

IMPORTANT—Read Carefully.



FORESTER

THE OFFICIAL ORGAN OF
THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



FOUNDED
17th JUNE, 1874.

RECORDED IN ONTARIO
SEPTEMBER, 1878!

COMMON INCORPORATION
MAY, 1889.

LICENSE BY INSURANCE
DEPARTMENT OF CANADA
MAY, 1896.



NUMBER OF MEMBERS 1st J. 1900

164,610

SURPLUS FUND 1st FEB., 1900

\$3,851,728.66

P. J. EDWARDS

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Number 8

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The Independent Forester

VOL. XX.

FEBRUARY 15TH, 1900.

No. 8.

How to Talk Independent Forestry.

At this season of the year there are two motives that influence our members to try and bring new material into the Order. One motive is the desire to save the "Extension of the Order" Tax,⁽¹⁾ and the other is a wish to strengthen and develop the Order with whose interests we are all identified. But many members complain that they have no talent for canvassing; they are not given with the "gift of the gab;" they have not the "peculiar knack." To such we would say: Don't waste time betting about the bush, but get hold of a desirable member and talk Independent Forestry into his ears. Begin by setting forth the material

Benefits.

Say to your man: We do not offer you speculative investments, but (not counting our social and fraternal privileges) we give for your money a greater number of material and substantial benefits than any other society or corporation in existence. Join us and secure

(A) Provisions For Your Sickness.

1. **Free Medical Attendance** of the Court Physician within whose jurisdiction you may be taken ill, except where the Court has by by-law dispensed with free medical attendance. Some Courts, in addition, furnish medicines free, and in certain cases trained nurses.

2. **A Sick Benefit** of \$3.00 a week for the first *two* weeks, and \$5.00 a week for the next *ten* weeks, and as provided in the Constitution and Laws of the Order, \$3.00 a week for an additional *twelve* weeks in any one illness. The Sick and Funeral Benefits are *optional*. It costs \$2.00 extra to become enrolled for these benefits; the monthly premiums run from 40 cents to \$1.00 per month, according to age at enrolment. (See Table of Rates on inside of front cover of this Magazine.)

(B) A Provision In Case You Are Disabled.

3. **A Total and Permanent Disability Benefit** of \$250, \$500, \$1,000, \$1,500 \$2,000 or \$2,500 (or *one-half* the face value of your Mortuary Benefit Certificate or policy) with exemption from further payments of assessments or premiums and Court dues, upon becoming totally and permanently disabled by disease or accident, which may occur at any time after membership.

(C) Provisions For Your Old Age.

The I.O.F. has solved the problem that has long been perplexing the governments of civilized nations—that is how to enable the average man to make a provision for old age so that he will not have to look forward to the humiliation of asking charitable relief. Consider these benefits:

(1) Every member who secures a new Beneficiary Member in any month of any year, is relieved from paying the "Extension of the Order" Tax for the balance of that year beginning with the month following the initiation of the candidate.

4. **An Old Age Benefit**, consisting of exemption from payment of assessments or premiums and Court dues after reaching the age of *seventy* years.

5. **An Old Age Disability Benefit**, which is available after reaching the age of *seventy* years, and consists of \$50, \$100, \$200, \$300, \$400 or \$500 (or *one-tenth* of the face value of your Mortuary Benefit Certificate or policy) payable yearly for *ten* years from the date at which you are adjudged to be totally and permanently disabled by the infirmities of age. If you die before the *ten* annual payments have been made, the unpaid instalments will be paid in one sum to your beneficiaries.

6. **An Old Age Pension Benefit**, payable annually during the period of your disability, which you can elect to take instead of the Old Age Disability Benefit, upon being adjudged totally and permanently disabled by the infirmities of age. The amount of the Old Age Pension Benefit depends on the amount of the Mortuary Benefit Certificate or policy held, and the age at which the Benefit is taken. On a \$5,000 certificate of policy at age 70 years, the annual pension would be \$546; at age 75, it would be \$729, etc.

(D) Provisions For Your Decent Burial.

7. **A Burial Benefit** of \$100 (if you have elected to take the Old Age Pension Benefit) to insure your decent burial.

8. **A Funeral Benefit** of \$50 (if at the time of your death you are enrolled in the Sick and Funeral Benefit Department) to assist in defraying funeral expenses.

(E) Provisions For Those You Leave Behind.

9. **A Mortuary Benefit** (or Life Insurance) for your widow and orphaned children, or other beneficiaries, consisting of \$500, \$1,000, \$2,000, \$3,000, \$4,000 or \$5,000, or so much thereof as has not been previously paid to yourself.

What It Costs You?

The I.O.F. is a pioneer among the fraternities in the adoption of a safe, sound and calculated scale of rates. There are two kinds of insurance rates: those that clip nearly to the cost of carrying the risks and those that far exceed that cost. There is no such thing as "cheap insurance" in the sense of insurance below cost. "Cheap insurance" of that type is not insurance any more than "German silver is silver." The insurance rates of the up-to-date fraternities travel as near to the cost of carrying the risks as in the wisdom of each fraternity appears to be safe. Old Line Companies, which pay enormous sums for dividends and commissions, charge rates greatly in excess of the cost of insurance. The I.O.F. rates (which you will find printed on the cover page of this Magazine) approximate closely to the minimum rates calculated by Mr. Hunter, the Inspector of Insurance for Ontario, and have been ascertained after a careful consideration of the latest actuarial tables and the experience of the Order itself. The rates recommended by the National Fraternal Congress are apparently based on Hunter's tables, and are very close to the I.O.F. rates.

Fees Payable On Joining The I.O.F.

A Charter Applicant or Candidate for initiation into an existing Court, and taking \$1,000 of Mortuary Benefit, is required to pay the following fees:

1. The Initiation Fee, which must not be less than	\$1 00
2. The Registration Fee, which is 50 cents for each \$500 of Mortuary Benefit taken	1 00
3. The Certificate Fee, which pays for the Certificate of Membership.	1 00
The Medical Examination Fee, which is	1 50

Total minimum Initiation Fees.....\$4 50

RECORD OF THE I. O. F.

Showing Yearly Premium Income; Yearly Disbursements for Benefits; Accumulated Funds at end of each year; Yearly Membership Record; Yearly Assurance Record; Death Rate per 1,000 Members; and Accumulated Funds per Member.

YEAR.	PREMIUM INCOME.		BENEFITS PAID.		Accumulated Funds.	MEMBERSHIP.		ASSURANCE.		Death Rate per 1,000 Members.	Accumulated Funds per Member.
	Mortuary.	Sick and Funeral.	+ Mortuary.	Sick and Funeral.		Total.	Increase.	In force at end of Year.	Increase during Year.		
*1881	\$ 5,123 38	\$.....	\$ 1,300 00	\$.....	\$ 4 688 55	1 019	650	\$ 1,140,000	\$ 742,000	4.50	\$ 4.48
1882	12,470 16	275 30	12,000 00	58 86	2,967 93	1,134	115	1,276,000	136,000	4.00	2.61
1883	18,492 34	985 27	9,000 00	403 68	10,877 65	2,210	1,076	2,450,000	1,214,000	4.73	4.91
1884	25,387 59	1,490 22	12,700 00	1,214 31	23,081 85	2,558	348	2,923,000	433,000	4.23	9.02
1885	33,233 14	2,479 57	24,000 00	2,276 99	26,802 42	3,042	1,084	4,283,000	1,360,000	7.76	8.18
1886	50,495 32	4,372 46	24,000 00	3,409 82	53,981 28	5,814	2,162	6,764,000	2,481,000	4.85	9.50
1887	79,185 54	8,588 55	51,300 00	7,714 67	81,384 41	7,811	2,007	9,120,000	2,356,000	5.78	10.41
1888	112,791 22	14,150 89	75,000 00	14,018 16	117,821 96	11,800	3,984	13,714,000	4,594,000	6.43	9.98
1889	165,785 50	26,171 75	89,000 00	27,787 82	188,130 36	17,349	5,549	20,078,000	6,364,000	5.85	10.84
1890	228,629 58	45,714 13	125,000 00	50,846 79	283,307 20	21,104	7,25	28,498,000	8,420,000	5.18	11.54
1891	349,985 03	68,600 14	206,100 00	65,336 21	408,798 20	32,300	7,699	39,895,000	10,897,000	6.40	12.65
1892	459,121 32	70,904 61	281,350 00	63,398 82	580,597 85	43,024	10,721	53,243,000	13,848,000	6.25	13.49
1893	607,630 24	88,501 89	323,039 59	69,146 34	858,557 89	54,454	11,460	67,781,000	14,538,000	5.47	15.76
1894	782,792 26	102,960 66	435,945 00	75,217 30	1,187,225 11	70,055	15,571	86,506,500	18,025,500	5.47	16.94
1895	967,968 23	131,540 19	590,340 66	94,669 52	1,560,373 40	86,521	16,406	108,027,500	21,521,000	5.67	18.03
1896	1,210,761 79	137,678 63	712,567 76	103,434 15	2,015,184 38	102,838	16,317	128,791,000	20,763,500	5.50	19.63
1897	1,462,237 71	154,981 06	863,147 95	129,077 65	2,598,832 78	124,685	21,847	154,510,000	25,719,000	5.56	20.53
1898	1,738,352 81	171,526 38	1,027,381 42	138,183 76	3,156,470 30	148,965	23,580	178,311,500	28,801,500	5.67	21.49
1899	\$1,976,528 48	\$182,766 50	\$1,256,975 03	\$173,225 30	\$3,778,543 58	164,010	16,345

* Half year's business from 1st July to 31st December.

+ Includes Total and Permanent Disability and Old Age Benefits.

A candidate taking \$2,000 of Mortuary Benefit would be required to pay \$2.00 Registration Fee, and \$2.00 for Medical Examination Fee, thus making the total cost of admission..... 6 00
 If taking \$3,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$2.00)..... 7 00
 If taking \$4,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$3.00)..... 9 00
 If taking \$5,000 Mortuary Benefit, the cost would be (Medical Examination Fee being \$3.00).....10 00

What It Costs You When You Are In.

The premiums of the I.O.F. are payable monthly in advance. You may also prepay three months or six months or a year. On the other hand, if you get tired or lose confidence you may *terminate your liability at any time* by stopping payment (Section 10 of the Act of Incorporation).

The following sample table exhibits the monthly rates of mortuary premiums, the ordinary Court dues, the minimum High Court dues and "Extension of the Order" Tax, together with the total annual cost of membership in the I.O.F. for the Ordinary or Preferred Class, according to the amount of the Benefit Certificate held by a member who entered at age 30:—

TABLE No. 2.

Amount of Mortuary Benefit.	Ordinary Monthly Court Dues.	Minimum Monthly High Court Dues.	Monthly Extension of the Order Tax.	Total Monthly Court Dues.	Total Monthly Rates of Premiums at age 30.	Grand Total Annual Cost of Membership.
For \$ 500	\$* .25	\$.05	\$.05	\$.35	\$ 57	\$11 04
" 1,000	.25	.05	.10	.40	1 14	18 48
" 2,000	.25	.05	.15	.45	2 28	32 76
" 3,000	.25	.05	.20	.50	3 42	47 04
" 4,000	.25	.05	.25	.55	4 56	61 32
" 5,000	.25	.05	.30	.60	5 70	75 60

* This tax is under the control of the members of a Court, and may be made more or less, at their own option. Out of it the Medical Attendance Benefit and the expenses of the Court are paid.

Our benefits and their prices being understood, the next thing to inquire into is

Our Stability.

Among the causes that operate to make our Order *safe and permanent* are the **Fraternal System of Insurance**, our *low Death Rate* and our *Accumulated Fund*.

As Foresters you should be prepared to say a few words on each of these.

The Fraternal or Lodge System,

when compared with the business system of an ordinary Life Insurance Company, has two advantages which cannot be offset and cannot be imitated. In the first place, *not one cent* of the moneys collected by the Subordinate Courts or lodges *is eaten up by commissions*. In the second place, *not one cent* of these moneys has to be *paid out* by a fraternity *as dividends to shareholders*, who, though less ornamental than the lilies of the field, "toil not, neither do they spin." We do not propose to encumber you with tables of comparison; but some time ago we were attacked by an old line company, and we took our revenge by showing that *for each dollar* paid to the widows and orphans, the I.O.F. expended only *19 cents* in management expenses, as against *\$1.11* expended by the old

line company. Nor was this an exceptional case. For a comparison with a number of life insurance companies doing business in New York State, showed that their average expense in proportion to the amount of insurance in force *was nearly seven times as great* as the I.O.F. expense. From this you will see that in the matter of doing straight insurance business at reasonable rates a fraternal order like the I.O.F. can make rings round an old liner.

Our Low Death Rate.

When you join the I.O.F. you have the satisfaction of knowing that you are not pouring your young blood into the effete veins of an Old Men's Club. On the contrary the average of youth and health in the I.O.F. is extraordinarily high. The annual death rate during the last seven years has averaged only 5.58 per thousand, which is unusually low for an insurance institution. This low death rate is due in large measure to our most thorough and systematic methods of Medical Examination.

Our Accumulated Fund.

An insurance institution (whether stock company or fraternal order), without an accumulated fund, is like a merchant without a bank balance. The I.O.F. has had to do missionary work among the fraternal orders to make them see this. But everybody sees it now. Everybody can also see our accumulated fund of

\$3,778,543.58.

With this ample backing to your certificate you may sleep at nights, knowing that when you awake the Order will still be there and that the postman will not bring you notice of a "double header assessment." If you wish to know where the I.O.F. accumulated fund is, we may say that the Supreme Court of the I.O.F., under the provisions of the amendments to its Act of Incorporation, secured from the Parliament of Canada in 1896, maintains a Government deposit of \$100,000 in Canada. It also has a deposit of £20,000 sterling in Great Britain and Ireland, and a deposit of \$56,758.36 in the United States. The balance of the funds is deposited with sound monetary institutions or invested *in first mortgages* upon improved real estate, and in government and municipal securities. If you turn to the inside of the front cover you will learn how the Surplus Funds are invested at this hour.

Clean Cut Methods.

Some years ago when the Fraternities were forcing their way into public recognition, numbers of designing and eccentric schemers came forward and exploited the public under the cloak of Fraternity. Their fake schemes have long since evaporated, but their unwholesome counterfeiting of a good thing has left unpleasant memories in the popular mind. It is not surprising, therefore, to find many who associate fraternalism with loose financial methods, bad book-keeping and careless investing and accounting. Nothing could be more unfair. No up-to-date Fraternity will take chances in its business departments or leave loose ends to be picked up by auditors or Insurance Commissioners. The I.O.F. as a representative of modern fraternities can challenge comparison with any financial institution, in the accuracy with which money is received, invested and paid out.

Operating as we do in so many States, Kingdoms and Provinces we are covered by

Government Inspection

like a roof is covered with tiles. We have had a "quinquennial valuation report" made by an eminent English Actuary, and accepted by the Board of Trade (The Insurance Department of Great Britain). We are annually reported on by the Superintendent of Insurance for Canada, who makes a most minute inspection.

The commissioners of various States of the Union have audited our accounts, probed our securities and burrowed into our financial system. The I.O.F. has stood the test because its books are right, its figures are true, and its bonds, mortgages and other securities are both real and realizable.

How We Deal with Widow and Child.

It is legally possible for any insurance institution to give itself two months' grace before deciding if it will pay or dispute a death claim. This is provided as a safeguard against frauds. But the I.O.F. does not take any period of grace; neither does it pay fraudulent claims. The subordinate Courts are themselves efficient barriers against attempts to over-reach and injure the Order. If there are suspicious circumstances, the claim itself has no sooner been forwarded by the Court to the Supreme Court than a warning to investigate has also been received. For every member of the Fraternal Order knows that it is his best interest that a just claim should be paid at once, and an unjust claim not at all. Accordingly the day a claim is received at Toronto, that day it begins to be attended to. Nor is it pigeon-holed, red-taped, queried and circumlocuted. It is never laid aside until definite action has been taken.

Our Promptness.

The celerity with which a draft for mortuary benefits is received by the Financial Secretary, to be handed to the widow, is a perpetual source of astonishment to people accustomed to the callous deliberation of old line insurance companies. But Fraternity itself demands that suspense shall not be added to the other agonies that follow the taking off of a husband or father. If we were to print in full every letter we receive from widow and family, thanking the Order for its promptitude, and the brethren of the Court for their attention and kindness in the hour of distress, the official organ would be one long 32-page testimonial.

19 Years' Steady Progress.

Study the Record of the Order as given on page 227.

Look at the Increase in membership from 1,019, 31st Dec., 1881, to 164,610, Dec. 31st, 1899. The Increase in Accumulated Funds from \$4,568.55, Dec. 31st 1881, to \$3,778,543.58, Dec. 31st, 1899.

All of the figures in the table are instructive and every Forester should be familiar with them.

The High Courts.

HIGH COURT OF EASTERN ONTARIO.

COBOURG, ONT., Jan. 8th, 1900.

Circular to all Officers and Members of Subordinate Courts.

BRETHREN,—At the beginning of the new calendar year, when the newly elected officers of Subordinate Courts are taking charge of the work, allow me to wish you all a happy and prosperous New Year.

You will, no doubt, have noticed that, during the last few months, the increase of membership, while going forward with leaps and bounds in almost all the other jurisdictions, have not shown a satisfactory or corresponding increase in Eastern Ontario.

This, it will be readily seen, is neither to our credit as Foresters, nor in the interest of ourselves as individual beneficiary members. Neither is it conducive to the stability of our Order as a whole.

After careful enquiries, and reports received from District Deputies and Organizers, your High Standing Committee are convinced that this apathy is caused and fostered by a neglect of duties by officers and a carelessness as to holding Court meetings.

