

DISTINGUISHED

CANADIAN
PREMIERS
AND
MAYORS



Published by **THE SUPREME COURT**
INDEPENDENT Order of FORESTERS
Toronto, Canada — 1901



HON. ORONHYATEKHA, M.D., J.P.
SUPREME CHIEF RANGER

Independent Order of Foresters

' THE BEST SOCIETY FOR FRATERNAL ASSURANCE

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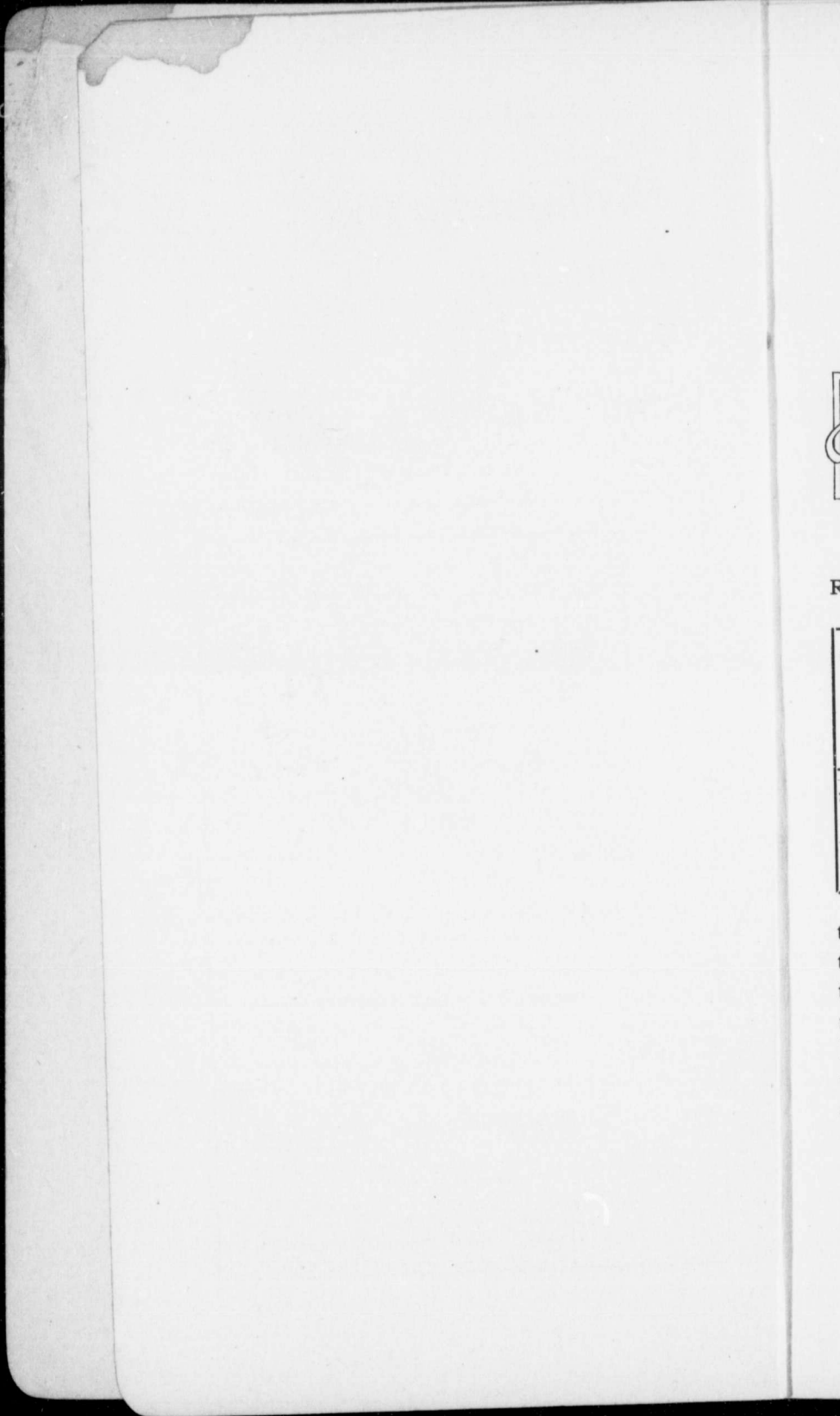
*Distinguished
Canadian
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TORONTO, CANADA

*Published by The Supreme Court, Independent Order
of Foresters*

1901



Introductory



RT. HON. SIR WILFRID LAURIER, G.C.M.G., P.C.
PRIME MINISTER OF CANADA



THE object of this little booklet is to introduce to our friends of other countries some of the gentlemen who have attained the leading positions in the great Canadian nation or the Canadian communities in which they are citizens ; to make known in a measure the vastness of the resources and the industrial wealth of the country they represent ; and incidentally to impress upon the minds of readers the fact that in the midst of the people where it was builded and by whom its merits are best known, the Independent Order of Foresters has the confidence and respect of men who have attained to the very highest positions of honor and responsibility.

The portrait which appropriately appears at the top of this introductory page is that of the Right Honorable Sir Wilfrid Laurier, G.C.M.G., P.C., Prime Minister of Canada, whose name has become known and respected throughout the

world as a brilliant and capable statesman, a successful political leader, a polished gentleman, of high intellectual attainments, broad and liberal views and an unblemished reputation. The association of such a man with any institution naturally inspires respect for and confidence in it. He has for several years been a beneficiary member of the Independent Order of Foresters; and notwithstanding the multitudinous claims upon him, arising out of the eminent position he occupies in public life, he finds time on occasions to make himself useful to, and give evidence of his confidence in, the society. Sir Wilfrid is a native of the Province of Quebec, of French parentage, and is one of many Canadians whose force of character, nurtured by the rugged life and bracing climate of the country, has enabled them to rise above all obstacles and take foremost positions in public confidence.

OTHER DISTINGUISHED CANADIANS

Who are Members of the Independent Order of Foresters

- Rt. Hon. Baron Strathcona and Mount Royal, G.C.M.G.,
High Commissioner of Canada in London.
- Hon. J. Israel Tarte, P.C., Minister of Public Works of
Dominion of Canada.
- Hon. Sir Oliver Mowat, P.C., G.C.M.G., Lieutenant-Gov-
ernor of the Province of Ontario.
- Hon. D. H. McMillan, Lieutenant-Governor of the Pro-
vince of Manitoba.
- Hon. W. H. Montague, M.D., P.C., Ex-Secretary of State
of the Dominion of Canada.
- Hon. Geo. E. Foster, P.C., Ex-Minister of Finance of the
Dominion of Canada.
- Hon. H. R. Emmerson, M.P., Ex-Premier of the Province
of New Brunswick.

Canada—Our Own



"He who undertakes an occupation of great toil and great danger, for the purpose of serving, defending and protecting his country, is a most valuable and respectable member of society; and if he conducts himself with valor, fidelity and humanity, and amidst the horrors of war cultivates the gentle manners of peace, and the virtues of a devout and holy life, he most amply deserves, and will assuredly receive, the esteem, the admiration, and the applause of his grateful country; and, what is of still greater importance, the approbation of his God."

—*Bishop Porteous.*



SOUTHEY was pre-eminently right when he said that whatever strengthens our local attachments is favorable to both individual and national character. Our home, our birthplace, our glorious heritage, our native land—think for awhile what the virtues are which arise out of the feelings connected with these words, and if you have any intellectual eyes, you will then perceive the connection between topography and patriotism. Show us a man who cares no more for one place than another, and we will show you in that same person one who loves nothing but himself. The affections which bind a man to the place of his birth are essential in his nature, and follow the same law as that which governs every innate feeling. They are implanted in his bosom along with life, and are modified by every circumstance which he encounters from the beginning to the end of his existence. The sentiment which, in the breast of any one man, is an instinctive fondness for the spot where he drew his early breath, becomes, by the progress of mankind and the formation

of society, a more enlarged feeling, and expands into the noble passion of patriotism. The love of country, the love of the town, village or district where we were born, of the field or street which we first pressed with our tender footsteps, of the hillock which we first climbed, are the same affection, only the latter belongs to each of us separately; the first can be known but by men united into masses. It is founded upon every advantage which a nation is supposed to possess, and is increased by every improvement which it is supposed to receive. Love of country is next to love of God, and the two are indivisible.

Our country—there is a creed in those two words—contains all that is required for the building up of a great nation. We have great mineral wealth; coal, gold, silver, copper, nickel, lead, petroleum, asbestos, iron, phosphates, salt, graphite, etc., abound. Our soil is generally fertile, growing all the products of the temperate zone. Our territory is nearly as large as Europe, and is estimated to contain a total area of 3,315,647 square miles, exclusive of the great lakes and rivers. Our population, as shown by the census of 1901, is perhaps not so large as we could wish, or as we expected it to prove, but it is better as it is than that we should be torn by dissensions, or be the victims of such a chastening as befell our neighbors forty years ago. That our people are energetic and pushing is proven by the progress made in trade in recent years. We quote some comprehensive figures, showing that the increase in our entire body of trade in ten years has been no less in value than \$163,132,302.

Premiers and Mayors

1891	.....	\$218,384,934
1892	.....	241,369,443
1893	.....	247,638,620
1894	.....	241,000,000
1895	.....	224,420,485
1896	.....	239,000,000
1897	.....	257,168,862
1898	.....	304,475,736
1899	.....	321,661,213
1900	.....	381,517,236

The foregoing shows that our commerce is advancing by leaps and bounds, and wherever there is trade there will be people; so that it may reasonably be expected that between this and the next census our growth in population will be more satisfactory than it has been in the past decade. In 1841 our people numbered 1,538,500; in 1851, 2,380,988; in 1861, 3,182,416; in 1871, 3,635,024; in 1881, 4,324,810; in 1891, 4,833,239, and in 1901, 5,338,883. These figures show the respective increases in the last six decades to have been:

1841 to 1851	.....	842,488
1851 to 1861	.....	801,428
1861 to 1871	.....	452,608
1871 to 1881	.....	689,786
1881 to 1891	.....	508,429
1891 to 1901	.....	505,644

Although the population in 1841 to 1851 was not a third of what it now is, the increase was 337,000 more than it was in 1891 to 1901, due doubtless to the large immigration, which continued in the next decade, dropping off in the following ten years on account of our neighbors' war. Immigration was brisk between 1871 and 1881, but the permanent movement has materially decreased in the last twenty years, while many of our people have drifted away, who with growing times may reasonably be expected to return. We present two tables showing the comparative

population in 1891 and 1901 that will be found interesting for reference :

Province	1901	1891	Increase
Ontario.....	2,167,978	2,114,321	53,657
Quebec.....	1,620,974	1,488,535	132,439
Nova Scotia.....	459,116	450,396	8,720
New Brunswick.....	331,093	321,263	9,830
Manitoba.....	246,464	152,506	93,958
British Columbia.....	190,000	98,173	91,827
North-West Territories...	145,000	66,799	78,201
Prince Edward Island....	103,258	109,078	*5,820
Unorganized Territories..	75,000	32,168	42,832

*Decrease.

Following is the population of the leading cities as compared with ten years ago :

Cities	1901	1891	Increase
Montreal.....	266,826	220,181	46,645
Toronto.....	207,971	181,220	26,751
Quebec.....	68,834	63,090	5,744
Ottawa.....	59,902	44,154	15,748
Hamilton.....	52,550	48,980	3,570
Winnipeg.....	42,336	25,639	16,697
Halifax.....	40,787	38,495	2,292
St. John.....	40,711	39,179	1,532
London.....	37,983	31,977	6,006
Victoria.....	20,821	16,841	3,980
Kingston.....	18,043	19,263	*1,220
Vancouver.....	26,196	13,709	12,487
Brantford.....	16,631	12,753	3,878
Hull.....	13,988	11,264	2,724
Charlottetown....	12,080	11,373	707
Windsor.....	12,154	10,322	1,832
Guelph.....	11,496	10,539	957
Peterboro'.....	11,224	9,717	1,507
St. Thomas.....	11,485	10,370	1,115
Belleville.....	9,117	9,914	*797
Berlin.....	9,747	7,425	2,322
Chatham.....	9,075	9,052	23
Valleyfield.....	11,055	5,515	5,540
Sherbrooke.....	11,765	10,097	1,668
Sydney.....	9,908	2,427	7,481
Moncton.....	9,026	5,165	3,861
Calgary.....	4,894	3,876	1,018
Brandon.....	5,738	3,778	1,960

*Decrease.

The increase in population in Ontario, it will be seen, is 53,657; in British Columbia, 91,827; in Manitoba, 93,958; in North-West Territories, 78,201; in New Brunswick, 9,830; and in Nova Scotia, 8,720, while in Prince Edward Island the population has decreased 5,820.



Canada was originally discovered by Sebastian Cabot in 1497, but its history dates only from 1534, when the French took possession of the country. The first settlement (Quebec) was founded by them in 1608. In 1759 Quebec succumbed to the British forces under General Wolfe, and in 1763 the whole territory of Canada became a possession of Great Britain by the Treaty of Paris of that year. Nova Scotia was ceded in 1713 by the Treaty of Utrecht, the Provinces of New Brunswick and Prince Edward Island being subsequently formed out of it. British Columbia was formed into a Crown colony in 1858, having previously been a part of the Hudson Bay Territory, and was united to Vancouver Island in 1866. By the British North America Act, passed in 1867, the Provinces of Canada (Ontario and Quebec), Nova Scotia and New Brunswick were united under the title of DOMINION OF CANADA, and provision was made in the Act for the admission at any subsequent period of the other provinces and territories of British North America. In 1870 the Province of Manitoba was formed, and, with the remainder of the Hudson Bay Territory, now called the North-West Territories, admitted into the Dominion. British Columbia followed in 1871, and Prince Edward Island in 1873, Newfoundland alone remaining a separate colony.

Canada has been for many years one of the strongholds of the Independent Order of Foresters. The head offices of the Order are located at Toronto, in the magnificent Temple Building illustrated on another page; and nearly one-half of the entire membership live within the bounds of the Dominion. The Independent Order of Foresters was first introduced into Canada by the institution at London, Ontario, of Court Hope, No. 1, on the 26th day of April, 1876, which has had a continuous existence down to the present time.

From the day of its first introduction into Canada, and especially since it was reorganized in 1881 by Dr. Oronhyatekha, the Order has found favor with men in all ranks of life and every class of society. The laborer, the mechanic and artisan, the merchant, the banker, the clergyman, the physician, the lawyer, the judge, the statesman—all have deemed it worthy of their confidence and are found within its ranks. In the following pages of this booklet will be found the portraits and notices of some Premiers of Canadian Provinces and of a few of the mayors of prosperous Canadian cities and towns who are members of the Independent Order of Foresters and take an active interest in promoting its welfare. Incidentally reference is made to the cities and towns whose chief magistrates they are, showing in a measure the character, resources and importance of the great country in which they are situated—spanning a continent and laved by the waters of three oceans, and capable of providing homes and profitable industrial and commercial occupation for many millions of population.

Province of Ontario



HONORABLE G. W. ROSS

PREMIER OF ONTARIO

The gentleman who for the time being occupies the conspicuous position of First Minister of the Crown in the "premier province" of Canada, Ontario, was born on a farm near the Village of Nairn, in the County of Middlesex, Ontario, on the 18th day of September, 1841. Endowed with great force of character, he was enabled to overcome the many obstacles which humble circumstances threw in his way and fight his way successfully to the front. Before he reached his forty-third year he became Minister of Education in the Mowat Government, and for upwards of fifteen years remained at the head of Ontario's magnificent educational system. On assuming the leadership of the Government Mr. Ross exchanged portfolios with the Provincial Treasurer, so that officially he is Premier and Treasurer of the Province of Ontario. In the truest sense of the word Premier Ross is a self-made man. While the Foresters in common,

with many others who will read this notice, have nothing to do with his politics, all can admire in his public career his lofty ideals and the brilliant oratory with which he kindles the hearts of his hearers. Mr. Ross became a member of the I.O.F. while he was Minister of Education.

Progress of the I.O.F.

The following table gives a comprehensive view of the progress made by the Order year by year since its re-organization in 1881, showing the membership, the benefits paid and the surplus on hand on the 31st December in each year.

Year.	Total Membership.	Benefits Paid.	Total Surplus.	Death Rate per 1000 members.
1881	1,019	\$ 1,300 00	\$ 4,568 55	4.50
1882	1,134	12,058 86	2,967 83	11.00
1883	2,210	9,493 68	10,857 65	4.73
1884	2,558	13,914 31	23,081 85	4.23
1885	3,642	26,576 99	29,802 42	7.76
1886	5,804	28,499 82	53,981 28	4.85
1887	7,811	59,014 67	81,384 41	5.78
1888	11,800	89,018 16	117,821 96	6.43
1889	17,349	116,787 82	188,130 36	5.85
1890	24,604	181,846 79	283,967 20	5.18
1891	32,303	261,436 21	408,798 20	6.40
1892	43,024	344,748 82	580,597 85	6.25
1893	54,484	392,185 93	858,857 89	5.47
1894	70,955	511,162 30	1,187,225 11	5.47
1895	86,521	685,000 18	1,560,373 46	5.67
1896	102,838	820,941 91	2,015,484 38	5.50
1897	124,685	992,225 60	2,558,832 78	5.56
1898	148,265	1,175,565 18	3,186,370 36	5.67
1899	163,610	1,430,200 33	3,778,543 58	6.30
1900	180,717	1,545,145 64	4,483,364 44	6.53

These figures show that the Independent Order of Foresters paid to its members and to the beneficiaries of deceased members during the year 1900, no less a sum than \$4,900 for each week day in the year. These figures do not include the payments made for Sick and Funeral Benefits by Courts outside of Canada, amounting to a considerable sum.



OLIVER AIKEN HOWLAND, C.M.G.

MAYOR OF TORONTO

O. A. HOWLAND was born at Lambton Mills, Ontario, April 18th, 1847. He was educated at Upper Canada College, at the Toronto Model Grammar School, and at Toronto University. He was called to the Bar in 1875. He is Vice-President of the Canadian Bar Association, and has appeared before H.M.'s Privy Council in England in several important cases. He has for years been an active member of the Canadian Institute and of other bodies having similar aims. He is also President of the International Deep Waterways Association. He entered political life in 1894, being then returned to the Legislature for South Toronto in the Conservative interest by a handsome majority. He was also the Conservative candidate for Centre Toronto at the Dominion bye-election in 1897. He was elected Mayor of Toronto in 1901, and in a position that is always onerous is achieving for himself a reputation second to none of his predecessors. Mr. Howland, with that urbanity and energy which characterizes him in all the walks of life, is an earnest up-

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holder of the principles of Independent Forestry. He is a member of Court of the Knights, No. 3901.

