

THE INDEPENDENT

# FORESTER

THE OFFICIAL ORGAN OF  
THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND



FOUNDED  
17<sup>th</sup> JUNE, 1674  
INCORPORATED IN ONTARIO  
SEPTEMBER, 1872.  
DOMINION INCORPORATION  
MAY, 1889.  
LICENSE BY INSURANCE  
DEPARTMENT OF CANADA  
MAY, 1896



NUMBER OF MEMBERS 1st AUG., 1898

**137,524**

SURPLUS FUND 1st SEPT., 1898

**\$2,993,711.50**

Vol. XIX.

Toronto, Ont., Sept. 15, 1898

Number 3

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Limit of Age for Admission is from 19 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.E. are required to pay the small monthly rates shown below.

To receive these benefits it is necessary to pay an Enrollment Fee of \$1.00 and a Registration Fee of \$1.00. The rates for monthly assessments are as follows:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Table with columns: Age, \$1.00, \$2.00, \$3.00, \$4.00, \$5.00, \$6.00, \$7.00, \$8.00. Rows for ages 19 to 55.

Table with columns: At Age of, Monthly Assessments, At Age of, Monthly Assessments, At Age of, Monthly Assessments, At Age of, Monthly Assessments, At Age of, Monthly Assessments. Rows for ages 19 to 55.

Our Investments

All our investments are always invested with a due regard for safety. A large portion of the funds are invested with Gov. Bonds and with safe mortgage investments. The balance is invested in first mortgages upon improved realty and in municipal securities, as shown below:

Investment Funds

The following show what sort of the funds the fund invested:

- Deposit Inst. Mort. Bonds \$16,700.00
- At. Bond and Bond 95,510.77
- United States Gov. and Bond 19,750.00
- New York Gov. Bonds 30,000.00
- New York and Bond Mortgage on Real Estate 2,175,000.00
- Deposits 4,150.00
- Deposit Realty 620.77

\$2,179,582.01

No portion of the funds thus invested can be withdrawn except by the joint consent of the undersigned officers who comprise the Executive Board.

- List of names: J. W. ... , J. L. ... , S. F. ... , J. H. ... , J. M. ... , J. B. ...

For full rules of Monthly Assessments in the Association see Article 11, Chapter 3, and Constitution and Laws of the Association of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are as follows. The benefits are as follows: (1) During each calendar month sickness a payment of \$5.00 a week for the first two weeks, \$7.50 a week for the next four weeks, and at the expiration of six weeks if the member is still unable to work for the next seven weeks a full payment of \$25.00 a week for the next seven weeks. At the expiration of 28 weeks if the member is still unable to work for the next seven weeks a full payment of \$25.00 a week for the next seven weeks.

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# The Independent Forester

VOL. XIX.

SEPTEMBER 15TH, 1898.

No. 3.

The Official Organ of the Independent Order  
of Foresters.

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**HEAD OFFICE:**

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London, England.  
Cable Address, "ORONHYA, LONDON."

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Office for Ireland, 5 Royal Avenue, Belfast.

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

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

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

TORONTO, CANADA, SEPTEMBER 15, 1898.

1. Send all matter relating to THE INDEPENDENT FORESTER and questions on points of Foresteric law to Dr. Oronhyatekha, S.C.R., Toronto, Canada.
2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, Temple Building, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, John A. McGillivray, Q.C., Toronto, Canada.
4. The Monthly Reports and exact sum required to cover assessments and other fees called for by such Monthly Reports should be sent together in one cover, as per special instructions.
5. All applications for membership (on Form No. 1, duly filled up) in the United Kingdom must be sent through the London office, so that certificates of membership may be promptly issued.
6. Courts working under the jurisdiction of a High Court must order all supplies from the High Secretary of their own High Court; those not under a High Court must order from the Supreme Secretary.
7. The FORESTER will be mailed to each member of a court as soon as the Recording Secretary sends a list of members, arranged Alphabetically, with their Post Office addresses, to Dan. A. Rose, Manager, "The Independent Forester," Toronto. Until such list is received the FORESTER will be mailed to the Court Deputy in bundles for distribution among the members.
8. Recording Secretaries will immediately notify the Manager, at Toronto, giving in each case the name and address in full
  - When a member is initiated.
  - When a member is suspended.
  - When a member withdraws from the court.
  - When a member changes his address.
  - When a member joins a court by card.
  - When a member is reinstated.

## Editorial.

### The Supreme Chief Ranger.

The S.C.R., instead of taking the much needed and well-earned holiday forced upon him by the unanimous decision of the Supreme Court, has, with his usual devotion to the work of the Order, gone to the old country, to consult our English actuary in reference to pressing and important business in connection with the welfare of the Order. He will also deal with other matters of great moment that require immediate attention in the United Kingdom and on the continent of Europe.

### The Forester's Forward Movement.

A CONTEMPORARY'S OPINION.

If any doubt existed in the mind of anyone as to the intelligence of those who are entrusted with the management of the Independent Order of Foresters the action of the Supreme Court in almost unanimously adopting the readjustment of rates, should remove it. The Foresters, under the guidance of the Supreme Chief Ranger, Dr. Oronhyatekha, have made remarkable progress, both in increasing members, and in the accumulation of surplus, having now a membership of nearly 150,000, and a surplus of \$3,000,000, most of which has been accumulated within the last five or ten years. Under these circumstances, it appears at first sight, that any readjustment of rates was unnecessary. It should be remembered, however, that the readjustment does not affect the old members, and that the change carries with it additional benefits in the way of making a provision for an old age disability payment, and old age pension benefit, and places the Order upon a basis which, in the estimation of intelligent and well-informed men, must go a long way in disarming the opposition, which heretofore has been urged against it by interested parties. The Foresters are to be complimented upon having taken this action when they were in so prosperous a condition, instead of doing as many other fraternal orders have done, delaying the adjustment of rates until the surplus was exhausted, with the inevitable result of loss of confidence on the part of their members.

The action by the Supreme Court is without precedent in the history of fraternal orders. This is, we believe, the first time the question was brought before the Supreme Court, and to carry it almost unanimously indicates that the body is composed of men who are thoroughly in earnest in their desire to perpetuate the Order, and to make it in every respect worthy of the confidence of the public.

### Executive Appointment.

Owing to the large increase in the number of applications for membership in the Order, the Executive Council have at last been compelled to give Dr. Millman an assistant. We note with pleasure that their choice has fallen on Dr. C. Day Clarke, the able and popular H.C.R. of Eastern Ontario. We are sure all who know the genial Doctor will feel satisfied with the wise choice of the Executive. The S.C.R. has received the following telegram :

"High Court of Eastern Ontario now in session sends heartfelt greetings. Rejoice your health is improved. Hope you will long be spared to guide the destinies of our beloved Order. Endorse without reservation appointment of our High Chief Ranger, Dr. Clark, to be Assistant Supreme Physician. Our meeting here successful and harmonious. Order in the jurisdiction prosperous, with bright prospects ahead. Reciprocate good wishes. Intimation received with the greatest enthusiasm."

### Omissions.

The condensed account of the Supreme Court meeting fills the whole of our magazine. The usual reports of High Court meetings and Subordinate Court movements have been held over until next month. Space did not permit reference in this issue to the Dedication of the Temple, the entertainment given to Representatives and their friends by the corporation of the City of Toronto, the excursion to Forester's Island Park, the appropriate service and eloquent sermon of Bro. James Cregan, H.C.R., Ireland, now Supreme Chaplain, the Grand Forestry Parade, the Royal Foresters Drill Competition, and the visit to the Toronto Exhibition.

### Lapses.

Bro. S. J. Duckworth, of California, in his admirable and exhaustive report on the State of the Order directed the attention of the members to the statistics submitted, showing that during the past term the old line insurance companies average one and a-quarter new policies written for each policy lapsed, whereas the Independent Order of Foresters wrote three and three-quarter benefit certificates for each one forfeited. This proves beyond dispute the activity of the membership and the genius of the Supreme Chief Ranger in directing the organizing work.

### An Extra Special "Forester."

*Dulce Domum*, which being interpreted means "Sweet Home," is the happy title given to an extra special number of the FORESTER, published from the largest and best equipped printing house in Canada, that of the Hunter, Rose Co., the Temple Building, Toronto. *Dulce Domum* is really a beautiful publication, profusely illustrated by Canadian artists. It comprises forty large pages bound in prettily designed and admirably executed colored covers. We doubt if, in fact, an altogether handsomer publication of the periodical order was ever put out by a Canadian publishing house. Its contents naturally commend themselves to every Forester, as besides the stories by Bret Harte, Robert Barr and Couch, a deal of other interesting matter, an abridged, smoothly written history of the marvellous rise and progress of the Order, as well as a sketch of the illustrious Supreme Chief Ranger, and the Story of the Temple are given, the whole forming a publication of very general as well as very special attractiveness. As only a limited edition, although large for a periodical publication, has been issued, early application for copies of *Dulce Domum* should be filed with the publishers. Its cost is only twenty-five cents, postage paid, and it forms one of the most excellent cheap presents to send to friends or relatives, in or out of the Dominion, that can be devised or desired, affording an excellent illustration of Canadian ability, skill and enterprise.

### Imitation the Sincerest Form of Flattery.

An old line Assurance Society a few years ago more than once credited with being a pioneer in Life Assurance reforms, announces a "Perfect Protection" policy that provides :

"Relief from payment of premiums during permanent or temporary illness causing inability to attend to ordinary occupation for at least two consecutive months.

"Suspension of payment of premiums to meet policyholders' pecuniary convenience.

"Immediate payment of half the sum assured on disablement by total loss of eyesight or of two limbs, and

"Special and attractive bonus scheme, providing large reductions or total extinguishment of premiums payable after age 60."

This policy, which has been hailed as a masterpiece of enterprise, and which is only to be issued to "approved male lives of healthy occupation, aged 25 to 45," and even then at an enhanced premium is not a new idea, but as the *Finance Examiner*, a leading insurance journal published in London, England, says, "a copy of the plan announced by the organisation known as the Independent Order of Foresters a good many months ago."

## SUPREME COURT SESSION.

## ELEVENTH MEETING.

## Triennial Session

in the

## Temple Building, Toronto.

The following description from the *Toronto World* will doubtless be interesting to the members of the Order:—

I. O. F.

These three characters, with their innate significance, are emblazoned on this city to-day with a dazzling brilliancy, which will make them ineffaceable for decades to come. They dominate the city, they pervade the very air one breathes. Wend your way along the business thoroughfares, they greet you upon hundreds of breasts. Betake yourself to the urban limits, to the many-tinted shores of Lake Ontario, revived now by the touch of the first autumn breeze, and you cannot escape them. Enter any first class hostelry and you find yourself surrounded by zealous votaries of Independent Forestry. From all quarters of the Anglo-Saxon, and even from the Latin world, they have come at the summons of their Supreme Chief Ranger, Oronhyatekha, Toronto's distinguished son. As from the miraculous sign of the cross, which appeared in the heavens to Constantine, there seems to glare triumphantly forth from the distinctive bridge of the Independent Order of Foresters the motto, "*In hoc st., no vices.*"

Oronhyatekha's Order has the freedom of the city for the next week. They almost own it, for the Queen City, honored in being its nucleus and headquarters, has been chosen as the scene of the triennial communication of the Supreme Court of the Order. The infant but gigantic body convenes its delegates to legislate for the first time in its magnificent new Temple home. Thither they gathered yesterday afternoon a small army of Foresters, many in Prince Alberts and silk tiles, but all prosperously attired, to open proceedings by receiving the civic welcome, tendered by His Worship Mayor Shaw.

Above the Temple's sky-scraping roof there floated in the gentle winds of heaven the colors that never run, whether they be in stars and stripes or in the tri-colored crosses. There was also the flag of the Order, the British Royal Standard and the red and white stripes.

## THERE THEY GATHERED.

They found the magnificent assembly hall gaily and appropriately bedecked for the occasion. Rich in its enamelling, its lighting, its upholstery, its carving and in its oil paintings along the walls, it was made more resplendent still by a symmetrical intermingling of bunting in the red, white and blue, the green, the yellow and the gold. Behind the Supreme Chief Ranger's throne the Union Jack embraced, as with a newly-kindled love, the Stars and Stripes. The platform was completely embowered with these emblems of Anglo-Saxon unity, and was draped with red, white and blue festoons. The walls and gallery to the rear were covered with like profusion, but with additional coloring. Mingled in groups of three, with the banners of Britain and America, was the harp on the green flag of Erin, with the red lion of Scotland on its yellow field. It was a scene to stir enthusiasm for the great work on hand. Banners in green and white pendant on the walls betokened by their inscriptions that England, Ireland, Scotland and Wales, States from California to Massachusetts, and Provinces from Prince Edward Island to British Columbia, had their due quota of representation present. There were divers others from other lands, and the general whole spoke volumes for the world-wide colonizing genius of the Order.

## A RECORD ATTENDANCE.

All the jurisdictions were fully represented, and the attendance was the largest yet on record at any session of the Supreme Court. Shortly after 3 o'clock Dr. Oronhyatekha, the Supreme Chief Ranger, entered the splendid assembly hall and took the seat of honor, which he has so ably and successfully filled for the past 17 years, as Supreme Chief Ranger of this fast-growing society.

## THE WORK BEGINS.

After a short organ solo, rendered by Bro. Morgan, on the handsome new pipe organ lately placed in the beautiful assembly room, which gave the brethren an opportunity to be seated, the Supreme Chief Ran-

ger proceeded to open the Court in due form, after which Mr. John A. McGillivray, S.S., read the roll of officers, as follows:

*Executive and Appointed Officers.*—S.C.R., Oronhyatekha, M.D., P.H.C.R.; P.S.C.R., Edward Botterell, P.H.C.R.; S.V.C.R., Hon. D. D. Aitken; S. Sec., John A. McGillivray, Q.C.; S. Treas., Harry A. Collins, P.H.C.R.; S. Phys., Thomas Millman, M.D.; S. Coun., Hon. Judge W. W. Wedderburn, P.H.C.R.; S. Aud., B. W. Greer; S. And., C. R. FitzGerald; S. Chap., The Ven. Archdeacon Davis; S. J. S., R. Mathison; S. Supt. J. C. Rev. W. J. McCaughan; S.S.W., W. B. Sanders, H.C.R.; S. J. W., J. McAllister, M.P.; S.S.B., Thomas Lawless; S. J. B., S. H. Johnson; S. Mar., Wm. M. Drennan; S. Com., T. J. Iegg, P.H.C.R.; S. Mess., J. M. Clark; S. St. B., Peter Strathearn, H.C.R.; S. St. B., W. B. Alley; S. Sw. B., James Marshall, H.C.R.; S. Sw. B., John S. Duncan, H. Sec.

*Medical Board.*—P. A. Banker, M.D., Martindale C. Ward, M.D., P.H.C.R.

*Past Executive Officers.*—P.S.C.R., Col. A. B. Caldwell; P.S. Sec., E. S. Gummer; P.S.V.C.R., H. C. Creed; P.S. Coun., F. W. Emerson; P.S. Coun., Judge W. W. Fitzgerald; P.S.V.C.R., J. B. Halkett; P.S. Treas., T. G. Davey; P.S.V.C.R., Wm. Grigg Griffith; P.S.V.C.R., G. A. Hetherington.

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*Colorado and Utah.*—J. H. H. Low, H. Sec.

*Dakota.*—J. R. Cooper, P.H.C.R.; C. F. Clark, H.C.R.

*Eastern Ontario.*—C. Day Clark, M.D., H.C.R.; A. W. Fraser, H.C.; J. Herald, M.D.; G. H. Groves, M.D.; T. N. Grier, M.D.; T. A. Scott; G. L. Dickinson, H.S.; Geo. Spence, V.C.R.; F. R. E. Campeau.

*Ireland.*—Rev. Jas. Cregan, H.C.R.

*Ireland South.*—Samuel Martin, D.S.C.R.

*Illinois.*—A. E. Stevenson, H.C.R.; E. T. Richards, H. Sec.; Florence Donohue, H. Treas.; C. H. Gillig.

*Indiana.*—Geo. W. Goff, H.C.R.

*Iowa.*—A. D. Fleu, H.C.R.

*London.*—Edward Tidman.

*Manitoba.*—Geo. H. West, H.C.; Robert Muir, P.H.C.R.

*Maine.*—Wm. McDavid, H. Sec.; A. K. P. Meserve, M.D., H.V.C.R.

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*Missouri and Kansas.*—G. H. Winslow, P.H.C.R.

*Mid-England.*—Wm. Wilkinson, H.C.R.

*Nova Scotia.*—E. J. Hisler, H.C.R.; F. M. Logan, H.V.C.R.; John Suckling.

*New Brunswick.*—W. W. Wells, M.P.P.; J. S. Fleming, G. G. Scovil, M.P.P.; B. M. Mullin, M.D.; William Kinghorn, P.H.C.R.

*North West Territories.*—C. R. Stovel, D.S.C.R.

*Nebraska.*—T. L. Combs, H. Sec.

*New Jersey.*—W. T. Bingham, P.H.C.R.; Jas. E. Febrer, P.H.C.R.; Rev. T. Haywood, P.S. Chap.

*New York.*—Hon. O. P. Stockwell, H.V.C.R.; G. S. Phillips, A. A. Wellington, Rev. B. G. Blaisdell, D.S.C.R.; G. A. Ford, J. P. Mader, W. F. Morthorst, P.H.C.R.; Dr. C. A. Kendall, P.H.C.R.; H. J. Carpenter, Otto Ochs, Fred H. Cramer.

*Northern Minnesota.*—Geo. R. Layburn, P.H.C.R.

*Norway.*—Capt. C. Reynold's, D.S.C.R.

*Ontario.*—Jas. Clancy, M.P.; A. H. Backus, P.H.C.R.; J. M. Cameron, M.D., H. Phy.; Rev. J. H. Courtenay, H.V.C.R.; John Dauncey, F. E. Dalton, W. H. Hickey, H.C.R.; W. H. Wurdopo, P.H.C.R.; W. J. Turnbull, Geo. A. Proctor, P.H.C.R.; J. D. McDiarmid, R. A. Hughes.

*Ohio.*—W. D. Clark, P.H.C.R.; W. G. Philip, P.H.C.R.; J. C. Diehl, Ralph Morden, M.D., C. E. Margerum, J. A. Salesbury, M.D.

*Prince Edward Island.*—Frank S. Jost, H.C.R.

*Pennsylvania.*—C. G. Frowert, M.D.

*Quebec.*—Victor Morin, P.H.C.R.; J. B. Alarie, P.H.V.C.R.; Jas. Skelly, A. Gosselin, P.H. Treas.; Rev. H. S. Harte, E. Fleury, P.H. Coun.; L. A. Lavallec, F. S. McKay, P.H.C.R.; P. N. Breton, D.S.C.R.; J. F. Duclos, C. A. Miller, P.H.C.R.; P. Picard, M.D., P.H. Phy.

*South of England.*—C. E. Price, H.C.R.

*Scotland.*—Peter Monie.

*Wales.*—J. A. Jenkins, H.C.R.

Wisconsin.—N. F. Dinsmore.

Washington.—John A. Forsyth, H.C.R.

Committee on Distribution.—W. W. Wells, M.P.P., New Brunswick; N. P. Dinsmore, Wisconsin; T. L. Combs, Nebraska; P. Monie, Scotland; R. Muir, Manitoba.

Committee on Finance.—J. Clancy, M.P., Ontario; A. E. Stevenson, Illinois; Rev. Jas. Cregan, N. Ireland; Dr. A. K. P. Meserve, Maine; J. F. Clark, Prince Edward Island.

Committee on Appeals and Petitions.—E. G. Stevenson, Michigan; O. P. Stockwell, New York; W. H. Hunter, Central Ontario; W. Kinghorn, New Brunswick; W. R. Hickey, Ontario.

Committee on Constitution and Laws.—James Marshall, London, Eng.; G. A. McElfresh, California; J. D. Clark, Ohio; G. A. Harper, Central Ontario; P. N. Breton, Quebec.

Committee on State of the Order.—Rev. T. Heywood, N. Jersey; Dr. C. Day Clark, E. Ontario; E. J. Hiesler, Nova Scotia; S. J. Duckworth, California; R. J. McDonald, Michigan.

Committee on New Business.—J. A. Jenkins, Wales; G. H. Winslow, Missouri; E. Tidman, London; S. Martin, South Ireland; C. R. Stovel, N. W. Territory.

Committee on Mileage and Per Diem.—Geo. Challis, Central Ontario; W. Wilkinson, Mid-England; F. Donohue, Illinois; Geo. W. Goff, Indiana; Geo. R. Laybourn, N. Minnesota.

Committee on Comptrollers.—Rev. W. J. McCaughan, Ontario; W. G. Philip, Ohio; Dr. C. A. Kendall, New York; S. S. Chiswell, Central England; W. T. Bingham, New Jersey.

Press Committee.—J. W. Belding, New Brunswick; Le Baron Coleman, New Brunswick; G. L. Wilson, C. Ontario; E. T. Richards, Illinois.

Special Committee.—J. B. Halkett, Ontario; J. D. Clark, Ohio; S. J. Duckworth, California; E. G. Stevenson, Michigan; Dr. Banker, New Jersey.

#### REPORTS PRESENTED.

The Supreme Chief then announced the Committee on Credentials as follows: Messrs. John A. McGillivray, Uxbridge; J. R. Cooper, North Dakota; C. E. Price, Southern England; Dr. C. G. Frowart, Pennsylvania; F. S. Jost, Prince Edward Island.

The report of this committee was then presented by Mr. McGillivray, S. S., and adopted.

