

THE INDEPENDENT

FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



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The Independent Forester

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MARCH 15TH, 1899.

No. 9.

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of Foresters.

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Office for Scotland, 56 George Square, Glasgow.

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TORONTO, CANADA, MARCH 15, 1899.

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

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

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

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

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

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

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

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

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

Editorial.

**The Surplus on the 1st of March,
1899, stood at \$3,257,098.07.**

The S.C.R., according to all accounts, had a
rather stormy passage across the Atlantic, but when
last heard from was improving in health. He left
Cairo for Jerusalem Feb. 26th.

Reports from Bro. Gilmour, D.S.C.R., indicate
excellent prospects of the early (and of course suc-
cessful) introduction of Forestry into Newfound-
land.

Dr. Frowert's illustrated lecture on Forestry,
delivered in the Temple Building on Saturday,
Feb. 25th, was a great success. The large Assem-
bly hall proved quite inadequate for the numbers
present.

Illinois appears to be leading in the race among
the jurisdictions. The Chicago men adapt them-
selves most readily to any changes, and while some
of our brethren have been sitting down and chew-
ing the cud of reflection about the new rates, the
Illinois fellows have been out hustling in the new
members.

While we are studiously silent on all political or
controversial topics, still we cannot help endorsing
the motto taken by the Courts in Pasadena, Cal.,
"Expansion and more Fraternity." We have need
of fraternity, and still of fraternity and always of
fraternity. As for expansion, the Surplus sets a
good example in that respect to the membership.

Major McGillivray, S.S., has been going up and
down among the High Courts, having visited the
High Courts of Eastern Ontario, Ohio, New Jer-
sey, Wisconsin, Indiana, Michigan and New York.
He reports the greatest harmony as prevailing, and
when he had explained the recent changes in rates
and the Extension of the Order Tax there was
practical unanimity in favour of the changes.

The feeling with which the increase of rates has
been accepted by all the more sensible and ener-

getic members of the Order is voiced by the instructive and eloquent report of the High Chief Ranger of Minnesota, printed in another column of this issue, and which we regret lack of space prevents us from reproducing in full. The experience of the organizer he mentions as securing members with such facility under the new rates is the common experience of all our capable organizers.

* *

Our correspondents are requested in their esteemed communications to mark them with the names of the respective High Courts in whose jurisdiction their Courts are situate. This greatly facilitates classification. Please do not use too many picturesque local contractions without explanation. For just recently an R.S. sent in a brightly written account of "The W'gosis Foresters' Ball." By the time the Editor had with much erudite research discovered that W'gosis means Winnipegosis, the item was too late for publication.

The Tubercles of Old Line Insurance.

A couple of years ago insurance antiquaries were delighted by the publication of "Reminiscences of the Past Half Century," by Benjamin F. Stevens, President of the New England Mutual Life Insurance Company. Among the many interesting recollections that he has preserved, is the following statement of the commissions paid to agents at the time, April 9th, 1847, from which he dates his insurance life :

"There was no higher compensation to agents when I entered the service of the Company than *five* per cent. on the collection of the first premium of a policy, and two and one half per cent. on subsequent premiums, and an allowance of the actual expenditures of postage and printing letter-heads. No rent or hire of a room ever entered into the mind of the agent to ask or of the executive to allow; they were men who took up the business as an adjunct to the law, perhaps, or to some other office business."

It would be still more interesting if we could trace the growth of this once modest commission to its present swollen and truculent dimensions. There are numbers of men still in the insurance business who can recollect the time, about a score of years ago, when the commission was still about 10 per cent. of one premium. But one day a company of gigantic enterprise raised the figure to 15 per cent. and started out to cover the whole field of risks like some insurance greyhound.

Unfortunately, it is with insurance as with ocean greyhounds, what one company does fast another must do faster.

It has now come to be a recognized rule that on a straight life policy the Company never fingers the first year's premium. In many cases the second year's premium is also tapped. The "great racers," as they call the big American insurance companies, must get business, and they are buying it at a price that makes profit a simple impossibility. To add to their difficulties the business is being corrupted by two insurance evils which experts pronounce to be incurable. "Rebating and Twisting," says *The Bulletin*, "are twins, or at least, brothers, both deriving their baneful origin from Commission, the father of almost every damning evil known to insurance."

As long as the commission percentage was low, an agent could be trusted not to give his customer a portion of his pay—a rebate. He needed the whole of it for himself. With high commissions rebating was rendered possible, even encouraged; until now it has become an established phrase to speak of "the 85 per cent. off companies."

Twisting, the other brother, is the practice of ferreting out the policyholders of a rival company and inducing them to drop their policies and take out insurance with you.

The Twisters style themselves "the noblest missionaries in the field of true life insurance." But there is a mistake somewhere here. If you enter another man's game preserve and bag some of his wild fowl you are called a "poacher." The same act done in insurance makes you a "twister."

High commissions make a peculiar institution of rebating, and the rebate is the twister's argument. It is unnecessary for us to invent denunciations of the Rebater and Twister, we need only quote from a review of Life Insurance by Mr. John A. McCall, President of the New York Life Insurance Co., published last September.

"In my judgment the greatest cause of abnormal and improper lapse in the second year is the deplorable and indefensible work of the 'Lightning Agent' or 'Executive Special'—the Arch-Rebater.

* * * *

"The man who was tempted to take his insurance in the first instance because the agent submitted a proposition which appealed to the gambling instinct of humanity, a proposition which substantially offered to give him something for nothing, not only has no intention of paying the second premium, but he has been initiated into a vice which spreads like a contagious disease: it not only ruins him, but it contaminates and ruins his neighbor, and ultimately ruins the agent."

For the effect of this evil on the expenses of companies we may quote the same distinguished authority:

"No review of this period would be complete which failed to take note of the increased expense ratio at which the business has been transacted. In 1871 the ratio of expenses and taxes to premiums for insurance was 21.61 per cent.—the highest point it had yet reached. It then steadily declined to 17.38 per cent. in 1875—the lowest point since reached. From 1875 it increased to 30.47 per cent. in 1894—the highest point yet reached; and from that it declined to 29.28 per cent. in 1897. The Wisconsin Insurance Report of the present year shows that the expenses and taxes of all companies doing business in the State were 93 per cent. of the loading earned on premiums received. If we add to the loading the gain on lapsed and surrendered policies, considering it as a surrender charge to be used in replacing retiring risks, expenses will then be 83 per cent. of the total amount available for expenses."

Now we are not writing this article for the better advisement of insurance managers. These poor gentlemen are like the man in the buggy behind a runaway horse. But we do commend certain propositions to the notice of that very large public the household providers of America.

It has been customary for old liners to affect to treat the insurance of the fraternities as "temporary insurance," and to plume themselves on the solidity of their assets and the general rock-of-Gibraltar stability of their business. We beg to submit a few propositions:

- I. An old liner never gets a cent of the first year's premium on a straight life policy.
- II. Most of the new business of the old liners is obtained by rebating.
- III. A man who comes in on the inducement of a rebate can only be considered as insured for one year—the very year for which the company gets nothing.
- IV. It is silly to talk of actuarially correct tables of rates and of legal reserve, if you don't actually get the premium.
- V. The new business of the racers is being conducted at a loss, for they sell insurance and do not receive the price. This being the case it is nonsense to talk of the better security afforded by the old-liner.

The truth of the matter is that the system of old line organization is like the sailing-vessel, very much out of date. The cumbrous and expensive machinery by which the insuring public is made to hand over backsheesh to agents and shareholders in monstrous commissions and fabulous

dividends is a palpable insult to human intelligence. The rapacity of the agents is rapidly eating out the resources of the companies, a fact that is abundantly recognized by the ablest thinkers in the ranks of the old liners. Bad morals invariably lead to bad financing, and the gospel of the "lightning agents" has been with entire truth phrased by the editor of *Insurance* as "the sinuous gospel of greed and loot." These men are the tubercles of insurance.

The Fraternalists have been much criticized for their low premium rates; but at least they get in cash one hundred cents on the dollar of these rates. Of what avail is it to charge big rates when it is the agent who all the time holds his hat under the spout? Of what avail is a fifty inch chest when your lungs are all stuffed with tubercles?

The Pros and Cons of Fraternal Organizations.

(From the *California Insurance Review*.)

The opponents of the fraternal orders spend a vast amount of time telling of the lot of incompetent persons who manage their affairs—men who have no conception as to what life insurance is. And this is doubtless true to a certain extent although the careful reader of the proceedings of the National Fraternal Congress will note a steadily increasing knowledge of the actuarial side of life insurance, and a steadily increasing desire to know more. This fact is one of the most hopeful signs that we have for the continued prosperity of the system.

The fraternal societies have certain advantages inherent to their method of organization which, if combined with proper plans, give them a decided advantage over the business organizations. In the first place they can be conducted at a ratio of expense which a business organization cannot; new members can be procured and old ones can be kept, at less cost and the lodge meetings give a certain cohesive power which no business organization can hope to have. These are enormous advantages and they are the best part of the reason for fraternal success. The great negative reason for that success, lies in the fact that too many of the regular companies have used undue sums for expenses and thus have made their insurance cost too much, and that they have refused to modify their plans to meet the needs of the common people. What a business organization can do which appeals—in a great measure—to the same class that the lodges do, can readily be seen in the vast success of the great industrial insurance companies.

It is not necessary for us to discuss the difference in the cost of management. As to the cohesive power of the lodge system we may remark that a great business assessment organization which failed a couple of years since would undoubtedly—if conducted on the lodge plan—have weathered the storm. There are fraternities to-day which reformed their plans too late which are in a worse condition than that company was when it failed. And yet they may survive because of their method of organization and for no other reason.

We have made these remarks because we want to give warning to the fraternities that they had best take advantage of the golden opportunity they now have to insure the predominance of their system. It has certain inherent advantages. But you can learn much from the business organizations. First of all, let your motto be, "Not how cheap, but how good!" Make your rates adequate. Next in importance is the provision of a proper sum for expenses. You cannot command the best talent to manage your affairs unless you recompense it properly. Pay your medical examiners good fees for their work and thus secure as good service as the regular companies insist on and get. Some physicians spoke ably on this point before the Fraternal Congress. Some day the fierce competition for business among the great companies will cease; dividends will increase; legislation may compel greater mutuality of principle—as in the Australian Mutual Provident Institution, which is as mutual as a fraternity and plans may be modified for the benefit of the member in moderate circumstances. Where will the fraternities be then, if they are not ready?

Old Line Corruption.

To those ill informed persons, who have been persuaded that the old-liner affords better security under its cumbrous and expensive machinery than do the fraternities, we commend the following observations. The gentleman who penned them, Mr. J. D. Bristol, is not a fraternal, for he is the manager in New York of the Northwestern Mutual Life Insurance Company of Milwaukee. He says:

I trace the evolution of twisting through the following stages:

The first stage: When certain companies threw off the modest garb of conservatism, and became arrayed in the glittering costume of the race—when men were employed on large salaries to travel over the country for the sole purpose of replacing old policies with large reserves for new contracts; when policy holders were in this way robbed of a great portion of their policy values to lessen rapidly-increasing expenses; when new policies took the place of contracts years in force in order that "new business" might be swollen to colossal magnitude; when the strife for volume became a craze—it was here that twisting in its true sense had its birth.

The second stage came in with the payment of enormous first year's commissions, bonuses, and brokerages, and the indirect encouragement of rebating. When Insurants paid but 5 or 10 per cent of the first premium on \$100,000 policies, the second stage of twisting had evolved to its full completion. It was during these years that from \$16,000,000 to \$22,000,000 of "business" was annually "secured" in the City of New York alone by the potent and effective twist for 5, 10, or 15 per cent of the first premium: This year in one company, another year in another, another change the succeeding year, and the fourth year back to the first company. Prominent insurers for large amounts even now openly boast that they have not paid a dollar for their life insurance for four years. Not a single policy of this vast amount of insurance is permanent business for any one company, until, in the annually recurring process of twist, the medical examiners find impairment. The impaired risk then remains with the company into which he was last twisted. His policy is ten times as large as he

would carry under normal business conditions, for the reason that it has hitherto cost but 10 per cent or less of the premium. It is now to be maintained at any cost, for Death has sounded the alarm. Friends and relatives of the insured stand ready to pay the few remaining premiums, if the insured cannot; and but a few premiums are necessary before claim is made for \$100,000, where under normal conditions the proofs would have called for but \$10,000, and many years later. The racers have kept this up for years. They like it. Their actuaries, too busy in devising new policy contract schemes under which old life insurance goods can be sold with new names, at greatly increased prices, have sounded no note of warning. The adverse selection against these companies has run on for years, and will be sorely felt in the future. The volume of temporary rebate business has been enormous. The undertaken business has year by year so increased in magnitude, that it would seem that these companies in all cases cannot even give their business away. The insignificant gains in insurance in force to the amount written, involving the expenditures of millions of money, and by one company in one year actually more millions than the millions of insurance gained, are largely accrued from the abnormally large impaired risks left over in the annual manipulation of the huge twisting sieve.

The third and present stage of twisting: Conservative and cautious Insurants in good health who desire to retain policies of normal amount in force, are pondering over the life insurance situation. They have heard that rebate policies are void, and that the large rebates of the first year will be many times made up to the company in smaller dividends if the policy is continued in force. They are becoming afraid of "the 85 per cent off" companies, and are looking to other companies for permanent insurance. The agents of the conservative companies are everywhere taking advantage of the situation. The battle predicted by the deceased president of one of the great racers, before it became a racer, when he said, "The struggle of the future will be between audacity and conservatism," is now on. All over this broad land the comparisons of costs and results are being made. Maturing policies with their comparative divided histories, and results compared with estimates, are potent factors in the slow and certain evolution of the law of the survival of the fittest—and best life insurance companies. The most ingenious and widely published "ratios" and anonymous life insurance "rot" cannot retard the inevitable. Startling facts are being put before the policy holders of the racing companies to which there is absolutely no truthful answer. Complete and ample reform no one company dare inaugurate. What one official of one of the racers said a few years ago—"same old hell"—applies with greater force than ever to the "business" of this December, 1898. The companies that inaugurated twisting in its first stage, and indirectly encouraged it with all its disgraceful features in its second stage, are now feeling the full reaction of the third, last, and most dangerous stage. The policy holders have become the great field where agents of the conservative companies will obtain much of their business for many years to come. While the second stage of twisting was in every way deplorable for these companies as to risk selection, the third stage is thus fraught with a much graver danger in that direction.

DISTRIBUTION OF BENEFITS.

A Table Showing the Number of Claims and Amount of Benefits partially or wholly Paid during the year 1898 in each of the several Countries, Provinces, States and Territories in which the Order is operating.

JURISDICTION.	MORTUARY DEPARTMENT.				SICK AND FUNERAL DEPARTMENT.					
	Death Claims.		Total and Permanent Disability Claims.		Old Age and Expectation of Life Claims.		Sick Claims.		Funeral Claims.	
	Claims.	Amount Paid.	Claims.	Amount Paid.	Claims.	Amount Paid.	Claims.	Amount Paid.	Claims.	Amount Paid.
British Columbia.....	1	\$ 7,000 00	2	\$ 1,500 00	1	\$ 100 00	22	\$ 335 40	1	\$ 50 00
California.....	36	65,400 00	2	5,000 00	..	..	56	1,231 72	1	50 00
Connecticut.....	4	5,000 00	..	..	..	..	11	199 02	..	..
Indiana.....	12	17,000 00	..	..	..	..	4	46 44	..	..
Illinois.....	31	33,533 31	2	750 00	..	..	21	377 50	1	50 00
Iowa.....	1	1,000 00	..	..	..	..	..	..	..	..
Maine.....	14	15,390 00	2	1,000 00	..	..	318	6,761 76	10	500 00
Manitoba.....	10	11,458 16	3	2,000 00	1	200 00	98	2,181 82	5	250 00
Minnesota.....	15	21,336 74	3	2,500 00	..	..	70	1,417 23	3	150 00
Michigan.....	63	71,659 61	8	4,100 00	..	..	528	10,900 47	12	600 00
Montana.....	..	..	..	..	..	..	1	7 43	..	..
Missouri.....	6	10,000 00	..	..	..	..	3	75 15	..	..
Nebraska.....	3	5,000 00	..	..	..	..	2	83 08	1	50 00
New Brunswick.....	32	36,000 00	5	4,500 00	..	..	412	8,208 00	1	50 00
New Jersey.....	23	31,800 00	..	..	..	..	92	312 79	8	400 00
New York.....	75	101,500 00	3	1,250 00	..	..	277	5,215 83	10	500 00
North Dakota.....	12	9,000 00	..	..	..	..	18	391 02	..	..
North West Territory.....	0	26,000 00	..	..	..	..	17	409 05	1	50 00
Nov Scotia.....	24	5,800 00	2	1,000 00	..	..	129	2,211 25	1	50 00
New Hampshire.....	3	3,800 00	..	..	..	..	115	2,457 72	4	150 00
Ohio.....	43	61,250 00	1	1,500 00	..	..	129	2,457 72	3	150 00
Ontario (Western).....	79	59,760 00	1	1,500 00	16	4,800 00	189	4,191 71	4	200 00
Ontario (Eastern).....	60	70,324 81	6	4,600 00	..	..	80	1,591 71	27	1,300 00
Ontario (Central).....	68	77,425 00	6	5,500 00	3	300 00	373	22,557 78	8	400 00
Pennsylvania.....	4	4,033 31	2	1,250 00	..	..	6	7,016 48	19	500 00
Prince Edward Island.....	1	1,000 00	1	1,500 00	1	300 00	18	92 74	..	..
Quebec.....	92	109,709 04	11	8,000 00	..	..	13	336 77	..	..
Washington.....	8	13,500 00	1	1,000 00	..	..	223	40,750 80	50	2,487 95
Wisconsin.....	7	9,050 00	..	..	..	..	7	185 88	..	..
Utah.....	..	..	..	..	..	..	5	42 87	..	..
Vermont.....	1	1,000 00	..	..	..	..	2	15 16	..	..
Rhode Island.....	2	2,000 00	1	500 00	..	..	120	1,709 28	1	50 00
Colorado.....	13	25,319 31	..	..	..	..	15	208 81	2	100 00
England.....	6	8,771 03	..	..	..	..	..	..	..	..
Ireland.....	2	2,921 08	..	..	..	..	4	335 83	..	..
Wales.....	..	..	..	..	..	..	1	13 14	..	..
Totals.....	773	\$181,251 74	71	\$17,850 00	22	\$3,700 00	6336	\$122,726 81	109	\$8,306 95

Our Poet Laureate.

Bro. Morgan, of Barrie, has received the following letter which speaks for itself :

ROYAL ACADEMY, IRVINE, SCOTLAND,
Feb. 18th, 1899.

DEAR BRO. MORGAN,

Having crossed the Atlantic ere the troublesome storms of this month arose, I am safe at home.

I am very pleased indeed to inform you that your patriotic song "For Queen, King and Country," has become decidedly popular in the Royal Burgh of Irvine.

Bro. Hall, our Recording Secretary, sang it, and sang it well, at three important gatherings since I came back to the "Old Sod." These occasions were in chronological order : -

1. Reception given by Court Royal Irvine to Scotland's representative to Supreme Court. (A copy of newspaper containing report was sent to you).

2. The Deacon-Convener's Supper. This is one of the most cosmopolitan gatherings annually held in Irvine.

3. And at the reception by the Royal Fusiliers given on Friday the 10th inst to General Sir Archibald Hunter (Pasha Hunter of Soudan war fame), who belongs to this neighborhood.

It is almost certain to be demanded on the occasion of the public presentation of the freedom of the Royal Burgh of Irvine to Sir Archibald.

You will be pleased, I doubt not, to hear that Forestry has not lost ground since my return. My own Court, Royal Irvine, has added 40 per cent. to its membership and \$6,000 to its insurance in the time.

Bro. McNair, of Glasgow and formerly of Toronto, and I, met on Wednesday last. This was the third occasion this winter on which he and I addressed the same meetings—twice in Glasgow and once in Kilmarnock.

I trust you are in the enjoyment of good health. With fraternal greetings, I am yours faithfully.

PETER MONIE.

Commendation from the Pacific Coast.

It is not too much to say that none of the fraternal orders enter 1899 with better prospects than does the Independent Order of Foresters. We noted the foresight and courage of its officers a few months since when they determined to place the rates of the Order on a basis which would be unquestionably adequate for all time. When this action was taken the Foresters were in the midst of the most prosperous year in their history, and yet when the investigations of Oronhyatekha led them to the belief that a higher rate than that then being charged would be wise for new business, that rate was proposed to the Order and adopted. The net annual premium, aside from a small charge for running expenses, is, at age 40, \$20 16. As old line companies have easily sold non-participating insurance for \$25.35 per thousand at that age including expense charges, and on that basis have paid good dividends to stockholders, it is very evident that the "Foresters" can safely sell insurance at the rates that it does and that on the present reading of its certificates it can grant the additional benefits which old-line companies do not, from the reserve which it will accumulate.

