

# THE INDEPENDENT FORESTER

THE OFFICIAL

ORGAN OF THE

INDEPENDENT ORDER OF FORESTERS

I. O. F.

THE BEST

FRATERNAL AND BENEFIT SOCIETY

IN THE LAND

FOUNDED, 1874. INCORPORATED 1881.

TORONTO, ONT., MAR., 1896.

Volume XVI.

Number 9

NUMBER OF MEMBERS 1st JAN., 1896

86,521.

SURPLUS FUND 1st FEB., 1896

\$1,598,552.06.

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F76

(ASSESSMENT SYSTEM)

Limit of Age for Admission is from 18 to 55 Years of Age.

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Old Age Disability Benefit, members of the I. O. F. pay the small rates shown below.

The Schedules of Rates of Monthly Assessments are as follows:—

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

Age	\$1,000	\$2,000	\$3,000	Age	\$1,000	\$2,000	\$3,000
18	60	1.20	1.80	37	63	1.64	2.40
19	61	1.22	1.83	38	64	1.68	2.52
20	62	1.24	1.86	39	65	1.72	2.58
21	63	1.26	1.89	40	66	1.76	2.70
22	64	1.28	1.92	41	67	1.80	2.88
23	65	1.30	1.95	42	68	1.84	3.00
24	66	1.32	1.98	43	69	1.88	3.30
25	67	1.34	2.01	44	70	1.92	3.60
26	68	1.36	2.04	45	71	1.96	3.90
27	69	1.38	2.07	46	72	2.00	4.20
28	70	1.40	2.10	47	73	2.04	4.50
29	71	1.42	2.13	48	74	2.08	4.80
30	72	1.44	2.16	49	75	2.12	5.10
31	73	1.46	2.19	50	76	2.16	5.40
32	74	1.48	2.22	51	77	2.20	5.70
33	75	1.50	2.25	52	78	2.24	6.00
34	76	1.52	2.28	53	79	2.28	6.30
35	77	1.54	2.31	54	80	2.32	6.60
36	78	1.56	2.34				
37	79	1.58	2.37				
38	80	1.60	2.40				

The rates for \$500 benefits are one-half of those for \$1,000, the benefit of fractions being given to the Order.

For rates of Monthly Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws.

Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional, and are \$3 per week for the first two weeks and \$5 per week for the following 10 weeks of any one illness, and \$50 towards Funeral expense.

The rates for Sick and Funeral Benefits, besides the Enrollment Fee of \$1, which is paid but once, are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	\$0.40	39	\$0.44	60	\$0.48	41	\$0.55
19	41	40	45	40	42	56	50
20	41	26	45	43	43	58	49
21	42	29	46	44	44	60	51
22	43	30	47	45	45	62	52
23	43	31	47	46	46	64	53
24	43	32	47	47	47	66	54
25	44	33	48				
		34	48				
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		60	74				
		61	75				
		62	76				
		63	77				
		64	78				
		65	79				
		66	80				

Our Investments.

Our funds are always invested with a due regard to safety, a large portion of the funds are deposited with Governments, and with sound monetary institutions, the balance being invested in first mortgages upon improved realty and in municipal securities, as shown below:

Invested Funds.

The following shows where some of the funds are thus invested:

Post Office Savings Bank	\$ 14,231.81
Receiver-General, New Brunswick	20,000.00
Deposit in Great Britain (\$20,000)	67,150.83
Mortgages	1,327,624.13
Adventures	127,091.32

From the above it will be seen that we have already accumulated as a Reserve Fund the sum of

\$1,451,352.39

The above is subject only to the joint cheques of the undermentioned members of the Executive Council:

- S. C. B., Cronlyatekha, M. D., Editor International Good Templar, Toronto.
- F. G. B., R. Botterell, House of Commons, Ottawa.
- S. F. C. R., Hon. D. D. Atkin, M. C., Flint, Mich.
- S. Secretary, John A. MacMillan, C. O., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Paye, Thos. Millman, M. D., Toronto.
- S. Com., Hon. Judge W. Wedderburn, Q. C., Hampton, N. B.

With what we have in the current bank account, our total reserve on hand at last report (1st February) was the magnificent sum of

\$1,583,552.39

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# The Independent Forester

VOL. XVI.

MARCH, 1896.

No. 9.

## The Independent Forester.

The Official Organ of the Independent Order  
of Foresters.

SUBSCRIPTION, \$1.00 PER YEAR.

ORONHYATEKHA, M.D., TORONTO, ONT.

*Editor-in-Chief.*

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TORONTO, CANADA, MARCH, 1896.

1. Send all matters relating to the INDEPENDENT FORESTER and questions or points of Forestric law to Dr. Oronhyatekha, S.C.R., Toronto, Canada.

2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, 59 Yonge-street, Toronto, Can.

3. Send all Monthly Reports, &c., to the Supreme Secretary, Bro. John A. McGillivray, Q.C., Toronto, Canada.

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

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

6. The FORESTER will be mailed to each member of a court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses to Dan. A. Rose, Manager, THE INDEPENDENT FORESTER, 25 Wellington-street, W., Toronto. Until such list is received, the papers will be mailed to the Court Deputy in bundles for distribution among the members.

7. Financial Secretaries will immediately notify the Manager, at Toronto, giving in each case the name 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, or
- When a member joins a court by card.
- When a member is reinstated.

## Editorial.

### Notes.

Bring in your friend.  
\*\*

How do you like our surplus?  
\*\*

100,000 members by July 1st, 1896.  
\*\*

March—the I.O.F. goes marching on.  
\*\*

26 new courts for January, is a capital showing. February will do equally well if not better.  
\*\*

The surplus 1st February was \$1,598,552. A gain of \$38,178 for the month. Will the enemy please note.  
\*\*

If you do a good turn you may forget. If a good turn is done you, don't forget it, but if an evil one is done you, forget.  
\*\*

Any member who has a spare copy of the INDEPENDENT FORESTER for March, 1895, will oblige by sending it to head office.  
\*\*

The membership at present is over 88,000. Now for a vigorous push to have 100,000 at the close of the Forestric year, on June 30th.  
\*\*

In doing good, take care that the good is more prominent than the doer. The pump handle is always of less importance than the water.  
\*\*

Don't wait to throw a stone at every cur that barks at you. Life is too short and time too precious. It is not necessary to chase sand flies off the track.  
\*\*

Say a good word for the Order whenever you have an opportunity. Do not think it is the inalienable right of a member to find fault, and never to praise.  
\*\*

A President will be elected in the United States and a Parliament in Canada during the present year. Before we get into the thick of the fight, let us bring in our man.

We believe in minding our own business. It is a standing instruction to all Deputies to push the I.O.F. on its merits, leaving competing organizations to do their own advertising.

\*\*

It is a standing instruction to all Deputies to present the merits of our Order, and not the demerits of any other. On that plan we have succeeded, and on it we purpose continuing our success.

\*\*

The fact that you have a grievance real or imaginary, does not imply that others share your views or sympathize with your feelings. There is always a possibility that you, rather than the other fellow, are in the wrong.

\*\*

We understand that there is a report in circulation that Dr. Weldon opposed the I. O. F. Bill. This is certainly erroneous, as the Doctor, and all the New Brunswick members, gave us their cordial support.

\*\*

We suggest to the Executive the issuing of a new honor badge, commemorative of the membership reaching 100,000, and to present one to every brother bringing in a new member for the last quarter of the Forestric year.

\*\*

Not to provide for those dependent on one, is sin. Daily we read of men in the very prime of life being cut down by the grim reaper. In nine cases out of ten the only inheritance left is the life insurance. Attend to it!

\*\*

It is not always wise, no matter how courageous, to challenge a verdict from those most interested. Some people discover how meagre their following is, when they invite their sympathizers to stand up and be counted.

\*\*

We have had a lot of free advertising of late, the clamor of the enemies of the I.O.F. has directed attention to the Order and its principles. As a consequence, the new courts average *one per day*, and the new members close on to 100 per day.

\*\*

It would be a great convenience if in cities where there are two or more courts of our Order, each court had in its ante-room a list of the sister courts, with the'r night and place of meeting. It would enable brethren to visit more frequently.

\*\*

One of the latest is the National Guaranty Company, of Jersey City, that insures insurance, in other words, guarantees the pay-

ment of the certificates and policies of fraternal and assessment societies. The charge is one dollar per annum per \$1,000.

\*\*

One of the sad sights of life is to see the old man, who has lived out the allotted span of three score and ten, obliged to toil still for his daily bread. In youth one should provide for old age. The benefit for aged Foresters, provided by the I.O.F., is but one of several excellencies.

\*\*

Some people boldly insinuate that if a person gives time and service, and receives remuneration for it he is henceforth biased, and that he was paid not only for his services but for his independence. Only people who are willing to be bought declare that *every* man has his price.

\*\*

We give in this issue a number of portraits and biographical sketches of prominent members of the Order. We are always pleased to learn of members of the Order being chosen to positions of trust and influence. Our pleasure is not in any way affected by the party or creed to which they belong.

\*\*

The elections in the Dominion are sure to take place in the early summer. Canadians take their politics seriously—when they are dealing with national affairs, they are sometimes patriotic enough to neglect their own. Hence, we urge that the brethren push things and each bring in his man before the political fever is on.

\*\*

We regret to call attention to an inaccuracy in a recent statement of the Chief. He said the applications accepted in December numbering 2,934, probably equalled the number of lives insured by the North American in the whole year. The Chief should have said that the *one month's* business exceeded the *whole year's* of North American by 710.

\*\*

Congratulations on the election of the Supreme Secretary to a seat in the Canadian House of Commons, are still in order. The other day the editor found in his mail letters from Prince Albert, New Brunswick, California, and Minnesota, expressive of the satisfaction of the writer and the membership in his locality with the honor conferred on Bro. McGillivray.

\*\*

We regret that we received too late for this issue an interesting account of a meeting held by the High Court of Ireland,

in Belfast, for the installation of officers, and the presentation of the Grand Cross of Merit, to the High Chief Ranger, Bro. Rev. W. J. McCaughan. Belfast papers to hand give a full account of the meeting which was in every respect an important and successful one.

\*\*

We have received from a great many courts a list of the officers for 1896. While we are pleased to receive the information, we regret that owing to the great number of courts and our limited space we cannot publish them. To give them all would take from now till Aug., excluding everything else. Our brethren will not think hard of us when they look in vain for their list of officers. Have them appear in your local paper.

\*\*

"He gives twice who gives quickly," is an old proverb. That it applies to the I.O.F. is again demonstrated by the following extract from a letter from the Court Deputy of Court Mansfield, No. 1455:—

"Allow me to congratulate you upon the prompt action taken in the Baker case. A great number of other Orders have been making light of the I. O. F., saying that it would be at least three years before returns would be secured from the Supreme Office, but this has been received in less than fifteen days after application was made by Court Mansfield, and less than twenty days after the death of Bro. Baker."

\*\*

A correspondent calls attention to the incomplete nature of the records of many Subordinate Courts. It is of first importance that a full and correct record of proceedings should be neatly kept. Sometimes the entries are made in pencil. This is a mistake. Pen and ink should invariably be used. The number of each Benefit Certificate should be entered on the books of the R.S. of the court as called for in Section 133, sub-section 3, of the Constitution. Certificates may be lost or destroyed, the importance of having their number registered in the Subordinate Court as well as at head office is apparent.

### The Supreme Chief Ranger.

Those who take time to consider the many duties and heavy responsibilities of the head of the Order will have little difficulty in concluding that he earns his salary, and that he is richly entitled to the cordial support and sympathy of every Forester. The phenomenal growth of the Order in the last few years, on this continent and in Great Britain, has brought a corresponding amount of work and responsibility. The opening of new territory, always difficult, has been made much

more so by the hostility of old line companies. The building of the "Forester's Temple," now so urgently needed to accommodate the head office staff, has added greatly to the chief labors. The amendments to the Act of Incorporation called for by the Supreme Court, and necessitating legislation both at Toronto and Ottawa, demand wise and vigilant supervision. The membership will rejoice to be assured that the head of the Order is in excellent health, that under his skilful management Forestry is prospering, difficulties are being overcome, criticism is being silenced and disarmed, and the I.O.F. is becoming daily more securely entrenched in the affection of the members and confidence of the people.

### The Supreme Secretary.

Neither the constituency that he represents, or the Order of which he is a Supreme Officer, will have reason to complain of the way in which John A. McGillivray attends to the interests entrusted to him. He is to be found almost always in his place in the house taking a lively interest in all proceedings, and especially alert when anything likely to benefit his constituency is before the House or any of the committees. To Forestry he is giving splendid service. The bill amending the Act of Incorporation of the I.O.F., that has reached the third reading in the Commons, was under his care. On the evenings of the 19th, 21st and 22nd he addressed large meetings at Clarenceville, Metcalfe and Vars in connection with the subordinate courts at those places. It is needless to say he was cordially received, and greatly aided the work of the courts in building up the Order. At Clarenceville he was accompanied by Dr. Slack, P.H.V.C.R., of Quebec, who gave a capital address.

### Bring in New Members.

It is an accepted fact that every day makes us older, and brings us nearer the end of the journey. The old do die, the young may. The river empties into the sea, and must, if its flow in undiminished volume is to continue, be fed by never failing streams. So with any Order. The stream of life flows on. Death entails its losses. The most careful selection by medical examiners only defers, and does not avert the inevitable exit. The Order that will live is the Order, that continuously restores the waste of time, by bringing in young men, and more young men, than

pass out by lapses or death of older men. The Order that does this will be as permanent as the human race. It will continue and flourish till the crack of doom. When that epoch will be reached the need of fraternal insurance will have passed away. Bring in new members, keep bringing them, and the I.O.F. will last while humanity exists.

### Impostors.

We dislike exceedingly to write down a fellow creature as a fraud and impostor. Sometimes the good of the greater number requires it. At long intervals we hear of some unworthy individual who was once a Forester making use of the knowledge to which he is no longer entitled, to trade on the fraternal spirit that the Order delights to honor. We have before us a letter from Otterville, Ontario, calling attention to the conduct of one J. W. H. Beech, who was for one month a member of the I.O.F. He was suspended last August. Since then he has solicited and secured aid in several places from Foresters on the strength of his asserting that he belonged to the Order. When last heard of he was in Spokane, Washington, playing the same game. "He is a first-class dead beat," pass him on.

### As Others See Us.

The Kewanee "Star" Knows a Good Thing.