TORONTO

The City of Toronto, the "Queen City" of the Dominion of Canada, is the Capital, industrial, commercial and educational centre of the Province of Ontario. It has a population of probably 225,000, and is beautifully located on the north shore of Lake Ontario, sixty miles from Niagara Falls, and three hours' ride from Buffalo, with which it is connected by the Grand Trunk and Canadian Pacific Railways, and a fleet of fast palatial steamers crossing Lake Ontario every few hours during the day. The climate of Toronto is remarkably healthful and equable and is one of the finest in the world. The Parliament, University and Municipal Buildings are among the most extensive and most beautiful structures in America. It has 260 miles of streets, most of which are well paved, and shaded by luxuriant and ornamental shade trees. The street railway system, one of the best on the continent, extends over ninety miles of tracks, and passengers can ride to any point on the system for one fare. There are 35,000 children attending the public schools, and over 10,000 students at the various Universities, Colleges, Medical, Musical and Ladies' Schools, Veterinary College, etc. Toronto is called "The City of Churches," having 183, many of them being very beautiful edifices. The assessed value of property for 1901 is \$128,954,000 and the income of the city for the 1901 is \$1,892,000. Rowing, yachting, lacrosse, baseball, cricket, lawn bowling, tennis, golf, bicycling and swimming are extensively indulged in as out-door sports in the summer, and football, hockey and curling in the winter. The parks and public gardens are over 1,200 acres in extent. To the north, within a very short ride from Toronto, is the famed Muskoka Lakes, with as good fishing and hunting as can be found on the continent, and the beautiful Georgian Bay, with its 30,000 islands. To the east, within a day's sail, are the beautiful Thousand Islands, and to the west is the most flourishing and fertile section of this country, through which connection is made with Detroit, Chicago and the great western cities, territories and states. The magnificent Temple Building, the "home" of the Independent Order of Foresters and the highest office building in Canada, is located in Toronto, within a stone's-throw of the Municipal Buildings, and is pointed out to tourists by all guides as one of the sights of the city. The building is twelve stories high and fireproof, heated by steam and lighted by electricity.



MAJOR JOHN S. HENDRIE

MAYOR OF HAMILTON

JOHN S. HENDRIE, Mayor of Hamilton, is the son of Wm. Hendrie, Esq., of Hamilton, and was born on August 15th, 1857, in the city of which he is now the Chief Magistrate. He was educated at the Hamilton Grammar School and the Upper Canada College, Toronto. He started life as Roadman and Assistant Engineer on the construction of the Hamilton and North-Western Railway. As a railway contractor, he built various lines of railway in the United States and Canada, including a portion of the Duluth South Shore and Atlantic Railway, and the Northern Pacific Junction Railway. He has held many important offices, and he is now Vice-President and Managing Director of the Hamilton Bridge Works Co., Director in Hendrie & Co., Limited, Hamilton, and a Director of the Great Western Life Assurance Company, Secretary of the Kansas Southwestern Railway Co. of Arkansas City. Notwithstanding that his time has always been largely occupied with his numerous business interests, he has been able to take something more than a passing interest in

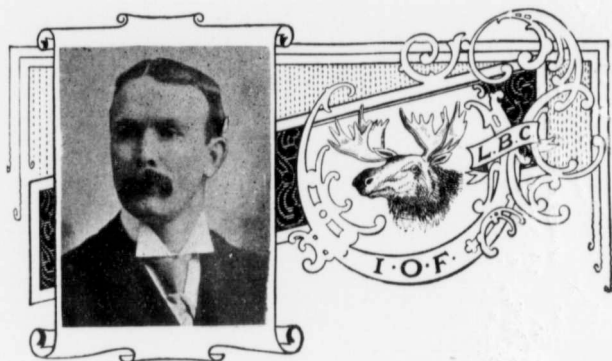
sporting and military affairs. In 1883 he joined the Hamilton Field Battery and is now its commanding officer. In 1897 he was selected to command the artillery of the Canadian contingent at the Queen's Jubilee, while he is now a member of the Executive Committee not only of the Ontario Artillery Association but of the Dominion Artillery Association also. Major Hendrie became connected with the I.O.F. early in the present century, and has since given to it the same active and intelligent interest that has characterized all his undertakings.

HAMILTON

Hamilton, familiarly known as the "Birmingham of Canada," occupies an area of over 4,000 acres, and is situated upon a plain that rises gradually from the shore of Hamilton Bay, a beautiful land-locked harbor at the western end of Lake Ontario, to the base of the Niagara escarpment, over which, forty-two miles east of the city, the waters of the mighty Niagara plunge.

The City of Hamilton is fast becoming the centre of a wide-spread and magnificent system of radial railways. The Hamilton and Dundas Street Railway reaches out to the town of Dundas, about five miles to the west. The Hamilton, Grimsby and Beamsville Electric Railway travels to the east through a country that for years has been known as the fruit garden of Canada, to Beamsville, a distance of twenty-three miles. Nearly \$1,000,000 worth of fruit is annually shipped away, and a great portion of it passes through the City of Hamilton. A popular writer described Hamilton in 1858 as the "ambitious and stirring little city," and the name stuck, only "little" she is no longer, being the third city in the Dominion, having a population of over 53,000. But she is not and need not be ashamed of the nickname, for she has shown herself ambitious to some purpose. It is needless to mention the public buildings and their uses, the magnificent school buildings and the good work that goes on in them, the institutions, social, literary, philanthropic and religious the many manufactories which cause Hamilton to be regarded as the "Birmingham of Canada," the acres of vineyards around, the fruit gardens and orchards, which give this part of the country the name of "The Garden of Canada."

A Beneficial Certificate in the Independent Order of Foresters is a first-class security to leave to one's heirs.



WILLIAM DOWLER MORRIS

MAYOR OF OTTAWA

WILLIAM DOWLER MORRIS was born in the County of Leitrim, Ireland, in 1857, but emigrated to Canada in 1877 and spent a few years in business pursuits in Western Ontario. In 1880 he connected himself with the oil business of Samuel Rogers & Co., and was one of their travellers for a number of years, subsequently becoming a partner. In 1886 he established an oil business in Ottawa, with which he has ever since been connected. Mr. Morris is a member of the Board of Trade, O.A.A. and C.A.A. Associations, and a life director of the Protestant Hospital. He is also a member of Court Ottawa, No. 41, I.O.F., and an active Mason of many degrees.

OTTAWA

Ottawa, the Capital City of British America, dates its origin from the commencement of the Rideau Canal, under Lieut.-Col. By, Royal Engineers, in the year 1826. Situated at the confluence of the Rideau and Gatineau with the Grand River (now called the Ottawa), each of them draining districts rich in agricultural and timber resources, and just at the point where it became necessary to re-arrange the rafts brought down from the immense timber regions of the Upper Ottawa, on account of the

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impossibility of carrying them unbroken over the Chaudiere Falls, the village grew rapidly to be a town of importance. In 1854, a population of 10,000 being attained, the town was transformed by Parliament into a city under the name it has since borne, the change taking place 1st of January, 1855. It is one of the most important cities in the Dominion, and possesses advantages unsurpassed by those of any other city. For example, there is no part of Canada in which the actual means of wealth are so abundant as in the immediate neighborhood of Ottawa City. The water power for manufacturing purposes could not possibly be exceeded. The Ottawa Valley is rich in agricultural resources, while the city itself has made remarkable strides in the matter of railway development and construction. Apart from the architectural beauty of the Houses of Parliament, Ottawa must possess, as the seat of the national government, paramount interest for every Canadian. Moreover, in educational matters, Ottawa stands well in the front rank. A drainage system was established in 1874, and in the same year the city was supplied with water under a system which has everywhere been praised and extolled. Such advantages have tended not a little in the past towards the attainment of Ottawa's present position as an important social, educational, commercial, judicial and political centre, but when cultivated to the full must, as already stated, lead to great results. Although much has been accomplished in the past, much remains to be done in the future.

The Funds of the I.O.F.

Every safeguard has been thrown around the funds of the Order. In the first place, the Courts collect the monthly assessments from the individual members and send them direct to the Supreme Secretary. The Courts are authorized to send these remittances only by Post Office or Express Money Orders, or by Bank Draft; each to be made payable to the order of the Bank selected by the Executive Council in which the current deposits are made. Where this regulation is complied with, the orders remitted cannot be cashed and the money used by anyone, but they must be deposited in the bank designated. After the funds are in the Bank, not a dollar can be withdrawn except on the joint cheques of the Supreme Chief Ranger, Supreme Secretary and Supreme Treasurer. Only a sufficient amount is kept in the Bank on current deposit to enable the Executive to meet claims promptly as they accrue; the balance of the funds become a part of the Surplus Funds, which are invested in first class securities and can be withdrawn only on the combined order of the whole seven members of the Executive Council,



MAJOR ROBERT E. KENT

MAYOR OF KINGSTON

MAYOR KENT was born in 1861 and educated in private schools until prepared to enter the Collegiate Institute, from which he was graduated and entered the Military College in 1877. After a course there he entered private life and became a member of the staff of the old Federal bank, where he served for six years, until he gave up that following to enter into a private banking business, now conducted under the name and style of Kent Bros., which has flourished and is one of Kingston's stable financial institutions.

In 1883 Mr. Kent entered the Kingston Field Battery, serving honorably for eight years, and in 1891 was transferred to the 14th Regiment, being appointed Captain forthwith and given command of No. 5 Company. Three years later he was given command of No. 3 Company, and was one of its most popular commanders. In 1898 the Militia Department honored him with the rank of major.

In 1897 Mr. Kent entered the City Council as representative of Ontario ward, continuing to represent that riding in the council until the

present year, when the electorate honored him with the office of mayor. In politics Mayor Kent is a Reformer, in religion an Anglican, being vestry clerk of St. George's Cathedral. He is a member of Court Frontenac, No. 59, I.O.F., and a Mason.

KINGSTON

Kingston, sometimes called the "Limestone City," was one of the earliest settled places in Western Canada, and for a long series of years a place of considerable importance both from a military and a commercial standpoint. Speaking of it in a military sense one of the first things that impresses the visitor on approaching the city is the number and character of its old fortifications, some of which are being kept in a good state of preservation while others are neglected. Kingston is sometimes called the West Point of Canada, for it is the seat of the Royal Military College, where the nation's young sons, looking smart in their red coats and white helmets, learn the art of war at Tête du Pont Barracks, which are the headquarters of A Battery of the Royal Canadian Artillery, while from the port holes of the numerous Martello Towers, located at different points of the spacious harbor, may be seen glimpses of cannons prepared to give a warm reception to any invader. Kingston claims some rank also as an educational centre, being the seat of Queen's University, with a fine college and common school system; the graduates of her schools and colleges including such distinguished men as Sir John A. Macdonald, Sir Oliver Mowat, Sir Richard Cartwright, Sir Alexander Campbell, Sir Henry Smith and Sir George Kirkpatrick, all of whom have attained eminence in connection with the Government of Canada. Situated at the foot of Lake Ontario and at the head of river navigation, with a capacious harbor and a Government dry dock that will take in the largest lake vessels, Kingston has always been a resort for lake and river shipping, and enjoys advantages in some respects peculiar to herself and unlike those of other Ontario cities. It is also connected with other parts of Canada by means of the Grand Trunk, the Kingston and Pembroke and Bay of Quinte Railways, and the close proximity of the famous Thousand Islands has made it, at least during the season of navigation, in a sense, the headquarters of pleasure travel from the Canadian side of the river. Just west of the city is situated the famous penitentiary where a certain portion of the criminal population of Canada are congregated to expiate their sins and spend their days in an enforced usefulness to the country upon which they live.



FREDERICK GEORGE RUMBALL

MAYOR OF LONDON

FREDERICK GEORGE RUMBALL, the present Mayor of the City of London, was born at the Town of Clinton, in the County of Huron, in December, 1853. He came to the City of London in the year 1880 and engaged in the lumber business. In 1893, in addition to the lumber business, he branched out into Box Manufacturing, etc. Since the above date he has become largely interested in several other manufacturing concerns, and is now President of the Columbia Handle and Lumber Company, President of the London Box Manufacturing and Lumber Company, Limited. In 1897 he was elected an alderman of the city, and re-elected in 1899. In 1900 and 1901 he was elected Mayor, and has shown himself a very efficient Chief Magistrate. He is a member of Court Hope, No. 1, I.O.F.

LONDON

Was incorporated in the year 1855, and covers an area of 4,478 acres. The city is a commercial centre for Western Ontario and a divisional point of three of the greatest railway corporations on the continent, namely, the Grand

Trunk, the Canadian Pacific, and the Michigan Central, and it owns the line of railway from London to Port Stanley, operated by the Lake Erie and Detroit River Railway Company. The city is, therefore, the headquarters for a very large traffic.

London has the best equipped and most modern hospital in Western Ontario, and in addition thereto the St. Joseph's Hospital, Mount Hope Orphanage, Protestant Orphans' Home, the Asylum for the Insane and other benevolent institutions. The religious needs of its citizens are provided for by forty-one churches, many of them costly and imposing edifices. In the matter of educational facilities London stands well among Canadian cities. In addition to eighteen public school buildings, it has a fine Collegiate Institute, a Normal School, the Western University and a splendid Public Library. Commercial requirements are met by branches of six chartered banks of the highest standing—the Bank of Montreal, the Bank of British North America, the Merchants Bank of Canada, the Canadian Bank of Commerce, the Molsons Bank and the Bank of Toronto.

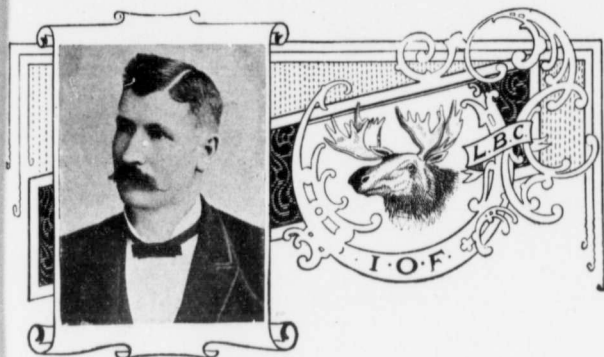
London is headquarters of Military District No. 1; three branches of the Volunteer militia service are represented by the London Field Battery, two troops of Cavalry and the 7th Fusiliers, and the Canadian "regular" service is represented by "D" Company of Infantry, quartered at Wolseley Barracks.

In the matter of names this newer London offers a constant reminder to the emigrant from England's greater London of his old home, for has it not its Covent Garden Market, its Blackfriars and Westminster Bridges, its Thames River, its Hyde Park, its St. Paul's Cathedral, its Oxford, Regent, Piccadilly, Pall Mall, Cheapside, Kensington and other well-known street names; its Court House is an exact copy of Malahide Castle in Ireland.

The first Court of the Independent Order of Foresters in Canada was formed at London—Court Hope, No. 1, which was instituted in April, 1876, and has had a continuous existence ever since. Besides Court Hope, there are several other Courts of the Order located in the city and a large number in the surrounding country. The head offices of the society were located in London for some four or five years, but were removed to Toronto in 1889.

London is largely interested in fraternal work, having established within it branches of almost every fraternal society in existence, whether social or beneficial, and it is difficult to find a citizen of any standing who is not connected with one or more of them.

The Independent Order of Foresters is the Fraternal Society that furnishes insurance on plans similar to the level premium system of the old line insurance Companies at two-thirds their rates. There are no death assessments levied in this Society.



SPERRIN CHANT

MAYOR OF ST. THOMAS

SPERRIN CHANT was born of English parentage, in the County of Peel, Ontario, in the year 1854, and received his early education in the district schools. At the age of seventeen he left home to learn the cabinet-making business. In 1880 he embarked in general business, with a partner, in the Village of Drumbo, Ontario. Two years later he sold out and moved to St. Thomas, and established the large dry goods business on Talbot Street east, which he has conducted successfully ever since and which he still carries on. He was first elected alderman in 1890, and has served the city almost continuously since that time. He has filled the most responsible positions on the committees of the City Council, and was elected its Chief Magistrate in January, 1901. In fraternal work he is a member of Court St. Thomas, No. 400, I.O.F.; a Freemason and an Oddfellow. He is one of the class of men who believe in sound fraternal insurance, and readily cast in his lot with the Independent Order of Foresters when convinced that its rates were sufficient to maintain it in a sound financial condition.



GEORGE W. SULMAN

MAYOR OF CHATHAM

GEORGE W. SULMAN, the present Mayor of the prosperous and progressive City of Chatham, was born on the 4th of July, 1866, at Burford Village, in the County of Brant. He comes of U. E. Loyalist stock. His early education was received at the village school, and afterwards at the Brantford Collegiate Institute. He first started as a clerk in the drug and stationery store of Phillips & Kincaide in Brantford, and remained with the firm about three years, when he went to Toronto and secured a more lucrative situation with a large wholesale house. The business training received during these early years always stood him in good stead. The Great Western Silverware Company is controlled and operated by him, and two travellers are required to be constantly on the road to attend to the wholesale portion of his business. In 1895 he was first elected to the Town Council, and in 1901 he became Mayor. Mr. Sulman is a member of Court McGregor, No. 6, I.O.F., and is also an enthusiastic Mason. His strong social qualities have made him hosts of friends,

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and it is safe to say there is no more popular man in the city, strong evidence of that fact being in his election to the office of Chief Magistrate of the city at the early age of thirty-four.

CHATHAM

As a residential city Chatham has many points of excellence. The great maples that line the streets with their burdens of green spreading boughs, the handsome residences and neatly kept lawns, will be the admiration of the thousands of guests. In parks it is rich. There is no prettier plot in Canada than Tecumseh Park. Moreover, when the expenses of the household are taken as a test, Chatham is the best residential city in Ontario. The productiveness of Kent soil is proverbial, and the best of everything that is grown in the district can be had on the market at remarkably reasonable rates. In the matter of communication with the outside world, the city is especially fortunate. The G.T.R. and C.P.R. both run frequent and excellent train services east and west, and the Erie and Huron carries its passengers to the north and to the south. Six miles south from the city the Michigan Central trains cross the county, and four miles further south again the Walkerville road runs. The Thames is navigable for but a short distance to the east, but a large steamer makes popular tri-weekly trips to Lake St. Clair and the Detroit river.

Cost of Joining The I.O.F.

People, when asked to join the I.O.F., naturally wish to know what it will cost to do so. Each applicant for membership pays—

1 (a)—If a Charter Applicant, the Charter Fee of \$1.00, (except where the High Court has by by-law fixed a higher fee); say.....	\$1 00
1 (b)—If an applicant in an existing Court, the Initiation Fee (instead of the Charter Fee) as fixed by the Court, which cannot be less than \$1.00; say	1 00
2—The Certificate of Membership Fee.....	1 00
3—The Registration Fee, which is 50 cents for each \$500 of Mortuary Benefit taken; for \$1,000....	1 00
4—The Medical Examination Fee, which is \$1.50 for \$500 or \$1,000; \$2.00 for \$2,000 or \$3,000; and \$3.00 for \$4,000 or \$5,000 of Mortuary Benefit; for \$1,000.....	1 50

Total minimum cost of joining.....	\$4 50
Applicants taking \$2,000 of Mortuary Benefit would be required to pay.....	\$6 00
If taking \$3,000 Mortuary Benefit, the cost would be	7 00
If taking \$4,000 Mortuary Benefit, the cost would be	9 00
If taking \$5,000 Mortuary Benefit, the cost would be	10 00



R. J. GRAHAM

MAYOR OF BELLEVILLE

R. J. GRAHAM was born April 2nd, 1860. He was brought up on a farm in Sidney Township, Hastings County, and received his education at the common school, at the Belleville High School and at the Ontario Business College. He worked farm property until 1891, during which time he had managed cheese factories and creameries and had done some business in exporting green apples and in dealing in dairy produce. In 1898 he started the business of evaporating apples in Belleville, and two years later commenced dealing in all kinds of farm produce. Later he built several cheese factories in Essex County, and some evaporatories in Michigan and Illinois. In 1898 he commenced evaporating vegetables, and in 1899 built a new cold storage on the chemical cold air-circulating system, and still further extended his evaporating business. He supplied the soldiers in South Africa and the United States soldiers in the Philippines with dried vegetables, besides doing the lion's share of the trade in these lines in the Klondike. His business has gradually extended and developed till at present his goods

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are sold in all the markets of the world. He is a most pushing and progressive citizen, and a Forester.