May I impress on every member the fact that each one is vitally interested in doing his share towards increasing and building up our Order, and while the records show such unparalleled and encouraging increases in both finances and members in other jurisdictions, we should endeavor to take our share of the responsibility and work.

With a view of encouraging brethren to assist in securing new members, the H.S.C. has decided to offer to each member who secures the initiation of one or more beneficiary members between now and 15th of June next, a cash bonus of One Dollar and Fifty Cents for each and every one so initiated.

The above will not apply to any candidates secured by or with the assistance of any organizer, and the names and number obtained by each brother must be certified to by the Chief Ranger or Re-

Time of Payment of Assessments and Dues.

Toronto, Canada, Feb. 1st, 1900.

To all Members of the Order, Greeting:

The attention of the Executive Council has been called to the fact that, regardless of the provisions of the Constitution and Laws of the Order as to the time of payment, many Financial Secretaries are in the habit of receiving assessments from members who stand suspended for non-payment of assessments and dues at the proper time and of reporting such suspended members to The Supreme Court as being in good standing. I am directed by the Executive Council to notify the Courts through the columns of this the Official Organ, that this practice on the part of Financial Secretaries is reprehensible, detrimental to the interests of suspended members, and must be discontinued. Members are required to pay their assessments and Court dues on or before the last day of the month to cover for the succeeding month, falling in which they stand suspended by their own act on the first day of such succeeding month, and a Financial Secretary should not receive assessments nor dues from such members until such time as they make application for reinstatement on Form No. 15; which application should be acted upon by the Court and immediately transmitted to Headquarters, and all such assessments should be held by the Financial Secretary and not remitted to The Supreme Court until such suspended members are reinstated and notice of their reinstatement, Form No. 16, has been received from Headquarters. Payment by a member within the Constitutional time is necessary to preserve his good standing in the Court and Order and to protect his own interests and the interests of his Beneficiaries. On the death of a member the Financial Secretary is required to make affidavit as to the date on which the assessment for the month in which the member died was paid; and in many instances the fact is revealed that late members had not paid their last assessments within the Constitutional time, and there is therefore no alternative for the Executive Council but to reject such claims. The Executive Council has recently been obliged to reject several claims for Mortuary Benefit from this very cause, and hence my instructions by that body to notify the members that it is absolutely necessary for them to pay within the time provided by the Constitution and Laws in order to preserve their good standing in the Court and Order and thereby secure to their Beneficiaries the prompt payment of their Mortuary Benefit in the event of their death.

Fraternally in L., B. and C.,

JOHN A. MCGILLIVRAY,

Supreme Secretary.

cording Secretary of the Court, and sent to the High Chief Ranger not later than 30th of June next.

I enclose with this circular a copy of a very able pamphlet on the present war in South Africa, for the purpose of giving Courts an opportunity of reading and discussing the events therein set forth at their Court meetings, and I venture to say, if this is properly taken up by the Courts, increased interest and some valuable information will be gained.

Courts which require the services of an organizer will please write to me, when, if possible, arrangements will be made to have one visit the Court.

Our District Deputies are doing a good work in their districts, and I ask the officers and members to assist them in their efforts.

I must again ask the officers of Courts to be prompt in the despatch of business, and in seeing that the proper returns are made, and dues remitted according to constitution.

Trusting the liberal offer of the H.S.C. will inspire you to active work during its continuance,

I remain, yours fraternally,

GEO. SPENCE, H.C.R.

GEO. L. DICKENSON, H.C.

HIGH COURT OF MANITOBA.

Meeting of the High Court of Manitoba, Independent Order of Foresters, held in Albert Hall, Winnipeg. Opening session, Tuesday, 20th February, 1900, at 9 a.m.

HIGH COURT OF NORTHERN MICHIGAN.

BAY MILLS, MICHIGAN, Jan. 17th, 1900.
Editor of INDEPENDENT FORESTER, Toronto, Ont:
DEAR SIR,—In October the High Standing Committee of Northern Michigan met for the purpose

of devising some way of creating new life among the different Courts in the jurisdiction and thereby securing new members.

A resolution was adopted to offer three cash prizes to the Courts securing the most members according to their membership, thereby giving small Courts an equal show. While some of them did not seem to enter into the contest as heartily as others, yet a majority did and it was a lively one with a result as shown below:

Name of Court.	Locality.	No. of members previous to contest.	No. Secured.	Prize
Brimley....	Brimley.....	30.....	36	1st, \$25
Bay Mills . . .	Bay Mills.....	68.....	64	2nd, 15
Alger.....	Grand Marais.	90 . . .	22	3rd, 5

Some of the other Courts did good work, but not good enough to capture a prize. The contest between Bay Mills and Brimley became very interesting before the close on account of the two Courts being but a short distance from each other. Dr. Haist, H.V.C.R., of Brimley, could be found any time before daylight in the morning until a late hour at night, on a street corner with his coat off trying to convince some one that the right thing for him to do was to join the Foresters. Draper, Dorey and Parsille, also of Brimley, did good work. Bay Mills and Brimley are both small towns and seemingly overdone with societies, but the people appear to be intelligent, for they know a good thing when they see it. Wishing all Courts a prosperous New Year and success in the next contest,

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

C. H. SCOTT, H. Sec'y.

Among the Courts.

BRITISH COLUMBIA.

Phoenix.

We clip the following, which appears to show that there is life in the ashes of Phoenix:—

The first benevolent secret society to be started in this place was instituted last Wednesday evening in the Marlin Building. It is a branch of the Independent Order of Foresters, who have over 4,000 local organizations and a constantly growing membership in the United States as well as in Canada. Organizer W. E. Gillespie, of Toronto, the Deputy Supreme Ranger of the Order, had been in town several days preparing for the installation, and it was a success in every way. The roll of charter members contained 22 names. Mr. Gillespie left yesterday for Nelson, whence he will go to Vancouver. In five weeks he has instituted five new Courts of Foresters in British Columbia, and will keep up this work till next May.

CALIFORNIA.

The Tournament of Roses.

It is a beautiful local custom in Pasadena, Cal., to celebrate the advent of the New Year with a Tournament of Roses and Carnival of Flowers. This year's celebration was more beautiful than ever. About 15,000 people witnessed the brilliant pageant. Our boys turned out and carried off a gold and yellow pennant and other prizes. We have been favored with the following description of the I.O.F. contribution to the festivities:—

Court Crown of the Valley, No. 817, had a most appropriate float in the procession. It represented a grassy slope thickly studded with pine and oak trees. Bros. John Sprague and Beale and Ed. Ward, attired as hunters, in buckskin, were prominent figures in this float, as was also Bro. Joe Hunter, who in a gown and cowl made a most real looking monk.

Bros. J. Stuart and Harry Boorman, dressed as ferocious-looking Sioux Indians, created quite a sensation.

The Charter of the Order was placed in a prominent place at the back of the driver's seat, where Bro. John Sprague sat dressed as a hunter.

Katie Malden, gowned in blue, holding a basket of eggs, represented "Benevolence," while little Misses Beale and Stuart, gowned in flowing robes of red and yellow, respectively, represented "Liberty" and "Concord." Liberty bore a glittering sword and shield, while Concord bore a harp.

The four horses were decorated with rosettes in the tournament colors, blue and gold, and blankets of blue and yellow, decorated with yellow and blue flowers, were placed up on their backs. The outside of the float was covered with ferns and vines.

Honor Roll of American Patriots.

The High Court is issuing an honor roll of the members of the Order who enlisted in the Spanish war, which will be sent to all Forester volunteers that can be found. Fifty have already been put upon the roll, nine of whom were from Los Angeles, members of Courts University, Morris Vineyard and Semi-Tropic.

Movements of the H. C. R.

Friday, Jan. 12th, G. A. McElfresh, H.C.R., installed the officers of Court Morris Vineyard and Companion Court Morris Vineyard, No. 152, at a public union installation. He was assisted by W. H. Perry, H.S., and Miss Mabel McElfresh, C.D.-H.C.R., who acted as High Marshals, and W. E. Reavis, H.T., and F. M. Parker, P.H.C.R., acting as High Conductors. At this meeting the H.C.R. on behalf of Court Morris Vineyard, took occasion to present to the members of the Court who served in the Spanish war, the engrossed resolutions passed by the High Court. The event was a very successful one and concluded with an enjoyable dance.

The High Chief Ranger paid an official visit Monday, 1st, to Court Semi-Tropic, No. 1442, and addressed the members on matters to the interest of that Court.

On Tuesday evening the H.C.R. installed the officers of Court Palos Verdes, No. 3715, at San Pedro. He was assisted by A. E. Brown, D.D.H.C.R., of Long Beach. The installation was a public one and was witnessed by a large number of people. A fine musical program was given and a banquet and dance concluded the evening.

Companion Court Los Angeles, No. 18, installed its new officers January 18th, in the hall at 129½ West First street, the High Chief Ranger and the High Secretary being present.—*Herald, Jan. 19th.*

125 Per Cent. at Woodland.

Since the 13th of December Court Yolo, 1313, Woodland, Cal., have increased their mem-

bership over 125 per cent. owing to the energetic and persevering work of D. S. C. R. Duckworth, who has, with the assistance of the local members, secured 63 applications for membership, 48 of whom have finished up and been taken in upon form 59; most of the remaining 15 living out of town, were unable to be present up to date. Whatever dissatisfaction heretofore existing against the Extension of Order Tax has, as the result of the good work accomplished by the D.S.-C.R. been entirely disseminated, and I think the members see the justice of paying some one else for doing the work, which they could but do not do themselves.

CHAS. W. PICKARD, R.S.

Rain or Shine.

Court Pilarcitos, No. 3245, of Halfmoon Bay, Cal., is one of the newer courts, but is likely to go far. The members are not made of sugar, as was testified by their annual meeting recently. The bad roads and a threatening storm did not deter members from coming twelve miles to witness and take part in the initiation of seven new candidates. This speaks well for the interest shown by the members, and indicates that Court Pilarcitos is in the hands of an energetic body of men. Bro. J. H. Nash, D.D.H.C.R., presided and the Court elected as Chief Ranger J. L. Debenedetti.

Jollity at Salinas.

At the conclusion of the installation ceremonies of Court Buena Esperanza, No. 3479, Salinas, Cal., members and their families sat down to an elegant banquet, where mirth, wit and general jollity prevailed until midnight. A large number of invited guests were present and the affair was a credit to the Court. After the ritualistic ceremony had been concluded, all present were ushered into the banquet room, and the sight that greeted the eyes of those present made the inner man leap for joy. Chief Chef, Wm. Vanderhurst, accompanied by his well-drilled aids, B. R. Holston and David Wallace, kept the assembly well supplied with everything from a cream cake to a joke.

After partaking of a most sumptuous repast, after-dinner speeches were in order. Assistant Chef David Wallace, with the sang-froid of a Chauncey Depew, threw his apron over his shoulder and acted in the capacity of toast master.

Among the responses made Superintendent of the Juvenile Court, R. J. Adcock, waxed eloquent in his plea for the rising generation.

From the banquet chamber the jolly crowd adjourned to the assembly room where they were favored by a choice instrumental solo in b flat by C. R. Estbrook, who responded several times to the vociferous encore. Miss Hattie Pierson then took her place at the organ, and after a well received solo by Chas. Terrill, partners were chosen for a dance. At midnight the assembly broke up, all well pleased with their evening's enjoyment.

Gilroy's Court is a Health Resort.

Court Gilroy, No. 819, of Gilroy, Cal., was organized in October, 1890. It began with the small membership of seventeen and has now over one hundred in local fellowship, numbers having moved to other parts of the country. No death has occurred in this Court, which speaks well for the medical examiner and the habits of the mem-

bership. Well known men of the community have presided with honor in the chief chair.

A public installation was conducted in Y. M. I. hall under the direction of J. W. Thayer, Past High Physician and representative to the supreme Court: F. W. Blake, Deputy Supreme Chief Ranger; J. J. Cornell, of Los Gatos, District Deputy High Chief Ranger; C. W. Cobb, of San Jose, Past Chief Ranger, Acting Supreme Marshal, and others. The new C.R. is Bro. John L. Fisher. A few brief words were spoken by Bro. E. J. Nesbitt, Past High Vice-Chief Ranger of California. He spoke of the progress of the fraternal work of the Order and of his visit to London, Belfast and Glasgow as a delegate to the Supreme Court from California High Court a few years ago. Bro. J. J. Cornell, the District Deputy, made a few remarks and the meeting was surrendered to the charge of the ball program and refreshment committee. The floor was cleared and the orchestral music by Geo. Hollaway, Chas. Thiriet and Will Blake, put all in motion for the grand march.

A letter of acknowledgment has been received from Mrs. Mathilde Volke for the prompt payment of \$2,000 mortuary benefit of her late husband, Bro. S. E. Volke, Court Noe Valley, No. 1729, San Francisco, Cal.

A letter of acknowledgment has been received from Mrs. Ida E. Caskey for the prompt payment of \$1,000 mortuary benefit of her late husband, Cyrus E. Caskey, Court Morris Vineyard, No. 532, Los Angeles, Cal.

COLORADO.

Denver Pulls Itself Together.

Rarely are you favored with news from our Court Auraria, 1709, nevertheless we are still here and doing our part to advance the interests of the Order. There are a great many Foresters in our city who are members of other Courts, members that have come here for their health and members who have come here on business and in mining pursuit.

At our last meeting January 4th, we held the annual installation of officers, the Chief Ranger being Bro. Ira H. Spicer. The Financial Secretary had sent a number of personal invitations to outside members and we had a large gathering and a merry time. After the officers were installed refreshments were served and a short programme was enjoyed, most of those present taking some part either by telling a story, singing, or making a short impromptu speech.

Our Court intends having several such friendly gatherings during this season, in order that they may become acquainted with the members that are visiting Denver.

ILLINOIS.

This Election was a Re-Election.

The election of officers which is generally a big event at Court Lakota, No. 1092, of Chicago, was a little quiet this time owing to the fact that the members were so well pleased with the present officers of the Court that they re-elected them. We gave an entertainment ball on the 18th of Dec., which was a success in every respect. We have the business of the Court in such nice shape

that we intend to have an open meeting and entertainment on the first meeting night of each month. Court Lakota's motto is eat, drink and be merry, and we do it to a fare you well.

A letter of acknowledgment has been received from Court Glory, for the prompt payment of \$1,000 mortuary benefit of Bro. Deschauer, Court Glory, No. 3510, Chicago, Ill., and stating that though the deceased was a member of two other organizations the cheque of the Foresters was the first to be paid over to Mrs. Deschauer.

INDIANA.

The Youngest Forester.

Court Indianapolis, No. 1820, located at Indianapolis, Ind., thinks it can claim the distinction of having the youngest Forester in the world (outside of the juveniles). Albert J. Pratt was eighteen years of age on Dec. 28th. Bro. Pratt is the son of Bro. Joseph W. Pratt. He believes that what is good for "big Injun" is also good for pupoose. The young member was immediately put into working harness and on the night of his initiation was elected Junior Beadle. He will soon work his way up and some day we may hail him as one of the youngest Chief Rangers in the Order.

IOWA.

A banquet for Bro. Frise, in Sioux City, recently entertained in compliment to J. A. Frise, State Deputy, who some months ago came to Sioux City and infused new life into the Order. He increased the membership from about ten to over seventy. A banquet given in his honour at the local lodge room was attended by nearly the full membership and a number of friends. Mr. Frise made a talk, in which he expressed his deep feeling for his Sioux City brothers. Rev. Dr. W. P. N. J. Wharton, of LeMars, an enthusiastic member of the Order, was also a guest and delivered an address. There was plenty of music and the affair was a complete success. The committee consisted of Albert Peardon, Charles Launsbach, Charles Kloster, E. G. Dille, A. D. Stratton, Wm. D. Trelor, and John Olson. A message of regret was received from Colonel C. Butz, Chief Ranger of the Council Bluffs lodge.—*Sioux City Tribune*, Dec. 30, '99.

MAINE.

The Rise of Mechanic Falls.

Court Mechanic Falls is at present in flourishing condition, having taken in twelve new members at the last meeting and four more on the road, and still the members are looking for more, and they have got to come. At the last meeting, after the work, everybody retired to the banquet room and had a supper that they will not forget for some time, after which they again took up their abode in the main hall for a good smoke and song and a general good time.

Dirigo Encampment.

This encampment of Royal Foresters was instituted at Rumford Falls by Bro. A. A. Campbell, with forty charter members. The affair went off with great social eclat.

MICHIGAN.

Joint Installation at Saginaw.

Court Valley, No. 232, and Companion Court, No. 73, held a joint installation of officers at the hall on Franklin Street, and both had a general good time. The Royal Foresters, under command of Capt. J. W. Kerus, were in charge of the ceremonies. Hon. Elliott G. Stevenson, Supreme Councillor of Detroit, was the honored guest. He made an address which was pleasant to Saginaw ears. Court Valley stands second in prominence of the Forester Courts of the United States, being very little below Los Angeles, Cal., the first in point of numbers.

Court Valley has 564 members, and if the five Courts in the valley were united they would double the membership of any other Court. It is also worthy of mention that Saginaw has the only Court of uniformed rank known as Royal Foresters in Michigan, and this organization is called upon to do the installing of officers for the various Courts.

Mayor Baum, who is a Forester, was also present, and spoke a few pleasant words, as did High Vice-Chief Ranger Himmelein and Mrs. Krause, Chief Ranger of the Companions. Among the visitors were George Goff, Financial Secretary of Court Rob Roy, No. 726, of Clio, and the Chief Ranger of Frankenmuth.