The admirable management of the Order is best evidenced by a brief consideration of its financial statement. During the year just closed 35,156

new members were admitted to the Order and one great secret of its low death rate is evinced by the fact that 4,410 persons were rejected or over 12 per cent. of the applications. On January 1st, 1899, the total membership approximated 143,000 and the invested assets over and above the liabilities for unproved claims, etc., were \$3,186,370.36 being an increase for the year of \$628,000 against an increase for 1897 of \$548,000. The present assets of the Order per member equals the sum of \$22.28 being an increase for the year—in spite of the large increase in membership—of \$1.76 against 92 cents for the previous year.

When we consider that the Foresters had but a thousand members in 1831 its progress is indeed remarkable.

The great growth of the order on the Coast rendered it necessary to establish headquarters and for many months past its able agent Mr. E. A. Mack has pushed the work vigorously from a handsome suite in the Melan Building, San Francisco. The medical department is being in charge of Dr. Acland Oronhyatekha. —California Insurance Review.

Threatened Adverse Legislation.

The following official letter from the President and Secretary of the National Fraternal Congress, we trust, will receive the attention of Foresters everywhere. If you know of any proposed legislation adverse to the interests of Fraternal Benefit Societies we trust you will follow the instructions in the official letter.

OFFICE OF THE PRESIDENT NATIONAL FRATERNAL CONGRESS.

PHILADELPHIA, PA., January 10, 1899
To the Societies Members of the National Fraternal Congress :

By request of the chairman of the Committee on Statutory Legislation, you are advised that there is unusual promise in different States of adverse legislation affecting our societies, and it is incumbent upon us to be more than ever watchful.

To the end that effective and concerted action may be had, it is deemed expedient in each State where such legislation is likely to occur that an auxiliary body be formed, such as is provided for in the constitution of the Congress, and to this end the executive officers of each society are requested to appoint a delegate and officially notify Brother John Haskell Butler, 214 Washington Street, Boston, Mass., of such appointment, and to advise with him as to the feasibility of calling a meeting at once and forming a permanent State organization.

The importance of this matter demands your prompt attention.

It is desired also that you send to Brother Butler the name and address of prominent members in each State whom he can address in case of need.

You are also advised to secure from your subordinate bodies in each of such States the names of every Senator and Representative in the Legislature from their respective localities who is a member from your or some other Fraternal Order. There is need of procuring this information quickly, and also for speedy union for organized effort. If everyone will take hold at once and not wait for the others it will prove effective. Texas, Alabama and Oregon are States where work must be done at once.

Fraternally yours,

M. W. SACKETT,
Secretary-Treasurer.

D. E. SILVENS,
President.

Before the Gavel Sounds.

Measuring Parties.

We observe in the pages of our genial contemporary *The Fraternal Brotherhood* that some ingenious ladies have devised the following novelty in the way of Lodge entertainments:

"Two cards are sent to an address, each having hung on the corner a little silken sack, and the cards bearing the inscription: '_____ Lodge No. --, Thursday evening, February 16, 1899, at _____ Hall, _____ St., Refreshments,' and in addition the timely stanza:

'A measuring party is given to you,
'Tis something novel as well as new.
The invitation is in the sack
For use in bringing or sending back
Two cents for every foot you're tall,
Measure yourself on door or wall,
An extra cent for each inch give,
And thereby show how high you live;
With music and song, recitations and pleasure,
We will meet one and all at our Party of Measure.'"

This entertainment is not by any means to be confounded with the once popular rural game of "Measuring Tape"; in which two young people stand facing one another, join hands (left with right) and then with a smart movement extend the arms outwards horizontally. We must not be understood as endorsing this ob-volute sport.

Story of Lincoln.

This Lincoln story is told in *Shu. Stories: A New York firm* applied to Abraham Lincoln some years before he became President for information as to the financial standing of one of his neighbors. Mr. Lincoln replied as follows:—

"Yours of the 10th instant received. I am well acquainted with Mr. X and know his circumstances. First of all, he has a wife and baby; together they ought to be worth \$50,000. Secondly, he has an office, in which there are a table worth say, \$1.50 and three chairs worth \$1. Last of all, there is in one corner a large rathole, which will bear looking into." Respectfully yours, A. LINCOLN.

The Colonel's Pet Charity.

The old Colonel is a mighty decent fellow, but he likes to expend his good nature and assistance upon objects that are near him. Accordingly, when he read in the evening paper one Friday that a family living within a few blocks of his home were in a terrible state of destitution, without food or fuel, he felt quite broken up. Saturday afternoon saw him around with a nice basket of provisions, that he got his wife to put up, knocking at the door of his indigent neighbor. A little girl came to the door and the following things were said:—

Colonel—Well, my Little girl, where is your father?

Little Girl—Oh, he's out.

Colonel—And where is your mother?

Little Girl—Oh, she's out with Paw.

Colonel—And who does all this wood belong to? (pointing to a pile of wood deposited in front of the house).

Little Girl—Oh, that belongs to Paw; a kind gentleman just sent it, and Paw will take it in when he comes home.

Colonel—And where is your father and mother?

Little Girl—They're at the Thee-ayter.

A New Fraternal Heresy.

For years we have been accustomed to regard with even mind and serene confidence the assaults of numerous opponents upon our fraternal systems of insurance. In spite of the shot and shell poured from many an old-line fortress, and from a good many unseen "swamp batteries," the forces of fraternalism have steadily advanced. But now a new and dangerous enemy is in the mesquite.

A writer in the *Empire State Workman* has deliberately attacked the "Smoking Concert," better known as the Lodge "Smoker." For attacks upon our rites we are ready, thrice ready. But the sacred "Smoker" is somewhere just behind our fifth rib.

How often will this never-ending contest of defamation break out again between our L. A. Nicotine and her detractors—the contest that has been waged since the chivalrous Raleigh brought home the weed to a realm whose king wrote learnedly, almost sensibly, but impotently, against tobacco, and killed the importer, cutting off the head and leaving the pipe still lighted?

What is it to us to defend the "Smoker"? Nothing. The institution is not of our creation, and is not, as "D." of the *Workman* seems to think, a recent invention. Tobacco-Parliaments are an ancient, if not venerable, device; even in Knickerbocker's day they were much of an antiquity. It may be that modern science will wipe them out, and tobacco-smoke will disappear with black powder. Already scientists have met in formidable conferences and declared against that birth-right of freemen—the right to spit. Perhaps the "Smoker" must go.

And still we regret. The memory of long-vanished smoke seems to us like the golden haze of an Indian summer-day, when we look longingly back on those old times in the little lodge-room at Bell's Corners. How right everything seemed on those occasions when we set the fine-cut on the pedestal, and each brother selected his churchwarden and the coal oil lamp grew dim where it swung from the low ceiling. It did seem good to be a lodgeman when that good-natured giant, Bro. Gallingier, stretched his long legs across the floor, and puffed and smiled and thought of the little wife up the Town Line road, who chased him out of the parlor, and would hardly let him smoke in the kitchen lest he should spit on the rag carpet. Things seemed good when old Jim Fullerton, the lodge "kicker," grew mellow and soft under the nicotine; and the Treasurer told some of those queer stories of his, which can only be told in lodge, for their light gossamer humor floats only on the tobacco mist, and cannot endure the outer air. Yes, when we walked home in the small hours, and hung up our best clothes where they would be aired against next church-time, and combed the smoke wreaths from our then abundant locks, we felt that the night was not ill spent. There is fraternity in the "Smoker," and more than one weed burns out when brother smokes with brother.

Personally we don't smoke.

Things That End Well.

The *Fraternal News* tells this story:—

“At the conclusion of a prayer by the chaplain, an absent-minded Noble Grand brought the gavel down with a *vim*, remarking, ‘As there are no errors or omissions, I declare it approved.’”

This reminds us of a little mistake of (or attributed to) a Toronto Q. C., who was much in evidence both in court and at prayer-meetings. He once closed a very fervent and rather long prayer by saying, “And, lastly, O Lord, we ask that the prayer of this petitioner be granted with costs.”

How to be Virtuous on Half a Dollar.

A Toronto store-keeper has a window full of the shrillest colored check ties with the epitaph “It will only cost you 50 cents to keep a check on yourself during the whole of Lent.”

The Wrong Gramophone.

Young Spoutte (sententiously)—The voice of the people is the voice of—

Old Stuffe—Iush, young fellow, don't blaspheme. It's money talks in this here contest.



BRO. CHARLES WHITE.

The whereabouts of Bro. Chas. White, a member of the Order, formerly residing in Elgin, Ont., and last heard from in Syracuse, N. Y., are anxiously inquired after by his wife. He is past 61 years of age, a carpenter by trade, and left Elgin about two years ago. We publish a portrait to assist in his identification.

The High Courts.

HIGH COURT OF INDIANA.

The High Court of Indiana began its annual session in the Armory at Anderson Feb. 23. There were present from sixty to seventy delegates from over the State, all the High Court officers, and the Supreme Secretary, Major John A. McGillivray, of Toronto, Canada. The business session lasted all day. In the evening there was a social session. All members of the Order, their families and friends were invited, and a crowd, numbering at least a thousand, was present.

On Friday, 24th, business was resumed and the election of officers proceeded with.

The result was as follows for the High Court: Chief Ranger, C. W. Ennis, Union City; Vice-Chief Ranger, J. W. Bailey, Anderson; Secretary, W. W. Wilson, Logansport; Treasurer, W. L. Austill, Elwood; Counsellor, J. C. Teegarden, Anderson; Physician, B. A. Cox, Howell; Auditors, W. T. Gephart, of Evansville, and B. H. Slinger, of Terre Haute.

NEXT MEETING.

The next meeting will be at Peru. It was decided to have biennial meetings hereafter, and the closing meeting is the last annual one for the High Court of this State.

During the first day's session there was a discussion on the Extension of the Order Tax. The Morning Herald says: “This tax has occasioned no little discontent. The Secretary, Mr. McGillivray, explained this yesterday, and by the time he was through all were convinced the levy was right.”

“SOCIAL FEATURE.”

The social feature of the High Court meeting came last evening in an entertainment provided by the two local Courts. A number of invitations had been issued by the members of the Order here to their friends and with the visitors the C. K. A. hall was crowded from early in the evening until about midnight. The programme opened with music by Williams' orchestra, which also furnished the music for the dance. J. C. Teegarden, of the local committee on arrangements, presided and announced the programme. Following the overture by the orchestra there was a song by Misses Shellenbach, Lee, Bolander, Ross and Ireland. Then came Mayor Dunlap's turn. With his characteristic eloquence he welcomed the visiting Foresters and highly complimented the Order generally. He spoke of the strong international features, of how the United States and England by the ties of Forestry are being linked, and how these two great nations are changing the map of the world. Kipling's “The White Man's Burden” was happily suggested in the course of the mayor's remarks. He enthused the visitors to a great extent and the home Foresters were much pleased with the showing their home mayor had made. The response was by the Supreme Secretary, John McGillivray, of Toronto, Canada, who, on behalf of the Order, was grateful for all the courtesies shown. He then proceeded on an interesting address concerning the Independent Order of Foresters.

The social feature was much enjoyed by the visiting Foresters, and they highly complimented the local Courts, who were practically the first to be put to a test of entertaining without a banquet. It was decided a year ago that banquets should not be

given because of the great expense and labor necessary.

SOME GOSSIP.

The names of the subordinate Courts represented here are: Manhattan, Lake City, Miami, Lagro, Noble, Muncie, White River, Elwood Gem City, Whiting, Puritan, Oak, Union City, Delphi, Shattuck, Rose, Vincennes, Wabash City, Huntington, Indiana, Mishawaka, Plymouth, Gen. Milroy, Kekionga, St. Joseph, Hebron, Alexandria, Monticello, Jasper, Kentland, Frankton, Fountain, Education, Indianapolis, Goodwill, Maybee, Earl Anderson, Larasco, Vanderburgh, Rising Star, Tuxedo, Porto Lico.

HIGH COURT OF MINNESOTA.

The tenth annual meeting of the High Court of Minnesota assembled in K. P. Hall, Masonic Temple. The High Court was called to order by High Chief Ranger O. H. O'Neill, after which High Court degrees were conferred upon those entitled to seats, H. R. C. O'Neill then announced the following committees:—

Credentials—J. C. Lewis, G. T. Johnson, F. J. Flynn, A. C. Bunker, J. C. Smith.

Distribution—Fred Stanley, A. E. Bates, Geo. F. Gross, T. E. Devitt, Axel Anderson.

Finance—Milton Garges, P.H.S.; D. G. Sullivan, Frank D. Judge, C. S. Bunnell, P. E. Elliott, Appeals and Petitions—A. D. MacLean, H. H. Litchfield, L. B. Smith, J. G. Schand, Geo. Hirsch.

Constitution and Laws—E. H. Godfrey, W. T. Hunt, J. A. Carley, W. A. Kennedy, W. J. Metzger.

State of the Order—E. W. Buckley, P.H.C.R.; H. H. Gillen, P.H.V.C.R.; C. B. Whittier, J. C. Schnacke.

New Business—James Fenstermaker, M. W. Murray, Carl Anderson, C. O. Moline, C. B. Mohaupt.

Mileage—Hiram Howe, A. E. Reuillard, H.S.; E. N. Young, H.T.

Press—A. J. Meyer, Lee T. Meachem, W. F. McGuigan.

The High Chief Ranger's report was then read. It showed that in July, 1897, the Order had in its present territory forty-four Courts, with a total membership of 2,409. January 1, 1899, the Order had fifty-three Courts, with a total membership of 3,189, making a gain in Courts of nine and in membership of 781, or a gain of over 33 per cent. in the total membership.

In regard to the finances of the Order the report said:—

"Notwithstanding the great drain on our treasury by the last High Court session, the mileage alone aggregating \$783.81, we are once more in good financial condition, and in the course of a few years, by holding our meetings within the twin cities, we will be completely out of debt. The High Standing Committee has been economical, but not to the detriment of the Order, and has never hesitated in prompt inspection and visitation merely because it might involve a little expense."

In regard to the soldier members of the Order the High Chief Ranger said:—

"A number of our members in this jurisdiction answered their country's call for volunteers in the Spanish war. The Thirteenth Minnesota, having been largely recruited from St. Paul, Minneapolis, Stillwater and neighboring towns, where our Order

is strong in numbers, has probably more Foresters among its officers and in the ranks than any other Minnesota regiment. Bros. M. S. Mead, H.S.B., Wm. H. Arthur, H.M., are at present in the Philippines with this regiment, and I can call to mind many more of the brethren who are with the same organization.

"Recently Bro. Wm. J. Sheehy, High Auditor, has entered the Government service as a member of the hospital corps, and is now, so I have been informed, stationed in Cuba. Of those who went into the military service, but one, so far as I have heard, died in such service. That one was Bro. John Curtin, of Court Green Isle, a private in the regular army. He died in Cuba from malarial fever. I knew him well, he was a good Forester, and I know must have been a good soldier.

"In this connection it is but just that we should place ourselves on record as approving of the action of the Supreme Executive in the issuance of Official Circular No. 13, which placed all members of the Order, who should respond to their country's call by enlisting in the army or navy, in the preferred class, and removed all restrictions as to residence south of the 38th parallel. It was an act of liberality which may cost the Order something in a monetary way, but will ever endear it to the American people.

"To our absent brethren fighting the battles of the country we send a message filled with fraternal greetings and good wishes. May they soon come marching home, covered with the glory of a soldier's duty well performed. For those who will never come back we shall, in common with a generous and patriotic people, reserve a place in our hearts and minds in which to write their names and deeds and keep their memories green. They have honored our noble Order and our Order honors them."

Concerning the new rates the H.C.R. said:—

"I am not going into a discussion of the necessity or advisability of this raise in rates. These questions have been more ably and thoroughly elaborated upon in recent issues of the official journal than I could hope to do. I merely want the members in this jurisdiction to give the new rates a fair trial before condemning them. We must give them a trial, whether we wish or not, and we ought to do it fairly and harmoniously. We should be sparing in criticism and prophecy of evil. The rates may—I am almost sure they will—place the Order on a more stable basis than ever before. The success of the Order is what we all desire. Let us not do or say anything that may tend, even in a slight degree, to shake the fraternal edifice that shelters us and protects our dependent ones.

"We ought also to remember that the Supreme Executive have as great an interest in the success and perpetuity of the Order as any of us, even greater, looking at the subject from a purely selfish standpoint. Such being the case, we are certain that they would not knowingly do our Order the slightest injury, and whatever criticisms we indulge in should be free from imputations of motives other than the best upon their part.

"If it seemed probable that a change in rates would be necessary at some future time in the history of the Order, we must admit that we are in as good condition to stand the change now as we ever will be at any future time. If to the experienced eyes of the Supreme Executive, and in the wisdom of The Supreme Court, it appeared that such a change must come in the course of time, it was well to make it when the necessity was not so apparent

to everyone. Raises in rates of insurance in fraternal organizations when the necessity has become apparent to the superficial observer have usually proved too late to save the institution from ruin.

"Nor, as was feared by everyone, do the indications point to a decrease in the growth of the Order under the new rates if the members will reconcile themselves to the change, and be as loyal in the future as they have been in the past.

"Applications can be secured under the new rates as numerous as under the old. As a example of this, I will cite the experience of H. L. Chadwick, D.S.C.R., who in ten days at Lake City wrote twelve applications under the new rates.

"Reports from the Supreme Office indicate that the applications this January just passed will compare favorably with the average number received in this month in former years.

"So let us stop carping and unreasoning criticism, and go to work as we have in the past, and I am fully satisfied that the results will be as great."

The report of the High Secretary showed that the High Court had never been in so good a financial condition as at the present time, having on deposit Feb. 1, \$2,263.40.

Election of officers was the principal business of the afternoon session, and resulted as follows:

High Chief Ranger, O. H. O'Neill, St. Paul; High Vice Chief Ranger, Hiram Howe, Red Wing; High Secretary, A. E. Kenilard, Minneapolis; High Treasurer, E. N. Young, Minneapolis; High Physician, G. R. Moloney, Belle Plaine; High Councillor, F. J. Leonard, Jordan; High Auditors, G. E. Harrington, Winona, and D. A. Pellatt, Minneapolis; High Orator, J. J. Fitzgerald, Minneapolis; High Journal Secretary, E. H. Goufrey, Minneapolis; High Organist, C. B. Whittier, Farmington; High Senior Woodward, G. F. Johnson, Minneapolis; High Junior Woodward, J. C. Schmacke, St. Paul; High Marshal, A. D. McLean, Delhi; High Conductor, Axel Anderson, South Stillwater; High Messenger, H. H. Litchfield, Green Isle; High Senior Beadle, C. O. Moline, St. Paul; High Junior Beadle, F. D. Judge, Kilkenny.

In the evening a reception was given to the visiting delegates by Courts Minneapolis, Mendoza and Century. A pleasant musical program was listened to, after which lunch was served.

NOTES OF THE SESSION.

It was the coldest day in eleven years. The thermometer was 33 degrees below, and the wind blowing a gale.

The absence of J. C. O'Keefe, P.H.C.R., was noted and regretted. A High Court without the presence of Brother O'Keefe seemed impossible. His telegram of regret was greeted with a very complimentary round of applause.

The presence of Dr. Buckley, P.H.C.R., at the head of the Committee on State of the Order, operated to keep the High Court from adopting some very radical resolutions that they afterwards might be sorry for.

The forcible speech of H. H. Gillen, P.H.V.C.R., against third terms and for rotation in offices, which very likely he has delivered at many a democratic convention, seemed to strike the delegates as just about right. Under its influence more than one worthy and competent officer was snowed under.

The victory of Hiram Howe over two such popular and able opponents demonstrates that a member can become just as popular and well known by never saying anything as by displays of oratory.

Milton Garges, P.H.S., again demonstrated that in knowledge of the ritual and constitution and laws, he is easily at the head of the High Court of Minnesota.

Brother J. C. Lewis, Chairman of the Committee on Credentials, is entitled to great credit for the promptness with which his Committee reported. The aggravating delay of an hour or more which has frequently been occasioned at former High Courts in waiting for the report of this Committee was shortened to fifteen minutes.

The knowledge of parliamentary law and of the constitution shown by Brother A. E. Bates, of Court Convention City, surprised even his most intimate acquaintances.