BELLEVILLE

Belleville is one of the smaller cities of Ontario, containing a population of 10,400. It is pure and clean, as well as beautiful, and has the lowest death rate recorded in the Province. At the western suburbs of the city is the Institute for the Deaf and Dumb, a handsome group of buildings, erected and supported by the Ontario Government. There is a Mechanics' Institute, with 4,000 volumes, an Opera House, City Hall, also an Hospital and Home for the Friendless under the auspices of the Woman's Christian Association. It is the commercial centre of a splendid agricultural district. Its local market is the best in Canada. The produce of the farm, the garden and the orchard reach the market from the two best counties in Central Ontario, namely, Hastings and Prince Edward. The latter is noted throughout the United States for raising the best barley produced in America, and for the quality of its pease, and in Britain it is noted for the superior quality of its apples. Belleville is up-to-date in its municipal affairs. It possesses excellent streets, a splendid system of water works and fire protection, gas and electric lighting, and street railway sewerage.

Government Supervision.

A most important matter in connection with life insurance is that the company or society providing it shall be under responsible and competent supervision. The Supreme Court of the I.O.F. is required by law to make annual returns to the Insurance Department of the Dominion of Canada, the Board of Trade of Great Britain and Ireland, to the Government of South Australia, and to the Insurance Departments of the various States in the United States in which the Order is doing business. The Order is subject to and has frequently received inspection at the hands of the officers of various Insurance Departments.

Not an Experiment.

The Independent Order of Foresters is now in the twenty-eighth year of its existence, and, therefore, has passed the experimental stage. It has been tried, and never in any case has it been found wanting. It has paid every honest claim promptly and in full, and as a result it is now making progress more rapidly than at any former period in its history.



F. T. DAVILLE

MAYOR OF AURORA

F. T. DAVILLE, Mayor of Aurora, was born in Middleport, 1846, and settled in York County in 1877, and commenced the tanning business, which has grown to such extensive proportions. He is at present Managing Director of the Daville Tanning Co., Limited, which does a business of \$100,000 a year and employs 35 hands. Mr. Daville has held the office of School Trustee three years, Councillor three years, Reeve one year, and for the past two years has been Mayor. Besides being a Forester he is also a Past Master in Masonry.

AURORA

The town of Aurora is situated on Yonge Street, between Whitechurch and King Townships, about twenty-five miles north of Toronto. It was formerly known as Machell's Corners, and in 1851 the population was estimated at about one hundred. It was incorporated as a village in 1863 and has made considerable progress since.

When you want information about the great I.O.F. system of Fraternal Assurance apply to any member of the Order where you live or write to any officer whose name and address you find in this booklet.



JOHN BERNARD MITCHELL

MAYOR OF BOWMANVILLE

JOHN BERNARD MITCHELL was born September 17th, 1858, in the City of Detroit, where he was educated at the Houghton School. He has been in the organ and piano business for 29 years, commencing with the Simmons & Clough Organ Co., in Detroit, subsequently known as the Clough & Warren Organ and Piano Co. In the year 1875 he moved to the town of Bowmanville, accepting a position with the Dominion Organ and Piano Co., with whom he has remained ever since. For the past ten years he has occupied the position of superintendent of the Dominion Organ and Piano Co., Bowmanville. He has taken out a number of valuable patents in organs and pianos. He is well known to the piano and organ trade throughout the Dominion, having made a life study of the business. He is a member of Bowmanville Cycle Wood Rim Co., being secretary-treasurer of the same. He was one of the leading rifle shots of the Dominion for some years and represented Canada on the Wimbledon team in England in 1886, being winner of several grand aggregate and Governor-General badges, and

numerous medals and prizes at the Ontario and Dominion Rifle Association annual matches in Toronto and Ottawa. He has been an active worker in the Town Council for several years, holding the position of Chairman of Finance for the years 1899 and 1900. He was elected Mayor by acclamation for the year 1901, being the youngest citizen who has ever occupied the position. In addition to being a member of the I.O.F. he is a Past Master among Masons.

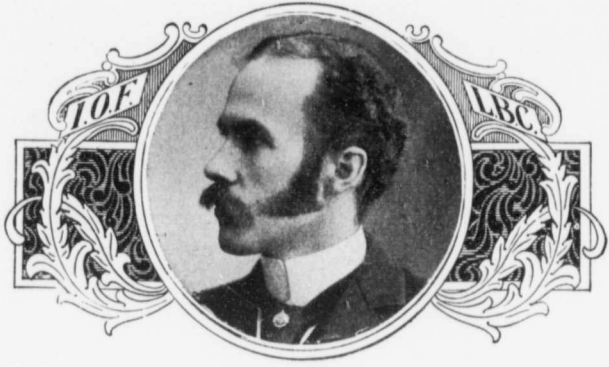
BOWMANVILLE

The population of Bowmanville is between 3,000 and 4,000. Streets and sidewalks are first-class and handsome residences are numerous. Streets, public buildings and residences are lighted with electricity. Abundance of spring water, good drainage and reliable fire protection. The postal service is all that can be desired. The Dominion Organ & Piano Co.'s great factories for manufacturing pianos, organs, bicycle rims, etc., are located here; also the Bowmanville Rubber Co.'s Works. There are excellent Public and High Schools, not surpassed in Canada for equipment and efficiency. Stores are numerous and carry full lines of all kinds of first-class goods; competition is keen and prices as low as in a city. Telegraph and telephone systems connect the town with all places near and distant. Port Bowmanville is becoming a favorite summer resort, being one of the most healthful locations on the north shore.



A. READ

MAYOR OF OWEN SOUND



E. C. S. HUYCKE, B.A., LL.D.,

MAYOR OF COBOURG

MR. HUYCKE was born in the Township of Percy, County of Northumberland, in 1860, and is, therefore, 41 years of age. After leaving the Cobourg Collegiate Institute he graduated from Victoria College and took up law as a profession, settling down in Cobourg, where he has by his ability and affable manner built up a large practice. A few years ago he entered the Town Council and soon came to the front as a municipal legislator, and is now filling the Mayor's chair for the third term. In religion he is a leader in the Wesleyan Church, in politics a Liberal and a probable candidate for parliamentary honors. He is a member of Court Cobourg, No. 15, I.O.F., and will no doubt be heard of later on in the higher councils of the Order.

The progress and prosperity of the I.O.F. are due to the fact that its foundations have been laid on a solid financial basis, and that every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with safety and permanence.



WM. RICARD

*WARDEN OF THE UNITED COUNTIES OF DURHAM
AND NORTHUMBERLAND*

MR. RICARD is of English birth, but came to this country with his parents when three years of age, and has now reached the age of 57. He entered the Council of the United Counties in 1897, of which body he has remained a member ever since. On the assembling of the Council in January, 1901, he was elected as Warden for the year, succeeding Mr. Spence, also of Court Cobourg, the retiring Warden. He resides in the village of Newcastle, Durham County, where he is the moving spirit in all public enterprises. He has been very successful in his business career and has accumulated valuable properties in his district. He manages one of his farms, is a successful fruit raiser, and the leading exporter of apples in the district. In politics he is a leading Liberal, a Methodist in religion, and a member of Court Newcastle, I.O.F.

It is the duty of every man to make such provision as his abilities and means will permit for the protection, after his death, of those members of his family who may be unable to provide for themselves.



WM. CALDER

MAYOR OF DURHAM

WM. CALDER was born in the City of Hamilton, Ont., on November 16th, 1858. In 1860 his family moved to the Township of Normandy, where he lived until he was twenty years of age. After completing his education at the Mount Forest High School, he engaged in the insurance and implement business. In 1889 he moved to Durham and was elected to a seat in the Council in 1893. In 1897 he was elected Mayor, and by acclamation in 1898 and 1899. In 1900 he retired but was again elected in 1901. He joined the I.O.F. in 1889 and has held several offices of trust in the Court of which he is a member.

HISTORY'S CONTRASTS

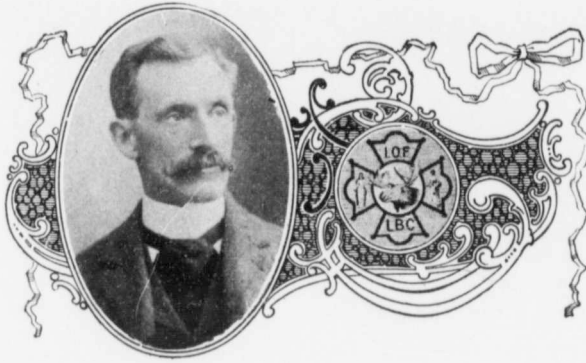
The contrasts which history presents are often as forceful arguments as any statement of fact can be. Fact and contrast combine in the following to make a record of marvellous progress and success:

THE I.O.F. IN 1881

Membership (July 1st).....	339
Liabilities (over).....	\$4,000
Assets.....	None

THE I.O.F. IN 1901

Membership (October 1st).....	187,000
Liabilities.....	None
Assets.....	\$5,017,373



ARTHUR RAINES

MAYOR OF ESSEX

MAYOR RAINES has been a Forester since 1889, and has been F. S. and Treasurer of Court Royal, No. 212, Essex, since 1890. Previous to being elected Mayor for 1901, he had served as a Councillor for six years. He has also taken great interest in the Public Library and everything pertaining to the welfare of the town in general. The town over which he presides is situated in the centre of the most southerly county of Ontario, the County of Essex, noted far and near for its great peach orchards and gas wells.

A World-Wide Institution

The I.O.F. is doing business throughout Canada, the major portions of the United States, Great Britain and Ireland, Norway, Denmark, Belgium, France, France, Egypt, India, Ceylon, Australia, New Zealand.

The chief characteristics of the I.O.F. are: a liberal policy, equitable methods, capable management, insurance at cost, no death assessments and prompt settlement of claims.




GEORGE F. EMERY, M.D.,

MAYOR OF GANANOQUE

GEORGE FREDERICK EMERY was born in the Township of Leeds, near Gananoque, on the 8th of April, 1867. His first teacher was Mr. D. E. Sheppard, now a member of the Town Council, over which Dr. Emery is Mayor. After matriculating from Gananoque High School he entered Queen's University in 1885, and graduated therefrom with honors in medicine in 1889. He thereafter proceeded immediately to the Old Country with a view of pursuing a post graduate course. There he secured the triple qualification of Edinburgh and Glasgow in three month's time, and spent the remainder of the year in Edinburgh, London and Vienna hospitals. Returning, he began the practice of his profession in Gananoque, where he has since succeeded in securing a numerous and influential clientele. He was elected Mayor in 1901. Dr. Emery has been a member of Court Gananoque, No. 370, of the Independent Order of Foresters, ever since beginning the practice of his profession in the town.

GANANOQUE



Gananoque is an incorporated town in the County of Leeds, Ontario, with a population of 4,000, which is largely augmented during the summer season. It is situated at the junction of the Gananoque River with the River St. Lawrence, eighteen miles east of Kingston, at the foot of Lake Ontario, and thirty-two miles west of Brockville, the county town. The town is noted for its manufacturing industries, its business activities and its social advantages, in which as a summer resort it excels most other places. Pure air and pure water abound, and it is quite close to the finest of the Thousand Islands of the St. Lawrence River, and in easy communication with all outside points, being on the line of the Grand Trunk Railway, and a calling port for all the lake and river steamers.

What the I.O.F. Will Do for You

For the small monthly payment required The Independent Order of Foresters will give you more Benefits than any other Fraternal Benefit Society or Insurance Company in the world. Among the substantial Benefits given by the Independent Order of Foresters are the following :

(1) It will pay on your death to your widow and orphaned children or other beneficiaries, as provided in its Constitution and Laws, from \$500 to \$5,000 as a Mortuary or Insurance Benefit ;

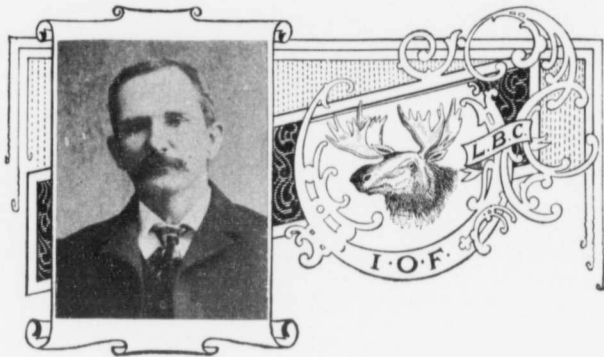
(2) It will relieve you of all further burdens of Taxation when you reach the age of seventy years ;

(3) It will come to your relief whenever you become disabled by accident or disease, not only by relieving you of all taxation in the Order, but also by paying down to yourself *one-half* the face of your Benefit Certificate or Policy ;

(4) It will pay you annually in your old age, if disabled, \$50 to \$500, depending on the amount of your Benefit Certificate, until the whole amount of your benefit certificate is paid to yourself and in case of your prior death the balance unpaid, if any, would be paid to your beneficiaries, or

(5) It will pay you a Pension of from \$44 to \$2,268 per year, depending on your age at the time you apply for the Benefit and the amount of your Benefit Certificate, as shown in the schedule found on page 37 ;

(6) Last, though not least, the Independent Order of Foresters will contribute, in certain contingencies (to wit : —being in the Sick and Funeral Benefit Department and taking the Old Age Pension Benefit) from \$50 to \$150 toward your Funeral Expenses, thus insuring your decent burial.



JOHN McMURCHY FRASER

MAYOR OF GORE BAY

JOHN McMURCHY FRASER, Court Deputy of Court Gore Bay, Independent Order of Foresters, is the present Mayor of Gore Bay, District of Manitoulin. He was born in the Township of Vaughan, County of York, moved with his parents to the County of Halton in 1860, where he resided until 1876, when he went to Caledonia, County of Haldimand, and followed the milling business there and at Burlington until he removed to Gore Bay, where he has followed milling and lumbering ever since. He has been a Councillor six times and Mayor twice since the Town of Gore Bay was incorporated, which was in 1890, by special Act of Parliament.

GORE BAY

Gore Bay has a population of 1,000. It is the best harbor between Owen Sound and Port Arthur. It has a flour mill, saw mill, creamery and sash and door factory. The gaol, court house and registry office for the district are here, and one of the best schools in the district, in which there are four teachers, the highest division being a training school for the district, at which said school some excellent teachers have been educated. There is, also, a good progressive Court of Foresters; their numbers are steadily increasing. Gore Bay has a good agricultural country to the south, east and west, has good hotel accommodation, and is quite a resort for summer tourists.



H. J. CLORAN

MAYOR OF HAWKESBURY

H. J. CLORAN was born in Montreal May 8th, 1856, and was educated in classics under the Sulpicians in Montreal College, and in philosophy in the college of the same order in Paris, France. After his return from Europe he subsequently studied law at Laval and McGill Universities and took his B.C.L. at the latter institution in 1881, and was called to the Quebec Bar in 1887. He was shortly afterwards appointed Commissioner by the Provincial Government to report upon the various jury systems, in as far as they were connected with the administration of criminal justice, in the several provinces of the Dominion and the different states of the American Union. His report on this important subject was highly commended by the Government and the judiciary. Later his great legal ability was recognized by his being appointed to the very responsible and lucrative position of Crown Prosecutor for the city and judicial district of Montreal. In 1897 he was also appointed advocate for the Provincial Revenue Department for the district of Montreal. His reputation as a lawyer has grown steadily, and

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he is to-day recognized as one of the leading criminal lawyers in the Province of Quebec. Although practising his profession in the metropolis he resides at Hawkesbury, Ont., and is Mayor of that prosperous town. Mr. Cloran is an active member of Court Hawkesbury, Independent Order of Foresters.

HAWKESBURY

The Town of Hawkesbury, one of the oldest in Canada, is situated on the banks of the Ottawa River midway between the cities of Montreal and Ottawa, 60 miles distant from either place. For many years the seat of one of the largest lumbering establishments in Canada, it, in 1896, started on its career as a town with a population of 2,000, since which time its progress has been greater than that of any little town in Eastern Ontario. During that period its population has doubled, being now over 4,000, and the shipping facilities of the town are unsurpassed. It has an outlet by means of the Ottawa River, is the terminus of a branch of the Canada Atlantic Railway and also of the Great Northern Railway, which has recently erected a \$300,000 bridge in order to enter the town, and has two main lines of the Canadian Pacific Railway running on either side. The town possesses a magnificent water power, as yet undeveloped, the development of which would no doubt result in financial success to those undertaking it as well as increased prosperity to the community at large.



The Independent Order of Foresters was the only Fraternal Benefit Society awarded a Gold Medal (Grand Prix) at the Universal International Exposition, held in Paris, France, 1900.



G. M. MACKENDRICK

MAYOR OF KINCARDINE

GEORGE MALCOLM MACKENDRICK, Mayor of Kincardine, Ontario, was born at Toronto on the 6th August, 1850. He has resided nearly all his life at Kincardine, having removed from Toronto to that place with his parents and family in the early fifties. He was educated at the Public and Grammar Schools, which were at the time the most advanced institutions of learning outside the Universities. He selected the drug business as his avocation and entered articles with the late J. P. Wright as his first preceptor. He graduated from the Ontario College of Pharmacy in 1874 and commenced business at Kincardine in 1875, having continuously since then enjoyed a large and lucrative share of public patronage. He was first elected a Public School Trustee in 1887 and sat as such until appointed in 1889 by the County Council as its representative to the High School. This office he held until the end of 1898, being chairman of the Board in 1897 and 1898. He was a member of the Town Council in 1899, and was elected to the chief magistracy of the town in 1900 and 1901, by popular majorities. Political-

ly, he is a staunch Conservative, and in religion he is a prominent Presbyterian. For thirty years he has been identified with the growth and prosperity of Kincardine and many local organizations, and in all popular movements intended to advance the town's interests he has been most active and energetic. He is a member of the I.O.F., of which he entertains a high opinion, and he is a great advocate of Fraternal Societies.

KINCARDINE

Kincardine is a town on the shore of Lake Huron, having a population of over 2,000. It is a very popular summer resort, but is also a manufacturing centre of some importance. Its railway connections and educational advantages are excellent.

An Insurance Editor's Opinion

William Schooling, of London, England, Editor of *Bourne*, and other standard insurance publications of Great Britain, in an article recently published in the *Pall Mall Gazette*, said :

"So long as the fraternal societies worked on these unsound lines," [assessment principle] "it was impossible to approve of them, but at the National Fraternal Congress, held at Baltimore in 1898, level rates of premium, based upon the experience of the various Orders were submitted, and these, after further consideration, were approved by the Congress of 1899.