"Mr. White, Deputy Supreme Chief Ranger of the Independent Order of Foresters, has almost completed the list of applications for a Court in this town. This is, without exception, the best fraternal society in the world, has over one and one-half million assets, has paid over three million in benefits, and has a fixed rate so that every member knows what he has to pay each month. There are no assessments on deaths. It gives sick benefits, funeral benefits, old age benefits, disability benefits, and mortuary benefits. In case of accident half the amount insured for is paid without additional cost. In fact, this society seems to look after its members in health and provide for them in sickness. We wish it success."—*Evening Star*.

"No More Remarkable Record in History," so says the "Belfast Telegram."

There is no more remarkable record in the history of societies founded for the purpose of relieving distress and alleviating suffering than that possessed by the great organization

whose High Court of Ireland held its first meeting in Belfast last night. The Independent Order of Foresters is still in its infancy as compared with other great institutions of a similar sort, but in the past 21 years its progress has been enormous. The accumulated funds amount to £305,000, while over a million sterling has been expended on benefits to members. The membership roll contains nearly 88,000 names—about as strong a proof as could be wished for of the confidence reposed in its methods, notwithstanding the severe criticism to which these have from time to time been subject to in various quarters. Mr. James Marshall, touching upon the subject last night, expressed his opinions in the words of the poet who said:

"Every critic in the town  
Runs the minor poet down.  
Every critic—don't you know it?—  
Is himself a minor poet.

Whether such is the explanation of the criticism or not matters little; the fact remains that the organization is flourishing enormously, and shows not the slightest indication of the collapse which has so frequently been predicted as in store for it.

### Our Bill.

Bro. Kinghorn, H.C.R., Judge Emmerson, H.S., and Hoyt, of New Brunswick, rendered most valuable services in the lobbies at Ottawa, in connection with the I.O.F. Bill. We have, no doubt, largely through their influence the new Brunswick delegation in the House of Commons, including such strong men as Dr. Weldon, M.P., Bros. Hazen, M. P., McAllister, M. P., Powell, M. P., and others, stood solidly by the Order. Bro. Hagen, this time, in the absence of Vice-Chancellor Mulock, fathered what in the future will likely be known as the "Mulock amendment," defining the liabilities of members. The Quebec members of the Order as usual were there to a man determined to see that the I.O.F. got justice and fair play. From Quebec we had some strong support from some M.P.'s, who were not members of the Order, notably from our old friend, Col. Amyot, Bros. Semple, Ingraham, Beith, Carghill, Smith, Wm. C. Edwards, M. P., Emerson Coatsworth, M.P., and others from Ontario, were always on duty watching for our interests. Vice-Chancellor Mulock, as he did last year, rendered us valuable services. The Order is specially indebted to G. R. R. Cockburn, M.P., Chairman of Banking and Commerce Committee, for valuable counsel and assistance.

It is not often, we are told, that Sir Richard Cartwright attends Committee meetings when only private bills are under consideration. He unquestionably came to object but when he had received the explanations the representatives of the Order had to offer on the various points raised, he also gave us his support.

Even the Hon. Mr. Foster, the Finance Minister, found time to come down to the Committee, and give his valuable aid in perfecting and passing the Bill through the Committee.

But of more importance than all was the endorsement of our present Bill by the Insurance Department, and Mr. Fitzgerald, the Superintendent, was there supporting us in our present measure. The results, at any rate, justified the *Toronto Globe* in saying that the Executive put up one of the stronger lobbies that ever appeared before a Committee in support of a private Bill. The chief strength of the Order consisted, however, in having a just and equitable cause, and in putting the reasons why our petition should be granted in a plain, straightforward manner. On this latter point, it is only necessary to say we had S. H. Blake, Q. C., to do the work to assure every one that it was done in the best way it could have been done.

We owe thanks also to our brethren and their friends from Prince Edward Island, Nova Scotia, Manitoba and British Columbia, as well as those from the Northwest Territories. We had petitions in support of the Bill from every High Standing Committee in Canada.

### A Dozen Reasons for Joining the I.O.F.

1. It gives Social Benefits.
2. It gives Sick Benefits.
3. It gives Total and Permanent Disability Benefits.
4. It gives Old Age Benefits.
5. It gives Mortuary and Funeral Benefits.
6. It gives Free Medical Attendance.
7. It gives Insurance at Cost.
8. Its Assessments are graded according to age.
9. It pays all Claims immediately on presentation of proof.
10. It has a Membership of 88,000.
11. It has a Surplus of \$1,598,552.
12. It has paid to Sick and Disabled Foresters, and the beneficiaries of Departed Foresters over three millions and a quarter of dollars.

### Endorsed.

A meeting was called recently in the Auditorium, Toronto, to protest against the management of the Executive Council, but after hearing the charges and the explanations of the Supreme Chief Ranger, a resolution of confidence in the Executive Council and an endorsement of the legislation they, at the command of the Supreme Court, were asking of Parliament, was carried with only 7 dissentients out of about 200 Foresters present. This is as it should be, and we sincerely hope that these 7 dissentients will now drop all opposition and join us in making perfect our organization, and assist in carrying out the will of the Supreme Court as expressed at the last regular session. "Let us have peace" and we shall have over 100,000 members and over \$2,000,000 in our surplus before the end of 1896.

### High Court of Illinois.

High Chief Ranger Stevenson must be a hard man to please if he were not only satisfied, but gratified, at the progress which the Order is now making in Illinois under his administration.

A few weeks ago, a union installation was held in the Masonic Temple of the courts in Chicago, and some 225 officers stood before their High Chief Ranger, and received from his hands the seals of their respective offices. There were present some 600 Foresters.

On the 21st February, a meeting of the brethren and their friends was called in the Central Music Hall to receive the Supreme Chief Ranger, and hear from him what he had to say about the Order. The High Chief Ranger presided, supported on the platform by some 30 or 40 of the principal officers, including the High Standing Committee. A number of the officers, including the Supreme Chief Ranger and the High Chief Ranger appeared in the full regalia of the Royal Foresters.

The Central Music Hall was packed, there being between 2,000 and 3,000 present. The Supreme Chief Ranger reports that it was one of the most enjoyable and one of the best entertainments he has ever attended. The organist was a gentleman of continental fame, and gave a superb performance on the great organ, while the male quartette's singing was simply immense.

The Chief's Address seems to have been exceedingly well received, as will be seen from the account given in *The Daily Inter-*

*Ocean*, which is republished in other columns of this issue of **THE FORESTER**. The prospects for the Order in Illinois were never better than they are to-day, and we shall not be surprised to have the prediction of the Chief verified in the near future that there would be 50,000 Foresters in Chicago itself.

We heartily congratulate High Chief Ranger Stevenson and the High Standing Committee on the great success they are making of the Order in Illinois.

### "The Widow's Friend."

The best test of character is conduct. The Great Teacher declared that "a tree is known by its fruit." The Apostle James commended the faith that was accompanied by works. The religion that he extolled was that which visited "The fatherless and the widows in their affliction." The following letter from the widow of the late Dr. McMurchie, of Smithville, coming unsolicited as it does shows the character and work of the Order:

SMITHVILLE, Feb. 4th, 1896.

To the Officers and Members of Court Empress, No. 230 :

ESTEEMED FRIENDS.—I desire to acknowledge my sincere thanks to the members of your noble Order for the sympathy and kindness shown to me at the time of the sudden death of my most beloved husband, also for the promptness with which the endowment of \$1,000 which he carried on his life was paid in full. No better evidence could be desired to prove that your Order is truly the widow's friend at the time of her greatest need. Your kindly assistance will never be forgotten, and my earnest prayer will be for the growth and prosperity of your Order, that others like myself may know of that kindly protection that comes to the widow and fatherless in the hour of affliction.

Sincerely yours,

H. A. McMURCHIE.

### The Independent Order of Foresters, and Smart Journalism.

In *The Insurance Guardian* of October 1st we took occasion to comment upon the unfairness of the *Pall Mall Gazette* in its criticisms upon the *Independent Order of Foresters*; and the *Toronto World* was good enough to copy our remarks at full length. We do not know to what extent, if any, that number of the *World* was circulated by the Head Quarters of the Order; but several copies reached us, and a number of our friends also mentioned the receipt of copies, both here and in Canada, which shows that the Order has friends who will carefully distribute even reprints of articles in its favor.

There are, however, many rival organiza-

tions that will readily circulate matter depreciating the Order, and the *World* next made a right-about-face in that direction. It sent a representative to interview a gentleman whom it described as "An Expert" but who is the General Manager of a rival Company, about the same age as the I.O.F., but less progressive and successful—Mr. Wm. McCabe, of *The North American Life*, a bitter antagonist of the "Order." Now against this gentleman's abilities we have not one word to say. We do not so much censure him for his very natural prejudice against a rival such as the I. O. F., which has been so much more prosperous than his own company has been. It is the most natural thing in the world that he should look upon it with disfavor, and pick a hole here and there when an opportunity was afforded. Only we do contend that, however great may be your jealousy or annoyance, you ought to give perfect fair play to your antagonist or victim.

The precise object of the interview with Mr. McCabe is sufficiently apparent. The report of that interview is headed, "THE I.O.F. UNSOUND!" It states that a reporter had called upon Mr. McCabe to ascertain his views as to the article in defence of the Order which had been reproduced in the *World* from *The Insurance Guardian* of October 1st. This was hardly fair, to begin with, since it was known that Mr. McCabe had already anonymously attacked the Order in some of the Canadian papers a couple of years ago, and still more recently in a series of articles signed "Actuary," which were freely copied by the antagonistic portion of the press, to the utter exclusion of what was written in favour of the Order. But let that pass.

The interviewer came at once to the point, and asked this great luminary of the Canadian actuarial world what he thought of the article the *World* had reprinted from *The Insurance Guardian* as above-mentioned. Mr. McCabe's reply was that of a partisan or politician rather than that of a mathematician. He said; "Either the man who wrote or inspired that article intended to willfully mislead his readers or was utterly ignorant of the subject of life assurance," and the only proof he gave was the *Guardian* "having the audacity to state that the only difference between the rates of the I.O.F. and the rates of the regular offices was in the extent of the loading." He blamed the *World* for having reproduced the article; and the chief officials of the Order, for having induced them to do so, were, according to him, equally open to censure. Now most people are under the impression that mathematical studies induce the cultivation of precision, as opposed to the vague generalities of ordinary journalism; and a fellow student of our own youth has often regretted that a schoolfellow with whom he was reading De Morgan's "Differential Calculus" at the age of 16, should have "gone to the Press, which cultivates, not precision, but generalities,—not statements that are to be mathematically demonstrated, but "we believe" this, and "we are informed" the other thing. It would have been much more consistent with



the mathematical and actuarial pretensions of this Canadian "Expert," if, instead of merely declaring that the writer of the *Guardian* article either knew nothing of Insurance, or was intending to mislead his readers, he had pointed out and corrected our errors. But, after all, it is an old maxim that "when you have no case, you may abuse the other side." McCabe had really no case against us; and, therefore he abused us, and accused us of either ignorance or a fraudulent intention to mislead. We can comprehend Mr. McCabe's desire to depreciate the I.O.F. as a rival institution of the same age, but more successful than his own, the *North American Life Assurance Company*, and that desire would be naturally strengthened by his wish to back up his previous anonymous condemnations, over the signature of an "Actuary."

Now, so long as the *World* article was reprinted only in some obscure papers, which systematically attacked the I.O.F., we considered it beneath our dignity to take any notice of it; but when a sedate, usually fair, and respectable journal like the *Review* has been persuaded to reproduce it, we feel it no longer incumbent to hold our peace.

So much for the general and collateral issues. But the reader will, perhaps, naturally say: "You might as well answer the one single point which Mr. McCabe does give to justify his attack—the solitary issue on which he raises a distinct negative, viz., that you had the audacity to state that the only difference in the rates between the I.O.F. and those of the regular companies is in the loading."

Well, no matter who Mr. McCabe may be, or what his feelings as less successful than his rival, the I.O.F., are, we will deal with the only point he raises. We own to the "audacity" of our statement, repeat it, and reassert its truth, and call upon Mr. McCabe to produce some evidence, if he can do so, to justify his bold and rude contradiction and imputations.

The next chapter in this curious history brings us to an interview with Dr. Oronhyatekha, the Supreme Chief Ranger of the Order, to correct the mis-statements of Mr. McCabe, as to what he called "the utter rottenness and unsoundness of its plans."

The doctor told the *World* interviewer that he "always read what that 'well known insurance expert' wrote, no matter how foolish it might be." Now let us see how the Supreme Chief Ranger answers Mr. McCabe when the statements of the latter have been sufficiently precise to admit of reply.

Mr. McCabe's attacks, said the doctor, so far from injuring the Order, had merely advertised it to the public; and since these attacks had commenced four new courts had been established in Toronto alone, and amongst the 191 applicants were "some of the leading business men and citizens of Toronto." This looks as if the prophet McCabe were "without honor in his own country," though a most vigorous attempt has been made to place him before the public as an "expert," whose decision, with all reasonable men, should, in such a case as this, be final!

Mr. McCabe is the last man who ought to throw stones at the I.O.F., since he himself, some ten or twelve years ago, organized an Assessment Society or Plan, and in the documents he then issued to his agents he said that he had "been spending some time in the United States," and that he "did not meet a single authority who did not heartily endorse the plan." But then, apparently, "the plan" in the hands of Mr. McCabe is a very different thing from "the plan" in the hands of the I.O.F., or else Mr. McCabe's attack upon the Order is arrant nonsense altogether. Mr. McCabe's was what he called the "commercial endowment plan."

The doctor then entered into a merciless dissection of Mr. McCabe's "plan," but we have not space to reproduce the details. Nor are they of any great importance as an item in the discussion. But, perhaps, Mr. McCabe will tell us (1) how many such policies were issued by his company, the *North American Life*? (2) Why so vigorous an effort was early made to buy up the policies under the "legally, mathematically, and commercially sound plan?" and (3) What was the total amount lost by Mr. McCabe's company, the *North American Life*, under the operations of this pet "plan" of his? When we have replies to these queries, we shall be better able to estimate the value of his attacks upon the Order and upon ourselves.