High Vice-Chief Ranger Himmelein presented Mrs. Krause and Mr. Stevenson with a bouquet each of carnations, American beauties, and Chinese lilies on behalf of the two Courts. Refreshments were served by the ladies, who also surprised the gentlemen with music, which was made use of at the close of the other festivities. Then everybody took a whirl about the floor, and the dancing feature was not the least enjoyable of the evening's pleasures by any means.

A Good Sit for Frome's P.C.R.

Court Frome, 1020, Detroit, has had a gradual increase in members for the last two years, which shows the Forester spirit, and it is with many thanks to our retiring C.R., J. C. Robertson, who has held the chair for that period. The untiring interest he has taken has made our Court, if not one of the largest, one of the best Courts in Detroit. We have not aimed so much toward members as towards the character of our members. We have taken advantage of and have also appreciated the special dispensation granted to us both by the Supreme and High Courts. During the past few months we initiated 21 members in all. At our last meeting we had a class of nine who were duly initiated, the secret work being exemplified by our brother, W. H. Sparling, H.T. After the meeting we presented our retiring C.R. with a handsome Morris chair as a token of appreciation.

Recognition of a Forester.

Bro. Lee E. Joslyn, of Bay City, has been notified of his appointment as attorney for the Grand Trunk Railway system for the Bay Cities and Bay County. He is one of the most energetic young attorneys in Bay County, and the appointment as attorney for the Grand Trunk Railway system is a fitting recognition of his ability as a lawyer.

Public Installation at Carsonville.

We had a public installation of officers here last night, Tuesday, the 16th of Jan., 1900, at which the Honorable M. N. Mugan, High Counsellor, officiated as installing officer; there were about fifty Foresters and their wives and friends. After the installation we had an oyster supper. After the supper there was a few short addresses by the following Foresters: Dr. Edward Meyer, Court Michigan, 261; Patrick Mahar, Court Lakeview, Port Sanalac, and Mr. Hoalby, of Port Sanalac, after which an address by the Honorable M. N. Mugan, High Counsellor, on Forestry.

A letter of acknowledgment has been received from Mrs. Sarah E. Shondrew for the prompt payment of \$500 mortuary benefit of her late husband, Solomon Shondrew, Court Miranda, No. 326, of West Bay City, Mich.

MINNESOTA.

What the Live Courts are Doing.

The Order throughout the entire jurisdiction of Minnesota is making a splendid showing in getting in new members. Court Red Wing has initiated 46 new members since Oct. 1st.

Court Red Wing, No. 989, is as proud a society as there is in this city (Red Wing), and it has good reasons to be so.

During the past six weeks eighty-one applications were secured and more than seventy of these have been accepted and initiated.

All this work has been done while four organizers of other orders have been working here against us. The people have awakened to the fact that cheapness is not the best.

We are not going to rest until we have a membership of two hundred (and we only lack a few of that number now).

We are striving to become the Banner Court of Southern Minnesota.

A number of members recently made Court Zumbrota (newly organized) a visit, and report a splendid time. Six were initiated, after which members and visitors enjoyed an oyster supper and smoker.

MONTANA.

Court Missoula, No. 1549, of Missoula, Montana, held its annual meeting Dec. 14th, electing Bro. T. R. Berger, C.R.

NEBRASKA.

A notable meeting was held at Foresters' Hall, Omaha, Friday evening, 29th Dec., where about 175 Foresters and Companions assembled in honor of D.S.C.R. Bro. W. T. Williams, who has been among us for several months past, and was called to Illinois, Jan. 1st. The earlier part of the evening was taken up with the initiation of candidates, after which an unusually entertaining literary programme was enjoyed, the principal features being the musical selections rendered by Prof. A. O. Muller and the Innes Bros., and a recitation by Miss Conklin. At the conclusion refreshments were served by the Companions. The unsuspecting Bro. Williams was then summoned before Chief Ranger Hartry, and in a very feeling speech presented with a beautiful diamond stud. The

brother was bewildered somewhat, but recovered himself and responded very feelingly. All present then joined in shaking hands and bidding farewell to the esteemed brother, who has created a remarkable amount of interest in Forestry in Omaha and South Omaha, and in having he carries with him the best wishes and regrets of every Forester in this vicinity.

The Chief Ranger of Court Ak Sar Ben is in receipt of a draft for \$1,000 payable to Mable C. Truax, the beneficiary of our late Bro. Fred W. Truax. The Supreme Court has attended to this matter in its usual prompt manner.

NEW BRUNSWICK.

Entertainment and Presentation.

Brunswick Encampment, No. 4, Royal Foresters, held their entertainment on Jan. 18th, 1900, in Orange Hall, Simond Street, St. John, North End, N.B. The meeting came to order at 8.15 p.m., with Ill. Commander Alfred O. Mabee in the chair; the programme was as follows: "A Speech from the Throne," by Chairman A. O. Mabee; gramophone selection by Mr. Patterson; then a reading by Miss McKay; a violin and harmonic selection by Mr. and Miss McAfee; next a song by Miss Kemp. Miss Gracie Law was then called for a recitation; this was followed by a song by Mr. McAfee with organ accompaniment, and a gramophone selection by Mr. Patterson, after which Messrs. McAfee and Maxwell gave a selection on violin and mouth-organ; next came our worthy Sir Knight, High Chief Ranger A. W. Macrae, Judge Advocate of the New Brunswick Brigade of Royal Foresters, with an eloquent speech for the presentation of the flags or standards for Brunswick Encampment, No. 4, R. F., which he presented to Ill. Sir Knight D. E. Oram, Captain of No. 1 Co. of St. John, N.B., to be used in all parades and demonstrations they may wish to use them in, upon which Captain Oram placed the standards in the hands of the two worthy Ill. Sir Knights Sharp and Earl, Ill. Standard Bearers of No. 1 Co., after which Captain Oram asked Sir Knight Dr. J. H. Gray to respond to the presentation. Next, Mr. Alex. Baird was called and gave a selection from Lipton's poem, "What is England's Flag?" after which he gave a reading entitled the "Fuzzy Wuzzys;" next came a sumptuous pass-around of cake, coffee and fruit, to which ample justice was done, and then there was taken up abundance of the fragments which were given to the poor and needy. Next came the gramophone with more selections which caused lots of laughter and merriment; then the Chairman closed with an able speech.

Court Long Point, No. 993, I.O.F., has not had anything of importance for a long while, but when the Supreme Court issued Official Circular No. 7, so that applicants may be admitted during the time of the dispensation on simply paying their medical examination, the working members went to work. At our next meeting they were rewarded for their work. Ten energetic young men stood knocking at our gate. After the initiation ceremony came election of officers, followed by Good and Welfare, which consisted of speeches from visiting brethren. Court Long Point was instituted a short time ago with only ten members, now it has thirty-four, with more in sight.

NEWFOUNDLAND.

Rome Wasn't Built in a Day

Court Cableville, 3328, Heart's Content, has been established now five months at Heart's Content; charter members 17, initiation 3, by card 1, total 21; rejected 2, beneficiary total 19; social 2. This will seem a poor show, but we are somewhat handicapped. First, Heart's Content is a small fishing village whose inhabitants are extremely poor. Second, we had, before the I.O.F. started, a Fisherman's and Orange societies, both of thirty years standing in the place.

We pay nothing for the Court by the kind permission of the Cable Co.'s Supt. We use their Variety Theatre and ball room, which makes a splendid Court, including an anteroom and lobby between the front door and Court room. We had the election and re-election of officers at the last meeting. Most of officers were re-elected.

NEW JERSEY.

Missing.

Bro. John Mitchell, a charter member of Court Elizabeth, No. 1, a member of our Order for 23 years, is missing, causing much worry to his wife and anxiety to friends and members of his Court. He disappeared from his home in this city last August, and has not since been heard from.

Bro. Mitchell is 51 years old, has black hair mixed with gray, heavy brown mustache, blue eyes, and the first finger of right hand is crooked.

Court Hoboken, 1487, had an unusually large attendance at their last meeting; two candidates were led over the rough road to Forestry. Mr. Frank Strack and Mr. Gerhard Knoops were the victims. Dr. C. A. Peterson, of Court Eiche, 1363, was a welcome visitor. The officers were installed for 1900. During the festivities that followed the following Bros. took part: Frand Strack sang comic songs; Fred Schwetje, comic recitation; A. G. Megner gave zither solos, Chas. Engel sang German songs, Wm. B. Dede told drummers' tales, Chris. Gunbrecht, Frank Meyer, Owen Cox, Henry Korbel all sang songs; Dr. C. A. Peterson gave piano solos.

A letter of acknowledgment has been received from Mrs. Schmitt, for the prompt payment of \$1,000 mortgage benefit and \$50 funeral benefit of her late husband. Court Columbus, No. 920, Elizabeth, N.J., are thanking the brethren for fraternal attentions during his illness.

NEW YORK.

Forestric Echoes from New York.

Our highly respected P.S.V.C.R., ex-Congressman D. D. Aitken, of Flint, Michigan, in a recent letter to one of the old-timed Foresters at Syracuse, thus mentions his friend and Supreme associate, Dr. Oronhyatekha, S.C.R.:—"The Order is making a most wonderful record." . . . "The Chief is a wonderful man—in many respects the most remarkable it has been my fortune to meet, and it would be a sad thing, indeed, were his health to fail, not only because of the I.O.F., but because of the thoughts he is furnishing and the advanced

impressions he is making along the line of co-operative advancement as well as co-operative insurance."

The brethren and companions of 16 Forestric organizations in Onondaga County feel proud to think that they carried off the "blue ribbon" again for December, and the High Court of the "Empire State" now hoists Forestric "Excelsior" on its banner for the greatest number of members of any other High Court jurisdiction. Our venerated Chieftain, Dr. Oronhyatekha, predicted that New York State would, in the near future, reach 50,000 members, and our loyal brotherhood are struggling hard to fulfil that prophecy.

The many friends of State Deputy, James H. Walker, of Oswego, will regret to learn that he is in mourning for the sudden loss of his only daughter, a maid of 16 years.

D. D. H. C. R., George E. Rowley, of Syracuse, has gone the "grand rounds" of his bailiwick, and reports his 10 Courts in a most prosperous condition—all having taken good advantage of the three months' dispensation.

D. D. H. C. R. Richard D. Latham reports similarly in his Oswego county district.

On the 11th ult., Dr. M. C. Rutherford, High Chief Ranger of New York, publicly installed his own Court, Rochester, No. 1687 (which is now the largest Court in his state), and Companion Court Pricilla, jointly. After the installation the H. C. R. addressed the large gathering in an eloquent manner, and then introduced Col. Caldwell, founder of the Order, who was his guest. The veteran colonel of 72 years was at his best in relating the earliest history, many amusing incidents within the last 26 years' growth of the Order, and said, "While I labored hard for seven years at the commencement to get 14,000 members together, the able executive last November and December, in two months only, beat us pioneers by adding, 14,503. And again, look at last year, 1899, during the twelve months, 30,966 were added to our fold, while 4,275 applicants were rejected by Dr. Millman, the lynx-eyed Supreme Physician, showing that our Supreme Medical Board has no rival in the fraternities for strict examinations, as our average death rate is 5.67." He then gave a succinct account of the Order's status, urged the visitors present to unite, wound up with a glowing tribute to Supreme Chief Ranger Dr. Oronhyatekha and was cheered to the echo. A grand ball followed till morning.

Bro. Collins at Court Rochelle's Installation.

A large audience gathered in Metropolitan Hall on January 15th, to witness the installation of officers of Court Rochelle, No. 1332. The installation ceremonies were conducted by Supreme Treasurer H. A. Collins, of Toronto, Canada, who was ably assisted by Bros. P. Martin, the High Treasurer of New York, and Edward Downey, the District Deputy of New York City. Metropolitan Hall was beautifully decorated for the occasion with bunting, and on the Chief Ranger's chair the initial letters of the Order, I.O.F., were arranged with incandescent lights. The new Chief Ranger is P. H. Homan. The installation was followed by a speech by the Supreme Treasurer, H. A. Collins, who eloquently described the benefits of Independent Forestry, and thoroughly captured the hearts of all present with his witty remarks and brilliant flow of oratory.

After the entertainment the members and their

guests sat down to a collation provided by Court Rochelle, after which dancing was indulged in till a late hour, when all wended their way to their homes well pleased with the evening's entertainment. The Committee of Arrangements were Bros. Geo. D. Kallenberg, Geo. A. Connell, H. E. Pellers, P. H. Homan and Harry Gilruth, and they certainly deserve a great deal of credit for making this the best affair of its kind ever given in New Rochelle.

Echoes.

The installation of the newly elected officers of Companion Court Echo, No. 10, took place in the Court parlors in the Silberberg Block on Jan. 11th, the installing officer being Court Deputy Supreme Chief Ranger, C. O. Reeves, assisted by his staff officers, Supreme Marshal Mrs. I. A. Ostertag and Supreme Conductor Miss Fannie Potts. A pleasant feature of the evening took place at the close of the installation ceremony, when Court Deputy, C. O. Reeves, on behalf of the Court, presented Chief Ranger, Mrs. Marion Berry, with a handsome and costly parlor lamp and stand, as a token of high regard and esteem in which the recipient is held by the officers and members of the Court over which she so ably presides, and to whose untiring energy and zeal the Court is largely indebted for its present prosperous condition. The Chief Ranger was visibly affected, and it was with emotion that she rose to respond to the remarks of the Court Deputy, but on regaining her composure she in a brief speech thanked the Court for their handsome testimonial and promised to redouble her energies during the present year in furthering the interests of the Court. The testimonial was purchased by a committee consisting of Mrs. C. O. Reeves and Mrs. Alex. McGlashan.

It was decided at the meeting to hold another of those enjoyable social hops for which the Court is noted. The affair is in the hands of a capable committee.

Poesy and Feasting at the Falls.

The grand entertainment, banquet and ball of Court Evershed, No. 638, of Niagara Falls, N. Y., which was held in the Convention hall Jan 11th, was a decided success. About a hundred couples were present, most of them Foresters, and a most enjoyable evening was passed. The feature of the entertainment was the singing by Bro. Jas. E. Donovan of the Forester composition entitled "I.O.F."—(Words by E. Duetcher—music by Dan Feeley.)

Before the evening's entertainment was begun the recently elected officers were installed by District Deputy High Court Ranger, H. G. Chapman. The ceremony was simple but impressive. The new C. R. is Bro. H. G. Chapman.

After the entertainment supper was served. It was one of the most elaborate suppers ever served by a lodge in this city, and it was entirely free of charge.

It is estimated that fully 350 people were present.

Who Can Beat Court Hennepin?

The newly elected officers of Court Hennepin, No. 1152 were installed at the Court chambers, Jan. 10th by District Deputy H. G. Chapman, assisted by

High Marshal R. W. Bartlett and High Conductor John Pitman. After the installation the District Deputy highly complimented the Court upon the success attained during the past year, especially during the past three months, during which time the Court has added 178 new members to its roll, a feat not accomplished by any other of the 4,000 Courts in the Order. At the close of the ceremonies the members adjourned to the Board of Trade Hotel, where refreshments were served and a few hours of social intercourse enjoyed. The new Chief Ranger is Bro. John Sparling; Court Deputy, J. M. Carnochan.

The Adirondacks Mount Up.

During the past year Court Adirondack, No. 1284, of Malone, N. Y., increased our membership from 151 members to 225. We have had to do some hard work to secure the above results, and too much credit can not be given Bro. Edward Carlin, who, as Chief Ranger, worked unceasingly for the I.O.F.'s interests and the welfare of our Court.

Tuesday night, Jan. 2, the officers of our Court were installed by our District Deputy, Bro. Shaw of Saranac Lake, in the presence of a large number of Foresters and their ladies. In the meantime a bountiful repast was being prepared in an adjoining room by the wives of our leading Brothers, and when the installation was concluded and the inner man was satisfied music and dancing were the order of the day.

They Still Keep Initiating.

Court Empire State, No. 3062, at their last meeting, held Jan. 9th, initiated one new member, and officers of the Court were installed by our D. D. H. C. R., J. T. Bushong, assisted by Bro. Gray, of Court New York City, who acted as Supreme Marshal.

After the meeting a bountiful supper with refreshments and smoker was held in an adjoining hall, which lasted until the "light o' day," and great credit is due the committee in charge. The small hall was packed with over 200 members and guests, and expressions of appreciation for the liberality and hospitality of Court Empire State were heard on all sides.

Entertainments of this character which are attended by those not members of the Order will, no doubt, stimulate the membership of the Court, which now stands at 135 members in good standing, and is to-day the "Banner Court of Greater New York." Let us hear from others.

The Sort of Racket We Like.

Court Raquette, No. 1959, South Colton, N. Y., had a glorious meeting Dec. 26th, when they initiated 12 new members. It kept the boys pretty busy for a while, but they all felt well satisfied with the evening's work, when the meeting closed about midnight. The Court also had a grand ball in Barnett's hall, Dec. 29th, when everybody appeared to enjoy themselves until the break of a new day. About 30 couples were in attendance. Our Court at present numbers 94 members in good standing.

On Monday, the 8th ult., D. D. F. H. Cramer, with M. A. Martin, of Malone, and Mrs. Cornell,

of Norwood, went to Saranack Lake to assist in the public installation of the officers of the Court at that place.

The ceremony and speeches took place in the town hall, the Court Physician, Dr. Russell, speaking first; his address was a very thoughtful one indeed, and was much appreciated. Bro. Martin spoke next, and was most splendidly received. But the address of the evening was from Mrs. Cornell, whose ease and grace fairly captivated the large audience. Her remarks in favor of the Companion Court was to the point, and succeeded in bringing to her the names of over 30 for membership in that organization.

There was a band in attendance and a fine supper was served in the Court room after the public ceremony.

This meeting will without any doubt add to the membership of the Court of Foresters at Saranack Lake.