"At the Congress held this year it became apparent that *this new and sound actuarial basis* would probably be adopted sooner or later by many of the organizations, *thus following the example of the Independent Order of Foresters, which adopted them in 1898.*" * * *

"If the data upon which the fraternal table is based are, as we believe them to be, adequate and trustworthy as a guide for the future, it is clear that the Societies which have adopted it are in a position to give insurance protection *at a smaller cost than has been generally supposed to be compatible with safety.*"



GEORGE INGLE

MAYOR OF LINDSAY

GEORGE INGLE was born in the town of Port Hope on the 18th of June, 1837. He moved first to Peterborough and then to Lindsay, where he has resided continuously. After filling the offices of Town Councillor and Reeve for many years he was elected Mayor for the year 1901. He is now engaged in the manufacturing business. He helped to build the first brick building in Lindsay, known as the "Knowlson Block," on Kent Street. Mayor Ingle is one of the most popular citizens of Lindsay, and is a genial man in every way. He has many friends, not only in Lindsay but wherever he is known, by whom he is respected and honored.

LINDSAY

Lindsay is the county town of Victoria County. It has a population of 7,300, and is situated on the River Scugog, uniting Lakes Sturgeon and Scugog. It is in the centre of a rich agricultural district, and has within easy reach immense forest wealth. It is on the line of the Trent Valley Canal, and is the gateway to the Kawartha Lakes. It is a manufacturing centre of considerable importance.



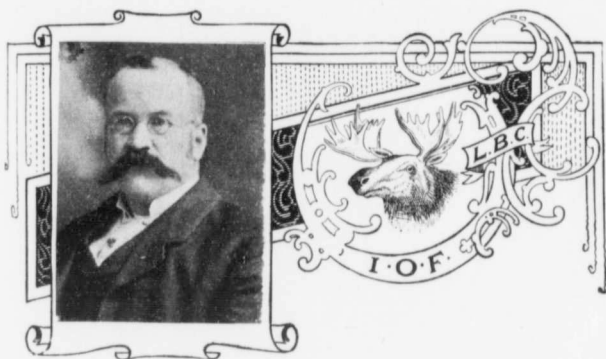
J. WATSON

MAYOR OF LISTOWEL

J. WATSON was born in the Township of Mornington on May 24th, 1863. He went to Listowel in 1871, and has resided there ever since. He was educated at the Listowel Public and High Schools; was in general mercantile life for several years, when he entered the brewing business, and at present he is the proprietor of the Listowel Brewery. He was elected to the Town Council as Councillor in the year 1897, held that office for three years, was elected Mayor for the year 1900, and was re-elected for the same office in 1901 by acclamation. He is a charter member of Court Listowel, No. 519, I.O.F., and is one of the most enterprising, progressive young men that Listowel owns.

LISTOWEL

Listowel is beautifully situated, the Maitland River running through the centre of the town. The surrounding district is as fine a farming country as could be found, while the town is lighted by electricity, the plant being controlled by a private company. There is also a very large flour mill owned by Meyers & Son; also a tannery which gives employment to thirty-five men, as well as a fine large furniture factory, a chair factory employing about twenty men, and a foundry which employs fifteen or twenty men.



DR. JOHN HAMILL

MAYOR OF MEAFORD

DR. JOHN D. HAMILL, Mayor of the Town of Meaford, was born in the Township of Markham, York County, June 4th, 1856. After attending Aurora Public School and Brampton High School he entered upon the study of dentistry, and graduated from the Dental College, Toronto, in March, 1882. Dr. Hamill commenced his practice in Meaford in 1883, and since that date has been one of Meaford's most prominent citizens. He was elected a Town Councillor in 1889 and 1891, and in January, 1897, he was elected Mayor by acclamation, and has since then continuously held the office. During Mr. Hamill's mayoralty the town has made some rapid strides in industrial progress. Dr. Hamill is a member of Court Meaford, No. 976, I.O.F.

MEAFORD

A large grain elevator has been erected at the water's front at a cost of \$115,000, and the Grand Trunk Railway are expending a large sum in extending their tracks and freight sheds at the harbor. A Government grant of \$62,500 is now being expended in enlarging and deepening the harbor. The town is beautifully situated on the southern shores of the Georgian Bay, and its clear, blue skies and magnificent, romantic scenery attract many tourists during the summer months.



LIEUT.-COL. DAVID LLOYD

MAYOR OF NEWMARKET

DAVID LLOYD, Mayor of Newmarket, was born on July 17th, 1850. In 1865 he joined the militia and has filled all the positions from that of private to that of Lieut.-Colonel, which position he now holds in connection with the 12th Regiment. In 1870 he went to Newmarket, took an active interest in municipal affairs, obtained a seat in the Council in 1875, and has been since then Deputy-Reeve, Reeve and Mayor, holding office almost continuously. He has also been a member of the York County Council for 15 years. When the I. O. F. started in Newmarket he became a member and has held an office ever since, being now C. R.

Revising their Ideas

When the I. O. F. first applied for admission to the National Fraternal Congress, that August body declined to admit the I. O. F. on the grounds, among others, that it was too much like an old line company in its methods, and that it had a large Reserve Fund. Now, however, all the great Orders are revising their ideas and devising methods for securing a Reserve Fund, or an "Emergency" Fund as it is more usually called in fraternal circles.

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JAMES B. TUDHOPE

MAYOR OF ORILLIA

JAMES B. TUDHOPE, Mayor of the Town of Orillia, for the second term by acclamation, is a member of Court Orillia, No. 615, I.O.F. He is a native of the town and has resided there the greater part of his 42 years of life. Mr. Tudhope is President and Manager of the Tudhope Carriage Co. (Limited), one of the largest concerns in the Dominion. The factories cover over three acres of ground, employ 300 men, and turned out last season over 10,000 rigs. The business of the Company extends from Halifax to Vancouver, and their carriages, carts and waggons are sold in Great Britain, South Africa, India and Australia. Mr. Tudhope is also President of the Canada Wood Specialty Co., and a Director of the Standard Chemical Co., with works at Toronto, Deseronto, Fenelon Falls and Longford. He was recently chosen as one of the representatives of the Ontario Manufacturers' Association on the Board of Directors of the Toronto Industrial Fair. Besides being a Forester, he is a Mason, and is a great admirer of lacrosse and curling.

ORILLIA

Orillia is a prosperous town of 5,000 inhabitants, with large suburbs. It is perched upon a hillside looking out over two lakes—Couchiching and Simcoe— which, besides giving to the landscape that completeness and charm which is never secured without a broad sheet of island-dotted water, add greatly to the pleasures of the dwellers on their shores. Orillia has long been known as a summer resort, for which, in addition to its beautiful surroundings, it has exceptional qualifications. It is the market town of a large and flourishing agricultural district. It is also growing in importance as a manufacturing centre, for which its proximity to timber supplies, its excellent railway facilities, and its cheap light, water and power make it well fitted.

Prompt Payment of Claims

The following are samples of hundreds of letters certifying to the prompt and satisfactory manner in which claims are settled by the Independent Order of Foresters :

\$3,000

New York, October 14th, 1898.

Oronhyatekha, M.D., S.C.R., Toronto, Canada :

Dear Sir and Brother,—Enclosed please find Benefit Certificate No. 212,068 on the life of our late brother, Charles Judd Merrill, signed by his widow and beneficiary, in receipt for the mortuary benefit on his life. Mrs. Merrill asks me to thank the Independent Order of Foresters for the promptness with which the \$3,000 was forwarded to her, the entire transaction having been closed within a week.

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

Received Oct. 5th, '98.

REGINALD L. FOSTER,

Paid Oct. 8th, '98.

C. D. of Court World, No. 3684.

\$5,000

Birmingham, England,

To the Secretary of Court Birmingham, No. 2026, I.O.F. :

Dear Sir,—I beg to acknowledge through you to the members of your Court, with many thanks, the prompt payment of one thousand pounds, which was handed to me as widow and beneficiary of my late dear husband, John B. Collings, by the Independent Order of Foresters, and to express to you my gratitude for tender sympathy shown to my daughters and myself in our great sorrow.

Received May 9th, '98.

Yours very sincerely,

Paid May 9th, '98.

CAROLINE COLLINGS.

\$2,000

Marion, Ohio, Nov. 12th, A.D., 1898.

To Oronhyatekha, S.C.R. :

It is with difficulty that I find words to express my very warm gratitude for the kind and sympathetic treatment of my late husband, William G. Irvine, during his illness and death, by the members of the I.O.F. ; also for the very prompt manner in which my benefits were attended to.

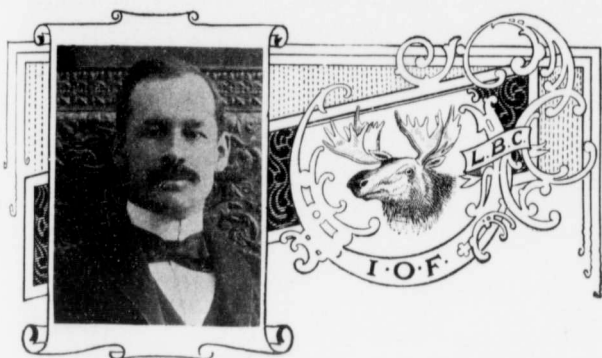
My husband died Tuesday, Nov. 1st, 1898, and was buried Thursday, Nov. 4th, 1898. Claim acted on by the local Court Friday evening, Nov. 5th, mailed at Marion, Ohio, Saturday, Nov. 6th. Draft dated at Toronto, Ont., Wednesday, Nov. 9th, received by me Friday, Nov. 11th. Amount \$2,000. Everything pertaining to the collection of the same has been attended to without any worry or attention on my part ; all of which, in my sad bereavement, is most highly appreciated.

Received Nov. 7th, '98.

Respectfully,

Paid Nov. 8th, '98.

MRS. LOUISA M. IRVINE.



FREDERICK LUTHER FOWKE

MAYOR OF OSHAWA

FREDERICK LUTHER FOWKE, general merchant and grain dealer, Oshawa, Ont., was born near Oshawa, Ontario County, May 27th, 1857, and has been actively engaged in mercantile pursuits in his native town since 1878. Mr. Fowke is a member of Court Oshawa, I.O.F., and a P.M. of Cedar Lodge, No. 270, A.F. & A.M. Early in life he learned to take an interest in politics and for more than ten years was a member of the Town Council, and is at present filling his third term as Mayor of Oshawa. Mr. Fowke is a member of the Toronto Board of Trade, and is also Manager of the Oshawa Harbor Company, Limited. In politics Mr. Fowke is a staunch Liberal.

OSHAWA

The Town of Oshawa, over which Mr. Fowke at present presides, is situated on the main line of the Grand Trunk Railway, 33 miles east of Toronto, and is one of the brightest and most progressive communities in the Province of Ontario. It contains a large industrial population and numbers among the manufacturing establishments the largest carriage works in the country, a piano factory,

malleable iron works, a woollen factory, stove foundry agricultural works, canning factory, tanneries, grist mills, etc. The town possesses one of the finest electric railways in the world, extending from Prospect Park in the north, to the shores of Lake Ontario at the south. The town is well supplied with schools and churches and has a fine free public library which is well patronized by the people of the town and country. The town is beautiful for situation, and rows of stately maples adorn the streets throughout its boundaries. Oshawa is an inviting place, whether for trade and commerce or for residential purposes.

Selection of Risks

Among the elements contributing to the success or failure of any society or company undertaking life assurance is the care exercised in the medical selection of risks. No Society or Company takes greater care in the selection of its membership or policy-holders than the I.O.F., and the result is shown by the fact that, though it is now in its twenty-eighth year, its average death rate during the last past ten years is only 5.88 per 1,000. This has been achieved, not only by requiring every applicant for membership to undergo a rigid Medical Examination, but also by proscribing from membership men engaged in specially dangerous occupations. The classes of persons who are thus proscribed are shown in the following section of the Constitution and Laws of the Order, to wit :—

“ 134. (1) All underground coal miners, lead and copper miners, employees in and around powder mills, all persons engaged in manufacturing dynamite or other dangerous explosives, and all persons whose occupations may, from time to time, be scheduled by The Supreme Court or by the Executive Council as ‘Specially Dangerous,’ shall not be eligible for admission to membership in the Order ; and if a Beneficiary member should change his occupation to any one of those included in this sub-section, he shall *ipso facto* forfeit his standing as a Beneficiary member, and shall become and be a Social member, and shall thereafter, so long as he continues in such proscribed occupation, and until he shall be readmitted to beneficiary membership as provided in sub-section *five* of this section, have the status of and enjoy the rights only of a Social member.”

Sub-section (2) provides that no person engaged in the manufacture or sale of intoxicating liquors is eligible for membership in the I.O.F.



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T. H. G. DENNE

MAYOR OF PETERBOROUGH

T. H. G. DENNE, Mayor of the Town of Peterborough, is one of the youngest and most successful business men of the largest town in the Province of Ontario. He was born in Peterborough in 1864, and educated in the Peterborough Public Schools and Collegiate Institute. He entered the flour milling business with his father, Mr. H. Denne, in 1882, and after five years, in 1887, engaged on his own account in the flour and grain trade, in which he has been most successful. In January, 1895, Mr. Denne entered the Town Council as a representative of the business ward of the town, and on the principle of election by general vote being adopted, was twice elected to the Council by the whole town. In January, 1901, Mr. Denne was elected Mayor by a large majority. He is a member of Court Chemung, No. 530, I.O.F.

PETERBOROUGH

Peterborough, the County Town of Peterborough County, has a population of 10,879 and, including the suburb of Ashburnam, the total population is 13,000, and is situated on the Otonabee River, which stream, within the

town and within seven miles of it, furnishes 100,000 horse power. Several very large manufacturing industries, including the manufacturing of electrical machinery, saw mill and mining machinery, woollen goods, pianos, locks, etc., are located in the town, and their number is being steadily increased. The shipping facilities are excellent, both the Grand Trunk and Canadian Pacific Railways running through the town, and railway lines branching out in six different directions. Water communication with Lake Ontario and Lake Huron will be given by the Trent Valley Canal, now in course of construction, and in connection with which an immense hydraulic lift lock, the only one in America, is now being constructed at Peterborough. The business places of Peterborough are large, attractive and modern, and the business centres being entirely built up with large buildings presents an attractive appearance.

An Official Certificate

It is always satisfactory to know from independent sources that people who have the handling of trust funds discharge their duties faithfully. Here is what the examiners of the Michigan Insurance Department say about the way the business of the I.O.F. is conducted:—

“The remittances from the Subordinate Courts to the Supreme Court were * * * checked over and verified and found to be correctly entered on the books and the amounts credited to the proper funds.

“The vouchers for the Death Claims and other disbursements were checked over and compared with the amounts entered on the Cash Book and found to be correct.

“The method of recording disbursements and filing vouchers for the same in use by the Society is very complete, vouchers being filed for nearly every expenditure and all papers connected with the death and other claims being kept with same.

“The different Cash Books and Ledgers referring to the various funds were carefully examined and the posting of the entries from Cash Books to Ledgers verified and the balance of the several funds as shown by the books found to be correct.

“The Real Estate of the Order consists of the ‘Temple Building,’ situated at the corner of Bay and Richmond streets, Toronto, and in which the Head Offices of the I.O.F. are located. The fee to this property is in the Supreme Court of the Independent Order of Foresters. * * *

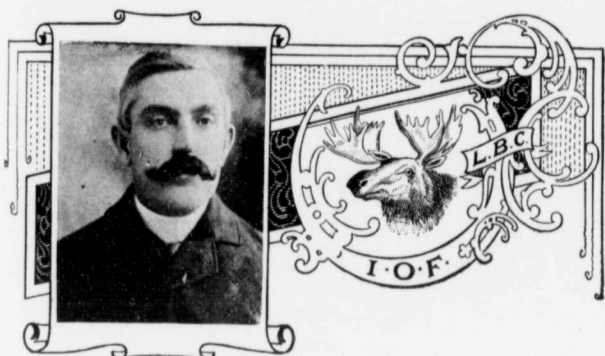
“The Debentures owned by the Society consist, with one or two exceptions, of a good class of securities, the interest payments and payments of principal being, as a rule, met promptly when due. In nearly every instance the present market value of these Debentures is equal to or greater than the amount at which they are carried on the books of the Order.

“The Death and other Claims of the Order are paid promptly on the completion of proofs.”



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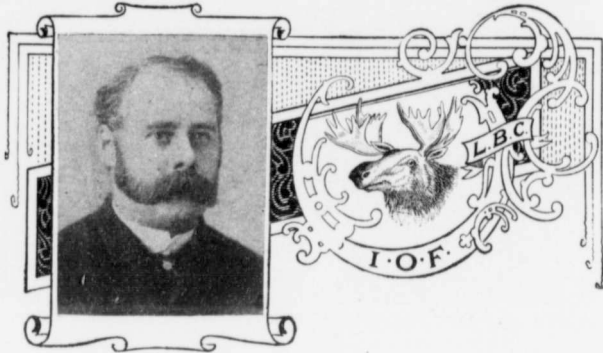
W. B. GRAHAM

MAYOR OF RIDGETOWN

W. B. GRAHAM was born in Aylmer, Ont., in 1864. After receiving his preliminary education in that town he served his apprenticeship with L. J. Gundry, and graduated at the Ontario College of Pharmacy in 1885. He has been a member of the I.O.F. for 15 years, having been initiated in Court Elgin, No. 29, Aylmer. In Court Ridgetown, No. 221, of which he is now a member, he has been a C.R., and for the past six years F.S. He has served on the Public Library Board, the Public School Board, and is Vice-President of the Liberal Conservative Association, and a prominent member of the Ontario College of Pharmacy Council, and was one of its representatives at the meeting of the American Pharmaceutical Society in 1899. He has served as Mayor in 1900 and 1901 in the Town of Ridgetown.

RIDGETOWN

Ridgetown was incorporated as a town in 1880. It is situated in the County of Kent, has a population of about 2,500. Two railroads, the M.C.R. and the L.E. and D.R. run through the town, which is surrounded by one of the finest and most wealthy agricultural districts in Ontario.



W. B. SANDERS

MAYOR OF STAYNER

MAYOR SANDERS commenced the drug business before the incorporation of Stayner as a village in 1869, still retaining an interest in the same. He is a Past High Chief Ranger of the Independent Order of Foresters. He was a member of the Council Board of the Ontario College of Pharmacy for eleven years, being twice Vice-President of the College. He is now serving the sixth term as Mayor of the town.