#### GIVEN THE SUPREME COURT DEGREE.

The conferring of The Supreme Court Degree upon those who had not heretofore attended The Supreme Court as delegates was then conducted by Dr. Oronhyatekha. One hundred or more brethren were elevated to the sublime degree of Royal Foresters and were made recipients of the title of Sir Knight. Among the distinguished brethren upon whom the honour was conferred was The Hon. Henry H. Emerson, Premier of New Brunswick. The sweet tones of the new organ added greatly to the solemnity of the ceremony. The large number who at each succeeding session have to be introduced for the first time into The Supreme Court evidences that the honors are well distributed over the whole Order, besides the Order receiving the benefit of a change of ideas and opinions. At the conclusion of this ceremony it was announced that Mayor Shaw was in waiting to tender the city's welcome to the delegates. He was escorted from the assembly room to the platform by Bros. Judge Fitzgerald, The Hon. Judge Wedderburn and Edward Botterell. The Mayor was accompanied by ex-Ald. Beale.

The S. C. R. then introduced the Mayor, who was enthusiastically received.

In introducing His Worship Dr. Oronhyatekha said: "I have very much pleasure in presenting to you the Mayor of this great and beautiful city—[cheers]—and his escort, ex-Ald. Beale."

#### THE MAYOR'S ORATORY.

Mayor Shaw, who is a member of the Order, responded as follows: Supreme Chief Ranger and members of The Supreme Court, I must ask you to excuse me, but I have not had time to prepare a suitable address for this occasion. But I bid you welcome, with the full assurance that the people of Toronto are only too proud to have the members of The Supreme Body of this great institution in their midst to-day. I believe that before you leave Toronto you will be thoroughly convinced of the good feeling and kindly interest the people of Toronto take in those who honor the city by coming here, and the interest they take in the work of The Independent Order of Foresters. Especially do I welcome the members of The Supreme Court, those who have come here from the neighboring republic, towards whom we desire to have a good feeling, and towards whom I believe we have never felt more kindly than at

the present time. [Cheers.] We desire your hearty co-operation in fostering the sentiment which has taken deep root on both sides of the Atlantic, among Canadians as well as among the people in the Mother Land, as to the necessity and advisability of closer relations between the United States and the other great English-speaking nation, of which we are a part. [Cheers.]

#### A FEW FINAL WORDS.

Just before I sit down I wish to say this, that in these days of socialistic views and when the old theory of individualism may almost be said to have had its day, it is a comfort to know that it is to individuals still, to individual energy, and to individual enterprise, that almost every undertaking is indebted for its success. [Cheers.] No legislation can produce this, no laws can give it. [Applause.] A man must have it himself. You are largely indebted to our Supreme Chief Ranger for the admirable success of the institution. [Cheers.] We are proud of him and of the large building which, through his energy, has been erected. [Applause.] Brother Foresters, I may say we are proud of having you here in our midst, proud of what you are doing among us here, and what you are doing in other places. I once more bid you welcome to the city of Toronto, hoping you will enjoy yourselves. There is much to be seen in this city. The Exhibition will be on and I hope your whole time will not be taken up in attending to the duties of this "little parliament."

#### SUPREME CHIEF REPLIES.

Supreme Chief Ranger Oronhyatekha replied briefly to the warm words of welcome uttered by the Mayor. He said: Mr. Mayor, on behalf of the Supreme Court, I thank you for your cordial words of welcome. It would be very much out of place for me to try and occupy the time of The Supreme Court just now, further than to acknowledge our great appreciation of the hospitality which has been shown to us by the city over which you have the honor to preside; and I may say to the membership that when the matter of giving an entertainment to the Supreme Court was hanging in the balance with The committee, the Mayor was sent for and when he arrived there were no further questions as to which way the committee had to go. [Applause.] Immediately it was determined that the city of Toronto should offer to The Supreme Court the special honor of the diversion to-night. [Applause.]

#### THE INDIVIDUAL COUNTRY.

The Mayor has been kind enough to remind us that when we are reaching the twentieth century we are coming to realize more than ever that to individual effort is due the success of all great enterprises. [Applause.] I want to say to you, Mr. Mayor, that this organization is a practical demonstration of the success which can be achieved by individual effort; and the results of individual effort are manifest in every one of these princes whom you see before you.

#### A BIG SURPLUS.

In your references to this "little" parliament, I am sure you meant this "great" parliament of this great international Order [cheers]—which represents the work done by these great Chief Rangers from all over the United States and the world. We have no less than 150 members of The Supreme Court here, each one of them in his way an individual prince, an individual king, an individual Supreme Chief Ranger, each doing his work and I accorded all the honor. [Laughter and applause.] We have, you will be glad to hear, succeeded—but not quite as well as expected. We have added to our surplus until to-day we have nearly \$3,000,000 in our treasury. [Cheers.] We have attained to within speaking distance of the mile post, and it is an Irish mile post, too—that we set for ourselves at the last Supreme Court. We are within sight of 150,000. [Cheers.] It is just possible that before The Supreme Court finishes we shall have added quite a number of thousand to that and may come sooner to the mile post. [Cheers.]

#### GLOWING PREDICTION.

I want to say this, that we thank you very cordially for the welcome we have received. You rejoice in our success and if The Supreme Court does its duty at this session, as it always has in the past and as I fully expect it will in the future, this Order before The Supreme Court adjourns will be the greatest Order upon the globe [prolonged cheers]—and its future will be brighter and more glorious than that of any other international institution. [Overwhelming applause.] Mayor Shaw then retired from The Assembly Hall, the members singing, "For He's a Jolly Good Fellow." The Supreme Chief Ranger then read the following report:



# Report of the Supreme Chief Ranger.

CHAMBERS OF THE SUPREME COURT,

TEMPLE BUILDING, TORONTO, 25th August, 1898.

*To the Officers and Members of the Supreme Court:*

BRETHREN:—1. Once again in the dispensation of a kind Providence it is my privilege to open the Session of the Supreme Court and to renew the fraternal ties which bind together the veterans in the Order, and to extend the right hand of fellowship to the recruits who for the first time will take upon themselves the duties and responsibilities of Legislators for a great international Order like the Independent Order of Foresters.

Before entering upon the work of the session let us one and all unite in returning our most hearty and devout thanks to an All-Merciful Father for sparing so many of us once more to take part in the deliberations of our Supreme Court, for the many mercies vouchsafed to us as individuals, and for the great prosperity which has attended the work of our beloved Order. Let us all pray that we may be endowed with wisdom from on high so that the acts and the legislation of this Supreme Court may redound to the benefit of humanity and to the glory of our Heavenly Father.

### THREE YEARS' WORK.

2. On the 1st July, 1895, we had a membership of 80,765, and our accumulated funds or "surplus" amounted to \$1,346,426.58, showing that we had \$16.67 for each member of the Order in good standing.

On the 1st July, 1898, we had 135,962 members, and our surplus stood at \$2,856,613.68, giving us a little over \$21 for each member of the Order in good standing. We have, therefore, gained in membership over all losses by deaths and lapses, during the last three years, no less than 55,197, or a net gain of 68 per cent. While this is in a measure satisfactory, our financial gains have been even greater, viz.: \$1,510,187.10, or a net gain of 112 per cent., the rate of increase of the surplus being almost double the rate of increase in the membership.

We have instituted, since our last session, or rather during the three years ending 30th June last, no less than 1,203 Subordinate Courts and 7 High Courts. During the same period we received 99,037 applications for membership, and for increased insurance benefits, of which 88,491 were accepted and 10,546 were declined by the Medical Board. We also enrolled 15,568 new members in the Sick and Funeral Benefit Department.

During the same period we paid in benefits as follows:

Mortuary Benefits . . . . .	\$2,241,657 29
Total and Permanent Disability Benefits . . . . .	115,843 00
Old Age Benefits . . . . .	9,948 30
Sick Benefits . . . . .	332,464 61
Funeral Benefits . . . . .	22,631 71

Total Benefits paid during the 3 years ending 30th June, '98. \$2,722,544 91

In Europe, as in America, we are advancing apace. Through the indefatigable efforts of our European Manager, Bro. James Marshall, we have crossed the German Ocean and planted the Order on the Continent of Europe, by the organization of a sufficient number of Subordinate Courts to justify the institution of the first Continental High Court, which notable event took place at Christiania, Norway, on the 7th July last.

## LEGISLATION SINCE THE LAST TRIENNIAL SESSION.

3. You will remember that just before the last session of the Supreme Court we had to withdraw the Bill we had presented to Parliament asking them to give us power to increase our maximum policy from \$3,000 to \$5,000 in Canada and the United States, and from £600 to £1,000 in the British Isles. I need not say that this Bill was bitterly opposed by the representatives of the old line companies, but in spite of all opposition the Bill was safely piloted through the House of Commons, though at such a late period in the Session that it could not reach the Senate till within a few days of the prorogation of Parliament. As a matter of fact, it was so late in the Session that we were unable to secure a quorum of the Banking and Commerce Committee of the Upper House to consider the Bill. Under these circumstances the Executive Council decided to withdraw the Bill, and thus save a portion of our deposit of \$200 which is required by Parliament from all parties seeking private legislation. The telegram giving the instruction to withdraw the Bill was sent from Philadelphia on the eve of our sailing for London, England, to attend the last Triennial Session of the Supreme Court, held there in 1895. Days before we reached London the false news that the Senate had rejected our Bill because of the unsoundness of the I.O.F. had been circulated by interested representatives of the old line companies throughout the United Kingdom, and this news, I am credibly informed, is still being circulated by some of our rivals in parts of Great Britain, in the face of the following facts:

(a) That in accordance with your instructions, given at the last Triennial Session of the Supreme Court, the Executive Council at the next succeeding Session of the Parliament of Canada, had presented a new Bill, containing all that was in the first Bill, which was, as already stated, voluntarily withdrawn by us.

(b) That we voluntarily asked in addition that the Order be subjected to Government supervision and inspection.

(c) That we also requested to be allowed to make annual reports of our business to the Insurance Department of the Dominion.

(d) That the Bill passed the House of Commons and the Senate *unanimously*, and it was assented to in the name of Her Majesty the Queen by His Excellency, Bro. the Earl of Aberdeen, Governor-General of Canada, on the 23rd of April, 1896.

(e) That under the provisions of this Act of Parliament we received a License from the Insurance Department of Canada on the 1st day of May, 1896, under which we have been doing business ever since.

I may add that preceding the issuing of this License the Superintendent of Insurance for the Dominion of Canada, who, in connection with the revision of the Constitutions and Laws to harmonize them with the new legislation, had made some most valuable suggestions looking towards the strengthening of the position of the Order, required us to deposit with the Government \$75,000. We responded by depositing \$100,000 in Government stocks, on which we, of course, receive the interest. In this connection I may also mention that at the suggestion of Bro. the Hon. W. A. Fricke, the Insurance Commissioner of the State of Wisconsin, we voluntarily deposited \$50,000 in United States Bonds, with the Insurance Department of the said State. These are, of course, in addition to the £20,000 sterling deposited with the Government of Great Britain in 1893.

4. Since our last Triennial Session we have also about finished the

## TEMPLE BUILDING.

This is the name given to the official "Home" of our beloved Order. Its construction was begun on the 14th day of April, 1895, under the supervision of Bro. George W. Gouinlock, a brother who has proved himself a grand master in his chosen profession. Well might we, in this connection, in reference to Bro. Gouinlock, repeat the inscription over one of the entrances of St. Paul's, in London,

*"Lector, si monumentum requiris circumspice."*

His Excellency the Governor-General, Bro. the Earl of Aberdeen, did us the great honor of laying the corner-stone, with imposing ceremonies, on the 30th day of May,





THE TEMPLE BUILDING.

1895. The eighth floor, which is occupied by the Head Office staff, was hurried forward, and we were able to occupy it on the 1st day of July, 1897. But the Temple will not be completed much before the 1st day of October, 1898.

The building is one of the most substantial in Canada. It is built of red sandstone, brick, fire-proof terra cotta, and steel. In its construction Portland cement mortar only was used, and every bit of the structural steel is thoroughly encased in fire-proof terra cotta. The partition walls and ceilings are solid, being made of fire-proof terra cotta and Portland cement. The doors are of steel specially made for us by the Minneapolis Fire Proof Door Company, whose manufactures are said to be the best fire-proof doors in existence, so that all that could burn, in case a fire started anywhere within the building, would be the contents of the particular room in which the fire originated, the window sashes and frames, and the  $1\frac{1}{4}$  inch hardwood flooring laid on the solid terra cotta and cement floors. In both the front and rear elevator shafts this wood veneer flooring is replaced by tile, so that in these shafts there is literally nothing to feed a fire. In addition to all this there are three heavy brick and terra cotta fire walls dividing the building into four great fire-proof compartments, thus giving you the most complete fire-proof structure upon the American Continent.

#### THE BEST FIRE PROTECTED BUILDING IN EXISTENCE.

Besides this, we have two standing water pipes, with suitable hose attachments on each floor, one in the front and the other in the rear, connected with the most approved modern pump to give the necessary water pressure independent of the city waterworks, by means of which we can throw a number of streams, at any time, 50 feet above the top of the flagpole on the central tower, which is 212 feet above the street level. The capacity of the pump is 500 gallons per minute, with a pressure of 250 lbs to the square inch.

You may be tempted to ask me why all these elaborate fixtures with which to fight fire when the Temple is so thoroughly fire-proofed. My reply is that we are not living for ourselves, but more largely for our neighbors. We are in proximity to the new Civic Buildings and other neighboring structures which are not fire-proof. We have prepared ourselves to help our neighbors when they get into trouble. You will understand from all this that our chief danger will be from fires outside the Temple Building.

#### DIMENSIONS OF THE TEMPLE BUILDING.

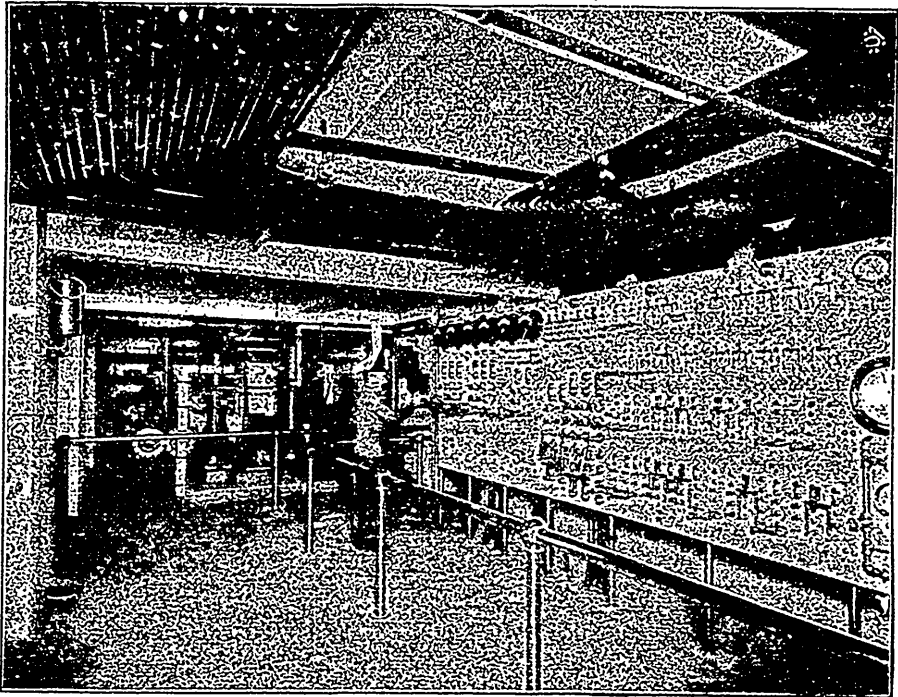
The dimensions of the Temple Building are as follows: 132 feet frontage on Richmond street, by 107 feet west of the light shaft, while the frontage on Bay street is 96 feet. It is ten stories high except the central part, which is twelve stories high. As a matter of fact, it is not only the highest building but it is also the largest and best equipped office building in Canada. It contains the largest safety deposit vaults in the country, and in the sub-basement are to be found extensive bicycle stables, store-rooms for the reserve stock of supplies for the Order, and the working room of the engineer's department. There are 245 rooms in the Temple, not one of which is a dark room—a great tribute to the architect. Two of the rooms, occupied by Hunter, Rose & Co., are 65 ft. by 56 ft. in dimensions; while the Assembly-room and the Masonic Lodge and Chapter rooms, and the Court rooms, occupy two floors, the ceilings in them being 25 ft. in height.

#### EQUIPMENT OF THE TEMPLE BUILDING.

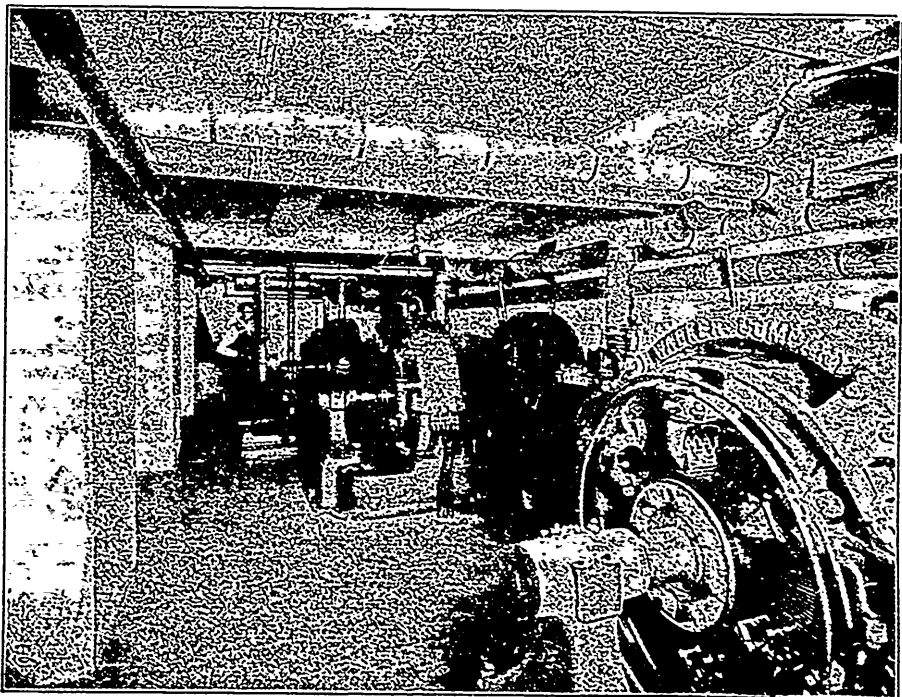
There are four tiers of fire-proof vaults in different parts of the building, numbering in all 56 vaults, built from the foundations with stone, brick and fire-proof terra cotta, and extending to the ninth story. These are furnished with doors and combination locks of the most approved kind, and every care has been taken in their construction and fitting to secure protection for their contents against both fire and burglars.

#### HEATING AND LIGHTING.

The Temple is heated by steam and lighted by electricity generated by the largest and most complete electrical plant outside of Government or large public buildings.



THE SWITCH BOARD.



THE ELECTRIC MACHINERY ROOM.

For the heating, a low pressure system has been adopted, embracing all the most modern improvements, utilizing the exhaust steam from the engines and pumps, which can be supplemented when necessary by live steam. The steam is supplied by two 120 horse-power Heine safety-water-tube-boilers, each fitted with the Jones mechanical underfeed stokers, and both connected with about three hundred and sixty steam radiators distributed throughout the building, as well as with the engines in the basement. The air is removed from the radiators automatically by the Paul vacuum system, thus admitting of their being filled with steam at atmospheric pressure. The temperature in all the rooms and offices is regulated by the Johnson system of pneumatic control, thermostats being placed in the offices and rooms to operate electric valves so sensitive that a change of a single degree in the temperature opens or closes them, thus ensuring perfect uniformity in the temperature of the offices and rooms. The electric current required for lighting and other purposes is furnished by three very large and one small Walker generators, directly connected to three seventy horse-power Ideal engines. These, with the pumps and other machinery, were selected after a careful personal inspection by experts, and constitute one of the largest, if not the very largest and finest private electric plant in Canada.

#### VENTILATION AND NOVELTIES.

Special attention has been devoted to the matter of ventilation, not an easy task in a building of the size of the Temple. For this purpose the Sturtevant system has been adopted, and so constructed that in winter the fresh air taken from the roof of the building is passed through a hot chamber and thence forced into the offices and rooms; in summer the air is passed through a refrigerating chamber and thence to the offices and rooms. By this means a constant circulation of pure fresh air is secured in every part of the building, with temperature adapted to the season. Lavatories, closets and other sanitary conveniences with hot and cold water are placed within easy reach on every flat. There are also facilities for mailing letters on each floor, while balconies are provided at convenient intervals outside, which, besides adding greatly to the external beauty of the building, afford the occupants and visitors means for enjoying fresh air and of viewing passing occurrences.



RICHMOND STREET ENTRANCE.



THE RECEPTION ROOM.

There are two main entrances—one from Richmond street and the other from Bay street—both leading to the elevators and main stairway. The arched doorways and projecting stonework are elaborately carved. The entrance halls are richly embellished in marble and iridescent ceramic decorations, the whole presenting a most imposing appearance.

There is also in the basement a refrigerating apparatus or ice machine and connected with the system which furnishes the drinking water in the Temple, which is first filtered by a No. 1 New York Water Filter, and kept in constant circulation, so that the water drawn from any of the taps is always fresh, properly filtered and cooled, being kept at about forty degrees Fahrenheit.

In the reception room of the I.O.F. is placed a master clock which controls and regulates the pneumatic clocks placed in the corridors, assembly room, court and lodge rooms, and in the offices occupied by the staff of the I.O.F.

Private office telephones are also placed in all the offices of the I.O.F., by which instant communication can be had between them all, thus saving much time to the staff of whom there are at present 15 men and 85 young ladies. There are also chemical engines distributed throughout the building for instant use in case of an internal fire. Fire alarm boxes are conveniently placed in the corridors on each flat, thus affording facilities for giving an alarm from any floor without loss of time.

You will see from this brief description that the Temple Building is most thoroughly equipped to serve the purposes for which it was erected.