T. J. McDermott, Supreme Representative, was abnormally quiet,—for him. He evidently felt that matters were going fairly well, and that it was necessary for him to speak upon every subject.

The appeal of Brother Lynch of Winona for recognition for South Eastern Minnesota, was so effectual that his nominee for High Auditor, Bro. G. E. Harrington, was elected almost unanimously. The country was right in it, taking one half of the elective offices.

Brother E. N. Young must be the most popular man on the High Standing Committee, else how his re-election as High Treasurer for a third term? Most of the other members had a hard time to get second terms, and some of them fell short on that.

Anyhow, there was no slate, and if there had been, the delegates would have "busted" it into smithereens.

The Press Committee was composed of practical newspaper men, and that it did its work well is shown by the accurate account of the proceedings published in the Twin City papers. The Chairman of the Committee, Brother A. J. Meyers, and his colleagues, Brothers Meacham and McGuigan, certainly deserve the thanks of the Order for the way in which they performed the duties of this important Committee.

HIGH COURT OF WASHINGTON.

OFFICE OF THE HIGH SECRETARY, I.O.F.,
TACOMA, WASH., February 5th, 1899.

To All Courts in the State, Greeting:

The time for my monthly communication to the Courts has arrived, and still I am unable at this time to give you a list of the standing of the different Courts in the State, owing to the fact that some Courts have not yet sent in their Report. I shall, however, not disappoint you in that particular next month, but shall then give you the names and the membership of the Courts that have reported, and also the names of the Courts that have not reported; so that the Courts which are prompt may get their just credit, and the tardy ones their just blame. I prefer to give them this month yet to get in their report, as some Courts may have changed officers, and the new officers may have overlooked the fact that Reports to High Court shall be sent semi-annually on Form No. 25.

All Courts indebted to this High Court will find their bill enclosed, and I trust all will make prompt remittance.

All orders for supplies have now been filled, the last Order of Constitutions going forward to-day, and from now on all orders to this office will be attended to promptly.

The Supreme Court has reduced the price of new

Rituals from \$1.00 to 50 cents each. Some of the other supplies have likewise been reduced in price. The price on Constitutions remains the same, 20 cents.

You will please note that I have changed the usual way in sending out supplies by prepaying all express charges and charging same to the Courts in their account. This is done to save the Courts from exorbitant express charges, as I get book rates by prepaying.

A few days ago I sent each Court a lot of cards, like the one enclosed, and trust same may prove good canvassing documents. This first lot was sent free of charge; the price on future orders will be 40 cents per hundred.

The High Chief Ranger is enjoying the beautiful weather of Eastern Washington.

Bro. A. D. Richardson, of Court Seattle, visited Court Destiny February 3rd.

Court Destiny had a delightful "smoker" January 13th, and has now challenged Court Tacoma for a whist tournament. Next we may expect a challenge to some Court on getting new members. If any other Court will make the challenge, no doubt Court Destiny will accept.

Not having received any news items from other Courts I am not able to give them any mention.

If Courts that have initiated members since January 1st will please inform me how many, then I will so form my next letter as to show membership January 1st, 1899, and March 1st, 1899.

Hoping that all brethren will get out and hustle, so that we may be able to report at least 1,000 members in the State July 1st, I remain,

Fraternally yours in I., B. & C.,
L. N. HANSEN, H.S.

HIGH COURT OF WISCONSIN.

The third biennial session of the High Court of Wisconsin met at Odd Fellows' hall in the city of Hudson, Wednesday forenoon, Feb. 1st, and was called to order by High Chief Ranger B. F. Parker.

Major John A. McGillivray, Supreme Secretary, presided at the opening of the session. About 100 members of the Order took the High Court degree, which completed the work of the morning. This was the largest initial session of the Order ever held in the State.

Owing to illness Dr. Oronhya'ekha, S.C.R., was unable to be present, but he was happily represented by Bro. McGillivray, who is a good speaker, and well posted in the tenets of Forestry.

WEDNESDAY AFTERNOON.

A session of the High Court at Odd Fellows' hall took up nearly all of the afternoon time, at which business details of the organization were carefully considered and legislated upon.

FEASTING, TALKING, MUSIC.

The grand social feature of the occasion came Wednesday evening, when St. Croix Court, No. 408, had an opportunity to give the friends from abroad a fair chance to taste Hudson's hospitality to their hearts' content. An excellent banquet was spread, which was in charge of Mr. and Mrs. Frank Mellon, Mr. and Mrs. Thorn, Mr. and Mrs. C. F. Meyer, Mrs. G. E. McPherson and Mr. Lindquist, all assisted by Judge Alex. Ross. This was sufficient guarantee that all details would be effectively executed. Dania Hall was appropriately trimmed, the tables were adorned with picturesque

dishes and viands, and last but not least, the chairs were occupied by a bright, merry lot of guests and hosts, who made the welkin ring with good cheer.

At the conclusion of the feast Toastmaster Frear took charge of ceremonies and proved himself fully equal to the occasion.

The speeches were all sparkling and appropriate for the time. The music was of an especially high order and reflected great credit upon our local talent.

OPERA HALL GATHERING.

Later in the evening the Foresters repaired to Opera hall, where the general public joined them in listening to appropriate addresses by hosts and guests.

The *Star Times* says: "The following was the program:

- Welcome to visitors, James A. Frear.
- Address, John A. McGillivray, S.S.
- Vocal numbers by Schubert and Foresters' Quartettes.

The welcome by Mr. Frear was cordial, eloquent and well prepared.

Secretary McGillivray's address was timely, fascinating and a lofty exposition of Forestry.

All the musical numbers were fine.

A large, brilliant and merry party of ladies and gentlemen assembled at Dania Hall to participate in the grand ball, which closed the festivities. Music furnished by Crane & Christoph's popular home orchestra was all that could be desired, and the party throughout a glittering success."

"A vigorous remonstrance was registered against the peculiar action of the thermometer. The motion as amended accepted the city's warm welcome as an acceptable offset.

High Chief Ranger Parker was lieutenant-colonel of the Third Wisconsin Regiment, and all the Company C boys were glad to see him. He was a popular officer as he is a good Ranger.

The fraternity have reason to be proud of Secretary McGillivray. He is a gentleman of handsome, imposing presence, noble impulses and charming conversation and platform manners."

Among the Courts.

BRITISH COLUMBIA.

Court Armstrong, No. 3420, Armstrong, B.C., held a special meeting, recently, to install the officers elect for the current year. After the installation the Brethren sat down to an oyster supper in the Court-room, which was enjoyed very much, after which toasts, songs and selections by the Armstrong Silver Band helped to pass away a very pleasant evening. The selections rendered by the band were enthusiastically received and it is hoped that we shall have the pleasure of hearing from them again. The Court held its second annual ball, which was attended by over 175 people, and as stated by the local press it was the best dance ever held in Armstrong. Everybody enjoyed himself to the utmost. We are looking forward to the institution of the High Court in B.C., and if possible would like to have a visit from our Supreme Chief. A public meeting in the Town Hall here would give us a great lift and help to swell our membership, although with only a small country round us we feel proud in being the second largest Court in the Province.

VERNON, B.C., Jan. 5th, 1899.

To Members of Court Okanagan, No. 3447, I.O.F.
GENTLEMEN,—I desire through you to express my sincere thanks to the Supreme Executive of the I.O.F. for the prompt payment of the endowment of \$2,000 on the life of my late husband, Alexander E. Lindquist, a member of your Court. I received same in two weeks from time of notification, and feel that I have been treated in a most honorable and upright manner for which kindly accept my grateful thanks. May your Order ever prosper in the good work it is doing and be a blessing to all mankind is my earnest prayer.

Mrs. ALICE LINDQUIST.

In this connection a local paper remarks:—

"The prompt manner in which the Independent Order of Foresters meets its insurance liabilities was exemplified in the city recently in a striking manner. The news of Capt. Lindquist's death reached the eastern headquarters on Dec. 22nd, and yesterday Mr. R. W. Timmins, as Court Deputy here, received a marked cheque for \$2,000, the amount of insurance carried in the Order by the deceased, which was at once turned over to the widow, Mrs. Alice Lindquist, of this city."

We have received a similar letter from the Secretary of Court Cariboo, No. 743, Victoria, thanking the I.O.F. for its promptness in settling the claim of the late Bro. Cullen.

Court Gold Mills, No. 3464, although as yet a young Court, can claim a place in the front ranks among the Societies of Kamloops and has during the past year enjoyed a good share of prosperity.

CALIFORNIA.

Los Angeles' Board of Relief.

A delegation from the several Courts of the city met at Foresters' Hall, South Spring street, recently, to consider plans for the establishment of a board of relief in Los Angeles. High Secretary W. Perry was elected chairman, and W. J. O'Brien of Court University as Secretary, and after some discussion a committee was appointed, consisting of the following, to formulate plans for such an organization: A. H. S. Perkins, J. C. Stedman, Frank Cunningham, F. Pinschower, C. E. Potter, W. H. Perry and W. J. O'Brien.

Alameda County's Reunion.

At the joint installation of all the Courts in Alameda County held in Pythian Hall, Oakland, large delegations were present from Courts Ramona, No. 3854; Oakland, No. 1237; Grizzly, No. 3772; Berkeley, No. 3812; and Alameda, No. 1251, of Alameda. The members of Court Oakland were the hosts of the evening.

Following the installation of officers Court Oakland invited their guests to the banquet room, where a most enjoyable collation had been spread for the good and welfare of the inner man. Following the banquet able addresses upon various topics were made by Professor E. A. Hersam, J. C. Rowell and G. L. Wilcox of Berkeley, Paul Struckman of Oakland, H. W. B. Taylor of Alameda, E. A. Mack of San Francisco, and others. Deputy Supreme Chief Ranger Duckworth, who represented the High Court of California at the late session of the Supreme Court of the Order held in the city of Toronto, Canada, made a very interesting report

of the proceedings of the triennial session. He was given the closest attention and at times most enthusiastically applauded.

"Expansion and More Fraternity."

PASADENA, CAL., Feb. 3rd, 1899.

Court La Pintoresca, No. 1596, of this place, held a social meeting on last Tuesday night, Jan. 31st, sixteen members from Crown of the Valley Court and four from Pasadena Court being present, and considering our own usual large attendance we had quite a representative gathering. Pasadena Court did not receive the invitation in time or we should have had all available space well taken up. This is the first of a series of meetings to take place every month at one or the other Courts. The three Courts have received an invitation from our Sister Court at Alhambra for the night of Feb. 27, so you may be sure we shall accept, as we are now looking up conveyances enough to take us there. We have taken for our motto this year "Expansion and more Fraternity" while we have not experienced any material increase of membership on the new rates so far, it is gratifying to see in the Jan. FORESTER the announcement that about 1,100 new members have been gathered in on the increased rates. Such things as these are an inspiration for us all to put our shoulders to the wheel and to make this a banner year, as we see that increase of rates means increase of membership and better protection to our members while living, and afterwards to their widows and orphans.

Yours in L., B. and C.,

A. W. RAMSAY.

COLORADO.

The Order that Insures.

COURT MOUNT CAMERON, No. 1654.

COLORADO SPRINGS, COLO.,

February 7th, 1899.

I send you herewith a revised mailing list for THE FORESTER of our members. We hope to be able to send you additional names in the near future, as there are several more prospective candidates for Forestric honors. The members flatter themselves that they have splendid insurance, and that The Supreme Court attend to paying their Mortuary Benefits without any delay, upon proper representation and presentation of death claim. Court Mount Cameron has had its first death, that of Bro. Richard A. Jarvis, and The Supreme Court paid the claim in less than ten days. Court Mount Cameron is not a very large one, but has made steady progress since its institution. We have now 44 members in good standing, and hope to add more right along, as the people are beginning to realize that the I.O.F. is insurance that insures.

Yours in L., B. and C.,

FRED SCHMITT, R.S.

MANITOBA.

The I.O.F. is progressing grandly in Greenridge and Portage la Prairie. Court Marquette, of the Portage, has been holding a very successful At-home.

At the request of Chief Ranger R. S. Wright, Rev. Mr. Macmorine occupied the chair, and filled the position in his usual happy manner. On the

platform with him were organizer Waddell, High Commissioner West, High Secretary Pettigrew, of Winnipeg; Col. Atwood, of Neepawa; and High Chief Ranger Thos. Scott, of Portage.

MAINE.

We have been favored with copies of resolutions of condolence by Court Rumford Falls, No. 1861, to the family of late Bro. Wm. Stewart, by Court Piscataquis, No. 923, to Bro. Patrick McConkey on the death of his wife, and by Court Elen, No. 3257, to the family of the late Bro. Benjamin F. Higgins.

Sangerville Rejoices.

Our correspondent writes:—"Court Kincho, No. 3093, I.O.F., did itself proud at a special meeting, held in its hall, and the banquet at the Sangerville House last Thursday evening. This special was called for the installation of officers. An invitation had been tendered Clarence Scott, of Old Town, H.C.R. of this State, to be present and perform the ceremony.

"After the installation, the unwritten work was exemplified in an able manner. After a few complimentary remarks, the H.C.R. escorted the C.R. to the seat of honor. Here the work ended and the Court closed this part of the evening's exercises without form. But this was only the beginning of the extensive programme that had been arranged by the Committee. The Court in a body marched to the hotel. When they entered Dexter's orchestra of seven pieces struck up a march, and they filed in order into the spacious dining hall, headed by the C.R. and H.C.R., and other officers and members in their order. Here one of Landlord Witham's fine suppers was waiting, and was most efficiently served.

"When the hands of the clock pointed to the wee small hours the C.R. requested the P.C.R. to inform the brethren to give three times three for the hospitality of Landlord Witham, and for the excellent service of the orchestra and quartette rendered during the evening. The exercises closed by singing 'God be with us till we meet again.' The company broke up with one assent that it was good to belong to Court Kincho, No. 3093, I.O.F., of Sangerville."

MICHIGAN.

An Orchestra of True Foresters.

We have been favored with the programme of concert given for the benefit of Wm. D. Garardon, a member of Court Warrior, No. 3278, Detroit, who met with a painful accident in December, losing a hand. It cleared \$94.53 for him, which was handed to him last meeting, Friday, 24th Feb. The Court Warrior Orchestra is composed entirely of Foresters and is entirely deserving of patronage by the musical public. We notice from the programme that H. C. R. Stevenson was down for an address on the Extension of the Order Tax. The orchestra needn't pay any; all they need to do is to play inside the Court Room and the new members will follow them in as the children followed the "pied piper of Hamelin."

Getting Lots of Application...

The first annual ball given by Court Wissabickon, 3783, Wyandotte, despite the inclemency of the weather, was a financial as well as a social success. Fully 800 people were in attendance. The business men of our city turned out en masse.

The R.S. sends us the following note:—"Our Court is progressing finely; we are getting quite a few applications since the beginning of the new year and since receiving the communication from Bro. Dr. Oronhyatekha, S.C.R., in regard to the Extension of Order Tax, all Brethren of this Court are satisfied that the Extension of Order Tax is necessary for the advancement of our Order. All good Foresters want our Order to advance. We have none but good Foresters in our Court, hence everything runs smoothly and in harmony.

MINNESOTA.

Getting Light in Duluth.

The various Courts in Duluth held a public installation at the Armories; upwards of 400 people were present, this being the largest gathering of any society ever held in our city—the I.O.F. always to the front. H.C.R. Bro. W. A. Hicken installed the officers of Courts Pride of Duluth, Ladies, Duluth 724, Commerce 3283, East Duluth, Central 1727. During the evening Bro. S. A. Kemp, D.S.C.R., in behalf of Court Duluth 724, presented Bros. J. D. McPhail and F. J. Nixon each with a beautiful gold P.C.R. badge, then came the event of the evening. Bro. Isaiah Ridge, F.S., and Bro. A. McG. McDonald were duly presented each with a handsome I.O.F. lamp in recognition of their valuable services rendered to Forestry generally in Northern Minnesota, each brother making suitable replies, when hearty cheers were given for the I.O.F., which fairly shook the building.

MISSOURI.

The members of Court Eastside, No. 874, Kansas City, gave a smoker to their friends and brother Foresters. Music, cards, plenty of smoking material and some very interesting speeches by the worthy H. S., Bro. Dr. Armour, and the worthy C.R., Bro. Remley, furnished the evening's entertainment, and refreshments of fruit were partaken of by all present.

Court Eastside now has a membership of 118 Foresters in good standing, and expects to increase in the near future to a much larger number.

NEW JERSEY:

Court Plainfield, No. 1144, had a crowded room at its installation.

When the ceremonies were over the usual half hour was spent in the good and welfare, in which addresses were made. The reports from all branches of the lodge work showed the Court in a healthy condition financially and fraternally, and with one hundred and twenty-four members.

After the adjournment the members marched to McVey's Hotel, where they sat down to a sumptuous repast and regaled themselves with the good things which the committee, John Praed, James Patterson and John Allen had ordered for them.

There were fifty who sat at table, and like the yocunen of old whose principles they uphold they did ample justice to the supper.

NEW YORK.

We are very much gratified to be able to announce that the serious illness of Bro. C. R. Fitzgerald, the popular High Secretary of the High Court of New York, is assuming a convalescent condition, and that the physicians report him out of danger and on the high road to recovery.

The brethren of Utica were very much elated on the evening of March 11th, at the grand reception given to the Supreme Treasurer, Bro. H. A. Collins, under the auspices of Court Tyron, of that city. The members of Court Fort Schuyler were invited, and Forestry was never better represented since the Order first began doing business in that community, and all pronounced the social gathering one of the best ever given in the "City of Homes." Many applicants were the result of the meeting, and a Court of Companions is said to be in course of organization. Much praise is due Bro. Edwards for bringing this social event to a climax.

We note with pleasure that Bro. A. E. Jackson, Grand President of the New York State Grand Lodge of the Order of the Sons of St. George, has become a member of Court Ernest, and expresses his full confidence in the future prosperity and security of the Independent Order of Foresters.

Court Rochelle gave their second annual reception and entertainment last month at Metropolitan Hall, corner North and Huguenot sts. New Rochelle and the two hundred people present were delightfully entertained by especially selected talent from New York city. After the set programme an elegant ball was participated in, and those who remained were never more pleased than in the enjoyment of the various dances to the accompaniment of a full orchestra. Dist. Deputy Geo. Kallenberg, Fin. Sec. Geo. A. Connell, and Bros. W. H. Fowler, P. Homans and H. Peffers constituted the committee having the matter in charge, all of whom deserve great credit for their untiring efforts to please everybody.

A grand ball is to be given in Syracuse, at the Alhambra, April 10th, consisting of the joint co-operation of the several courts of that city, and the assistance of Companion Courts Martha Washington and Rath, which bids fair to be one of the finest affairs of its kind ever given in the "Saline City." High Marshal George A. Ford is the chairman of the General Committee and every effort is being made to unite Forestry in that city in one grand entertainment. We note the names of some of the active members whose association with such an enterprise is sufficient guaranty of success, viz: Colonel A. B. Caldwell, P.S.C.R., John Boyd, District Deputy, Geo. A. Ford, High Marshal, Aldermen Kruger and Tyrell, superintendent of the Fire Department, J. F. Quigley, Judge Kennolly and many others.

Court Morley has suffered its first loss in the death, by pneumonia, of Bro. F. L. Bartholomew, one of their charter members and a model Forester. He died on February 16th, the death claim was mailed to Supreme Court on February 21st and the

draft for the amount of the policy was received on 27th February, just 6 days from the time the claim was made out. This is only one of many cases which can be illustrated as the prompt means of treating death claims by the Supreme Court.

Court Chase has initiated three candidates since January 1st and numbers 77. They now intend to get new furniture and regalia.

The District Deputies throughout the State are deserving of a great deal of praise for their diligence and energy in visiting the several Courts under their special care and thus benefiting the Order to a greater extent than ever before.

High Chief Ranger Hon. O. P. Stockwill, notwithstanding his continued illness, has been visiting several Courts and Encampments, giving encouragement and good cheer to the members and receiving in turn the thanks of the brethren.

High Vice Chief Ranger, M. C. Rutherford, M. D., has made several visits among the various Courts, and is demonstrating his enthusiasm for the good of the Order in various ways.

The State of New York was in third place in point of accepted risks, during January, as a High Court, and we hope to be able to say better things for February and March.

Much pleasure is hereby expressed in being able to report that Bro. Byron Colgrove, of Court Lake Erie, has recovered from a two weeks' attack of la grippe.

