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#### Rates of Clonthly Assessments.

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For rates of Monthly Assessments in the Especians and Extra Hazardons Classes, see Conplitations and Lags, or official literature of the Order

#### The Sick and Funeral Benefits,

The Sick and Feneral Beneuto are optional.

The Benefits are as follows:—(1) During each repeated arminuous sickness, a payment of \$1.00 a week for the set two weeks; \$5.00 a week for the next for weeks; and at the discretion of the fixecusive found, a further arm of \$5.00 a mink for we part tooker weeks; (2) A payment of \$50 formed luneral expenses, on the member's death, to bis tipulificant.

To scoure these benefits it is necessary to pay an Ecroluent Fee of 31.00 and a Registration Fee of \$1.00.

The rates for monthly assessments are as fol-

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#### Our investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with Governments and with sound monetary inclinations, the balance being invested in first mortal ages morning and in municipal specifies, as shown below:

#### Invested Funds.

The following shows where some of the funda

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From the above it will be even that we have pleased an invested Sources From of

#### 53,138,092.41.

No portion of the lands that invested can be withdrawn except by the joint charges of the anderrectioned officers known prise the Exceptive Council.

S.C. R., Grondvetekha, M.D., Editor Inter-NATIONAL GOOD TENPLOY, Toronto.

P. S. C. Ris. The Hon. Judg. W. Wedderburn, Q.C., Hampton, N.H.

S. V. C. B., Victor Morin, Mordreal, Qua.

S. Secretary, John A. McGilliving, Q.C., Toronto.

S. Tressurer, H. A. Collins, Toronto.

S. Plys., T. Milboan, M.D., Toronto,

S. Coun., Hon. islint Stavenson, Dereit, Mich

With what we have in the current bank account, our teast surpress on head at last report that idea! was the congenicant sum of

93,257,038,05

# The Independent Forester

VOL. XIX.

A COMPANY OF THE PARK OF THE P

MARCH 15TH, 1899.

No. 9.

The Official Organ of the Independent Order of Foresters.

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

#### **HEAD OFFICE:**

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

Advertising Department conducted by The Forester Advertising Bureau, Port Huron, Mich., to whom all communications regarding advertising should be addressed.

#### TORONTO, CANADA, MARCH 15, 1899.

1. Sendall 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 Secretary, John A. McGillivray, Q.C., Toronto, Canada.

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

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

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

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

8. Recording Secretaries will immediately notify the

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,**0**7,

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 successful) introduction of Forestry into Newfoundland.

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

Illinois appears to be leading in the race among the jurisdictions. The Chicago men adapt themselves most readily to any changes, and while some of our brethren have been sitting down and caewing the cud of redection 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 Jersey, 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 energetic members of the Order is voiced by the instructive and eloquent report of the High Chier 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.

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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 crudite 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 busines, 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 Buildin, "are twins, or at least, brothers, both deriving their baneful origin from Commission, the father of a most every damning evil known to insurance."

As long as the commission percentage was low, an agent could be trusted rot 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."

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 vet 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 1394—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 98 per cent. of the loading carned 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:

- 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!

For the effect of this evil on the expenses of | 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 Fraternals 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 ste. filly 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 expenso 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 | would carry under normal business conditions, for give warning to the fraternities that they had best takeadvantage 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. 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 scenre as good service as the regular companies insist on and get. Some physicians spoke ably on this point before the Fraternal Some day the fierce competition for Congress. business among the great companies will cease; dividends will increase; legislation may compel greater mutuality of principle—as in the Australian Mutual Provident Listitution, 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 fol-

lowing 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

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 be-fore claim is made for \$100,000, where under norsolutions 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 The insignificant gains in insurbusiness away. ance 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 Laurance 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 of!" companies, and are looking to other companies for permanentinsurance. 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 of ficial of one of the racers said a few years ago-What one of-"same old hell"—applies with greater force 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 nost 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

# 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.

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#### 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, Flag 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 sine: I came back to the 'Old Sod.' These occasions

were in chronological order:

1. Reception given by Court Royal Irvine o 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, Poyal 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 wen, or on which he and I addressed the same meetings-twice in Gla-gow and once in Kilmarnock.