#### THE RENTALS.

You will be gratified to learn that though not yet quite finished the Temple is filling up rapidly, notwithstanding no special effort has yet been made to secure tenants. On the 1st of August the rent roll stood at \$24,248.28, or \$2,020.69 per month. The running expenses, including the wages of the caretaker and engineer and his staff, as well as the

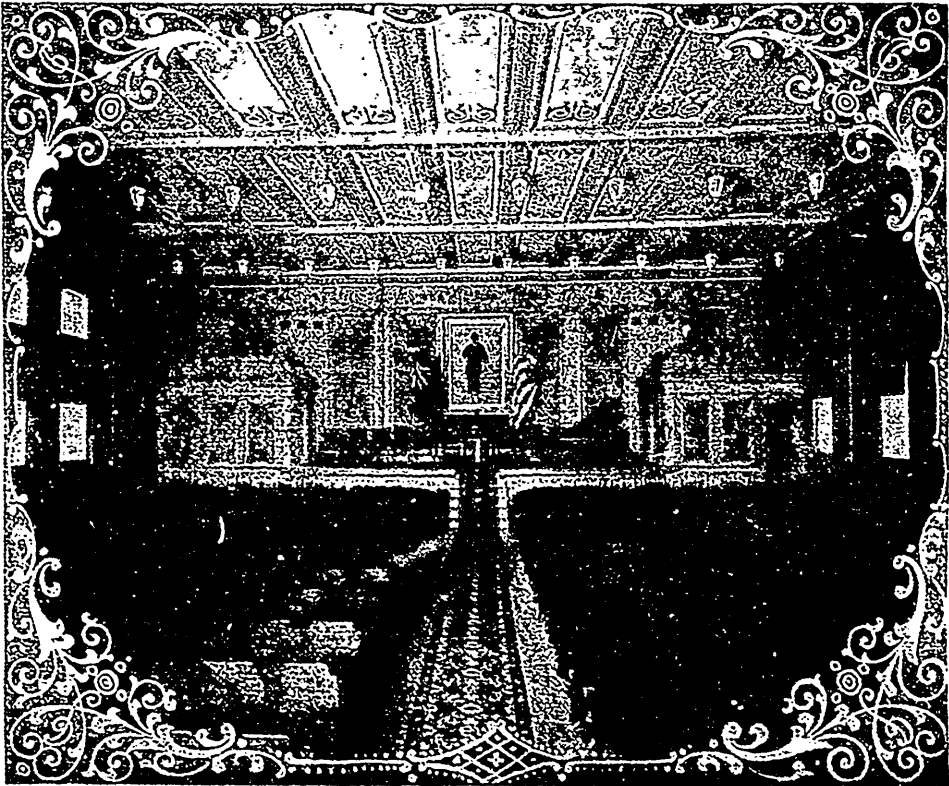
water rates, etc., for the nine months ending with the 1st August, amounted to \$7,127.94, or \$791.99 per month. We have also other accommodations which may be said to be practically contracted for with rentals amounting to \$4,000. The probabilities, therefore, are that the Temple Building is likely to prove in every way a most satisfactory investment.

"AS OTHERS SEE US."

The following extract, taken from an article in "Dulce Domum," may be of interest, as indicating how others regard our Building :

THE HOME OF THE ENGINEER.

The basement is, perhaps, the most interesting part of the Temple. There are the great engines which heat and ventilate the building, and the largest isolated electric plant in Toronto, including three large dynamos and one small one. The chief engineer, Mr. Wilkie, and his assistant, Mr. Dixon, take pride in showing authorized visitors the mysteries of their department—the ice machine, which is the basis of the cold air supply in summer; the air-pump, which supplies draft to the furnaces, so that coal screenings may be burnt, and to feed which the fireman has but to move a lever; the automatic machinery which opens and closes the elevator doors by the touching of a button; the air-pump for the thermostats; the hydraulic air-pump for the pneumatic clock system throughout the building; the pumps which feed water to the heater, where it is raised to 212 degrees before going into the boilers; the lobby heater from which hot water is supplied to every lavatory in the building; and other accessories to one of the most complete heating, ventilating and lighting systems on the continent. There is, too, a pump which for the purposes of fire protection will supply 500 gallons per minute at a pressure of 250 pounds to the square inch to any part of the building. Another interesting feature is the water supply scheme, by which the drinking water for the building is filtered, cooled and kept continually circulating. And then ascending once more into the realms of natural light we find ourselves at the main entrance, like unto which there is not another in Canada. The stairs and lower halls are of marble; the upper walls and ceiling are iridescent mosaic, in which are shown the emblems of the Order—a Maltese cross, with a moose's head in the centre. It is needless to say the effect is gloriously beautiful.



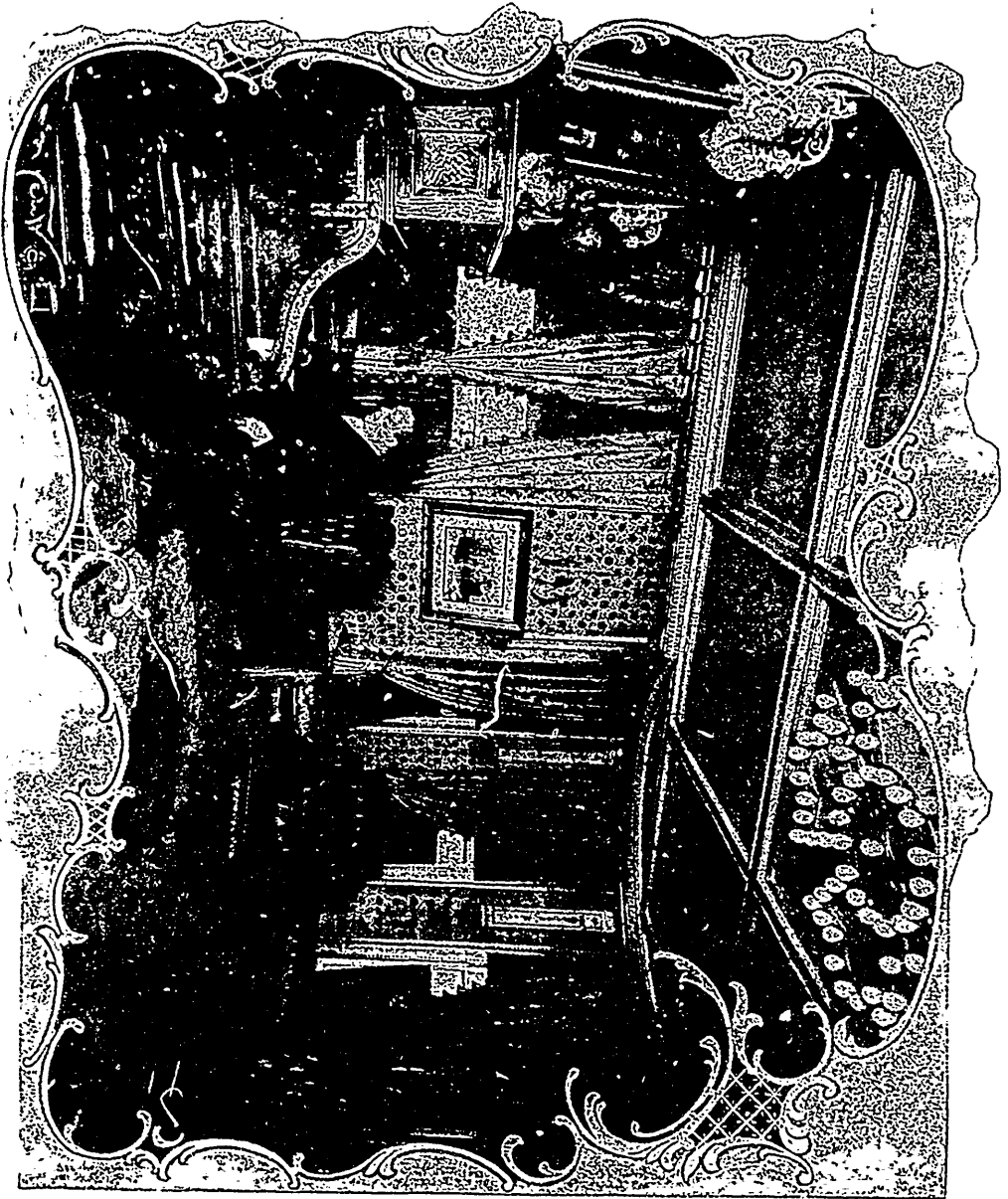
ASSEMBLY HALL.



## INTO THE BEYOND.

A fitting termination to an interesting visit is to pass from the basement to the elevator and thence make the journey through 140 feet of space to the twelfth story, where a magnificent view of the city, the lake, the island and the surrounding country is to be had. If, however, the visitor is ambitious to see it all, he or she can climb a twenty-five foot spiral stairway and from the lofty altitude of the roof of the observatory gaze out upon a gorgeous expanse of nature and down upon the works and operations of his fellow man.

DR. OROSHVATEREIA, SUPREME CHIEF RANGER.



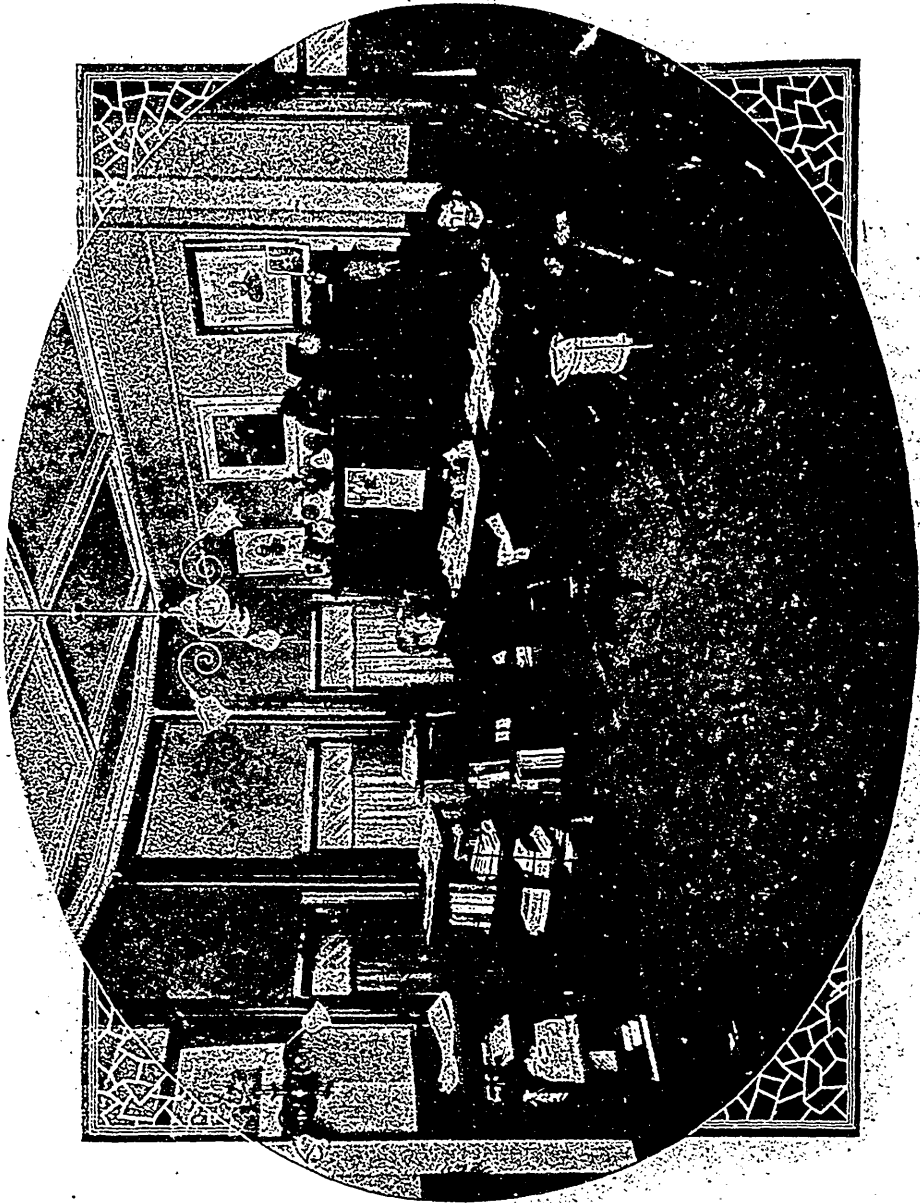
## AMENDMENTS TO THE CONSTITUTIONS AND LAWS OF THE ORDER.

5. The amendments to the Constitutions and Laws will be found in the appendix to the report. Some of the proposed amendments, you will find, are not only far-reaching but of a vital character, deserving the most serious consideration on your part.

I desire to draw your special attention to those which contemplate the exten-

sion of the benefits given by The Supreme Court and the consequent necessary re-adjustment of the rates of assessments of the Order.

In the first place it is proposed to create a new benefit to be known as an "Old Age Total and Permanent Disability Benefit." It is contemplated that this Benefit shall be granted only after a member has reached the age of *seventy years*, and shall consist of an annual payment to the member of *one-tenth* of the amount of the policy of such mem-



JOHN A. MCGILLIVRAY, Q.C., SUPREME SECRETARY.

ber remaining unpaid at the time that the claim for disability is made. Such payments to be made annually to the member at each recurring birthday until the whole balance of the policy shall have been paid. In the event of the death of the member prior to the payment of the whole balance of the policy the remaining sum shall be paid to the beneficiaries of such member.

In the second place we propose to

CREATE ANOTHER BENEFIT,

which may be called the "Old Age Pension Benefit," under which a certain sum will be paid annually to the member himself during his lifetime, the amount of these annual payments being dependent on his expectation of life according to the "Meech Table," which is the latest published American Table. As this table represents the experience of thirty American offices it may well be called the "American Combined Experience Table," and one which we can quite reasonably adopt as our guide. Under this proposed benefit a member holding a \$1,000 Mortuary Benefit certificate going on this benefit at age 70 would get, during his lifetime, \$100 annually, with \$100 as a "Burial Benefit." If a member does not go on this benefit till he is, say, 75 years old, the "Pension Benefit" he would receive annually would be \$133, and so on, the amount increasing, till at age 80 the annual payment would be \$184. The *one hundred* dollars deducted is intended to be reserved as a "Burial Benefit" for such members. You will understand that whenever a member elects to take this Benefit all rights of the beneficiaries of such member under his policy *ipso facto* cease and determine.

RE-ADJUSTMENT OF THE RATES.

You will not be surprised, in view of this extension of the Benefits of the Order, if I tell you that it is necessary that there should be a re-adjustment of the rates of assessments. This re-adjustment, as they appear in the proposed amendments, are likewise based on the "Meech Table" and 4 per cent. interest and are shown in the following table:

TABLE OF RATES OF ASSESSMENTS FOR \$1,000.

AGE.	Hunter's Rates of Assessments for \$1,000.	Proposed Monthly Rates of Assessments (In effect after Oct. 1)	Gross Annual Rates of Assessments.	5% Deduct'n for Expenses.	Net Annual Rates of Assessments.	Expectation of Life (Meech Table.) or Age 70 Years.	Product of Net Annual Assessments at Expectat'n of Life or Age 70, at 4%.
18	.84	.70	9.12	.46	8.66	44.48	\$1,030
19	.87	.78	9.36	.47	8.89	43.78	1,017
20	.90	.80	9.60	.48	9.12	43.07	1,043
21	.93	.82	9.84	.49	9.35	42.36	1,019
22	.96	.84	10.08	.50	9.58	41.65	1,026
23	.99	.86	10.32	.52	9.80	40.93	1,014
24	1.02	.90	10.80	.54	10.26	40.21	1,013
25	1.05	.94	11.28	.56	10.72	39.49	1,007
26	1.08	.98	11.76	.59	11.17	38.77	1,038
27	1.11	1.02	12.24	.61	11.63	38.04	1,039
28	1.14	1.06	12.72	.64	12.08	37.31	1,026
29	1.18	1.10	13.20	.66	12.54	36.58	1,012
30	1.21	1.14	13.68	.68	13.00	35.85	1,041
31	1.25	1.18	14.16	.71	13.45	35.12	1,030
32	1.29	1.22	14.64	.73	13.91	34.38	1,010
33	1.33	1.25	15.12	.76	14.36	33.65	1,024
34	1.38	1.32	15.84	.79	15.05	32.91	1,017
35	1.43	1.38	16.56	.83	15.73	32.17	1,025
36	1.48	1.44	17.28	.86	16.42	31.43	1,013
37	1.53	1.50	18.00	.90	17.10	30.70	1,037
38	1.59	1.56	18.72	.94	17.78	29.96	1,036
39	1.65	1.62	19.44	.97	18.47	29.22	1,017
40	1.71	1.68	20.16	1.01	19.15	28.48	1,023
41	1.78	1.76	21.12	1.06	20.06	27.75	1,027
42	1.85	1.84	22.08	1.10	20.98	27.01	1,027
43	1.93	1.92	23.04	1.15	21.89	26.28	1,008
44	2.01	2.00	24.00	1.20	22.80	25.55	1,021
45	2.09	2.08	24.96	1.25	23.71	24.82	1,015
46	2.18	2.18	26.16	1.31	24.85	24	1,010
47	2.32	2.32	27.84	1.39	26.45	23	1,007
48	2.38	2.50	30.00	1.50	28.50	22	1,015
49	2.49	2.70	32.40	1.62	30.78	21	1,023
50	2.61	2.90	34.80	1.74	33.06	20	1,023
51	2.73	3.10	37.20	1.86	35.34	19	1,017
52	2.86	3.30	39.60	1.98	37.62	18	1,003
53	3.00	3.60	43.20	2.16	41.04	17	1,011
54	3.15	3.90	46.80	2.34	44.46	16	1,009

When the rates of the I.O.F. were first formulated we were compelled to place them at the lowest possible point consistent with safety under ordinary circumstances, because of the fact that we had to come into competition with a number of fraternal beneficiary societies who were doing business at that time at rates very much lower than ours.

In later years, when some of the sister fraternal societies were compelled to reduce their maximum age limit, some from 60 to 50 years and others from 50 to 45 years, thus leaving us to compete only with old line companies for ages above 45 and 50 years, you were asked to materially increase the rates of the I.O.F. between the ages mentioned. When you acted upon this request there was no diminution of the business done by the Order, even among the ages affected by the re-adjustment of our rates.

To-day we find among the fraternal beneficiary societies doing business on the old death assessment plan, discarded by us on re-organization in 1881, a gradual increase in the actual cost of the assurance benefits given by them, so that they are compelled to exact from their membership rates that equal or even exceed the rates charged by us at the present time, and are therefore no longer the formidable rivals they were in former times, thus leaving us free to further strengthen our position by such a readjustment of the rates as will place the I.O.F. above the highest point that any adverse wave is ever likely to reach, and thereby make it certain that the provisions of Section 255 will never be called into requisition, but rather that we shall be called upon periodically to fulfil the promises given to the persisting members of the Order in Section 55 of the General Laws by the payment to them of a "bonus" out of the surplus funds of the Order, whenever and so long as such payments do not reduce the total available surplus to less than \$25 *per capita*. You are aware that at the last session of The Supreme Court we had only \$16.67 of surplus *per capita*, which has increased in the three years since then to \$21 *per capita*, so that by the next session of The Supreme Court we shall probably be in a position to declare the first "bonus."

There is another aspect of the question to which your attention ought to be directed, and that is the evident trend of public opinion.—I mean the public opinion created by, and prevailing to a large degree among, fraternal beneficiary society members, towards legislation which will require of all fraternal beneficiary societies certain uniform rates of assessments. The greatest danger to-day to the fraternal beneficiary society system is not the mortality rate, but the fact that the older societies have to come into competition with new and young assessment societies, with the usual low initial death rate and corresponding low rates of assessments. These in turn, after they have possibly pressed to the wall some of their older sisters, will be similarly affected by other younger organizations. Thus the work of destruction will go on in detail till the fraternal system, which has already done so much good for humanity, and which is capable, by wise management, of being made the means of continuously scattering blessings for all time to come, especially among the toiling millions of the world whose families most need such a system, shall become discredited and its usefulness destroyed.

#### FRATERNAL INSURANCE MUST ALWAYS COST LESS.

No one, at the present day, can deny the fact that insurance benefits can be given at a less cost by a society with a lodge system than by the old line companies for the following among other reasons:

(a) Because in the former system the securing of *new members* is done largely by the Courts or Lodges practically *free* of cost to the society.

(b) Because, thereafter, the assessments of the members are *collected* by the Courts, and sent to The Supreme Court *free* of cost.

(c) Because *no dividends* are required to be earned with which to satisfy shareholders.

(d) Because all the *profits* are carried to the credit of the policyholders and used in *reduction* of the cost of their benefits.