But we have no desire to resort to that sort of depreciation, and imputation of ignorance, and unworthy motives, which Mr. McCabe seems to feel necessary to support his onslaught. He may be a clever fellow, he may be a competent actuary, or even entitled to be described as an "expert;" all we say is that in this case he has clearly made a mistake, and the sooner he discovers and admits it, the better it will be for his permanent professional reputation. It may be true that the I.O.F. premiums are less than half those demanded by the Dominion Insurance Department of the regular companies. But that is not the question. What the public is concerned to know is, Are they not adequate to meet the risk? and on this point, we find that the premiums of the I.O.F. are based on the combined experience tables, compiled by the Institute of Actuaries, with a loading to meet a mortality of 14.88 per 1,000. The experience of fourteen and a half years has shown the adequacy of these rates; for the I.O.F. has honorably met all its liabilities and has accumulated a surplus of about £320,000, and should its ability to pay its way ever diminish, even then it has the power of calling for the payment of extra premiums to meet its liabilities. That power is not possessed by the companies with respect to which the higher premiums above mentioned are insisted upon; and we should like to ask which is the less objectionable of the two processes—the call for an extra or special premium to meet an exceptional mortality, or the reduction of the amount insured under the policy? And be it observed, not only is reduction the alternative course, but that this process of making ends meet has been put in practice by British insurance companies in days gone by. In 1889 the I.O.F.

used 56 per cent. of its premium income to pay its liabilities; in 1891 it was 60 per cent.; in 1894 only 52 per cent.; and it looks as if 1895 would show still lower results, as the mortality was only 5.11 per 1,000, against premiums based on 14.88. The death-rate of the oldest insurance company in Canada, in its forty-eighth year, comes out at 13 per 1,000; nay, more, Mr. W. Fitzgerald, Superintendent of Insurance in Canada, states, in a recent official report, that the average death-rate for 8 years, with nearly 40,000 lives exposed, was only 8.4 per 1,000—why, therefore, can the I.O.F. rates be deemed inadequate when they provide for over 14 per 1,000? We should like Mr. McCabe to answer that very simple, but crucial, question—if he can!

But "when it gets older?" Well, the Manchester Unity of Oddfellows is 80 years old, and the rate of its mortality is 13, and while the I. O. F. provides for 14, and has other sources of profit income, how can its basis be described as "unsound?" The *Scottish Widows' Fund*, founded early in this century, is telling us to-day that during the last seven years of its existence the actual death-rate has been 25 per cent. below the mortality table on which its premiums are based.

There seems no probability, therefore, of any seriously increased mortality; but, if such should be the case, those who have so long been paying less than half rates cannot surely object to some increase, for a time, in their payments, to make up any deficiency. It is better than paying double the amount to meet an increased mortality that may never come. If they are to have guaranteed uniformity of premiums they must pay 60 per cent. more for it; that extra, however, is not required by any exceptional mortality in the ordinary offices, but by the higher ratio of expenditure in which these offices indulge. If it is any advantage to you to have insurance at a minimum rate now, so as to increase the amount of provision you make for your families, you must be content to accept what is, at the very worst, but an ultimate possibility of increase in rates, of which there is no PROBABILITY whatever, as yet, in sight; and in the meanwhile you are getting double the amount of insurance you would otherwise be able to secure. Is not that a result to compensate for a very remote and improbable risk? If not, go to Mr. McCabe's, or some other office, "pay up double rates, and look smiling." We are aware that such free and outspoken comments will annoy some of our best friends; but *fiat justitia, ruat cælum*.

We like fair play for everybody, no matter what the result; and, while we are on the subject, we may notice that Mr. Schooling, in *Bourne's Manual*, deals with the official returns of the I.O.F. in a most peculiar way. He seems to reckon the whole expenses of the Order as chargeable against the mortuary fund, that is, as if all expenses were taken out of premium income; whereas, we read in the report that there are three separate and distinct funds in the Order, and that only 5 per cent. of premium income is taken to-

wards management expenses. Mr. Schooling, however, seems heedless of the regulation of percentage of expenses from premium income by the Order. Is this fair play? If so, we want a new definition of the meaning of the term. Such obvious injustice lowers the value of public works of reference and criticism in a way that ought to lead to some revision.

We shall be happy to open our pages to any explanation which may be made by any of the parties mentioned by us in the course of this controversy; and if they can show us to have been, on any point, in error, we shall promptly, openly, and without any hesitation acknowledge the same. No doubt, the *Review*, with its usual candour, will confess that it erred, as a matter of taste and judgment, in inserting the unsupported charges made by Mr. McCabe against *The Insurance Guardian*. Is it too much to ask it fair play for space for this reply? We hope not.

#### CRUSHING REPLY OF THE I.O.F.

It may appear superfluous—an indiscreet encroachment upon our space, an inexpedient deduction from that variety which it is always our object to secure by a process of careful condensation—but we cannot help giving a summary of a most crushing reply to Mr. McCabe which appears in the *Toronto World* of the 11th ult. We do not like to hit a man when he is down; but when a man accuses us of "either ignorance, or an intention to mislead our readers," we cannot refrain from an exposure of his errors and misstatements.

First, Dr. Oronhyatekha quotes the statement of the *Insurance Guardian*, on which Mr. McCabe based his alternative charge of "ignorance, or an attempt to mislead" our readers. Our statement was to the effect that there was "no objection to cheap insurance at the I.O.F. that did not apply with equal force to the respectable offices in our midst who have adopted the same principle of cheapening insurance." We stated also that the Foresters had taken ample precautions to meet "not only what is probable, but all that is possible." "The only difference was in the extent of loading." To that statement we adhere, and the doctor supports us.

First, the doctor says, Mr. McCabe is heralded as an "Insurance Expert;" but though he is an Actuary, he is not one "by Examination."

Our readers are well aware what that implies—not necessarily a want of competence, perhaps, but when added, as in this case, to exhibitions of gross ignorance, it is enough to raise a doubt, and, at any rate, to disqualify him from posing as an "Expert." His "Commercial Endowment Plan" heralded by him in 1883 as "legally, mathematically, and commercially sound," which he was busy in buying up, for the purpose of extinguishing it, before it was three years old, is another evidence in the same direction.

The loading averages considerably over that with which the I.O.F. are content, and they have not merely a surplus of a million and a half dollars in hand, but the power of calling for an extra payment should it ever

become necessary to do so. Now the regular companies contract to pay a certain sum at death, or at the expiration of a fixed period, in return for an unvarying premium which cannot be exceeded or diminished, no matter what may happen. The result is that when they do come to grief—no doubt they very rarely do so—they have to reduce the sum assured. In which case is the policy-holder worse off, when he seeks the largest amount of insurance for every £1 of premium—in an office which unhappily becomes unable to meet its engagements, and, therefore, reduces the amount payable under the policy; or in the I.O.F., in which he has had double the amount insured, for the same premium, all the while, but which eventually, it is alleged, may be obliged to call on him to increase his payments to meet the increased cost of insurance in any given year? There is surely not such a clear advantage as to justify the hostile course adopted by Mr. McCabe.

The I.O.F. premiums may be only 40 per cent. of those fixed by the Dominion Government; but it is very disingenuous for Mr. McCabe to ignore the fact that those premiums were fixed, not for an elastic system such as that adopted by the I.O.F. but for a set of offices which had no power to increase their premiums to meet increased and exceptional mortality, or excessive and unavoidable expenses of management.

That makes all the difference. As the doctor says, Mr. McCabe might as well complain of a sailing ship for not having the boilers and engines prescribed by law for steam vessels.

But surely one need waste no more time on this point, though, no doubt, it is McCabe's great corner-stone, and when you have demolished it, the whole of his edifice comes tumbling down about his ears.

As to the "expenditure being 5 per cent. on the premium receipts," it has never been pretended that 5 per cent. was the total expenditure; for the Order had other sources of income on which a portion of the outlay could be charged, and this is clear from the published tables. But still it is true that only 5 per cent. of them is taken from the premium income.

Then, again, as to the Superintendent of Insurance. He said in 1889 that "the expense element is certainly in the Foresters reduced to a minimum;" but Mr. McCabe declares that the Superintendent could not say the same now—implying that the expense ratio had in the interim been so much increased. But, what is the fact? Will it be believed that when the Superintendent paid the Order that compliment their expenditure was 17.31 per cent., and that at the present moment it is actually 15.03 per cent.—a reduction of 1.31 per cent? Where is the "great actuary" now? Who is "misleading (either wilfully or ignorantly)" now? What shall we say to an "expert" (?) who considers a decrease in the ratio of expenditure as a reason why a superintendent of insurance should no longer be able to compliment the Order on its moderation in expenditure?

It is true the Order only charges 5 per cent. of its expenses to its premium income, and that the management outlay is 15 per cent., if reckoned on the premium receipts alone; but even that compares favorably with the 31 per cent. which is the average in McCabe's own office, the *North American Life*; for it must never be forgotten that 15 per cent. on the low premiums of the I.O.F. represents a very small sum, as compared with 31 per cent. of a company whose premiums are 60 per cent. higher.

But no doubt our readers are as heartily sick as we are of Mr. McCabe and his utter unfairness, and ignorant misrepresentations and groundless charges against others; charges supported, as we have clearly shown, by utter falsehoods and flagrant misrepresentations, which, even in a merely nominal "Actuary," would be utterly unpardonable.

We have shown how utterly incompetent and unreliable he is, and we are content to leave the case to the impartial decision of our readers. We have at the very last clearly convicted him of inaccuracies and a want of fair play, which are quite inexcusable—above all, in one who poses as an insurance expert and mathematician (?).—*The Insurance Guardian*.

## INDIAN AS ORATOR.

Oronhyatekha of Mohawk Tribe  
Addresses the Foresters.

PRAISES THE ASSOCIATION.

Says It Helps Men to Provide for their Families.

THE ORDER IS GROWING STRONGER IN ILLINOIS AND THE PROSPECTS FOR THE FUTURE ARE VERY ENCOURAGING.

(From *The Daily Inter-Ocean*, Chicago, February 22.)

An address by Oronhyatekha, a pure-blooded Indian of the great Mohawk tribe, was the feature of the entertainment in Central Music Hall last evening by the Illinois branch of the Supreme Court of the Independent Order of Foresters.

An audience of over 2,000 persons, members of the Order with their families and friends, enjoyed the occasion. The seat of honor on the platform was occupied by Dr. Oronhyatekha, of Toronto, Ont., who is the Supreme Chief Ranger, or head of the Order. He wore full regalia, as did the members of the High Court of the State, who sat beside him.

After the organ solo by Harrison M. Wild, a brief address was made by A. E. Stevenson, High Chief Ranger, who acted as president. He stated that when the Independent Order of Foresters was licensed in Illinois, last October, there were but twenty courts established in the state. Since that time the membership has been trebled and the number of courts doubled.

With hearty and prolonged applause the audience greeted Dr. Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters. If every Indian resembled Dr. Oronhyatekha, the title "noble red man" would be justly bestowed. Dr. Oronhyatekha is not only a magnificent specimen of physical manhood, but the possessor of talents and attributes which would make him a leader of any race of men. His face, though stamped with character and dignity, is pleasing, and the keen black eyes which can fairly flash under some emotions can also twinkle merrily at others. In his speech he revealed a keen sense of humor, something which it is generally thought the Indian does not possess, or, if he does possess, does not disclose; but Dr. Oronhyatekha taught his hearers differently last night. He is a very agreeable speaker. Though fluent, he speaks slowly and distinctly. His voice is deep and rich, and never sounds a harsh note in the whole range of inflection.

The *Inter-Ocean* then proceeds to give a verbatim report of the Chief's address. He said among other things:

"The past experience of the Independent Order of Foresters has been of a phenomenal character, and of which any Forester may be justly proud. For instance, during 1895 we received, including the reinstatements, 28,956 applications for membership, of whom 25,951, carrying \$31,504,000 of insurance benefits were accepted by the Medical Board. In addition to giving free medical attendance to our members, and other substantial fraternal benefits, we paid to them or their widows and orphans, the sum of \$685,208.63, and after paying the management expenses, amounting to \$103,205.26 for the insurance department, and to \$12,869.63 for the sick and funeral benefit department, we increased our "surplus fund" by no less a sum than \$434,209.74. Taking into account the additions made in January, 1896, this fund stood on the 1st February inst. at \$1,598,552.06, of which \$105,559.86 were added during the last past three months."

At the conclusion of the meeting between fifteen and twenty applications were received, and it is the expectation of those interested that they will receive 200 new members as the result of the meeting. The doctor left Chicago, intending to visit Saginaw on Wednesday evening and address a public meeting in that place, where a banquet is to be held in honor of the Supreme Chief Ranger.

## Personal Mention.

Bro. Dr. Saunders, a member of Court Frontenac, and a foremost physician of Kingston, died recently.

The Rev. John Hay, B.D., of Court Co-bourg, read an able paper at the recent conference of the Alumni of Queen's University, Kingston, on "The Current Theories of Socialism."

Bro. A. A. Weeks, State Organizer, for Michigan is a hustler. For the third week in January he travelled 400 miles, installed pub-

licly the officers of five courts and secured six members.

The *Lodge Record* has a capital likeness and an interesting sketch of our esteemed brother, Hon. Jacob Stern, P.H.C.R. of New York.

Bro. Dr. Jamieson, of Durham, was the unanimous choice of the Conservative Convention, as their candidate in South Grey, Dr. Jamieson, is deservedly popular and will prove a strong candidate.

We congratulate Bro. Rowat, Court Deputy, Court Simcoe, on the high esteem in which he is held by his court, as evidenced by their presentation to him of a handsome piece of silver. Bro. Rowat is an A I Court Deputy.

We were glad to meet at the Home Office the other day Bro. Frost, P.H.C., and Ex-Mayor of Owen Sound. Bro. Frost is one of the old guard, and deservedly esteemed by all who know him. Time only increases his faith in the I.O.F.

Our old friend Bro. Rev. D. L. McCrae, Ph.D., of Collingwood, is giving some attention to journalism, an old love of his. He is editor of the *Northern Presbyterian*, a bright, readable eight-paged monthly, that we gladly welcome.

Bro. J. C. O'Keeffe, H.C.R., of Minnesota, is doing capital work for the Order in his jurisdiction. He has visited a large number of the Subordinate Courts and his presence and addresses have greatly encouraged the brethren in their good work.

The old veteran Cr. Caldwell is renewing his youth. He is visiting the courts in New York State, and wherever he goes he is enthusiastically received, and leaves the brethren better pleased than ever with the Order that he founded 22 years ago.

Bro. Rev. R. McNair, H.C.R. of Ontario, visited our sanctuary the other day. He was on his way to Rockwood to address a public meeting in the interests of the Order. The worthy Chief of the Mother High Court reports Forestry as booming all through his great jurisdiction.

Bro. McLauchlan, the well-known manufacturer of Owen Sound, and an honorary member of Court Northern Light, has received the unanimous nomination of his party as their candidate in North Grey, Ontario, for the Dominion Parliament. Our brother, the ex-mayor, ought to be elected.

We call attention to the card of Bro. K. W. Barton in another column. Bro. Barton is one of the most artistic violinists on this continent. Though quite a young man, he enjoys a high reputation. Courts wishing the services of a first-class artist for an entertainment, should write Bro. Barton.