The Brethren and Companions of Buffalo were the recipients of a genuine treat in a grand stereopticon entertainment and lecture by the renowned Dr. Charles G. Frowat, of Philadelphia, who illustrated Forestry in such a lucid manner and exhibited on canvas so many features of the principles of Forestry as to elicit the applause of the twelve hundred present many times throughout the lecture. The entertainment was interspersed by an exhibition of the "Temple" at Toronto, the various officers of the Supreme Court, and many interesting views of travel in this and foreign countries. One of the features was the introduction of a phonograph, giving an exhibition of Dr. Oronhyatekha's voice in a speech made in New York City immediately prior to his departure for the Orient where he intended seeking the enforced idleness granted him by the Supreme Court during its last session and which his health so much required. In all the entertainment was a complete success and deserving the praise accorded the eminent lecturer.

Court Mecca entertained the Supreme Treasurer as their guest at a smoker recently and the members and invited guests from other Courts were highly edified by the profound and witty remarks of Bro. Collins, whose aim is always to instruct and please the brethren. We have been favored with a copy of the resolutions passed by the Court on the death of the late Bro. Hon. A. W. Peters, too late for publication in our February issue.

Court Cape Vincent, No. 480, started in the first of the year with 49 members, of which they have gained 29 in six months.

MORLEY, N. Y., Feb. 11th, 1899.

The Brothers in this vicinity are beginning to see that the growth of the Order is now in a fair way to make as good a growth as it did under the old rates, and all are now working for new members. Court Crary Mills, 3942, have two members

under the new rates; Court Ronslear, 1454, one; and Court Lisbon Center, 3573, had two applications presented at last meeting, Feb. 7th.

In L. B. & C.,
J. A. CHURCHILL.

Court Plattsburg, No. 3770, celebrated its first annual ball at Armstrong's Assembly Rooms, Plattsburg; there will be no difficulty about holding the second.

Court Adirondack, No. 1284, when last heard from had 160 members and more on the way.

Court Flower City conducted its installation under the guidance of a team of Court Sparta, and the ceremonies showed very careful drilling, and moved like a run on a bank.

Court Thousand Islands, No. 550, enlivens the existence of Alexandra Bay.

NORTH DAKOTA.

Court Crescent, No. 708, of Inkster, scored a huge success with their public installation and reception last Tuesday evening. The ceremony of installation of officers for the ensuing year commenced in the Woodmen hall about 8 o'clock, when a large number of invited guests had assembled. The impressive ceremony, conducted by H. P. Reiton, was carried out very successfully, and about 9 o'clock the feasting commenced at the I.O.F. hall. The tables were loaded down with substantial and delicacies which had been prepared by the wives and sweethearts of the Foresters, and it is needless to say that the supper was enjoyed. They have several applications in sight. The Court is making arrangements to order a set of dishes to seat one hundred at the table at once, and they will celebrate the event with an oyster supper.

OHIO.

We received the following item too late last month for insertion in the February number:

Last Monday evening the hall of Court Fremont, No. 355, was crowded with members and friends, the occasion being the installation of officers and their first smoker. The installing officers were C. D., E. L. Stanley, assisted by W. A. Cornwall. C. R., John Tenhager welcomed the guest of the evening and gave a fine talk on Forestry. Brothers Cornwall, Bowman, James Campbell and others responded. The smoker was a great success. A fine lunch and cigars were served.

P.S. Since inserting above item we have received from Fremont's Rec. Sec., Bro. T. W. Meuser a letter, (late as usual,) in which he gives us his opinion of our nefarious methods of conducting this periodical. Of course if we had known that it was Bro. Meuser that sent the above item we should have held over the publication of the February FORESTER for a few days longer. But then we were ignorant and didn't know.

Court Providence has moved into new and spacious quarters, and the members seem determined to make a good showing during the coming year. Their "Box Social" was to be given on February 25th, but we have not heard yet whether it was a success or what sort of contest a "Box Social" is.

Court Black Diamond, Jackson, combined business with pleasure by having their officers publicly installed by High Vice Chief Ranger Brooke,

as well as initiating two candidates, which was followed by a banquet at the Dever House. The Court was instituted in 1896, and has made remarkably good progress during the last two years. The evening's entertainment, which was enjoyed by all, was closed by a unanimous vote of good will and feeling for the young and popular Order, which is soon destined to outrank many an older one.

Court Trumbull, Warren, held an open installation of officers, which was followed by a sumptuous spread in the commodious parlors of the Disciple Church. About two years ago a similar meeting was held, since which time the Court has flourished abundantly. Courts Tod and Mahoning of Youngstown, with their ladies, as also members from Court J. A. Garfield of Garrettsville, were present, in all the visitors numbering about sixty. Bro. McCorkle and other members of the local Court are deserving of considerable credit for the able and efficient manner in which arrangements for the evening's program were perfected. The event will long be remembered by those that had the pleasure of being in attendance.

Court Ionean has more than doubled its membership during the past year. Their new initiatory outfit cannot be excelled. Court Banner's team assisted them in the initiation of several of their candidates recently. Their membership is wide awake, and from the interest manifested, a still further increase is looked for.

Court Concordia held a progressive pedro party. This Court is not so large as others in this jurisdiction, numerically, but with the assistance of Brother Williams, District Deputy, they have been successful in securing quite a number of candidates to add to their membership in the very near future.

Court Woodland Hills, one of our youngest courts, is alive to its interests. It initiated five candidates during December, and has more under way.

Court Ohio held a "Smoker" on Feb. 9th. Their entertainments in the past have been the means of creating a fraternal feeling among its members, which was demonstrated at their meetings.

Brother Dr. E. J. Waunderlich, the genial Court Physician of Court Banner, we are pleased to learn, is slowly recovering from a severe attack of "La Grippe." His smiling countenance has been missed in the Court-room.

CLEVELAND, O., Jan. 15th, 1899.

To the Officers and Members of Court Banner, 360.

DEAR SIRS,—I desire to return my most sincere thanks to you, and through you to the Supreme Court, for the prompt manner in which you have paid the endowment on the life of my late husband William Mitz, amounting to \$1,000, also \$30 for funeral benefit.

Wishing your Order every prosperity in its noble work,

I remain yours very truly,

KATHARINA MITZ.

The committee on ladies' minstrels and ball, given by Excelsior Encampment, No. 32, extend a hearty vote of thanks to the ladies who participated in the minstrel performance and to whom the great success of the show is due, each and every one of the ladies having rendered her part with the knowledge of a professional. The special feature of the evening was the two German comedians, Messrs. Kobb and Dill, who were applauded long

after the drop of the curtain, not forgetting Messrs. John Farrow, Coleman and Dyer, and Mr. James L. Aspell, who took part in the olio. All rendered their parts to perfection, and last but not least, great credit is due the committee for the way the affair was conducted, they having left nothing un-done to satisfy each and every one that attended the performance that evening. Excelsior Encampment, No 32, wishes to announce that it is still in the "push" and hopes to have no less than 100 good Royal Foresters in its ranks at the next High Court Session, at Toledo, Ohio.

A RECIPROCAL INSTALLATION.

P.H.C.R. Phillip was assisted by C.D.H.C.R. Clark of Court Huntingtower, 3835, at the public installation of the above named Court and the Companion Court, Mount Forest, 197, located at Lorain, Ohio.

The officers of both Courts were installed side by side, it being the first time the Companion and Brother Courts were ever installed together, Bro. Phillip informed us, and we wish to say that both Courts are duly proud of having that honor. After the installation was over the members of Court Huntingtower gave the ladies a very pleasant surprise in the shape of a lunch, Bro. J. H. Furzo, W. S. Charles and L. L. Clark acting as masters of ceremonies.

The unusual sight of them acting as waiters was quite a novel one to the ladies.

All enjoyed a good time. Both Courts are new ones, even so the "grass is not growing under their feet."

OUR NEGLECT OF TOLEDO.

The Foresters of Toledo, O., have not been mentioned in your paper for a long time, so I take the liberty of sending you a few items, and hope that they will appear in the February issue. Five courts and two Companion courts of the I.O.F. gave a grand Rag Mask Ball at Pythian Castle, Toledo, Ohio. Elegant prizes were received by the maskers and a royal time enjoyed by all. This is the first step taken towards a fund to entertain the High Court of Ohio in 1900, and it proved to be a golden nest egg for the Foresters of the Centennial City.

The Royal Forester Encampment, No. 71, has moved into a new hall, and elected a fine set of officers representing five different courts in the city. It has been slow and hard work for us so far, but we have now about 25 good members and will push it along at a lively gait. Oh, you will hear from us often and I trust it will be good news you hear.

Yours in L., B. and C.,
M. E. LENARDSON,
ARCH. R. F.
R. S. FR. MEIOS, 759.

BRO. EVISON IS WORKING.

(From the Kent Courier.)

The members of the local Court had a jubilation on Monday evening in K. of P. hall on the occasion of initiating a large number of candidates as the result of the efforts of Supreme Deputy Evison during the past two weeks.

A large contingent of the brethren from Akron was present who ably assisted the local officers in the goat-riding parade. It was something unique in the history of the Kent Court and was of a most entertaining and instructive character and will doubtless be long remembered.

ONTARIO.

Frank Words from Archdeacon Davis.

LONDON, ONT., Feb. 14th, 1899.

To the Editor of THE FORESTER.

SIR,—As one interested in the work of our noble Order I have noticed your remarks in the January number of the FORESTER about the want of loyalty as seen by those who resort to the public press to air their grievances. That there should be a difference of opinion in regard to the recent legislation of the Supreme Body is admitted. It was shown at the meeting; but the majority rules. It can hardly be expected that every one will approve of such changes. But disloyalty will not help the case. It is an injury, and it seems to me that if the Order suffers, I am one of the injured. While it is gratifying to know that the overwhelming majority are true and loyal to our Order, which is doing so much for humanity, it seems to me to be a sad pity to have even one member who is disloyal, or indifferent.

It is sometimes said that those who speak a kind word of the Supreme Chief are hirelings. I may surely claim to be free from that charge, since I hold no position in the Supreme body, and was not even appointed on a committee by the Supreme Chief at the last meeting. I will therefore frankly express my opinion of the highest officer in our Order, and in doing so only desire to give credit to whom credit is due. It is evident that he has with marvellous skill, tact, and good judgment guided our Order through troubles and difficulties, and brought it up to a position which few societies, if any, ever before reached. He grasped the helm when the poor ship was in the trough of the sea with a membership of only 369 and an indebtedness of \$4 000, all of which was honorably paid. Look at our position now—a membership of over 148,000, a surplus of \$3,225,939, and having paid in benefits \$6,414,155.80. To my mind this is marvellous showing, and it is improving every day. To our Supreme Chief Ranger more than to any other living man belongs the credit.

I have heard him spoken of as "The Big Indian." It is true that he is an Indian—yes, a Big Indian. Big not only in physique, but in heart and intellect. An Indian upon whom God has bestowed great gifts and richly endowed with rare talents. Few men are so highly gifted and fitted for the position he fills. He is a natural born leader. As a presiding officer I know of no superior. He keeps order, untangles knots, and settles disputes, and solves difficulties in a manner to challenge the admiration even of his opponents. His abilities and rare gifts have been duly recognized by the wealthy Life Assurance Organizations of the United States. He has spent the best of his life in building up this splendid organization. And now, in his declining years, who will withhold from him that tribute of praise which he so richly deserves?

As to the increased rates, there is little cause for complaining, since we receive increased benefits. Instead of complaining, let every Forester buckle on his armour and work for the good of the Order. In so doing we should remember we are working for ourselves. It is our Order. Therefore let us all be true to its principles and loyal to the officers. Let us give credit to the Supreme Chief and his colleagues for doing the best they can for the

Brotherhood. We all like a word of encouragement. In this matter let us do unto others as we would others should do unto us.

Yours, &c.,

EVANS DAVIS, Archdeacon of London.

Letter from Miss Oronhyatekha.

The following letter has been received by Mr. John A. Loft, of Deseronto, from his niece Miss Oronhyatekha :

GENOA, Feb. 15th, 1899.

DEAR UNCLE JOHN,—You, I am sure, would like to hear from the wanderers who are so far from home. I assure you we think of home and those at home more than you can imagine. I thought it would be more interesting to you if I wrote you after we had passed Gibraltar. I will say but little of our Atlantic voyage. We left New York, or rather the Manhattan Hotel, at 9.15 Feb. 4th, drove to Hoboken, which is in New Jersey, crossed the river by the ferry, of course, where we boarded our steamer, The Alter, at 10.30 and sailed out sharp on time, 11 o'clock, with 185 passengers on board. All went well on Saturday, our first day out. Next day, Sunday, it was rough; I was awakened at 6.30 a.m. by music. The German band were playing their National Anthem followed by "Nearer, My God, to Thee;" it did sound so sweet, yet sad. We had breakfast at 8.30. There were ten besides father and I; the rest were either lazy or did not care for any breakfast, of course they were not sea-sick. Monday, terribly rough, only eight of us at breakfast. At lunch time it was better. Dinner still better. Tuesday, not smooth but not very rough; more appeared on the scene. Wednesday, it was positively terrible. Thursday, not any better until late in the afternoon it was calmer. Early Friday morning we came to the Azores Islands in the Atlantic, lying 700 miles west of Portugal. Sunday morning at 6.30 we were again awakened by music which was certainly very fine. We had English Church service at 10.30. Sunday passed very quietly. Early Monday morning we sighted land, Spain and Africa. At nine we left our steamer in small launches for Gibraltar a short distance away. On our arrival we took a carriage and drove around to see the sights. We visited the Galleries in the great natural fort, then the Gardens, went to see the big guns, then we drove over some neutral grounds to Spain where we made a very short call, returned to town where we bought a thing or two, then returned to our steamer. We sailed on through the Straits into the Mediterranean which was as smooth as a mill pond. We passed along the southern coast of Spain all day Tuesday, Feb. 14th; in the evening we passed Ivica, Majorca and Minorca Islands. To-day, Wednesday, we passed along the southern coast of France, saw Toulon and Cannes in daylight, Nice and Monte Carlo just at dark. It is just midnight and we have just arrived at Genoa. We leave our steamer about eight in the morning and go into the city to see what there is to be seen.

Father seems much better than when we left Toronto. Mother is a little under the weather, rather too long a voyage for her. I am and have been perfectly well and have had a real pleasant time. Some very pleasant people on board. The chief steward is to be complimented on the fine dinners he gives the passengers. The other meals are good. We breakfast at 8.30, have some light lunch at eleven, lunch at one, four o'clock tea,

dinner at seven, supper at eleven, retire at midnight. The commander is genial—in fact, all the officers are kind and pleasant. We will not arrive in Alexandria until Thursday, Feb. 23rd, and I am not sorry, for I quite enjoy being on this steamer. There are quite a number to get off here in the morning and a number are to get off at Naples. There are over seventy of us going on to Alexandria. I shall have plenty to tell you when I arrive home, so prepare to be talked almost to death. This will be all at present. Trusting all at home are well.

Little York.

Court York, East Toronto, held a very pleasant meeting and oyster supper on Feb. 27th, Bro. Waite, C.R., presiding. Dr. Clarke, A.S.Phy., and Bro. G. L. Wilson, H.V.C.R., were present and delivered interesting addresses. Bro. Wilson has been displaying great activity and has attended the meetings of thirty Courts within two months. His plot scheme is for combined reunions of various groups of Courts to exemplify the ritual and develop the social and fraternal side of the Order.

The Grand River.

(From Brantford Courier.)

"The oyster supper held at Mr. Lounsbury's on Tuesday night, under the auspices of the I.O.F., Court Cathcart, No. 1753, was very largely attended. The oysters being served, then came the intellectual, and songs and speeches being of a most enjoyable character. Mr. F. Costin filled the chair in a very acceptable manner. Mr. T. S. Lawra-son, of Ingersoll, gave two songs, which were well received; also a trio by Mrs. Sibbick, Mr. and Mrs. Force, which added very much to the evening's entertainment. Altogether we had a very pleasant time. The meeting was brought to a close by Mr. Chas. Stevenson's toast, 'Happy to meet, sorry to part, happy to meet next February, as near Washington's birthday as possible.' At a late hour the guests wended their way homeward singing praises for the royal manner in which they were entertained."

Pinehurst Drinks Toasts in Wine-oh-no.

COURT PINEHURST, No. 1245,
WINONA, 17th Feb., 1899.

Dr. Oronhyatekha.

DEAR SIR AND BROTHER,—Court Pinehurst, Winona, held their annual banquet at the Exchange Hotel, Stoney Creek, on Wednesday evening, at which about 125 members and friends sat down to a splendid layout of good things provided by Host Buck. The toast list was as follows: The Queen, Canada our Home, Dr. Carr, Stoney Creek. Army and Navy, Capt. Ptolemy. Supreme Court, Dr. Baugh. High Court, C. C. Baird and Charles Tragenza. Sister Courts, Bro. Saml. Heath, Court Oronhyatekha; T. Carscallen, Bartenville; G. Rogers, Court Lincoln; Mr. Falconbridge, Court Aberfoyle and Dr. Simpson, Court Freestone. Sister Societies, D. Allan, Winona, for the C.O.F. Township and County Legislators, Warden Pettitt, R. H. Dewar and J. Glover.

The musical portion of the programme was contributed by Messrs. B. Vrimins Hyslop and Wilson with T. J. Baine as accompanist. Dr. Bigger and David Allan gave splendid recitations.

G. W. PARSLEY, R.S.

I may say all the toasts were drunk in water.

Windermere's Election Cake.

Court Windermere, No. 3820, held a most successful concert recently at the Fife House, Dr. Bredgland, M.P.P., presiding. The disposal of the election cake, which fell to the lot of Miss Hattie Veitch, of Ufford, brought the evening's entertainment to a close. The proceeds amounted to \$46.53.

Court Brucefield was recently favored by a visit of Archdeacon Davis, H.T., who discussed the recent changes and gave a history of the Order. Our correspondent says "much satisfaction is felt amongst the brethren here as the result of these meetings and the fair, clear explanations given."

Court Welcome, No. 12, East London, has forwarded us a resolution thanking "Bro. Thos. Davey, D.S.C.R., for the great assistance rendered us, by surprise, by the addition of fourteen new members to our Court on the 1st of Jan."

Notes from Eastern Ontario.

CORONR, ONT., March 3rd, 1899.

Eastern Ontario Jurisdiction is moving along harmoniously, and fully carrying out the conservative policy laid down at the last High Court meeting.

Oyster suppers, concerts, box socials, banquets, public meetings and installations have been the order of the day during the last three months, and from the number of invitations at present in the hands of the Chief Ranger and members of the High Standing Committee there will be only a short cessation of festivities until the picnic season opens.

Among a number of Brethren to whom the High Standing Committee are indebted for vigorous, faithful and successful work are Brothers G. H. Groves, M.D., of Carp, W. E. Crain, M.D., of Chrysler, W. H. Seth of Picton, Geo. Ziegler of Kingston, T. C. McConnell of Springbrook, and J. D. Ager of Perth.

Bro. Dickenson, H. Sec'y, presided with his usual ability and grace at a box social given by Court Munster and a social held by Court Prospect during February. Both were solid successes.

H.C.R. Bro. Geo. Spence, accompanied by A.S.C.R. Bro. Harper, visited Court Stormont at Cornwall on the 23rd. ult. and were royally used by this large Court. Bros. Cline, Grant, Williams, Munro and Hollister with Court Physician Hamilton and Orator Rev. J. Hastie are among the many kind brethren they remember.

Court Island City, at Brockville, with Courts Glen Buel and Fairfield held a union installation at which the H.C.R. and Bro. Herald, H. Physician, assisted. After the ceremony Court Island City entertained the visiting Brethren with a banquet, Bro. McCready presiding. Short speeches were made by Bros. Horton, Mix and others and a very enjoyable evening passed.

We have now four good (looking) Courts of Companions, one at Ottawa and Brockville and two at Deseronto. We challenge any town of the same population in the universe to show two as good Courts as Deseronto. Keep on, ladies.

Bro. Mallory the High Sec'y has been laid up with la Grippe, but la Grippe is nothing compared with the grip with which he holds the funds.

Wherever one goes nothing but praise is heard of Organizers Elliott and Glendenning. They are successful, careful and popular.

Court Glen Buel held a successful concert at which P.H.C.R. Rev. A. McGillivray delivered an address.

The members are this month starting in to secure new members under the bonus offered by the High Standing Committee. We are looking for a boom and we shall get it.

Court Picton recently gave a banquet to their retiring Court Physician, Dr. Kidd. A number of the Prince Edward Courts were invited and their members were present in large numbers. Dr. Clark, A.S. Phys., was present, representing both Supreme and High Courts.