I trust you are in the enjoyment of good health. With fraternal greetings, I am you's 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. noted the foresight and courage of its others 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. action was taken the Foresters were in the midet 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. 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 thous and 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 Phelan Building, San Francisco. The medical department is being in charge of Dr. Acland Oronhyatekha. -Cal fornia Lasa ance Revuew.

#### 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 legis-lation adverse to the interests of Fraternal Benefit Societies we trust you will follow the instructions in the official letter.

OFFICE OF THE PRESIDENT NATIONAL TRATERNAL CUNGRESS.

Риг ADELPHIA, Ра., 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 as 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, Bos ton, Mas., of such appointment, and to advise with him as to the feasibility of calling a meeting at once and forming a permanent State or ganization.

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. I 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, D. E. Silvens, Secretary-Treasurer. 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 No. --, Thursday evening, February 16, 1899, at 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 We must not be arms outwards horizontally. understood as endorsing this ob olete sport.

#### Story of Lincoln.

This Lincoln story is told in She 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 de-liberately attacked the "Smoking Concert," better known as the Lodge "Smoker." For attacks upon our r tes 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. dy 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 Knicker-bocker'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 longvanished 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. Gallinger, stretched his long legs across the floor, and juffed and smiled and thought of the little wife up the Town Line road, who chased him out of the porlor, 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 abunlant 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—Hush, young fellow, don't blaspheme. It's money talks in this here contest.



BRO. CHARLES WHITE.

The whereabouts of Bro. Chas. White, a memper 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 posist 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.

sand, 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. Sliger, 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 Ç.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 the latest and the content of the content 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 is strong in numbers, has probably more Foresters 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 Jasson, Kantland, Panaltan, Frankland, Panaltan, Frankland, Panaltan, Frankland, Panaltan, Frankland, Panaltan, Frankland, Panaltan, Panalta ticello, Jasper, Kentland, Frankton, Fountain, Education, Indianapolis, Goodwill, Maybee, Earl Anderson, Lamasco, Vanderburgh, Rising Star, Tuxedo, Porto dico.

#### 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 com-

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. Metz-

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

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 treas ury 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 promptinspection 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, 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.
"R-cently 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 prople, 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 claborated 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 Stillwater and neighboring towns, where our Order 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 appare, 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 numerously as under the old. As a rexample 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.

"Repor's 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, Hyram Howe, Red Wing: Iligh Secretary, A. E. Keuillard, Minneapolis; High Treasurer, E. N. Young, Minneapolis; High Physician, G. R. Moloney, Belle Plane; High Christians of the Committee of the Committe 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. God-frey, Minneapolis; High Organist, C. B. Whittier, Farmington; High Senior Woodward, G. F. Johnson, Minneapolis; High Junior Woodward, J. C. Schnacke, St. Paul; High Marshal, A. D. McLean, Delhi; High Conductor, Axel Anderson, South Stillwater; High Messenger, H. H. Litchfield, Green Isie; 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. 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 dele gates as just about right. Under its influence mere 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 McGuiggan, 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 Sth, 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

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 let 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 le ter as to show member-

ship 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 L., 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 reasion of the Order ever held in the State.

Owing to illness Dr. Oconhyatekha, S.C.R. was unable to be present, but he was happily represented by Bro. McGilliviay, 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 wavappropriately trimmed, the tables were adorned with picturesque! Court in the Province.

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 him-

self 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 wel-

come as an acceptable offset.

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

The fraternity have reas in to be proud of Secretary McGillivray. He is a gentleman of handsome, imposing presence, noble impulses and charming

conversation and platform manners."