Bro. E. E. Sheppard, of *Saturday Night*, has purchased the *Evening Star*, Toronto. Bro. Sheppard has been cordially welcomed back to daily journalism. He wields a versatile and fearless pen. The *Star* is rapidly growing in popularity. We heartily wish our talented brother success in his new enterprise.

Supreme Secretary's Statement for the Month of January, 1896.

Delinquent Courts who have not paid their January Assessments.

Table with columns: Name of Court, No. of Court, Name of Court, No. of Court. Lists courts like Eganville, Live for Ever, Avondale, Habitant.

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

Courts Reinstated since last Report.

Table with columns: Name of Court, No. of Court. Lists courts like Ash.

RECENTS. BRITISH COLUMBIA.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. R., S. and F. Benefit, General Fund. Lists courts like Burrard, Cariboo, Benson.

CALIFORNIA.

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

Table with columns: No. of Members, Name of Court, No. of Court, Endow't Assmt., S. and F. Benefit, General Fund. Lists courts like Oakland, Alameda, Alamo, Yosemite.

COLORADO.

Table with columns: No. of Members, Name of Court, No. of Court, Endow't Assmt., S. and F. Benefit, General Fund. Lists courts like Salt Lake, Pueblo, La Anselma.

ILLINOIS.

Table with columns: No. of Members, Name of Court, No. of Court, Endow't Assmt., S. and F. Benefit, General Fund. Lists courts like Universal, Sherman, Drexel, Golden Rod.

INDIANA.

Table with columns: No. of Members, Name of Court, No. of Court, Endow't Assmt., S. and F. Benefit, General Fund. Lists courts like Manhattan, Lake City, Miami, Miro.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. R., S. and F. Benefit, General Fund. Lists courts like Fountain, Education, Indianapolis, Good Will.

IOWA.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. R., S. and F. Benefit, General Fund. Lists courts like Greens County, Des Moines, Sioux City.

MAINE.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. R., S. and F. Benefit, General Fund. Lists courts like Cheekawaukie, Ebenezer, Piscataquis, Ligonis.

MANITOBA.

Table with columns: No. of Members, Name of Court, No. of Court, Mort. R., S. and F. Benefit, General Fund. Lists courts like Winnipeg, Hirtle, Manitow, Hudson.

Table with 5 columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn L., S. and P. Benefit, General Fund.

MICHIGAN.

Table listing Michigan courts and their financial details, including courts like Kilbuck, Winkler, Neopawa, McDonald, and many others.

Table with 5 columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn L., S. and P. Benefit, General Fund.

Table listing courts from Minnesota to West Virginia, including courts like Mar-ugo, Almont, Almont, Almont, etc.

MINNESOTA.

Table listing Minnesota courts and their financial details, including courts like Minnesota, Fairview, Farmington, etc.

Table with 5 columns: No. of Members, Name of Court, No. of Court, Mort. B. Assn L., S. and P. Benefit, General Fund.

Table listing courts from West Virginia to Missouri and Kansas, including courts like West Duluth, Minneapolis, etc.

MISSOURI AND KANSAS.

Table listing Missouri and Kansas courts and their financial details, including courts like Independent, Central, Wyanadott, etc.

NEW BRUNSWICK.

Table listing New Brunswick courts and their financial details, including courts like Kennebecasis, Brunswick, etc.







Table with columns: No. of Members, Name of Court, No. of Court, Mort. E. Assn't, S. and F. Benefit, General Fund, No. of Members, Name of Court, No. of Court, Mort. E. Assn't, S. and F. Benefit, General Fund, No. of Members, Name of Court, No. of Court, Mort. E. Assn't, S. and F. Benefit, General Fund. Lists various courts and their financial details.





No. 1861. Brother A. Penman, aged 60 years, of Court Middleville, No. 1410, died of *Cancer of Stomach* on the 25th December, 1895. Initiated 1st November, 1893. Beneficiary, Annie Penman wife. \$1,000.

No. 1862. Brother Archibald Duncan, aged 45 years, of Court Northern Light, No. 127, died of *Pneumonia* on the 29th December, 1895. Initiated 22nd June, 1886. Beneficiary, Cathorine Duncan, wife. \$1,000.

No. 1863. Brother John McDonald, aged 30 years, of Court Riceville, No. 953, died of *Tumor of Brain* on the 16th December, 1895. Initiated 7th July, 1894. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1864. Brother Daniel McFadden, aged 49 years, of Court West Duluth, No. 797, was *Accidentally Killed on R.F.* on the 7th December, 1895. Initiated 12th August, 1895. Beneficiary, Polla A. McFadden, wife. \$1,000.

No. 1865. Brother Octave Cote, aged 23 years, of Court Charlemagne, No. 1187, died of *Phthisis* on the 1st January, 1896. Initiated 23rd April, 1894. Beneficiary, Ed. Cote, brother. \$1,000.

No. 1866. Brother W. L. Curtendall, aged 31 years, of Court Rifle, No. 714, died of *Pneumonia* on the 31st December, 1895. Initiated 28th June, 1894. Beneficiaries, Sarah L. Curtendall and Wm. R. Curtendall, wife and son. \$1,000.

No. 1867. Brother D. McMurchie, aged 53 years, of Court Empress, No. 236, died of *Diabetes* on the 25th December, 1895. Initiated 8th April, 1892. Beneficiary, Harriet A. McMurchie, wife. \$1,000.

No. 1868. Brother Walter E. Smith, aged 31 years, of Court McLean, No. 1443, died of *Phthisis* on the 6th December, 1895. Initiated 4th December, 1893. Beneficiaries, Ada M. Smith and Lucy W. Smith, wife and daughter. \$1,000.

No. 1869. Brother Jos. E. Huet, aged 30 years, of Court St. Hubert, No. 647, died of *Phthisis* on the 3rd December, 1895. Initiated 18th February, 1895. Beneficiary, Executors, Administrators or Assigns. \$2,000.

No. 1870. Brother Jacob A. Davis, aged 51 years, of Court Adirondack 1281, died of *Heart Disease* on the 5th January, 1896. Initiated 27th February, 1894. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1871. Brother Jas. H. Young, aged 44 years, of Court Ohio, No. 537, died of *Dysentery* on the 4th January, 1896. Initiated 28th February, 1895. Beneficiary, Mirerva F. Young, wife. \$1,000.

No. 1872. Brother Archibald Campbell, aged 26 years, of Court Logan Vale, No. 2040, died of *Coma* on the 11th November, 1895. Initiated 28th February, 1895. Beneficiary, Executors, Administrators or Assigns. \$200, or \$981.11.

No. 1873. Brother Jos. Lagasce, aged 33 years, of Court St. Helene, No. 1019, died of *Pernicious Anaemia* on the 22nd December, 1895. Initiated 7th January, 1895. Beneficiary, Melima Branchard Lagasce, wife. \$1,000.

No. 1874. Brother Geo. O. Edwards, aged 59 years, of Court St. Louis, No. 653, died of *H. vt Disease* on the 30th December, 1895. Initiated 19th November, 1890. Beneficiary, Angelina P. Edwards, wife. \$2,000.

No. 1875. Brother J. W. Hunter, aged 36 years, of Court Scarboro, No. 628, died of *Phthisis* on the 7th January, 1896. Initiated 5th September, 1890. Beneficiary, Charlotte E. Hunter, wife. \$2,000.

No. 1876. Brother F. R. Reynolds, aged 53 years, of Court Sutton, No. 304, died of *Phthisis* on the 9th January, 1896. Initiated 9th September, 1891. Beneficiary, Elma Etta Scott Reynolds, wife. \$1,000.

No. 1877. Brother Thomas Leonard, aged 43 years, of Court Hawkeye, No. 1415, died of *Jawidice* on the 11th January, 1896. Initiated 2nd November, 1893. Beneficiary, Annie Leonard, wife. \$1,000.

No. 1878. Brother S. P. Grafflin, aged 41 years, of Court Noble, No. 975, died of *Inflammation of Brain* on the 1st November, 1895. Initiated 16th February, 1892. Beneficiary, Executors, Administrators or Assigns. \$1,000.

No. 1879. Brother Robert Marshall, aged 36 years, of Court Midland, No. 87, was *Accidentally Shot* on the 9th December, 1895. Initiated 21st August, 1894. Beneficiaries, Wm. John, James and Mary Ann Marshall, brothers and sister. \$1,000.

No. 1880. Brother Arthur T. Irvine, aged 24 years, of Court Loyalist, No. 121, died of *Phthisis* on the 12th January, 1896. Initiated 31st March, 1892. Beneficiary, Martha E. Irvine, mother. \$1,000.

No. 1881. Brother Arthur B. Clarke, aged 44 years, of Court La Tour, No. 125, died of *Gastro-Enteritis* on the 29th December, 1895. Initiated 0th September, 1886. Beneficiaries, Executors, Administrators or Assigns. \$2,000.

No. 1882. Brother LeBaron Starkey, aged 36 years, of Court Washademoak, No. 1394, died of *Capillary Bronchitis* on the 7th January, 1896. Initiated 22nd September, 1893. Beneficiary, Hazan Starkey, brother. \$1,000.

No. 1883. Brother Wm. Smith, aged 38 years, of Court Tamarac Grove, No. 215, died of *Pneumonia* on the 30th December, 1895. Initiated 1st April, 1895. Beneficiary, Sarah Smi h. wife. \$1,000.

No. 1884. Brother D. A. Benton, aged 22 years, of Court Duluth, No. 724, died of *Typhoid Fever* on the 10th January, 1896. Initiated 4th December, 1894. Beneficiary, Jane Benton mother. \$1,000.

No. 1885. Brother Samuel Price, aged 45 years, of Court Los Angeles, No. 422, died of *Stone in Kidney* on the 9th January, 1896. Initiated 2nd February, 1893. Beneficiary, Mary Price, wife. \$2,000.

No. 1886. Brother S. C. Henry, aged 23 years, of Court Vivian, No. 1251, died of *Abscess of Lung* on the 10th January, 1896. Initiated 13th February, 1893. Beneficiary, Sarah A. Henry, wife. \$1,000.

No. 1887. Brother F. W. Young, aged 43 years, of Court Honor, No. 1214, died of *Pleuro-Pneumonia* on the 18th January, 1896. Initiated 2nd February, 1893. Beneficiary, Emma E. Young, wife. \$1,000.

### Report of the Medical Board for the Month of January, 1896.

During the month of January the Medical Board reviewed 2,265 medical examination papers of which 1,992 were accepted, and 273 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:

Jurisdiction.	Acc'pt'd.		Reject'd.		
	Acc'pt'd.	Reject'd.	Acc'pt'd.	Reject'd.	
B. Columbia	3	0	North Dakota	31	2
California	171	21	N. W. Territory	5	1
Colorado	4	1	Nova Scotia	22	2
Illinois	111	12	Ohio	95	11
Indiana	36	8	Ontario	310	47
Iowa	21	5	Oregon	5	0
Kansas	0	1	Pennsylvania	33	6
Maine	90	11	P. E. Island	26	4
Manitoba	18	5	Quebec	180	21
Massachusetts	1	1	Utah	2	0
Michigan	157	11	Vermont	3	3
Minnesota	67	7	Washington	26	0
Missouri	11	1	Wisconsin	81	15
Montana	16	2	England	23	5
Nebraska	1	2	Ireland	25	3
New Brunswick	79	7	Scotland	5	0
New Hampshire	40	10	Wales	1	1
New Jersey	74	11			
New York	216	31	Total	1992	273

Yours in L. B. & C.  
T. MILLMAN, M.D.,  
Sec. of Med. Board.

### Supreme Treasurer's Statement for the Month of January, 1896.

#### Mortuary Benefit Fund.

RECEIPTS.	
To Balance per last report	\$1,480,495 65
Supreme Secretary	98,710 01
	2,859 75
	<b>\$1,582,065 41</b>

#### CONTRA—CR.

By Claims paid to Beneficiaries of late Bros.		
Wm. T. Hunter..Court Los Angeles, 422	\$1,000 00	
C. C. Colebrook	" Duck Lake, 1169	1,500 00
Michael Shrumm	" Royal, 212	1,400 00
Harry G. Russell	" La Junta, 1531	2,000 00
Daniel Kauffman	" Osceola, 85	1,000 00
John Porter	" Duffrin, 4	2,000 00
Jas. T. Raymond	" La Tour, 125	1,000 00
James Walsh	" America, 499	1,000 00
Samuel Collins	" Matane, 1190	500 00
Hy. D. Sullivan	" Valloy, 232	1,000 00

W. W. McLellan, Court	Miramichi, '35	\$1,000 00
Lovi S. Johnson	Victoria, 10	1,200 00
Gilbert Hardy	Saginaw, 494	500 00
H. F. Switzer	Midland, 87	2,000 00
Geo. Schoppe	Lafayette, 344	1,000 00
F. L. Sarrasen	ChAMPLAIN, 663	3,000 00
John Ash	Murgrave, 821	1,000 00
Philias Nantel	Jeanne D'Arc, 187	1,000 00
Thaddeus O'Hara	Palms, 650	1,000 00
Geo. W. Chalic	Evershed, 638	500 00
B. Bingham	Elgin, 29	1,000 00
Arch. Peaman	Middleville, 1410	1,000 00
Arch. Duncan	Northern Light, 127	1,000 00
Dun. McMurchie	Empress, 230	1,000 00
W. L. Curtondall	Rifle, 714	500 00
Octave Cote	Charlemagne, 1187	1,000 00
Hy. A. Davidson	Woodstock, 69	1,000 00
Saml. P. Grallin	Noble, 975	1,000 00
James E. Huet	St. Hubert, 687	2,000 00
J. H. Young	Ohio, 57	1,000 00
Thomas Leonard	Hawkeye, 1115	1,000 00
F. K. Reynolds	Sutton, 304	1,000 00
J. W. Hunter	Scarboro, 628	2,000 00
Geo. O. Edwards	St. Louis, 633	2,000 00
Jos. Lagace	St. Helene, 1019	1,000 00
Arington Mills	Downer, 466	1,000 00
A. Campbell	Logan Vale, 2040	981 11
Arthur T. Irvine	Loyalist, 124	1,000 00
Arthur B. Clarke	La Tour, 125	2,000 00
F. W. Young	Honor, 1244	1,000 00
S. C. Henry	Vivian, 1251	1,000 00
LeBaron Starkey	Washademook, 1391	1,000 00
Wm. Smith	Tumacac Grove, 245	1,000 00
Donald A. Benton	Duluth, 121	1,000 00
Samuel Brice	Los Angeles, 422	2,000 00
Boecher Bingham	Elgin, 29	1,000 00

\$55,081 11

Paid Disability Benefits to Brothers—		
John F. Dunlop Ct. Excelsior	.....	\$1,000 00
John Freedy, Ct. Welcome	.....	500 00
Abram De Caw Ct. Alvinston, 87	.....	500 00
Edward Lee, Ct. Pinhurst, 1245	.....	1,000 00
Geo. Cowan, Ct. Wayne, 861	.....	500 00
Wm. R. McKinnon, Ct. Newburgh,	.....	1,000 00
Medical Examinations re Disability	.....	25 00
Claims	.....	4,525 00
Re Cameron case	.....	100 00
Re Settlement of Claims and Rebate	.....	117 35
5 per cent. to General Fund	.....	4,915 50
Balance	.....	1,517,336 45

\$1,582,095 4

Sick and Funeral Benefit Fund.