STAYNER

Stayner is a progressive, pushing and enterprising corporation, situated in the centre of Ontario's best agricultural district, on the Northern Division of the Grand Trunk Railway. The lumber interest has been the leading industry of the town, although extensive businesses are conducted by woollen, planing, grist and shingle mills, also foundry and brick yards, etc. The town owns one of the best system of waterworks by gravitation, furnishing absolutely pure water for domestic purposes, and a hydrant system for fire protection which is second to none in the province. The electric system is perfect, and a considerable amount of granolithic pavement has been laid. Inducements have been offered for locating any large industries here, to which will be added power to be shortly obtained from the Nottawasaga River,

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DUGALD GRAHAM

MAYOR OF STRATHROY

DUGALD GRAHAM was born in the Township of Lobo in 1844, and has been a merchant of Strathroy since 1876. For the past ten years he has been a member of the Strathroy Council, always taking a deep interest in the town's welfare. His earnest efforts on behalf of Strathroy have been fittingly rewarded by the citizens who have for the second time elected him to the Mayoralty by acclamation. Mayor Graham joined Court Sydenham, No. 43, I.O.F., in 1893, and values his membership in the Order very highly.

STRATHROY

Strathroy is a town of between three and four thousand inhabitants, beautifully situated, abounding in pleasant streets and adorned with handsome shade trees. The country adjacent is ideal for the pursuit of agriculture, consequently to the hum of industry generated in the numerous factories is added the thriving business of a brisk farmers' market town. Strathroy begins the new century in the full tide of prosperity, fully resolved to adhere to her civic motto, "We Advance."

The Independent Order of Foresters is the best Fraternal Assurance Society in existence.



W. R. PHILLIPS

MAYOR OF TRENTON

W. R. PHILLIPS was born in 1865 near Barrie, but has been a resident of Trenton for over ten years, where he has built up a large business. He has held a seat in the Council and was elected Mayor in 1901. He is a member of Court Quinte, No. 691, I.O.F.

TRENTON

The Town of Trenton is situated at the mouth of the Trent River, the eastern terminus of the Trent Valley Canal. It has excellent shipping facilities by rail and water, and possesses a splendid harbor, and altogether is a most progressive and up-to-date town.

The I.O.F. gives insurance Benefits at 33% less cost than an old line company.

The I.O.F. is pronounced by the best Actuaries to be "on a sound financial basis."

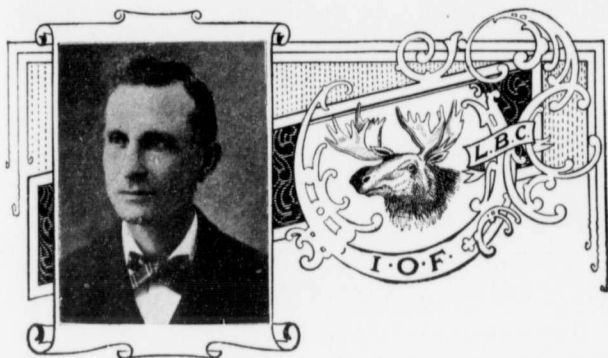
The I.O.F. pays in Benefits to its members daily about \$5,000.

The I.O.F. is adding monthly to its Surplus Fund about \$50,000.

The I.O.F. has already paid, in Benefits, over \$10,000,000.

The I.O.F. has an accumulated or "Surplus Fund" of \$5,000,000.

The I.O.F. gives amongst other benefits (1) Insurance, (2) Old Age, (3) Disability and (4) Pension Benefits.



CHARLES KELLY

MAYOR OF UXBRIDGE

MR. CHARLES KELLY, Mayor of Uxbridge, was born in the Township of South Emsley, near Smith's Falls, in 1854, and learned his trade of harness-making in the town of Perth. In 1873 he went to Uxbridge, where he remained until '77, when he removed to Sunderland. After four years' business in that village he returned to Uxbridge and started what is to-day one of the most prosperous harness establishments in Ontario County. The name "Charlie Kelly" has become almost a household word in Uxbridge. Always an active worker in every turn for the advancement of the town, he received but his just reward by being elected to the Mayoralty for 1901 by a large majority. For six years he sat at the board a Councillor, and for one year (just before the change) represented the town at the County Council as Deputy-Reeve. During his time in the Town Council he has come to be known as the "poor man's friend," having been chairman of the Indigent Committee every year, and all sporting organizations that have graced our town in twenty years have found a staunch supporter

in Mayor Kelly. In politics Mr. Kelly is a Conservative, and previous to the last Dominion election had the refusal of the nomination for West Ontario. He is an enthusiastic Forester, and has been F. S. of Court Ontario, No. 85, for many years; he is also a member of the Supreme Court of the Order.

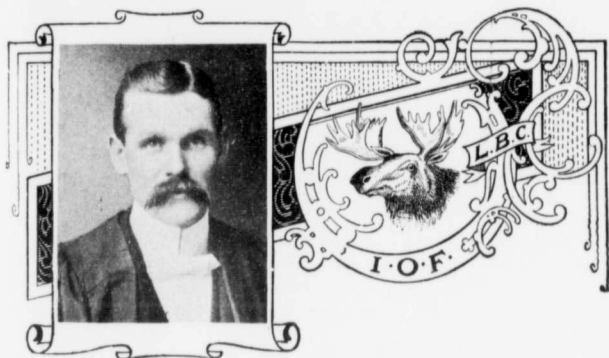
UXBRIDGE

Uxbridge (incorporated 1886) is a town on the Midland Division of the G.T.R., 40 miles north of Toronto, in a fine agricultural section. It has High and Public Schools and a splendid Public Library and Reading Room. Principal industries:—Roller flour mills, oat meal mill, foundries, carriage works, piano, organ and furniture factories.

THE IMMENSE ADVANTAGE

"I daily grow more strongly of opinion that, seeing you are on totally different grounds to the ordinary Life Assurance Companies, there should be nothing in the nature of direct antagonism between you.

"I take it that no reasonable mind could successfully dispute or minimize the immense advantage you have over the ordinary companies in regard to your *certain profit* on all new business. Assurance institutions, generally, have experienced (and probably always will experience) a secession, or lapse, rate commencing somewhat heavily in the first year, and diminishing with the age of the policy. In ordinary companies, the whole of the first year's premium, roughly speaking, (and sometimes it is much more) goes to the payment of the mere initial expenses occasioned in the procurement of the business, whether the policy lapses or remains in force, and this is only too often seriously adverse to the prosperity of the companies and the best interests of the policy-holders. But in your case it is quite the reverse; as the first year is *always* the best in the entire history of each contract, and it must of necessity, in all cases, carry a profit instead of a loss to your funds; everyone interested in the well-being of the Order must feel, therefore, gratified in the fact that the savings for the benefit of the members generally, can never be squandered and lost in the acquisition of worthless or ruinous business."—C. H. E. Rea, F.R.A.S., F.S.S., A.I.A., in a letter addressed to Dr. Oronhyatekha, Supreme Chief Ranger of the I.O.F.



S. H. MCKAY

MAYOR OF WALKERTON

SAMUEL H. MCKAY, the present Mayor of Walkerton, was born in the Township of King, in the County of York, on the 13th March, 1872. He attended the Public and High Schools in Walkerton, and in 1889 took his Junior Matriculation Certificate. He then went into the law office of A. B. Klein, K.C., now Junior Judge of the County of Bruce, and was a student in his office for three years. He afterwards attended the law school in Toronto for two years and passed his examinations for Barrister and Solicitor in the spring of 1894, and shortly after was called to the Bar. He commenced practice in Walkerton shortly after being called, and has since been doing his fair share of business. In the year 1897 he was elected to, and has been a member of, the Council since that time, each time being elected by the highest vote. At the election this year he was elected to the position of Mayor, and is the youngest man who has held that position since the town was incorporated. He is a member of the I.O.F. and also a prominent Mason.

WALKERTON

The Town of Walkerton is the principal centre of population and commerce on the Grand Trunk Railway between Guelph and Southampton. The country surrounding it is composed of the richest agricultural settlement in the Province. The agriculture carried on is of a mixed kind, the raising of wheat, cattle, swine, fruit and dairy products, being all of prime importance in our products, the quality of which cannot be surpassed by any other section in Canada. Few places in the Province offer so many advantages to those desirous of a cheap and pleasant town in which to locate than does Walkerton. Its location gives it pleasant and attractive features in the way of natural beauties in the surrounding scenery, of which few towns can boast. The town is provided with a system of water works which has not an equal in the whole Province.

“A Marvellous Success.”

It is well known that the leaders of commercial (“old line”) insurance companies have little love for the fraternal insurance societies. Once in a while, however, one of them is found frank enough to say what he feels to be the truth. Not long ago, at an open meeting held under the auspices of the I.O.F. Court at Burlington, Ont., Lt.-Col. Kerns, ex-M.P.P. for Halton County, and the most popular and able business man in the district, occupied the chair. In introducing the speakers, Colonel Kerns spoke strongly in favor of Fraternal Insurance. “The people well knew that he was connected financially and officially with joint stock company insurance,” said the Colonel, “but there was no reason in the world for enmity between the old line companies and such splendid institutions as the Independent Order of Foresters which was doing so much good and which was so solid financially. He looked upon it as an institution of which Canada should be proud and upon its great leader as a marvellous success. If he were younger—instead of being above the age limit, he would become a member of this great institution.” After the meeting Colonel Kerns was asked if he would accept honorary and social membership, and he replied that he would be delighted to do so. The degree was then conferred and the Colonel made a capital speech of thanks. The members of the Court were delighted at the Colonel’s interest in the work, particularly as he is Vice-President of the Federal Life Insurance Company of Canada.

Province of Quebec



HON. S. N. PARENT

*PREMIER OF THE PROVINCE AND MAYOR OF THE
CITY OF QUÉBEC*

THE HON. S. N. PARENT, Premier of the Province and Mayor of the city of Quebec, was born at Beauport, Que., 12th Sept., 1855, being the son of the late Paul Parent, merchant. As a youth he engaged for a short time in commercial pursuits, but his aspirations took other directions; and in 1881, at the close of a brilliant career at Laval University, he was admitted to the bar. He established himself at St. Sauveur, where, through his wise judgment and great ability he at once obtained a large and important clientele amongst the commercial classes. His success as a lawyer soon attracted public attention, with the result that in 1890 the electors of the district of St. Valier sent him to represent them in the City Council. The same year Mr. Parent was chosen the Liberal candidate for St. Sauveur, and was elected by a majority of 300 votes. In 1894 he was elected Mayor of Quebec,

and in 1896, 1898, 1900 and 1901 was re-elected. In 1897, when Hon. Mr. Marchand came into power, he selected Mr. Parent for the Ministry of Woods, Forests and Fisheries. His success at the head of this Department did not disappoint the hopes of the public. For half a century people had been talking of the construction of a bridge over the St. Lawrence at Quebec, but it was not until Mr. Parent took the matter in hand that the work was commenced. The Hon. Mr. Parent is King's Counsel, Mayor of the city of Quebec, First Minister of the Province, and Commissioner of Woods, Forests and Fisheries, representative of St. Sauveur, President of Quebec Bridge Company, Director of Quebec Railway Light and Power Company, Director of the Lake St. John Railway, legal adviser of Molson's Bank, and Honorary President of a great number of sporting organizations. Socially he is a man of proverbial affability, and only thinks of his duties as a citizen and a patriot. The Hon. Mr. Parent was initiated into Forestry seven years ago as a Charter member of Court Durocher, No. 1484, in which his career has been a faithful exemplification of the true spirit of the Order.

QUEBEC

Quebec is one of the most interesting cities on the North American continent. Its situation is beautiful and imposing, and spread before the Ancient Capital of Canada is a prospect which, from every point of view, delights the eye and rivets the attention. Quebec is the centre of the leather boots and shoes trade of the Dominion. No less than thirty-five extensive boot and shoe factories are established in Quebec, giving employment to about 8,000 men and women. The leather factories are also numerous, and their products as well as those of the boot and shoe factories are exported to almost every country in the world. The city of Quebec is also celebrated for its furs and fur industries, which are the largest in America, producing the richest and most *recherche* articles in this

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line. The large fur establishments are one of the numerous attractions of the summer tourists visiting the city. There are several other well established industries within its walls and new ones finding their way there every day. The harbor of Quebec is one of the finest in America, capable of holding the largest navy in the world and offering excellent facilities for shipping lumber and grain, etc., having dry-docks and large grain elevators. Besides the excellent transportation facilities afforded by the St. Lawrence River during the season of navigation the city of Quebec has connection with Canadian and American railway systems by means of five great lines, and in addition there are local roads opening up surrounding districts with headquarters in the Ancient Capital. At present the railways approaching by way of the south shore converge at Levis, and a steam ferry is the connecting link between that point and Quebec. But the river is to be bridged, and when the great work is complete these south shore roads will enter the city. To the north is the vast district which is so well known to sportsmen and tourists, and which also gives promise of becoming the home of a large farming population. Altogether this ancient city is the grandest for situation, the most romantic in association, and the most distinctive and picturesque in details.

"Has Few, If Any, Superiors."

That is the verdict of the examiner for the Insurance Department of the State of Iowa, as recorded in his official report made at the close of his examination of the books and accounts of the Independent Order of Foresters :

"Medical examination required is very complete. . . . The Medical Department seems to be in strong hands. . . . The Mortgages were closely examined and in all cases abstract and insurance policies with mortgagees' clauses were found intact, also official appraisement, which is filed with loans. The Society makes it a rule to loan 50% on the appraised value, which would show conservatism. . . . Considering that the Society never lost anything on any of their mortgages, it must be taken for granted that the loans are judiciously placed. Their method of adjusting and paying claims was also looked into ; in every case examined papers were found to be complete and payments to beneficiaries made very promptly. Among such a large amount of claims paid during the nineteen months examined, very few were scaled or technical advantage taken over the member or its beneficiary. In this particular the Society has few, if any, superiors. . . . Considering the time devoted to above verification and examination, we are satisfied that the organization is treating its members fairly. . . . Our thanks are due to the heads of the different departments who have materially assisted us in furnishing the proper books and papers to make the examination less tedious."



RAYMOND PREFONTAINE, M.P.,

MAYOR OF MONTREAL

AMONG the many men in official life who have not thought it derogatory to their dignity or influence to associate themselves publicly with the I. O. F., few deserve more honorable mention than Raymond Prefontaine, M.P., Mayor of Montreal. Mr. Prefontaine is a native French-Canadian, born 16th September, 1850. He was educated at the Jesuits' College; afterwards studied law at McGill College and under the late Sir A. A. Dorion, and was admitted to the bar in 1873. Two years later he was elected as representative of Chambly County in the Quebec Legislature; and again in 1879. In 1886 he was elected to represent the same constituency in the House of Commons, and was re-elected in 1887. In 1888 he was elected to the Commons from Maisonneuve, which constituency he has represented ever since. At the last general election two constituencies paid him the compliment of electing him to represent them in the Parliament of Canada, namely, Maisonneuve for which he sits and Terrebonne. In 1898 Mr. Prefontaine was elected Mayor of Montreal, the commercial metropolis of Canada, and re-elected

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in 1900, and much of the prosperity that the city has enjoyed of late years has been due to his tireless energy and effort to promote its welfare. He is also a member of the Board of Harbor Commissioners. Mr. Prefontaine entered the I. O. F. in 1893 as a member of Court Eveline and has taken every opportunity to honor the Order and its representative officers.

MONTREAL.

The first white man to set foot on the fair island on whose shores to-day stands the commercial metropolis of Canada, was that hardy Malouite, Jacques Cartier, who landed there one bright October day in 1535. Jacques Cartier was at Montreal one hundred years before the Pilgrim fathers set foot on Plymouth Rock. He found the little Indian village of Hochelaga fortified against would-be invaders. The chiefs who proved friendly conducted their visitor, from the shores of France, to the brow of a mountain which he called Mount Royal, a name which, being contracted became Montreal. In 1611 Champlain, the founder of Quebec, named the point on which the custom house now stands, La Place Royale and the beautiful island below he called St. Helene, after his wife, Helene Bouille. On May 18th, 1642, Maisonneuve, accompanied by Montmagny and sixteen followers, landed on the island of Montreal, which henceforth took to itself both life and importance. A quarter of a century more and a town of 765 people had sprung up. Streets were laid out and the place given a crude civic organization. The principal trade was in furs, which brought wealth to the inhabitants. As early as 1717 wheat was exported to France and the West Indies. In 1717 a Bourse or exchange was established and a sort of postal service set up with Quebec. From that time on the city grew. In 1809 the first steamboat was built by John Molson, of Montreal, who charged £2.10s., or about \$12.50, for the round trip to Quebec. During the American revolution, Montreal fell into the hands of the invaders and was held by them until Montgomery's defeat and death before the walls of Quebec. In 1832 the first line of docks was built and in 1836 railway connection was made with Lapairie and St Johns. In 1842 the population was over 50,000. Seven years later occurred those unfortunate riots which culminated in the burning of the Parliament Building and in Montreal ceasing to be a seat of government. Between 1850 and 1860 progress was rapid and the Grand Trunk gave the city wide connection. In 1854 the first stone of the Victoria bridge was laid and in 1856 the Allans started the Montreal ocean steamship company. The first train between Montreal and Toronto started on Oct. 27, 1856,

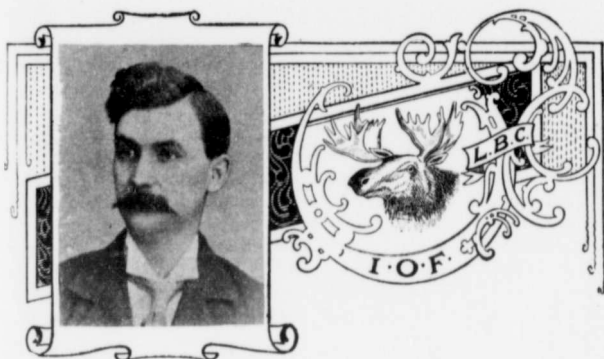
taking over thirty hours for the journey. On Dec. 17, 1859, Victoria bridge was completed and the following year was formally opened by the then Prince of Wales, His Majesty the King. In 1859 the Grand Trunk had been extended to Port Huron. In 1861 the population was 90,323 and in 1871 it was 107,225. In 1871 the survey of the C.P.R. was commenced. The census of 1881 showed a population of 155,237. The assessed value of the real estate was \$66,483,000, and the revenue of the city had grown to \$1,634,000. The increase of the manufacturing interests was great. The invested capital was \$33,000,000; raw material \$32,484,000, and the value of products \$53,000,000. The number of manufacturing establishments was 1,467; the number of employees, 33,353, and the wages annually paid out amounted to \$8,925,865. Montreal was also making rapid strides as a railway centre. On October 21st, 1880, a contract was entered into with the Canadian Government and the Canadian Pacific Railway Company, for the construction of a transcontinental line; and on June 28th, 1886, the first through train to the Pacific Coast left Montreal for Vancouver. In six years the Canadian Pacific Railway had become one of the greatest systems on the continent. In 1891 population 216,650, Manufacturing establishments 1,735, Capital \$51,212,133, Employees 38,502, Value of raw material \$42,429,102, Value of products \$72,603,377, Wages paid \$13,078,546. In 1901 the population was 266,826, and in 1900 the taxable property amounted to \$149,883,560, on which was paid taxes to the amount of \$1,838,800.