We have received letters of acknowledgment by J. Alberta Burt to Court Bath, No. 1528, by Mrs. Florence I. Fox, by A. Chester (of Oxford Mills), by Mrs. Kate Hoyron (of Hamilton), and by Court Ronelle No. 674, to the Supreme Officers thanking them for the prompt settlement of claims.

Resolutions of condolence have been passed by Court Dufferin, No. 4, with Brother James Crawford on the loss of his wife. Also by Court Ottawa West, No. 702, with the widow and family of the late Bro. Absalom Garland.

Court Isthmus, No. 320, after hearing an explanation of recent changes in an address by D.S.C.R. Jas. Glendenning, passed a resolution of unabated loyalty to the Order.

PENNSYLVANIA.

The Supreme Chief Graphophoned.

(From Altoona Mirror.)

"Under the auspices of Mountain City Court, No. 1879, Independent Order of Foresters, of this city, a delightful entertainment was given recently in Grace Lutheran church. At 8 o'clock 800 people were seated in the large building and crowds besieged the door. The aisles were filled with chairs and standing room was at a premium. Hundreds of Altoona citizens sought admission, but were turned away, not being able to get up the stairs.

"Dr. Charles H. Frowert, a prominent physician of Philadelphia, the lecturer of the evening, then introduced C. M. Barton, District Deputy Supreme Ranger, who sang an illustrated song with pleasing effect and skilled expression.

"Without further preliminaries, Dr. Frowert began, and explained and described the purpose, system and accomplishments of the Independent Order of Foresters in such a masterly and comprehensive way that each one of the large audience was convinced that Independent Forestry is founded on the most substantial business principles, and that its surplus and membership carries conviction that it is the safest fraternal insurance to-day. With finish, effect and artistic coloring the lecture was illustrated by Mr. Fortnier, of Camden, N.J., and Altoona has never seen stereopticon pictures produced with finer effect or truer artistic merit.

"For more than two hours the large audience remained entirely satisfied with the entertainment, and on leaving all expressed themselves as more than persuaded that Independent Forestry was a grand and permanent success.

"The audience had a speech from the Supreme Chief Ranger, Oronhyatekha, which was reproduced by a graphophone, distinctly and clearly, so that all could hear the great head of the Order

and distinguish his voice and inflection. This man is the keystone of Forestry, and the genius he has displayed has made much of the accomplishment of Forestry possible. An orchestra under direction of F. M. Giprich rendered appropriate music, and by request of Dr. Frowert the vast audience joined in singing 'America,' 'Red, White and Blue,' etc., so that every heart was thrilled. The entertainment was a great success and has created much interest in the minds of our citizens, which will result in many applications for membership in the Order."

Deputy-Supreme Chief Ranger C. W. Barton is assisting courts in Tyrone, Roaring Spring and Hollidaysburg.

An office and headquarters for Foresters has been located at 239 North Twelfth street, Philadelphia, where a competent corps of officers and deputies will push the work in Pennsylvania and vicinity. Recording Secretaries and members should send items of Forestry news to above headquarters.

Court Fairhill, No. 3935, one of the youngest of the local Courts, was visited recently by Dr. Frowert, S.S.W.; C. W. Mingle, H.S., and A. A. Campbell, D.S.C.R., last week, who favored the meeting with stirring and instructive addresses on Order work and features. Several new applicants were initiated and a general prediction of increased membership in the near future found credence. Sales of tickets for the Court's benefit on the 14th were piling up, the indications being that a handsome profit would be realized.

PRINCE EDWARD ISLAND.

A Fortunate Name.

COURT MT. STEPHEN, I.O.F., RECEIVES A HANDSOME CHEQUE.

(From *The Guardian*, Charlottetown, Feb. 4th.)

The Guardian was shown a cheque yesterday from Lord Mount Stephen to Mr. Richard M. Johnson, Chief Ranger of Court Mount Stephen No 3741, I.O. Foresters of this city. The cheque was for a handsome sum, and was a donation from his Lordship in recognition of his appreciation of this Court naming their branch of the society after him.

Court Mount Stephen was instituted on the 21st day of December, 1897, and the charter members saw fit to give it the above name. The Court has on its roll of membership some of the leading citizens of Charlottetown, including Attorney-General McDonald and others. During the past year the Court has made remarkable progress, and no doubt its growth was noted by His Lordship.

The generous gift came very unexpectedly and was an exceedingly pleasant surprise to the members.

It was at first thought to keep the matter quiet until the next regular meeting of the Court, but the news was too good to keep and it was thought best to tell the public through *The Guardian* of this appreciated gift, which has made every member of the Order here proud.

The Guardian congratulates Court Mount Stephen on this piece of good luck. In giving the Court the honored name of one renowned for benevolence and princely gifts a good selection was made, and in Liberty, Benevolence and Concord

the members are striving to uphold its growing reputation as a flourishing Court, and endeavoring to make it the banner Court of P. E. Island in numbers as well as in usefulness.

The letter from His Lordship's agent will be read at the meeting of Court Mount Stephen on Tuesday evening, 7th, and the cheque will be then presented.

Court Onaway, No. 206, has received a grateful letter from Mrs. Eliza A. McNeill, thanking the Court for its attention to her late husband, Mr. James S. McNeill, and the Supreme Executive for its promptness in payment of \$1,000 benefit.

QUEBEC.

Bro. R. J. Davis, S. D. H. C. R., paid Court Argenteuil 1804, I. O. F., an official visit recently, and duly installed the officers for 1899. After the installation the evening was spent in short speeches, etc. The officers and members have entered the year with a determination to double their membership, which we are sure they can do with the fine staff of officers installed for 1899.

Letters of acknowledgment have been received from Bros. Theodore Laundry of Court Champlain, No. 663, and W. Thibert, of Court Alexander, No. 3370, for the prompt payment of sick benefits.

WASHINGTON.

Some Young Gentlemen Who Would Like to Learn Whist.

Court Destiny, No. 598, of Tacoma, is still on earth, but we have been too busy in securing new members to devote any time to articles for your paper, although we like to see our name in print.

On January 6th our Court gave a very successful public installation and entertainment to the Foresters of the city and their wives and sweethearts, which was largely attended, notwithstanding the inclement weather. The installation ceremonies were conducted by our worthy H.C.R. Bro. Forsyth, assisted by Bro. H. Chap. McAllaster as Sup.-Marshal.

Some ten or twelve members of our Court have become imbued with the idea that they are whist players and have challenged the members of their sister Court, "Tahoma," to play a series of games. Each Court is confident of carrying off the championship, and the contest will doubtless bring to light some expert players. The winners of the tourney will be entertained at the expense of the defeated brethren. It is believed that in this way we will strengthen "the tie that binds" and increase our "brotherly love and concord."

It might also be well to add that after the close of our meeting of Jan. 20th we spent an enjoyable hour, partaking of delicious refreshments intermingled with mirth and merriment.

Even though you should not hear from us often, "Remember the name Destiny."

Net Returns

Housekeeper—"I ordered a dozen oranges today, Mr. Tightfyst, and you only sent me eleven. How was that?"

Grocer—"Well, ma'am, one of them was bad, and I didn't think you'd want it."—*Philadelphia Catholic Standard*.

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

RECEIPTS.

BRITISH COLUMBIA.

Table with columns: No. of Members, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Burrard, Cariboo, Bonson, etc.

CALIFORNIA.

Table with columns: No. of Members, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Long Beach, University, Victor, etc.

Table with columns: No. of Member, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Mayfield, Redlands, Oakland, etc.

COLORADO.

Table with columns: No. of Member, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Coconino, Salt Lake, Pueblo, etc.

Table with columns: No. of Member, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Ogle, Kilbuck, Sherman, etc.

ILLINOIS.

Table with columns: No. of Member, Name of Court, No. of Court, M. R. Assmt., S. and F. Benefit, General Fund. Lists courts like Universal.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assmt., S. and P. Benefit, General Fund. Lists courts from Comfort to Companions.

INDIANA.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assmt., S. and P. Benefit, General Fund. Lists courts from Manhattan to Companions.

MANITOBA.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assmt., S. and P. Benefit, General Fund. Lists courts from Winnipeg to Ardara View.

MAINE.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assmt., S. and P. Benefit, General Fund. Lists courts from Chickawankle to Kennebec.

MICHIGAN.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assmt., S. and P. Benefit, General Fund. Lists courts from Bad Axe to Star Light.

No. of Members	Name of Court	No. of Court	Year B. Assmt.	Assets	Liabilities	Surplus	General Fund	Benefit	No. of Members	Name of Court	No. of Court	Year B. Assmt.	Assets	Liabilities	Surplus	General Fund	Benefit
106	Kirby	1016	1911	1,411	1,411	0	0	0	18	Shingham	3278	1911	1,336	1,336	0	0	0
62	Lake Orion	1017	1911	1,411	1,411	0	0	0	181	Conover	3279	1911	1,336	1,336	0	0	0
83	Adrian	1018	1911	1,411	1,411	0	0	0	63	East Duluth	3418	1911	1,336	1,336	0	0	0
19	Utica	1019	1911	1,411	1,411	0	0	0	67	Loyal	3417	1911	1,336	1,336	0	0	0
61	Jocelyn	1020	1911	1,411	1,411	0	0	0	33	East Grand Forks	3428	1911	1,336	1,336	0	0	0
28	West Bay City	1102	1911	1,411	1,411	0	0	0	5	Spirit Lake	3430	1911	1,336	1,336	0	0	0
42	Uncia Sam	1112	1911	1,411	1,411	0	0	0	22	Nottingham	3442	1911	1,336	1,336	0	0	0
7	Hemlock	1171	1911	1,411	1,411	0	0	0	19	Monroe Lake	3468	1911	1,336	1,336	0	0	0
29	Andenwood	1221	1911	1,411	1,411	0	0	0	23	Atketon	3541	1911	1,336	1,336	0	0	0
73	Vivian	1251	1911	1,411	1,411	0	0	0	13	Aitken	3543	1911	1,336	1,336	0	0	0
162	Armadillo	1255	1911	1,411	1,411	0	0	0	11	Alaska	3543	1911	1,336	1,336	0	0	0
41	Howell	1331	1911	1,411	1,411	0	0	0	11	Mille Lacs	3622	1911	1,336	1,336	0	0	0
41	Geo. Washington	1408	1911	1,411	1,411	0	0	0	17	Crookston	3893	1911	1,336	1,336	0	0	0
13	N. Whittier	1548	1911	1,411	1,411	0	0	0	14	Fergus Falls	3929	1911	1,336	1,336	0	0	0
11	Kenilworth	1548	1911	1,411	1,411	0	0	0	22	Rilton	3955	1911	1,336	1,336	0	0	0
83	Ariz Arbor	1564	1911	1,411	1,411	0	0	0	23	Clinton	3982	1911	1,336	1,336	0	0	0
43	Metamor	1563	1911	1,411	1,411	0	0	0	20	Pillottian	3976	1911	1,336	1,336	0	0	0
16	Indian Garden	1574	1911	1,411	1,411	0	0	0	47	Corn Copla	3991	1911	1,336	1,336	0	0	0
12	Ron. Franklin	1591	1911	1,411	1,411	0	0	0									
47	Chelsea	1612	1911	1,411	1,411	0	0	0									
14	Manchester	1620	1911	1,411	1,411	0	0	0									
29	Eastwattamie	1621	1911	1,411	1,411	0	0	0									
11	Dunfee	1708	1911	1,411	1,411	0	0	0									
92	Vernon	1713	1911	1,411	1,411	0	0	0									
37	Morocco	1718	1911	1,411	1,411	0	0	0									
22	Mills	1745	1911	1,411	1,411	0	0	0									
93	Lenawee	1764	1911	1,411	1,411	0	0	0									
30	Business	1828	1911	1,411	1,411	0	0	0									
31	Cayford	1821	1911	1,411	1,411	0	0	0									
18	Palmer	1869	1911	1,411	1,411	0	0	0									
62	Kearys	1905	1911	1,411	1,411	0	0	0									
20	Montague	1917	1911	1,411	1,411	0	0	0									
117	Beaufort	1811	1911	1,411	1,411	0	0	0									
24	Hig Rock	2319	1911	1,411	1,411	0	0	0									
54	Bella	2322	1911	1,411	1,411	0	0	0									
19	Lamb	2322	1911	1,411	1,411	0	0	0									
42	Mineral City	2322	1911	1,411	1,411	0	0	0									
8	Rush	2317	1911	1,411	1,411	0	0	0									
108	Warrior	2317	1911	1,411	1,411	0	0	0									
83	Detroit	2319	1911	1,411	1,411	0	0	0									
87	Lexington	2319	1911	1,411	1,411	0	0	0									
89	City of the Straits	2319	1911	1,411	1,411	0	0	0									
17	Ormer	2319	1911	1,411	1,411	0	0	0									
60	Coely	2319	1911	1,411	1,411	0	0	0									
58	Alpha	2317	1911	1,411	1,411	0	0	0									
24	Kilmannagh	2312	1911	1,411	1,411	0	0	0									
20	Memphis	2319	1911	1,411	1,411	0	0	0									
43	Bathery	2319	1911	1,411	1,411	0	0	0									
22	Goodells	2319	1911	1,411	1,411	0	0	0									
23	Lockway	2319	1911	1,411	1,411	0	0	0									
28	King Solomon	2319	1911	1,411	1,411	0	0	0									
25	Elzenville	2319	1911	1,411	1,411	0	0	0									
21	Supreme	2319	1911	1,411	1,411	0	0	0									
85	W. Sashickon	2319	1911	1,411	1,411	0	0	0									
1	Lynn	2319	1911	1,411	1,411	0	0	0									
18	Kenneth	2319	1911	1,411	1,411	0	0	0									
27	Hilley Centro	2319	1911	1,411	1,411	0	0	0									
27	Josiah	2319	1911	1,411	1,411	0	0	0									
15	Towbridge	2319	1911	1,411	1,411	0	0	0									
14	Kaw Kavin	2319	1911	1,411	1,411	0	0	0									
90	Maestle	2319	1911	1,411	1,411	0	0	0									
30	Campbell	2319	1911	1,411	1,411	0	0	0									
34	Casta	2319	1911	1,411	1,411	0	0	0									
22	Algonac	2319	1911	1,411	1,411	0	0	0									
479	Companions	2319	1911	1,411	1,411	0	0	0									

NORTHERN MICHIGAN.

WESTERN MICHIGAN.

MINNESOTA.

MISSOURI.

KANSAS.

NEBRASKA.

N. W. BRUNSWICK.

NORTHERN MINNESOTA.

THE INDEPENDENT FORESTER.

No. of Members	Name of Court	No. of Court	Mort. B. Assmt.	S. and F. Benefit	General Fund	No. of Members	Name of Court	No. of Court	Mort. B. Assmt.	S. and F. Benefit	General Fund	No. of Members	Name of Court	No. of Court	Mort. B. Assmt.	S. and F. Benefit	General Fund	
10	Inglewood	820	7 21	4 17	2 50	81	Honor	1244	68 75	4 35	12 37	66	West End	54	438 23	3 72	9 84	
37	Wells	897	31 14	11 54	4 54	91	Essex	1249	81 27	39 65	12 11	9 85	38	Pier-Hold	110	87 23	4 87	9 15
27	Stuholm	952	65 60	22 40	6 54	93	Sutton	1460	41 36	14 42	11 6	11 50	36	Christiansada	128	44 42	5 95	9 15
21	Long Point	993	43 10	15 11	5 11	101	St. Washington	1468	73 12	18 16	11 6	11 50	153	Clayton	171	171 61	4 84	38 30
78	Intercolonial	1117	49 19	21 41	5 55	112	Maynesboro	1465	122 81	6 26	22 90	9 55	102	Niagara	227	119 30	1 43	25 11
18	Messenebrook	1110	11 25	11 15	1 15	113	St. Albans	1589	6 0	32 0	6 70	6 70	233	Flower City	337	37 49	62 40	40 40
42	Plorenceville	1235	36 87	11 07	3 05	51	Vermont	1849	57 11	1 81	9 45	9 45	145	Monroe	391	140 44	10 64	17 41
38	Poquog	1274	33 53	6 07	4 05	23	Agassiz	1637	14 61	10 70	1 55	1 55	315	Watertown	405	361 27	1 62	42 55
36	Sanbury	1290	37 19	7 63	3 55	33	Toson	1766	43 11	3 23	3 23	3 23	8	Ne-Ha-Ne-Ne	471	7 58	1 00	30 15
17	Albert Mines	1290	12 24	4 20	1 45	11	Coburn	1860	6 83	2 29	95	95	46	Cape Vincent	490	38 73	6 84	6 85
75	Pussanquoddy	1293	49 72	27 70	7 70	10	T. Jenito	1887	10 71	9 0	9 0	9 0	68	Duxter	490	43 85	1 00	30 15
31	Clarksville	1303	23 79	3 15	2 25	74	Whitefield	1914	64 76	18 81	24 60	24 60	145	Lyme	491	61 04	3 00	11 95
30	Harvey Glen	1341	25 10	1 31	3 01	53	Connecticut River	1945	60 15	1 11	11 89	11 89	59	Americus	499	65 86	4 04	11 90
71	Balsize	1389	61 57	4 62	11 25	68	Plt	1946	54 05	21 65	8 01	8 01	99	Theresa	501	72 93	3 00	7 55
70	Wash. Brook	1394	61 85	6 39	4 45	24	Uranonome	1982	2 00	2 00	2 00	2 00	62	Philadelphia	502	109 90	5 1	10 80
19	Pagotick	1400	16 72	6 8	2 30	43	Ammonoosuc	1995	54 62	2 84	2 84	2 84	48	Odessa	503	51 82	2 6	13 80
23	Chalour	1411	22 83	2 45	5 20	40	Hutch	2072	33 51	20 01	12 90	12 90	338	Gonosse	507	37 49	4 59	43 75
86	Rockwood	1470	26 2	6 3	1 00	26	Parker	2074	28 76	12 41	5 40	5 40	15	Port Blain	455	11 79	1 62	1 29
124	Bonds	1488	131 93	14 25	11 95	13	Scantum	2072	15 19	1 24	1 24	1 24	38	Ruffalo	459	78 69	1 62	6 21
32	Broomfield	1498	26 60	12 66	3 00	24	Pescatagua	2113	1 00	1 00	1 00	1 00	315	Watertown	405	361 27	1 62	42 55
51	Murray	1561	56 81	7 93	4 49	91	Orleans	2117	93 07	5 17	22 40	22 40	8	Ne-Ha-Ne-Ne	471	7 58	1 00	30 15
61	Dorchester	1527	19 19	8 25	1 13	18	Rockak	2118	31 74	3 04	10 15	10 15	46	Cape Vincent	490	38 73	6 84	6 85
47	Do-Mosello	1548	67 75	1 28	1 17	28	Morrinack	2184	27 38	4 89	3 00	3 00	68	Duxter	490	43 85	1 00	30 15
21	Harvey	1560	23 68	2 10	2 10	35	New-Hampshire	2241	25 77	15 50	7 20	7 20	102	Niagara	227	119 30	1 43	25 11
61	Spartick	1570	33 39	21 81	15 00	102	Gaynor	2398	109 31	47 20	20 10	20 10	130	Hammond	545	148 81	1 00	17 05
62	Onanquoddy	1572	48 22	1 02	7 95	19	Stamford	2415	21 14	1 00	10 51	10 51	141	Oawego	549	161 25	3 27	21 95
36	Clearview	1578	28 37	11 33	3 75	18	Twin Mountain	2456	9 44	7 01	2 00	2 00	148	1000 Isles	550	122 10	1 00	29 81
28	Berry's Mills	1584	18 74	13 19	2 45	9	Alston	2456	11 81	11 81	11 81	11 81	102	Enosville	551	86 16	5 64	21 81
22	Ferriville	1619	16 79	1 08	2 05	9	Alston	2456	11 81	11 81	11 81	11 81	68	Antwerp	579	86 16	5 64	21 81
16	Fundy	1678	21 96	4 25	7 75	37	Pa-re	2495	31 22	12 63	11 00	11 00	219	Spartan	595	142 14	1 20	50 85
55	Favorito	1630	67 82	2 51	12 02	69	Roger Williams	2530	60 48	20 18	7 11	7 11	119	Batavia	599	45 64	1 00	6 01
10	Lockport	1634	21 68	1 99	2 65	38	Waterbury	2578	33 31	60 37	3 75	3 75	24	Batavia	599	45 64	1 00	6 01
61	Perth Centre	1670	44 26	22 20	5 04	32	Rockhampton	2597	14 83	11 71	1 00	1 00	157	Lockport	600	27 47	2 05	2 05
31	Apophis	1711	23 52	2 63	3 80	18	Enosburg Falls	2449	44 19	41 15	21 21	21 21	157	Gouverneur	620	173 00	3 03	20 10
22	Albion	1722	18 08	1 13	1 13	56	Pyron	2523	97 46	9 46	20 35	20 35	212	Enosville	551	86 16	5 64	21 81
17	Nashua	1664	17 31	6 13	3 90	7	What Cheer	2737	5 21	2 00	2 00	2 00	102	Mossena	628	119 67	2 49	18 75
29	Wesford	1665	21 67	6 85	8 55	32	West Berkshire	2747	37 07	99 4 35	10 51	10 51	52	Westfield	718	50 30	6 01	1 00
10	Sheffield	1668	9 67	1 39	1 10	18	Yafontaine	2767	28 10	8 13	1 00	1 00	52	Silver Springs	716	49 47	22 62	9 65
61	Perth Centre	1670	44 26	22 20	5 04	32	Yafontaine	2767	28 10	8 13	1 00	1 00	98	Lehigh	741	143 69	20 00	29 05
31	Apophis	1711	23 52	2 63	3 80	18	Enosburg Falls	2449	44 19	41 15	21 21	21 21	74	Shardian	761	113 07	3 99	10 75
15	Mangerville	1734	23 84	1 28	1 28	35	Albino	2827	24 66	11 84	13 65	13 65	102	Chateaugay	786	60 40	13 47	9 60
67	Martello	1747	111 71	87 16	17 55	65	Martial	2950	11 24	12 95	12 95	12 95	57	Atica	796	60 40	13 47	9 60
49	Roping Forest	1755	45 84	4 01	1 20	15	John Brown	4603	10 84	60 1 55	5 55	5 55	116	Garland City	819	121 39	13 65	13 65
15	Kingston	1759	11 71	4 1	1 20	15	Naugatuck	4625	2 13	2 20	2 20	2 20	6	Oatka	820	5 07	97 60	10 05
102	Log Cabin	1761	121 65	6 93	11 75	2	Companions	4625	2 13	2 20	2 20	2 20	76	Onega	828	101 55	61 10	10 05
11	Greenwich	1762	8 13	98 2 20	2 20	2	Companions	4625	2 13	2 20	2 20	2 20	35	Sherwood Hall	835	51 14	46 2 00	2 00
23	Albion	1770	7 19	98 2 20	2 20	2	Companions	4625	2 13	2 20	2 20	2 20	12	Ferrill	841	91 09	7 15	7 15
12	Llewellyn	1780	7 19	98 2 20	2 20	2	Companions	4625	2 13	2 20	2 20	2 20	46	Charmont	895	39 81	6 37	11 15
16	Norton Dale	1781	15 03	1 61	1 60	1	Companions	4625	2 13	2 20	2 20	2 20	67	Rouses Point	1078	69 67	3 47	11 15
20	Bay View	1789	30 71	2 11	2 30	1	Companions	4625	2 13	2 20	2 20	2 20	34	Warners	1039	32 71	5 62	3 75
14	Narrows	1796	13 26	84 3 50	3 50	259	Elizabeth	1 357 97	62 05	33 30	18 10	18 10	61	Vineyard	1044	61 92	3 69	6 61
6	Canning	1813	1 61	42 50	1 60	173	Richmond	241 177 31	18 10	12 35	20 35	20 35	68	United States	1060	121 82	7 38	16 40
5	Banger	1814	1 61	42 50	1 60	173	Richmond	241 177 31	18 10	12 35	20 35	20 35	14	Cornwall	1060	121 82	7 38	16 40
16	Wickham	1821	11 60	2 36	4 50	10	Lafayette	241 177 31	18 10	12 35	20 35	20 35	23	Euclid	1071	19 32	6 75	4 70
21	Woodville	1842	17 60	2 36	4 50	10	Lafayette	241 177 31	18 10	12 35	20 35	20 35	23	Euclid	1071	19 32	6 75	4 70
10	Jenkins Cove	1843	9 19	42 3 51	3 51	65	Delaware	592 57 82 27 03	6 75	6 25	6 25	6 25	83	Plunedo	1081	64 77	6 69	28 20
17	Inchly	1844	12 76	1 94	6 85	43	Columbus	592 57 82 27 03	6 75	6 25	6 25	6 25	83	Plunedo	1081	64 77	6 69	28 20
18	Noksmis	1845	14 83	1 94	6 85	43	Columbus	592 57 82 27 03	6 75	6 25	6 25	6 25	83	Plunedo	1081	64 77	6 69	28 20
20	Shomgrove	1854	11 82	6 13	2 05	62	Jersey	598 167 21	4 03	3 70	3 70	3 70	58	Smeca	1111	50 04	2 79	9 25
15	Fallowship	1870	7 49	41 91	2 00	62	Jersey	598 167 21	4 03	3 70	3 70	3 70	58	Smeca	1111	50 04	2 79	9 25
10	Tomah	1876	6 48	43 2 05	2 05	62	Jersey	598 167 21	4 03	3 70	3 70	3 70	58	Smeca	1111	50 04	2 79	9 25
7	Bear Island	1877	5 97	42 2 05	2 05	62	Jersey	598 167 21	4 03	3 70	3 70	3 70	58	Smeca	1111	50 04	2 79	9 25
7	Pleasant Grove	1878	3 63	41 65	1 60	26	Camden	1120 41 60	7 60	15 90	19 20	19 20	85</					