RECEIPTS.

To Balance per last Report	.....	\$79,877 81
Supreme Secretary	.....	11,351 38
		<u>\$91,229 19</u>

CONTRA—CR.

Paid Sick Benefit Claims	.....	\$ 8,505 01
Funeral Benefit Claims	.....	850 00
Five per cent. to General Fund	.....	667 57
Balance	.....	81,215 61

\$91,229 19

General Fund.

RECEIPTS.

To Supreme Secretary	.....	\$21,002 30
5 per cent. Mortuary Benefit Receipts	.....	4,935 50
S. and F.	.....	667 57
		<u>\$26,505 37</u>

CONTRA—CR.

S.C.R., salary for December	.....	\$ 83 33
January	.....	833 33
S.S.	.....	500 00
S.T.	.....	166 66
S.P. salary for December	.....	500 00
J. H. Gilbour, sal. and expenses as organizer	.....	93 25
Wilson & Butcher, ribbon and carbons for typewriter	.....	9 00
A. E. Stevenson, to pay organizing deputies	.....	135 00
S.C.R., expenses to Philadelphia and N. York re legislation	.....	80 00
T. J. Birch, salary and expenses as organizer for December	.....	200 00
		<u>178 88</u>

C. L. Coulter, salary for December	.....	\$ 200 00
special expenses	.....	77 40
Rent and expenses of New York office	.....	45 00
W. T. Bingham, salary for December	.....	75 00
J. D. Henderson, salary and com. to Jan. 31st	.....	14 00
Thomas Waddell, organizing account, 2 mths.	.....	211 10
G. W. Allen, salary for December	.....	75 00
Alex. Henry, bal. of salary and exp. for Jan.	.....	84 66
G. N. W. Telegraph Co., amount of account	.....	41 17
Wm. White, railroad fare to Chicago	.....	14 45
Retainers in re Simpson vs. I.O.F.	.....	100 00
Jas. Glendenning, bal. of salary and expenses to Dec. 31st	.....	42 33
C.P.R. Telegraph Co., amount of account	.....	19 77
E. A. Mack, salary and expenses for December	.....	241 10
L. U. Fowler, organizing in P.E.I.	.....	83 13
W. A. Parkinson, salary for January	.....	75 00
Toronto General Trusts Co., rent of office	.....	43 75
A. McKee, salary and expense as organizer	.....	165 00
Alexander Henry, travelling expenses	.....	10 00
G. H. Winslow Grant, mission work in Missouri	.....	200 00
Robert Kidney salary for Dec. as organizer	.....	75 00
John A. McGillivray, S. S., to pay sundry accounts	.....	14 00
Hon. Wm. Wedderburn, amount of account	.....	20 00
H. O. Sonntag, expenses Chicago to Cleveland	.....	10 50
F. Parker, balance of organizing account	.....	354 17
R. Finley Smiley, salary to Jan. 15th	.....	50 00
C. R. Fitzgerald, to cover disbursements for mission work	.....	75 00
C. R. Fitzgerald, salary and expenses as Supreme Auditor for July, Aug. and Sept.	.....	397 40
E. H. Moyer & Co., typewriter supplies	.....	33 00
F. E. Davis, salary and expenses as organizer High Court of N. Dakota, grant on mission ac.	.....	602 73
City Directory Co., advertisement for 1886	.....	7 50
Incandescent Light Co. of Toronto, amount of account	.....	41 10
Rice, Lewis & Son	.....	5 00
Grand & Toy, stationery and press	.....	78 90
The Copp Clark Co., stationery, etc.	.....	225 18
The Barber & Ellis Co., stationery	.....	66 01
Court No 3062, refund of S. and F. Benefits enrolment	.....	17 00
G. A. Harper, expenses to Granby, Philadelphia, and Columbus	.....	93 50
Sundry advertising in Globe, Star, Telegram, Montreal Gazette, Regina Leader, International, Ontario Gazette, Mail, World, The Oddfellow, London Free Press, London Advertiser, etc.	.....	1,091 03
G. A. McElfresh, refund of fees overpaid	.....	10 00
Daniel Rose, printing	.....	77 50
Sheppard Pub. Co., advertising	.....	300 00
Postal Cards for receipts	.....	75 00
G. W. Strickland, salary as organizer	.....	100 00
B. F. Parker, for organizers' salaries	.....	73 50
Warwick Bros. & Kutter, stationery	.....	40 00
The Brown Bros., Ltd.	.....	13 10
Deposit re Ontario Legislation	.....	100 00
Fees and expenses re legislation in Massachusetts, per Wm Wedderburn	.....	200 00
T. H. Brown, sal. as organizer to Dec. 14	.....	31 68
S. S., travelling expenses	.....	9 70
Canada News Co., Ltd., advtg. for 12 mos.	.....	100 00
S. T., travelling expenses visiting courts at Uffington, Buffalo, Mt. Vernon and Clayton	.....	116 25
Salaries of office employees	.....	2,298 52
		<u>\$12,173 05</u>
Disbursements Great Britain	.....	1,946 64
Balance	.....	12,385 68
		<u>\$26,505 37</u>

Supply Account.

RECEIPTS.

To Supreme Secretary	.....	\$1,108 33
Balance	.....	3,650 50
		<u>\$4,758 83</u>

CONTRA—CR.

Toronto Lith. Co., Certificates and tubes	.....	\$ 120 00
The Hunter, Rose Co., Ltd., supplies	.....	1,750 00
FORESTER	.....	1,450 90
D. A. Rose, FORESTER mailing list	.....	300 00
Thayer & Jackson Stationery Co., Cons.	.....	760 00
A. H. Howard, engraving certificates	.....	75 75
Fred Parly, seals	.....	15 90
F. W. Ellis, badges, etc.	.....	237 03
L. C. Fell & Co., seals	.....	35 25
Daniel Rose, supplies	.....	14 00

\$4,758 83

## Reserve Fund.

P. O. Savings Bank.....	\$ 14,281 81
New Brunswick Government.....	20,000 00
Great Britain deposit.....	97,333 33
Mortgages.....	1,172,662 93
Debentures.....	147,091 32
Total Permanent Reserve .....	\$1,451,369 39
Current account surplus .....	65,967 06
Total Surplus .....	\$1,517,336 45
Sick and Funeral Surplus .....	81,215 61
Grand Total Surplus .....	\$1,598,552 06

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

## New Courts.

COURT PARKER, No. 3074, LISBON, NEW HAMPSHIRE.  
Instituted on the 3rd day of January, 1896, by Geo. W. Allen.

*Officers Installed.*—C.D.H.C.R., W. W. Oliver; Chaplain, H. P. Hibbard; Physician, E. O. Crossman, M.D. 22 members.

COURT FRUITLAND, No. 3075, SOUTH HAVEN, MICH.  
Instituted on the 3rd day of January, 1896, by R. H. Cole.

*Officers Installed.*—C. D. H. C. R., Menno Springer, M.D.; Chaplain, Rev. S. C. Strickland; Physician, Menno Springer, M.D. 17 members.

COURT KOMOKO, No. 3076, KOMOKO, ONT.

Instituted on the 2nd day of January, 1896, by J. Foreman.

*Officers Installed.*—C. D. H. C. R., Robert A. Small; Chaplain, William Scott; Physician, C. E. Morris, M.D. 15 members.

COURT BARABOO VALLEY, No. 3077, ELROY, WIS.

Instituted on the 7th day of January, 1896, by D. Jay Adams.

*Officers Installed.*—C. D. H. C. R., Gilbert R. Bones; Chaplain, Joseph Lancaster; Physician, A. T. Gregory, M.D. 16 members.

COURT BRIER, No. 3078, QUINN, ONT.

Instituted on the — day of January, 1896, by Israel L. Smith.

*Officers Installed.*—C.D.H.C.R., D. D. Dawdy; Chaplain, Matthew Brown. 20 members.

COURT AGINCOURT, No. 3079, AGINCOURT, ONT.

Instituted on the 11th day of January, 1896, by Robt. Kidney.

*Officers Installed.*—C. D. H. C. R., James Ley; Chaplain, Wm. Russell; Physician, O. Sisley, M.D. 30 members.

COURT TAYVILLE, No. 3080, TAY SETTLEMENT, N. B.  
Instituted on the 2nd day of January, 1896, by F. W. Emmerson.

*Officers Installed.*—C. D. H. C. R., John Boyd; Chaplain, Wm. Harvey; Physician, H. W. Gregory, M.D. 15 members.

COURT THREE OAKS, No. 3081, THREE OAKS, MICH.  
Instituted on the 9th day of January, 1896, by J. V. Van Sickle.

*Officers Installed.*—C. D. H. C. R., Lee W. Hovey; Chaplain, Wm. W. Howe; Physician, H. H. Martin, M.D. 9 members.

COURT FRIDLEY, No. 3082, FRIDLEY PARK, MINN.

Instituted on the 10th day of January, 1896, by Joseph C. O'Keefe and W. R. Steadman.

*Officers Installed.*—C.D.H.C.R. George Foley; Chaplain, John Mackyol; Physician, Thos. L. Laliberte, M.D. 14 members.

COURT CONSTITUTION, No. 3084, PORTSMOUTH, N. H.  
Instituted on the 10th day of January, 1896, by James Grover.

*Officers Installed.*—C.D.H.C.R., E. L. Gaptill; Chaplain, J. M. Smith; Physician, Wm. O. Jenkins, M.D. 22 members.

COURT SANTA LUCIA, No. 3085, SAN LUIS, ODISPO, CAL.

Instituted on the 20th day of January, 1896, by E. A. Meek.

*Officers Installed.*—C.D.H.C.R., Frederick A. Krill, M.D.; Chaplain, Lewis M. McManus; Physician, F. A. Krill, M.D. 12 members.

COURT GLENMORE, No. 3086, LONDON, ONT.

Instituted on the 10th day of January, 1896, by T. G. Day, y.

*Officers Installed.*—C. D. H. C. R., T. W. Scandrett; Chaplain, C. D. Johnson; Physician, H. Williams, M.D. 20 members.

COURT SILVER LAKE, No. 3037, FOXCROFT, MAINE.

Instituted on the 3rd day of January, 1896, by Edwin C. Lockett.

*Officers Installed.*—C.D.H.C.R., M. L. Mann; Chaplain, W. G. Buswell; Physician, A. H. Stanhope, M.D. 26 members.

COURT LEPREAN, No. 3088, LEPREAN, N. B.

Instituted on the 11th day of January, 1896, by F. W. Emmerson.

*Officers Installed.*—C. D. H. C. R., H. P. Reynolds, M.D.; Chaplain, Thomas Haggerty; Physician, H. P. Reynolds, M.D. 24 members.

COURT COVINA, No. 3039, COVINA, CAL.

Instituted on the 6th day of January, 1896, by D. H. Johnson.

*Officers Installed.*—C.D.H.C.R., J. R. Hodges; Chaplain, C. W. Raymond; Physician, J. D. Reed, M.D. 30 members.

COURT CARDINAL, No. 3090, CARDINAL, ONT.

Instituted on the 10th day of January, 1896, by W. F. Waddell.

*Officers Installed.*—C. D. H. C. R., John Newman; Chaplain, Gordon Wallace; Physician, Dr. Williams. 19 members.

COURT FORT DEARBORN, No. 3091, CHICAGO, ILL.

Instituted on the 9th day of January, 1896, by C. H. Russe.

*Officers Installed.*—C.D.H.C.R., E. A. Walschmidt; Chaplain, Albert Fuchs. 17 members.

COURT SQUANTUM, No. 3092, TILTON, N. H.

Instituted on the 15th day of January, 1896, by E. J. Mountain.

*Officers Installed.*—C. D. H. C. R., Harris A. Morse; Chaplain, Wm. J. McDuff; Physician, Frank W. Lamb, M.D. 23 members.

COURT LENNOX, No. 3093, LITTLE YORK, P.E.I.

Instituted on the 14th day of January, 1896, by L. U. Fowler.

*Officers Installed.*—C.D.H.C.R., Geo. Crockett; Chaplain, Albert C. Foster; Physician, Chas. S. Mathison, M.D. 17 members.

COURT NEILLSVILLE, No. 3094, NEILLSVILLE, WIS.

Instituted on the 14th day of January, 1896, by C. H. Knight.

*Officers Installed.*—C.D.H.C.R., Prof. Wm. L. Morrison; Chaplain, Rev. G. N. Foster; Physician, S. H. Esch, M.D. 10 members.

COURT CHICAGO HEIGHTS, No. 3095, CHICAGO HEIGHTS, ILL.

Instituted on the 15th day of January, 1896, by C. W. Allen.

*Officers Installed.*—C.D.H.C.R., John T. Miller; Chaplain, James A. Buchanan; Physician, Jas. Ross, M.D. 18 members.

COURT SUSQUEHANNA, No. 3096, CURWINSVILLE, PA.

Instituted on the 17th day of January, 1896, by Geo. W. Strickland.

*Officers Installed.*—C.D.H.C.R., Roland D. Swoope; Chaplain, Harry M. Weigle; Physician, Geo. C. Jenkins, M.D. 19 members.

COURT KINNEHO, No. 3098, SANGERVILLE, ME.

Instituted on the 18th day of January, 1896, by Edwin C. Lockett.

*Officers Installed.*—C.D.H.C.R., Angus O. Campbell; Chaplain, Harvey R. Williams; Physician, Chas. W. Ray, M.D. 22 members.

COURT BEST, No. 3099, MILWAUKEE, WIS.

Instituted on the 21st day of January, 1896, by Van Ness and Samuels.

*Officers Installed.*—C. D. H. C. R., Oliver Wiggins; Chaplain, Edward A. Lueck; Physician, V. A. Gudez, M.D. 20 members.

**COURT KISMET No. 3101, ELGIN, ILLINOIS.**

Instituted on the 24th day of January, 1896, by A. J. Messenger.

*Officers Installed*.—C.D.F.C.R., Jas. Kenidy; Chaplain, H. F. Foster; Physician, E. A. Abbott, M.D. 20 members.