Montreal obtained its first charter as a city in 1833. The first mayor was Jacques Viger, who held office until 1840. During the next two years Peter McGill was mayor and he was succeeded by Joseph Bourret. The next mayor was James Ferrier, who held office in 1845. John E. Mills held office from 1847 to 1848, when Mr. Bourret again became chief magistrate. From 1849 to 1851 E. R. Fabre was mayor. The succeeding mayors up to 1861 were Chas. Wilson, Dr. Wolfred Nelson, Henry Starnes and C. S. Rodier. J. L. Beaudry held office until 1866 and was succeeded by Mr. Starnes and Mr. Workman. The next mayors were Chas. Coursol, Francis Cassidy and Aldis Bernard, being followed by Dr. (now Sir William) Hingston, from 1875 to 1877. Mr. Beaudry then became mayor again, and held office until 1879, when he was followed by Severe Rivard, who held office until 1881, when he was succeeded by J. L. Beaudry, who was again mayor until 1885, when H. Beaugrand was elected, the latter holding office until 1887. The Hon. J. J. C. Abbott, Jacques Grenier and James McShane followed, each having two terms. The next mayor was Senator Desjardins, who held office during the year 1893. Senator Villeneuve was mayor during two terms, 1894-1896, and was succeeded by R. Wilson-Smith, elected in 1896, and he succeeded himself in 1897. R. Prefontaine became mayor in 1898 and was re-elected in 1900.

Montreal, like Toronto, is a great centre of education, the principal seats of learning being McGill University, Royal Victoria College and Laval University.



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JOHN McMORINE

MAYOR OF RICHMOND

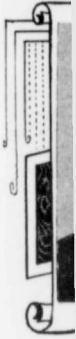
JOHN McMORINE, C.D.H.C.R., and P.C.R. of Court Myrtle, No. 5, I.O.F., located at Richmond, was born at Melboro, Township of Melbourne, Co. of Richmond, Quebec, on August 2nd, 1862. He was educated in the common school and for a short term at St. Francis College. He was elected Councillor of the Town of Richmond by acclamation in 1893, again re-elected by acclamation in 1896 and 1899, elected Mayor in 1900 and re-elected in 1901. He is a member of the firm of McMorine Brothers, general merchants, one of the largest and most enterprising firms of the town. In politics he is a Liberal, and takes an active interest in the welfare of the party of his choice. He is a great admirer and staunch believer in the I.O.F., and has unlimited faith in its progress and success, to which by precept, example and influence he has been an active, consistent and continuous contributor. He is a Past Master of St. Francis Lodge, No. 15, Q.R., A. F. and A. M., a Royal Arch Mason and Knight Templar.

RICHMOND

Richmond, the chief town of the County of that name, is a prosperous and growing town on the eastern bank of the River St. Francis, 76 miles east of Montreal, and 96 south-west of Quebec. The junction of the main line of the G.T.R. with the Quebec branch of that railway is here. The Engine Shops of the Eastern division of the railway are located here, and about \$14,000 is distributed to the railway employees every month. The population of the town is 2,500, of whom about six-tenths are Roman Catholics. Richmond was incorporated as a village in 1862, and as a Town in 1882. It has a system of Water Works, Bell Telephone and People's Telephone; G.N.W. Telegraph Company.

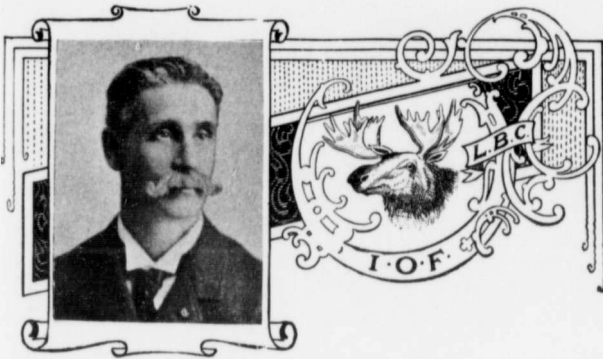
"Perfectly Honest and Safe"

Mr. William Schooling, editor of *Bourne's Insurance Magazine*, responding to a toast at an important Forestric function in Dublin, Ireland, presided over by the Rt. Hon. Sir Thomas D. Pile, ex-Lord Mayor of the city and a Forester, said "the society (the I.O.F.) from the fraternal aspect, conferred a great social benefit on its members, and kept them well together. He had just come from America, where, in Detroit, he had met the National Fraternal Congress, representing upwards of three million members of fraternal organizations, and he was delighted beyond measure at the magnificence of that assembly, and more particularly with its fair and honest methods of advancing the principles of Fraternal Insurance. No one in these days of common sense could doubt the ability of well managed fraternal societies like the Foresters to give insurance protection pure and simple at a much less rate than the ordinary old line insurance companies; but at the same time he saw no reason why the Order should not be able to work thoroughly and cordially with the existing old line insurance institutions, which were doing a useful work outside the domains of fraternalism. People both here and in America were coming more and more to recognize the importance of these fraternal societies, and he thoroughly believed that no insurance organization in the world to-day can offer better or more lasting benefits than the Order under whose auspices we are met to-night; therefore he had great pleasure in commending it to their consideration, knowing absolutely that the Order was offering a perfectly honest and safe protective policy."



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E. P. FICHER

MAYOR OF ST. HYACINTHE

E. P. FICHER, Mayor of St. Hyacinthe, was born at St. Cesaire in 1848, received his instruction in the College of St. Hyacinthe, in 1866 engaged as a clerk in the book and stationery business, and in 1868 enrolled in the Papal Zouaves. After two years' service he returned to his former business, and started in 1872 for his own account in St. Hyacinthe, where he has been living since. E. P. Ficher was elected Alderman for Ward No. 3 in 1888, and was made Mayor in 1898, which office he still holds for one year. He joined the I.O.F. in 1892, and has been an active member ever since.

ST. HYACINTHE

The City of St. Hyacinthe is an important and progressive industrial centre, with a population of about 14,000, largely French-Canadian. It is located in a fertile and well-cultivated farming district, but it is as a manufacturing city that St. Hyacinthe is chiefly reputed. Among its principal industries are boot and shoe making, leather tanning, and the manufacture of agricultural implements, organs, woollen goods, webbed goods, steam engines, doors and window sashes, carriages, corsets, etc. These industries furnish constant employment to over 3,000 hands, while the capital invested in them amounts to about \$4,500,000.



V. O. FALARDEAU

MAYOR OF HULL

V. O. FALARDEAU is of French descent and was born in 1862 in St. Scholastique. He has lived in Hull for thirty-three years, and has been in business there for seventeen years. He is a large property owner and has had a seat in the Council for eight years. He is well known in fraternal circles. He is a member of Court Hull, No. 1444, I.O.F.

HULL.

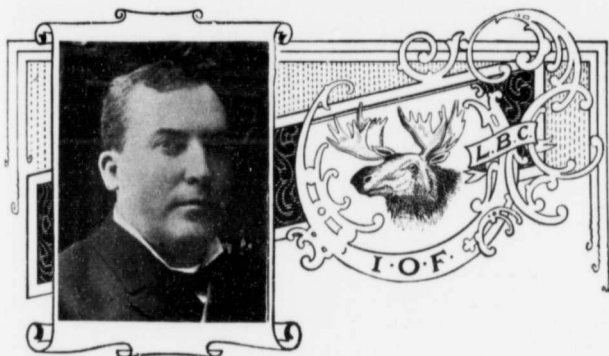
The City of Hull is situated on the banks of the Ottawa river at the Chaudiere Falls. It is a manufacturing city, its population numbering about 15,000, of which over two-thirds are French-Canadians. Although there are many fraternal associations, Court Hull, No. 1444, I.O.F., is composed of the most prominent citizens. The city has a waterworks system, a fire brigade with all modern appliances, and is a busy industrial centre.

Advances in 1900

The accounts of the Independent Order of Foresters show the following satisfactory increases during the year 1900 :

Increase in Premium Income, \$227,564.21
 Increase in Accumulated Funds, \$704,820.86
 Increase in Membership, 17,107

New Brunswick



HON. L. J. TWEEDIE

PREMIER OF NEW BRUNSWICK

HON. LEMUEL J. TWEEDIE, of Chatham, Premier and Provincial Secretary of New Brunswick, is of Irish extraction, his father having been a native of Leitrim and his mother of County Down, Ireland. He was born in Chatham, N.B., November 30, 1849, and his education was obtained in the Grammar schools and at Presh Academy. Making choice of the legal profession, he was called to the bar in 1871 after the usual course of study, and at once entered into practice. He has since been conspicuously identified with public affairs. He was first elected to the House of Assembly at the general election in 1874. Four years later he was an unsuccessful candidate for the same position, but was re-elected at the general elections in 1886, 1890, 1892, 1895 and 1898. He was sworn a member of the Executive Council and appointed Surveyor-General on February 3, 1890. On the reorganization of the Government in July, 1896, he became Provincial Secretary, and in 1900 he

became Premier. In his political opinions he is a Liberal, but he presides over a coalition Government. Mr. Tweedie was married December 6, 1876, to Agnes, daughter of the late Alexander Loudon, Esq. Like many other other sensible Canadians, he saw in the Independent Order of Foresters merits which commended it to his judgment, and he is now a member.

Grateful Thanks

A member of the Independent Order of Foresters is not required to die before the Order's insurance on his life will be paid. In case of total and permanent disability resulting from disease, accident or old age, a portion of the money is payable to himself; and this is a feature that commends the Society very strongly to people of limited means. The following letter expresses the gratitude of one who has benefited by this fraternal provision:

ROYAL ROAD, WEST YORK, N.B., May 1st, 1901.

To the Supreme Executive and Members of the Supreme Court.

DEAR SIRS AND BROTHERS,—Permit me to extend to you as the heads of our most noble Order, my thanks and gratitude for your prompt payment of my Disability Benefit claim of five hundred dollars. My claim was mailed here on the 1st of April, and the cheque was issued on the 9th, which shows how prompt and diligent the business of the I.O.F. is conducted. I have also to thank Bro. Dr. Mullin, of Court St. Mary's, for his kind and careful attendance on me in my present illness, and also all the members of Court Stanley Banner, No. 721, to which I belong, but especially Bro. B. McMennamin, Fin. Sec. of our Court, for his kindness, help and brotherly sympathy to me and mine in my affliction. He is not only a brother in name but in deeds; our Court is blessed in having one who so ably fills the office he holds and has the welfare of every brother at heart; long may our noble Order have the benefit of his labours in their behalf. I bless God that he put it in my heart to join our noble Order, and I would say to everyone who does not belong to the Order to not delay any longer but join at once, and if ever they do, and affliction comes, as it has on me, and they have to partake of the fruit, they will find it good. With best wishes for the prosperous continuation of the good work of our noble Order, believe me,

Yours fraternally, in L., B. and C.,

THOMAS H. CRAIG.



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**JOHN DANIEL, M.D.***MAYOR OF ST. JOHN, N.B.*

Was born in St. Stephen, N.B., and educated at Bath, England. He has been practising his profession in St. John since 1870, during which time he has taken an active interest in all matters affecting the profession and the public health. He was early attached to the Board of Health as physician, and is now a member of the Board. He is a member and past president of the local medical society and is a member and past President of the Council of Physicians and Surgeons of New Brunswick. He was for several years one of the visiting physicians and surgeons of the General Public Hospital and is now one of the consulting surgeons and a member of the Board of Commissioners who control that institution. In 1894 was elected an alderman of the city and since that time has taken an active interest in civic matters. In 1896 was elected warden of the county and in April, 1900, Mayor of the City of St. John. In 1895 he joined the I.O.F., being elected Court Physician of Court Log Cabin, No. 1761, a position which he still retains. He has belonged to the Masonic fraternity for many years

and is a member and past President of St. George's Society.

ST. JOHN, N.B.

Saint John, N.B., whose delightful climate makes it a favorite summer resort, and whose position and ever open harbor make it the chief Winter Port of Canada, lies at the mouth of the famous St. John river, and on the shore of the Bay of Fundy. It is connected by rail with all parts of the continent, and is well served also by lines of steamers. The air from the bay is deliciously cool and invigorating. The nights are always cool. The water supply is pure, drawn from neighboring lakes. The city, having an elevated position, has a system of perfect drainage into the harbor. It will thus be seen that a place possessing the natural advantages just enumerated has the most essential features of an ideal summer resort. Add to these the attractions of a modern city of nearly fifty thousand people, with excellent hotels, bathing facilities, picturesque scenery, varied and splendid views from neighboring heights, charming drives, clean streets, good suburban roads, a round of most attractive excursions by carriage, rail or steamer, and good trout fishing within easy reach, and it must be conceded that St. John is a very desirable city in which to live. It is the Atlantic terminus of the Canadian Pacific Railway, and one of the Atlantic termini of the Intercolonial. It is also the chief Winter Port of the Dominion. Moreover, it is admirably adapted to be a centre of manufacturing industry.

When Under Full Benefits

Members of the I.O.F. are under the protection of The Supreme Court and come under full benefits immediately after (a) they have passed the Medical Board, or have been duly examined for beneficiary membership and recommended in writing by the examining physician as first-class risks, (b) have paid their initiation and other required Fees, and (c) have been initiated into the Order. No person can be entitled to any benefits whatsoever until all these requirements have been complied with. *In most of the other societies members are not entitled to full benefits until six months after initiation*

Once admitted, you are not liable to forfeit your membership, except by your own act of non-payment of dues or assessments or other breach of the Constitution and Laws. If your Court becomes dormant or defunct, or you remove to a place where there are no Courts, you can become a Member-at-large and make your payments direct to The Supreme Court, and thus continue your membership unimpaired.



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**ALEX. GIBSON, M.P.***MAYOR OF MARYSVILLE, N.B.*

ALEXANDER GIBSON, JR., M.P. for York County, New Brunswick, and Mayor of the Town of Marysville in that county, was born near St. Stephen, N.B., in 1852. He is the eldest living son of Alexander Gibson, the New Brunswick lumber and cotton king, and is Vice-President of the Alexander Gibson Railway and Manufacturing Company. As a proof of Mr. Gibson's popularity in his own town, it is but necessary to state that he is the only Mayor the town ever had, as he was elected by acclamation in 1887 when the town was incorporated and has been re-elected by acclamation ever since. At the general local election of 1899 he was elected M.P.P. for York at the head of the poll, and at the general Dominion election in November, 1900, he was elected M.P. for York County on the Liberal ticket. Mr. Gibson took the first opportunity he had of being a Forester, joining the Order in 1884 as a Charter member of Court Alexandra, No. 141.

The prompt settlement of claims is a characteristic of the Independent Order of Foresters.



HARVEY ATKINSON, K.C.

MAYOR OF MONCTON, N.B.

HARVEY ATKINSON, K.C., Mayor of Moncton, is the only child of the late William Atkinson, and was born at Shediac, N.B., on the 5th March, 1853. Both his parents died before he was ten years of age. He was educated in the County Grammar School and at Mt. Allison College, Sackville, N.B., and entered the law office of the Hon. D. L. Hanington (now Judge of the Supreme Court of New Brunswick) at Dorchester, N.B., in 1872, and was admitted an Attorney-at-Law in 1876. He began the practice of his profession in Moncton the same year, and has lived there ever since. He was created a Queen's Counsel by the New Brunswick Government in 1899. He was married in 1878 to Emma R., sister of the Hon. H. R. Emmerson, M.P. for Westmoreland County, and of Judge F. W. Emmerson, H.S. of the N.B. High Court I.O.F. Mr. Atkinson is a Charter member of Court Moncton, No. 71, the oldest Court of the I.O.F. in the Province, organized in July, 1883, and was elected High Secretary of the High Court of New Brunswick in 1884 and High Counsellor in 1885, 1886 and 1887.

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MONCTON

The City of Moncton is situate at the bend of the Petitcodiac River, Westmoreland County, N.B., 89 miles from St. John. In 1890 it was incorporated a city, and the decennial census of 1891 gave it a population of 8,765. It is estimated now at 10,000. Its chief importance arises from its being the centre of the I.C.R., and as such possesses one of the best equipped machine shops in Canada, employing a large number of skilled workmen. The other principal industries are a cotton mill, owned by the Dominion Cotton Mill Co., the Record Foundry and Machine Co., Fawcett's Flour Mill, besides manufactories for the making of barrels, carriages, doors and sashes, and the large and extensive woollen, flour and lumber mills of John A. Humphrey & Son, one mile distant from the city. It has two daily newspapers, three banks, the largest Y.M.C.A. building in the Maritime Provinces, and has excellent public buildings and churches. Its new railway station is one of the best on the line of the I.C.R. The great natural phenomenon of Moncton is the "bore" of the Petitcodiac River, a tidal wave from 3 to 8 feet high, which comes tearing up the river with impetuous force. It is seen at its greatest height at the full of the moon in the months of August, September and October.

Safeguards for Members of the I.O.F.

Extracts from the Act of the Parliament of Canada as to the I. O. F. (59 Vic., Chap. 51.)

PAYMENT OF BENEFIT CERTIFICATES GUARANTEED

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

LIMITED LIABILITY OF MEMBERS FOR ASSESSMENTS

"10. The liabilities of any member of the Society shall be limited to the assessments, dues, fees, capitation tax and fines of which, at the date at which he ceases to be a member by withdrawal, expulsion, suspension or non-payment of assessments or dues or otherwise, notice has been actually given by the Society, or which under its Constitution and Laws have matured and become due; Provided that no member, or his beneficiary, shall be entitled to any pecuniary benefit of the Society during the time such member is in default with respect to the payment of any assessments, dues, fees, capitation tax or fines; and the provisions of this section shall be printed on each and every policy issued by the Society."

Brief History of the I.O.F.

THE INDEPENDENT ORDER OF FORESTERS was founded at Newark, New Jersey, on the 17th day of June, 1874. In 1876 it was extended into Canada by the organization of Court Hope, No. 1, at London, Ontario. In 1881 the Order was reorganized, and changed from a death assessment Society to its present plan, and began business under the new system 1st July, 1881, without a dollar in its treasury, but with an indebtedness of over \$4,000. Only 360 members responded to the first call of the reorganized Society for the widows' and orphans' fund. On the 1st Nov., 1901, after having paid all Benefit claims and heavy management expenses, incurred chiefly in planting the Order on three Continents, there remained from the small assessments levied by the Order upon its membership the princely sum of \$5,100,626.42. To-day the Order extends over the major portion of the United States, throughout Canada and Great Britain and Ireland, and it has been established in Norway, Denmark, France, Belgium, India, Ceylon and Australia. The government of the Order is vested in a Supreme Court, and in the High, Subordinate and Companion Courts scattered throughout its jurisdiction, and is not only representative, but thoroughly democratic, and simple in the extreme. It admits to its Mortuary Benefits BOTH LADIES AND GENTLEMEN upon equal terms.

THE SUPREME COURT is the legislative and the Supreme governing body of the Order; and is the final court of appeal in all cases. It is composed of its officers, who are elected or appointed at each regular triennial session thereof, its Past Executive Officers, and the representatives elected by the High Courts in the various States and Provinces of the United States and Canada, in the British Isles and on the continents of Europe and Australasia. Seven of the Chief officers of The Supreme Court form the EXECUTIVE COUNCIL, who, in the *interim* of the sessions of The Supreme Court, manage the affairs of the Order in accordance with the provisions of its Constitution and Laws.