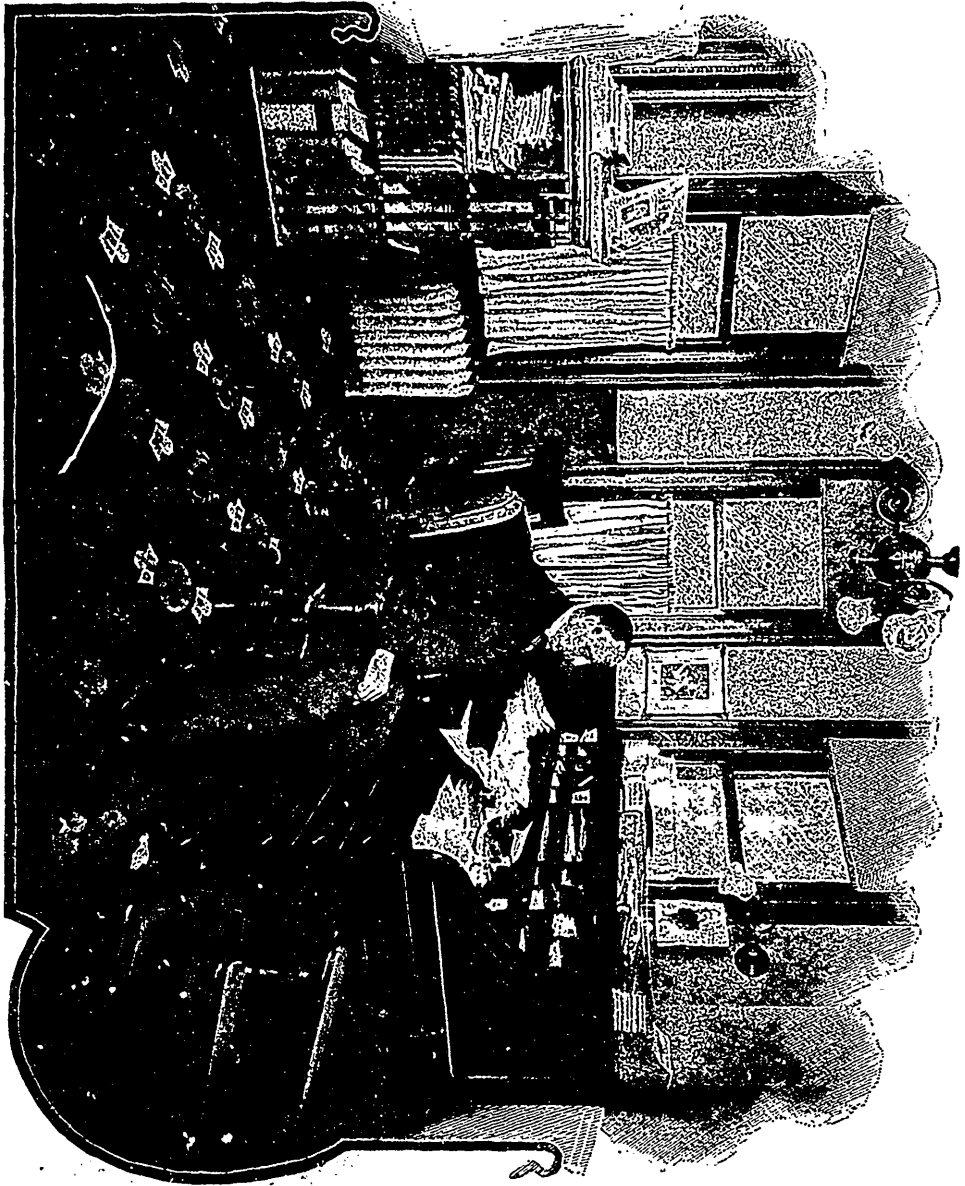
In an old line company the insurance must always cost more.

(a) Because the greater portion or the whole of the first year's premiums, or even more, are used to *pay agents* for securing new members.

(b) Because thereafter, upon the payment of every annual premium there must be deducted a certain percentage as a *renewal commission* to be paid to the agent.

(c) Because *dividends* must be earned annually for the shareholders, that being one of the fundamentals of all the proprietary old line companies, and without which they would never have been called into existence.

(d) Because the *profits* are used to supplement the interests of the *shareholders* by bonuses, etc., instead of being used only in reduction of the cost of the benefits, as is done in the Independent Order of Foresters and other fraternal beneficiary societies.



I. MILLMAN, M.D., SUPREME PHYSICIAN.

For the purpose of diverting attention from the real issue it has been the custom to represent that fraternal beneficiary societies paid no heed to the laws of mortality, and we have been told time and again that they could not long ignore "the inexorable laws of death," and that disaster was the inevitable end of them all because they did ignore "the inexorable laws of death." As a matter of fact the I.O.F. has paid the closest

attention to the laws of mortality and has faithfully applied the knowledge thus gained towards the bringing of the benefits of sound insurance within the reach of the masses at a greatly reduced cost.

The practical demonstration that insurance benefits can be given with perfect safety at a considerably less cost than the premium rates the old line companies have been charging all along, has been one of the beneficent things accomplished by the I.O.F. and other fraternal beneficiary societies in the last quarter of a century. To-day even the masses are beginning to understand that the reduction in the cost of assurance made by fraternal beneficiary societies is not due to a disregard of the laws of mortality, but to the fact that insurance benefits have been and are being sold by the old line companies at a price which yields fabulous profits to the stockholders. In the fraternal beneficiary society system there are no stockholders to provide for, the management is less expensive, and on both these accounts a considerable reduction in the cost of assurance can be legitimately made by fraternal beneficiary societies.

As an illustration of the fabulous profits made by the old line companies, I may refer to the experience of The Prudential Assurance Company, of Great Britain. A year or so ago a series of articles appeared in the *Sun* newspaper, of London, England, from which I take the following extract :

#### DIVIDENDS AND BONUSSES TO SHAREHOLDERS.

In the year 1854 the shareholders commenced to receive 5 per cent. interest on their shares, but we are unable to give the precise amount received by them from all sources until 1866. From that time up to the present the amounts actually distributed to the shareholders in the form of dividends and bonuses have been as follows. We also give each year the amount at which the paid up capital stood :

	Paid-up Capital.	Dividend and Bonuses.		Paid-up Capital.	Dividend and Bonuses.
1867 to 1871	£5,839	£5,999	1883	80,028	4,001
1872	10,052	12,534	1884	80,028	4,001
1873	10,052	499	1885	80,028	4,001
1874	10,052	502	1886	80,028	5,001
1875	10,052	502	1887	200,000	249,600
1876	10,052	502	1888	200,000	50,000
1877	24,920	17,631	1889	200,000	50,000
1878	24,920	1,246	1890	200,000	50,000
1879	24,920	1,246	1891	500,000	52,031
1880	24,920	1,246	1892	500,000	459,512
1881	50,070	1,246	1893	600,000	222,793
1882	80,028	121,677			£1,315,770

#### THIS NOT ALL.

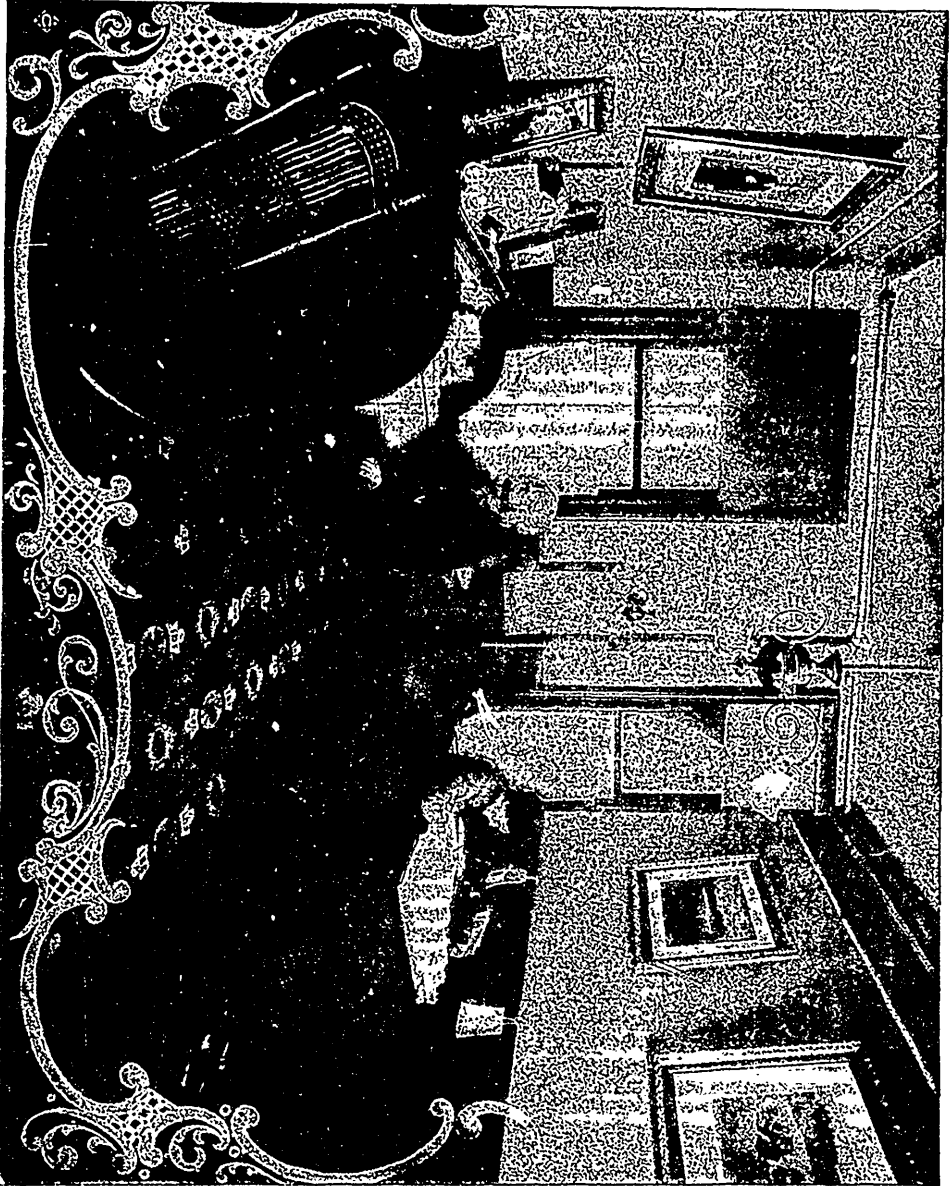
"The above are, as we have already stated, the amounts actually distributed to the shareholders. The total is considerably less than the amount allotted to them, so there was at the close of 1893 still a portion of that in hand for further distribution. Beyond that again there is the amount carried forward and unallotted. At the end of 1893 the amount of unallotted surplus carried forward was £460,000 (\$1,835,600). Of that we may safely estimate that £250,000 (\$1,215,000) will eventually go to the shareholders. Nor do the figures above given include the distribution made this year on account of the profits of 1893. We estimate that the amount of profit allotted to the shareholders up to the present time, which had not been distributed to them at the close of 1893, and is consequently not included in the above figures, would be about £600,000 (\$2,916,000), and that their share of the further sum of £460,000 (\$1,835,600), which is as yet unallotted, will be £250,000 (\$1,215,000). This means that in addition to the £1,315,770 (\$6,394,642) set out above, there had been up to the end of 1893 a further profit of £350,000 (\$4,131,000) made for the shareholders, which will in due course be distributed to them."

#### ENORMOUS PROFITS.

To put this point concisely. The company has, during the 27 years, 1867-1893, made a total profit for its shareholders of about £2,165,770 (\$10,525,642). Of this £1,315,770 (\$6,394,642) has been actually received by them, £600,000 (\$2,916,000) has been allotted, and may be said to be in course of distribution, and £250,000 (\$1,215,000) has not yet been allotted, but is at present being carried forward. This enormous profit has been earned on a capital which at the commencement of the period in question, stood at £5,839 (\$28,377). Of the £1,315,770 (\$6,394,642) which has been paid to the shareholders, about £394,000 (\$2,886,840) has been by them put back again into the coffers of the company as additional paid-up capital.



The payment of this gigantic sum, viz.: \$10,525,642, is wholly unnecessary in the Independent Order of Foresters and like systems of insurance, and as all sums paid to shareholders in the way of dividends and bonuses, etc., must first have been contributed by the policyholders, it follows that the Independent Order of Foresters could have furnished the insurance given by this gigantic corporation at a reduction in the cost



HARRY A. COLLINS, SUPREME TREASURER.

thereof, over and above all other reductions, of at least the amount of the profits paid to the shareholders of "The Prudential."

As a matter of fact, the practice of the "Prudential" in respect of shareholders is the practice of all the old line companies, only some are able to give the shareholders a larger per cent. on their investments than others. In the Dominion of Canada the largest, and perhaps the best of its kind, is the Canada Life. Its record for the past 11 years is pretty well shown in the following table :

CANADA LIFE EXPERIENCE, 1881 TO 1897 INCLUSIVE.

	Premiums Received.	Claims Paid.	Management Expenses.	Subscribed Capital.	Paid Up Capital.	Dividends, Bonus, Shareholders.	Int'r'st per cent.
1881	\$ 668,111.04	\$ 226,093.87	\$ 203,795.28	\$1,000,000	\$125,000	\$ 62,500.00	50
1882	733,010.20	212,689.86	159,397.50	1,000,000	125,000	18,750.00	15
1883	809,551.14	299,486.49	151,873.77	1,000,000	125,000	18,750.00	15
1884	877,160.83	233,333.06	193,254.45	1,000,000	125,000	18,750.00	15
1885	971,402.86	242,931.27	200,160.05	1,000,000	125,000	18,750.00	15
1886	1,077,175.79	402,328.52	310,329.35	1,000,000	125,000	37,500.00	70
1887	1,157,428.50	369,366.43	237,384.91	1,000,000	125,000	25,000.00	20
1888	1,250,729.18	422,347.61	262,325.78	1,000,000	125,000	25,000.00	20
1889	1,335,755.41	353,978.00	253,422.87	1,000,000	125,000	25,000.00	20
1890	1,542,255.57	621,129.71	375,341.19	1,000,000	125,000	91,666.53	73
1891	1,018,713.30	593,265.74	311,179.67	1,000,000	125,000	25,000.00	20
1892	1,708,997.96	783,189.69	329,448.17	1,000,000	125,000	25,000.00	20
1893	1,799,590.22	726,287.53	354,975.22	1,000,000	125,000	25,000.00	20
1894	1,920,222.15	733,685.11	381,920.95	1,000,000	125,000	25,000.00	20
1895	2,006,891.17	725,919.45	479,762.11	1,000,000	125,000	37,500.00	70
1896	2,025,715.94	937,460.21	380,909.84	1,000,000	125,000	25,000.00	20
1897	2,087,994.00	899,015.00	421,248.00	1,000,000	125,000	25,000.00	20
<b>Totals</b>	<b>\$23,590,708.66</b>	<b>\$8,782,507.55</b>	<b>\$5,006,729.11</b>	<b>\$1,000,000</b>	<b>\$125,000</b>	<b>\$629,166.53</b>	

This company, in addition to its ordinary percentage of profits, apparently takes from time to time, an extra slice of the profits on one pretext or another. For instance, the following curious item formed a part of the President's address presented at the annual meeting of the company in 1890 :

"The fall in the rate of interest in Canada during the past few years, to which I have already alluded, and the possibility of some further reduction, have given us a good deal of consideration, the result of which is to lead us upon the present occasion to lay aside out of the present profits a special reserve of \$250,000 as a preparation for such a change of our basis of interest as to 4 per cent. should that, at a future time, become expedient."

It will be noted that notwithstanding that the directors had given the fall in the rate of interest "a good deal of consideration," they nevertheless "managed" to secure for the shareholders their usual quinquennial extra rate of interest amounting in 1890 to no less than **73 per cent.** I have heard it alleged that the actual paid-up capital of the Canada Life was only \$25,000, and the additional \$100,000 added thereto was taken in the first instance out of the pockets of its policyholders. If this be true, then "a humble confession will be in order" from the organ of this company, called *Life Echoes*, as to the rate of interest which would satisfy the shareholders of this company. If 100 per cent. of interest paid each year with an occasional increase to **366 per cent.** is not satisfactory, and the directors must occasionally take out of the profits that which should have been returned to the policyholders, no less a sum than \$250,000, what rate of interest would satisfy these gentlemen.

We claim that all these enormous profits are saved to the membership of the Independent Order of Foresters, and its premium rates or assessments can be legitimately reduced by a corresponding amount.

We claim, further, that owing to certain well-understood conditions the actual mortality experience by any well and carefully-conducted insurance society or company remains much below the figures given in the standard mortality tables for years and years after its institution, and if the consequent annual savings be placed to the credit of the membership or policyholders and applied in reduction of the cost of their assurance, the assessments or premium rates of such a society or company can be placed considerably lower than the rates of a company which carries such savings to the credit of the shareholders. Let us take the experience of the I.O.F. in this respect for the year 1897, being the 24th year of the Order's existence. According to the Meach table, taking the average age of our membership for 1897, we should have had a death rate of 8.21 per 1000. As a matter of fact, we had a

DEATH RATE OF ONLY 5.56 PER 1000,

making a difference of 2.65 per 1000. What does this mean to us in dollars and cents? Simply that we had made provision to meet the claims on 949 deaths, while we were called

upon to pay for only 632 deaths calling for \$808,000, or \$1,278 per death. Had we suffered the expected mortality and for which we had made provision, we should have been called upon to pay during 1897 \$1,213,000, as against the \$808,000 which our actual death experience required, thus making gains or profits on this account of no less than \$405,000. Surely no argument is necessary to convince any disinterested judge that if the I.O.F. or any other society or company puts such profits to the credit of its members to be used afterwards in payment of claims instead of carrying them to the credit of shareholders, the I.O.F. or other society or company could reduce its premium rates by at least the amount of these gains, less the cost of handling the same, and still have as much in its treasury for the policyholders as the company which used the standard rates and carried its gains in this respect to the credit of its shareholders.

But you may say the experience of the I.O.F. in this respect is exceptional and should not be taken as a criterion. Not so; on the contrary, this has been practically the experience of every well-conducted insurance society or company in the past. The Hon. W. A. Fricke, the able and astute Insurance Commissioner of the State of Wisconsin, in his annual report for 1896, said, among other things:

"Policyholders will soon learn that a life insurance company should properly keep its expenses within the expense loading of the premium; it will first come to them as a surprise to learn that the loading of the premium for expenses in 1896, of the 28 companies transacting business in Wisconsin, was fifty-seven millions of dollars and that *the expenses consumed more than this sum.*

"When these people are again asked to insure they will examine into the expenses of the company whose merits are presented to them; when they learn that *these companies in 1895 made a gain of twelve millions and in 1896 a gain of ten millions on lapsed and surrendered policies,* they may inquire more carefully into the conditions of the contract presented to them, as to the options given should they wish or be compelled to retire.

\* \* \* \* \*

"The policyholder may learn from this exhibit that in addition to the gain of \$9,861,813.14 on lapsed and surrendered policies, there were gains of \$14,204,791.87 on interest account over and above that required to maintain the reserve, and a gain of \$7,537,904.51 on mortality account, or a total of *thirty-one million six hundred and four thousand five hundred and fourteen dollars,* and that of this gain but \$16,067,877.87 was returned as dividends to policyholders."

That the experience of the British companies does not materially differ from those of the societies and companies on this continent may be taken as a fact, in view of what is said from time to time by gentlemen who ought to know the affairs of the companies concerned, that is to say, the responsible officers of the companies themselves.

For example, G. H. Ryan, Esq., Actuary, in his last official quinquennial valuation of the Royal Exchange Assurance Corporation, which was founded in 1720, and is, therefore, the oldest existing life assurance company, says: "I am pleased to report that the amount paid in claims is considerably less than the tabular expectation, and that *a large profit has been derived from favorable mortality during the quinquennial period.*" The italics are our own.

The Scottish Widows' Fund, after 80 years' existence, reports that "for the seven years ending 1894, the *actual* death rate was 25 per cent. below the *expected* death rate." This same company in its annual report of 1895 says, "The rate of mortality among the members is still considerably less than that indicated by the tables of mortality which form the basis of the society's calculations. The number of deaths provided for by these calculations was 826, while the actual number was only 643, or 22 per cent. less."

The Scottish Equitable, founded in 1831, states in its sixty-fourth annual report: "The number of deaths was 339, as against 383, the number to be expected according to the H<sup>m</sup> Table."

All this demonstrates clearly that, aside from the question of the management expenses, the rates of the old line companies are higher than the actual requirements of the business. In other words, *the rates charged by the old line companies have always been, and are now, in excess of the cost of the assurance given by them,* therefore, any society or company which, like the Independent Order of Foresters, has for its foundation principle *the giving of insurance benefits at cost* can furnish such benefits at a lower premium rate than the old line companies, even if its management expenses were no less than those of the old line companies. We claim that the cost of assurance benefits can be reduced from the figures charged by old line companies at any rate on the following accounts:

- (a) By the gains in mortality experience.
- (b) By the reductions in the cost of management expenses.
- (c) By the savings in the payments to the shareholders.

(d) By the departure from the Insurance Companies system of paying "surrender values," and bonuses, neither of which are ever given without first collecting from the policyholder the amount required to pay such obligations.

The North American Life Insurance Company of Canada is, according to its General Manager, one of the most progressive and well-managed old line companies in the Dominion of Canada. It was organized in 1881, the year in which the I.O.F. was re-organized, and is, therefore, a company that can be equitably compared with the I.O.F.

According to the Government Reports of the Dominion the North American Life received in 1897 in premiums \$571,831.26. It spent for management expenses, including dividends to its stockholders, \$182,830.21, or 31.97 per cent. of its total premium income. For this large expenditure it secured 2,532 new policyholders, carrying \$3,431,524 of insurance, and paid for death claims and matured endowments \$164,485. The Independent Order of Foresters received in 1897 in premiums \$1,462,237.71. It spent for management expenses chargeable to its Mortuary or Insurance Department the sum of \$171,219.85, of which only 5 per cent., or \$73,111.88, was taken from its premium income; the balance being made up from the Certificate, Registration and other fees received by The Supreme Court. For this expenditure the I.O.F. secured 33,528 new policyholders, carrying \$39,521,500 new insurance, and paid on account of Mortuary, Total and Permanent Disability and Old Age benefits \$863,147.95. That is to say, the I.O.F. expended in management expenses \$5.10 for each new policy issued, as against \$72.20 spent by the North American Life. The I.O.F. expended 19 cents in management expenses, as against \$1.11 expended by the North American Life in expenses, for *each dollar* paid to the widows and orphans. From these figures you can readily understand that the I.O.F. and the beneficiary societies could have collected from the members at least 25 per cent. less than the premium rates of the North American Life, and still have had as much in hand with which to meet death claims, as this old line company.

A still further reduction in premium or assessment rates could be legitimately made by the fraternal beneficiary societies, as already stated, by reason of the "gains in mortality" being carried exclusively to the credit of the membership instead of to the credit of the stockholders.