**COURT CANAAN, No. 3102, HAMMOND, ONTARIO.**

Instituted on the 26th day of January, 1896, by R. McNair.

*Officers Installed*.—C. D. H. C. R., W. S. L. Merri'l; Chaplain, Wm. Cooper; Physician, Dr. Bell. 26 members.

**COURT NAPOLEON PREMIER, No. 3069, MONTREAL, Q.**  
Instituted on the 1st day of January, 1896, by J. S. X. Dusseault.

*Officers Installed*.—C.D.H.C.R., A. Savard; Chaplain, J. Z. O. Loiset; Physician, J. A. Asselin, M.D. 19 members.

**COURT VIGILANT, No. 3100, CLEVELAND, OHIO.**

Instituted on the 23rd day of January, 1896, by W. G. Philp.

*Officers Installed*.—C.D.H.C.R., P. McArthur; Chaplain, Peter O. Anteloppe; Physician, Dr. W. E. Wheatley. 26 members.

The members of Court Craig End, No. 543, extend to their brothers, Messrs. J. and D. McGinnis, their sympathy on the death of their sister.

The members of Court Kilbourne Park by resolution express their esteem of their late brother, A. W. Boecher, and their sympathy with his family.

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## Among the Courts.

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**Ontario.****Court Newburgh, No. 417.**

This solid Court gave its annual concert on the evening of Feb. 28th. The weather was fine and the attendance excellent. Bro. D. A. Nesbit, B.A., head-master of the High School, occupied the chair, and Bros. Rev. A. Macgillivray and Glenn gave addresses. A musical and literary programme was given to which Mr. Fax largely contributed.

**Court Pride of Scotland, 1409.**

"At the last meeting of this court, we received a visit from G.D.H.C.R. Bro. J. G. McPherson, which was highly appreciated by all of us. We had an open meeting, and during that time Bro. McPherson gave a very interesting history of the Order, and showed clearly the benefits of being a member. One result of his visit is, our membership has increased substantially, and others are coming in; another result he succeeded in filling the court with enthusiasm." So writes the C. D. Bro. McPherson is a first-rate worker.

**Court Bellevue, No. 272, Weston.**

The annual At Home of this court was an exceedingly pleasant affair. The members and their friends met in the spacious court room on the evening of January 30th. A select musical programme was rendered in the early part of the evening. A choice supper was served by the lady friends of the court. After the supper addresses were given by Rev. A. Macgillivray, P. H. C. R., and Bro. G. L. Wilson, D. S. C. E. A most enjoyable evening was spent. Court Bellevue appreciates the social benefits of the Order.

**Court Wooler, No. 567.**

The annual social of this Court was held recently. Lengthy tables were erected and spread, laden with all the delicacies of the season, which the good ladies had prepared in their own magnificent style. Over one hundred were present. After an excellent repast, Mr. T. R. Garratt was called to the chair, and presided with much ability and acceptance. Learned, eloquent, witty and appropriate addresses were delivered by Rev. F. W. Adger, Mr. G. E. R. Wilson, and Mr. C. G. Kuttan, the latter on behalf of the Canadian Order of Chosen Friends, who came on invitation of the Foresters, and Dr. Mallory, of Court Trent, Campbellford, in which the fundamental principles and splendid achievements of our noble Order were fully set forth, and a cordial invitation was extended to the visitors to become identified with the Order, and thus share in its social, elevating and moral advantages.

The instrumental music was furnished by Mr. Walter and Miss Hardinge, of Morganston, giving several flute and clarinet selections, which were well rendered. The vocal music was furnished by Mrs. Ostrom, Mrs. Rowe, and Messrs. Dickey, Dion and Locklin, of Trenton. All the selections were highly appreciated by the audience.

**Court Quinte, No. 691, Trenton.**

This court has had up-hill work. The days of its mourning are ended. Bro. Gilmour of Toronto spent some time in Trenton recently, secured a number of excellent members. Installed an A1 staff of Officers. Now for more rapid growth than ever.

**Court Mercantile, No. 3031, Toronto.**

This is one of several courts recently instituted in the Queen City of the Dominion. It begins its career under favorable auspices. It has a capital location at the corner of Brunswick Ave. and College St., and a splendid membership of young professional and business men. Capt. Parkinson, D. S. C. R., was the instituting officer, and he did his work well.

**Court Belmont, No. 153.**

This court works away quietly but steadily. At last accounts, there were several candidates awaiting initiation.

**Court Bondhead, No. 1025.**

The fourth annual concert of this enterprising Court was held on the evening of the 18th February. The severe weather affected the attendance somewhat. The audience that greeted the P.H.C.R. of Ontario, Bro. Rev. A. Macgillivray, of Toronto, and Queen Concert Company was both large and appreciative. The Court Deputy did the duties of chairman admirably. The address was carefully listened to. The character and humorous song of Mr. Ramsay and the reading of Miss Sara Lord Baily were received with every manifestation of pleasure. Mrs. Ramsay was accompanist and gave a couple of piano solos. Court Bondhead is alive, and shows life by work and growth.

### Court Valley City. No. 73, Galt.

The annual "At Home" of this solid old Court is one of the institutions of the town, and is looked forward to with interest. The third "At Home," on the evening of January 28th, was if anything better than those that went before. Dr. Cameron, C.R., occupied the chair, and submitted a programme of great merit, that was greatly enjoyed by all of the large audience present. Bros. Dr. Yardon, Mayor of Galt Dr. King and Dr. Jackson gave short addresses.

### Court Mt. Carmel, No. 1946, Green Point.

A very successful entertainment and social was given by the brethren of this court in Mt. Carmel Church, on the evening of Feb. 5th. The church was crowded to the doors, which speaks well for this court. Bro. C. B. Allison of Picton occupied the chair to the satisfaction of all present. Several of the brethren from Picton Court addressed the audience. The Oronhyatekha Glee Club were also in attendance and gave several choice selections, to the delight of those present, and no doubt but what many new members will be added to this court from the effects of this social gathering.

### Court Fidelity, No. 160, Appin.

We have received a copy of the report of the auditors of this court, for the half year ending 31st December. It is a model of conciseness and cleanness and shows the court to be in a flourishing condition financially.

### Court Vespra, No. 1008, Minesing.

The public meeting held under the auspices of this court on the evening of January 23rd was, notwithstanding the storm, a great success. P.H.C.R. Bro. Rev. A. Macgillivray was expected to be present, but la grippe had laid its hand upon him, and he was unable to attend. Bro. Mayor Sanders, of Stayner, took his place, and gave an admirable address. Capital music was rendered by a choir of 13 voices. Short and appreciative addresses were given by Rev. W. Washington, of the Methodist church, and Rev. W. Wallace, of the Presbyterian church. Court Vespra will doubtless add largely to its membership.

### Court Simcoe, No. 166.

The "At Home" given by the members recently may rightly be classed as one of the pleasantest entertainments given in this town this season. Although the weather was exceedingly stormy and disagreeable, the large hall was well filled, about two hundred people being present. The ladies had prepared a grand feast for the occasion. The chair was occupied by Bro. Dr. Hayes. An interesting programme had been prepared, which, in addition to the "creature comforts," made the time slip pleasantly away. The address of the Court Deputy, Bro. I. S. Rowat, was an excellent one. After supper the chairman called upon the Chief Ranger, Bro. J. Porter, to introduce one of the pleasantest features of the night. Bro. Porter, with appropriate remarks, presented the Court Deputy, Bro. I. S. Rowat, with a handsome silver fruit basket, bearing

the inscription, "Presented to I. S. Rowat, C.D., by Court Simcoe, No. 166, I.O.F.," accompanied by the following address:—

"I. S. Rowat, Esq.: Dear Sir and Brother, —We, the officers and brothers of Court Simcoe, No. 166, I.O.F., take this opportunity of expressing our appreciation of your energies and zealous work in your office as Court Deputy of our beloved Court.

"Since your affiliation with us you have been a most earnest worker, a wise counselor, and a most worthy and exemplary brother, carrying out the true principles of our Order, Liberty, Benevolence and Concord.

"We feel that it is through your earnest endeavors, to a great extent, that our court has attained its high standing of being one of the Banner Courts of the Order, and we ask you to accept this 'Souvenir' as a slight token of the esteem with which you are held by your brethren of Court Simcoe, and we trust that you may be long spared to us to help us on in our good work.

"Signed on behalf of Court Simcoe, No. 166.

"J. PORTER, C. R.

"A. YOUNG, R. S.

"Simcoe, Feby. 13th, 1898."

Bro. Rowat was entirely taken by surprise by the presentation, as not even a hint of it had been communicated to him. But he in a feeling and appropriate manner thanked the brethren for their manifestation of respect and esteem. He, however, disclaimed the idea that the great success which had distinguished Court Simcoe was due to his efforts; but was rather owing to his predecessor, the late Brother Carson. A reading by Rev. Bro. Dey was interesting and well delivered. Splendid recitations and songs followed.

### Court Raymond, No. 235, Fonthill.

The supper and concert of this court on the 22nd January was so successful that it will be an annual affair. All or nearly all the members with their wives and friends were present. The chair was occupied by Bro. S. McCombs. Addresses, vocal and instrumental music made up a very excellent programme. The court is steadily growing.

### Court New Hamburg, No. 712.

This court meets regularly, Bro. Wm. Caldwell, one of the early members of the Order, fills the Chief Ranger's chair. Sides were chosen last August, captained by Bros. McCallum and Lange—the side showing the best attendance for six months won an oyster supper. An enjoyable evening was spent. Bro. McCallum presented the court with a morocco bound "History of the Order." A vote of thanks was tendered him.

According to the *Insurance Monitor*, the drink bill of the United States is four times as great as the entire cost of all the life insurance that is carried by all the citizens of this country. One represents decay, discredit, degradation, death; the other represents homes saved, children educated, positions maintained, competency when old.



## ONTARIO NOTES.

It is work that wins, bring in your member.

Six new Courts were reported for January. All with a good charter membership.

Ontario still leads with applications for membership: 310 were accepted for January.

The Order leads all fraternal societies in the premier province of the Dominion. It is increasing its lead.

The Order is making splendid progress in Toronto. About a dozen Courts have been instituted in the last twelve months.

Big storms have somewhat interfered with the progress of the work recently, but appearances indicate good work for the coming month.

Bro. C. C. Whale was warmly received by the members of the I.O.F. in Pembroke and Renfrew. He also delighted the members of Court Mississippi with his eloquence.

Bro. Campeau, P.D.H.C.R. of Ottawa, is an enthusiastic Forester and a hard worker for the Order. We are pleased to notice a Court to his credit in Russell county.

Bro. Pointon, of Owen Sound, is a faithful Forester, and does not spare himself to advance the interests of the I.O.F. His work at Chatsworth, Desboro, and elsewhere has been fully appreciated.

At Eganville Bro. Ingram found things nearly at a standstill, but has put new life in the Court by securing about a dozen new members. Bro. Ingram deserves great credit for his excellent work.

The H.C.R. is a busy man. His correspondence is itself sufficient to occupy the spare time of any officer, but nevertheless, he finds time to visit weak Courts personally, and address many public meetings.

Court Canaan is one of our newest Courts, but has set a pace for surrounding Courts. Bro. C. C. Whale's visit was an event in their history which they fully appreciated, and many applications are the outcome of the grand social.

Bro. Ingram, C.D.H.C.R., after building up the Court at Cobden was instructed by the H.C.R. to go to Renfrew. At Renfrew he found the Court in half-dead condition. He has put in 15 new members, and has the promise of as many more.

Bro. C. C. Whale was in the Ottawa Valley in February, and as usual did excellent work for the Order. The H.C.R. could have kept him weeks at work there, but his presence was needed elsewhere. He is very popular with the Courts east.

Bro. C. C. Whale took a public meeting for Court Avenmore recently and electrified the audience. 15 applicants were received and initiated at the close. This is the kind of work that tells. Court Avenmore is a very energetic Court, and through its good work the I.O.F. is very popular in the village.

Sorrow is but the blackboard upon which God writes his most precious promises.

## Quebec.

## M. JOSEPH POIRIER, M.P.P.

Mr. Joseph Poirier was born at St. Joseph de Beauce, on the 23rd December, 1839. He is the son of Mr. Vital Poirier, one of the wealthiest farmers of the Chaudiere Valley. He went through a course of studies, at Nicolet College, with great success.

After completing his classical course, he felt no inclination for any liberal profession. The prospect of living peacefully on the magnificent farm of his father, in one of the most beautiful and richest districts of the province, had more attraction for him. He therefore became a farmer, able to read Virgil in the text.

His career was, however, more diversified than he had suspected. His fellow-citizens, appreciating his intellectual value and his in-



M. JOSEPH POIRIER, M.P.P.

tegrity, have many a time called him to honorable positions. Mr. Poirier has played a part which many professionals, even in town, would have been envious of. For several years he has been mayor of his parish, and county warden.

In 1878 he was elected to the Quebec Legislature by a great majority. Defeated in 1887, on the Reil question, by a brother Forester, Dr. Godbout, he was elected in 1892 by a majority of 425 votes.

In politics, Mr. Poirier is an Independent Conservative, in the full meaning of the word. He does not care for governments nor for political ringleaders. His strength is in the people, who readily recognize him as a friend. Nearly every one in Beauce is under obligation to him. It may be stated that his career has been a long series of services rendered to his fellow-citizens, and always

gratuitously. He is a thoroughly honest man, and consequently the avowed enemy of plunderers, monopolists, speculators and other *cjusdem farinae*. He is, moreover, a well-educated man, and keeps himself duly posted on the men and events of his time.

Brother Jos. Poirier at once understood the advantages of the I.O.F., and he was the first to sign the charter of Court Moreier, No. 1976, in which he fills the office of Court Deputy. His name and his immense prestige are a precious guarantee of success for the new court.

#### Court Jeanne D'Arc, No. 1650, Montreal.

This Court held its second annual banquet on Saturday night, 25th January, at Hotel Victoria, when about ninety gentlemen sat down to dinner. The hall was decorated becoming the occasion, and it, perhaps, never held a more patriotic set of gentlemen. The menu was an excellent one, and was done ample justice to, and when the inner man had been satiated the toast list was entered upon. Chief Ranger J. B. Dery presided. "Our Guests," proposed by W. Poitras, was responded to by Hon. James McShane, M.P. He assured them of the pleasure it afforded him to be in their midst. He felt flattered and felt it an honor to belong to such an Order, and to be surrounded by so many of the finest young men of the city. He paid a fitting tribute to C. Lafortune, as organizer of the banquet. He was glad to be present with so many workmen, it was they who had placed him in the high position which it was his privilege to occupy, and hoped that the Order would continue in the good work of uplifting our fellow-citizens. He would always be with them, and when they wanted him he was always ready, and closed by wishing the Order prosperity and the blessing of God.