The officers of Court Walkill, No. 3372, were installed Tuesday evening, January 9th, by Bro. Lawes Robertson, District Deputy High Chief Ranger. The new C.R. is Thomas Moore. Bro. R. Lawrence, President of Board of Aldermen for our city, acted as D.H.M.

After the installation a smoker and supper was held. Bro. J. E. Corwin was toastmaster, and called on a number of brothers, and the following responded with short addresses: Bros. Lawes Robertson, Thomas Moore, Rev. W. H. Morton, Robert Lawrence and others. W. W. Green entertained with phonograph selections.

Our work in this city has been a hard task owing to several difficulties, but we hope to do better in future.

On Dec. 14, Bro. J. H. Conklin received of the Supreme Court, through Court Fillmore, No. 1712, Buffalo, N.Y., \$1,000, on Permanent Disability claim.

Bro. Conklin was injured about two years ago, and in April, 1899, put in a claim for Permanent Disability claim. The Bro. wishes to thank the Supreme Officers and Bros. J. Adler, Dr. J. Dambach and B. M. Glocum, of Court Fillmore, for their faithful work.

Col. A. B. Caldwell, P.S.C.R., addressed a public meeting in Solvay Town Hall recently in the interest of Independent Forestry. A goodly number joined the Court when it went into secret session and selected as C.D.D.H.C.R., Sidney H. Hotchkiss; Chief Ranger, James Steele; Senior Beadle, John J. Parker. The next meeting will be at call of the officers, when the institution, and perhaps a public installation, will take place.

At the regular meeting of Court Empire City, No. 1402, it was regularly moved and seconded that a vote of thanks be tendered the Supreme Secretary for the prompt payment of Sick Benefit Claim in favor of Bro. Dr. J. H. Minard.

A letter of acknowledgment has been received from Bro. Wilder B. Farrell for the prompt payment of sick benefits, and thanking the brethren of Court Saranack Lake for fraternal attentions during his illness.

NORTH-WEST TERRITORIES.

Court Yorkton, No. 1918, of Yorkton, Assa., now boasts of a membership of 41, of which num-

ber five were initiated and two taken in by card during 1899. The Court is working in unison, and is living up to the principles of Liberty, Benevolence and Concord. The Foresters intend giving a social banquet and at-home to their friends on the evening of the 24th inst. Preparations for a profitable and pleasant evening are being made.

NOVA SCOTIA.

The Halifax Courts.

In Court Royal Jubilee, No. 114, Halifax, N.S., thirty-one candidates were proposed and seventeen were initiated on election night, making seventy new members added in the past two months. Court Royal Jubilee now numbers 286 members, and is the banner Court in the Maritime Provinces. Can any other Court show a like increase? The new Chief Ranger is James W. Dyer.

Court Mulgrave, No. 824, has elected as C.R. for ensuing year, Bro. H. Greenough; Court Atlantic, No. 3913, Bro. K. Crook; Court Scotia, No. 1818, Bro. J. A. C. Mowbray; Court Seymour, No. 1603, Bro. J. A. Crooks.

A letter of acknowledgment has been received from Mrs. W. E. Fowler for the prompt payment of \$1,000 Mortuary Benefit of her late husband, of Court Acadia, Amherst, N.S., and also for fraternal attentions to the family at the time of their bereavement.

OHIO.

Court Fremont, No. 355, of Cleveland, Ohio, had a very large and enthusiastic meeting on Jan. 8th. Among the visitors present were Bros. L. Robeck, High Sec.; W. G. Philips, High Treas., and others. Two candidates were initiated and it was done in fine style. Under good of the Order, Bros. Philips and Robeck spoke and were heartily received, as was Bro. Hon. Chas. E. Bowman and E. L. Stanley, our Court Deputy. Bro. Bowman, with a few well chosen words, then presented our Chief Ranger, J. G. Tenhagen, with a gold watch beautifully engraved with the compliments and well wishes of Court Fremont. Bro. Tenhagen responded with a few words and expressed his appreciation. Bro. L. Robeck acted as Installing Officer, assisted by Bro. E. L. Stanley as Warden and Bro. W. A. Tenhagen as Conductor.

Court Brady, No. 1557, and Companion Court Onward held a joint installation of officers in I.O.F. Hall, McKinley Block, January 5th. The members of Court Onward were the guests of Court Brady, and after the installation the latter banqueted the former. F. M. Reed and J. P. Hauter had charge of the installation.

Court Brady's new Chief Ranger is John Shawver, and Court Onward's Chief Ranger is Mrs. Mary Reed.

At the invitation of Court Hustler, I.O.F., No. 3494, to have a joint Public Installation of Officers, Court Champion, No. 1494, and Comp. Courts Columbus, No. 166, and Winona, No. 187, met at the rooms of Court Hustler, accompanied by their friends, on the evening of January 12th for installation. The installing officer for this time was Bro. W. G. Phillips, H. Treas. of Ohio (who is so well known and liked by the Foresters of Columbus), who after the installation gave a short talk on Forestry in his inimitable way which

put more heart into the members of the Order and created a good impression on their friends.

The musical and literary entertainment arranged by Court Hustler although short was fine and was well received by the audience, all responding to an encore. After the visitors partook of light refreshments, consisting of coffee and cake, and the time getting toward the "wee sma' hours" they retired to their homes well satisfied, after receiving the invitation of Court Champion to be present at their next installation.

How to Grow Younger Every Year.

Members of Court Trumbull, No. 707, with their wives and invited friends, met at their hall, Jan. 15th, for the public installation of officers. A literary and musical programme was rendered in connection with the installation. The hall was well filled, and all had an enjoyable time. The master of ceremonies was Mr. Walter Wagar. The opening ode was sung, followed by prayer by Rev. D. R. Moss, of Niles. Miss Etta Hayford's mandolin club then rendered a selection. The address of welcome, delivered by Rev. Moss, was an excellent one, full of substance and yet productive of mirth. Rev. Moss showed why he was happy to be a Forester.

High Secretary L. Robeck, of Cleveland, was introduced as the installing officer. Messrs. Lon Van Gorder and John Rarick assisted in the ceremony. The new Chief Ranger is F. B. Taylor.

Financial Secretary McCorkle stated that Court Trumbull is composed of peculiar people; as the year is added to each one's age, yet the average age was decreasing, it being one-tenth of a year less than last. The local court now carries \$108,000 of insurance at a cost of \$91 a month; and which is amply protected by the \$4,000,000 surplus in the Supreme Lodge treasury.

Secretary Robeck then made a few remarks along lines of the good of the Order. He told of the different kinds of insurance that could be obtained; of the general growth and prosperity of the Order, and the benefits derived from belonging to it.

A fine luncheon was served at ten o'clock, and a social hour followed.

The Encampments.

Excelsior Encampment, No. 32, being the oldest Encampment in this State, and possessing a good set of paraphernalia, with a company of well-drilled men, will maintain their position in the front line of Royal Forestry. We welcome Foresters to our ranks; we welcome new Encampments in our field and gladly point them to our motto for 1900, "Onward and Upward." We hope that at the High Court Sessions in Toledo every Encampment in our State will be represented. We are starting the new year with a good standing Encampment, having no claims against the Encampment, and with a fair treasury. We desire to thank our Supreme Officers who rendered some very valuable assistance to us since July, 1890. We extend to them and to all brothers of the Independent Order of Foresters our sincere thanks, wishing one and all a happy, prosperous new year.

Excelsior Encampment, No. 32, will meet every second and fourth Saturday in the Rouse Block, west side of Public Square, corner Superior Street.

Akron Encampment is doing a good work, add-

ing new members. Every member is working hard. Brig.-Gen. J. Cramer of Excelsior Encampment, No. 32, Cleveland, issued the following commissions to Akron Encampment: Brigadier-Adjutant, D. H. Bender; Captain, W. Straub; First Lieutenant, W. Davis; Second Lieutenant, S. Schwitche, all of Akron. All are hoping for a good time in Toledo in September, 1900. Akron Encampment expects to have 100 men in line at that time.

Evison the Energetic.

Court Bucyrus, No. 1010, of Bucyrus, O., is having a wakening up at present such as it has not seen since its organization. Honors are due D.S.C.R. Evison by his efforts and the spirit he caused the members to exhibit, we added 33 new members to our roll, which is now 150, with 10 new applications for January already. Every brother is now doing his best to reach the 200 mark before the end of this month. Bro. Evison says we can do it.

A joint meeting of the Foresters and Companions was held at the lodge room, at which time the newly elected officers of both lodges were installed. After the installation ceremony, which was conducted by Bro. Evison and High Chief Ranger C. Sorg, of Galion, the two lodges repaired to the armory, where a bountiful feast had been prepared by the Companions. Three times were the tables filled and emptied ere the throng had been all fed.

ONTARIO.

Where is the Banner Court?

Court Ottawa claims to be the banner Court of the Order in the world. It now has 612 members, and it is expected that before the end of 1900 it will have over 700 members. The I.O.F. Court in Los Angeles, Cal., was the banner Court for about a year, but in 1899 Ottawa Court wrested the honors from it, and now stands without an equal in numbers. Besides merely leading in numbers, Court Ottawa claims to accomplish more good and to dispense more charity to needy members and their families than does any other Court in the city, if not in Canada. From \$40 to \$100 is given out by the Court at each of its semi-monthly meetings. The money made from the summer excursions and from the members' dues is saved up to be utilized at the present winter season.

While speaking of the energy of the Court in getting new members, it may be said that its efforts in this direction have been recognized by the Supreme Court of Canada, which gave it a handsome banner, valued at \$400, as a token of appreciation.

The H.C.R. is Always at Work.—Forestry in Aberfoyle.

Court Aberfoyle celebrated their 12th anniversary Jan. 16th, their friends turning out in large numbers and filling the town hall. A most delightful programme of songs and readings was rendered by Bro. James Fax, humorist, and Bro. G. W. Grant, baritone, and Miss Galbraith, elocutionist. Bro. Fax is always appreciated here. Bro. Grant's rich, full voice won the admiration of the audience, while the readings of Miss Galbraith were excellent. Miss Fax was the accompanist of

the evening. The chair was very acceptably filled by the High Court Ranger of Central Ontario, Bro. Wilson, who delivered a short address on the aims, objects and success of Forestry. The McKay orchestra of Ab. Boyle also contributed to the musical part of the programme. At the close a number remained and enjoyed a social dance.

Joint Installation and Banquet—Officers of Courts Queen City, Brock, Lord Aberdeen, Sherwood Forest, and Trade and Commerce Installed.

The combined installations of officers of the subordinate Courts of the Independent Order of Foresters, which have recently been held throughout the city, came to a most successful conclusion in the beautiful Assembly Hall in the Temple Building, when under most impressive ceremonies the seventy-five officers of the above Courts were installed by the illustrious officers of Temple Encampment, No. 60, Royal Foresters.

After the installation was completed, in order to allow the banquet tables to be laid, an adjournment was made to the Court room on the fourth floor, where the time was pleasantly filled in by presentations to three Past Chief Rangers. Bro. Major McGillivray, Supreme Secretary, was in the chair, and called upon Bro. Harper, of Court Sherwood Forest, Bro. Mearns, of Court Brock, and Bro. Wigmore, of Court Trade and Commerce, to come to the dais as these brothers were delegated, on behalf of their respective Courts, to make the presentation. Bro. Harper then presented Bro. L. H. Luke with a beautiful Past Chief Ranger's jewel; Bro. Mearns presented Bro. Stalker with a similar jewel, while Bro. Wigmore presented Bro. Seyler, Past Chief Ranger, with a handsome gold locket. The brothers all made suitable replies, thanking the Courts for the honor conferred on them.

After the presentation short speeches were delivered by Bros. Thomas Crawford, M.L.A., Prof. F. M. Bell-Smith, Adams and Prof. Keys.

An adjournment was again made to the Assembly Hall, where a sumptuous table had been laid by Caterer Davey, of Temple Cafe, and when Bro. Seyler, Past Chief Ranger of Trade and Commerce, took the chair some 350 Foresters were seated at table. The chairman was assisted by the following well-known officers: Major McGillivray, Supreme Secretary; George L. Wilson, H.C.R.; H. A. Collins, Supreme Treasurer; Dr. Millman, Supreme Physician; Thomas Lawless, A.S.C.R.; Dr. Thompson, High Physician; Col. N. F. Paterson, Q.C., P.H.C.R.; Dr. Rose, P.H.P.; Thomas Crawford, M.L.A.; E. C. C. Davies, W. J. McMurry, A.S.C.R.; Major Wallace, E. W. Butler, Daniel Rose, J. Castell Hopkins, A. Munro Grier, E. S. Cummer, P.S.S.; A. Fleming, H.T.; W. H. Hunter, George A. Harper, A.S.C.R.; J. C. Morgan, Barrie; Prof. F. M. Bell-Smith and Prof. Keys.

The first toast of the evening, "The Queen," was drunk in the usual loyal and patriotic manner. The toast of "The Supreme Court" was responded to by Major McGillivray, Q.C., H. A. Collins, Supreme Treasurer, and Bro. Millman, Supreme Physician. The Major gave a brief review of the work done by the Order during the last 19 years, and stated that to-day the Independent Order of Foresters paid out each day of the week about \$5,000 to the widows and orphans of deceased For-

esters. The membership reached about 165,000, of which number 17,000 had been added during the last three months. In concluding his remarks and referring to South Africa, the Major stated that Buller, with such men behind him as Canada had sent, and was sending to his assistance, would never have to pull down the flag of Great Britain.

Bro. Collins, in responding, informed his hearers that the Independent Order of Foresters was the first fraternal society to state to its members that when you are called upon to fight the battles of your country, you will be rated in the ordinary class.

The next toast was that of "Our Brothers in the Transvaal," which was responded to in a very patriotic manner by Bros. J. Castell Hopkins and A. Munro Grier.

Bro. Castell Hopkins, though by no means an elderly man, has been one of the most earnest pioneers of the Imperialistic idea in Canada. He occupies an enviable position among Canadian litterateurs. His solid and impressive address was splendidly received, and prepared the audience for the more poetic and fervent oration of Bro. A. Munro Grier, who made good his claims to be known as the Chauncey Depew of Canada. Bro. Grier was to have occupied only five minutes, but the audience would not let go of him. The toast was an exciting subject that the speaker was unwilling to relinquish, and the brethren were unwilling to relinquish the speaker, so the five minutes became thirty before we realized that Bro. Grier was done talking.

The toast to "The High Court of Central Ontario," was proposed by Bro. F. S. Mearns, of Court Brock, and responded to by Bro. G. L. Wilson, H.C.R.; A. Fleming, H.T.; J. C. Morgan, P.H.C.R.; and Dr. Thompson.

High Officers at Watford.

Wednesday, January 10th, 1900 was the banner day in the history of Court Watford, No. 444, of Watford, Ont., which has the honor of having the largest membership of any fraternal society in town, with a membership of one hundred and four (104).

A public installation was held in the Music Hall, which was specially decorated for the occasion. The hall was filled with an interested audience. The High Chief Ranger, Bro. Courtenay, performed the ceremony, assisted by the High Conductor, F. L. Reed, who acted as High Marshal, and Bro. Geo. Wise, as High Conductor. The new C.R. is Wm. Clutterbuck.

After the installation was over Chief Ranger Clutterbuck introduced a good programme of addresses, music, etc.

The High Chief Ranger gave an interesting address on the merits of the I.O.F., and proved himself to be an expert craftsman in all the arts of Forestry.

The Watford Quartette Club, Hindson Brothers, Hastings and Beach, sang a couple of selections in first-class style. Bros. Saunders and Reed were at their best in duets, and the orchestra contributed a couple of instrumentals. At the close of the meeting the brethren, their wives and sweethearts were entertained to an oyster supper. Guests were present from Strathroy, Kerwood, and other places.

On October 1st this Court had a membership of seventy (70) and, during the three months they initiated twenty-eight and received six by card.

The brethren who secured the applications are to be congratulated on the good work done.

Court Welles'ey, No. 3103, of Toronto, had a largely attended annual meeting. The new Chief Ranger is Bro. J. R. Aikens.

Court McGregor, No. 6, of Chatham, elected as C.R. Bro. T. A. Smith. This is Bro. Smith's third term, a popularity which reflects the opinion of the general public, for he has been elected by acclamation for a second time as Mayor.

The Foresters are Always the First.

The suggestion made that the different national societies help swell the Patriotic Fund is already bearing fruit. Here is a letter from Court Davenport, No. 82, I.O.F., Toronto Junction, and shows what can be done if the societies take hold of the fund enthusiastically. Mr. I. L. Beattie, Financial Secretary of the Court, writes:—"Enclosed please find cheque on Bank of Ottawa for \$20, for the National Patriotic Fund. We think it a deserving one, and wish to show our fraternal relation with those who have gone to the front, and also to those dependent upon them who have been left at home. We only wish we could give more, because we give willingly."—*Globe*, Jan. 19th, 1900.

Pipes and Patriotism.

The members of Court Oroshyatekha, of Hamilton, Ont., held their annual installation of officers Jan. 22nd. There was a large turnout of members and a number of new members were initiated. The new officers were installed by C. C. Baird, D.D.C.R., who is agent for the Order in this district, and J. O. Brant-Sero. Short speeches were made by the retiring and new officers. During the evening the members of the Court presented to C. C. Baird a handsome silver-mounted pipe. S. Heath, the retiring Chief Ranger of the Court, was also honored by his fellow-Foresters, who presented him an address and a token of their appreciation of his services as Chief Ranger and esteem for him as a brother Forester.

The Court voted \$10 to the Hamilton patriotic fund and transacted other routine business. At the conclusion of the meeting the members were entertained by P.C.R. Heath and C.R. McClennahan.—*Hamilton Spectator*, Jan. 23, 1900.