The endeavor of fraternal beneficiary societies should be to find out how much of a reduction from the rates of old line companies could be made by them with absolute safety to the membership or policyholders. It seems to me that after an experience of a quarter of a century of successful fraternal beneficiary society work, taken in connection with more than a century of the experience of old line insurance companies, we should be able to prescribe a rate of assessments for fraternal beneficiary societies that would come very near the actual cost of the assurance benefits given by them. When we have done this and induced legislatures to prescribe the same rate for all fraternal beneficiary societies we shall have done much for the widows and orphans the world over. To accomplish this ought to be one of the aims of the fraternal societies of the day, and to that end, in part, and to enable us to give the additional benefits provided for in the proposed amendments to the Constitutions and Laws, we urge upon you the readjustment of the rates of the I.O.F. on the lines indicated. Granted that the Order was

#### NEVER MORE PROSPEROUS

nor stronger in the confidence of the people within and without than it is to-day. Granted that our present rates have proved ample for all our needs during the 24 years our Order has been in existence, yet we urge upon you to set the example, to the sister organizations, of so arranging the rates that for all time to come, whether in peace or in war, in cloud or sunshine, we shall go prosperously on our way, fulfilling our mission of carrying relief, comfort and blessings to thousands upon thousands of the widows and orphans of deceased comrades.

#### ADMISSION OF THE LADIES.

(d) Once more I recommend the admission of the ladies to our grand Order. I am happy in being able to say that upon this occasion every member of the Executive Council joins in the recommendation. This unanimity has been reached by mutual concessions upon the points of difference which have heretofore existed among the members of the Executive Council.

We have accordingly come to the conclusion to recommend that the Courts of Companions of the Independent Order of Foresters be all granted Charters by The Supreme Court, and made an integral part of our great Order under the name and style of Companion Court, No. , of the Independent Order of Foresters, thus giving us uniformity in names as Subordinate Courts and Companion Courts. It is recommended that the active membership of Companion Courts be confined to women, and those of Subordinate Courts as at present be restricted to men; that High Courts in future shall be composed of Delegates from these two Branches of the Order.

We have decided to recommend the granting of the insurance or Mortuary Benefits of the Order to such of the members of Companion Courts as may desire it and are able to pass the Medical Board upon equal terms with men. We make this recommendation partly on account of the experience of sister fraternal beneficiary organizations who have a mixed membership and who have found the mortality rate among their female members to be as good, if not better, than among the male members. The following statistics, to be found in the 55th report of the Registrar-General of Great Britain, being the latest published report of that officer, has had its influence upon the Executive Council in determining this very weighty matter :

TABLE No. 1.  
MEAN ANNUAL DEATH RATE PER 1,000 IN ENGLAND AND WALES FROM 1881-1890 BOTH INCLUSIVE.—  
(Taken from the 55th Annual Report of the Registrar-General, 1897.)

AGE.	Males.	Females.	Difference in Rates.	
			In Favor of Females.	In Favor of Males.
15	4.32	4.43		.11
20	5.74	5.54	.20	
25	7.77	7.38	.39	
35	12.40	10.59	1.81	
45	19.38	15.12	4.26	
55	34.73	28.48	6.25	
65	70.50	60.46	10.04	
75	146.75	130.76	15.99	

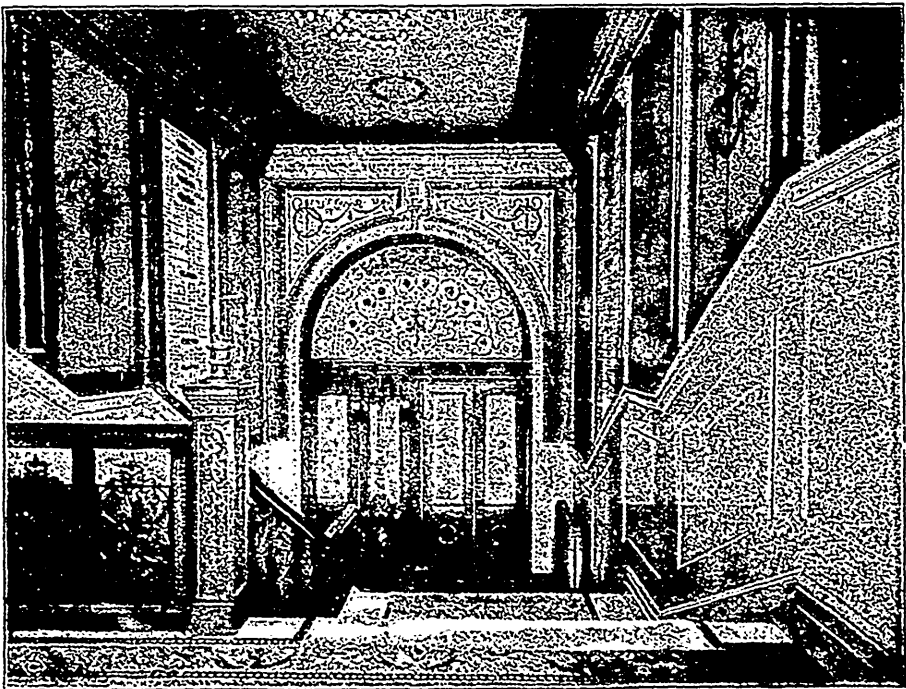
TABLE No. 2.  
EXPECTATION OF LIFE, BASED ON THE MORTALITY EXPERIENCE, DURING TEN YEARS (1881-90), IN ENGLAND AND WALES—(Taken from the 55th Annual Report of the Registrar-General, 1897.)

AGE.	Males.	Females.	Difference in favor of Females.	AGE.	Males.	Females.	Difference in favor of Females.
15	44.47	46.55	2.08	43	23.39	25.46	2.07
16	43.59	45.69	2.10	44	22.72	24.75	2.03
17	42.74	44.85	2.11	45	22.06	24.05	1.99
18	41.90	44.03	2.13	46	21.40	23.34	1.94
19	41.08	43.22	2.14	47	20.75	22.64	1.89
20	40.27	42.42	2.15	48	20.10	21.94	1.84
21	39.46	41.63	2.17	49	19.46	21.24	1.78
22	38.66	40.84	2.18	50	18.82	20.56	1.74
23	37.86	40.05	2.19	51	18.19	19.88	1.69
24	37.07	39.27	2.20	52	17.57	19.20	1.63
25	36.28	38.50	2.22	53	16.95	18.54	1.59
26	35.51	37.73	2.22	54	16.34	17.88	1.54
27	34.75	36.98	2.23	55	15.74	17.23	1.49
28	34.00	36.23	2.23	56	15.15	16.58	1.43
29	33.26	35.50	2.24	57	14.57	15.95	1.38
30	32.52	34.76	2.24	58	13.99	15.32	1.33
31	31.79	34.04	2.25	59	13.43	14.71	1.28
32	31.06	33.31	2.25	60	12.88	14.10	1.22
33	30.34	32.59	2.25	61	12.34	13.51	1.17
34	29.62	31.88	2.26	62	11.81	12.93	1.12
35	28.91	31.16	2.25	63	11.30	12.36	1.06
36	28.20	30.45	2.25	64	10.80	11.80	1.00
37	27.50	29.73	2.23	65	10.31	11.26	.95
38	26.80	29.02	2.22	66	9.83	10.73	.90
39	26.11	28.31	2.20	67	9.36	10.22	.86
40	25.42	27.60	2.18	68	8.91	9.72	.81
41	24.74	26.89	2.15	69	8.47	9.24	.77
42	24.06	26.17	2.11				

TABLE No. 3.

EXPECTATION OF LIFE, BASED ON THE MORTALITY EXPERIENCE, DURING TEN YEARS (1881-90), IN SELECTED HEALTHY DISTRICTS IN ENGLAND AND WALES.—(Taken from the 55th Annual Report of the Registrar-General, 1897.)

AGE.	Males.	Females.	Difference in favor of Females.	AGE.	Males.	Females.	Difference in favor of Females.
15	48.62	49.68	1.06	43	26.67	28.09	1.42
16	47.76	48.81	1.08	44	25.93	27.32	1.39
17	46.90	48.02	1.12	45	25.19	26.56	1.37
18	46.06	47.21	1.15	46	24.45	25.79	1.34
19	45.23	46.41	1.18	47	23.71	25.03	1.32
20	44.41	45.62	1.21	48	22.98	24.26	1.28
21	43.59	44.83	1.24	49	22.25	23.50	1.25
22	42.78	44.04	1.26	50	21.53	22.75	1.22
23	41.98	43.25	1.28	51	20.81	22.00	1.19
24	41.18	42.48	1.30	52	20.10	21.25	1.15
25	40.39	41.71	1.32	53	19.39	20.52	1.13
26	39.61	40.94	1.33	54	18.69	19.79	1.10
27	38.83	40.18	1.35	55	18.00	19.06	1.06
28	38.06	39.42	1.36	56	17.31	18.34	1.03
29	37.29	38.67	1.38	57	16.63	17.63	1.00
30	36.52	37.91	1.39	58	15.96	16.93	.97
31	35.76	37.16	1.40	59	15.30	16.24	.94
32	34.99	36.41	1.42	60	14.66	15.56	.90
33	34.23	35.66	1.43	61	14.02	14.90	.88
34	33.47	34.91	1.44	62	13.40	14.24	.84
35	32.70	34.16	1.46	63	12.79	13.60	.81
36	31.94	33.41	1.47	64	12.19	12.98	.79
37	31.18	32.65	1.47	65	11.60	12.36	.76
38	30.43	31.90	1.47	66	11.03	11.76	.73
39	29.67	31.14	1.47	67	10.47	11.18	.71
40	28.92	30.38	1.46	68	9.92	10.61	.69
41	28.17	29.62	1.45	69	9.39	10.06	.67
42	27.42	28.86	1.44				



RICHMOND STREET ENTRANCE.



Against the figures in these tables must be placed the experience of Old Line Companies as represented in the following standard mortality tables :

TABLE No. 4.

EXPECTATION OF LIFE OF MALES AND FEMALES ACCORDING TO THE FOLLOWING STANDARD TABLES.

AGE.	National Table. (Farr's No. 3.) 1864.		Actuaries (H. M.) and (H. F.) Tables. (20 offices.) 1869.		Meech Table. (30 American offices.) 1881.	
	Male.	Female.	Male.	Female.	Male.	Female.
15	43.18	43.90	46.16	44.31	46.57	44.19
16	42.40	43.14	45.29	43.64	45.88	43.48
17	41.61	42.40	44.44	42.95	45.18	42.79
18	40.90	41.67	43.61	42.25	44.48	42.12
19	40.17	40.97	42.82	41.54	43.78	41.46
20	39.48	40.29	42.06	40.82	43.07	40.82
21	38.80	39.53	41.33	40.09	42.36	40.19
22	38.13	38.98	40.60	39.39	41.65	39.56
23	37.46	38.33	39.88	38.70	40.93	38.96
24	36.79	37.68	39.15	38.04	40.21	38.33
25	36.12	37.01	38.41	37.41	39.49	37.60
26	35.44	36.39	37.66	36.81	38.77	37.23
27	34.77	35.75	36.91	36.23	38.04	36.66
28	34.10	35.10	36.16	35.66	37.31	36.08
29	33.43	34.46	35.42	35.09	36.58	35.49
30	32.76	33.81	34.68	34.50	35.85	34.89
31	32.09	33.17	33.95	33.91	35.12	34.29
32	31.42	32.53	33.21	33.31	34.38	33.69
33	30.74	31.88	32.48	32.69	33.65	33.06
34	30.07	31.23	31.75	32.07	32.91	32.42
35	29.40	30.59	31.02	31.45	32.17	31.78
36	28.73	29.94	30.29	30.81	31.43	31.13
37	28.06	29.29	29.56	30.18	30.70	30.47
38	27.39	28.64	28.84	29.54	29.96	29.81
39	26.72	27.99	28.12	28.90	29.22	29.16
40	26.06	27.34	27.40	28.25	28.48	28.48
41	25.39	26.69	26.68	27.61	27.75	27.82
42	24.73	26.03	25.96	26.96	27.01	27.15
43	24.07	25.38	25.23	26.30	26.28	26.45
44	23.41	24.72	24.51	25.65	25.55	25.74
45	22.76	24.06	23.79	24.99	24.82	25.02
46	22.11	23.40	23.08	24.33	24.09	24.30
47	21.46	22.74	22.38	23.66	23.38	23.57
48	20.82	22.08	21.68	22.98	22.66	22.83
49	20.17	21.42	20.99	22.30	21.95	22.08
50	19.54	20.75	20.31	21.62	21.24	21.33
51	18.90	20.09	19.63	20.93	20.54	20.59
52	18.28	19.42	18.95	20.24	19.84	19.87
53	17.67	18.75	18.28	19.55	19.15	19.15
54	17.06	18.08	17.62	18.87	18.47	18.44
55	16.45	17.43	16.96	18.19	17.80	17.73
56	15.86	16.79	16.32	17.52	17.13	17.03
57	15.26	16.17	15.68	16.85	16.47	16.35
58	14.68	15.55	15.05	16.18	15.83	15.67
59	14.10	14.94	14.44	15.52	15.19	15.02
60	13.53	14.34	13.83	14.85	14.56	14.37
61	12.96	13.75	13.24	14.20	13.94	13.73
62	12.41	13.17	12.66	13.56	13.34	13.10
63	11.87	12.60	12.10	12.95	12.74	12.49
64	11.34	12.05	11.55	12.35	12.16	11.90
65	10.82	11.51	11.01	11.77	11.60	11.31
66	10.32	10.98	10.49	11.21	11.04	10.74
67	9.83	10.47	9.98	10.66	10.50	10.19
68	9.36	9.97	9.48	10.12	9.97	9.65
69	8.90	9.48	8.98	9.59	9.46	9.13

It seems to me that one of the lessons to be deduced from these tables is that if the medical selection of female risks be as carefully made as those of male risks, the mortality rate among the former will be even less than among the latter. Are there any insuperable difficulties in the way of requiring as rigid an examination from the one as from the other? I think not. If that be true there can be no valid objection to admitting the women to beneficiary membership in our Order upon equal terms with the men.

You will notice that according to the English or National Table the expectation of life is in favor of females throughout the ages given in the table, but in the Actuaries' H<sup>M</sup> Table it is in favor of females only after age 31, and in the Meech Table it is in favor of females between the ages of 40 and 53. It is due that I should point out to you that the number of female risks in existence and taken into consideration in the foregoing mortality tables have been entirely too few to satisfactorily settle the relative mortality of the two sexes. In the Actuaries' Table there were only 16,604 females out of a total of 146,847 lives involved in the computations.

I cannot better conclude this branch of my report than by bringing before you some extracts from an article by an eminent British Actuary, J. Holt Schooling, which appeared in the August number of *The English Illustrated Magazine*. He says among other things:

"As we shall see, a woman's chance of life is appreciably greater than a man's, and this fact suggests that a rather strong case may be made out in favor of the superiority of woman over man, if we assume to be true the scientific statement as to the survival of the fittest. Here is the case in brief:

The average woman survives the average man.

Therefore,

The average woman is superior to the average man.

What can you have more conclusive than this? And yet in all the discussions and arguments that I have come across, where women "Combine together 'gainst the enemy," never has anyone based an argument for the superiority of woman upon the plain matters of fact that I have now to show.

Although in this paper I am chiefly concerned to show a woman's chance of life, yet interest may be added to the subject if we also include a comparison between a woman's chance and a man's chance; moreover, this comparison will serve to make quite plain the case as to woman's superiority over man, upon the basis just mentioned, of the survival of the fittest.

Mind, I am not going to pin my faith to the theory of the survival of the fittest; all I say is, that if you like to do so, then I can put before you certain plain facts that will give you a strong case in argument with people who differ from you as to the superiority of woman over man—you, I take it, being inclined to back woman's superiority.

To begin at the beginning, i.e., at birth, a female baby's chance (or expectation) of life is 47 years and 9 weeks, the expectation of a male baby being only 43 years and 34 weeks. Here is an initial female superiority of more than 3½ years. Moreover, and noting the adage that "good things are scarce," we have another initial female superiority in the fact that female babies are appreciably fewer than male, the proportion being 1,034 males born to 1,000 females born. These results are the last ascertained in the population of England and Wales; but this relative scarcity of female babies as compared with males is found in all other countries, and so also is the other initial superiority of woman—her greater chance of life at birth. Observe, if you please, that I offer you these evidences in favor of woman's superiority, based not merely on local facts, but upon facts which are catholic in their extent.

Turning now to a brief comparison of a man's chance with a woman's chance of living *one year* more, one finds the only exception to the pronounced general superiority of women over men, as regards persistence in living, in the fact that, at ages 14 to 21, the male chance of living one year more is very slightly greater than the female chance. However, this is merely a slight and transitory advantage, which does not have any appreciable effect in reducing the superior chance of a woman, when we regard the chance of living as extending over a term of years instead of over *one year only*, as in the comparison just made for ages 14 to 21.

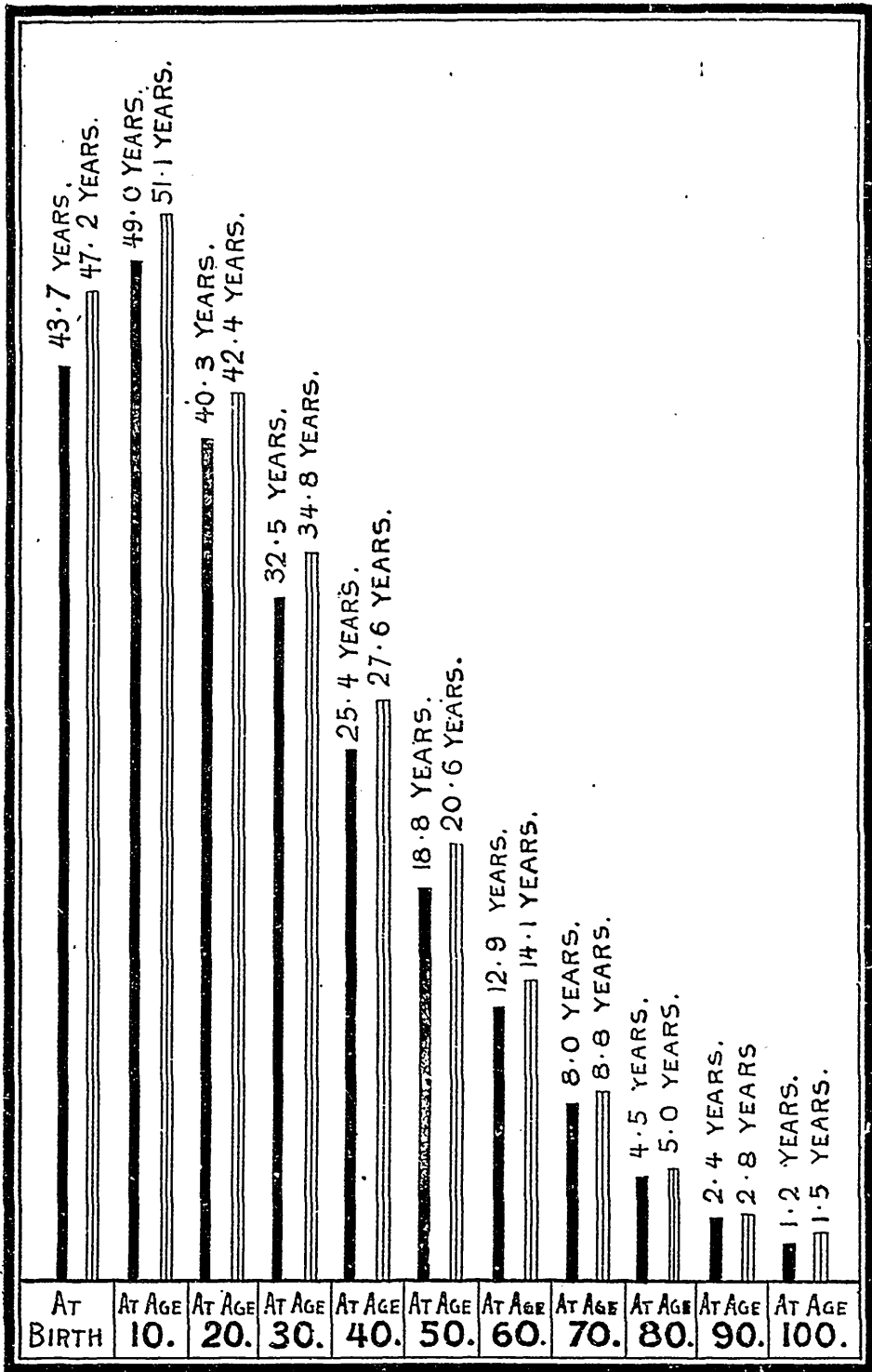
Diagram No. 1 shows very plainly the pronounced superiority of women over men just mentioned. Here we have for every tenth age from birth to age 100, a woman's chance or expectation of future lifetime, as compared with a man's. The two chances are seen side by side, and at each age the striped column representing a woman's expectation of life is quite appreciably taller than the black column, that represents the average man's expectation. This No. 1 shows that the initial superiority of woman at birth, already mentioned, is extended throughout life right up to advanced old age."

(See Table on page 91.)

#### OUR INVESTMENTS.

6. There is nothing in connection with our work which is more vital to the interests of an Order like ours than the character of its investments. It is with pride and satisfaction that I tell you that our investments are of such a nature as will compare most favorably with the best and most successful financial institutions in the country. Last year about the time of the failure of a Loan Company whose headquarters were in Toronto there was more or less uneasiness in the public mind respecting the investments of all corporations. In order to be in a position to meet instantly any contingency which might arise I took advantage of the presence of some of the leaders of the Order in

DIAGRAM SHOWING EXPECTATION OF LIFE OF MALES AND FEMALES.



No. 1.—THE SUPERIORITY OF A WOMAN'S CHANCE OF LIFE (STRIPED COLUMNS) OVER A MAN'S CHANCE OF LIFE (BLACK COLUMNS), AT ALL AGES FROM BIRTH TO AGE 100.