THE HIGH COURTS, which correspond to Grand Lodges of other societies, have the care of the Order in each Country, Province or State, or other High Court jurisdiction, and are composed of their officers, who are elected annually or biennially, as the case may be, and the Delegates elected by the Courts within their respective territorial jurisdictions.

SUBORDINATE AND COMPANION COURTS may be located in any healthy locality where a sufficient number of suitable persons are found willing to join hands for the mutual protection of themselves and families, by the formation of a Subordinate Court of the Order. The Courts are controlled and managed by the members thereof. From the Subordinate Courts within the jurisdiction Delegates are sent to the High Court, which, as already stated, elect the Representatives who, with the Officers and Past Executive Officers, constitute The Supreme Court. It is, therefore, pre-eminently an Order "OF THE PEOPLE, BY THE PEOPLE AND FOR THE PEOPLE."

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Benefits Provided by the I.O.F.

In Addition to the *Social and Fraternal Privileges* which a Forester enjoys by virtue of membership in this great Fraternal Order, the following substantial Benefits are provided :

PROVIDED BY THE SUPREME COURT.

1.—*A Mortuary Benefit* of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000, payable to the Beneficiary on the death of the member less the amount, if any, paid on account of Total and Permanent Disability Benefit.

2.—*A Total and Permanent Disability Benefit on account of accident or disease* of \$250, \$500, \$1,000, \$1,500, \$2,000 or \$2,500, being one-half of the amount of the Mortuary held, and is payable to the member on being adjudged thus totally and permanently disabled; in addition, the member is relieved from all further payment in the Order; and on the member's death the balance of the Mortuary Benefit is paid to the beneficiaries.

3.—*A Total and Permanent Disability Benefit on account of old age* (after the member reaches the age of 70 years) (a) the Old Age Disability Benefit or (b) the Old Age Pension and Burial Benefit, at option of the member, on being adjudged thus totally and permanently disabled.

(a).—*The Old Age Disability Benefit* is \$50, \$100, \$200, \$300, \$400 or \$500, according to the amount of Mortuary Benefit held, and is payable annually for ten years; in the event of death occurring before the ten annual payments are made, the unpaid balance will be paid to the beneficiaries of the deceased member.

(b).—*The Old Age Pension and Burial Benefit* is a stipulated sum, graded in amount according to amount of Mortuary Benefit held and the age at which the member is adjudged totally and permanently disabled on account of old age (set out in Section 257 (20) of the Constitution and Laws of the Order), payable annually thereafter; and \$100 payable at the death of the member to provide due and proper burial of the member. The following table shows the annual pension for life to those adjudged totally and permanently disabled by reason of old age between the ages of 70 and 75 years :

Age.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
70	\$44	\$100	\$212	\$323	\$435	\$546
71	47	106	224	341	459	577
72	49	112	236	361	486	610
73	52	118	250	383	515	647
74	56	126	266	406	546	687
75	59	133	282	436	580	729

4.—*An Old Age Benefit.*—All members of the Order cease paying Mortuary Assessments and Court Dues when they attain the age of 70 years.

(FOR SUBORDINATE COURTS ONLY.)

5.—*A Sick Benefit* of \$3 per week, for the first *two* weeks, \$5 per week for the next *ten* weeks, and, subject to the approval of the Executive Council, \$3 per week for *twelve* additional weeks of any illness or disability.

6.—*A Funeral Benefit* of \$50 payable at death toward Funeral expenses.

(The Sick and Funeral Benefits are optional, and are only for those enrolled in that department.)

PROVIDED BY THE COURTS.

7.—*Free Medical Attendance* of the Court Physician of the Court within whose jurisdiction the member is taken sick, except where the Court by by-law has dispensed with free medical attendance. Some Courts, in addition, furnish medicine free, and in certain cases trained nurses, if deemed necessary by the Court.

Nova Scotia



DANIEL J. RUDOLF

MAYOR OF LUNENBURG, N.S.

DANIEL J. RUDOLF, Past Chief Ranger of Court Relief, No. 248, I.O.F., and present Treasurer, was initiated June 1st, 1887. He was born at La Have, Lunenburg County, July 11th, 1846. After receiving his education at the common school he entered the employ of Mr. W. N. Zwicker, as clerk in a general store, where he remained until Jan. 1st, 1872. He then went with Mr. S. Finck in a general dry goods business. In 1886, on the death of Mr. Finck, he formed with Mrs. Fincks the firm known as Finck & Co., and continued a member of the firm till 1896, when he assumed full control. The business is now one of the most important in Lunenburg. Mr. Rudolf organized the Board of Trade, and was President for many years. In 1899 he was elected mayor of the city, being returned by acclamation in 1900 and again by a large majority in 1901. In 1882 Mr. Rudolf became a Free

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Mason, and is now a P.M. and a P.G.S. Warden. He is a member of one of the oldest families of Lunenburg County, and a very progressive citizen.

LUNENBURG

Lunenburg, Nova Scotia, is one of the largest and most thriving towns on the Atlantic coast, the shiretown of Lunenburg Co. Population 4,894. Its chief industries are agriculture, fishing, ship and boat building. Its principal exports, fish, lumber and farm products. It has three newspapers; two weeklies and a daily. Battery Beach at Battery Point is a great bathing resort. Cannon Gate Park, situated on Kaulbach Hill, has the finest bicycle track east of Quebec. Beautiful drives and race course. Has a good harbor, from which sails one-tenth of the entire fishing fleet of the Dominion.

Promptness Acknowledged

Promptness in the settlement of claims is one of the boasts of the Independent Order of Foresters; and that this is not an empty boast the following letter, a sample of many received, is proof:

WATERTOWN, N.Y., August 6th, 1901.

Supreme Court I.O.F.:

Allow me to express to you, and all concerned, my heartfelt thanks for the promptness in settling the death claim of my late husband.

With such a large membership, and such a large amount of business you must have to transact, it is astonishing to think of you handing to a bereaved woman (without any question) \$1,000 within eight days.

I am numbered among many others who have reason to say, "God bless your noble Order!"

If "doing good" will prosper an Order, then the I.O.F. will endure forever with the wise management at its head, as well as that management sees to it that the widows and orphans wait but a little while for help from an Order with whom a husband and father has made arrangements to protect.

I also wish to thank Court Stella, No. 1985, for its many acts of kindness during my husband's illness, especially the Past Chief Ranger, Mr. N. Powers, and also Financial Secretary A. J. Peston, and also for the beautiful floral offerings of the Court.

I remain yours respectfully,

MRS. WALTER HARVEY.



ALVIN J. CRAIG

MAYOR OF PICTOU, N.S.

MAYOR CRAIG was born at Truro, N.S., in 1856. In 1873 he went to Western Canada and lived for ten years in London, Ontario. In 1890 he went into business as one of the firm of Hogg, Craig & Co., wholesale and retail grocers. He was captain of the Pictou Company Canadian Artillery for eight years, retiring in 1898. Mr. Craig is one of the oldest Foresters in Canada. He was originally a member of Court Hope, No. 1, London, Ont. In 1876 with a number of others he withdrew from Court Hope and formed Court Dufferin, No. 4, London. In 1896, when Court Pictou, No. 1638, was instituted he became its first Chief Ranger.

PICTOU

The Town of Pictou, Nova Scotia, the shiretown of the County of Pictou, is situated on the north shore of Nova Scotia on the Straits of Northumberland, and has a population of 4,000. Its harbor is one of the finest in the Maritime Provinces, and an extensive shipping business is done. Pictou is one of the terminal points of the Inter-colonial Railway, and the winter port for the despatch of freight, mail and passengers. It is beautifully situated and offers many attractions to tourists.

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Prince Edward Island



HON. D. FARQUHARSON

PREMIER OF PRINCE EDWARD ISLAND

PREMIER FARQUHARSON is a native of Prince Edward Island, and was born in 1834. After acquiring the necessary education in the district school to enable him to qualify, he graduated into the old Provincial Central Academy. He began his public career as a teacher, but soon after entered mercantile life, in which he has been eminently successful. In 1876 Mr. Farquharson entered the political arena, when he was elected as the Liberal representative for the West River District, his home, which he has represented in the local House of Assembly, without a break, for the past quarter of a century—a record which seems to clash with the statement that “a prophet hath honor save in his own country.” Premier Farquharson is a clean man and true; a total abstainer and a patriot, two virtues greatly appreciated by Prince Edward Islanders. He could not very well be otherwise than a good man, for was he not brought up on oatmeal and

the shorter catechism, substances on which virtue thrives. When the war cloud lowered over South Africa, and matters looked serious for the dear old motherland, Premier Farquharson's voice was heard, and heard in no uncertain sound. Nobly he stood for the grand old flag, nobly and manfully as Premier did he do his duty for his Queen and country. Not the least of his many excellent qualities is the sound judgment displayed in becoming a member of the I.O.F.

Sick and Funeral Benefits of the I.O.F.

The following extracts from its Constitution will inform readers of the nature and extent of the benefits paid by the Independent Order of Foresters to or on account of members who enrol in the Sick and Funeral Department :

224. (1) Every brother under *fifty-five* years of age who is a regular Beneficiary Member of a Subordinate Court residing in a Province, State or Country where the laws of the Laws of the land permit Fraternal Benefit Societies to give such benefits, who is at the time in good, sound mental and physical health, may become enrolled, as hereinafter provided, in the Sick and Funeral Benefit Department of The Supreme Court for the benefits given to members of that Department, which are *three* dollars per week for the first *two* weeks, and *five* dollars per week thereafter for a further period of *ten* weeks, making *twelve* weeks benefits in any one illness, and on death, *fifty* dollars towards Funeral expenses ; *provided* that a Temporary beneficiary member shall not be enrolled in the Sick and Funeral Benefit Department of The Supreme Court.

(2) Whenever, and so long as the Surplus Fund in the Sick and Funeral Benefit Department of The Supreme Court shall exceed the sum of *fifty thousand* dollars, and upon the recommendation of the Secretary of the Medical Board, the Executive Council may, in its discretion, grant to a deserving brother, suffering from a protracted illness, an extra benefit of *three* dollars per week for any period not exceeding *twelve* additional weeks. The Executive Council shall be the sole judges of the propriety of any grant under the provisions of this sub-section, and from their decision there shall be no appeal.

On the death of a member enrolled in The Supreme Court Sick and Funeral Benefit Department, the Funeral Benefit of \$50 is paid to his Beneficiaries.

The Sick and Funeral Benefits are optional. Those wishing to join that Department make an Application for Enrolment, pay an Enrolment Fee of *one* dollar and a Registration Fee of *one* dollar, and thereafter pay a monthly premium or assessment graded according to age. See page 91.



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JAMES WARBURTON, M.D.

MAYOR OF CHARLOTTETOWN, P.E.I.

JAMES WARBURTON, M.D., graduated from Edinburgh University in 1882. In 1897 he was elected Mayor of Charlottetown, having to his credit the largest vote ever polled in the city. In 1901 he was re-elected. He joined the I.O.F. in 1892, and has ever since been a most enthusiastic Forester.

CHARLOTTETOWN

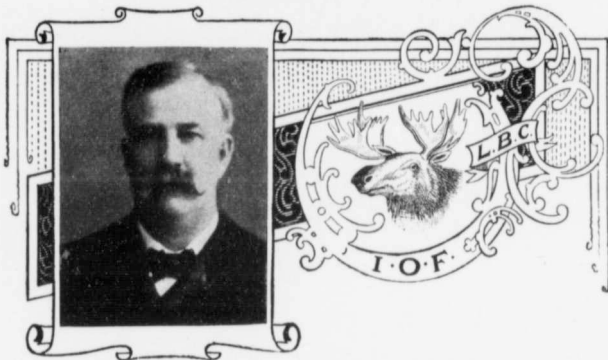
Charlottetown, the capital of Prince Edward Island, is situated in Queen's County, on Hillsborough Bay, and is a busy city of over 12,000 inhabitants. It is in size the third in the Maritime Provinces, and was incorporated in the year 1885. It has an excellent water system, sewerage, electric lighting, and all other modern conveniences.

"Well Secured"

After a joint examination of the books and business of the I.O.F. by expert representatives of the Insurance Departments of Wisconsin and Ohio, they reported :

"The investments of the Order are well secured and in most instances the interest is paid promptly. Claims are paid without any unnecessary formalities. The officers showed us every courtesy and answered promptly all inquiries, thus affording us proper facilities for making a thorough examination. We found little to criticize and much to commend in the management of the Independent Order of Foresters."

Manitoba



HON. R. P. ROBLIN

PREMIER OF MANITOBA

This gentleman is a Canadian by birth, forty-eight years of age, having been born at Sophiasburg, in Prince Edward County, Ontario, in February, 1853. His education was obtained at the local schools and Albert College, Belleville. When about thirty years of age he went to Manitoba and engaged in the grain trade, forming eventually an extensive business connection. From his youth up he took an active interest in politics; in 1888 he was elected a member of the Provincial Legislature, and he has retained a seat in that body ever since. Upon the retirement of the Hon. Hugh John Macdonald in 1900, he became Premier and President of the Provincial Executive and holds in addition the portfolio of Commissioner of Railways. Mr. Roblin is an ardent admirer and a member of the Independent Order of Foresters; and from the public platform and otherwise has commended the Order to public confidence. By the way, every member of his Cabinet belongs to the I.O.F., as does also the Lieutenant-Governor of the Province.

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CHARLES A. FLOWER

MAYOR OF BIRTLE, MAN.

CHAS. A. FLOWER arrived in Birtle in 1889 from the State of Iowa, to which State he had immigrated from England in 1881. When he arrived in Birtle he had but little money. Now he is quite independent. His first business was that of an engineer. Afterwards he was engaged in selling and operating threshing machines, and later as he found he was accumulating riches, he began to speculate in property, and also to loan money. He now owns considerable property in Birtle and Winnipeg, besides having a large amount of capital invested in different ways throughout the Province and in the N.W.T. He was first elected to the Council of the town of Birtle in 1885, and two years later in a three-cornered contest he was elected Mayor. The following year he was again elected, and in 1901, though he was absent in England, he was again returned. Mayor Flower is a member of Court Birtle, No. 129, I.O.F., and a very enthusiastic Forester.

Since its inception in 1874 the Independent Order of Foresters has paid over \$10,663,000 for benefits to members or their beneficiaries.

BIRTLE

Birtle is a flourishing town of about 600 inhabitants. It is situated on the Bird Trail River. The chief industry is lumbering, there being a thoroughly equipped up-to-date saw mill, owned and operated by Mr. T. D. McArthur. There is also one of the finest grist mills. The surrounding country is the best for agricultural purposes in the Province.

Old Age Benefits of the I.O.F.

That the I.O.F. makes most liberal provisions for the relief of aged Foresters will be apparent to all who read the following extracts from its Constitution and Laws :

256. (1) "Subject to the provisions of Sections 132, 205, 222 (2), (3), and 236 (2) of the Constitution and Laws of the Order, each member on reaching the full age of *seventy* years shall *ipso facto* become an Honorary member and shall be relieved from any further payments of any assessments, fees, dues, taxes, fines or other demands of the Order, except for the Sick and Funeral Benefit Department if enrolled therein, and except as provided in sub-section *three* of this section."

(2) "Each Beneficiary member of the Order initiated prior to the *first* day of May, A.D. 1896, if he shall remain continuously in 'good standing' thereafter, and if he resides in a Province, State or Country where the laws of the land permit Fraternal Benefit Societies to give such benefits, shall, on reaching the full age of *seventy* years, and on making claim therefor on Form No. 38, be entitled to have paid to him then, and thereafter annually, one-tenth of the amount of Mortuary Benefit held by him prior to the said *first* day of May, A.D. 1896, and on which he shall have paid assessments during the *fifteen consecutive* years immediately preceding the date of his reaching the full age of *seventy* years, less any sum he may have received on account of the Total and Permanent Disability Benefit, until the whole amount of his Mortuary Benefit shall have been paid; *provided* that if the member die before reaching the age of *seventy-nine* years the unpaid balance of Mortuary Benefit shall be paid to his *beneficiary* or beneficiaries, or personal representative or representatives."

257. (17) "The Total and Permanent Disability Benefit on account of old age shall be either the 'Old Age Disability Benefit,' set forth in sub-section (19) of this section, or the 'Old Age Pension and Burial Benefit,' set forth in sub-section (20), sub divisions (a) and (b) of this section; *provided* always, that no member shall be entitled to make claim for the Total and Permanent Disability Benefit on account of old age, nor can the Benefit be paid until the member claiming the Benefit shall have reached the full age of *seventy* years or more.

18. Whenever a member is under the provisions of this section adjudged by the Executive Council to be totally and permanently disabled on account of old age he shall be entitled to receive, at his own option, either the 'Old Age Disability Benefit' or the 'Old Age Pension and Burial Benefit.'"

(19) "The 'Old Age Disability Benefit' shall consist of the payment to the member himself of *one-tenth* of the amount of his Mortuary Benefit remaining unpaid at the date that the member is adjudged to be totally and permanently disabled on account of old age, and there shall be paid to him on the expiration of each year thereafter a like sum, until the whole remaining amount of his Mortuary Benefit shall have been paid; *provided* that, if the member becomes insane or otherwise mentally incapacitated the benefit may be paid to the wife or husband, as the case may be, or to the Committee or Conservator of the estate, or other parties duly authorized by law to act in such cases, or to the beneficiary, or to the parties caring and providing for the member, as the Supreme Chief Ranger or the Executive Council may determine; and *provided* always that if the member die before all the said instalments shall have been paid, the balance remaining unpaid at his death shall be paid to his beneficiaries, heirs, or personal representatives." [See also page 95.]



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British Columbia



NEIL McCALLUM, B.A.

MAYOR OF COLUMBIA, B.C.

MR. McCALLUM was born in the township of King, Ontario. He is of Highland Scotch descent and is a graduate of Toronto University. After graduating he moved to Winnipeg, and later to Portage la Prairie. He was in active service in the Riel rebellion and in 1896 went to Columbia, B.C., situated on the Main Kettle river. The town was incorporated in 1899 and is the distributing point of the Columbia and Western Railway to Republic, Carson, White Camp, Franklin Camp, and Grand Forks. It is an important centre and has a very bright outlook for the future. Mr. McCallum served the city as Mayor in 1900 and 1901. He is an enthusiastic Forester, having joined the Order in June, 1897.

During the year 1900 the Independent Order of Foresters paid out for Benefits no less a sum than \$1,545,145, equalling an average of over \$4,936 for every working day in the year.



MILTON D. WHITE

MAYOR OF GRAND FORKS, B.C.

MILTON D. WHITE was born in Orono, Province of Ontario, on April 25th, 1868. He worked for four years in his father's general store at Orono, after which time he went to Brantford, Ontario, where he served an apprenticeship with Mr. Alex. Moffitt, jeweller. After nine years in the employ of Mr. Moffitt he went to Grand Forks, B.C., in 1897, where he opened a jewellery store in the then Post Office building. Here he worked up an extensive trade, and is now enjoying a very successful business. In 1898 Mr. White was elected to the City Council and having shown himself during the year to be one of the most business-like men of the Council of that year, he was again elected for 1899. Afterwards he resigned on account of his private business being neglected owing to his public duties. In private life he succeeded in working up a splendid business in which he is still engaged under the firm name of "White Bros." At the beginning of 1901, Mr. White was induced by his many friends to again enter the municipal arena, with the result

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that he became Mayor of Grand Forks, having to his credit a large majority. He is a member of Court Kettle River, No. 3575, I.O.F.