We Have Neglected Court Simcoe.

We have received the following laconic epistle: "As Court Simcoe, No. 166 of Simcoe, has initiated 42 members in the month of Nov., and has 30 applications so far for Dec., the officers think that Court Simcoe, No. 166, is entitled to a notice in the FORESTER."

Fraternal Hospitality on the 6th Line.

On Thursday evening Dec. 28th, '99, the members of Court Hopeful, No. 310, and their lady friends, assembled at the residence of Bro. Watson, 6th line Metcalfe, where an oyster supper was prepared by Bros. R. Waltham, B. Pike and G. J. Williamson and a number of lady friends of the Court. At seven o'clock the house was packed, but Bro. Watson is something like the S.C.R.; he was all smiles and said there was room for more. After all had done ample justice to the oysters and other delicacies the gathering was called to order by Bro.

Smith, and songs, music and speaking was the next order of business, talent being present from Watford, Wanstead and Ringscourt. The singing of Mr. John Williams brought the house down with laughter. After the programme was finished and the singing of the National Anthem, the tables in the kitchen were cleared away and the dining hall got in shape; dancing was continued till morning, music being furnished by the Williamson Orchestra, of Watford. All retired well pleased with the night's amusement, wishing the host and hostess the compliments of the season.

Taking Counsel at Gore Bay.

On Sunday, Jan. 14th, at 2 p.m., the members of Court Gore Bay, Manitoulin, assembled at the Foresters' Hall, and marched to All Saints' Church, headed by the Rev. J. L. Robertson, Chaplain, and Mr. Canavan, D.S.C.R. A large number of citizens were in attendance.

A letter of acknowledgment has been received from Mrs. Catherine McRae, of Gravel Hill, for the prompt payment of \$1,100 Mortuary Benefit of her late husband, Archie McRae, Court Moose Creek, No. 1032, Ont.

Court Northern Light's Annual.

Court Northern Light, No. 127, Owen Sound, held its annual installation ceremony on Tuesday, Jan. 16th. Over one hundred and seventy-five members were present, and the function and annual oyster supper and entertainment which followed goes on record as the most successful held under the auspices of the Court. The installation ceremony took place in the lodge room with Bro. J. C. Morgan, of Barrie, Supreme Organizer, officiating. The new C.R. is J. T. Joyce. After the installation ceremony and transaction of business, the Court adjourned to the Canadian Order of Oddfellows' hall, where preparations had been made for the annual supper. Chief Ranger Joyce occupied the chair, and V.C.R. Johnson was vice-chairman. To the right of the former sat Supreme Organizer Morgan, and Rev. Mr. Norton; to his left High Vice-Chief Ranger J. W. Frost, Rev. Dr. Somerville and P.C.R. A. M. Anderson. After justice had been done to oysters variously served, and fruit, an informal programme was rendered. Chief Ranger Joyce delivered his inaugural address thanking the members for the honor they had conferred upon him and assuring them he would discharge the duties incumbent on the office to the best of his ability. In the course of his remarks he made an excellent suggestion that Court Northern Light seek the co-operation of its sister societies and hold a series of concerts during the winter in aid of the National Patriotic Fund for the relief of the Canadian soldiers who have gone to fight the Empire's battles in South Africa. Bro. J. C. Morgan was a host in himself. His patriotic song with its concluding lines, "There is only room for one out there and that's John Bull," was greeted with loud and continued applause.

Among the other features of the programme were addresses by Revs. Mr. Norton and Dr. Somerville, and High Vice Chief Ranger J. W. Frost. During the programme an interesting ceremony took place. High Vice-Chief Ranger Frost, on behalf of the Court, presented Past Chief Ranger A. M. Anderson with a gold locket as a token of

its appreciation of his services as presiding officer, and Bro. J. W. Pointon, P.C.R., presented Dr. Allan Cameron, Physician, E. W. Bishop, Treasurer, and Wm. Little, Chaplain, each with a handsome easy chair in acknowledgment of their long and faithful services.

Music and Song at Inkerman.

Court Inkerman, No. 844, of Inkerman, gave an oyster supper in their hall on Jan. 8th. The hall was crowded with the brethren and their wives and friends. There was also present brethren from Court Winchester, who filled the high offices of H.C.R., H.S. and others, and who also installed the officers and gave excellent addresses. After the programme was carried out it was proposed to present our past F.S. with a suitable reward, as he has been faithful in fulfilling his duties for the past nine years, and has retired because of failing health. The reward was presented to him on the 17th, in the form of a surprise party and an easy chair at his home. The house was well filled and all enjoyed themselves. There was an address by the C.R. and songs and music by the host and family. The enjoyment lasted till the small hours of night, when all retired well pleased with the evening's enjoyment.

Central Ontario Booming.

Whale, as usual, is proving a big fish in the organizing work.

Court Orillia boasts of twenty new members this month as the result of a ten days' visit of Organizer Whale.

Enthusiasm is growing in Toronto and district. Many joint installations last month, the largest being that of Courts Trade and Commerce, Sherwood Forest, Aberdeen, Queen City and Brock, when about 300 were present.

High Chief Ranger Wilson is still pursuing his policy of visiting Courts, addressing the brethren, and was very busy last month installing officers. The High Chief has not lost any of his enthusiasm, and no doubt the High Court will show a good increase at its next meeting.

PENNSYLVANIA.

The Pittsburgh Courts.

The last meeting held by Court Monongahela, No. 3875, on Jan. 3rd, was very successful, and marks a new epoch in the history of the banner Court of the State. In the presence of a very large attendance the officers for the ensuing term were installed by the D.S.C.R., Bro. C. W. Barton, of Philadelphia. After installation a palatable luncheon was served in the adjoining parlors, tastefully arranged by the entertainment committee.

At the regular meeting of Court Palace, held on the 8th January, two more members were added and quite a few applications received. It being installation night, the work was done to perfection by our worthy Deputy, C. W. Barton, assisted by Bro. Kenneth Murdock, of Court Prosperity, of Toronto, as Supreme Marshal. The good of the order was indulged in by Bro. Barton in his usual witty manner. He was followed by Bro. Murdock who enlightened us on the noble deed of our Order.

VERMONT.

Honorable Smoke Talk.

Court Honor, No. 1244, West Derby, Vt., held its annual election of officers with about forty of the members in attendance. After the election and general business of the session had been completed, they adjourned and formed a smoke talk, in which cigars, candy and peanuts were distributed without stint among the members. Bro. Bishop with graphophone entertained all with evident satisfaction. Visiting Bro. Ritchie, from Court Orleans, made some remarks which were entertaining and encouraging. Brothers from the home Court, who assisted in entertaining with remarks and singing, were Messrs. Donaghy, Cousins, Davis and Lynch, and all members present tried to create amusement and make each other happy. The new Chief Ranger is J. E. Martin.

WISCONSIN.

Milwaukee's Pet Hustler.

We have been favored with the resolutions passed by Court Sycamore, No. 3001, of Milwaukee, acknowledging the work done by Bro. Thos. J. Birch, D.S.C.R., in the city of Milwaukee, during the year 1899. He has been of especial assistance to Court Sycamore, having presented over 100 applications during the year, and has also assisted all of the other Courts in the city in the building up of their membership, and by his genial and kindly treatment of all brother Foresters, has endeared himself to the members of the Order.

Court Antigo, 3265, of Antigo, Wis., on Saturday night, Jan 13th, held a public installation of officers, after which the Court gave a social with refreshments and games. Everybody had a good time, Bro. W. Carrier, C.D., and Thos. Robertson, C.R., secured the names of eighteen ladies to see what could be done toward instituting a Companion Court. They also have other names in view before making application for a charter.

GREAT BRITAIN and IRELAND.

ENGLAND.

(From the *Dover and County Chronicle*, January 13th, 1900.)

St. Martin's Annual Dinner.

The annual dinner of Court St. Martin, No. 2171, Dover, was held on Wednesday evening, Jan. 10th, at the Shaftesbury Hotel, after Bro. John Chittenden had been installed as Chief Ranger for the ensuing year.

The Chief Ranger presided, supported by Bros. W. G. Stott, H.S., J. G. Whorwell, P.C.R., J. Parsons, P.C.R., T. V. Simmons, P.C.R., J. D. Terson, C.D., H. Clark, Cave, Graves, Moat, Simpson, A. White, P.C.R., George, Houlden, Myhill, Goodwin, Clout, J. Chambers, P.C.R., G. Munro, V.C.R., Ward, and Messrs. Chittenden, Isworth, D. Vincer, H. Southey, F. H. Licence, Reader, Downes, Webster, Farley, Pine, Stacey, Lamidey, Doyle, G. Chittenden, Snoad, Francis, A. Houlden, Ovenstone, Pritchard, Bohen, Wilcox, Talbot.

Bro. Terson submitted the toast of "The Supreme Court," and said that the officers of the Supreme Court were a set of gentlemen who had the interests of the Order at heart; he referred to Dr. Oronhyatekha (applause), who had done so much for the good of the Order, a brother who had devoted his life for its benefit. In 1881, when Bro. Oronhyatekha first took over the Order, there were 1,019 members, with a surplus fund of £719. Since that time to the end of last year there had been a million and a half paid away in benefits, and at the end of 1899 they stood at 150,000 members, and with a surplus fund of £761,417 2s. 9d. (applause). He thought that showed that the Supreme Court had carried on its work in a very satisfactory manner, and the members of the High Court of London ought to be especially proud that they had two members who were officers in the Supreme Court. He mentioned Bro. Dr. Ward, who had been Chief Ranger of London for some time, and was now President of the Medical Board; and Bro. Marshall (applause). Both of these gentlemen had been seen in Dover Court on several occasions, and when they considered there were 36 High Courts, and the High Court of London had two members of the Supreme Court, they were well represented.

Bro. Whorwell proposed the toast of "The High Court of London," remarking that it was not necessary for him to go into details as to the benefits and merits of the Courts as they had a most efficient representative to speak for the Court himself (applause).

Bro. Walter G. Stott, H.S., D.D.H.C.R., P.C.R., in replying, said he accepted with great cordiality their kind drinking of the toast of the High Court of London, by reason that he was the High Secretary.

Looking at the Order from an insurance point of view, they insured life at about half the rates of an old line company, and he was not there to throw stones at any such companies, for they had done a good work in the past, but Forestry gave men the right of fellowship, which no old line society could. Who ever heard of any insurance society giving a dinner to its policyholders? If there was any critic there with regard to Forestry, he could not understand them while he stopped outside, because there was much that was secret and could not be told him until he came in. The I.O.F. paid magnificent benefits, and at the same time offered to all the right hand of Fraternity. In regard to the High Court of London, there were at the present time 44 Subordinate Courts under its charge, and their membership represented a seventh part of the whole membership of the United Kingdom, and taking the whole Order they had just heard from good Bro. Terson that they were over 150,000 strong, and he would tell them for their gratification that during the month of November they made no less than 7,000 new members (applause). It had been said to him many a time "Stott, you're a fool to belong to such an Order;" to which he would reply, "Well, my friend, if that is your opinion, then there are 150,000 of us, and we feel very happy about it" (applause). He hoped that they in Court St. Martin would go on increasing their membership, and he regretted they were very much south and so he had little opportunity to visit them. He would like to tell them before he

finished that the Order had said to those Foresters who had gone to the front that they would not put them into the "extra hazardous," but put them into the ordinary class, so that the premium would be as little as possible, and hold good so long as they were at the front for Queen and country (applause). In conclusion, he hoped their Court would go on and flourish for all time.

Funeral of Bro. Spencer.

At the West End church, Southport, the funeral service over the body of Bro. Samuel Spencer, of 35 Nelson street, Southport, took place prior to the interment in the cemetery. The service was conducted by the Rev. J. Ashby, Chief Ranger of the Court of the Independent Order of Foresters, of which deceased was a member, the Rev. John Chater and the Rev. A. H. Boyden, B.A., B.Sc. The coffin was borne by Foresters, and in the body of the church there were a large number of Foresters and other friends. The choir was in attendance and sang two suitable hymns.

The I.O.F. was represented by Bros S. Bell, C.R.; O. H. Brett, P.C.R.; T. R. Davies, V.C.R.; G. P. Knight, C.D.; J. F. Bibby, P.S.C.R.; A. E. Scarlett, F.S.; C. T. Wall, J.W.; H. Dowling, J.B.; T. Kay, C.C.; J. Richardson, J.B.; J. T. Grimes, S.W.; P. H. Jones, D.D., H.C.R. (representing Bro. J. Gibson, H.C.R., Central England); A. B. Kenworthy, C.P.; Rev. J. Ashby, C.R.; Rev. M. Hutchinson, C.R.; Fawcett Cave, C.R.; Walter White, V.C.R.; T. Lawrence, J.B.; and P. C. Greenwood, F.S.

The following Foresters bore the coffin: Bros. J. F. Bibby, A. E. Scarlett, O. H. Brett, H. Dowling, J. T. Grimes and C. T. Wall.

CENTRAL ENGLAND.

Dined 250; Captured 6.

The members of Court Cheetham, No. 2120, held a social evening recently at the Cheetham Public Hall.

All the members of the Court, numbering 64, attended, each bringing with them several friends. Tables were laid for 250, and all the accommodation was taken up by the company, which consisted of about equal numbers of ladies and gentlemen. Amongst the visitors were Bro. J. Gibson, H.C.R.; Bros. Martin and S. S. Chiswell, P.H.C.R.'s; Bro. G. Ferns, H.S.; Bro. James Porter, H.V.C.R.; and Bro. Chapman, H.T., all of the High Court, Central England.

The evening was passed in a very jolly manner, and the time was spent in consuming the large supplies of high-class refreshments, listening to speeches from members of the H.S.C., and also some splendid singing and playing by the ladies and gentlemen, who kindly gave their services at the request of Bros. S. Bertyn and J. W. Jones.

Bro. Gibson, H.C.R., was then called upon, and, amidst great cheering and applause, he in a short speech very cleverly elucidated the principles of Forestry, and the benefits to be derived by becoming a member of our noble Order. He also congratulated Court Cheetham on their most successful and numerous gathering.

A collection was made on behalf of the War Fund (widows and orphans). Next followed the

genial and well-known Bro. Chiswell, P.H.C.R., who in one of his short, pithy and humorous speeches congratulated all those who were Foresters and endeavored to induce all who were not to take this opportunity of joining by giving in their names before they left the hall.

Before the proceedings terminated Court Cheetham had the extreme pleasure of receiving six applications for membership. Taking it all round, the affair was a great success and will be repeated at a very early date.

WALES.

Court Uskside.—Installation of officers of Court Uskside, No. 2035, of the Independent Order of Foresters was held at the Shaftesbury Café, Newport, on Tuesday evening, 16th January. Bro. T. Goldsworthy, J.P., High Vice-Chief Ranger of Wales, presided and conducted the ceremony in an impressive manner, assisted by Bro. C. E. Price, of Bristol, High Chief Ranger of Southern England, and Bro. S. M. Wilkinson, of Cardiff, High Secretary of Wales.

At the conclusion of the business the officers and brethren partook of an excellent cold collation. The Chief Ranger presided, supported by the visiting brethren and officers of the Court, including Bro. S. Griffiths, High Chief Ranger of Wales; Bros. T. Goldsworthy, H. J. Pillinger and Sykes, past officers.

The Chairman offered a hearty welcome to the High Court officers, and congratulated the Court upon the progress it had made since its resuscitation. Some figures had been handed to him by Bro. Pickett, their model Financial Secretary. From these it appeared that on April 16th, 1896, they had one member in the Court holding a policy of £200. That member was Bro. Fry. On December 31st, of the same year they had 21 members, holding policies worth £4,700. On December 31st, 1897, their number had grown to 32 members, holding policies amounting to £7,600; December 31st, 1898, 38 members, and the total amount of the policies held by them was £9,900. On December 31st last the Court had a membership of 51 holding policies totalling £12,000. They would thus see that members had not been idle in the past; and their motto in the future, as in the past, would be "Forward! Court Uskside."

Bro. S. Griffiths, in a few well-chosen words, then presented Bro. Fry, the Past Chief Ranger of the Court, with a jewel upon the completion of his year of office, referring to the interest Bro. Fry had taken in the Order.

Bro. Fry was heartily received on rising to return thanks. He expressed his indebtedness to the officers and members for the harmonious way in which they had worked with him during the year. There ought to be no difficulty in doubling the membership by the next annual meeting.

During the evening a collection was made in the room for the War Relief Fund.

IRELAND.

Belfast I.O.F. C.C. "Smoker."

The first smoking concert of the season was held recently in the Foresters' Encampment, Wellington Place, and proved a big success.