No. of Members	Name of Court	No. of Court	Mort. R. Ass'n	Gen. Fund	No. of Members	Name of Court	No. of Court	Mort. R. Ass'n	S. and P. Benefit	Gen. Fund	No. of Members	Name of Court	No. of Court	Mort. R. Ass'n	S. and P. Benefit	Gen. Fund
531	Rochester.....	1637	82	75	75	05	05				531	Umbria.....	3511	857	35	3 20
84	Brooklyn City.....	1697	10	26	45	11 07					16	Amelsburg Forks.....	3814	13 06	7 37	3 10
63	Madrid.....	1697	68	41	40	9 55					18	Deer River.....	3887	12 42	1	3 55
64	Philmore.....	1712	1 30	9 73	40	1 30					26	Hillsville.....	3889	21 17	4 10	3 55
101	Maple Valley.....	1719	81	82	78	65					33	Wassuth.....	3882	8 46	4 45	4 45
82	Moors.....	1748	88	18	83	5 91					34	Savanna Lake.....	3864	25 94	4 47	11 25
77	Victorious.....	1760	74	27	8 40						31	Delmago.....	3877	18 37	5 19	5 19
20	Olean.....	1762	21 52	4 70	25	25					25	Jamaica.....	3869	28 51	2 77	2 77
11	Schuyler.....	1764	15	11	1 45						12	Green Brook.....	3877	8 01	2 69	2 69
50	Alabama.....	1768	69	35	60	13 61					30	Yron.....	3872	30 47	3 67	3 67
80	East New York.....	1771	29	11	12 50						17	Canamar.....	3882	30 47	3 67	3 67
76	Int.....	1778	78	51	9 68	30 53					32	Cadyville.....	39 49	19 71	5 21	5 55
18	Holland.....	1783	26	31	2 04						21	Stony Creek.....	3921	18 08	11 63	11 63
68	Hill Grigale.....	1799	77	66	17 55						35	Kruger.....	3922	35 19	5 4	7 91
14	Hiland Park.....	1801	14	84	93	3 09					23	Morning Star.....	3923	32 93	15 75	15 75
80	Indian Lake.....	1807	74	50	41	13 84					25	Natural Bridge.....	3923	23 85	3 74	3 74
115	Baldwin.....	1811	125	53	21 81	21 55					33	Crany Mills.....	3940	23 25	8 7	20 45
97	Brier Hill.....	1823	88	78	5 99						22	Waddington.....	3942	17 37	2 47	11 29
16	Acollan.....	1832	15	23	1 05						18	Saron.....	3963			
31	Illum.....	1834	31	89	42	3 41					39	Dunkirk.....	3944	10 94		
43	Bayton.....	1847	39	23	7 81						19	De Grasse.....	3967	17 17	4 4	2 01
61	Chemung Valley.....	1850	61	23	2 00	11 73					35	Black Lake.....	3968	21 80	10 10	11 81
36	Road.....	1863	49	39	14 50						21	Natural Bridge.....	3969	23 85	8 7	20 45
23	Pillar.....	1868	25	48	48	3 59					17	St. Luke.....	3973			
30	Edward.....	1869	18	83	13 95						22	Harrisville.....	3981	25 17	1 11	1 11
30	Johnstown.....	1881	21	50	63	2 82					22	Kenn Valley.....	3985	25 04	6 78	4 10
17	Florio.....	1891	15	39	7 17						33	Norfolk on Racquet.....	3991			
22	Eclipse.....	1900	22	22	2 45						31	Koeno Centre.....	3995	29 72	8 71	1 10
30	New Harrod.....	1904	25	63	2 45						31	Broader.....	3997	45 2	4 5	2 77
16	West Point.....	1909	13	40	1 55						41	Archer.....	4014	92 24	6 75	6 75
6	Ellisburgh.....	1915	6	43	6 9						10	Hog.....	4015			
49	South Park.....	1928	50	50	47	8 00					12	Stellar.....	4015			
68	Esquep.....	1959	61	67	1 22	11 75					12	Companions.....	4024			63 29
23	Industrial.....	1969	23	16	1 13						NORTH DAKOTA.					
18	Parnella.....	1971	19	19	1 13						41	Langdon.....	1 1388	63	8 5	13 01
192	Stella.....	1985	149	63	45	21 45					55	Imazio.....	383	51	68	3 27
92	Maryland.....	1991	95	58	53 45						55	Imazio.....	383	51	68	3 27
70	Idolwood.....	1993	103	14	1 15	9 75					56	Drayton.....	475	138	12	12 55
20	Paul Smith.....	2003	35	81	11 81	2 75					81	Blacko.....	481	105	0	1 59
42	Minnetta.....	2003	85	19	1 35	4 55					81	Park River.....	482	97	23	7 2
39	Knickerbocker.....	2003	35	12	2 64	25 13					91	Grand Forks.....	483	79	10	3 62
100	Empire State.....	2003	154	13	2 64	25 13					91	Grand Forks.....	483	79	10	3 62
10	Ray.....	3182	8 55	1 45							91	Grand Forks.....	483	79	10	3 62
64	Santononi.....	3142	42	18	21 18	21 18					91	Grand Forks.....	483	79	10	3 62
27	Limerick.....	3147	25	22	41	3 01					91	Grand Forks.....	483	79	10	3 62
35	Pine View.....	3184	31	32	5 67						91	Grand Forks.....	483	79	10	3 62
15	Bald Forest.....	3185	1 19								91	Grand Forks.....	483	79	10	3 62
15	Queens County.....	3191	13	63	86	5 23					91	Grand Forks.....	483	79	10	3 62
13	Morrisville.....	3192	17	44	3 13						91	Grand Forks.....	483	79	10	3 62
37	Warwick.....	3199	43	31	7 61						91	Grand Forks.....	483	79	10	3 62
10	Mastodon.....	3204	11	73	2 50						91	Grand Forks.....	483	79	10	3 62
27	Astoria.....	3216	25	98	6 18						91	Grand Forks.....	483	79	10	3 62
16	Silver Creek.....	3218	18	93	6 18						91	Grand Forks.....	483	79	10	3 62
28	Chenango.....	3228	28	99	1 15	2 95					91	Grand Forks.....	483	79	10	3 62
13	Ebenezer.....	3210	10	17	4 59						91	Grand Forks.....	483	79	10	3 62
23	De Ferret.....	3211	29	47	2 55						91	Grand Forks.....	483	79	10	3 62
176	Neahatavanta.....	3213	167	39	4 92	22 15					91	Grand Forks.....	483	79	10	3 62
28	Switzwick.....	3212	25	53	3 45						91	Grand Forks.....	483	79	10	3 62
35	Chauncey.....	3213	21	38	1 85	11 65					91	Grand Forks.....	483	79	10	3 62
37	James.....	3210	37	63	43	17 35					91	Grand Forks.....	483	79	10	3 62
30	Forester.....	3214	31	63							91	Grand Forks.....	483	79	10	3 62
65	Unkeka.....	3211	52	51	2 33	6 45					91	Grand Forks.....	483	79	10	3 62
46	Tritonia.....	3230	48	90	4 15						91	Grand Forks.....	483	79	10	3 62
48	West Shore.....	3233	43	82	7 67	19 85					91	Grand Forks.....	483	79	10	3 62
39	Bentley.....	3236	34	66	7 71						91	Grand Forks.....	483	79	10	3 62
21	Walkkill.....	3252	21	63	6 47						91	Grand Forks.....	483	79	10	3 62
61	Dana.....	3257	59	25	5 41	16 84					91	Grand Forks.....	483	79	10	3 62
20	Omar.....	3294	21	65	2 55						91	Grand Forks.....	483	79	10	3 62
23	Du-no-ha-gwa.....	3261	16	07	1 33	2 65					91	Grand Forks.....	483	79	10	3 62
27	Dunwick.....	3266	25	31	2 85						91	Grand Forks.....	483	79	10	3 62
35	Morley.....	3268	35	39	3 65						91	Grand Forks.....	483	79	10	3 62
41	Polar Star.....	3291	41	63	1 63	23 19					91	Grand Forks.....	483	79	10	3 62
63	Schenectady.....	3247	55	77	10 80						91	Grand Forks.....	483	79	10	3 62
72	Chase.....	3248	58	65	89	51 10					91	Grand Forks.....	483	79	10	3 62
40	Nickle Plate.....	3243	39	59	5 25						91	Grand Forks.....	483	79	10	3 62
46	Cohennet.....	3277	58	12	7 91						91	Grand Forks.....	483	79	10	3 62
16	Tacona.....	3282	22	45	3 65						91	Grand Forks.....	483	79	10	3 62
60	Chenango.....	3290	57	18	1 51	10					91	Grand Forks.....	483	79	10	3 62
17	Glovers City.....	3286	15	82	1 25	1 65					91	Grand Forks.....	483	79	10	3 62
33	High Ridge.....	3279	23	18	15 60						91	Grand Forks.....	483	79	10	3 62
19	Adams Centre.....	3279	20	17	1 60						91	Grand Forks.....	483	79	10	3 62
13	Hinchey.....	3283	8	16	2 15						91	Grand Forks.....	483	79	10	3 62
30	Wayno Co.....	3241	35	39	3 63	5 19					91	Grand Forks.....	483	79	10	3 62
9	Fulton.....	3248	24	41	1 78	1 00					91	Grand Forks.....	483	79	10	3 62
21	Waldon.....	3252	24	41	2 54						91	Grand Forks.....	483	79	10	3 62
29	Echoa.....	3263	20	40	6 25						91	Grand Forks.....	483			

THE INDEPENDENT FORESTER.