#### Amona the Courts.

#### BRITISH COLUMBIA.

Court Armstrong, No. 3429, 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 passaway 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. Every hody enjoyed himself to the utmost. We are looking forward to the institution of the High Court in BC., 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

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 Sceretary 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; Miramar, 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 in 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 Torouto, 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 ex perienced 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

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 Athome.

ed 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 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. Seatt, 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 Kinneho, No. 3098, I.O.F., did itself proudat a special meeting, held in its hall, and the banquet at the San gerville House last Thursday evening. This specia. was called for the installation of officers. An in vitation had been tendered Clarence Scott, of Old Town, H.C.R. of this State, to be present and per-

form the ceremony

"After the installation, the unwritten work was exemplified in an able manner. After a few compl mentary 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 gool to belong to Court Kinneho, No. 3098, 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, los-ing 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. 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 Wissahickon, 3785, 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. good Foresters want our Order to advance. 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. al-ways 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! yeomen 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. Fitz-Gerald, the popular High Secreta v 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 Utila were very much elated on the evening of Marc'i 11th, at the grand reception given to the Sapreme 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 finest ever given in the "City of Homes." Many applients 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 Eurnest, and expresses his full con dence in the future prosperity and security of the Independent Order of Foresters.

Court Pochelle 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 accompanime at 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 cooperation of the several courts of that city, and the assistance of Companion Courts Martha Washington and Ruth, which bids fair to be one of the finest affairs of its kind ever given in the "Saline 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 Kentler and Laurenther. melly 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 old rates, and all are now working for new memmailed to Supreme Court on February 21st and the bers. Court Crary Mills, 3942, have two members

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 1-t and numbers 77. They now intend to

get new furniture and regalia.

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

High Chief Ranger Non. O. P. Stockwill, notwithst unding his continued illurss, 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 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 Cours, 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 ster-conficon entertainment and lecture by the renowned Dr. Charles G. Frowait, 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 Mocca entertained the Supreme Treasurer as their guestat a smoker recently and the memhers 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 Prothers 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

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 Isl's, No. 550, enlivens the existence of Alexandra Bay.

#### NORTH DAKOTA.

Court Crescent, No. 703, of Inkster, scored a huge success with their public insullation 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 as-sembled. 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 substantials and delicacies which had been prepared by the wives and sweethearts of the Foresters, and it is neelless 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. Stauley, assisted by W. A. Cornwall. C. R., John Tenhagen 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 suc-

cess. A fine lunch and cigars were served.

P.S. Since inserting above item we have received from Fremont's Rec. Sec., Bro. T. W. Meu sucr 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. Mensner that sent the above item we should have held over the publication of the Febuary 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 bus-

under the new rates; Court Rensalear, 1454, one; as well as initiating two candidates, which was followed by a banquet at the Dever House. Court was instituted in 1896, and has made re-markably 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 popul ir 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 lad.es, 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 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 I lonean 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 cundidates 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 candi lates 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 wav.

> Court Ohio held a "Smoker" on Feb. 9th. Their entertainments in the past have been the men is 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 plea ed to learn, is slowly recovering from a severe at ack 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 husbane 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 partieipated 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 iness with pleasure by having their officers public- of the evening was the two German comedians, ally installed by High Vice Chief Ranger Brooke, Mesars. 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 undone to satisfy each and every one that attended the performance that evening. Excelsion 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. Thillip 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 gool 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 mest 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 ollicer 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 atour position now-a membership of over 148.000, a surplus of \$3,225,039, 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 c'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 afternon 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 Early Monday morning we passed very quietly. Early Mor 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 p t 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. Lawrason, 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. Falcon-bridge, 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 Windormere, No. 3820, held a most successful concert recently at the Fife House, Dr. Bredgland, M.P.P., presiding. The disposed 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 Archdencon 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.

COBOURG, 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 tarce 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 pienic 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. ?ec'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 coremony 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 Descronto. We challenge any town of the same population in the universe to show two as good Courts as Descronto. 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. kev. 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 born and we shall get it.

Court Picton re ently 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. Kato Hoyron (of Hamilton), and by Court Rouelle 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.

preme 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 ach 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 Altonia has never seen stereopticon pictures produced with finer effect or truer artistic merit.

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 removement.

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 | the members are striving to uphold its growing 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 head-

Court Fairhill, No. 3985, 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 scirring 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 reads 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 CHEOUE.

(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 mem-bers 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 to good to keep and it was thought best to tell the public through The Guardian of this appreciated gift, which has made every mem-

ber 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 and I didn't think made, and in Liberty, Benevolence and Concord Catholic Standard.