A letter was read from Dr. Oronhyatekha, Supreme Chief Ranger of the Order, expressing his regret in not being able to attend.—*Herald*.

#### Court Outremont, No. 1280.

On Tuesday evening, Jan. 28th, this court held its annual oyster supper, and although the Entertainment Committee thought they had made arrangements with their caterer for what would be ample, it was found that the members and their friends turned out in such numbers that more oysters had to be telephoned for.

The chair was most ably filled by Mr. G. E. Cooke, who has two of his sons belonging to the court.

After the oysters had disappeared, songs, speeches, recitations and music were the order of the evening, and some admirable musical and literary selections were rendered, making altogether an entertainment of exceptional interest.

The appreciation of the addresses and the general impression made upon the visitors was substantially shown by the Recording Secretary having to fill up five proposal forms for new members during the season. Well done.

#### Court Sir George E. Cartier, No. 1694, Montreal.

This Court initiated 34 new members in December alone. The Court had 48 members in good standing the 1st of December, and now there are 82, and every member is working hard to make it one of the strongest Courts in Montreal. Here are a few remarks that will show you the hard workers. Bro. G. I. Leveill presented 19 members, Bro. H. H. Leduc, 10, and Bro. C. Chapdelaine, who is only a month old in the Order, has already presented 4 new members.

This is a Court after our own heart. More power to them. We will be glad to publish such news each month from Sir George.

#### Court Courcelles, No. 1589, Montreal.

By some inadvertance, this Court was reported as suspended for non-payment of assessments in the February No. of THE FORESTER, when as a matter of fact the Court had amalgamated with Court Champlain last November. We regret the mistake, and any annoyance it may have caused our brethren who were members of that Court.

### New Brunswick.

#### Court Rockwood, No. 1470.

This court held their second anniversary last night in the hall, to which they invited their friends to the number of one hundred and fifty. A musical and literary programme was carried out as follows: Opening address by Chief Ranger F. Fales; reading, A. W. Baird; song, John Salmon; autoharp solo, John Frodsham; trio, Miss Carrie Frodsham, Miss Eva Frodsham, Miss Lota Hayward; piano selection, Miss Dunfield; reading, Miss Baillie; song, James Tongue; piano solo, Miss Dunfield; song, Alex. Gunn; reading, Miss Baillie; song, Mr. Hood; song, by little Miss Frodsham, accompanied by her father, John Frodsham, on the autoharp; song, John Salmon.

All the performers were applauded to the echo, and it would be hard to make special mention of any one, as all did so well. Miss Baillie, however, who is coming to the front as an elocutionist, deserves special mention, as she had to respond to three encores.

Court Rockwood is in a very flourishing condition, and is rapidly coming to the front.

During the evening refreshments were served, and altogether the anniversary celebration was a most successful one.—*St. John Sun*, Feb. 21st, 1896.

### Nova Scotia.

We hear altogether too seldom from our brethren down by the sea. An item of news is always welcome from any of the courts.

#### Court Acadia, No. 102, Amherst.

This is the banner court of the Province, with its 133 members; the gain for the year was 20, and the determination is to do better for '96. The H. S. of Nova Scotia, Bro

Bell, is a member, of this court, another prominent member Bro. Wm. M. Reid, has been elected Mayor of the town by acclamation. Nova Scotia should have many courts like old Acadia.

### North-West Territories.

JOHN FULTON BETTS, M.L.A.,

*Speaker of the North-West Legislative Assembly.*

THE FORESTER presents with pleasure to its readers a portrait and sketch of Bro. Betts, one of the representative men of the west. He was born at Stirling, Hastings County, Ontario, October 9th, 1851. Like



JOHN FULTON BETTS, M.L.A.

many others who have carved their way to influential positions, Bro. Betts had the inestimable advantage of passing the days of his early boyhood amid surroundings peculiarly adapted to the formation of sterling character and principle, his father being a prominent clergyman of the Methodist church, the Rev. I. A. Betts, now of Brockville, Ontario. Bro. Betts received an English education, first in the public schools and subsequently at Albert College, Belleville. In 1882 he married at Picton, Ontario, Miss M. E. Boyle, daughter of Robert Boyle, county clerk of Prince Edward county. Very early in its history, Bro. Betts visited the Saskatchewan country and there seeing the possibilities for young men endowed with the characteristics of energy and perseverance he settled at Prince Albert in the year 1879, engaging in business as a general trader and merchant. His business has grown with the home of his adoption and he now has large interests in the growing town of Prince Albert.

Bro. Betts became a Forester in 1891, at the inception of the work here by that successful worker in the Forestry Army, Bro. Wm. Sanderson, M.A. Coupled with his ardent attachment to the principles of our noble Order and his warm desires for its advancement, Bro. Betts' experience and wise counsels were of invaluable assistance to those who, under great disadvantages laid the foundations of Forestry in this part of the mighty west. The esteem in which the subject of this sketch is held, and the confidence reposed in him by his brethren was strongly indicated by his unanimous election for four successive terms as Chief Ranger of Court Saskatchewan, which during his term of office was the banner court of the Territories. He has also been honored with office in the Territories' High Court and is the trustee representative of his own court at the High Court meetings. Bro. Betts has filled various responsible offices within the gift of his fellow citizens of Prince Albert, as a J.P., as chairman of the Public School Board, member of the first town council and for some time acting Mayor. In 1888 he was first returned as a member of the Territorial Assembly and has represented since that date the large and representative district of Prince Albert East. In the Legislative Assembly Bro. Betts' course has been marked with steady progression. "Upward and onward, has been and still is his motto" and at the present he occupies the highest position to which his brother members can raise him—the presiding officer of this important public body, the honor of election as Speaker of the House having been conferred upon him by unanimous vote of the members. Though having exhibited signs of leaning towards Conservatism in the past, Bro. Betts holds no pronounced views in Dominion politics, believing that the entire exclusion of party lines in the work of the Legislative Assembly is the course most conducive to the best interests of the people of the Territories. A fluent speaker, quick in repartee and possessed of great strength in opinions well balanced by shrewd reasoning, Bro. Betts, of Saskatchewan, is not only one of the youngest legislators but one of the most promising in this fair Canada of ours. Devotedly attached to the welfare of Forestry, he is a valuable worker in its interests, and is esteemed by the brethren as well for his service in their behalf as for his genial disposition, the courtesy of his bearing and the sincerity of his friendship.

### Manitoba.

The Order in this province is doing nobly. The High Officers are active and skilful workers, and the results are highly encouraging.

PUBLIC INSTALLATION OF THE OFFICERS OF THE WINNIPEG COURT.

There was a large attendance at the joint installation of the officers of the Independent Order of Foresters in their hall on January 6th. The installing officers were: High Sec-

retary Pettigrew, High Chief Ranger Thos. Waddell, assisted by Supreme Marshall Thos. Gray. The courts represented were Point Douglas, Hudson, North Star, Winnipeg, Isafold, and Star of the West.

Sir John Schultz, a member of the Order, was unable, through illness, to be present, but sent a letter of regret wishing the Order every success. On Sir John's behalf, High Chief Ranger Thos. Waddell presented to Brother G. K. Breckman, of Court Isafold, a gold medal, won at the annual picnic last year in River park. Refreshments were served at the close and a social hour enjoyed.

#### A NEW COURT AT MACDONALD.

On the 10th January a new court was installed at Macdonald by Bro. Waddell, H. C. R., assisted by Bro. Graham of Portage la Prairie. After a day's vigorous canvassing, in which the visiting brethren were ably assisted by Bros. Mutrie and Robson, a court with 24 members was organized. An excellent staff of officers was chosen, and the court is bound to prosper.

#### High Court of New York.

Court Caldwell, just instituted at Syracuse, starts off with an applicant at its first meeting, and its members are quite hopeful that they will soon rank among the first courts of the Order. A letter of the city from Col. Caldwell, of a stirring nature, and was received with enthusiasm, as the members feel quite proud of the founder of the Order, whose name they have perpetuated by the institution of this court.

Court Oswego, on St. Valentine's day, had a very enjoyable time at their court rooms, over the City Bank, on West First Street, which consisted of a vocal and instrumental concert, and was appreciated to the fullest extent. Each performer received a hearty encore, and the evening was spent in the most pleasant manner. This court has recently elected Bro. Wellington, both as C. D. and K. S., and, together with Bros. Bass and Brown, ought to make it one of the foremost courts in the State.

Court Empire City, the first court instituted in New York city, was unusually favored at their regular meeting, on the 12th instant, by a visit from the Hon. Judge Wedderburn, Sup. Counsellor, Col. A. D. Caldwell P. S. C. R., Dr. C. L. Coulter, D. S. C. R., Bro. M. E. Downey, C. D. of Court Industrial, and Bro. Otto Ochs, C. D. of Court Empire State, and District Deputy for the Metropolitan District. Despite the weather the meeting was very enthusiastic, and aside from speeches by the distinguished brethren just mentioned, the initiatory work was conducted by Judge Wedderburn, assisted by Bros. Caldwell and Coulter, and it is said that the work done by the three brethren created a deep and lasting impression upon both members and candidates. This court now has 42 members, with five accepted candidates and several new candidates. Dr. Rock, the Court physician, is said to be an energetic member, and the success of the court is mainly due to his

persistency and ability. Brethren C. L. Lum, J. E. Sullivan, W. A. Taylor, A. H. Sweeney, Fred. Nobis and W. S. Bourne, are also credited with being prominent in the prosperity and welfare of this court.

Court Electric City is increasing its membership in "Empire State Express" style, and at their meeting, January 28th, they reported the receipt of 34 applications for membership. This court has displayed an unusual activity ever since it was first organized, and believes in helping themselves. Their second annual ball was held in Arcade Hall on St. Valentine's day, and proved to be a perfect success. The committee having the "Hop" in charge were congratulated by the ladies, who enjoyed the evening and the "dance" with pronounced delight, and many expressed the wish that St. Valentine's day, 1897, would soon be here.

Court Theresa had an enjoyable time together with their wives and sweethearts, at their public installation, which was conducted by P. H. C. R. Wm. E. A. Faichney, of Watertown, assisted by the Rev. W. H. Bonn, and representatives from nine different courts. Over 200 were present, who listened attentively for more than an hour to the Rev. brother's interesting address, and was followed by the Rev. John C. Smillie, pastor of St. James' Church, Theresa, whose theme was Forestry and its benefits. Bro. W. E. A. Faichney, P. H. C. R., concluded the formal entertainment by a few remarks, taking for his subject fraternal lives and charity existing among the members. At the conclusion, Chief Rodenhurst invited all to follow him to the Getman House, and take supper with Court Theresa. The Getmans are noted for their excellent *cuisine*, and all appeared to appreciate the invitation to the extent of their capacity.

After supper many returned to the hall to enjoy the "hop," while many remained in the parlor of the hotel attending the "smoker." One and all were unanimous in their expressions that it was the finest affair of the kind ever held in Theresa.

Court Mount Vernon was favored at the public installation of their officers, at Ferguson's Hall, January 22nd, by having as installing officer the Hon. H. A. Collins, Supreme Treasurer, assisted by Col. A. B. Caldwell and Dr. C. L. Coulter. The hall was crowded to overflowing by the elite of the city. The opening address was delivered by his Hon. ex-Mayor E. F. Brush, M. D., the Chief Ranger of the Court, whose presence alone is a guarantee for an attendance of Mount Vernon's best people. The formal installation having been listened to in rapt attention by the brethren and ladies present, and the officers assuming their several stations, the entertainment proceeded with the introduction of Hugh J. Emmett, the humorist, who entertained the audience with his side-splitting stories, and was followed by the Hon. Bro. Brush, eulogizing the Supreme Treasurer, who was introduced as the speaker of the evening. Bro. Collins was received with applause, and many times throughout his remarks the audience signified their ap-

preciation by their enthusiastic applause. Bro. Caldwell was introduced, and alluded to his former residence in Mount Vernon, where he was formerly editor of the *Mount Vernon Weekly Democrat*, and from his experience as a former resident, and knowing the honorable ex-Mayor Brush as well as he did, he had every confidence in expressing his belief that Court Mount Vernon would double its membership in the coming year.

The following officers were duly installed: Theodore Henry, C.D.H.C.R.; ex-Mayor Hon. E. F. Brush, M.D., Chief Ranger; W. R. Hardy, P. C. R.; J. J. Grebenstein, V.C.R.; Wm. S. Miller, R.S.; B. C. Graves, F.S.; W. T. Chambers, Treas.; W. J. Robinson, Chaplain; W. N. G. Clark, S.W.; R. J. Gordon, J.W.; Geo. Percy, S.B.; W. Reid, J.B.; F. W. Shipman, M.B., Court Physician.

The entertainment concluded with a banquet, and an elaborate *menu* of refreshments was served.

Court Attica installed its officers at its last meeting, the installing officer being Rev. E. E. Adams, High Chaplain. The Hon. O. P. Stockwell, High Counsellor, was installed Chief Ranger, and H. Valkens as V.C.R. We have expressed the belief before that those two brothers would make a good team, and we now express the hope that the members will do all they can to assist them to make this one of the most successful years in the history of Court Attica.

The acting H.C.R. was assisted by Bro. Francis as H.V.C.R.; Bro. Bellsmith as H. Secy.; and Bro. Flash as H. Marshal. After installation, speeches were indulged in by those named, and at the conclusion all were regaled by a bounteous repast. About 125 were present, and when supper was finished dancing began, and lasted until nearly daylight.

Rev. E. E. Adams, High Chaplain, has instituted a new court at Ray, Gemser county, and is organizing another at Gowanda, Cattaraugus county.

Bro. T. S. Campbell has organized a court at Limerick, with 25 members.

Judge Wedderburn, Sup. Counsellor, and Col. A. B. Caldwell, are visiting courts in New York City and in New Jersey, everywhere receiving ovations from their brethren, and urgent requests to renew friendships and "come again."

#### Court Sheridan, No. 761.

This court instituted their newly elected officers for 1896 at their parlors Cor. Clinton and Watson streets, on Tuesday evening, January 7.

The ceremonies were commenced by the entire audience singing "The opening ode." Then followed a few remarks by the retiring Chief Ranger, Bro. Wheaton, who briefly rehearsed the history of Court Sheridan, congratulated the court on its successful achievements of the past and vividly depicted a glorious future under the guidance of the incoming Chief Ranger, Bro. E. B. Wade. The audience were then highly entertained by a vocal selection beautifully rendered by the Muller Family (consisting of father,

mother and daughter,) and an exhibition of physical prowess by Mr. Burt Bartram, the local "Sandow."