GRAND FORKS

Grand Forks is situated in the Kettle River Valley about three miles from the International boundary line, and on the Columbia and Western branch of the C.P.R. It has the Granby smelter located about one half mile north of the town and just outside the corporation limits. It is owned by the "Granby Consolidated Mining and Smelting Company," of which Mr. C. H. Miner, of Granby, Quebec, is the President. The plant of this smelter is about to be enlarged so as to make it one of the largest in the Dominion. The Kettle River Valley which surrounds Grand Forks is a fine fertile belt of land, on which the finest of fruit can be grown with little trouble. It presents bright prospects for the future, and doubtless Grand Forks will at no great distant date become one of the most important cities in the district, as there are situated around it many promising mining properties. The population at the present time is about 3000.

I.O.F. Sick and Funeral Department

The following are the monthly rates of premiums or assessments payable to secure the Sick and Funeral Benefits of the Supreme Court, (see page 84):

Age.	Rate.	Age.	Rate.	Age.	Rate.
18	40 cts.	31	47 cts.	44	60 cts.
19	41	32	47	45	62
20	41	33	48	46	64
21	42	34	48	47	66
22	42	35	49	48	68
23	43	36	50	49	70
24	43	37	51	50	75
25	44	38	52	51	80
26	44	39	53	52	85
27	45	40	54	53	90
28	45	41	55	54	95
29	46	42	56	55 and	
30	46	43	58	upwards	\$1 00

The rates are based on the age at enrolment in the Department and continue the same so long as good standing is maintained.



FRANK FLETCHER

MAYOR OF NELSON, B.C.

FRANK FLETCHER was born in July, 1858, at Milton, Kent, England, being the youngest son of Wm. Fletcher, J.P. In 1876 he came to Canada and engaged in mercantile business and farming until 1881. In that year he went to the Northwest where he followed surveying and exploring for the Canadian Pacific Railway until 1890. During the winter of 1887 he explored the ground for the National Park at Banff and selected the site for the present Banff Hotel. In 1890 he went to British Columbia as Land Commissioner for the Columbia and Kootenay Railway Company, making his headquarters at Nelson. At the incorporation of the City of Nelson in 1897 he was elected on the first Board of Aldermen. In 1899 he was again elected, and in 1901 he was elected Mayor by acclamation. He is a very representative man and an enthusiastic Forester.

No other society or company gives so many substantial benefits for the money collected as the Independent Order of Foresters. For a list of the benefits given by the I.O.F. see page 79.

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THOMAS KILPATRICK

MAYOR OF REVELSTOKE, B.C.

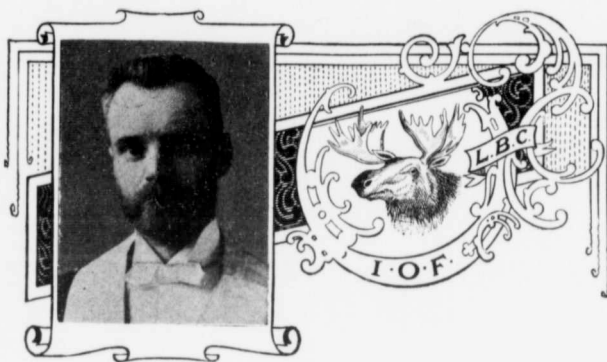
THOMAS KILPATRICK was born at Simcoe, Norfolk County, Ontario, on the 27th April, 1857. In 1884 he went west and was employed in construction work at the north shore of Lake Superior. In 1885 he went to British Columbia, and in 1886 entered the C.P.R. regular service as bridge carpenter. In 1887 he was advanced to the post of bridge foreman, and in 1893 to that of Bridge Inspector on the mountain section of the Pacific Division. He is an active member of Court Mt. Begbie, No. 3461, at Revelstoke, B.C.

REVELSTOKE

The chief town in this section is Revelstoke, the "gateway" to South Kootenay. It has a population of 2,500, and is a most important mining, lumbering and railway centre. When it was incorporated in 1889 Mr. Kilpatrick was elected an Alderman, and served in that capacity in that year and in 1900. In the following year he was elected Mayor.

During the year 1900 the Independent Order of Foresters paid the following benefits:

Mortuary Benefits...	\$1,291,539.30	Sick Benefits.....	\$ 153,046.99
Disability " ...	81,846.64	Funeral "	10,237.71
Old Age " ...	8,475.00	Total.....	\$1,545,145.64



J. G. SCOTT

MAYOR OF NEW WESTMINSTER, B.C.

J. G. SCOTT was born in Stratford, Ont., on December 23rd, 1860. His first experience in the lumber business was with the Medonte Lumber Company in Simcoe County. In partnership with his brother, Mr. A. A. Scott, now of McGregor, Ont., he purchased the business of the above-named company. After investigating the timber supply and market prospects, he organized the Pacific Coast Lumber Company, whose mills are located on the Fraser River at New Westminster. Mr. Scott's debut into public life was due to somewhat peculiar circumstances. Readers will remember that in the fall of 1898 a disastrous fire occurred in New Westminster, by which property to the value of over three million dollars was destroyed. The fire, as subsequent investigation proved, was largely the result of incompetent civic administration, and as an outcome of this, new men of a class not usually found in municipal harness were pressed by the citizens to become candidates for municipal honors. Some consented, among them being Mr. Scott. Confidence was thus restored in financial circles, and as a

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result New Westminster of to-day is a better and more prosperous city than ever before.

After one year's service as Chairman of the Finance Committee, Mr. Scott, by a substantial majority, was placed in the Chief Magistrate's chair. The citizens of New Westminster are to be congratulated that a man of marked business ability, and with large private interests to engage his intention, should decide to place his services at the disposal of the public.

The Pension Benefit of the I.O.F.

257. 20. (a) "The 'Old Age Pension' shall consist of the PAYMENT TO THE MEMBER HIMSELF of the amount set forth in the schedule in this sub-section, according to the age of such member at the date that he shall be adjudged to be totally and permanently disabled on account of old age and according to the amount of the Mortuary Benefit held by such member, viz.:

SCHEDULE OF PENSION BENEFITS.

AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
70	\$ 44	\$100	\$212	\$ 323	\$ 435	\$ 546
71	47	106	224	341	459	577
72	49	112	236	361	486	610
73	52	118	250	383	515	647
74	56	126	266	406	546	687
75	59	133	282	431	580	729
76	63	142	300	458	617	775
77	67	151	320	489	657	826
78	71	161	341	521	701	881
79	76	172	364	556	748	940
80	82	184	390	595	800	1,006
81	87	197	417	637	857	1,076
82	94	212	448	683	919	1,155
83	101	228	482	736	989	1,243
84	109	245	519	792	1,065	1,338
85	117	265	560	855	1,150	1,445
86	127	287	607	926	1,246	1,565
87	138	312	659	1,006	1,354	1,701
88	152	342	722	1,102	1,482	1,863
89	168	378	798	1,218	1,638	2,058
90	185	416	879	1,342	1,805	2,268

The first of such payments shall become due and be payable immediately after the member shall have been duly adjudged by the Executive Council to be totally and permanently disabled on account of old age, and a like sum shall be paid to him on the expiration of each year thereafter during the disability of such member."

(b) "The 'Burial Benefit' shall consist of *one hundred dollars* which shall be payable to the personal representatives of the member, or to such other party or parties as may be determined by the Supreme Chief Ranger or by the Executive Council, on proof, on the Form prescribed by the Executive Council, of the death of the member and of his due and proper burial."

MONTHLY RATES OF THE L.O.F.

(A) For the Ordinary or Preferred Class

The following are the monthly rates of premiums or assessments for the Ordinary or Preferred Class, beginning at age 18, which is the minimum age, and ending with age 54, which is the maximum age for admission to the Order :

AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	38	76	1 52	2 28	3 04	3 80	37	75	1 50	3 00	4 50	6 00	7 50
19	39	78	1 56	2 34	3 12	3 90	38	78	1 56	3 12	4 68	6 24	7 80
20	40	80	1 60	2 40	3 20	4 00	39	81	1 62	3 24	4 86	6 48	8 10
21	41	82	1 64	2 46	3 28	4 10	40	84	1 68	3 36	5 04	6 72	8 40
22	42	84	1 68	2 52	3 36	4 20	41	88	1 76	3 52	5 28	7 04	8 80
23	43	86	1 72	2 58	3 44	4 30	42	92	1 84	3 68	5 52	7 36	9 20
24	45	90	1 80	2 70	3 60	4 50	43	96	1 92	3 84	5 76	7 68	9 60
25	47	94	1 88	2 82	3 76	4 70	44	1 00	2 00	4 00	6 00	8 00	10 00
26	49	98	1 96	2 94	3 92	4 90	45	1 04	2 08	4 16	6 24	8 32	10 40
27	51	1 02	2 04	3 06	4 08	5 10	46	1 09	2 18	4 36	6 54	8 72	10 90
28	53	1 06	2 12	3 18	4 24	5 30	47	1 16	2 32	4 64	6 96	9 28	11 60
29	55	1 10	2 20	3 30	4 40	5 50	48	1 25	2 50	5 00	7 50	10 00	12 50
30	57	1 14	2 28	3 42	4 56	5 70	49	1 35	2 70	5 40	8 10	10 80	13 50
31	59	1 18	2 36	3 54	4 72	5 90	50	1 45	2 90	5 80	8 70	11 60	14 50
32	61	1 22	2 44	3 66	4 88	6 10	51	1 55	3 10	6 20	9 30	12 40	15 50
33	63	1 26	2 52	3 78	5 04	6 30	52	1 65	3 30	6 60	9 90	13 20	16 50
34	66	1 32	2 64	3 96	5 28	6 60	53	1 80	3 60	7 20	10 80	14 40	18 00
35	69	1 38	2 76	4 14	5 52	6 90	54	1 95	3 90	7 80	11 70	15 60	19 50
36	72	1 44	2 88	4 32	5 76	7 20							

(B) For the Hazardous Class

Consisting of officers and crew and other employees of ocean or inland steamers, railway trainmen and other employees on passenger trains, engineers and firemen of freight trains, yardmasters, yardmen, stone cutters, members of fire brigades in cities or in large towns, show-ellers in elevators, grinders of edged tools, pilots, quarrymen, master miners who go only occasionally underground, raftsmen, river drivers, oyster dredges, inshore fishermen in sailing vessels, slaters, telegraph linemen, telephone linemen and electric linemen. Also, all persons who are deaf, or who have lost one eye, or one arm, or one leg, or who have a defective arm or leg.

Members in this class pay the following monthly rates of premiums or assessments :

AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	45	90	1 80	2 70	3 60	4 50	37	86	1 72	3 44	5 16	6 88	8 60
19	46	92	1 84	2 76	3 68	4 60	38	89	1 78	3 50	5 34	7 12	8 90
20	47	94	1 88	2 82	3 76	4 70	39	92	1 84	3 68	5 52	7 36	9 20
21	48	96	1 92	2 88	3 84	4 80	40	95	1 90	3 80	5 70	7 60	9 50
22	49	98	1 96	2 94	3 92	4 90	41	1 00	2 00	4 00	6 00	8 00	10 00
23	50	1 00	2 00	3 00	4 00	5 00	42	1 05	2 10	4 20	6 30	8 40	10 50
24	52	1 04	2 08	3 12	4 16	5 20	43	1 10	2 20	4 40	6 60	8 80	11 00
25	54	1 08	2 16	3 24	4 32	5 40	44	1 15	2 30	4 60	6 90	9 20	11 50
26	56	1 12	2 24	3 36	4 48	5 60	45	1 20	2 40	4 80	7 20	9 60	12 00
27	58	1 16	2 32	3 48	4 64	5 80	46	1 25	2 50	5 00	7 50	10 00	12 50
28	60	1 20	2 40	3 60	4 80	6 00	47	1 30	2 60	5 20	7 80	10 40	13 00
29	62	1 24	2 48	3 72	4 96	6 20	48	1 35	2 70	5 40	8 00	10 80	13 50
30	65	1 30	2 60	3 90	5 20	6 50	49	1 40	2 80	5 60	8 40	11 20	14 00
31	68	1 36	2 72	4 08	5 44	6 80	50	1 45	2 90	5 80	8 70	11 60	14 50
32	71	1 42	2 84	4 26	5 68	7 10	51	1 50	3 00	6 00	9 00	12 00	15 00
33	74	1 48	2 96	4 44	5 92	7 40	52	1 55	3 10	6 20	9 30	12 40	15 50
34	77	1 54	3 08	4 62	6 16	7 70	53	1 60	3 20	6 40	9 60	12 80	16 00
35	80	1 60	3 20	4 80	6 40	8 00	54	1 65	3 30	6 60	9 90	13 20	16 50
36	83	1 66	3 32	4 98	6 64	8 30							

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(C) For the Extra Hazardous Class

The Extra Hazardous Class consists of all Officers and crews and other employees on sailing vessels, all persons engaged in blasting, and in gold, silver or iron mining, and in surface mining, all divers, glass blowers, manufacturers of fireworks, brakemen and conductors of freight trains, switchmen, buzz, band, circular and gang sawyers; also all persons who are deaf, or who have lost one eye, or one arm, or one leg, or who have a defective arm or leg, and are engaged in or follow any of the occupations or callings included in Section *two hundred and thirty-eight*, sub-section *one*, of the Constitution and Laws of the Order.

Members in this class shall pay the following monthly rates of premiums or assessments:

AGE.	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	60c.	\$1 20	\$2 40	\$3 60	\$4 80	\$6 00
19	61	1 22	2 44	3 66	4 88	6 10
20	62	1 24	2 48	3 72	4 96	6 20
21	63	1 26	2 52	3 78	5 04	6 30
22	64	1 28	2 56	3 84	5 12	6 40
23	65	1 30	2 60	3 90	5 20	6 50
24	67	1 34	2 68	4 02	5 36	6 70
25	69	1 38	2 76	4 14	5 52	6 90
26	71	1 42	2 84	4 26	5 68	7 10
27	73	1 46	2 92	4 38	5 84	7 30
28	75	1 50	3 00	4 50	6 00	7 50
29	77	1 54	3 08	4 62	6 16	7 70
30	80	1 60	3 20	4 80	6 40	8 00
31	83	1 66	3 32	4 98	6 64	8 30
32	86	1 72	3 44	5 16	6 88	8 60
33	89	1 78	3 56	5 34	7 12	8 90
34	92	1 84	3 68	5 52	7 36	9 20
35	95	1 90	3 80	5 70	7 60	9 50
36	98	1 96	3 92	5 88	7 84	9 80
37	\$1 01	2 02	4 04	6 06	8 08	10 10
38	1 04	2 08	4 16	6 24	8 32	10 40
39	1 07	2 14	4 28	6 42	8 56	10 70
40	1 10	2 20	4 40	6 60	8 80	11 00
41	1 15	2 30	4 60	6 90	9 20	11 50
42	1 20	2 40	4 80	7 20	9 60	12 00
43	1 25	2 50	5 00	7 50	10 00	12 50
44	1 30	2 60	5 20	7 80	10 40	13 00
45	1 35	2 70	5 40	8 10	10 80	13 50
46	1 45	2 90	5 80	8 70	11 60	14 50
47	1 55	3 10	6 20	9 30	12 40	15 50
48	1 65	3 30	6 60	9 90	13 20	16 50
49	1 75	3 50	7 00	10 50	14 00	17 50
50	1 90	3 80	7 60	11 40	15 20	19 00
51	2 05	4 10	8 20	12 30	16 40	20 50
42	2 25	4 50	9 00	13 50	18 00	22 50
53	2 45	4 90	9 80	14 70	19 60	24 50
54	2 75	5 50	11 00	16 50	22 00	27 50

A Wide Range of Benefits

An examination of the I.O.F. system will convince one that it furnishes to the membership not only a very wide range of benefits, but that such benefits are so distributed as to afford the needed relief when most required. The "Old Age Disability," as well as the "Pension" and "Burial" benefits are given by the Independent Order of Foresters without any extra cost to the members. (See pages 79, 88 and 95.)

INDEPENDENT ORDER OF FORESTERS

APPLICATION FOR INFORMATION

.....
Please send me prospectus and circulars which will furnish full information about the great

FRATERNAL SYSTEM OF LIFE ASSURANCE

as provided by the Independent Order of Foresters; or instruct one of your representatives to call upon me and explain it.

Yours respectfully,

(Signature)

My age is

Occupation

Address

1902	S	M	T	W	T	F	S	1902	S	M	T	W	T	F	S	1902	S	M	T	W	T	F	S
Jan.	-	5	6	7	8	9	10	April	-	6	7	8	9	10	11	July	-	13	14	15	16	17	18
	12	13	14	15	16	17	18		13	14	15	16	17	18	19		20	21	22	23	24	25	26
	19	20	21	22	23	24	25		20	21	22	23	24	25	26		27	28	29	30	31	-	-
	26	27	28	29	30	31	-	May	27	28	29	30	-	1	2	Aug.	27	28	29	30	31	-	-
	Feb.	-	3	4	5	6	7		27	28	29	30	31	-			3	4	5	6	7	8	9
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		23	24	25	26	27	28		25	26	27	28	29	30	31		31	-	-	-	-	-	-
	Mar.	-	-	-	-	-	1	June	1	2	3	4	5	6	7	Sept.	14	15	16	17	18	19	20
		2	3	4	5	6	8		8	9	10	11	12	13	14		21	22	23	24	25	26	27
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THE HOME OF THE I.O.F.

The above engraving represents the "Temple Building," owned by the Independent Order of Foresters, the tallest office building in Canada. It is likewise one of the most thoroughly fire-proofed structures on the Continent. It contains over two hundred offices besides a number of Court or Lodge and other rooms.

Headquarters of the I.O.F.

The eighth and part of the seventh stories are occupied by the Headquarters Staff of the I.O.F. There are ten Masonic Blue Lodges, besides Royal Arch Chapters, Knights Templars, and Rameses Temple of the Mystic Shrine, together with twenty-five Courts, Councils or Lodges of various Fraternal Societies which meet in the Court and Lodge Rooms of "The Temple." Its offices are all rented by a select class of tenants.

Corner-Stone Laid by the Earl of Aberdeen

The building was begun on the 14th April, 1895. The corner-stone was laid by His Excellency the Earl of Aberdeen, the then Governor-General of Canada, on the 30th May, 1895. It was formally opened and dedicated by Dr. Oronhyatekha, the Supreme Chief Ranger, on the 30th August, 1898.

Located in the Heart of the City

The "Temple Building" is located at the corner of Bay and Richmond Streets, within half a block of the new City Hall; within 200 feet of the City Registry Office and within one block of "Osgoode Hall," the "Law Courts" of Ontario. A block and a half away, at the corner of Yonge and Queen Streets, electric cars can be taken to every part of the city. Thus the "Temple Building" may well be said to be right in the very centre and heart of Toronto, the Queen City of Ontario.