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

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 Argenteud 1804, L.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 member. ship, 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 Laudry 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. 599, 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 ceremories 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 cham-pionship, 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 tio 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 to-day, 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

Supreme Secretary's Statement for the Month of January, 1899.	No. of Members.	No. of Court. Mort. B.	nedt.	upd.	No. of Members. Name of Court.	No. of Court. Mort. B.	Asam't. S. and F. Benefit.	eneral and
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Members. Name of Court. No. of Court. New B. Abellin. S. and P. Abellin. S. and P. Londal.	Name of Court, No. of Court, No. of Court, No. of Court, No. B. Sand F. Benefit, General No. of Rund.	No. of Court. S. and F. Benefit.
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66 64	Mercier Cremazie De la Parada	19	76 61 92 109 94 12	77 20 0 54 22 0	01 11 1 03 20 3	27	7 Maughs	119	4 40 S	ž	. 8 25 . 82 65	12 10	99 N. Dabota 95 N. Michigan 15 N.Minnesota. 36 N.W. Territo 8	1534 1352 3602	94 1 63	31 58 82 64 64 71	594 50 183 28 625 50
10 42	Ironside. Princo Arthur Lyster Gaspedia Winslow Morcier Cremario De la Parade. Papineau Highiand Star Morin Renaud.	80	10 10 10 10 10 10 10 10 10 10 10 10 10 1	28 1 98 18	28 79 3 8	6	6 Jenoviovo O Racino	150 152	§ 113 9	ğ 6	4 14 87 . 86 35	136	97 Nova Scotia 90 Ohio 86 Ontario	7460 14246 19208	$\frac{44}{49}$ $\frac{1}{20}$	26 08 18 74	1501 85 232 65 1871 64
36 36	Renaud	30	124 E	10 87	10 11 15	1	6 Jenevievo 0 Racine 8 Oak Ridge 8 New Richmond.	183	148 1 14 188 1	50	. 8 04	104	12 " Central 29 " Restern	11295	24 '	70 OL	1642 47

No.

No. of Members. Jurisile tion.	Mortuary Benefit Assnit.	S. and P. Benefit. General	BECAPITULATION.—RECEIPTS.  For Mortuary Bouefit Fund	INVESTMENT ACCOUNT.—RECEIPTS.  Rec'd on acct. principal on Louns
1701 Ponnsylvania 1408 I. E. Island 1494 Quebec 885 Washington 4130 W.Michigan	\$ 2122 83 \$ 1130 79 15854 38 49 1329 21	30 73 <b>\$</b> 418 40 39 47 331 99 519 48 4061 53 15 85 326 40	Total\$220771 61	CONTRA—CR.
3212 Wisconsin 671 S. O. Jurisd'n 5352 Gt. B.& Irl'd	4034 10 1056 00	209 37 968 97 24 64 1002 45 20 58 157 40 42 77 2003 74	By cash remitted Sup. Treas\$220771 61	Remitted same to Sup. Treas
148265 Rec'ved on accoun of Fire Insura'ce "S'y Refunds. Received on acc	\$ 415.33 53.00		SUPPLY ACCOUNT—RECEIPTS.  Received on Account of Supplies 1457 84	Submitted in L., B. and C.,
organizing and other accounts		2023 53		JOHN A. McGULLIVFAY,
Grand totals	\$168579 81 (15	526 67 <b>(</b> 36665 10	Remitted same to Sup. Treas 1457 84	Supreme Secretary.

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

#### Delinquent Courts who have not paid their January Assessments.

No. |

Name of Court.

Name of Court.