No. of Members.	Name of Court.	No. of Court.	Mort. R. Assn't.	S. and F. Benefit.	General Fund.	No. of Members.	Name of Court.	No. of Court.	Mort. R. Assn't.	S. and F. Benefit.	General Fund.	No. of Members.	Name of Court.	No. of Court.	Mort. R. Assn't.	S. and F. Benefit.	General Fund.
10	Croghan.....	679	416 10	.....	\$ 2 50	23	St. Clair.....	20	49 14	\$13 56	\$ 8 99	38	Lesauz Hour.....	348	431 89	.....	\$ 4 50
11	James A. Garfield.....	681	76 62	.....	18 45	23	Oronhyatoka.....	23	40 54	16 46	88 65	31	Wolman.....	326	422 11 13	.....	12 15
12	Todd.....	683	62 43	.....	30 70	51	Duminton.....	25	40 70	13 30	6 25	32	Appul.....	329	427 04	.....	13 45
13	Tumbull.....	707	75 45	.....	42 10	51	Lucas Alexandra.....	26	47 62	20 41	6 15	63	Star.....	355	437 07	.....	12 45
14	Tullin.....	707	75 45	.....	42 10	71	Union.....	28	58 68	18 49	.....	67	Tara.....	357	439 13	.....	8 60
15	Trenton It. ck.....	713	21 57	.....	2 91	59	Bruce.....	28	58 57	30 43	27 60	70	Waban.....	380	41 87	3 63	5 70
16	Sandusky.....	739	96 09	21 32	14 35	29	Elgin.....	29	129 44	30 18	27 60	71	Waban.....	380	41 87	3 63	5 70
17	Palmeville.....	745	19 33	.....	1 91	30	Thames.....	38	27 12	13 13	3 11	72	Waban.....	380	41 87	3 63	5 70
18	Westview.....	750	20 17	.....	2 85	81	Anity.....	39	1 83	22 13	11 71	73	Waban.....	380	41 87	3 63	5 70
19	Fort Moks.....	759	53 44	1 63	6 53	135	Peyroham.....	42	183 19	56 53	8 60	74	Waban.....	380	41 87	3 63	5 70
20	Geneva.....	760	8 13	1 18	.....	43	Harmony.....	46	70 04	30 83	15 79	75	Waban.....	380	41 87	3 63	5 70
187	Standard.....	847	108 21	.....	43 75	61	O'ford.....	47	81 87	17 72	12 15	76	Waban.....	380	41 87	3 63	5 70
144	Broken Sword.....	859	41 18	.....	12 35	93	Erie.....	47	81 87	17 72	12 15	77	Waban.....	380	41 87	3 63	5 70
102	Perry.....	877	91 01	1 73	11 70	31	Enterprise.....	48	53 11	7 79	3 60	78	Waban.....	380	41 87	3 63	5 70
35	Papa.....	925	46 06	51	5 45	73	Canada.....	48	53 11	7 79	3 60	104	Waban.....	380	41 87	3 63	5 70
65	Wide Park.....	937	68 16	45	9 30	138	Parula.....	55	246 20	39 53	27 55	105	Waban.....	380	41 87	3 63	5 70
22	Twin Valley.....	934	25 12	.....	.....	65	Harmony.....	57	60 41	14 71	25 21	106	Waban.....	380	41 87	3 63	5 70
107	Dayton.....	1040	83 71	1 20	39 16	117	Pratoction.....	60	24 16	6 50	5 25	107	Waban.....	380	41 87	3 63	5 70
106	Bucyrus.....	1104	114 48	.....	22 95	21	Maple Leaf.....	60	24 16	6 50	5 25	108	Waban.....	380	41 87	3 63	5 70
9	Corn City.....	1037	12 62	.....	1 10	117	Oak Leaf.....	62	103 67	21 10	11 85	109	Waban.....	380	41 87	3 63	5 70
161	Kinsman.....	1038	121 70	.....	32 65	9	Grand River.....	63	9 43	44	1 05	110	Waban.....	380	41 87	3 63	5 70
167	Tahavanda.....	1061	1 13	.....	6 29	48	Ganet.....	61	46 03	11 23	.....	111	Waban.....	380	41 87	3 63	5 70
28	Tyrland.....	1063	29 41	.....	3 69	63	Genoka.....	65	52 82	12 23	.....	112	Waban.....	380	41 87	3 63	5 70
48	Rusk.....	1085	55 08	.....	6 50	40	Alvinston.....	65	49 36	7 32	11 71	113	Waban.....	380	41 87	3 63	5 70
61	Levi.....	1095	51 56	.....	6 30	91	Thamesford.....	68	70 31	13 87	19 45	114	Waban.....	380	41 87	3 63	5 70
29	Kokosing.....	1166	46 18	61	3 85	118	Woodstock.....	69	150 70	25 69	21 55	115	Waban.....	380	41 87	3 63	5 70
144	Ludlow.....	1225	29 22	.....	.....	6	Rosewood.....	70	7 60	85	7 11	116	Waban.....	380	41 87	3 63	5 70
111	Broadway.....	1252	83 78	.....	22 65	5	Concord.....	72	45 83	47	6 25	117	Waban.....	380	41 87	3 63	5 70
73	Epworth.....	1253	49 43	.....	3 69	17	Southampton.....	73	155 79	49 79	32 65	118	Waban.....	380	41 87	3 63	5 70
71	Zanesville.....	1294	87 97	2 23	23 05	37	Sylvia.....	76	31 29	4 38	8 11	119	Waban.....	380	41 87	3 63	5 70
85	Harman.....	1311	108 23	.....	12 05	18	Oil City.....	77	12 71	7 28	1 75	120	Waban.....	380	41 87	3 63	5 70
120	Licking.....	1313	111 09	1 59	.....	31	Lorna.....	93	32 33	50	2 25	121	Waban.....	380	41 87	3 63	5 70
50	Massillon.....	1329	18 44	.....	2 70	191	Harwich.....	98	141 61	61 85	18 85	122	Waban.....	380	41 87	3 63	5 70
64	Gallion.....	1359	27 92	.....	32 05	48	Tyroneville.....	99	49 67	60	5 19	123	Waban.....	380	41 87	3 63	5 70
106	Gallion.....	1359	27 92	.....	32 05	27	Alber.....	92	25 83	3 40	6 25	124	Waban.....	380	41 87	3 63	5 70
164	Butler.....	1389	155 03	47	3 80	65	Haldimand.....	106	63 87	6 91	2 01	125	Waban.....	380	41 87	3 63	5 70
20	Concordia.....	1398	17 42	.....	13 95	34	Pearl.....	113	25 44	7 43	3 45	126	Waban.....	380	41 87	3 63	5 70
91	Pickaway.....	1406	167 60	.....	48 85	31	Welland.....	116	31 87	2 46	3 45	127	Waban.....	380	41 87	3 63	5 70
17	Providence.....	1407	57 23	.....	6 55	146	Kroter.....	123	132 62	1 10	13 95	128	Waban.....	380	41 87	3 63	5 70
39	Home City.....	1445	65 29	1 40	6 44	41	Bowl.....	131	43 84	12 01	8 15	129	Waban.....	380	41 87	3 63	5 70
47	Mansfield.....	1455	29 71	.....	32 35	32	Middletown.....	138	54 05	1 31	6 60	130	Waban.....	380	41 87	3 63	5 70
45	Champion.....	1494	59 19	1 42	7 8	59	Jarvis.....	138	54 05	1 31	6 60	131	Waban.....	380	41 87	3 63	5 70
79	Quaque.....	1502	98 19	.....	15 10	117	Lambeth.....	143	98 12	25 75	13 05	132	Waban.....	380	41 87	3 63	5 70
62	Alliance.....	1516	61 93	.....	7 15	24	Gen. Gordon.....	152	27 24	16 81	.....	133	Waban.....	380	41 87	3 63	5 70
31	Mt. Logan.....	1535	49 85	1 81	5 29	56	Belmont.....	153	66 53	4 82	6 70	134	Waban.....	380	41 87	3 63	5 70
9	New Philadelphia.....	1540	11 15	.....	5 25	76	Borlin.....	154	71 67	19 08	8 39	135	Waban.....	380	41 87	3 63	5 70
110	Middletown.....	1572	49 29	.....	2 96	151	Maple.....	154	177 93	47 61	19 19	136	Waban.....	380	41 87	3 63	5 70
144	Bradley.....	1577	129 59	.....	6 45	94	Parkhill.....	154	147 32	14 71	19 19	137	Waban.....	380	41 87	3 63	5 70
161	Conper.....	1567	181 76	.....	20 00	91	Ivy.....	157	76 08	8 89	11 25	138	Waban.....	380	41 87	3 63	5 70
70	Evergreen.....	1579	63 81	.....	2 95	88	Forest Queen.....	158	70 83	26 84	9 60	139	Waban.....	380	41 87	3 63	5 70
11	Crawford.....	1685	17 40	.....	8 25	42	Potum.....	160	38 05	14 09	4 45	140	Waban.....	380	41 87	3 63	5 70
33	Alph.....	1610	43 24	.....	2 15	39	Summerville.....	161	39 11	14 01	4 10	141	Waban.....	380	41 87	3 63	5 70
10	Celena.....	1611	15 33	.....	6 45	151	Maple.....	163	161 76	39 53	10 55	142	Waban.....	380	41 87	3 63	5 70
23	Miansburg.....	1617	35 71	.....	2 91	81	Drosson.....	164	127 11	8 95	9 45	143	Waban.....	380	41 87	3 63	5 70
21	Maplewood.....	1627	17 74	.....	1 50	163	Stracco.....	164	172 45	14 31	25 29	144	Waban.....	380	41 87	3 63	5 70
190	Pi. Geneva Valley.....	1640	181 01	.....	26 59	31	Brant.....	168	156 91	6 85	7 15	145	Waban.....	380	41 87	3 63	5 70
180	Ft. Hamilton.....	1749	197 57	.....	48 25 55	93	River Speed.....	169	83 52	2 69	10 55	146	Waban.....	380	41 87	3 63	5 70
30	Montauk.....	1774	41 70	1 36	7 45	97	Hamilton.....	170	83 51	12 90	21 19	147	Waban.....	380	41 87	3 63	5 70
28	Brockville.....	1786	18 29	.....	6 45	65	Clinton City.....	173	75 25	6 63	13 39	148	Waban.....	380	41 87	3 63	5 70
12	Preble.....	1825	15 68	.....	6 45	31	Black Knight.....	174	27 54	1 88	3 85	149	Waban.....	380	41 87	3 63	5 70
74	Eola.....	1838	9 76	1 99	11 95	21	Kheel.....	175	1 79	.....	8 65	150	Waban.....	380	41 87	3 63	5 70
14	Denver.....	1859	23 91	.....	6 5	39	Glenmorris.....	178	55 72	28 84	7 81	151	Waban.....	380	41 87	3 63	5 70
7	College.....	1846	6 22	.....	8 75	67	P. Kelly.....	180	43 13	14 53	13 10	152	Waban.....	380	41 87	3 63	5 70
64	Wesago.....	1824	63 41	.....	8 75	65	M. Briggs.....	184	41 83	13 81	7 19	153	Waban.....	380	41 87	3 63	5 70
14	Oleanburg.....	1883	1 11	.....	6 45	39	Rock Glen.....	183	41 12	3 91	4 10	154	Waban.....	380	41 87	3 63	5 70
106	Fairport.....	1889	88 53	4 89	28 15	36	Florence.....	189	48 23	6 91	9 19	155	Waban.....	380	41 87	3 63	5 70
12	Delphus.....	1894	9 92	.....	1 59	67	Success.....	191	52 63	33 23	6 19	156	Waban.....	380	41 87	3 63	5 70
20	Madison.....	1899	35 71	.....	9 45	50	Theodorf.....	192	57 00	1 47	.....	157	Waban.....	380	41 87	3 63	5 70
64	Carthage.....	1944	49 35	.....	51 39 59	47	Peelers.....	193	46 18	5 56	5 01	158	Waban.....	380	41 87	3 63	5 70
12	Defender.....	1879	63 41	.....	11 31	40	Defield.....	194	25 63	5 24	2 85	159	Waban.....	380	41 87	3 63	5 70
18	Morono.....	1944	23 91	.....	3 10	83	Waterdown.....	195	48 23	26 41	26 41	160	Waban.....	380	41 87	3 63	5 70
22	Tireland.....	1996	21 40	.....	7 29	16	Shakespeare.....	197	1 86	8 62	3 59	161	Waban.....	380	41 87	3 63	5 70
15	Black Diamond.....	2007	11 54	1 92	7 29	6	St. Paul's.....	199	4 36	2 81	.....	162	Waban.....	380	41 87	3 63	5 70
7	Wright.....	2100	58 51	.....	7 59	45	Triumph.....	200	40 46	6 49	5 29	163	Waban.....	380	41 87	3 63	5 70
25	McPherson.....	2155	43 29	.....	8 11	32	R. Byr.....	201	49 63	6 55	4 10	164	Waban.....	380	41 87	3 63	5 70
46	Idone.....	2122	40 62	.....	4 21	29	Winter Bourne.....	204	58 10	10 32	7 45	165	Waban.....	380	41 87	3 63	5 70
50	East Toledo.....	2183	47 13														

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like Old Port Erie, Snoquaunda, Poole, Leona, etc.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like Markham, Houn & Dou, Unity, etc.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like W. W. W. M., Watawa, Toronto, etc.

CENTRAL ONTARIO.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like Royal Oak, Riara, Wellington, etc.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like Markham, Houn & Dou, Unity, etc.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like W. W. W. M., Watawa, Toronto, etc.

EASTERN ONTARIO.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn't, S. and F. Benefit, General Fund. Lists courts like St. James, Spadina, Brock, etc.

No. of Members	Name of Court	No. of Court	Mort. B. Ass'n L.	S. and F. Benefit	General Fund.	No. of Members	Name of Court	No. of Court	Mort. B. Ass'n L.	S. and F. Benefit	General Fund.	No. of Members	Name of Court	No. of Court	Mort. B. Ass'n L.	S. and F. Benefit	General Fund.		
47	Quilo.....	053	118	31	8 85	53	Napoleon Premier.....	3089	413	31	23	13	Chippewa Falls.....	1841	611	63	2 90		
54	Belle River.....	012	39	57	10 35	15	Pioneer.....	3097	12	60	3 98	1 45	31 Prospect Hill.....	1884	30	27	15 85		
53	DeSabbary.....	045	61	11	20 49	10 35	44	Groenville.....	3106	46	69	3 50	13 95	9 Fox River.....	1885	11	01	23 25	
29	St. Charles.....	054	37	03	16 37	15 00	14	Anglo Canadian.....	3152	16	90	3 20	3 29	10 Red Oak.....	1885	21	10	23 10	
82	Willow Brook.....	064	99	14	31 6 73	18	Arbitration.....	3101	16	75	5 85	4 59	20 Tomahawk.....	1835	22	41	2 70		
75	Jacques Cartier.....	070	147	55	27 51	16 85	22	Carrollton.....	3211	11	50	9 13	1 65	50 North Milwaukee.....	1913	14	79	13 05	
48	St. Francis.....	100	40	12	21 29 61	22	Little Metis.....	3214	13	28	6 83	1 45	36 Arcadian.....	1947	31	22	7 80		
79	Goodland.....	1016	78	14	22 95 6 61	47	Stenhouse.....	3235	36	68	19 30	4 45	15 Kluhoorn Park.....	1964	18	21	3 70		
189	St. Helens.....	1019	217	58	84	47 107 70	58	Montmorency.....	3274	52	91	22 52	6 40	41 Chippewa.....	1961	44	94	4 05	
157	Bell.....	1023	171	10	57 93	42 30	29	St. Flavien.....	3283	26	95	14 32	10 80	41 Juanita.....	1975	57	83	1 49	
170	Ville-Marie.....	1031	180	73	72 19	105 30	33	De Lauzon.....	3365	18	07	11 70	21 35	31 Ashland.....	1993	48	58	47 60	
34	St. George.....	1065	29	91	.....	.....	26	Antium Leaf.....	3393	22	80	6 82	5 15	99 Seymour.....	3001	127	80	111 55
123	Notre Dame.....	1070	143	33	49 87	62 21	31	Des Champs.....	3407	49	86	31 75	118 35	24 Four Leaf.....	3023	28	82	4 90	
47	Ile Aux Noirs.....	1080	28	27	3 11	3 65	39	Alexandra.....	3408	49	86	31 75	118 35	24 South Milwaukee.....	3038	21	80	2 50	
25	Ormalton.....	1087	27	93	3 93	3 50	39	Blugham.....	3408	37	07	15 56	18 50	65 Chequamegon.....	3054	61	61	20 40	
42	New Glasgow.....	1130	50	12	1 90	.....	17	Stuckley.....	3419	12	62	7 87	1 65	18 Whitefish Bay.....	3067	30	40	3 95
37	St. Alphonse.....	1141	31	11	6 39	4 10	45	Dollar.....	3424	49	87	11 46	5 35	11 Live Oak.....	3070	11	87	.....
59	Eveline.....	1159	89	64	10 86	.....	24	St. Anne de Sault.....	3485	23	60	9 20	2 30	7 Nelsonville.....	3094	9	72	8 85
30	Tennyson.....	1181	31	01	7 55	.....	55	Abercorn.....	3514	23	30	6 19	6 10	35 Best.....	3099	44	45	26 85
47	Oliverton.....	1189	40	25	7 39	4 85	21	Des Champs.....	3329	16	28	10 02	1 50	33 Cream City.....	3114	40	51	45 16 20	
154	Worcestershire.....	1200	180	74	49 60	41 75	35	Scotch Thistle.....	3556	9	77	15 18	23 50	28 Wauwatosa.....	3113	21	89	6 40	
105	Charlemagne.....	1187	156	27	27 49	31 40	42	Ducharme.....	3556	38	17	18 56	12 20	6 St. Vens Point.....	3133	8	71	1 90	
33	Mitane.....	1190	30	31	5 49	.....	51	Laurentides.....	3561	68	40	11 81	53 00	14 Jerry Yank.....	3149	19	41	62 50
184	St. Michel.....	1193	183	31	73 82	28 75	26	St. Vital.....	3564	21	67	9 36	6 75	14 River Falls.....	3153	45	31	.....
28	Kador.....	1196	35	52	8 42	2 85	12	Belton Centre.....	3579	9	60	6 28	3 75	31 Wauwatosa.....	3176	34	35	20 15	
67	O. P. R.....	1197	52	19	2 44	.....	13	St. Louis.....	3581	16	30	5 42	4 50	47 Fond-du-lac.....	3179	59	16	23 55
64	Phillipsburg.....	1200	48	27	13 47	6 45	83	De Sautel.....	3590	8	74	9 23	23 45	34 Pine River.....	3212	26	96	41 40 75	
30	Hand-in-Hand.....	1203	41	10	10 27	3 35	20	Good Hope.....	3609	21	82	3 29	2 20	26 Antio.....	3225	29	35	6 95	
45	Deux Montagnes.....	1209	57	66	7 48	11 20	32	Brassard.....	3619	31	23	15 56	14 90	23 Marshfield.....	3229	21	68	.....
93	Magog.....	1216	89	45	21 95	21 25	9	At Grandmeir.....	3625	.....	.....	.....	.....	14 Jackson.....	3232	16	87	.....
26	St. Ferdinand.....	1220	33	50	68	3 45	17	Arundel.....	3635	20	70	7 69	2 65	18 Latus.....	3316	21	52	52 1 80	
34	St. Anne de Beaure.....	1231	35	62	14 87	19 63	58	St. Raymond.....	3639	42	02	22 49	21 70	6 Ona.....	3334	53	70	2 50	
105	Victoriaville.....	1238	111	31	50 71	12 60	14	Crevier.....	3643	21	41	11 42	61 15	27 Mineral Point.....	3350	32	18	80 2 50	
20	Lafayetteville.....	1247	66	65	5 11	.....	37	Panot.....	3653	126	30	11 42	61 15	50 Dowe.....	3364	72	99	29 30
64	Droverney.....	1271	81	72	13 97	33 31	11	Joliet.....	3657	.....	.....	.....	.....	17 Marinette.....	3357	11	18	1 55
40	Outremont.....	1280	42	98	7 42	4 51	13	Marsboro.....	3669	9	23	6 80	2 40	8 Thorp.....	3361	15	71	47 8 85	
58	Cote St. Paul.....	1281	54	24	27 36	7 21	10	La Oureau.....	3675	6	23	3 05	.....	17 Sunbach.....	3391	14	68	3 75
78	Laval.....	1291	111	84	24 77	24 11	12	Basin Falls.....	3720	12	51	2 91	.....	10 Shell Lake.....	3390	12	02	2 50
105	Deauchone.....	1312	91	84	16 69	19 41	20	Green Valley.....	3725	15	25	7 69	1 60	9 Dodgeville.....	3735	10	15	9 75	
67	Drummond.....	1328	111	31	19 21	11 55	16	M. Johnson.....	3732	12	43	7 07	2 10	23 Kikapoo.....	3751	29	29	3 15	
40	Munkland.....	1323	73	45	1 68	6 05	20	Fame.....	3733	23	43	9 27	0 65	7 Golden Rod.....	3752	57	70	8 85	
74	Primrose.....	1333	75	70	4 00	20 35	30	Caughnavaza.....	3794	28	23	11 73	3 10	48 Mount Horst.....	3753	57	70	1 20	
59	Waterville.....	1344	50	46	21 87	6 01	55	Dalgrullon.....	3807	.....	.....	.....	.....	14 Bloomington.....	3759	20	18	2 20
39	Bebe Plain.....	1346	44	92	6 30	4 51	20	Sto Sebastien.....	3813	16	04	8 49	.....	50 Plattville.....	3808	56	59	6 45
62	St. Clement.....	1347	83	45	7 27	43 83	25	Lariviere.....	3831	23	65	9 61	2 79	21 Adam.....	3819	20	89	2 85	
39	Bichelin.....	1348	60	99	12 25	3 62	53	Bonsecour L'Islet.....	3863	30	65	13 43	57 60	12 Besobol.....	3821	20	76	9 95	
48	St. Jean Baptiste.....	1350	84	73	8 98	9 85	25	Prono.....	3865	26	30	13 80	4 95	13 Prairie du chien.....	3845	16	89	3 50	
38	Boston.....	1353	33	08	17 01	3 95	5	St. Evariste.....	3889	4	47	1 94	7 55	21 Manilla.....	3833	15	94	1 95	
34	St. Janvier.....	1367	26	70	10 81	3 55	16	Quebec.....	3918	19	16	41	1 95	19 Soldier's Grove.....	3941	25	69	4 60	
58	St. Genevieve.....	1372	86	13	12 46	31 00	17	St. Maurice.....	3939	.....	.....	.....	.....	14 Phillips.....	3433	11	52	3 10
11	Kingsy Falls.....	1385	13	30	6 79	.....	22	St. Elizabeth.....	3980	16	50	9 33	17 15	28 Diamond City.....	3954	27	74	85 6 65
47	Stanbridge.....	1396	51	97	14 89	5 25	30	St. Eugene.....	3992	29	27	13 94	11 24	16 Kinnickinnic.....	3958	19	31	4 00	
35	Eardley.....	1397	45	00	7 27	4 85	23	Beaver Hall.....	3995	20	65	11 41	2 45	12 Yataha.....	3966	74	14	.....
185	Sault Briganoe.....	1398	200	30	85 10	59 63	19	Bellechane.....	4001	18	52	17 61	.....	11 Oak Grove.....	4023	7	46	.....
42	Sault Bernard.....	1401	41	14	13 15	23 89	20	Huronno.....	4005	3	80	135	Companions.....	4028	29	86	55 85
38	Metropolis.....	1409	48	61	14 23	19 80	16	Laizon.....	4007	1	10	.....	.....	.....	.....	.....	.....	.....
68	Montarville.....	1422	91	34	6 45	.....	16	De Lamezey.....	4020	29	41	7 32	2 61	.....	.....	.....	.....	.....
32	St. Anne.....	1423	.....	.....	.....	.....	120	Companions.....	4020	29	41	7 32	2 61	.....	.....	.....	.....	.....
68	St. Chrysostome.....	1427	55	33	19 80	34 01	WASHINGTON.												
22	Berville.....	1429	20	17	7 19	5 09	69	Seattle.....	526	221	06	2 70	63 10	9	Potomac.....	815	13	47	1 25
30	Howick.....	1438	26	43	4 51	1 51	67	Puget Sound.....	539	03	12	3 35	28 21	80	Black Eagle.....	1109	111	03	8 71 19 50
81	Hull.....	1444	97	80	33 85	13 85	175	Destiny.....	598	265	73	3 22	67 95	30	Panama.....	1110	49	12	88 8 30
55	Glen Lisle.....	1459	49	06	5 38	33 25	45	Key City.....	637	118	32	47	48 49	96	Pachia.....	1247	144	13	1 37 24 85
15	Compton.....	1473	14	00	3 00	5	Sainton Bay.....	647	9 05	12	Toseman.....	1332	23	29	1 78
55	Helona.....	1476	52	96	1 39	5 49	46	Aulton.....	666	89	60	11 15	104	Williamsville.....	1433	61	04	46 1 60
23	Bustus.....	1477	24	19	10 70	2 49	22	Emerald.....	1382	17	39	96	21 15	114	Messoula.....	1549	165	25	6 65 30 05
33	Deuchon.....	1484	31	12	9 83	124	Silver.....	1658	153	73	1 98	31 93	7	Headle.....	1569
44	Atheleston.....	1509	46	25	129 10	1 81	28	Six Nations.....	1625	56	38	4 40	9	Dillon.....	1658	11	3
216	Levia.....	1512	215	23	75 39	121 01	5	Colville.....	1630	9 45	.....	7 53	14	Calapossio.....	3017	19	11	.....
90	M. Jole.....	1519	101	88	39 17	16 65	19	Snohomish.....	1671	.....	.....	.....	10	Yellowstone Park.....	3028	13	68	.....
35	Bic.....	1529	37	13	13 45	4 40	54	Yonoma.....	1825	15	45	7 40	65	Seal Seal.....	3881	23	29	26 00
104	Pleissville.....	1542	101	47	45 89	29 70	45	Klanath.....	1936	61	46	1 78	22 60	5	Timber.....	3011	24	49	2 40
135	St. Jean.....	1544	201	47	24 10	2 61	20	Billingham Bay.....	1957	43	23	45	Copper Seal.....	3143	77	87	83 6 85
33	Carleton.....	1548	18	37	1 15	2 01	11	Snoqualmie.....	3111	11 59	97	1 20	36	Algonquin.....	3369	76	15	29 55	
423	Cheffer.....	1551	372	18	193 85	374 81	6	Mareus.....	3533	8 95	.....	1 05	18	Glenclive.....	3726	76	76	29 55
49	St. Fierro.....	1555	40	87	19 90	47 80	6	Fosburg.....											