Toronto, at the opening of the Temple Building, to invite them to make a searching examination of the condition and character of our securities and investments. Among those who responded to this invitation were Bros. W. B. Sanders, H.C.R., and J. C. Morgan, H.V.C.R., of Central Ontario; G. M. Dickenson, H. Secretary and A. W. Fraser, H. Counsellor of Eastern Ontario; A. H. Backus, H.C.R., and Frank E. McCormick, H. Secretary of Western Ontario; P. Strathearn, H.C.R., Victor Morin, P.H.C.R., and P. N. Breton, Chairman of the representatives from Quebec; J. D. Clark, P.H.C.R. of Ohio; R. J. McDonald, H. Counsellor, and C. D. Caves, H.M., of Michigan; A. E. Stevenson, H.C.R. of Illinois; Col. B. F. Parker, H.C.R., of Wisconsin; G. A. McElfresh, H.C.R. of California; Clarence Scott, H.C.R. of Maine. After making a thorough examination they presented the following report:

Moved by W. B. Sanders, H.C.R. of Central Ontario; Seconded by G. A. McElfresh, H.C.R. of California, and P. N. Breton, Representative of the H.C. of Quebec, and Resolved, That this Committee, composed of High Chief Rangers and other Officers, of various High Courts, desire to place on record our entire approval of the action of the Supreme Chief Ranger, in inviting us to carefully examine the mortgages and other securities of the Supreme Court, in which the surplus funds of the Order have been invested.

We desire to state that after spending a number of days making a careful examination of the same we have no hesitation in declaring that, in our opinion, the said funds have not only been wisely and judiciously invested, but have been also prudently and successfully managed, and in the best interests of the Order, and we beg to congratulate the Supreme Chief Ranger, and the Supreme Secretary, and the other members of the loaning Board, upon the present very satisfactory status of the securities of the Order.

We have also examined the bank account, and find the amount at the credit of the Supreme Court as reported by them, and find the same regular and correct.

The eminently satisfactory condition of our loans and securities are largely due to the watchfulness and sound judgment displayed by our Supreme Secretary in the management of this department. That I am still able to say "We have not up to the present time lost a single dollar of our investments" is due as much to the careful nursing and judicious handling of our loans by the Supreme Secretary as to the fact that we loan only on first mortgages on improved and revenue producing realty, and we loan only to the extent of one-half the value of the property. And when I say one-half the value I mean 50 per cent. of the value at a forced sale, as estimated by our own valuers. The fact that the Supreme Secretary is a lawyer has been of immense advantage to the Order in connection with the management of our loans, and I am satisfied he saves to us in legal fees nearly as much as his whole salary.

#### THE SPANISH-AMERICAN WAR.

7. When the United States felt compelled in the interests of humanity to declare war against Spain I deemed it to be my duty not only to remove as far as possible the disabilities in which any of our brethren might be placed by entering the military or naval service of the United States, and in consequence thereof become for a time residents of the proscribed territory in the south, but also to place all soldiers and sailors in the service of the United States in the ordinary or preferred class, and thereby mark in a special way our sense that "blood is thicker than water," and emphasize the fact that our sympathies were wholly with our cousins in their war for humanity and for the freedom of an oppressed people. Accordingly, after consultation with the Executive Council, the following official circular was issued:

#### OFFICIAL CIRCULAR No. 13.

OFFICE OF THE EXECUTIVE COUNCIL,

24 CHARING CROSS, LONDON, 30th April, 1898.

To the Court Deputy,—

Be good enough to see that all the members of your court are made acquainted with the following rules adopted by the Executive Council:

1. All members of the Order who have responded, or who may hereafter respond, to the call of their country and serve in the army, navy, or militia, shall from the date of such service be classed as in the "Ordinary or Preferred" class, and shall pay the rates provided for such class in Section 237 of the Constitutions and Laws.

2. All restrictions as to residence south of the 38th parallel of latitude are hereby suspended, in so far as it affects or may affect the said brethren, such suspension to continue during the time that the said brethren are so engaged in the service of their country.

3. Your Financial Secretary is hereby instructed to transfer any brother who may be in the "Hazardous" or "Extra Hazardous Class" to the "Ordinary or Preferred Class," from the date of his entrance into the military or naval service of his country.

4. All courts are instructed to immediately furnish the Supreme Secretary with the name of each brother who may enter the military or naval service of his country, giving, if possible, such further information as to regiment or ship as to enable the Supreme Officers to keep track of our brethren and to communicate with them from time to time.

The Executive Council have every confidence that your court will give every attention and care, and, if need be, fraternal aid to the families of those of your members who may have responded to the call of duty.

By order.

ORONHYATEKHA,  
Supreme Chief Ranger.

JOHN A. MCGILLIVRAT,  
Supreme Secretary.

I cannot close this part of my address without placing on record my unbounded admiration of the fighting qualities displayed by our soldiers and sailors. I say "our soldiers and sailors," for are they not of Anglo-Saxon descent, who have again proved themselves worthy of their ancestry, and have added to the list of heroic deeds which have now become the common heritage of the Anglo-American people.

Some of you may be inclined to question my right to share in the pride you must all feel in the valorous deeds of our "soldiers and sailors." Let me say there is not in the British Empire a more loyal and enthusiastic Briton than I am, and this quality in me is the common heritage of every Mohawk. We are at the same time genuine Americans, and if there be one thing more than another that commands the admiration and esteem of a genuine American it is that indomitable pluck and heroic bravery which characterizes the British and American soldiers and tars.

#### APPEALS AND PETITIONS.

8. There are a number of appeals and petitions on file. I have not felt it incumbent upon me to burden this address with particulars of the various cases, as the Committee on Appeals and Petitions, to whom all the papers in each case have been referred, will present them in due course for your consideration and action upon the same.

#### CONCLUSION.

9 In September, 1878, by the kindness of my brethren then in the Order, I was called into the official life of the I.O.F. by my election as High Chief Ranger of the High Court of Ontario, the only High Court then in existence in the Dominion of Canada.

In July, 1881, I was promoted and made the first Supreme Chief Ranger of the re organized Order, which was supposed to have a membership of at least 1,200. When, however, it came time to number the people my empire proved to be much more limited than was expected. Just 369 loyal and true Foresters responded to our first monthly call for the Widows and Orphans' Fund. This little band were scattered in 15 Subordinate Courts, located one in New Jersey, three in Quebec and eleven in Ontario. For the two months of June and July our receipts on Mortuary Benefit account amounted to \$722.73, which represented our whole available assets, while our liabilities totalled over \$4,000. On the first day of July last there were reported in good standing 135,962 members in 3,119 Subordinate Courts under 36 High Courts, located in every Province and the Northwest Territories of the Dominion of Canada, in all the northern and the western States except Massachusetts, in England, Scotland, Ireland, Wales and in Norway. Our receipts for the months of June and July last on Mortuary Benefit account was \$295,836.93, of which \$160,192.73 were paid to the widows and orphans and other beneficiaries of the Order; \$17,038.35 were carried to expense account, leaving a surplus for the two months of \$118,605.85 which was added to our accumulated funds, bringing the same up to \$2,911,928.98, with all claims paid. Thus, during the seventeen years you have honored me with your confidence as your Supreme Chief Ranger the infant Order, which at the beginning was so small, so insignificant, that there was none so poor as to bless it much less to damn it, has grown to giant proportions, and stands to-day pre-eminent in the fraternal beneficiary society world, and is destined at no distant day to stand without a peer in the insurance world. Our beloved Order was never stronger financially and in the confidence of the public than it is to-day. It never was more prosperous nor its future brighter. All these are factors which justify us to look back upon the past with satisfaction, to contemplate the present with feelings of pride, and to look into the future not only with hopefulness but with perfect confidence.

To me, that which affords the greatest satisfaction is the fact that to-day we have a

united and harmonious brotherhood; that the men who seventeen years ago gave me their confidence and support and made me a ruler over them, are to-day my strongest friends and supporters; that the younger generation of Foresters who have come into the life and councils of the Order vie with the veterans in their efforts to strengthen the hands of their Supreme Chief Ranger and his colleagues on the Executive Council in all their efforts to advance the welfare of our beloved Order.

For this I am profoundly grateful, and have prayed daily that wisdom may be given me from on high to enable me to prove myself, in a measure, worthy of your great kindness and of the high trust committed by you to my hands. It only remains for me to place on record the heartfelt gratitude I feel towards all my colleagues for their wise councils and generous support and for their unswerving devotion to the best interests of the Order. No man could have had better counsellors nor more generous friends than I have had in my colleagues in the Executive Council, and it is with satisfaction that I can say, though at times we have had hot discussions in Council, I cannot recall a single unkind word therein during all the three years we have acted together.

I am sure I but express the sentiments of every member of the Executive Council when I say that the consideration and the never failing fraternal courtesy which the officers and members of the various High Courts and of Subordinate Courts have ever shown us will always be among the brightest and pleasantest memories of our lives.

Submitted in L., B. and C.,

ORONHYATEKHA, M.D.,

*Supreme Chief Ranger.*

#### THE COMPANIONS.

Rev. W. J. McCaughan presented the report of the committee appointed to examine the suggestion of the Executive, recommending the admission of the Companions. The report was as follows:

"Your committee have carefully examined the recommendations of the Supreme Chief Ranger and have studied the statistics relative to women as insurance risks, and would recommend:

"That the Courts of Companions of the I.O.F. be granted Charters by The Supreme Court, and be made a part of our great Order.

"That the active membership of Companion Courts be confined to women, while that of subordinate courts be, as at present, restricted to men.

"That the Mortuary Benefits of the Order be granted to such members of the Companion Courts as may desire them, and are able to pass the Medical Board on equal terms with men.

"That it shall be optional with the different High Courts to admit delegates from the Companion Courts within their jurisdiction."

#### THE REPORT DISCUSSED.

Judge Fitzgerald opposed the admission of the Companions.

E. J. Hiseler, of Nova Scotia, said that in his province it was thought that the admission of the Companions would increase the membership of the Order materially.

A. H. Backus said that many insurance companies declined to take risks, such as the Companions, at as low rates as males. The territory of the I.O.F. was very wide, and legislation of this sort should be considered carefully.

O. P. Stockwell, of Utica, New York, strongly championed the admission of the Companions to the Order. He believed the time was ripe for it.

#### THE COMPANIONS ARE GOOD RISKS.

Mr. Patterson, of New York, said that for 50 years the Mutual Life Assurance Company had

charged \$5 per thousand additional for female risks, but had lately reduced the charges for females to the same figure as those for males. Other insurance companies were following this example. He would support the motion.

George W. West, of Manitoba, said that he had changed his views and, with others of the Province of Manitoba, was now in favor of the admission of the Companions in the manner proposed.

#### WOULD STRENGTHEN THE ORDER.

H. C. Freed, of Fredericton, N.B., said the proposed action would add strength to the Order.

The discussion was continued by Bro. John A. McGillivray, Q.C., S.S.; McDermott, of Ontario; J. D. Clark, Ohio; Stevenson, Michigan; M. D. Ward, London, Eng.; Jenkins, Wales; McElfresh, California; Coombs, Nebraska; Dr. Thayer, California.

#### COMPANIONS WIN HANDS DOWN.

After remarks by one or two others the first section of the report was adopted by a vote of 133 to 16. The whole report was adopted by the same vote.

#### Increased Benefits.

##### RE-ADJUSTMENT OF THE RATES.

James Marshall presented the report of the Committee on Constitutions and Laws. The clause in the proposed constitutional amendment, providing for a re-adjustment of the rates, was endorsed. In reply to a question by A. W. Fraser, the S.C.R. stated that the proposed re-adjustment would only apply to new members. To a further question by Bro. Victor Morin, of Quebec, he answered that it was proposed to provide

##### NEW BENEFITS,

notably, in the line of old age pension benefits. They proposed to solve this great problem, which had been studied by master minds for many years, by this scheme of pension benefits, which would involve a re-adjustment of the rates.



## TO FORESTALL TIME.

It was also his view that the time was not far distant when the Government would call upon beneficiary orders to readjust their rates, and it would be better for the Foresters to take this step themselves and lead the way, as they have always done in the fraternal insurance world.

## THE NEW SCHEME.

Under the scheme proposed the position of old members would not be altered and there would be no injustice to new members. The proposed amendment would enlarge the benefit-conferring power of the Order and place it in a stronger position than ever before.

Bros. Hon. D. D. Aitken, Rev. J. H. Courtenay, J. Duclos, Quebec; J. Clancy, M.P.; J. B. Cooper, North Dakota; West, Manitoba; Stevenson, Michigan; Ralph Morden, Ohio, took part in the discussion.

Bro. J. Salomon, seconded by Bro. Wardrope, moved that the table given in the Supreme Chief Ranger's report be adopted.

## RE-ADJUSTED RATES RIGHT.

J. Thomson Paterson, said he had carefully examined the proposed re-adjustment and compared them with others. They were not too drastic, and would prove the strength of the I.O.F. There are statistics covering nearly one hundred years, and from them an estimate of the actual cost of life insurance could be secured.

## SAFE, SOUND BASIS.

If these re-adjustments were adopted, he would not only be prepared to say, over his own signature, but in the paper he publishes, that the I.O.F. was on a safe, sound and scientific basis.

## BIG MAJORITY FOR READJUSTMENT.

After a little further discussion, the motion of Bro. Salomon was put and carried by a vote of 129 to 16. This makes the amendment a part of the Constitution of the Order.

## EXTENSION OF THE ORDER.

The capitation tax and the fee for the official organ were abolished. The Charter fee of one hundred dollars was also abolished, and an individual fee of one dollar for each Charter member substituted therefor. It was proposed to establish in lieu of the above one single payment, termed an Extension-of-the-Order tax, rated as follows: for those carrying \$500 or \$1,000, five cents per month; \$2,000, ten cents per month; \$3,000, fifteen cents per month; \$4,000, twenty cents per month; \$5,000, twenty-five cents per month. The Supreme Chief Ranger discussed this proposed change, and gave an explanation of the reason for and purpose of this tax. If extension work is to be actively prosecuted, a fund must be provided. It was decided to make the scale five cents on \$500, ten cents on \$1,000, fifteen cents on \$2,000, and so on, with a rebate to every member bringing in a new member. The latter clause was added by an amendment of Dr. Oronhyatchka.

## THE ORDER'S SECURITIES.

John A. McGillivray referred to a charge made by a member of the Order that its securities were not examined by other than its own auditors. The Supreme Executive had gone outside the Order and got Hon. S. C. Wood, of Ontario, and R. P. Tomlinson, the head of a great English loan company, to make a thorough investigation into all the secu-

rities. Their report was as follows, and was, he observed, a complete answer to the charge made in a hostile circular which was being scattered, and had no doubt come into the hands of members of the Order:

TORONTO, Aug. 30, 1898.

The Supreme Chief Ranger, I.O.F., Toronto.

Dear Sir,—The undersigned, at the request of the Executive of the Supreme Court of the I.O.F., have made a careful examination of the investments of the Order as at 31st Dec., 1897, consisting of:

- (1) Mortgage on real estate amounting to \$1,531,563
- (.) Municipal bonds, etc., in custody of the Trusts Corporation of Ontario 138,426

\$1,669,989

From such examination, and very full and satisfactory information furnished by the Supreme Secretary and the valuers' and inspectors' reports, and from the personal knowledge we have in many cases of the securities, we are enabled to report that the moneys of the Order are, with a few exceptions, safely invested. Taken as a whole, we are of the opinion that the investments would realize at the present time more than the above sum of \$1,669,989. We have much pleasure in adding that every facility has been afforded by the officers of the Order to enable us to arrive at a clear understanding of the investments and the securities upon which they are made; also to the efficient manner in which the borrowers' accounts are kept, and to the system adopted for the filing and care of the mortgages, with papers, etc.

(Signed) S. C. WOOD, R. P. TOMLINSON.

Bro. McGillivray, in a vigorous speech, declared that the securities of the Order were absolutely sound. He invited the fullest enquiry. There was nothing to conceal. He was proud of the securities and the investments made, and challenged the world to show another institution that could make such a showing. He would be pleased if The Supreme Court wished for their own satisfaction to appoint a committee to go fully into the subject and examine for themselves. The Executive had already, on their own account, invited members from various parts of the jurisdiction to make an examination, and they had declared themselves completely satisfied. There were, he explained, no investments in tenement houses, unoccupied property, hotels, or manufacturing establishments. Bro. McGillivray's powerful address on the subject was greeted with hearty applause.

On motion of C. J. Caldwell, it was ordered that the report of Messrs. Wood and Tomlinson be entered in the minutes.

## STATE OF THE ORDER.

Bro. Hon. S. J. Duckworth, of California, Chairman of the Committee on the State of the Order, presented the following report, and moved its adoption, which was seconded by Bro. Ben. I. Salomon, of California:

TORONTO, ONTARIO, August 31st, 1898.

To The Supreme Chief Ranger and Members of The Supreme Court, Independent Order of Foresters.

BRETHREN,—Your Committee on State of the Order, to whom were referred various portions of the reports submitted by the Supreme Officers, beg leave to report that they have had the same under consideration and now respectfully report thereon

as follows, in accordance with the provisions of Section 39, sub-section 7, Supreme Court Constitution :

Membership 1st July, 1895.....	80,765
Net increase to 1st July, 1896..	15,359
Membership 1st July, 1896.....	96,124
Net increase to 1st July, 1897.....	19,877
Membership 1st July, 1897.....	116,001
Net increase to 1st July, 1898.....	19,961
Membership 1st July, 1898.....	135,962

Increase during term, 55,197 ; percentage of increase, 68.

HIGH COURTS.

In existence July 1st, 1895, 27. July 1st, 1898, 36.

Increase during the term, 9.

SUBORDINATE COURTS.

In existence July 1st, 1895, 2,063. July 1st, 1898, 3,164.

Increase during the term, 1,101.

FUNDS.

NAME.	Bal. on hand, Dec. 31, 1894.	Receipts from all sources.	Total.	Disbursements.	Bal. on hand, Dec. 31, 1897.
Mortuary.....	\$1,128,136 54	\$3,691,394 76	\$4,819,531 30	\$2,381,036 36	\$2,438,494 94
S. & F. Ben.....	59,088 57	414,515 33	473,603 90	353,266 06	120,337 84
General.....	33,229 31	799,265 40	799,265 40	( 33,229 31 ) ( 766,036 09 )	
Surplus..	1,187,225 11	1,371,607 67	2,558,832 78		2,558,832 78
Contingent.....		245,043 34	245,043 34	185,666 13	59,379 21

STATE OF THE ORDER.

In brief, the state of the Order on the 1st day of July, 1898, was as follows :

Members in good standing.....	135,962
Applications accepted since July 1st, 1898.....	3,222
Applications awaiting action by Medical Board.....	536
Insurance in force.....	\$185,000,000
Insurance accepted since July 1st, 1898.....	\$2,161,000
Insurance accepted awaiting action on application.....	\$967,000
Death rate during last term.....	5.51
Death rate since organization.....	5.89
Benefits paid during past term.....	\$2,493,673.85
Benefits paid since organization.....	\$5,776,929.88
Average daily disbursement during past term for Death, Sick and Funeral Benefits.....	\$2,277.32

TEMPLE BUILDING.

Your Committee are of the opinion that the erection of the magnificent edifice we occupy today as the permanent home of the Order was in every way a judicious and prudent investment, and that the action of the Supreme Executive with relation thereto merits and should receive the approval of this Supreme Court. The building is not only modern and complete in every respect, but it is proving a profitable investment from a financial standpoint. The fact that ours is the only society of its kind which owns such a structure will direct attention to the Independent Order of Foresters, and the more investigation our system receives, the more will it be appreciated and the greater will be the growth of the Order.

ORGANIZING WORK.

During the past term some two hundred thousand dollars have been expended for organizing and mission work.

Upon this subject your Committee beg to report that they have made diligent search into the methods and procedure thereof, and hereby express their commendation of the great activity, earnest efforts and intelligent services rendered by those having in charge the aforesaid duties throughout the entire jurisdiction. Your Committee feel that

they would be derelict in their duty did they not in some measure fittingly refer to this subject and make report thereon expressive of their appreciation of the organizers in the employ of the Order ; for statistics prove that during the past term the old line insurance companies averaged about 1.25 new policies written for each policy lapsed, whereas the Independent Order of Foresters wrote 3.75 Benefit Certificates for each one forfeited.

Realizing the great importance of this work and the beneficial results which are sure to follow, the energetic prosecution thereof upon the lines heretofore adopted, your Committee earnestly recommend that the Supreme Chief Ranger be directed to have all necessary steps taken for a continuance in the future of the measures which, with reverence to this particular branch of our labors, have crowned the Independent Order of Foresters with such signal success.

INVESTMENTS.

Your Committee are in most hearty accord with the statement of the Supreme Chief Ranger, that the matter of our investments is of the most vital importance.

In December last a large and representative committee of the High Court officers of the various jurisdictions made a complete examination of all investments made for the Order, and after the exhaustive and satisfactory report made by them, which has been published in full, we do not deem it necessary to report at any length on that question.

We feel that the officers of the Executive who are entrusted with the investment of our funds are fully capable of attending to the work in a manner that will promote the best interests of the Order. In this connection we beg to call particular attention to the report of Hon. S. C. Wood, ex-treasurer of the Province of Ontario, and Hon. R. P. Tomlinson, manager British Canadian Loan and Investment Company, which establishes beyond peradventure that the securities of the Order are without doubt in a healthier and better condition than the securities of any other financial institution in the world.

PETITIONS AND MEMORIALS.

Your Committee have had under consideration the various memorials and petitions from the High

Court of Manitoba, and beg leave to report thereon as follows :

That the memorial for the investment of a portion of the surplus funds of the Order in Manitoba securities is fully covered in the paragraph on Legislation of this report, and no further action thereon is deemed advisable.

That the memorial of the said High Court urging the importance of extending the Independent Order of Foresters into Iceland be referred to the Supreme Executive for such action as it may deem advisable.