NOTE,-Th	ie above C	ourts not h	aving ren	1710   	Gord Scate	sessments stood sus	mended on	lst Febru	3586 3896
will stand susp	ended till	duly reins	tated.			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	policoa on	. 130 1 0010	,
			Rece	eipts, Fe	bruai	ry, 1899.			
Juriso On Juriso N N Juriso N Juriso N Juriso N Juriso N Juriso N Juriso N Juriso N	liction.	Mortuary Benefit Assessm'ts	S. & F. Benofits	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessm'ts	S. & F. Bonefit <b>s.</b>	Goneral Fund.
10922 Central O 285 Colorado	ntario with Utan	11570 93 11233 95	\$ 75 29 149 31 1251 18	\$ 130 95 1295 00 1161 31	4608 13575 2301	New Jersey New York North Dakota Northern Michigan	\$ 4621 75 14135 70 2851 33	\$ 52 87 903 14 61 68 76 94	\$ 487 15 1660 85 299 45 79 70
10403 Eastern C 6726 Illinois 2027 Indiana 649 Iowa 3119 Mainte 2378 Manitoba	•••••	505 12 10364 57 7405 42 2211 85 890 30 2501 88 2510 54 9507 29	10 28 886 46 63 35 12 12 1 48 792 99 226 74 633 92	39 75 1088 88 1423 05 256 20 77 37 391 80 271 51 1250 39	3296 7296 13644 1573	North in Minnesota N. W. Territory Nova Scotia Ohio Ontario Pennsylvania Pr. Edward Island	1432 09 1283 22 3049 66 7420 87 13024 33 1858 89	117 82 74 14 214 96 123 41 2402 18 37 02 39 78 4516 92	166 05 163 80 333 25 841 46 1485 85 193 65 152 70 1739 20
472 Montana. 394 Nebraska 5773 New Brui 2084 New Eng	with Kan- exed aswick land	3644 78 1343 83 731 91 428 03 5408 49 2055 70	9 75 18 31 2 57 953 07 652 48	410 50 147 05 76 65 44 15 605 25 303 60	5164	Quebec. Washington. Western Michigan Wisconsin. S. C. Jurisdiction. G. Britain, Ireland and Norway	7087 50	14 10 201 68 23 79 1 83 32 64	141 95 542 15 392 75 28 55 803 12
Received on ac	count of F	'ire Insura: Sundry Re: Reorganizi:	nce funds ng and oth	er a ccoun	ts	·····			115 31
				Gran	nd To	tals	<b>\$</b> 158,075 25	\$14,674 51	<b>\$</b> 19,260 38
				Recapit	ulatio	on.			
RECEIPTS.  For Mortuary Benefit Fund. \$158,075 25 By Cash remitted Supreme Treasurer. \$192,010 17  " Sick and Funoral Benefit Fund 14,674 54 General Fund 19,260 28  Total \$192,010 17									
Supply Account.									
Received on account of Supplies\$ 553 30   Remitted same to Supreme Treasurer \$ 553 30									
Investment Account.									
Received on account of Principal on Loans\$24,975 27   Remitted same to Supreme Treasurer\$24,975 27									

Submitted in L., B. and C.,

JOHN A. McGILLIVRAY, Sup. Secretary.