The chair was occupied by Dr. W. Gibson, J.P., commander-in-chief, supported by Councillor McCaughey, J.P., and staff. The engagement was opened with a "feu-de-joie" given by the talented accompanist, Mr. G. Conroy. Mr. S. Morrow led the advance in faultless style with "The Old Brigade," and having turned the enemy's flank, the assault was continued by Mr. J. Hutchison, who sang "The Death of Nelson" to the satisfaction of all, after which Mr. J. Colman filled the breach with his humorous reading, "Courting," which was given in such a manner as to arouse the risible faculties of even a Boer. A pleasing variety was next introduced in the shape of a violin, cello, and pianoforte trio, given by Messrs. W. Green, Howe, and Conroy, entitled "Trio by Gurlitt." Mr. R. A. Brown now galloped up to the relief with "Stand by the Union," followed by "Father O'Flynn," after which Mr. W. Wann gave selections on the fairy bells in rattling style, and was deservedly encouraged. The advance was maintained by Mr. J. Mark with the popular song, "Home, Boys, Home," which was well delivered, the chorus being taken up by the company. The position was reinforced by Mr. R. G. Smith in his humorous solo, "What Have We Done," which produced a regular fusillade of applause. A halt was now called, and the company piled arms while the chief of the commissariat, Mr. T. Handforth, assisted by a detachment of volunteers, distributed rations, performing their duties in such a manner as to merit the approval of all. We were soon on the march again, the assault being repeated by Mr. S. Morrow, who sang with excellent taste "In Honor's Cause," followed by Mr. R. A. Brown with "The White Squall." Mr. J. Colman scored another victory in his reading of "Cookery," which was loaded with mirth, being followed by Mr. Howe with a violin solo entitled "Serenada by Braga," which was rendered in capital style. Mr. W. Wann again captured the plaudits of all present with further selections on the fairy bells, and Mr. W. Green rendered a cello solo, "The Broken Melody," with excellent judgment. The concluding item in an excellent programme was given by Mr. J. Hutchison, who sang "Mary of Argyle" with much acceptance. Mr. G. Conroy presided at the piano during the evening with exceptional ability. The route for home was the next order, and a very pleasant evening was brought to a close by singing "Rule Britannia," "Auld Lang Syne," and the National Anthem.

Copies of the Old Constitution and Laws Wanted.

We sometimes have occasion to use a copy of the old Constitution and Laws of the Order. We are short of the Constitution and Laws as revised at the sessions of the Supreme Court in 1887, 1889, 1891 and 1893. If there are any Courts who have copies of these editions of the Constitution and Laws on hand, or if there are any members who have them on hand, that are in good condition, and they will kindly send them to me here at Toronto, Canada, I will take pleasure in furnishing copies of the existing Constitution and Laws in exchange, and at the same time will be thankful for the favor.

In L., B. and C.,

John A. McGillivray,
Supreme Secretary.



HIGH COURT NORTH OF IRELAND, 1899.

The Official Organ of the Independent Order of Foresters.

SUBSCRIPTION, \$1.00, or 4s, PER YEAR.

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TORONTO, CANADA, FEBRUARY 15, 1909.

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

Editorial.

The Accumulated Funds or Surplus on the 31st of January, 1900, stood at \$3,851,728.66.

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Bro. the Hon. Romeo H. Freer is one of the "Committee of Nine" on the case of Roberts the Mormon.

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"The average fraternal organizer is an honest, cultured gentleman, far too manly to stoop to de-

ceit and too sagacious to resort to misrepresentation or mis-statements."—*The Loyal Guard.*

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Grand Ruler W. J. Greenfield, of the Royal Society of Good Fellows, is also a member of the I.O.F.

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The Independent Order of Foresters owns its own building, which is one of the finest in the city of Toronto, and indeed may be called the best office building of that city. This was an achievement of the Supreme Chief Ranger, and is evidence of the solid wealth of the Order.

In that building has been erected a life-sized statue in bronze of the man who was responsible for the resuscitation and advance of the fraternity. But a far more lasting memorial of him is the fraternity itself, which will probably outlast the statue and the building, since it is founded upon sound principles and has been conducted with such sagacity and prudence that its future seems assured.—*National Underwriter.*

Working Organizations.

The continued rise of the Forestry spirit is marked not more by the rapid accession to our ranks from the outside public than by the number of organizations that are being started within our doors for the purpose of facilitating the good of the Order. The objects sought by these organizations are not to legislate for the Order, or otherwise usurp the functions of the Supreme and High Courts, but to co-operate with the Supreme and High Officers and Organizers in the work of bringing in new members, and instructing old ones in the principles, rights and duties of Independent Forestry.

For the benefit of those residing in places where no form of working organization exists outside of the Court itself—and a Court is itself a pretty lively organizer—for their benefit we may give an idea of some of these auxiliary bodies.

COURTS OF INSTRUCTION.

For example, they have in London, England, what is known as the Court of Instruction. The objects of this Court are to exemplify the ceremonial work with the view of instructing individual members and such subordinate Courts as shall desire its assistance, and to develop the Fraternal Principles of the Order. It meets monthly. All members in good standing of the I.O.F. are eligible to attend its meetings; but the officers are chosen from the subscribers who pay 2s. 6d. per annum (sixty cents). The officers are a Preceptor, Treasurer and Secretary, and are supplemented by a Deputy Preceptor and Assistant Secretary. The Preceptor looks after the ceremonies and advises on the ritual.

The procedure is as follows:—Every meeting a

C.R. is elected to preside at the next meeting. The ceremonies to be exemplified at each meeting are decided upon by the elective officers and the C.R. for the evening.

Bro. Eagle, the present Secretary, writes us:—"The London Court of Instruction held its first meeting in May last, more for the purpose of gathering the members together, rather than for a settling down to serious business, as the Court only proposed to meet from September to May.

The regular Sessions have, however, been held since September, and good work has been accomplished. These meetings have been the means of bringing together brethren from all parts of the Metropolis once a month, and has knit a closer bond of fraternity among the numerous Metropolitan Courts. London is such a vast place, and it takes a journey of from one to two hours to get from one district to another, that it is impossible for the brethren to meet one another very often.

Again deputations of the members are appointed to assist at any special meetings of Subordinate Courts or District meetings."

CHIEF RANGERS' ASSOCIATIONS.

A very useful form of Forestry co-operation is an association composed of all who have attained the rank of Chief Ranger. This has the advantage of retaining in the traces all the experienced and valuable workers who have passed through the chairs. It is a great loss to any Order that just at the moment when its best men have by a year's training perfected their powers of handling meetings and directing the enthusiasm of the members—at that moment they feel themselves shelved, back-numbered and superannuated. Some form of association is needed to give these able and willing Foresters a larger scope for their powers and their enthusiasm. The Chief Rangers' associations with the degree teams, visiting patrols and other methods of assisting and arousing the Subordinate Courts, afford just the proper arena to expend the activities of our Forestry veterans. Similar Associations in other large Orders bear excellent results, for instance, the Past Commanders' Associations of the K.O.T.M.

COMBINE YOUR EFFORTS.

We have not by any means exhausted the list of devices by which Foresters are in many places uniting to make the duties of Forestry both known and pleasing. The objects of having numerous Subordinate Courts in one place are to have a greater number of Court officers, that is to say active workers; to afford a refreshing variety to the membership; and to allow the exhilaration of a generous rivalry.

In war troops divide to subsist and unite to fight. Fraternity also must have her subdivisions and her concentrations.

What We have to Do with the War.

The month of April in the year of our Lord 1898 was a somewhat momentous one in the affairs of the Anglo-Saxon world. The Sirdar of Egypt, now known as Lord Kitchener, had on the 8th day of the month signally defeated the Dervishes in the battle of Atbara. So that our brethren of British proclivities were pluming themselves on the invincibility of the British arms and feeling in their hearts that the Empire was safe. But on this side of the great waters, our American brethren were consumed with indignation against the actions of Spain and with anxiety about their own unpreparedness for war. On April 23 President McKinley issued a proclamation calling for 125,000 volunteers.

This proclamation brought the I.O.F. face to face with one of the most serious problems that can confront a great Fraternity. But blood is thicker than water. On April 30th, 1898, the Executive Council of the I.O.F. issued its circular No. 13 providing that all members of the Order responding to the call of their country and serving in the army, navy or militia, are from the date of such service to be classed in the "Ordinary or Preferred" Class and removing as to such members all restrictions against residence south of the 38th Parallel.

After the issue of this circular we were deluged with resolutions and letters evincing grateful admiration for the action of the Order. The Courts throughout the United States forwarded us testimony of appreciation for our "thus recognising the patriotism of the American people."

The American Press was unanimous in its laudation of the spirit in which our great International Order came to the aid of the American volunteer. The general body that is representative of the lodge-going brethren of America, the National Fraternal Congress accorded us unstinted praise for our truly fraternal attitude.

This laudation has not affected our heads. For the action of the Executive Council on April 30th, 1898, was not a mere passing enthusiasm but a deliberate step taken in fulfilment of our Fraternal obligations and from a sense of the duty brother owes to brother.

In pursuance of this duty the I.O.F. has by circular No. 8, dated October 14th, 1899, taken similar action in regard to the British subjects responding to the call of their country and serving in the South African war. Nor are we alone in this matter; for other large international orders such as the Knights of the Maccabees of the World have paid a like tribute to the demands of true Fraternity.

Now we are pleased to note that commendations of our action in this later war have come not only

from the courts situated in British territory but also from a large number of Courts situated in the United States. Nor should we think it necessary to notice any adverse criticism, were it not that one editor from the west, himself a Forester, has accused us of "devoting editorial space, supposed to deal with lodge matters, to promoting the British contention in South Africa."

This is an error on the part of the Western editor, an error not of the heart but of the lips. The INDEPENDENT FORESTER has not in its editorial columns defended or promoted either the Cuban War or the War in the Philippines or the War in South Africa.

Neither have we deemed it necessary in the editorial columns to discuss the merits, the rights and wrongs, causes, or results; or to praise or blame the tactics, munitions or commissariat of the combatants. It is true that in our columns of lodge news we have, through our desire to give a true picture of what the brethren are doing, inserted reports of Courts that bade God Speed to Brethren going to America's wars and to England's wars and of Courts that have given a royal welcome to the soldiers of their country returning from Cuba and the Philippines.

But in all this there has been no expression of our own editorial theories as to the justice or expediency of any of these wars. Why?

Simply because the action of the I. O. F. Executive Council has not been based on principles of politics but on something higher and more enduring,—on fraternal sympathy. When we see numbers of our young men going forth to take the unequal chances of battle it is sufficient for us to know that they believe their cause is a just one, and that our help is needed and acceptable. To the historian we leave the task of justifying these wars, or of forming public opinion on their merits. In the meantime it contents us to know that the American is fighting, and the Britisher is fighting, each for his country's interests; and our heart goes out to our Forestric brethren in the field. We may admire the elusive resilience of the Filipino or the stubborn valor of the Boer, but our sympathy and aid go for the men of our mother tongue and the men who have taken the obligations of L., B. and C.

A Mystery—\$264 Returned for Each \$100 Paid.

On March 3, 1887, there appeared in *The Independent* an advertisement of the Mutual Life Insurance Company, which, among other things, contained a table showing the total amount which it paid in death claims and the net amount of cash paid by the insured each month in 1886.

It appears from this table that the Mutual Life returned \$264 for each \$100 it received in prem-

iums on its policies which became claims by death in 1886.

The following is a copy of the table:—

\$264 Returned for Each \$100 Received.

Claims paid in 1886 by the Mutual Life.	Total Claims paid by the Company.	Net Amount of Cash paid by the Insured.	Amount Returned in excess of Cash paid by the Insured.	Amount Returned by the Company for each \$100 received.
January.	\$467,579 68	\$188,377 59	\$279,202 09	\$248
Feb.	313,047 05	115,099 61	197,947 44	270
March ..	473,924 24	168,854 01	304,070 23	280
April....	552,745 50	204,759 51	347,985 99	270
May	421,193 73	152,820 68	268,373 05	276
June	567,331 76	202,255 74	365,076 02	281
July.	458,524 24	215,893 62	242,720 62	212
August..	372,045 68	137,624 44	234,421 24	270
Sept ..	328,939 45	131,999 39	197,030 06	240
October.	555,117 89	228,984 61	326,133 28	242
Nov.....	341,628 04	113,707 53	227,920 51	300
Dec.....	512,832 73	205,076 02	337,756 71	265
Totals	\$5,393,999 99	\$2,066,172 78	\$3,327,737 21	*\$264

*Average for twelve months.

In addition to the above table there was considerable reading matter, from which we make the following extract:

"As an evidence of the wise management and admirable investment of its funds, the following list of payments for death claims in 1886 has been published, showing what the cost of insurance is in this company. It will be seen that for every dollar paid by the insured to the Mutual Life, the company returned \$2.64 to the policy-holder. * * * * * The average duration of these policies was 14.4 years, and thus it will be seen that the holders therefore received all premiums back, improved at twelve and one-half per cent. compound interest."

"It is unnecessary to remark that there is no other form of investment so profitable as this."

\$240 RETURNED FOR EACH \$100 PAID.

The following interesting table, published in the official organ of the Mutual Life, shows that for every \$100 paid in premiums by the insured the company returned \$240 to the representatives of deceased policy-holders:

"We have classified the claims paid by the Mutual Life Insurance Company of New York during the month of September, 1898, according to occupations, and show the profits realized on the investments. The figures are arranged according to the amount of the claims paid:

Occupation.	Claims Paid.	Premiums Paid by Insured.	Sum Realized Over Cost.
Merchants	\$ 247,241 50	\$ 111,865 70	\$ 131,375 80
Miscellaneous	256,170 61	113,677 86	142,492 75
Manufacturers	71,688 00	27,714 95	43,973 05
Farmers	41,757 00	16,131 65	25,625 35
Druggists	31,269 00	7,195 86	24,573 14
Physicians	31,237 00	15,761 00	15,875 91
Lawyers	22,547 00	3,385 10	14,001 90
Clergymen	18,047 00	7,042 10	11,014 50
Bookkeepers	17,193 33	3,467 05	13,726 28
Salesmen	16,720 00	6,091 12	10,628 82
Bankers	11,477 00	4,672 46	6,804 54
Teachers	11,012 00	1,942 16	9,069 64
Brokers	9,192 00	2,161 80	7,030 11
Real Estate	7,441 00	3,122 18	4,208 82
U. S. Navy	7,035 00	3,468 13	3,566 87
U. S. Army	2,000 00	315 44	1,684 56
T t l.	\$ 2,070,038 44	\$ 732,727 40	\$ 1,465,200 04

"In every instance over 100 per cent. above the amount of premiums paid was realized. The above list does not include endowments or claims paid in foreign countries."—*Weekly Statement.*

The New York Life now publishes a list every month of death claims which it pays; also a

statement of the premiums paid to the company and the amount insured and paid by the company.

The following table shows the amounts for the thirteen months ending September 30, 1899:

\$272 Returned for each \$100 Received.					
Month.	Year.	Premiums paid to the Company, less dividends.	Amount insured and paid by the Company.	Amount returned in excess of premiums paid.	Amount returned by the Co. for each \$100 paid by the insured.
Sept.	1898	\$ 245,824 04	\$ 762,590 63	\$ 516,766 59	\$310
Oct.	1898	376,180 06	810,050 87	433,870 81	215
Nov.	1898	376,620 70	808,487 87	561,869 17	266
Dec.	1898	327,381 58	937,911 76	664,560 19	305
Jan.	1899	338,528 58	895,834 80	557,506 22	204
Feb.	1899	374,196 39	1,017,493 61	647,297 22	274
Mar.	1899	384,377 21	1,063,423 15	684,145 91	277
Apr.	1899	352,870 24	1,006,957 37	654,117 13	285
May	1899	367,630 79	1,008,096 87	640,466 08	274
June	1899	336,035 64	873,287 09	537,251 45	259
July	1899	255,546 69	640,665 75	385,119 06	243
Aug.	1899	309,726 35	816,673 02	506,946 67	263
*Sept.	1899	281,515 37	884,911 31	603,395 94	314
Tot'ls		\$4,278,433 64	\$11,671,546 11	\$7,393,112 47	\$272

*The last monthly list published prior to Dec., 1899.

It will be seen from the above table that the amount insured and paid by the New York Life averaged \$272 for each \$100 paid by those whose policies became claims during the thirteen months, the amount returned in excess of premiums being \$7,393,112.

It seems impossible to the average business man that any corporation could make such large returns on the amount received without seriously endangering its very existence. There is, however, no real mystery about it any more than there is connected with fire insurance. In most cases where property is destroyed by fire the owner receives from the company all the way from \$500 to every \$1,000 or more for every \$100 he has paid in premiums, the amount required to pay the losses being made up not simply from the premiums paid by those whose property has been destroyed, but by the contributions of all who are insured. So in life insurance. Thousands and tens of thousands are insured for a number of years and, from lack of means to continue the policy, or for other reasons, the insurance is discontinued otherwise than by death; the premiums paid on such policies to a very large extent provide for the payment of those which become claims by death, and make it possible for any and all companies to advertise every year as the Mutual Life did in 1887, "that for every dollar paid by the insured the company returned \$2.64 to the policy-holders."

In the *News-Letter* for March-April, 1890, published by the New York Life, there appears the following statement:

"It was shown by citations from a report of English actuaries that some of the British companies had paid the whole of their death claims arising after ten or a dozen years by the reserve from lapsed policies within the same period."

And on page 284 of the *Insurance Guide and Hand-Book*, by C. Waiford, F.S.S., F.I.A., there appears the following:

"No office would like to assert that the expenses of management would exhaust the difference, particularly when many of them assert that the profits on lapsed policies more than meet their entire outlay."

The above quotations refer to statements made

before the House of Commons in 1870 when the insurance bill was under consideration.

If the statements made by the eminent authorities referred to are correct, it is evident that the "wise management and admirable investment" has little to do with it so far as the explanation is concerned, and that the state of affairs which existed in life insurance companies prior to 1870 exists now, can be proved from the official reports issued by the various insurance departments, it being a fact, as stated by the late eminent actuary, Elizur Wright, that "in the best of old line companies the lapsed and surrendered policies outnumber those remaining in force, and are about ten times the number of those matured by death or endowment."

We find, for example, that in the three years ending December 31, 1898, the enormous amount of \$1,064,097,102 of insurance lapsed and was surrendered, whereas the total terminations by death, in the same companies, and for the same period, were only \$185,526,740.