That the petition of said High Court for certain changes in the territory of the Manitoba High Court be not granted.

#### LEGISLATION.

Your Committee have given special consideration to the clause in the Report of the Supreme Chief Ranger which deals with the important subject of legislation and its effects upon the Order. They have noted with satisfaction the success attained in securing adequate and substantial changes in the laws whereby the Dominion Government, in view of the solidity of the Order, has authorized it to issue policies to its members for the full sum of \$5,000. They are pleased to report that the advantages of the full \$5,000 policy are being availed of by a large number of the new membership throughout the various jurisdictions. The legislation referred to has tended to strengthen the Order among responsible business men everywhere, and to increase their confidence in its plan and methods of administration.

Referring to the voluntary deposit of bonds and securities made by the Supreme Executive with different State Insurance Departments, your Committee are of the opinion that the entire Order would approve the extension of the practice so initiated, of making voluntary deposits with the State Insurance Departments in all the jurisdictions. In the judgment of your Committee this policy would prove a strong factor in promoting the best interests of the Order. It therefore recommends that the Supreme Executive be directed to invest any available funds, as far as the Incorporation Act will permit, in the best securities obtainable, and to place them with the Insurance Departments of the various jurisdictions for the purposes and on the terms named in the transactions heretofore had with the Insurance Department of the State of Wisconsin.

#### THE SPANISH-AMERICAN WAR.

During the year last past the people of the American States have been engaged in the prosecution of a righteous war. On land and sea they have exemplified again the time-honored truth that Anglo-Saxon indignation when once aroused is irresistible. The last vestige of tyrannical government has vanished forever from the Western Hemisphere before the sunlight of American devotion to justice and equality. The hand of oppression has been stayed; the doctrine of Equal Rights to all prevails where once all was despotism and misery. The sympathy of the English-speaking world has very properly been with the American cause; but the post of honor in this direction has, by common consent, been reserved for the Independent Order of Foresters. This organization, itself typically representative of the status so fervently desired by the people of England and America, viz., a complete and harmonious union of the better elements of each, striving for the improvement of mankind,

has manifested its good-will in the premises by removing all the disabilities which might be incurred by members of the Order who enlisted in the military or naval service of the United States. This action of the Executive thrilled the hearts of the American people, and made the name of Independent Forestry synonymous with friendship for America, and acquiescence in the extension of American power and greatness. Your Committee recommend that the circular issued by the Supreme Executive, relative to this matter, be suitably engrossed and framed, and that thereafter it form part of the permanent furniture in the office of the Supreme Chief Ranger, as a constant reminder for all time to come of where this Order stood in this year of Anglo-Saxon unity.

#### MEDICAL REPORTS.

Your Committee heartily endorse and commend the minute and careful work of the Supreme Physician, as indicated by the low mortality of the Order and the large percentage of rejections. This effectiveness, doubtless, would be increased if all the Medical Examiners complied fully with the instructions given them. It is certain that a large majority of local physicians do make thorough and reliable examinations; but it is manifest from the Report of the Supreme Medical Examiner that some do *not* exercise sufficient care in their examination of applicants, and this accounts largely for the undue proportion of claims for deaths resulting from kidney diseases. Your Committee recommend that the commissions of all Examiners derelict in this matter be revoked.

#### ADMISSION OF CHINESE, ETC.

After careful investigation into the matter, your Committee earnestly recommend that in future persons of Chinese, Japanese or Negro extraction be denied admission to the Order.

#### CORRESPONDENCE.

Your Committee has inspected the correspondence had between the Supreme Officers and the various jurisdictions during the past term, and find that the same has been conducted with a most commendable promptness. The files are securely and neatly kept, and all papers bearing on any particular subject are to be had without the loss of unnecessary time.

#### CONCLUSION.

In submitting their report, your Committee devoutly recognize and acknowledge the favor of Divine Providence, which has permitted the Independent Order of Foresters to occupy the proudest station among beneficiary institutions.

Its marvellous growth and strength have developed the necessary wisdom and skill in management, amounting almost to positive genius. The healthy state of the Order to-day is the best evidence that its officers have each and all been faithful in the discharge of their respective duties.

It would be supererogation to recount the services rendered—the results achieved speak far more eloquently than any human tongue could hope to do.

Independent Forestry stands now where it has always stood since men began to understand its principles and put them into practice; the exponent par excellence of safe and sound fraternal protection. Conscious of our power, proud of the great good our present strength enables us to do, confident that the future holds still greater glories

for our Order, let us all resolve that in the days to come in our respective spheres, and according to the best of our ability, we will use every effort to serve God, and to prove that we love our neighbor as ourselves by diffusing everywhere the sacred principles of Liberty, Benevolence and Concord.

S. J. DUCKWORTH, Chairman.  
E. J. HISELER.  
C. DAY CLARK.  
R. J. MACDONALD.  
WILLIAM J. McCAUGHAN.

#### INVITATION FROM AFAR.

G. A. McElfresh read a telegram from A. Silver, acting Mayor of Los Angeles, Cal., inviting the next Supreme Court to meet in that city, and pledging the City Council to make it a memorable occasion. The reading of the telegram was greeted with great applause.

Heartly applause greeted this generous offer on the part of the California delegate, and Los Angeles was chosen unanimously as the next place of meeting. The Supreme Court to be called in March or April instead of August or September.

#### LABORS REWARDED.

Jas. B. Halkett submitted the following report of a special committee appointed to take into consideration the services of the retiring Past S.C.R. and S.V.C.R., and moved its adoption. The report ran thus: "Brothers Bottercil and D. D. Aitken, who have for many years served the membership of this society as members of the Executive Council with ability and fidelity, being unwilling, in view of their other engagements, to accept re-election to the offices they have so acceptably filled, The Supreme Court of the I.O.F. desire to express their regret at their retirement, and to acknowledge the obligations of the membership for the many sacrifices they have made for them and for their devotion to their interests, and as a slight token of the esteem in which they are severally held by this body, and of their eminent and faithful services, we, the committee appointed to take the matter into consideration, recommend that a grant of \$500 be made to each to defray the expense of procuring such a testimonial as shall be most acceptable to them respectively, and that the proper officers of The Supreme Court be authorized and directed to draw a warrant in their favor for the amount named. This was adopted by a standing vote.

#### DR. HEYWOOD EULOGIZED.

Judge Wedderburn, in a few graceful and feeling words, referred to Dr. Heywood, of New Jersey, one of the oldest members of the Supreme Court who, had been here and went with the Court to Forester's Island, but had been compelled by ill health to return home. A telegram had just been received announcing his death.

Bro. John A. McGillivray paid a personal tribute to the late Dr. Heywood, and on motion, Judge Wedderburn, John A. McGillivray and Hon. Mr. Stevenson were appointed a committee to draft a suitable memorial.

#### SUPREME CHIEF GETS A HOLIDAY.

Hon. Judge Wedderburn read the following:—"To the Officers and members of the Supreme Court, I.O.F.,—Brethren, Whereas, at a meeting of the physicians in attendance at the Supreme Court, held this day, we have observed the prostration shown by the Supreme Chief Ranger, which we believe has been produced by close at-

tention and over-fatigue incident to the various official duties of his position, and the great amount of work necessary in superintending the erection of the Foresters' Temple, and, whereas, the interests of the Order imperatively demand that he take a much needed rest, it is hereby resolved that we request the Supreme Court, I.O.F., to take immediate action to relieve him of the cares of office for a period of not less than four months.

(Signed) M. C. Ward, P. A. Banker, Charles G. Frowert, Ralph Morden, C. Day Clark, F. Newton Greer, B. M. Mullin, John Herald, Charles P. Stone, T. Millman, J. W. Cameron, E. W. Buckley, D. Albert Rose."

Judge Wedderburn followed this by moving the following resolution: "Resolved that the communication and resolution of the members of the medical profession just read, are hereby accepted, received and adopted, and ordered to be entered upon the record. That the Supreme Court, recognizing the unwavering zeal and invaluable services of the Supreme Chief Ranger, always devoted to the best interests of the Order, and his eminent services in connection with the planning and completion of the Temple, most earnestly and cordially requests the Supreme Chief Ranger to accept leave of absence for not less than four months, with the warmest expression of the unalloyed love and confidence of his brethren and the heartfelt prayer for his early and complete restoration to health and strength.

John A. McGillivray seconded the motion, and added a few words. He endorsed what the Judge had just stated. The Executive had some time ago urged Dr. Oronhyatekha to take three months' rest. He had taken only one week, and devoted part of that to Forestry work in England.

The resolution was adopted by a standing and unanimous vote.

Bro. McElfresh extended an invitation to the Supreme Chief to spend the whole four months with him in his home in Los Angeles, where was the finest climate in the world.

#### ELECTION OF OFFICERS.

Rev. W. J. McCaughan, Judge Fitzgerald and G. A. McElfresh were appointed scrutineers.

Col. A. B. Caldwell nominated Dr. Oronhyatekha for re-election to the office of Supreme Chief Ranger.

The scrutineers reported the following as elected officers of The Supreme Court:

S.C.R., Oronhyatekha, M.D.; P.S.C.R., The Hon. Judge Wedderburn; S.V.C.I., Victor Morin; S.S., Jno. A. McGillivray, Q.C.; S.T., H. A. Collins; S.P., T. Millman, M.D., F.R.C.S., London, Eng.; S.C., Hon. Elliot Stevenson; S. Auditors, B. W. Greer, C. R. Fitzgerald; Medical Board, Martindale C. Ward, M.D., P. A. Banker, M.D.

The Supreme Chief Ranger named the following brothers as appointed officers of the Supreme Court:

S. Chaplain, Rev. J. Cregan, Belfast, Ireland; S.J.S., Bro. Geo. A. Harper, Ohio; S. Supt. of J.C., Bro. James Marshall, London; S.S.W., Bro. C. G. Frowert, Philadelphia; S.J.W., Bro. James Clancy, M.P., Aylmer; S.S.B., Bro. Frank Dullman, Flint, Mich.; S.J.B., Bro. William Kinghorn, St. Mary's, N.B.; S. Marshall, Bro. G. A. McElfresh, Los Angeles, Cal.; S. Conductor, Bro. Florence Donohue, Chicago; S. Messenger, Bro. J. A. Jenkins, Cardiff; S. St. Bearer, Bro. A. T. P. Meserve, M.D., Portland, Me.; S. St. Bearer, Bro.

O. P. Stockwell, Attica, N.Y.; S. Sw. Bearer, Bro. G. M. Dickenson, Ontario; S. Sw. Bearer, Bro. P. N. Breton, Montreal; S. Org., Bro. J. C. Morgan, Barrie.

#### THE INSTALLATION.

Col. A. B. Caldwell installed all the officers of the Court.

There was much applause while the various officers were being escorted to their places, and it became a perfect ovation when Dr. Oronhyatekha advanced to the platform, and was greeted with hearty hand-clasp by the venerable Colonel.

The Supreme Chief Ranger, in felicitous words, thanked the members for what they had done for the Order, and for himself personally.

"Lord bless you all, Lord preserve you from peril," said the Supreme Chief, in tones of deepest feeling.

The members once more broke into enthusiastic applause.

Bro. J. Thomson Paterson, the eminent consulting actuary, of New York, addressed the court.

#### SOUND PRINCIPLES.

A careful examination of the data relating to the cost of insurance warrants me in stating that there can be no question as to the soundness of the principles upon which the Foresters are furnishing life insurance. It is true that the rates are much lower than the legal reserve companies, but it must be remembered that the Foresters is an organization which confines its business to furnishing life insurance pure and simple: whereas legal reserves companies combine investment and life insurance, necessitating a double expense for the management and the accumulation of large sums of money for the payment of surrender values, dividends, etc. The rates of the Foresters, independent of expenses, provide a larger sum for the payment of death losses than the rates of legal reserve companies do after deducting expenses. Consequently, it follows that no agent of a legal reserve company can honestly question the security offered by the Foresters for the payment of their claims, on the grounds of insufficiency of rates.

#### THE BLUE RIBBON OF THE ORDER.

Bros. W. H. Hunter and A. H. Backus of Ontario, William Kinghorn of New Brunswick, and John Chambers of Michigan, were invested by the Supreme Chief Ranger with the grand cross of merit.

The Supreme Court was then declared formally adjourned, to meet more than three years hence in Los Angeles, California. But before they separated the brethren, at the call of Bro. Duckworth, gave three rousing cheers for the I. O. F. They sang a verse of "Auld Lang Syne," the deep tones of the splendid organ accompanying the voices of the singers. Then followed the National Anthem, and the American National hymn, and another round of cheers for the Supreme Chief Ranger.

#### OFFICIAL CIRCULAR No. 16.

OFFICE OF THE EXECUTIVE COUNCIL,  
TORONTO, CANADA, Sept., 1898.

To all Courts and Members of the Order, greeting:

Many important changes were made in the Constitution and Laws at the triennial session of The Supreme Court, just closed, to the chief of which your attention is hereby directed, as follows:

1. The Supreme Court has created two new bene-

fits, a choice of which extends to every member now in the Order, or who may hereafter unite with it, namely, (a) an Old Age Disability Benefit, or (b) an Old Age Pension and Burial Benefit, as may be elected by the member who, after his seventieth birthday, shall be adjudged to be totally and permanently disabled by the infirmities of age.

The Old Age Disability Benefit is the payment each year to the member of one-tenth of the amount of the Mortuary Benefit held by him until the whole amount is paid; and if he die before the whole amount is paid, the payment of the balance to his beneficiaries.

The Old Age Pension and Burial Benefit, which is at the option of the member in lieu of the Old Age Disability Benefit, is a stipulated amount, graded according to the amount of Mortuary Benefit held and the age at which the disability is declared, paid to the member each year *as long as he lives*, and \$100 at his death with which to bury him.

2. These additional benefits have made a revision of the rates of Mortuary Assessments necessary, and a new table has been adopted, which will take effect on 1st January, 1899. The increased rates will not affect any present member, nor any member who may be admitted before the last day of this year, so long as continuous good standing is maintained; but members re-rated on re-instatement, and all persons admitted to membership on and after 1st January, 1899, shall pay the increased rates.

3. The Extension of the Order Tax has been substituted for the Capitation Tax and Fee for the Official Organ.

This Tax applies to every Beneficiary member, and must be remitted with the ordinary remittance on 1st December next, and regularly each first day of the month thereafter, as follows: For each Beneficiary member holding \$500 of Mortuary Benefit, 5 cents per month; for each one holding \$1,000, 10 cents; for each one holding \$2,000, 15 cents; for each one holding \$3,000, 20 cents; for each one holding \$4,000, 25 cents; and for each one holding \$5,000 Mortuary Benefit, 30 cents per month. The Extension of the Order Tax and the High Court dues are now payable out of the General Fund of the court, and the Tax must be remitted to The Supreme Court monthly with the Mortuary Report and Assessments, the High Court dues to be remitted as usual to the High Secretary with the Semi-Annual Reports. The Court Dues must, therefore, be sufficient to enable the Court to make these payments out of its General Fund. If a member shall procure the initiation of one new Regular Beneficiary member, the Court shall be relieved from the payment of the Extension of the Order Tax for the procuring member for the balance of the then current year, commencing with the month following the initiation of the new member, and the Court Dues of the member who procures the initiation shall, for the same period, be reduced the amount of the Extension of the Order Tax.

The Supreme Court has fixed the *minimum* or lowest Monthly Court Dues as follows:

For Beneficiary members holding \$500 of Mortuary Benefit, 15 cents; those holding \$1,000, 20 cents; those holding \$2,000, 25 cents; those holding \$3,000, 30 cents; those holding \$4,000, 35 cents; and those holding \$5,000 of Mortuary Benefit, 40 cents each; for Special Members, 25 cents per month; and for Social Members, 10 cents per month. A Court may by By-law increase the Court Dues to such sums as the members may decide upon,

4. The Monthly, Semi-Annual and Annual Reports are being revised to conform to the amendments made by The Supreme Court. Courts having Mortuary Reports on hand of the last authorized edition, which were purchased during the present year, may, after October 15th, send them to headquarters and receive revised Reports in return. Courts in Canada should send them to the Supreme Secretary, Brother John A. McGillivray, Temple Building, Toronto, Canada; Courts in the United States should send them to the American Agent, Brother A. E. Stevenson, 6436 Kimbark Avenue, Chicago, Illinois; and Courts in Great Britain, Ireland and Norway, to Brother James Marshall, 24 Charing Cross, London. After the 1st December, 1898, reports must be made on the new forms, and none other will be accepted by the Supreme Secretary. The name and number of the Court, and the name and address of the Recording Secretary, should be plainly written on the wrapper of each package. This is imperative if you wish to receive other Reports in return. Postage must be fully prepaid on all packages sent by mail, and the express charges must be pre-paid on all packages sent by express.

5. An Applicant for membership in any Court on being examined by the Court Physician, and on being recommended by him to the Court, in writing, for Beneficiary membership, as being a first-class risk, may be initiated as a Temporary Beneficiary member before being accepted by the Medical Board. Any one so initiated shall pay assessments for the time he is under the protection of the Order [from the date of initiation].

As soon as the medical examination of a Temporary Beneficiary member is accepted by the Medical Board, such member becomes a Regular Beneficiary member, and a Benefit Certificate will be issued for him. If the medical examination of a Temporary Beneficiary member be rejected by the Medical Board, or if it be not accepted by the Medical Board within *three months* of his medical examination, such member *ipso facto* becomes a Social member.

If the Court Physician does not recommend an applicant as a first-class risk, the Court must delay initiation until such applicant has been accepted and passed by the Medical Board.

6. The Deposit Fee has been dispensed with; the minimum initiation fee has been reduced to \$1.00, and this initiation fee must accompany the application for membership; but any Court may, by-by-law, fix the initiation fee at such larger sum, as shall be agreed upon.

The Charter Fee for a new court is now \$1.00 for each applicant, or such higher sum, not exceeding *five dollars*, as a High Court may fix in its by-laws. The other fees remain unchanged. No Subordinate Court may be instituted with less than *twenty* Beneficiary members, except by a dispensation from the S. C. R. or H. C. R.

The membership of Subordinate Courts is exclusively male.

7. The Recording Secretary is now the officer to receive all official communications, instead of the Court Deputy. This officer's name and address should, therefore, be forthwith sent to the Supreme Secretary, *plainly written*. All communications will of necessity continue to be sent to the Court Deputy till the Recording Secretary's name and address is received. The Recording Secretary is the proper officer to conduct the correspondence of the Court.

8. A copy of the minutes of the proceedings of the Supreme Court will be sent to each Court, which should be filed with the Recording Secretary as the property of the Court.

9. The Constitution and Laws are being revised to harmonize with the amendments adopted by the Supreme Court. The amendments are so many and far-reaching that it will be of the utmost importance for each member to have a copy of the revised edition. Every member is bound by the Constitution and Laws as amended from time to time. Courts under a High Court should place their orders for Constitutions with the High Secretary at once. The revised Constitution and Laws are expected to be ready about October 15th.

#### THE COMPANIONS OF THE I. O. F.

10. The Supreme Court has admitted women to membership in the Order, but in their own separate Courts, which are called Companion Courts.

The Courts of Companions of the I. O. F. were accepted by The Supreme Court as a branch of the Order, and having the same status, with a few exceptions, as Subordinate Courts. As soon as the form can be prepared an I. O. F. Charter will be issued to each Companion Court, and as soon as the Constitution and Laws are printed a complete set of I. O. F. supplies will also be sent to each Companion Court. Such Courts shall not be instituted with less than *twenty* members. The membership is exclusively female, except that members of a Subordinate Court may be admitted to a Companion (the women's) Court as Honorary members, by a unanimous vote of the Court. Those men who are now members of Companion Courts may remain as honorary members, but such Courts may refuse to admit additional men.

12. All applicants in Companion Courts may be initiated as Social members. The Mortuary (Insurance) Benefits are optional. Members who desire the Mortuary Benefits must undergo a medical examination by a regularly commissioned physician (commissioned for a Companion Court, or for a Subordinate Court) and be accepted by the Medical Board; after being thus accepted their Applications for Membership on the regular I. O. F. form should be sent to the Supreme Secretary with the Registration Fee. The registration fees and assessments for women are the same as for men.

The regular I. O. F. Medical Examination Form, together with a supplemental form, No. 3a, are used for women.

13. The Supreme Secretary will issue a certificate of membership to any Companion on receipt of the Certificate Fee of \$1, when regularly sent forward by the Financial Secretary.

14. The Supreme Court has not extended the Sick and Funeral Benefits of The Supreme Court to women. Companion Courts in the United States and Great Britain may carry their own Sick and Funeral Benefits.

15. The names of the Officers in Companion Courts are now the same as in Subordinate Courts. The word "Companion" is always prefixed to the name of the court, as "Companion Court Pride, No. 1." This should be borne in mind when writing to the Head Office. The Recording Secretary is the proper officer to conduct the correspondence of the court.

16. Until a High Court extends to the Companion Courts in its jurisdiction the right of representation, the Companion Courts are under the immediate jurisdiction of The Supreme Court, and

they have not the right to send delegates to the High Court.

17. Medical Examination Forms and Applications for Membership will be sent to each Companion Court, so that those members who desire Mortuary Benefits may apply for them.

18. All Assessments and Court Dues must be paid on or before the last day of the month for the succeeding month, or the member *ipso facto* stands suspended on the first day of such succeeding month.

ORONHYATEKHA, Supreme Chief Ranger.

JOHN A. MCGILLIVRAY, Sup. Secretary.

## HIGH COURT OF CALIFORNIA.

### Official Circular No. 6.

LOS ANGELES, CAL., Sept 1, 1898.

To all Subordinate Courts of the Independent Order of Foresters, State of California, Greeting.

The ninth annual session of the High Court of California, Independent Order of Foresters, will be held in the city of Santa Barbara, California, on Tuesday, October 11th, 1898, at 2 p. m., sharp.