	rer's Statement for ary, 1899.	J. McD. Mackie M.D. "Lyon, 446 1,000 00 1.000 00 1.000 00 1.000 00
To Balance as ner last St	Statement. *EIPTS. ttement\$3,077,916 38	Malcolm Carmichael.
" Refund of Insurance . " Sandry Refunds to Lo	157,777 10 212 15 an 56 00	Old Age Disability— \$112,639 99
Duid to Douglain de cat	\$3,235,991 63	A. Mount joy, C. Albert, 100
Joseph Archambault. "P. H. Geyer" Edward Carroll "	rt St. Jean, 1544 \$1,000-09 Goodland, 1916 1,000-09 Alabama, 1763 2,000-09 Biston, 1705 1,000-09	Total and Permanent Di-ability— W. McKenzie Macon, C. Brock, 242.\$ 500 00 Edward Panwels, C. Desnond, 187. 1,500 00 Hugh Brown, C. Parliament, 472. 500 00 Charles I. Walker, C. Amity, 39 500 00 Doctors' Fees. 10 00
John Reiley	North'n Light, 127, 1,000 00 Zephyr, 316, 1,000 00 Fresno, 763, 2,000 00 Mazeppa, 1056, 1,000 00 Metcalf, 600, 1,000 00	Refund of Assessments 346 01 \$ 3,010 00 Commissions. 213 00 115 20 20 20 20 20 20 20 20 20 20 20 20 20
Lindsay Gerrish " Theodoro O. Britney. " Edward Donobue "	Hanne I'v toom 150 1 000 00	Legal Fees. 74 50 Taxes. 175 35 English Refund. 357 63
Harry A. Weiker	Petrolea, 42. 1,930 05 Elizabeth, 1. 1,000 00 Dayton, 479 2,040 (0 Dolta, 3214 3 000 00 Rock, 301 3,000 00 Petrolea, 42. 1,000 05 Laural, 3351 2 000 05	English Refund. \$ 1,750 09 357 68 Five per cent. to General Fund. 7,888 86 Balance 3,110,245 01
Myron J. Weymouth "	Westwood, 3210 1,000 0 Killaho, 3073. 1,000 00	Sick and Funeral Fund.
John A. Martin " David Lefebore " C. B. Hilton " N. H. Whittaker "	Santa Ro-a, 1278 2,000 00 Mainsboro, 1468 1,000 00 Penobscot, 1186 3,000 00 Tuscarora, 1255 1,000 00	RECEIPTS. To Balance, as per last Statement \$84,026 87 " Supreme Secretary
Sumael J. Patterson. " M. R. Barlingham " F. H. Crawford "	Bay Centre, 736 1,000 00 Picton, 177 2,000 00 Temple, 510 1,000 00	\$ 99,701 41 CONTRA—CR.
Ambrose W. Beares " James Horsburgh " Milton E. Webb " Charles A. Rogers "	Nelson, 174 1,000 00 Wisdom, 3799 2,000 00 Bay City 303 1,000 00	Ry Sial- Claims
Million II. Curry	Tyo, 3953	Funeral. 950 00  " Refunds to Courts. 39 17  " English Sick Claim. 3 19  " 5 per cent. to General Fund. 733 73  " Balance. 83,156 91
Richard Quinn	York, 120	Balance. 83,156 91  S 93.701 41
Alic G. Proctor. " John T. Barns. " Herman E. Ball. " Clarence E. Ripley. "	Pride of West, 1458 2,000 00 Atwood, 782 1,000 00 Forest City 8 1,000 00	General Account. RECEIPTS
Wm. James Davey " Wilbur M. Worsley " John G. Cooper " James Stanly Keep "	(coley, 33il	To Supreme Secretary
William Stover " Alfred Cooper "	Cariboo, 743 1,000 00 Prosperity, 663 1,000 00 Forest Queen, 158. 1,000 00 Denfield, 191 1,000 00	To Supreme Secretary
Chris. Thirlwell " John Bimmler. " L. H. McKenzie " Richard Stitt. "	Genessee, 387 2,000 00 Plainfield, 1144 500 00 Ashtabula Hr., 634 1,000 00	\$35,902 95 CONTRA—CR.
Ole Christ'n Fladlieu "Isaia Berthiaume"	Ft. Schuyler, 1510, 1,000 00 La Crosso, 914 1,000 00 Metropolis, 1409, 1,000 00 Mt. Horeb, 3751 500 00	By Salaries of Officers. \$ 2,208 33
Henry Hartung. " Harry Z. Griffin. " Frank Hendricks " William C. Frank Hendricks "	Metropolis, 1109, 1,000 00 Mt. Horeb, 3751. 590 00 Rose of Eng., 932 1,000 00 Empire, 4022. 1,000 00 Rose, 1210. 2,000 0	Wages of Employees
William C. Edward . " George Hart" William L. Moore "	Rose, 1210	" "Forester" and Supplies. 6.867 58
Ls. Nap. Brownson. "Samuel J. Patterson. "Fred'k Bartholomew. "	Bay Centre, 736 590 00	Surplus.  Deposited with Ins. Dept. of the Dom. Govt. \$100,000 00
William S. Sprague " James Hamilton"	Morney, 3410 1,000 0a Queensville, 834 2,000 00 Marinette, 991 2,000 00	U. S. Government Bonds 148,758 36  " Very Brunewick Government 20,000 60
Stani das Groulx " Joseph S. Higgins "	Marinetto, 991. 2,200 00 Frontenas, 50. 1,000 00 Guigues, 1515. 1,000 00 Frontenae, 50. 1,000 00 St. Rocho, 701. 1,000 00 Maisonnenve, 991. 1,000 00 Shefford, 200 1,000 00 Bartle, 129. 2,000 01 Voss, 1726. 1,000 00	Real Estate and 1st Mortgages on Real Est. 2,631,276 43 Debentures
John Dinick " Robert McMurray "	Maisonneuve, 991 1.090 09 Shefford, 290 1.090 09 Bartle, 120 2,990 00 Voss, 1726 1.099 00	Current Account
George L. Lewis	Solby, 1899 2,000 00 Glanuation, 819 1,000 00	Sick and Funeral Surplus.       \$3,173,941       17         S1,156       91
A. N. Peters	Mecca, 1686 3,000 05 Elkland, 826 1,000 03	Grand Total Surplus. \$3,257,093 08
Hugh Brodie, Sr	Balmoral, 259 3.09) 00	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 subjeined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.					_
California.       57       10l N. W. Territories.       14         Connecticut       12       I Ohio       66       12         Illinois.       159       19       Ontario (Centre).       52       4         Idaho       4       Ontario (East).       21       3         Indiana       23       Ontario (West).       25       7         Iowa       13       3 Oregon       5       3         Mainic       40       9 Pennsylvania       13       2         Manitoba       10       5P. E. Island       1       2         Michigan (East)       59       II Quebec       11:3       25         Michigan (North)       13       3 Rhode Island       3       3         Minnesota (South)       26       21 Wisconsin       39       7         Missouri       1       England       42       12         Montana       8       9 Ireland       5       4         New Brunswick       13       2 Wales       1       2         New Hampshire       11       2 Norway       10       1         New Jersey       35       9       -	Jurisdiction.	Accepted	Jurisdiction.	Accepted	Rejected
North Dakota 13	California. Connecticut Illinois Idaho Indiana Iowa. Maine Manitoba Michigan (East). Michigan (North). Michigan (North). Michigan (North). Minnesota (South). Minnesota (South). Missouri Montana Nebraska. New Brunswick New Hampshire. New Jersey. New York	57 10 12 1 1 1 1 2 1 1 1 1 2 1 1 1 1 2 1 1 1 1 1 2 1	N. W. Territories. Ohio Ontario (Centre). Ontario (East) Ontario (West). Oregon Pennsylvania. P. E. Island. Quebee Ithode Island Vermont. Washington Wisconsin England Ireland Scotland Wales	14 662 21 25 53 1 1 1 3 3 9 4 2 5 9 1	12 4 3 7 3 2 2 25 5 7 12 4 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, Annic 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 onco 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 allow ance in the next issue.

