and will not need to seek for members. It is human nature to want protection, and no protection is so substantial to a frater as the knowledge that his order has a large Reserve Fund.



## That's the Way.

ELLA WHEELER WILCOX.

Just a little every day,  
That's the way  
Seeds in darkness swell and grow,  
Tiny blades push through the snow.  
Never any flower of May  
Leaps to blossom in a burst.  
Slowly, slowly, at the first.  
That's the way,  
Just a little every day.

Just a little every day,  
That's the way  
Children learn to read and write,  
Bit by bit, and mite by mite.  
Never any one, I say,  
Leaps to knowledge and its power,  
Slowly, slowly, hour by hour.  
That's the way,  
Just a little every day.

## Why Should You Join?

You accomplish seven very desirable results, to wit:

You secure to your family a continuance of the family loaf, in the event of your death.

You adopt the cheapest mode of making certain provisions for your family.

You secure an estate at a time when most needed.

You lay by for the future inconsiderable sums that in a needful hour may become a bulwark and defense.

You convert the small amounts which you pay into an accumulated fund for most pressing requirements; sums that otherwise might be wasted in frivolous expenditure.

You place your family under the protection of the law, which exempts the proceeds of a benefit certificate from the claims of hungry creditors.

You bring to yourself the peace of mind that follows a worthy action; conscious assurance that in any event the loved ones are provided for.—*The Comrade.*

## That One New Member.

Whom shall it be? you ask,  
Here are a few to select from:  
The first man you shake hands with.  
Your next-door neighbor on the right.  
Your next door neighbor on the left.  
The man who works at the next bench.  
The man you walk home from work with.  
Your grocer, doctor, tailor, carpenter, lawyer, milkman, baker, furnisher; in fact any man you know who has a sound mind and b.d.y, and somebody to protect, and its a mighty lonely man who hasn't wife, mother or children whom he would want to provide for in the event of his death.—*E.v.*

The ear that is always open to hear slander becomes a common cess-pool for the neighborhood.

## Contemporary Wisdom.

DO YOU KNOW?

*(From the Chosen Friend.)*

That the cost is regulated by the activity of the members in securing new material.

That rotation in office without regard to ability is sure to work injury to the Order.

That beneficiaries should be instructed what to do in case the member should die.

That introducing an applicant will do more good than all the kicking you can do in ten years.

That a full attendance of members at each regular meeting adds much to the prosperity of the Commandery.

That finding fault with and grumbling at the secretary will not lessen the number of assessments.

That the Supreme officers can no more control the death rate than they can prevent the sun from shining.

That if members would keep posted in regard to the workings of the Order they would be better satisfied.

That the way to decrease assessments is to add new members, and that no other way has yet been discovered.

That the stability, usefulness and growth of a Commandery depends upon the proper management of its affairs.

Tourist (to laborer who was mixing some lime at a large building in course of erection) —“Can you tell me who is building this house?” Laborer—“Well, sir! It's Donal Fraser that's building the house, but they say it's Queen Anne drew out the plan o't.”

## Acknowledgements.

Letters acknowledging the prompt payment by the Supreme Executive of mortuary benefits, and the kindness of members of the subordinate courts, have been received from the following beneficiaries. The letters invariably express good wishes for the prosperity and growth of the Order.

Mrs. Emma E. Young, West Derby, Vermont, extends thanks to the Supreme Court for the prompt payment of the claim carried by her husband, Francis W. Young, of Court Honor, No. 124.

\$1,000. Mrs. Hannan Magee thanks the members of Court Putnam, No. 160, for their sympathy with her on the death of her husband, and also the Supreme Executive for the prompt payment of the mortuary benefit.

\$1,050. Mrs. Jas. Walsh speaks gratefully of the “fraternal care” given her late husband, Bro. Jas. Walsh, by the members of Court Americus, Rochester. She also thanks the Executive for the prompt payment of the mortuary and funeral benefit, amounting to \$1,050.

\$1,000. Mrs. Kate Tillet, widow of the late Bro. Tillet of Court Winnipeg, thanks the court for the many kindnesses shown her late husband and herself, by the brethren, and also the Supreme Court for the prompt-





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**\$10,000**

**\$2,333**

For death.  
For loss of sight in both eyes,  
For loss of both feet.  
For loss of both hands,  
For loss of one hand and one foot.  
For loss of one foot.  
For loss of one eye.

**\$50 PER WEEK** for 52 Consecutive Weeks of Total Disability. And in case of death or accidental injury sustained anywhere under conditions other than above one-half the above indemnity.

**TOTAL PREMIUM FOR FULL COMBINATION.**

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To invest a small sum every month where it will be safe and yield you in eight years

**\$500 OR \$1000**

Or more, according to amount saved per month. It is the Dollars saved, not those earned, which measure the degree of our future wealth and prosperity.

**CAN YOU AFFORD TO SAVE**

2 Cents a day for 8 years and get \$100?  
10 Cents a day for 8 years and get \$500?  
20 Cents a day for 8 years and get \$1000?  
You can if you will.

So long as the masses of the people do not save anything out of their earnings just so long will their savings go into the hands of those who do save, and there are the capitalists. This is why the few own the houses and the many pay the rent. Do you wish to remain one of the masses, or do you wish to become a capitalist?  
Write for particulars.

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