The following table gives figures relating to twenty-three of the principal old line companies doing business in the State of New York, and should be studied by all who are interested in life insurance:

INSURANCE LAPSED AND SURRENDERED, ETC., 1896-'98.	
Insurance lapsed and surrendered.....	\$1,064,097,102
Insurance terminated by death.....	185,526,740
Reserve released by lapsed and surrendered policies.....	108,597,291

It is impossible to state the exact amount contributed in premiums by the insurance which was lapsed and surrendered in any other way than by having a statement made by the companies of the amount contributed by each separate policy. It is an easy matter, however, to come very close to the amount without such an accounting, an easy way to do so being to multiply the reserve released by lapsed and surrendered policies by three, it being a fact that the reserve does not average more than one-third of the gross premium. Applying this to the above table, it would appear that the total premium paid on lapsed and surrendered insurance was not less than \$325,000,000 dollars, being at least \$140,000,000 more than the total insurance terminated by death during the three years.

Another way to estimate the total premium paid on lapsed insurance is to multiply the insurance terminated by the average premium, *i. e.*, \$30 per \$1,000, and to assume that the lapsed and surrendered insurance had been in force for an average of at least ten years. According to this calculation the total paid-in premiums on lapsed and surrendered policies, in the three years, was at least \$319,000,000, being \$134,000,000 more than the total terminated by death in the twenty-three companies in the three years ending December 31, 1898. To this \$1,500,000 should be added, being the premium collected on term insurance, which expired in the three years, and on which not a single dollar was paid to policy-holders either in claims or in surrendered values.

This, and not "wise management and admirable investment of funds," accounts for the fact that the representatives of deceased policy-holders receive on an average more than \$250 for every \$100 which insurance companies receive in premiums on policies terminated by the death of the insured.—*The Counselor.*

Home Circle.

Regret.

I might have said a word of cheer
Before I let him go.
His weary visage haunts me yet :
But how could I foreknow
That slighted chance would be the last
To me in mercy given?
My utmost yearnings cannot send
That word from earth to heaven.

I might have looked the love I felt ;
My brother had sore need
Of that for which—too shy or proud
He lacked the speech to plead.
But self is near and self is strong,
As I was blind that day ;
He sought within my careless eyes
And went, athirst, away.

O word and look and clasp withheld !
O brother-heart, now stilled !
Dear life forever out of reach,
I might have warmed and filled !
Talents misused and seasons lost,
O'er which I mourn in vain—
A waste as barren to my tears
As desert sands to rain.

More Sleep.

"More sleep, with more regularity in taking it, is a prime need of our exhausting modern life," says a wise observer.

"People talk of giving rest to their minds, but it is not likely that the mind itself ever tires. The brain, or some overworked tract of it, may need repose, and it seems a well established physiological fact that this central organ literally undergoes repair and renewal during sleep. The slowing down of the blood permits the deposit of nutritive particles, just as the slowing of a river permits it to drop its sediment.

"There is wisdom as well as wit in the Quixotic saying: 'Blessings on him that first invented this sleep.'"

Real Success.

There is much being said and written about success and how to achieve it. The first step toward learning "how" is to find out what success really is. An editorial in *The Outlook* gives the following definition:

"Real success is secured by the man who makes his adjustment to the three environments—the physical, the intellectual, and the spiritual—who develops his nature on all sides, lays hold on all resources, and makes himself the master of various kinds of knowledge. To call the mere money maker or money saver a successful man is to make a caricature of success. The country is full of gilded failures who regard themselves as successes, but who are absolutely helpless if taken out of the little field in which they exercise their business abilities. One of the ablest and most successful men in the country

recently said of another man, whose financial success was of the most colossal kind, that life meant nothing to him except certain stocks, a pack of cards, and a pair of fast horses. Of art, literature, science, politics, religion, travel, those great and permanent instruments of human culture, this multimillionaire knew nothing. To call such a man a successful man is so to misuse language that it loses its meaning."

Some one has said that the world is divided into three great classes: The wills, the won'ts, and the can'ts. The first are the actors, the second the opposers, the third the do-nothings. To the first-class belongs the honor of whatever has been accomplished by human agency, done in spite of all the hinderance the second-class could drink to bear; to the third belongs nothing; and whatever the second loses by its obstinacy, the third lets pass without making an effort to secure.

What is Education?

Herbert Spencer tells us in one short, pregnant sentence, that the function of education is to prepare us for complete living.

A true chord is touched by Sydney Smith when he urges the importance of happiness as an aid to education. He says, "If you make children happy now, you make them happy twenty years hence by the memory of it."

Equally wise are the words of Sir John Lubbock: "Knowledge is a pleasure as well as a power. It should lead us all to try with Milton to behold the bright countenance of truth in the still air of study."

Flowers of the Forest.

His Perplexity

A story is told of an old bedridden fisherman at a fashionable Scotch watering place, who was frequently visited during his last illness by a kind-hearted clergyman, who wore one of those close-fitting clerical vests which button behind.

The clergyman saw the near approach of death one day in the old man's face, and asked if his mind was perfectly at ease.

"Oo aye, I'm a' richt," came the feeble reply.

"Are you sure there is nothing troubling you? Do not be afraid to tell me."

The old man seemed to hesitate, and at length, with a faint return of animation said:

"Weel, there's just ae thing that troubles me, but I dinna like t' speak o't."

"Believe me, I am most anxious to comfort you," replied the clergyman. "Tell me what it is that troubles and perplexes you."

"Weel, sir, it's just like this," said the old man, eagerly. "I canna for the life o' me mak' oot hoo ye manage tae get intae that westkit."

Insurance superintendent (suspiciously).—How did your husband happen to die so soon after getting insured for a large amount? Widow.—He worked himself to death trying to pay the premiums.—*Household Words.*

A Logical Conclusion.

They had a dispute, and they had agreed to leave it to the military expert.

"What bullet," they asked, "do you consider the deadliest?"

For several minutes he remained in a brown study. Then he looked up with the air of one who had settled the matter finally and definitely,

"The one that hits," he said.

She—"Did you succeed in mastering French, while abroad?"

He—"Nearly. I did not succeed in making the Frenchmen comprehend me, nor could I make out what they were driving at, but I got so that I could understand myself when I talked."—*Life*.

The Voice.

I would say to all: Use your gentlest voice at home. Watch it day by day as a pearl of great price, for it will be worth more to you in days to come than the best pearl hid in the sea. A kind voice is joy, like a lark's song, to a hearth at home. It is a light that sings as well as shines. Train it to sweet tones now, and it will keep in tune through life.—*ELIHU BURRITT*.

A Scotch gentleman of fortune on his death-bed, asked the minister whether, if he left a large sum to the kirk, his salvation would be secured. The cautious minister responded: "I would not like to be positive, but it's weel worth trying."

A little boy, with his dog Sport was going past a liquor saloon, the door of which was wide open. The dog, not knowing any better, went in, but his little master was soon after him with the following good advice: "Come out of there, Sport! Don't be disgracing the family."—*The Central Presbyterian*.

Ambition.

Said the crow to the hawk, as they rested on a tree,

"If I could fly like you, I'd live as happy as could be."

"No, indeed!" sighed the hawk, as he upward turned his eye;

"For still you'd see the eagle soar where you could never fly."—*Harper's Young People*.

Children's Corner.

A Second Giant-Killer.

There was once a small boy, but his name was not Jack,

And he hadn't a beanstalk at all;
Yet he "hitched his hatchet" with a sturdy hack,
Which helped him to climb a high wall.

Now the name of that hatchet, can any one guess?

A giant he killed with it, too!
The name of the wall that he climbed was Success,

The giant he conquered was Slothfulness,
And Work was the hatchet that slew!

—*Harriet S. Fleming*.

Dr. Holmes' Answer.

A young man ambitious for success wrote to Oliver Wendell Holmes, asking three questions. The reply was:

"The three best books? The Bible, Shakespeare's plays, and a good dictionary!

"To attain 'real success'? Real work; concentration on some useful calling adapted to your abilities.

"Shall he smoke? Certainly not. It is liable to injure the sight, to render the nerves unsteady, to enfeeble the will, and enslave the nature to an injurious habit likely to stand in the way of duty to be performed. Yours very truly,

"*OLIVER WENDELL HOLMES.*"

Don't be Rude.

The following incident which occurred at a fashionable summer resort is related by *The Youth's Companion*:

General C., a venerable hero of the Civil War, who is slightly lame, was crossing the porch of an hotel when two or three boys, racing and shouting, ran against him and threw him violently to one side. He staggered to his feet and said gently:

"You should be more careful, boys."

"Oh," replied one of the lads, "when people are too old to keep out of the way, they ought to leave the hotel."

The mother of the boy listened, smiling, to the answer, and remarked, "Jack is so bright; he always has a retort ready."

The daily payers not long since gave an account of an incident which occurred at a health resort in Virginia. The place was visited by the Chinese minister and his suite. He bore himself with the reserve and dignity befitting his rank and office.

While sitting under the trees one day, a young man contrived to tie the queue of the minister to the tassel of a lady's parasol. When the lady rose she jerked his head violently. Her apologies were earnest and profuse, and were received with gentleness and courtesy. The young man tittered in the background.

The minister and his attendants left the hotel that day. More trifling insults to the representatives of other governments have caused international alienations or bitter wars.

The insulted minister represented a great nation in which reverence for age and courtesy are enforced as absolute rules. They are a heathen people, and we profess to represent Christian civilization.

These are gross cases of discourtesy, but they represent the attitude of mind, less offensively exhibited, of many young people toward elderly persons and strangers.

Don't Interrupt.

Don't interrupt your father when he's telling funny jokes;

Don't interrupt your mother when she's entertaining folks;

Don't interrupt a visitor, when he has come to call;

In fact, it's wiser not to interrupt at all.

—*St. Nicholas*.

Supreme Secretary's Statement for the Month of January, 1900.

Delinquent Courts who have not paid their December, 1899, Assessments.

Name of Court.	No.	Name of Court.	No.
Aldon.....	1901	Polar Star.....	3124
Rudyard.....	3617	Fort Qui Appelle.....	392

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st January, 1900, and will stand suspended till duly reinstated.

Courts Reinstated since last Report.

Name of Court.	No.	Name of Court.	No.
Hazelhurst.....	3103	Findlay.....	3771

Receipts, January, 1900.

No. of Members	Jurisdiction.	Mortuary Benefit Assess'ts	S. & F. Benefits	General Fund.	No. of Members	Jurisdiction.	Mortuary Benefit Assess'ts	S. & F. Benefits	General Fund.
1117	British Columbia.	\$ 1393 94	\$ 94 30	\$ 155 00	5156	New Jersey.....	\$ 5145 00	\$ 54 79	\$ 529 95
9322	California.....	14014 43	179 71	1268 45	16002	New York.....	17721 62	953 88	1977 70
11179	Central Ontario..	12941 95	1442 76	1400 25	2392	North Dakota....	3610 18	74 55	386 10
472	Colorado with Utah annexed.	893 61	15 35	63 05	711	North Michigan..	735 98	49 71	87 05
10371	Eastern Ontario..	11531 20	954 77	1238 60	1247	North Minnesota..	1818 30	117 22	172 05
8396	Illinois.....	10067 46	53 00	891 05	3360	N. W. Territory..	1916 89	81 01	198 05
2225	Indiana.....	2657 76	15 06	269 81	8249	Nova Scotia.....	3679 95	273 35	397 40
737	Iowa.....	927 78	1 45	85 70	5249	Ohio.....	8624 25	156 47	993 35
3971	Maine.....	3350 91	967 50	536 05	14320	Ontario.....	14836 26	2604 35	1772 70
2494	Manitoba.....	3352 63	303 20	397 00	2135	Pennsylvania.....	3222 53	50 85	254 40
11403	Michigan.....	11647 49	775 86	1360 75	1551	P. E. Island.....	1527 31	58 15	178 20
3569	Minnesota.....	4347 06	15 44	413 75	15495	Quebec.....	16540 90	4776 30	2022 26
1071	Missouri with Kansas annexed.	1350 80	8 97	135 75	893	Washington.....	1407 45	13 10	122 75
428	Montana.....	690 90	10 83	61 45	4900	West'n Michigan..	5213 20	193 71	547 15
516	Nebraska.....	630 87	3 46	53 20	3501	Wisconsin.....	4662 38	25 56	430 20
7017	New Brunswick..	6113 65	1109 92	748 70	289	S. C. Jurisdiction.	621 44	9 11	47 20
2846	New England.....	2875 18	797 13	537 00	5880	G. Britain, Ireland and Norway.....	7753 40	47 15	729 05
					164610				

Received on account of Fire Insurance.....		269 18	
" " " Sundry refunds re Loans.....		1603 94	
" " " Organizing and other accounts.....			532 74

Grand Totals.....\$189,940 81 \$16,292 97 \$20,993 86

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....\$189,940 81	By Cash remitted Supreme Treasurer.....\$227,227 64
" Sick and Funeral Benefit Fund.....16,292 97	
" General Fund.....20,993 86	
Total.....\$227,227 64	

Supply Account.

Received on account of Supplies.....\$5,352 79	Remitted same to Supreme Treasurer.....\$5,352 79
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Investment Account.

Received on account of Principal on Loans..\$ 18,303 59	Remitted same to Supreme Treasurer.....\$ 18,303 59
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Submitted in L. B. and C.

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for January, 1900.

Mortuary Statement.

RECEIPTS.	
To Balance as per last Statement.....	\$3,634,359 01
" Supreme Secretary.....	188,067 69
Cheques No. 7275 and 7276, \$66.66 and \$33.34, re Holmes, of Court Silverado, No. 3565, redeposited.....	100 00
Cheque No. 7512, re Geo. W. Mushrush, Court Tyrian, No. 1083, redeposited.....	1,000 00
Cheque No. 7760, re Lanning, redeposited..	500 00
" 6834, cancelled.....	78 00
" 7020, ".....	14 25
" 247, ".....	1 54
Refunds re loans.....	3 94
Refunds Fire Insurance.....	269 18
	<u>\$3,824,393 61</u>

Paid to Beneficiaries of late Brothers—	
Wm. I. Grono..... Court Evangeline, 109.....	\$1,000 00
J. A. Millette..... " St. Catharines, 729.....	33 34
Fred. W. Truax..... " Ark Sar Ben, 3358.....	1,000 00
Daniel Zinn..... " Cavalier, 1118.....	3,000 00
Michael McCloury..... " Independence, 1792.....	2,000 00
D. W. Armstrong..... " Detroit, 3279.....	1,000 00
Jacob Kanngiesser..... " Washington, 44.....	1,000 00
John Lidstone..... " St. Louis, 653.....	1,000 00
Earnest Lawson..... " St. Luce, 3592.....	2,000 00
Edward Corey..... " Herman, 1241.....	1,300 00
Geo. A. Cummings, " Rideau, 31.....	1,000 00

E. E. Beauchesne..... Court Plessisville, 1542.....	\$1,000 00
Ab. Van Wicklin..... " Leona, 1934.....	500 00
Wm. J. Porte..... " Pictou, 177.....	1,000 00
James R. Stewart..... " Monkland, 1322.....	2,000 00
James Brand..... " Burn, 302.....	1,000 00
John Rath..... " Waupakisco, 807.....	1,000 00
Wm. J. Mathon..... " Progressive, 254.....	1,000 00
John C. Johnston..... " Inverness, 579.....	955 51
Charles White..... " Mount Royal, 7.....	1,000 00
Geo. K. Bartlow..... " College, 1866.....	1,000 00
Samuel D. Taylor..... " Miami, 661.....	2,000 00
John Lalonde, jr..... " Clayton, 171.....	50 00
Adelaide Bouffard..... " Moose Hill, 3307.....	1,000 00
Fred. Dischaner..... " Glory, 3510.....	1,000 00
Wm. H. Bruder..... " Select Maple, 734.....	1,000 00
Mary Jane Yates..... " Shining Star, 132.....	1,000 00
Charles C. Ryers..... " Cedar, 275.....	1,000 00
D. Corriveau..... " Jeanne d'Arc, 1650.....	1,000 00
Denis E. Kelly..... " Fairmount, 1851.....	2,000 00
William C. Bohn..... " Lamasco, 3194.....	500 00
Levi De Long..... " Loyalist, 121.....	1,600 00
Alexander K. Peel..... " Washington, 44.....	1,000 00
Wm. J. McVitte..... " Southampton, 74.....	863 02
Fredk. Pahl..... " Dearborn, 3691.....	40 00
K. B. Rhein..... " Missoula, 1549.....	2,000 00
Thomas Ryan..... " Evanston, 802.....	2,000 00
John Stewart..... " Osnabrock, 610.....	583 34
John W. Brown..... " Blomdon, 951.....	1,000 00
Aloys Engelkamp..... " Valdene, 529.....	1,000 00
George A. Wall..... " Adelphi, 1505.....	33 34
Albert F. Scott..... " Loyalist, 121.....	1,000 00
J. J. Murphy..... " Jul. Dubuque, 1511.....	500 00
Jos. Archambault..... " St. Denis, 731.....	1,000 00
Thos. G. Morgan..... " Ontario, 85.....	1,000 00
Henry E. Humbley..... " Royal Jubilee, 114.....	500 00
John Jackson..... " Myrtle 5.....	1,000 00