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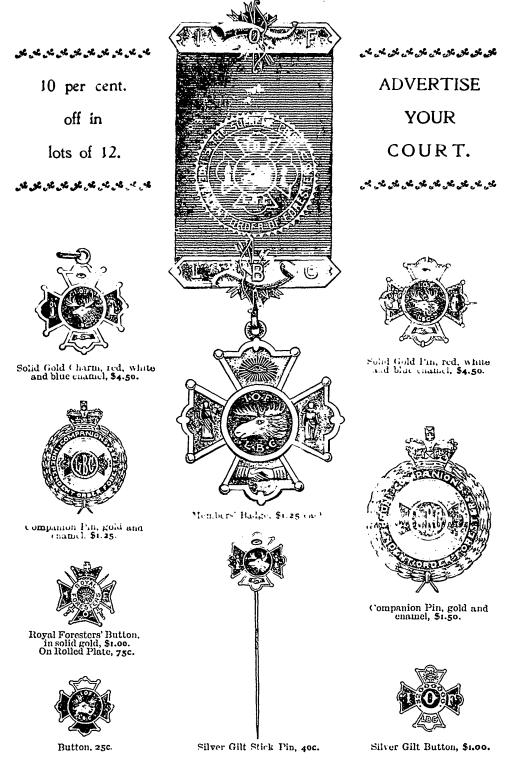
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