Credentials of Representatives (herewith enclosed), duly signed by the Chief Ranger and Recording Secretary and bearing the seal of the Court, must be in the hands of W. H. Perry, High Secretary, rooms 49-50, Phillips Block, North Spring Street, Los Angeles, California, on or before October 1st, 1898.

The basis of representation is as follows: Each Subordinate Court of 50 members or less shall be entitled to two Representatives, and one additional representative for each additional 50 members or major fraction thereof in good standing July 1st, 1898.

PROVIDED—Should any regularly elected Delegate, whose credentials have been forwarded to the High Secretary, find it impossible to attend the session of the High Court, then a special meeting of the court shall be called, at which said meeting the vacancy shall be filled; and Representatives so elected shall present certificates of their election, signed by the Chief Ranger and Recording Secretary, and having Court seal attached, to the Chairman of Committee on Credentials, at the opening of the session of the High Court.

The High Court will pay 6 cents per mile one way, travelling expenses, to one Representative from each court. The Subordinate Court must designate on the credentials which Delegate shall receive the mileage from the High Court, provided there is more than one Representative in attendance from such court.

The High Standing Committee and appointed officers of the High Court will be paid actual railroad fare and hotel expenses.

Representatives are hereby notified that if their credentials are in the hands of the High Secretary on or before October 1st, that Accident Insurance, as is provided in Section 216 of the Constitution, will be procured from them by the High Secretary, otherwise Representatives must procure such insurance at their own expense.

All members of the Order in good standing are invited to be present, upon whom the High Court Degree will be conferred, giving them the right to sit in the High Court.

Arrangements have been made with the S. P. R. R. Co. for the usual one and one-third fare for round

trip for all Representatives and members of the Order and their families attending the session. Enclosed herewith are certificates, which must be presented to and be signed by the agent of the So. Pac. Co. at the time of purchasing ticket, going. Said certificate must then be countersigned by the High Secretary at Santa Barbara, which will entitle the holder to a return ticket at a reduced rate, either from Santa Barbara or Los Angeles.

A special rate has been secured for all Delegates who may wish to visit Los Angeles, from whence return tickets to their several homes can be purchased by delegates and friends at the reduced rate, from either the Southern Pacific Co. or the Pacific Coast Steamship Co.

The usual one and one-half rate, which includes meals and berth, has been secured for all Delegates who desire to reach Santa Barbara by the Pacific Coast Steamship Co. Delegates must be sure to obtain from the agent, at the time of purchasing ticket, a receipt for the amount paid, as such receipt, when countersigned by the High Secretary, will entitle them to the reduced rate on return.

Arrangements have been made with the Southern Pacific Co. for an excursion rate of \$3 for the round trip from Los Angeles, for all Foresters and their friends, good going on the 11th and 12th, and returning up to and including the 15th.

The Arlington Hotel, one of the most noted in Southern California, has been selected as the headquarters of the High Standing Committee and officers of the High Court, and the following special rates for room and board have been secured:

\$2.50 per day when room is occupied by one person.

\$2.00 per day when room is occupied by two persons.

The officers of the High Court and all Delegates who intend to stop at the Arlington are requested to communicate with the proprietor of the Arlington and reserve rooms for their use during the session, so as to avoid confusion upon their arrival.

Accommodations can also be secured at the Hotels Mascarel and New Morris, at the following rates for room and board:

\$1.50 per day when room is occupied by one person.

\$1.25 per day when room is occupied by two persons.

Dr. Oronhyatekha, Supreme Chief Ranger, has promised to be in attendance, and Court Santa Barbara, No. 1667, is arranging for a series of entertainments. The courts of the city of Los Angeles are also preparing to entertain the Supreme Chief Ranger and officers of the High Court at Los Angeles after the close of the session at Santa Barbara.

Court Deputies will see that this circular is read in open court, and then handed to the Representatives for their information; also that all bills owing to the High Court by their respective courts, for High Court dues, supplies, etc., are promptly settled, as courts indebted to the High Court for accounts due prior to September 1st will not be entitled to representation.

Yours in L., B. and C.,

W. H. PERRY, G. A. McELFRESH,  
High Secretary. High Chief Ranger.

Visitor: "Does mamma give you anything for being a good boy?"

Tommy: "No; she gives it me when I ain't."

### The Foresters' Cottage.

The following application from a member of the Order has been received, and the accompanying reply may be interesting to the brethren generally. Whether any different arrangement than that stated in Mr. Gage's letter can be adopted lies altogether with the members. The Order might maintain several free beds for Foresters in the cottage, and so provide a comfortable home for those who need such special treatment as could only be obtained at or in the vicinity of a Sanitarium:

LOST RIVER, QUE.

DEAR SIR AND BRO.

I would like to know somewhat concerning the Foresters' Cottage, as to the acceptance of patients, rules, conditions, terms, etc., or to whom I might apply for same.

I am a member of Court Arundel, No. 3635, Arundel, Que., Argenteuil County.

My left lung is very slightly touched, and am now taking every precaution I can to cure myself; but perhaps a month or two at the cottage would cure quickly and beyond a doubt.

Yours in L., B. and C.,

CHAS. S. WALSH.

TORONTO, Aug. 1st, 1898.

ORONHYATEHKA, M.D., SUP. CHIEF RANGER, INDEPENDENT ORDER OF FORESTERS.

DEAR DOCTOR,—Patients at the Sanitarium are required to pay a fee of \$6.00 per week; this, with a Government grant of \$2.00 per patient, will cover the cost of board, medicine, etc.

In emergency cases, where a patient is confined to room and a nurse is required, an additional charge of \$4.00 per week is made. At the present time any moneys received in this way go to the nurse for her special service. We trust in another year, when the institution is further developed that for those who wish to endow a four-roomed cottage we will be able to make the charge \$1,000 per year, or at the rate of \$5.00 per week for each patient.

The above are the charges; as to how they are furnished, we must leave that to the patients to answer. At present there is no endowment fund. If the patient is unable to pay the amount, we suppose that, as already in many cases, the sum must be paid by friends, church societies or benevolent organizations.

Fully one-half of the patients at the present time are maintained in this way.

Yours faithfully,

W. J. GAGE.

### Court Allied Trades, No. 3919.

At the last meeting of Court Allied Trades, No. 3919, Toronto, the following resolution was passed and carried:

"That, whereas Bro. W. A. Vickery, V.C.R., of this court, who has left this city (Toronto) to accept a more lucrative position in the city of Winnipeg, and who has been one of the most energetic and indefatigable workers in the organizing and management of this court, it is resolved that we hereby tender him our very hearty congratulations upon his appointment; and, while expressing sincere regret at the departure of so valuable and highly esteemed a colleague, earnestly wish him every possible success in his new sphere of labor."

### Companions of the I.O.F.

Court Mizpah, No. 86, Companions of the I.O.F., Toledo, installed their officers at their last meeting, and elected delegates to attend the convention at Toronto. Their present membership is fifty-two, with three candidates ready to be initiated at their next meeting. The court is prospering.

Court Red Clover, No. 180, Companions of the I.O.F., Washington, was instituted by D.S.C.C. Forsyth on June 22nd. The court has now forty-four members; a number of applicants are waiting for initiation, and they expect to double their membership almost immediately.

Court Memorial, No. 23, Companions of the I.O.F., Bay City, has a membership of sixty. They held a social during the month and made \$75. They meet on the first Tuesday of each month, and conclude their business and wind up the evening with ice cream and cake.

Court Minnehaha, Companions of the I.O.F., held a public installation of officers during the month. The meeting was called to order by Bro. W. H. Stott, who acted as master of ceremonies. In the absence of the Chief Ranger, Justice Taylor gave an address of welcome on behalf of Court Manistee, No. 808. He said: "I bid you welcome, and it gives me pleasure to see so many here, and all who are not Foresters, I hope will be, as it is one of the best orders in existence."

Past Chief Companion Mrs. V. S. Watson responded on behalf of Court Minnehaha, and afterwards acted as installing officer.

The following officers were installed:—Chief Companion, Mrs. Frances Rock; Vice-Chief, Mrs. Emma Wagner; Chaplain, Mrs. H. W. Chick; Financier, Miss Hattie Hunt; Marshal, Miss Blanche Hainer; Conductor, Miss Gertie Solomon; Guard, Mrs. Susan Oleson; Scribe, Miss Allie Mortenson; Past Companion, Mrs. V. S. Watson.

The court has over a hundred members. After the installation ceremony, a fine literary and musical programme was rendered, and the proceedings concluded with abundant refreshments. Some time since the ladies surprised the gentlemen with a sumptuous luncheon, and the gentlemen took occasion to reciprocate, and did it in a royal manner.

### Court Tara.

Court Tara gave a benefit to assist the family of Bro. Thomas Hand, who was dangerously injured by an explosion in the Bruce Mines. The brethren of Owen Sound assisted with their local talent. Bro. H. A. Collins, the Supreme Treasurer, was present, and gave one of his thrilling addresses on benefit and fraternal societies, and on the I.O.F. in particular. Almost \$100 was realized.

A tedious preacher had preached the assize sermon before Lord Justice Yelverton. He came down, smiling, to his lordship after the service, and, expecting congratulations on his effort, asked, "Well, my lord, how did you like the sermon?" "Oh, most wonderfully," replied Yelverton; "it was like the peace of God, it passed all understanding; and, like His mercy, I thought it would have endured forever."



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

Delinquent Courts who have not paid their July Assessments.

Name of Court.		No.	Name of Court.		No.
Gem.		3748			

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

Courts Reinstated since last Report.

Name of Court.		No.	Name of Court.		No.
Gimli		1188	Steep Creek		3755
Coruplanter		3289	Wicker Park		3779
Batoche		3585			

Receipts, August, 1898.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits.	General Funds.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits.	General Funds.
1010	British Columbia	\$ 1113 30	\$ 77 55	\$ 65 50	4233	New Jersey	\$ 4365 92	\$ 51 58	\$ 121 75
8188	California	10628 63	150 47	440 75	12428	New York	13053 81	813 16	471 25
277	Colorado with Utah annexed	500 02	16 09	4 25	2108	North Dakota	2161 61	52 13	31 25
5392	Illinois	6074 41	58 74	401 50	940	N. W. Territory	1151 80	55 97	38 60
1926	Indiana	2158 89	8 95	42 25	3196	Nova Scotia	2818 53	235 29	79 75
674	Iowa	820 21	1 48	20 75	6818	Ohio	7217 77	119 04	256 00
2913	Maine	2173 86	748 04	155 00	13311	Ontario	12831 87	2396 61	319 32
2276	Manitoba	2233 21	237 37	77 25	10131	Central	10282 48	1251 02	264 00
13212	Michigan	13485 73	966 19	491 50	10180	Eastern	10123 72	878 27	256 50
3398	Minnesota	1558 66	119 78	187 75	1129	Pennsylvania	1974 97	28 79	61 75
1076	Missouri with Kansas annexed	1180 60	8 37	25 50	1298	Pr. Edward Island	972 11	29 02	25 00
356	Nebraska	392 32	3 46	6 50	13518	Quebec	14608 27	4237 53	354 25
5618	New Brunswick	5165 36	882 67	106 25	800	Washington	1056 23	16 12	15 00
1902	New England	1711 57	575 90	208 75	2616	Wisconsin	2835 43	16 54	127 25
	Received on account of Fire Insurance				619	S. C. Jurisdiction	1019 32	20 04	33 50
	" " Taxes				4691	G. Britain & Ireland	5781 17	29 39	388 03
	" " Organizing and other accounts						711 92		
							900 00		1305 80
	Grand Total			137,521			\$146,482 81	\$14,085 56	\$6,111 90

Recapitulation.

RECEIPTS.		CONTRA-CR.	
For Mortuary Benefit Fund	\$116,182 81	By Cash remitted Supreme Treasurer	\$165,980 27
" Sick and Funeral Benefit Fund	11,085 56		
" General Funds	6,411 90		
Total	\$166,980 27		

Supply Account.

Received on account of Supplies	\$ 2286 60	Remitted same to Supreme Treasurer	\$ 2286 60
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Investment Account.

Received on account of Principal on Loans	\$21,315 15	Remitted same to Supreme Treasurer	\$21,315 15
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Submitted in L., B. & C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for August, 1898.

Mortuary Statement.

RECEIPTS.	
To Balance as per last Statement	\$2,782,710 03
" Supreme Secretary	141,810 89
" Received on account of Taxes	900 00
" " Fire	741 92
	<u>\$2,929,132 84</u>

Paid to Beneficiaries of late Brothers—	
Thos. J. Dempsey... Court	Trinity, 1836 \$ 500 00
David L. Thompson..	Chig Valley, 1833 2,000 00
L. F. Puskie.....	" Loggie, 3145 1,000 00
Fred J. Collins.....	" Sal. Springs, 3673 1,000 00
Goldwin Montgomery	" Dover Centre, 1177 1,000 00
Walter T. Freeman..	" Geneva, 760 1,000 00
Thomas Canning.....	" Shelburne, 45 1,000 00
Alex. McLean.....	" Atkinson, 1300 1,000 00
Roland Lee Rossou ..	" Angelina, 3122 5,000 00
E. P. Robitaille.....	" Carnival, 376 2,000 00
Horatio Pickett.....	" Hampton, 429 1,000 00

Chas. D. O'Connor... Court	Midland, 87 1,000 00
Ed. A. Parkinson....	" Oceana, 1561 2,000 00
George W. Gordon....	" Isthmus, 320 1,000 00
Thomas Deerness....	" Ridgeton, 3360 1,000 00
Peter E. Clarken....	" Bombazeen, 3271 300 00
George S. Macnamara	" Lake Erie, 1205 2,000 00
W. G. Haddon.....	" Traverse, 853 1,000 00
George J. Turner....	" Westminster, 891 1,000 00
James Foran.....	" St. Lawrence, 219 1,000 00
Fred J. Stanyer....	" Merrimac, 3189 1,000 00
K. K. Hayden.....	" Sioux, 3425 2,000 00
John J. Bricker.....	" Mansfield, 1455 1,000 00
Thomas W. Westcott	" Lansing, 247 500 00
H. W. Moore.....	" Loyalist, 121 3,000 00
Anna M. Hendrickson	" Daskan, 3131 1,000 00
John F. Taylor.....	" Forest City, S. 1,000 00
Harry C. Meut.....	" Progressive, 251 1,000 00
William Mitchell....	" Milton, 137 1,000 00
William Langford...	" Nutmeg, 1404 1,000 00
Geo. R. Rixon.....	" Hancock, 1371 1,000 00
P. F. K. Despars, M.D.	" Hycincth, 588 1,000 00
James Grant.....	" Golden Valley, 3106 2,000 00
Peter Dillon.....	" High Ridge, 3501 1,000 00
John Tibbets.....	" Indiana, 1451 2,000 00
Rev. John S. Montman	" Mignonette, 1211 1,000 00
John D. Peacock....	" Crow Island, 576 1,000 00

Samuel M. Young	Court M. Vineyard, 532	\$1,700 00
Hugh Owen Thomas	" Rockland, 136	759 01
George P. Morden	" Twilight, 794	500 00
Edward Delong	" Locksley, 118	1,000 00
James Wm. Kennedy	" Stellar, 121	1,000 00
Walter J. Sass	" Old Thornton, 3177	1,000 00
Wm. W. Towner	" Rose of Eng'nd, 932	1,000 00
Chas. W. Manwaring	" San Francisco, S22	2,000 00
John Hansen	" Yorkton, 1918	1,000 00
James Bryce	" Petrolca, 42	1,000 00
Eugene Bernier	" Bic, 1539	1,000 00

Total and Permanent Disability—		\$10,259 01
F. E. Williams, C. St. Anthony, 1136	\$ 500 00	
Orlando Pratt, C. Liberty, 313	500 00	
Doctors' Fees	20 00	
Old Age Disability—		1,020 00
Edwin A. Wardell, C. Maple, 155	\$ 100 00	
John Elliott, C. McGregor, 6	100 00	
Accident Insurance	\$ 300 00	
Commissions	103 30	
Fire Insurance	583 19	
Exchange	3 00	
Law expenses	57 50	
Refunds	59 61	
Taxes	168 09	
English Refund		1,274 69
	\$ 62,753 73	
	14 86	
	\$ 62,738 59	
Five per cent. to General Fund	7,212 04	
Balance	2,859,182 21	
Total	\$2,921,192 84	

Sick and Funeral Fund.

RECEIPTS.	
To Balance as per last Statement	\$129,218 95
" Supreme Secretary	14,385 56
	\$143,304 51
CONTRA—CR.	
By Sick Claims	\$ 7,519 87
" Funeral Claims	537 95
" English Sick Claims	13 13
" 5 per cent. General Fund	704 27
" Balance	134,529 29
	\$ 143,304 51

General Account for August, 1898.

RECEIPTS.	
To Supreme Secretary	\$ 6,411 90
on acct. of Supplies	2,256 60
To 5 per cent. Mortuary Benefit Fund	7,212 04
Sick and Fun'l Benefit Fund	704 27
Balance	9,227 71
	\$25,872 52
CONTRA—CR.	
Salaries of Officers	\$ 1,999 99
Organizing Salaries and Expenses	8,086 97
Wages of Employees	2,886 50
Furniture Account	175 50
Refund of Fees	160 98
General Management Expenses	6,655 85
" Forester" and Supplies	5,906 73
	\$ 25,872 52

Surplus.

Deposited with Ins. Dept. of Dom. of Canada	\$100,000 00
Great Britain and Ireland	95,610 17
U. S. Government Bonds	148,758 36
New Brunswick Government	20,000 00
Real Estate and 1st Mortgages on Real Est.	2,178,793 49
Debentures	236,280 20
Deposit Receipts	540 79
	\$2,779,983 01
Current Account	79,199 20
	\$2,859,182 21
Sick and Funeral Surplus	134,529 29
Grand Total Surplus	\$2,993,711 50

Yours in L., B. & C.,  
H. A. COLLINS, Sup. Tres.

Report of the Medical Board for the Month of August, 1898.

During the month of August, the Medical Board reviewed 1,810 medical examination papers, of which 1,514 were accepted and 296 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted	Rejected	Jurisdiction.	Accepted	Rejected
British Columbia	11	1	Ohio	60	10
California	125	29	Ontario (Centre)	123	17
Colorado	4	2	Ontario (East)	70	13
Illinois	162	16	Ontario (West)	23	10
Indiana	19	1	Pennsylvania	33	6
Iowa	6	1	P. E. Island	5	1
Kansas	1	1	Quebec	108	12
Maine	23	3	Rhode Island	5	1
Manitoba	16	6	Utah	1	1
Michigan	199	23	Vermont	4	1
Minnesota	27	8	Washington	10	1
Missouri	20	1	Wisconsin	38	5
Montana	33	4	England	16	9
Nebraska	9	1	Ireland	29	6
New Brunswick	59	7	Scotland	5	1
New Hampshire	17	6	Wales	2	2
New Jersey	29	13	Norway	11	2
New York	179	25	Hawaiian Islands	3	5
Nova Scotia	13	10	Total	1544	269
North Dakota	11	2			
N. W. Territories	18	7			

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

Acknowledgments.

DENVER, COLORADO,  
August, 4th, 1898.

To the Officers of the Supreme Court.

DEAR SIRS AND BROTHERS: Please accept my heartiest thanks for draft for \$500 for my permanent total disability claim. I thank you sincerely for the promptness with which it was paid. I was discouraged to the last degree on account of the poor state of my health, and was wishing and praying for my last hour to come to give me relief from my earthly cares and suffering and put my wife and children above want. For very near a year I have not been able to do anything. I can never say too much in favor of the individual members of Court Aurora, No. 1709; through all my sickness they have ever been ready to stand good for anything I was in need of. But now, thanks to

THE WISE PROVISION

in the policy of our Order, I submit cheerfully to the will of the good Father above. I know that my wife and children will not suffer for want of anything.

With my best wishes for the future prosperity of our noble Order,

I remain,

Yours in L., B. & C.,

FRED HOFFMAN.

244 OSSINGTON AVENUE, TORONTO.

The Executive Council,

GENTLEMEN: Kindly accept my heartiest thanks for the very prompt payment of \$1,000, the amount of certificate held by my brother, William Reid, who was a member of Court Rosedale, No. 88;

and also of \$50 General Expense and \$50.00 sick benefit. I wish to thank the members of the office for their great kindness and attention by my brother during his illness. After my father's death I was obliged to go to Ireland as soon as possible to receive my good father in his trouble and, being the beneficiary, made application to have the cheque forwarded to me. To my great surprise, I was told I could have the money before I left and

THE HOUSE OF

After the amendment was made I received the full amount, \$1,100.00. I cannot in words express my joy in the way I would like to thank your noble Order. I trust I will be able to finance many of my friends to become members. I consider it the best of all life insurance.

Yours truly,

Ernest P. ...

THE HOUSE OF

Co. ...

I wish to inform my dear friends of the fact that I have been appointed executor of the estate of my dear mother, and to thank the Supreme Court for their promptness in forwarding me the first \$1,000 being the amount of my mother's insurance.

E. Higgins

My Mother's funeral expenses should be paid me from the estate and that the Purveyor has been instructed to pay the same.

Our dear Mother's affairs are now settled, and we are all well and happy. We are all very much interested in the progress of the paper and the work of the House.

Kindly let me know how the work is getting on and if you can let me know how the work is getting on and if you can let me know how the work is getting on.

THE HOUSE OF

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Good Advice to Deputies

A great deal of difficulty is experienced by deputies when they start out to secure new members and, to secure them, it is best to write the following good advice taken from the "Independent Toller":

Hard work is better than "peculiar" English. Be thoughtful to the heart of the matter. Don't fuss about the fare.

Don't ask for that interpretation will be detected, and there is a penalty.

The man who has qualified to handle the show may consent to the eleven.

If you subscribe a rebate and show in your opinion, you will be able to receive it.

Be honest. Don't expect about your own work and security. Don't expect about your own work and security.

Be careful when you are asked to sign a check. Don't sign a check unless you are sure of the amount.

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