William Flahive	Court Independence, 1792	\$1,000 00
Edward Mulhall	" " 1792	1,000 00
David A. Briggs	" Mt. Sherwood, 32	1,000 00
Thomas Lanning	" Glen Oak, 327	500 00
L. R. Anzo	" Bradford, 835	1,000 00
John Wm. Stubbs	" Theford, 192	1,000 00
Thomas Boyes	" McGregor, 6	1,000 00
Nath. A. Blako	" Hedlands, 124	1,000 00
Wm. H. Stewart	" Brigden, 581	1,000 00
Richard H. Bortle	" Redding, 3859	1,000 00
Cornelius Neville	" Ontonnis, 3620	2,000 00
J. J. Murphy	" Jul. Dubuque, 1511	500 00
Louis Rousseau	" Sir G. E. Cartier, 1694	500 00
Henry Kinney	" Fire Brigade, 1799	1,000 00
John Jas. Fraser	" Carquinez, 1001	1,000 00
A. F. Robert-on	" Hurwich, 98	500 00
W. J. Morey	" Adrian, 1078	1,000 00
M. L. Crouch	" Missoula, 1549	2,000 00
William Mitchell	" Latour, 125	1,000 00
Thomas Lanning	" Glen Oak, 327	500 00
J. R. Shannon, M.D.	" Goderich, 253	2,000 00
Geo. B. Mill	" Trumbull, 707	1,000 00
Leon M. Agar	" Lowville, 1639	1,000 00
Walter Dewar	" Acadia, 102	1,000 00
John Faith	" Yahura, 3966	750 00
Timothy Larkin	" Fairview, 518	3,000 00
Havana G. Cutts	" Hill-side, 1236	3,000 00
H. I. B. Hull	" Athens, 781	1,000 00
John Hunter	" Charing Cross, 1302	2,000 00
John Lyndon	" Garnet, 61	1,000 00
Chas. W. Caton	" Prin. Alexander, 26	3,000 00
Wm. T. Holcroft	" Tweed, 434	500 00
William Smith	" Cookstown, 914	3,000 00
Levi B. Hutchines	" Missoula, 693	2,000 00
Edward Smith	" Maple, 155	1,000 00
Charles Assor	" Trinity, 1806	500 00
John McLennan	" Southampton, 74	1,000 00
Louis B. Perkins	" Midland, 87	1,000 00
Geo. W. Mushrush	" Tyrium, 1085	2,000 00
M. H. Kirk, Jr.	" Columbus, 920	1,000 00
Samuel Spencer	" North Mel's, 2071	973 32
Thomas Martin	" Willowfield, 2218	486 66
Wm. F. Lowe	" Myrose, 2134	973 32
L. D. Bardwell	" Hammersmith, 2147	456 66
Rod. Wm. Evans	" Liverpool, 2007	486 66

Total and Permanent Disability—	\$103,245 17
William Bright, C. Weedman, 357	\$500 00
Frank P. Perry, C. Alamosook, 3141	1,500 00
Charles Minnen, C. Levin, 1665	500 00
Alexander Tichborne, C. McGr'gr's	500 00
John Dagget, C. Robin Hood, 81	500 00
Angus F. Pond, C. Archimed's, 1668	500 00
Wm. R. W. Cullough, C. Carnival, 376	500 00

Doctor's Fees	4,500 00
Old Age Disability—	26 60
A. R. McClenaghan, C. Victoria, 10	\$ 300 00
H. Z. Chipman, C. Evangeline, 109	100 00
P. H. Atwood, C. Winnipeg, 13	200 00
Life Insurance	6 40
Legal Fees	750 50
Commission	337 50
Refund	165 36
Expenses re Loans	8 17
Advertising	9 50
Fire Insurance	681 39
Valuations	15 60
English Refunds	1,976 35
Error in December	30 45
Five per cent. to General Fund	40 00
Balance	9,403 38
	3,704,571 66
	\$3,821,393 61

Sick and Funeral Fund.—RECEIPTS.	
To Balance, as per last Statement	\$ 144,184 57
" Supreme Secretary	16,232 97
" Cheque 46747 Cancelled	26 14
	\$160,503 68

CONTRA—CR.	
By Sick Claims	\$11,579 27
" Funeral Claims	5-1 67
" English Sick Claims	15 41
" Refunds	136 68
" Five per cent. to General Fund	813 65
Balance	\$ 13,346 68
	147,157 00
	\$160,503 68

General Account.

RECEIPTS.

To Supreme Secretary	\$ 20,973 86
" " on account of supplies	3,352 79
" Five per cent. Mortuary Benefit Fund	9,403 38
" Sick and Fun. Ben. Fund.	813 65
" Cheque 13825 Cancelled	21 50
	\$ 36,585 18

CONTRA—CR.

By Salaries of Officers	\$ 1,208 33
" Organizing Salaries and Expenses	9,780 60
" Fees returned	44 44
" Wages of Employees	3,919 00
" Furniture	1,107 42
" General Management Expenses	4,215 36
" "Forester" and Supplies	8,896 69
Balance	7,377 74
	\$ 36,585 18

Surplus.

Deposited with Ins. Dept. of Dom. of Canada	\$100,000 00
" Great Britain and Ireland	95,610 17
" U. S. Government Bonds	148,758 32
" New Brunswick Government	20,000 00
Real Estate and 1st Mortgages on Real Est.	2,893,456 34
Debentures	119,891 35
Deposit Receipts	540 79
National Bank of La Crosse	2,500 00
	\$3,385,758 11
Current Account	318,813 55
Sick and Funeral Surplus	147,157 00
Grand Total Surplus	\$3,851,728 66

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

Report of the Medical Board for the Month of January, 1900.

During the month of January, the Medical Board reviewed 2,906 medical examination papers, of which 2,577 were accepted and 419 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted		Rejected		
	Accepted	Rejected	Accepted	Rejected	
Arizona	32	3	New York	267	41
British Columbia	37	11	North Dakota	42	9
California	259	44	Nova Scotia	21	9
Colorado	8	5	N. W. Territories	60	3
Connecticut	3	3	Ohio	93	17
Illinois	285	28	Ontario (Centre)	112	10
Indiana	18	5	Ontario (East)	94	17
Iowa	54	1	Ontario (West)	166	24
Kansas	4	1	Pennsylvania	48	3
Maine	110	34	P. E. Island	9	2
Manitoba	69	9	Quebec	107	22
Michigan (East)	193	30	Rhode Island	21	1
Michigan (North)	6	1	Vermont	21	3
Michigan (West)	45	7	Washington	13	3
Minnesota (North)	5	1	Wisconsin	79	24
Minnesota (South)	65	7	England	74	10
Missouri	9	1	Ireland	50	6
Montana	2	1	Scotland	15	1
Nebraska	5	2	Wales	10	5
New Brunswick	71	8	Norway	13	5
New Hampshire	19	2			
New Jersey	42	9	Total	2577	419

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

PERSONAL — MOTHERS — DR. SNYDER'S
Kidney Balsam cures incontinence in children and kidney and bladder diseases of old and young; call or enclose stamp for a free sample. DR. SNYDER, 1313 Masonic Temple, Chicago.

An Audacious Experiment.

We have been favored with a remarkable circular announcing that the "Topeka Capital"—plant, entire editorial and business control, body and soul—has been placed in the hands of Rev. Chas. M. Sheldon, author of "In His Steps," "that he may exemplify his idea as to what a Christian daily newspaper ought to be." The circular also invites our comment.

Now, nothing that comes from the West should astonish us. If we were to hear from Topeka that somebody had a scheme called "The Millennium in 48 hours," we might not be sanguine, but we should at least expect to feel the ground move. So when we are asked to comment on the exemplification of a Christian Daily, we must be understood to speak with a saving clause; we must ask our readers to remember the boundless possibilities of the West.

With Mr. Sheldon's religious views we as fraternalists do not concern ourselves. If it is his intention to advocate any peculiar theological tenets, then we are not interested. But if it is Mr. Sheldon's intention to conduct a paper with a view of propagating the brotherly feelings and high-minded sentiments that should actuate all civilized men, and especially Christians, then Mr. Sheldon's experiment becomes of intense interest to us. For it is nothing else than an attempt to do daily what so many fraternal editors are doing monthly, and have been doing for years.

We could not confidently predict success for so audacious a journalistic departure, but we think it will be the duty of all fraternal editors to send our new contemporary their current issues, partly to refresh and purify his mind with an unfailling stream of fraternal inspiration, and partly to furnish his columns with modern instances manifesting more charity and brotherhood than do the incidents that crowd the life of a daily reporter.

Where the Editor will Dine.

Manager Davey of the Temple Café is celebrating his 50th birthday by inaugurating a Flying Snack Counter. It will be situated under the grand staircase at the Bay Street entrance to the Temple and will keep open from 11 a. m. until it closes. This will be a special boon to the frequenters of Court and Lodge meetings in the building, so that he who runs may eat. The prices will be suited to the man whose pocket, like his time, is short.

His Heart All Right.

"You are all right," said the doctor, after he had gone through with the regulation thumping and listening with his patient. "Not a trace of heart disease. Fifteen dollars, please." The patient drew a long breath and remarked: "I am sure now I have no heart disease; if I had I should have dropped dead when you mentioned your fee."—*Boston Commercial Bulletin.*

The Sand Bag in the Sick-Room.

The sand bag is invaluable in the sick-room. Get some clean, fine sand. Dry it thoroughly in a kettle on the stove. Make a bag, about eight inches square of flannel, fill it with dry sand, sew the opening carefully together, and cover the bag with cotton or linen. This will prevent the sand from sifting out, and will also enable you to heat the bag quickly by placing in the oven or even on the top of the stove. After once using this you will never again attempt to warm the feet or hands of a sick person with a bottle of hot water or a brick. The sand holds the heat a long time, and the bag can be tucked up to the back without hurting the invalid. It is a good plan to make two or three of the bags and keep them on hand ready for use at any time when needed.

Two Fine Specimens Of Physical Manhood.

No form of athletic exercise demands such perfect physical condition as prize-fighting. Every muscle in the body must be fully developed and supple, and the heart, lungs and stomach must act to perfection.

Whether we endorse prize-fighting or not, it is nevertheless interesting to know the manner by which men arrive at such physical perfection.

James Jefferies, the present champion heavy weight of the world, and his gallant opponent, Tom Sharkey, in the greatest pugilistic encounter that has ever taken place, both pursued much the same course of training, and the first and most important part of this training was to get the stomach in condition, and keep the digestion absolutely perfect, so that every muscle and nerve would be at its highest capabilities.

This was not done by a secret patent medicine, but both of these great pugilists used a well known natural digestive tablet sold by druggists under name of Stuart's Dyspepsia Tablets, and composed of the digestive ferments which every stomach requires for healthy digestion.

Champion Jefferies says: "Stuart's Dyspepsia Tablets prevent acidity, strengthen the stomach and insure perfect digestion. They keep a man in fine physical condition." Signed, James J. Jefferies, champion of the world.

The gallant fighter, Sharkey, says: "Stuart's Dyspepsia Tablets remove all discomfort after eating. They rest the stomach and restore it to a healthful condition. I heartily recommend them." Signed, Thos. J. Sharkey.

The advantage of the daily use of Stuart's Dyspepsia Tablets is that they keep the people well and ward off sickness, and are equally valuable to well persons as to the dyspeptics. Another advantage is that these tablets contain no cathartics, or poisons of any character, but simply digestive ferments which are found in every healthy stomach, and when digestion is imperfect it is because the stomach lacks some of these elements and Stuart's Dyspepsia Tablets supply it.

They are no cheap cathartic, but a perfectly safe and efficient digestive, and the demand for them is greater than the sale of all other so-called dyspepsia cures combined. No remedy could possibly reach such a place in public esteem except as the result of positive merit.

Full-sized packages are sold by all druggists at 50 cents, and the best habit you can possibly form is to take a Stuart's Tablet after each meal. They make weak stomachs strong and keep strong stomachs vigorous.



STARTLING DISCLOSURES

Personal Magnetism, Hypnotism, Will Power, Nerve Force—Call it What You Will

Is the intangible power that controls human destiny. It is the key to all business and social success. All truly great men and women are magnetic, they know how to win and hold people. This power does not come by chance, but it is an art, a science, depending upon certain fixed laws which everyone should understand. By our new system you can learn in a few days at your own home and not only achieve success yourself, but you can influence the minds, health and actions of others to a remarkable and astounding degree. We guarantee it. We also teach you a refined, pleasant profession from which you can make \$10 to \$20 per day. Our profusely illustrated treatise tells exactly how to acquire the marvelous powers referred to above. It is the most expensive and most comprehensive work of the kind ever published. It is from the pen of the eminent authority, Prof. LaMotte Sage, A.M., Ph.D., LL.D., assisted by the world's most famous scientists. This wonderful book has been the means of bringing success, happiness, and health to thousands of persons. This is your golden opportunity. Will you grasp it? 10,000 copies of the book will be sent out absolutely free. A postal card will bring it. Read the following convincing testimony, and write today for a free copy of the book.

Rev. Paul Weller, Rox 200, German, N. Y., says: "Your instructions have given me a power and a force of character I did not dream it was possible for me to acquire."

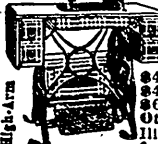
G. S. Lincoln, M. D., 101 Crutchfield Street, Dallas, Tex., writes: "The book was a revelation to me. Your methods are far in advance of any I have ever seen."

Miss Katherine Messinger, of Corry, Pa., says: "Your instruction has made a new woman of me. Possibilities have been opened that I never dreamed had existed before. Every one should understand your grand science, and there would be less misery, poor health, and unhappiness in the world."

We have thousands of letters similar to above. Do not send money, the book is free. Address

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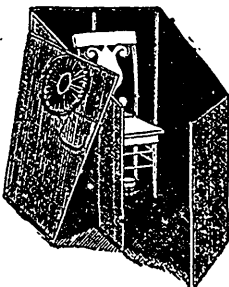
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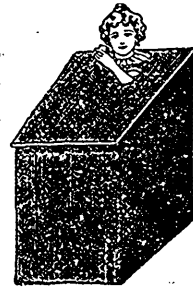
Without Medicine, when used according to directions, it will reduce superfluous flesh, cure female complaints, rheumatism, la grippe, all nerve, blood and skin diseases.

One bath will cure a severe cold or break up chills and fevers.

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Send your name and address and we will tell you all about it. A postal card will do. **MOLLENKOPP & McCREERY, 124 Dorr St., TOLEDO, O.**



IN USE.

Companion Courts.

Ottawa.

Companion Court Cecil, after initiating one member on Wednesday, Jan. 24th, had a pleasant social in honor of the visitors from the other city Courts. Court Cecil decided to visit Court Capital on the second Friday in February. Dr. Maybury was unanimously elected Court Physician.

Peterboro.

There was organized here recently an I.O.F. Companion Court. A large number of ladies were present and much enthusiasm was shown by the members of Court Chemong when the ladies were ushered into the hall and installed into their respective offices by the Organizer, Miss Lydia Hill, C.D.S.C.R., assisted by Bro. John Hetherington, H.D.S.C.R.

Syracuse.

Programme of concert given by Comp. Court Ruth, No. 95, at Welch's Hall, Syracuse, Friday evening, Jan. 19, 1900: Piano selection, Miss Smiley; opening address, Chairman J. Boyd; duet, Misses Mary and Emma Welch; medley, Col. A. E. Caldwell; duet, Miss Mincey, Mrs. Wm. Harris; speech, Ex. Dis. Atty., Mr. B. J. Shove; solo, Mrs. Wm. Harris; speech, Atty. Mr. F. R. Todd; song, Misses Etta Newman, Inez and Ruby Hellerich; select reading, Miss Newman; plantation melodies, Zion Church Quartet; song, Miss Etta Newman; song and dance, Mr. J. Perry; piano solo, Miss Smiley; cake walk and dance.

Winnipeg.

We have been favored with a copy of the resolutions of condolence passed by Companion Court Shining Star, No. 132, of Winnipeg, Manitoba, on the occasion of the death of Mrs. Mary J. Yates.

Halifax.

A new Companion Court is to be called Court Stairs, after the captain of H. Co. at the front. It was organized by H.C.R. Heisler and D.S.C. R. Purcell, D.S.C.R. Butler and others.

Pearls of Truth.

If somebody . . . would write the history of the harm that has been done in the world by people who believe themselves to be virtuous, what a queer, edifying book it would be.—THACKERAY.

The secret of success in life, is for a man to be ready when his opportunity comes.—DISRAELI.

If we are ever in doubt what to do, it is a good rule to ask ourselves what we shall wish on the morrow that we had done.—SIR JOHN LUBBOCK.

THE GREAT NEW

I.O.F. GAME

Like the Order for which it is named, it is

The Best Game on Earth

Arouses Interest

Provokes Mirth

Taxes Ingenuity

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WE WILL MAIL FREE on application, to any address, full information how to grow hair upon the balding head, stop hair falling, cure weak eyebrows and eyelashes, scanty partings, scurf, dandruff, itching scalp, and restore gray and faded hair to its natural color, after all other remedies have failed. Enclose 2 cent stamp for sealed package. Address

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and for a complete description of the instrument made by us, see OUR NEW SOUVENIR CATALOGUE FOR 1900, handsomely illustrated in colors. The most comprehensive musical catalogue in the trade. The frontispiece is a masterly reproduction in facsimile of an interesting oil painting, designed and executed for us by an eminent artist, representing "SAINT CECILIA AND THE ANGELIC CHOIR." This beautiful catalogue is sent CHARGES PREPAID, and we also include our novel reference book, "THE HEART OF THE PEOPLE."

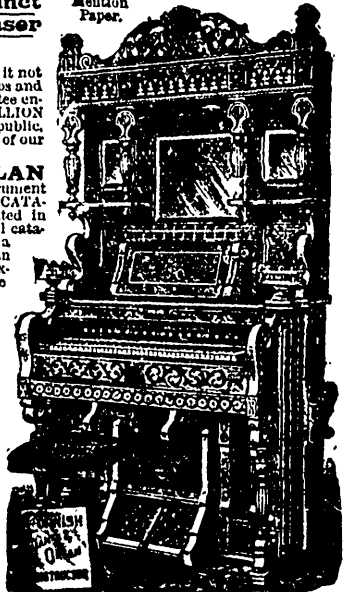
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