No. of Members.	Jurisdiction.	RECAPITULATION.—RECEIPTS.			INVESTMENT ACCOUNT.—RECEIPTS.	
		Mortuary Benefit Assmt.	S. & F. Benefit.	General Fund.	For Mortuary Benefit Fund	For Sick and Funeral Benefit Fund
1701	Pennsylvania.	\$ 2122 83	\$ 36 73	\$ 418 40	\$108579 81	\$ 15226 67
1408	N. E. Island..	1130 79	39 47	341 99	36665 10	
1494	Quebec.....	1684 38	4519 45	4061 55		
885	Washington..	1329 21	15 85	321 40		
4130	W. Michigan..	4230 25	269 37	968 97		
3213	Wisconsin....	4034 10	24 64	1092 20		
671	S. C. Jurisd'n.	1036 00	20 58	157 40		
5352	Gt. B. & Irl'd..	7817 64	42 77	2003 74		
148205	Rec'd on account of Fire Insurance	\$ 415 33				
	" " Sundry Refunds.	53 00				
	Rec'd on acct. of organizing and other accounts.			2023 55		
	Grand totals.....	\$168579 81	\$15226 67	\$36665 10		

RECAPITULATION.—RECEIPTS.		CONTRA.—CR.	
For Mortuary Benefit Fund	\$108579 81	By cash remitted Sup. Treas.	\$220771 61
" Sick and Funeral Benefit Fund	15226 67		
" General Fund	36665 10		
Total	\$220771 61		

SUPPLY ACCOUNT.—RECEIPTS.		CONTRA.—CR.	
Received on Account of Supplies	\$ 1457 84	Remitted same to Sup. Treas.	\$ 1457 84

INVESTMENT ACCOUNT.—RECEIPTS.		CONTRA.—CR.	
Rec'd on acct. principal on Loans	\$ 18367 43	Remitted same to Sup. Treas.	\$ 18367 43

Submitted in L. B. and O.,
JOHN A. MCGILLIVRAY,
 Supreme Secretary.

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

Delinquent Courts who have not paid their January Assessments.

Name of Court.	No.	Name of Court.	No.
Kentland.....	1710	Gordon.....	3586
Sylvan Dale.....	3037	Seaton.....	3896
Cornplanter.....	3259		

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

Receipts, February, 1899.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S. & F. Benefits	General Fund.
1001	British Columbia.	\$ 1077 64	\$ 75 29	\$ 130 95	4608	New Jersey.....	\$ 4621 75	\$ 52 87	\$ 487 15
8796	California	11570 93	149 31	1295 00	13575	New York	14135 70	903 14	1660 85
10922	Central Ontario...	11233 95	1251 18	1161 31	2301	North Dakota...	2851 33	61 68	299 45
285	Colorado with Utah annexed.....	505 12	10 23	39 75	581	Northern Michigan	466 37	76 94	79 70
10403	Eastern Ontario...	10364 57	886 46	1088 88	1253	North'n Minnesota	1432 09	117 82	166 05
6726	Illinois	7405 42	63 35	1423 05	1040	N. W. Territory...	1283 22	74 14	163 80
2027	Indiana	2211 85	12 12	256 20	3296	Nova Scotia.....	3049 65	214 96	333 25
649	Iowa.....	890 30	1 48	77 37	7296	Ohio	7420 87	123 41	841 46
3119	Maine.....	2501 88	792 99	391 80	13614	Ontario	13021 33	2402 18	1485 85
2378	Manitoba	2510 54	226 74	271 51	1573	Pennsylvania	1858 89	37 02	193 65
10376	Michigan	9507 29	633 92	1250 39	1414	Pr. Edward Island.	1427 91	39 78	152 70
3274	Minnesota	3644 78	10 34	410 50	1434	Quebec.....	15562 71	4516 92	1739 20
1084	Missouri with Kansas annexed.....	1343 83	9 75	147 05	881	Washington.....	1446 47	14 10	141 95
472	Montana	731 91	18 31	76 63	4163	Western Michigan	4427 24	201 68	542 15
391	Nebraska	423 03	2 57	44 15	3117	Wisconsin.....	3620 69	23 79	392 75
5773	New Brunswick...	5108 49	953 07	605 25	195	S. C. Jurisdiction..	303 14	1 83	28 55
2084	New England.....	2055 70	652 48	303 60	5164	G. Britain, Ireland and Norway.....	7087 50	32 64	803 12
	Received on account of Fire Insurance.....				148,663		42 15		
	" " Sundry Refunds.....						55 00		
	" " Reorganizing and other accounts.....								775 34
	Grand Totals.....	\$158,075 25	\$14,674 54	\$19,260 38					

Recapitulation.

RECEIPTS.		CONTRA.—CR.	
For Mortuary Benefit Fund	\$158,075 25	By Cash remitted Supreme Treasurer	\$192,010 17
" Sick and Funeral Benefit Fund	14,674 54		
" General Fund	19,260 23		
Total	\$192,010 17		

Supply Account.

Received on account of Supplies.....	\$ 553 30	Remitted same to Supreme Treasurer.....	\$ 553 30
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Investment Account.

Received on account of Principal on Loans...\$24,975 27	Remitted same to Supreme Treasurer.....	\$24,975 27
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Submitted in L. B. and C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for February, 1899.

Mortuary Statement.
RECEIPTS.

To Balance as per last Statement.....	\$3,077,916 38
Supreme Secretary.....	157,777 19
Refund of Insurance.....	212 15
Sundry Refunds re Loans.....	56 00
	<u>\$3,235,991 61</u>

Paid to Beneficiaries of our late Brothers—

G. A. Bolduc.....	Court St. Jean, 1544.....	\$1,000 00
Joseph Archambault.....	Goodland, 1916.....	1,000 00
P. H. Geyer.....	Alabama, 1763.....	2,000 00
Edward Carroll.....	Boston, 1705.....	1,000 00
John Reiley.....	North Light, 127.....	1,000 00
Wm. W. Thompson.....	Zephyr, 316.....	1,000 00
Samuel A. Alexander.....	Presho, 763.....	2,000 00
Roy Dunbar Stewart.....	Mazepa, 1086.....	1,000 00
Cephas Popham.....	Metcalf, 691.....	1,000 00
Lindsay Gerri-sh.....	Happy Retreat, 150.....	1,000 00
Theodore O. Britney.....	Petrolca, 42.....	1,000 00
Edward Donohue.....	Elizabeth, 1.....	1,000 00
Harry A. Weiker.....	Dayton, 479.....	2,000 00
Fred'k Smith.....	Delta, 3211.....	3,000 00
George H. Dartnell.....	Rock, 301.....	3,000 00
William Tossell.....	Petrolca, 42.....	1,000 00
Martha E. Doyle.....	Laurel, 3551.....	2,000 00
William G. Willis.....	Westwood, 3210.....	1,000 00
Myron J. Weymouth.....	Killaho, 3973.....	1,000 00
John A. Martin.....	Santa Rosa, 1278.....	2,000 00
David Lefebvre.....	Mainboro, 1168.....	1,000 00
C. B. Hilton.....	Penobscot, 1186.....	3,000 00
N. H. Whittaker.....	Tuscarora, 1235.....	1,000 00
Samuel J. Patterson.....	Bay Centre, 736.....	1,000 00
M. R. Barlingham.....	Pictou, 177.....	2,000 00
F. H. Crawford.....	Temple, 510.....	1,000 00
Ambrose W. Beares.....	Nelson, 171.....	1,000 00
James Horsburgh.....	Wisdom, 3799.....	2,000 00
Milton E. Webb.....	Bay City, 395.....	1,000 00
Charles A. Rogers.....	Tyo, 3953.....	500 00
Wm. W. Halliday.....	Merlin, 1181.....	1,000 00
Milton H. Curry.....	Epperge Forest, 1755.....	500 00
Richard Quinn.....	York, 120.....	1,000 00
George R. Taylor.....	Port Austin, 705.....	1,000 00
Hugh Garvin.....	Wawwanosh, 1227.....	1,000 00
Alic G. Proctor.....	Welcome, 12.....	1,000 00
John T. Burns.....	Pride of West, 1453.....	2,000 00
Herman E. Ball.....	Atwood, 782.....	1,000 00
Clarence E. Ripley.....	Forest City, 8.....	1,000 00
Wm. James Davey.....	Cooley, 3361.....	1,000 00
Wilbur M. Worsley.....	Theresa, 511.....	1,000 00
John G. Cooper.....	Fairview, 518.....	2,000 00
James Stanly Keep.....	Cariboo, 743.....	1,000 00
William Stover.....	Prosperity, 663.....	1,000 00
Alfred Cooper.....	Forest Queen, 153.....	1,000 00
Chris. Thirlwell.....	Denfield, 191.....	1,000 00
John Bimmiler.....	Genessee, 357.....	2,000 00
L. H. McKenzie.....	Plainfield, 114.....	500 00
Richard Stitt.....	Ashtabula Hr., 634.....	1,000 00
Alfred J. Ireland.....	Ft. Schuyler, 1510.....	1,000 00
Ole Christ'n Fladlieu.....	La Crosse, 914.....	1,000 00
Isaia Berthiaume.....	Metropolis, 1109.....	1,000 00
Olaif N. Goldbin.....	Mt. Horeb, 3751.....	500 00
Edgar F. Bangs.....	Rose of Eng., 922.....	1,000 00
Henry Hartung.....	Empire, 4022.....	1,000 00
Harry Z. Griffin.....	Rose, 1240.....	2,000 00
Frank Hendricks.....	Adam, 3819.....	1,000 00
William C. Edwards.....	Daluth, 724.....	2,000 00
George Hart.....	Brae Side, 586.....	1,000 00
William L. Moore.....	Florenceville, 1235.....	1,000 00
Les. Nap. Brownson.....	Madoc, 377.....	2,000 00
Samuel J. Patterson.....	Bay Centre, 736.....	500 00
Fred'k Bartholomew.....	Morney, 3110.....	1,000 00
William S. Sprague.....	Queensville, 834.....	2,000 00
James Hamilton.....	Marquette, 991.....	2,000 00
George Birch.....	Frontenac, 59.....	1,000 00
Stani-Jas Groulx.....	Guigues, 1515.....	1,000 00
Joseph S. Higgins.....	Frontenac, 59.....	1,000 00
P. Piche.....	St. Roche, 701.....	1,000 00
J. B. Chevalier.....	Maisonneuve, 991.....	1,000 00
John Dinick.....	Shefford, 230.....	1,000 00
Robert McMurray.....	Bartle, 129.....	2,000 00
George L. Lewis.....	Voss, 1726.....	1,000 00
Sidney T. Martin.....	Selby, 1809.....	2,000 00
Joseph Doran.....	Glenation, 819.....	1,000 00
C. H. Mealand.....	Sutter, 974.....	1,000 00
A. N. Peters.....	Mecca, 1686.....	3,000 00
James Patterson.....	Elkland, 825.....	1,000 00
Hugh Brodie, Sr.....	Balmoral, 259.....	3,000 00
Rev. N. Cournoyer.....	Lorion, 3723.....	1,000 00

William McDonald.....	Court Kingsville, 0.....	\$ 500 00
Albert Maltrose.....	Lyons, 446.....	1,000 00
J. Mc D. Mackie, M. D.....	High Bluff, 965.....	1,000 00
Malcolm Carmichael.....	Dauphin, 3163.....	1,000 00
Ezekiel Cudley.....	Dalhousie, 1134.....	666 67
V. Girouard.....	Champlain, 663.....	1,000 00
Carrie Ellerton.....	Republic, 16.....	1,000 00
Ernest Fournier.....	Napoleon Pre., 3069.....	1,000 00
John Butler Ward.....	Ireton, 2228.....	973 32
		<u>\$112,639 99</u>

Old Age Disability—		
A. Mountjoy, C. Albert, 100.....		100 00
Total and Permanent Disability—		
W. McKenzie Macon, C. Brock, 212.....	\$ 500 00	
Edward Panvois, C. Desmond, 187.....	1,500 00	
Hugh Brown, C. Parliament, 472.....	500 00	
Charles L. Walker, C. Amity, 39.....	500 00	
Doctors' Fees.....	10 00	
		<u>\$ 3,010 00</u>

Refund of Assessments.....	316 01
Commissions.....	213 00
Insurance.....	941 20
Legal Fees.....	74 50
Taxes.....	175 35
	<u>\$ 1,750 09</u>
English Refund.....	357 63
Five per cent. to General Fund.....	7,888 86
Balance.....	<u>3,110,245 01</u>
	<u>\$3,235,991 61</u>

Sick and Funeral Fund.

RECEIPTS.

To Balance, as per last Statement.....	\$ 84,026 87
Supreme Secretary.....	14,474 54
	<u>\$ 98,701 41</u>

CONTRA—CR.

By Sick Claims.....	\$ 13,819 41
Funeral.....	950 00
Refunds to Courts.....	39 17
English Sick Claim.....	3 19
5 per cent. to General Fund.....	733 73
	<u>\$ 15,544 50</u>
Balance.....	<u>83,156 91</u>
	<u>\$ 93,701 41</u>

General Account.

RECEIPTS

To Supreme Secretary.....	\$19,260 33
on account supplies.....	553 30
Five per cent. Mortuary Fund.....	7,888 86
Sick and Funeral Fund.....	733 73
Balance.....	<u>7,466 68</u>
	<u>\$35,902 95</u>

CONTRA—CR.

By Salaries of Officers.....	\$ 2,203 33
Organizing Expenses and Salaries.....	11,027 71
Wages of Employees.....	4,290 65
Furniture Account.....	198 85
Refund of Fees.....	435 72
General Management Expenses.....	10,874 11
"Forester" and Supplies.....	6,367 63
	<u>\$35,902 95</u>

Surplus.

Deposited with Ins. Dept. of the Dom. Govt.....	\$100,000 00
Great Britain and Ireland.....	95,610 17
U. S. Government Bonds.....	148,758 36
New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Est.....	2,631,276 43
Debentures.....	133,996 66
Deposit Receipt.....	510 79
	<u>3,133,022 41</u>
Current Account.....	<u>35,318 76</u>
	<u>\$3,173,941 17</u>
Sick and Funeral Surplus.....	<u>83,156 91</u>
	<u>\$3,257,098 08</u>

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

Report of the Medical Board for the Month of February, 1899.

During the month of February, the Medical Board reviewed 1,339 medical examination papers, of which 1,126 were accepted and 213 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted	Rejected	Jurisdiction.	Accepted	Rejected
British Columbia.....	6	1	Nova Scotia.....	15	5
California.....	57	10	N. W. Territories.....	14	12
Connecticut.....	12	1	Ohio.....	66	3
Illinois.....	159	19	Ontario (Centre).....	53	4
Idaho.....	2	4	Ontario (East).....	21	3
Indiana.....	23	3	Ontario (West).....	25	7
Iowa.....	13	3	Oregon.....	5	5
Maine.....	40	9	Pennsylvania.....	13	2
Manitoba.....	10	5	P. E. Island.....	1	2
Michigan (East).....	59	11	Quebec.....	11	25
Michigan (North).....	13	3	Rhode Island.....	3	3
Michigan (West).....	43	4	Vermont.....	3	5
Minnesota (North).....	31	3	Washington.....	9	2
Minnesota (South).....	26	2	Wisconsin.....	39	7
Missouri.....	1	1	England.....	42	12
Montana.....	8	9	Ireland.....	5	4
Nebraska.....	4	1	Scotland.....	9	1
New Brunswick.....	13	2	Wales.....	1	1
New Hampshire.....	11	2	Norway.....	19	1
New Jersey.....	35	9			
New York.....	100	22	Total.....	1126	213
North Dakota.....	13	1			

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

A Discriminating Mourner.

A certain life insurance company in the United States received the following letter:

"DEAR SIR,—It is with deep sorrow that I take the pen to inform you that my dear wife, Annie Marie, nee Lindner, insured with you—you will find the number in your index—for the sum of \$3,000, has died suddenly, leaving me in this world in the bitterest despair. This painful blow befell me this very day at 7 o'clock in the morning. Will you try and get for me the amount insured as quickly as possible? The policy bears No. 21,762. I can say very seriously and very sincerely that she was a faithful wife, and an accomplished mother. So that matters may proceed more rapidly, I send you herewith an official certificate of her death. Her illness has been very short, nevertheless she suffered very much, which rendered my sorrow the more intense. I trust that you will help me in consoling myself by sending me very promptly the aforesaid amount, especially after having received my formal promise—and I make it to you this very moment—that when the time comes I shall insure my second wife for \$6,000, double the amount of insurance of the defunct. My sorrow is immense; however, the prospect that you will hasten to satisfy me sustains me in this terrible trial. In the hope that I shall soon receive the amount insured, I and my children pray you to accept our sincere gratitude."—*Ex.*

This Man Resigned Before Using U.S. Army Language.

The Kentucky Colonel tells a most amusing story of a neighbor of his who is a very intense partisan as well as a very zealous member of the Methodist Church, South, and who suffered almost torture when Kentucky once went Republican in an election.

"After that most remarkable event, suh," said the Colonel, "my neighbor, Mr. Pruitt, suh, went home in a very distracted condition. When, finally, it became positively known by the official returns, suh, that the State had actually gone Republican, begad, suh, my neighbor, Mr. Pruitt, suh, went to the ministah of the church and took out his lettah—lettah of membership; you understand, suh—took out his lettah for one day, suh, and during that day, suh, he simply made the atmosphere in this neighborhood sulphurous with his profanity, suh. I really didn't know it was in him, suh. At times, he was a little awkward in his oaths, suh, but generally he exhibited a glibness of profanity, suh, that showed, beyond peradventure, that at some time in his life he had been remarkably proficient, suh, in cussin' things out, suh. On the following day, however, my neighbor, Mr. Pruitt, suh, returned his lettah to the church, and has evah since, suh, been an honor and an ornament to the congregation, suh."

Have Patience, Brother.

For the benefit of those who will look in vain for the news of Great Britain, the Companion Courts and the Royal Foresters, we beg to offer in excuse that these departments have been crowded out by the January statement of the Supreme Secretary. We promise that when anything of this kind occurs, ample amends will be made by extra allowance in the next issue.

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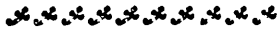
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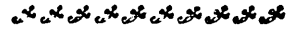
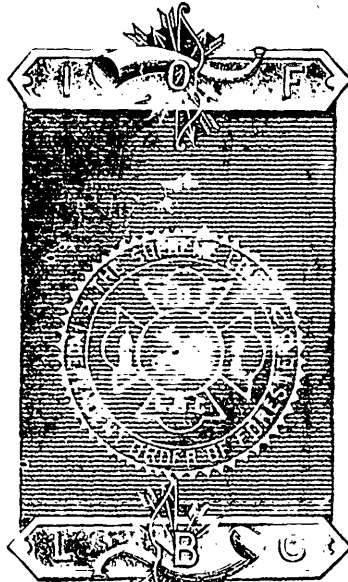
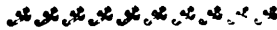
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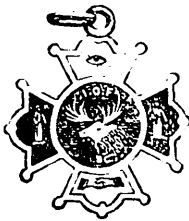
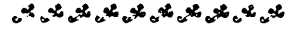




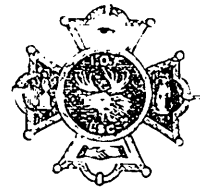
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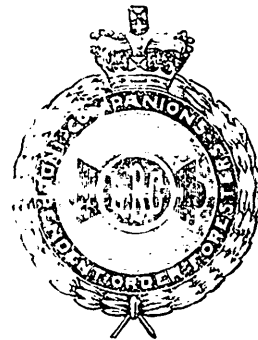
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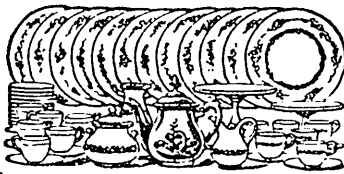


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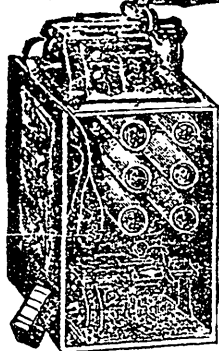
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