D.S.C.R. John E. Sims, assisted by Bro. Ormstead of Court Belvidere, Bro. Stanton of Court Idlewood and Bros. Rabbas, Porter and Dissett of Court Maryland, then installed the officers. Short addresses were given by a number of the newly installed officers interspersed by some choice vocal selections. A banquet closed the interesting proceedings. Court Sheridan has entered upon what promises to be a most successful year.

#### Court Lehigh, No. 744, Buffalo.

The members of this court held their fourth annual ball at Zaepfel's Hall, 1567 Broadway, Buffalo, N.Y., Jan. 15th, 1896, and was a grand success, all due to the efficient way the arrangement committee did their work. The court has not lost a member by death since its institution, five years ago. Bro. J. P. Knowles, C.R., and his brother officers had the pleasure of seeing the court double in membership during their term of office.

#### Court Lackawanna, No. 1335, Buffalo.

The annual function of this court, this year partook of the nature of a ball. Needless to say that it was a great success. Over 350 people were present. All went merry as a marriage bell. The affair took place in Golden Hall, on the 12th February. The membership is growing and the workers count on bringing it up to eighty in the near future.

#### Court Empire City, No. 1402, New York.

This court has three more candidates to be initiated at the next meeting, February 13th, and the members are still working hard for a larger increase. It has also been decided at the last meeting to procure the necessary paraphernalia for a R.R.R. It meets at 161 East 125th Street.

#### Court Lake Erie, No. 1205, Buffalo.

Bro. Colgrove, C.R., sends us some interesting items in connection with this court. That it is a live court will be evident from the fact that for last year they initiated seventy-five members. By the 1st of July, the membership will be two hundred. At an entertainment, held on July 15th, an audience of five hundred Foresters and their friends were present. Court Lake Erie is worthy of its position as the banner court of the Bison City.

#### Court Seneca, No. 1111, Baldwinville.

This court visited Court Warner, at Warner, recently. It was a disagreeable night and yet there was a good attendance. Arriving at Warner, a business meeting of the Court was held, after which a bountiful supper was served at the Empire House, where landlord Blair spread a feast which deserves a most liberal portion of praise. Court Deputy Duan Van Alstine and Chief Ranger Charles Isbell were most capable hosts, and all vied with each other in making the visit an enjoyable one. Before departing for home Court Seneca invited Court Warner to visit them Friday evening, February 28th. The invitation was accepted, and Court Euclid,

of Phoenix, is also expected to be present. Several initiations will be made. A banquet will be given in honor of the visitors and all guests will be sure of a royal good time. Baldwinville's hospitality is proverbially the best.

Court Warner has since received three applications. Court Seneca expects to make large gains.

Court Industrial, No. 1968, New York.

This new court recently instituted by Dr. C. L. Coulter, D.S.C.R., was honored by a visit from Col. A. B. Caldwell, P.S.C.R., and founder of the Order, at its last meeting night held in December, on the 30th of said month. The court was greatly benefited by the able advice and clear explanation of the unwritten work.

The court has a membership of 21, with six new members to be initiated at the next meeting, and excellent prospects for the future.

Court Warner, No. 1039.

"We received 15 applications since Dec. 15, 1895," so writes a live brother who believes in pushing things. Such news is always welcome.

Court Hammond, No. 545.

At a recent social gathering under the auspices of this court, Bro. N. C. Brooks gave an admirable address on the principles and aims of our Order. He dwelt on its distinctive features of Liberty, Benevolence and Concord, and paid a glowing tribute to the noble work done in developing the fraternal spirit, and protecting widows and orphans from want.

### High Court of Michigan.

The High Court of Michigan which closed at Lansing on the evening of Wednesday the 26th Feby., was one of the largest as well as the most enthusiastic and harmonious ever held. The following statistics taken from the report of the High Chief Ranger, Bro. Lee E. Joslyn, shows that the growth in Michigan has been steadily increasing from 1,863 in 1890, to 9,010 on December 1, 1895, the net gain during the past year being 1,117.

The report of High Secretary, John Chambers shows the total number of subordinate courts February 1st, 1895, to have been 203 and the total number instituted during the year 21. There were five suspended and two consolidated, leaving the number of courts at this date 217. In his account of cash received and remitted, it was shown that \$9,068.33 had been paid in and that a balance of \$227 was to the credit of the High Court. The total assets of the Michigan Court amounts to \$5,393.54, and its liabilities \$3,470.13, leaving an excess over liabilities of \$1,923.41, the largest amount in three years. The amount paid to Michigan beneficiaries last year was \$59,500.

The following are the officers installed:—High Chief Ranger, Lee E. Joslyn, Bay City; High Secretary, John Chambers, Port Huron; High Vice-Ranger, M. M. Callaghan, Reed City; High Treasurer, O. A. Taggett,

Caro; High Physician, Dr. O. N. Moon, Howell; High Counsellor, J. L. Starkweather, Romeo; Organizer, A. A. Weeks, Grand Rapids.

Chief Ranger Joslyn announces the following appointments:—Chaplain, George H. Burge, Bay City; Marshal, E. V. Donovan, Flint; Tutor, George H. Reibo, Grand Rapids; H. S. W., Victor A. Poole, Cedar Springs; H. J. W., William Kaiser, Cadillac; H. S. B., Richard Thompson, Cheboygan; H. J. B., Andrew Cutler, Deckerville; H. J. S., R. A. McKay, West Bay City.

There is no uncertain sound about the following resolution, which was unanimously adopted:

Your Committee to whom was referred the preamble and resolution relative to certain charges made against the Supreme Executive, beg leave to report that we believe it unnecessary for this Committee or this High Court to express its confidence and esteem in the Supreme Executive, when it is known by every member of this Order now, but in order that all Foresters throughout the world may know that the Foresters of Michigan have the utmost confidence in the I.O.F., their beloved institution, and its Supreme Chief, the idol of their heart, and its Supreme Executive. We would recommend the adoption of the following resolutions:

*Resolved*,—That we assure the Supreme Chief Ranger of our loyal support, and pledge to our Supreme Executive Council our hearty co-operation in their efforts to secure legislation now pending before the House of Parliament, believing the same to be in the best interests of Forestry.

*Resolved*,—That we heartily approve of the action of the Supreme Executive in the building of a Foresters' Temple in the city of Toronto, believing the same to be a wise measure, and a good investment for our Order.

*Resolved*,—That this High Court has implicit confidence in the integrity, ability and responsibility of our Chief, and his able assistants, to discharge the duties of the trust reposed in him and them.

Respectfully,

H. H. APLIN,  
F. W. WEBB,  
J. C. ANDERSON, M. D.

### Ohio.

Ohio had 166 applications for January. This is good, but Ohio can and will do better.

Court Dayton, No. 1000.

This Court held a meeting in its hall in the Grand Opera House building, January 29th, at which prizes were awarded to members who entered in the competition of bringing new members into the Order. Following the regular business session of the Court, at which three new members were initiated, a social smokers' session was held.

Prizes were awarded as follows: To Frank L. Maag, John Kirchner and Stephen J. Gorman, each a handsome gold-headed cane with their names and the emblem of the Order engraved thereon. John F. McCarter and C. P.

Sweetman each received a beautiful watch charm, and each of the following gentlemen received a gold pin or button with the emblems of the Order: Joseph P. Anstutz, John J. Null, David Spillane, Edwin Stible, John F. Kurtz, Jacob Kennel, Daniel E. O'Brien, James Kelly, P. Farley, M. F. Lucas, Lawrence Kirshner, M. Cogan, F. M. Glock, Wm. Brohm, John A. Hughes.

Speech making and songs served to make the occasion lively. Court Dayton is now the banner Court of Ohio, having 217 members. 69 were added during December and January.

It was decided to continue the prize contest from February 1st to July 1st, barring those who captured the first and second prizes on this occasion.

Court Mansfield, No. 1455.

"Wide awake" well describes the state of this court—any court that can bring together 100 members at a meeting, we are assured, too, that not one of the 100 knew anything of the surprise that their lady friends had in store for them in the way of a capital supper, to refresh them after the labors of the court meeting. A second surprise came the same evening in a beautiful banner being presented to the court by the ladies. The new officers are settling down to work, and '96 is going to be a record breaker. We'll be always pleased to hear from Court Mansfield.

Court Black Diamond, No. 3007.

The K.R.R. of the Court has been painted artistically, and is the best made and prettiest in the State.

The members are enthusiastic and promise 100 members for the next year.

Court Rusk, No. 1085.

William Lorey, the venerable father of Bro. Henry Lorey, died Monday of old age. He was a highly respected citizen. May he sleep sweetly.

## Illinois.

The cause in this jurisdiction is progressing favorably. For the month of February 111 applications were accepted.

An Encampment of Royal Foresters is ready for organization in Chicago. Dr. Or-onhyatekha was to visit Chicago about the 21st of February and institute it. Pressing business obliged him to ask for a postponement. He will visit the western metropolis at the earliest date possible.

A splendid staff of trained and trusted workers are planting the Order in Illinois. They report encouraging success.

We clip the following from an Illinois paper:—

### NEW LODGE INSTITUTED.

The Blue Island, Ill. Court, Independent Order of Foresters was instituted Feb. 8th in Oddfellows' Hall, by H.V.C.R., A. S. Irvine, of Chicago. The attendance was large, there being a large number present from West Pullman and Englewood. This is not a court

established under the head of the so-called I.O.F. of Illinois, but of the original I.O.F., which was formerly founded in Newark, N. J., and with headquarters at Toronto, Canada. This organization experienced considerable trouble in organizing here in Blue Island, but by paying strict attention to their own business, they accomplished their point, which they do every time. Their next meeting will be held at Oddfellows' Hall, Feb. 22nd. All good Foresters are cordially invited to attend.

### The Good Work Goes Bravely On.

#### UNION INSTALLATION IN CHICAGO.

An enthusiastic gathering of nearly 600 Foresters took place on the evening of Monday, 13th Jan., in the commodious drill-room of the lofty edifice known as the Masonic Temple, State-st. The meeting was presided over by Bro. A. E. Stevenson, H.C.R. of Illinois, who wore the handsome uniform of a field officer of the Royal Foresters, on the staff of the Supreme Chief Ranger. He was ably supported by the following officers of the High Court viz.; Bros. J. R. Pierson, P.H. C.R.; A. S. Irvine, H.V.C.R.; H. O. Florence Donohue; L. A. Shultz, M.D.; H. Phyl; O. W. Moody, H. Sec.; W.C. Schaffer, H. Coun.

The proceedings commenced about eight o'clock by Bro. Stevenson announcing that it was proposed to present a rather mixed programme, opening with the singing of an ode, followed by the union installation ceremony. Next there would be the presentation of the purses awarded by the High Standing Committee, this would afford opportunity for a little talk about what was being done to promote the extension of the Order in Illinois.

An interruption here arose, owing to it being announced that "Gen. Coxe," heading Court Good Intent in a body, was without the Chamber demanding admittance. Leave having been given, the brethren of the court, to the full number of members, filed in to music, and formed up in military array, facing the platform, when "Gen. Coxe" (ably represented by Bro. Coxey) wearing the gold epaulets of a major-general, formally saluted the H.C.R. with his sword, amid the hearty applause of the assembled Foresters. The H.C.R. having appropriately welcomed the new arrivals with becoming gravity, the brethren of Court Good Intent, every one of whom sported red and white roses as *boutonnieres*, were conducted to seats.

Bro. Sutherland, of Court Drexel, 754, having been temporarily placed in the chair, the H.C. officers retired, and soon made their re-entry as acting Supreme Officers. The formal installation of the officers for the current term of the following courts was then proceeded with:—Drexel, Wm. Littanville, Twilight, Pride of the West (Joliet), Golden Rod, Evanston, Iroquois, August, Hercules, White Rose, Republic, Knox (Galesburg), Illinois, I Will, Woodlaw, Good Intent, Spring City (Woodstock), Virginia, Pride of Illinois, White City, Chicago, Fort Dearborn, Bee Hive, and Proviso. This ceremony being concluded, the H.C.R. proceeded with the

presentation of the purses before mentioned, observing that, though the High Standing Committee had not had much funds at their disposal, they had done what they could to encourage and stimulate the good work of bringing new members into our noble Order. In each case the actual presentation was made by some distinguished Forester called upon to perform that pleasing duty.

Bro. W. C. Schaefer, High Councillor, presented a handsome pair of gavels to the C. D. H. C. R. of Court Good Intent, which had been successful in initiating within the prescribed period the largest number of new members.

Bro. D. M. Card, D. S. C. R., presented a very handsome silver ballot box to Court Evanston, 802, and told how, under very great discouragement, six members loyal to the Supreme Court had continued to hold the charter during a very dark hour, and had finally rehabilitated it with a membership of nearly 40. The Court has a splendid staff of officers for the current year.

Bro. Wm. C. Schaefer was presented with a handsome gold badge suitably engraved, for securing the greatest number of new members, and Bro. Wm. C. Collier, of Court Good Intent, a solid gold chain for ranking next to Bro. Schaefer in the contest.

The H. C. R. here remarked that he would have liked to keep on in this way all night, and then told in a few words about the present progress and bright future prospects of the I. O. F. in Illinois. Eight new courts had been instituted in December last, and there would be ten new ones organized during January, thereafter he fully expected that 15 or 20 would be reported each successive month. (Applause.)

After a brief interval for refreshments, three candidates were conducted through the mysteries of a model initiation ceremony; unfortunately the late hour reached before this ceremony was commenced precluded some of the brethren, who had to leave for their homes at some distance, remaining to witness it, a circumstance which they all much regretted.

From the harmony, enthusiasm, and interest which was displayed throughout the evening, it was manifest that the gathering afforded much gratification to all who attended. Already it is reported that direct good results have been obtained, as numerous recruits for existing courts are being attracted by the reports of the pleasant proceedings, while an encampment of Royal Foresters will be the direct outcome of the occasion.

#### Court Good Intent, No. 1622, Chicago.

This Court has demonstrated its determination to eventually become the leading Court of the State, if not in numbers, at least in every other particular, by organizing and obtaining 52 members since October 5, 1895, and holding before its 4th monthly birthday a social meeting of its members with their wives, sweethearts and friends to the number of about two hundred. Addresses were given by High Chief Ranger, Bro. A. E. Stevenson, H. V. C. R. Bro. A. S. Irvine and H. Coun. Wm. C. Schaefer, and a good programme consisting of instrumental and vocal

music, furnished by some of the best talent procurable in the city.

The assemblage witnessed the presentation of a handsome carving-set to Mrs. E. G. Cox, the wife of our S. B., by P. C. R. Stewart on behalf of the committee, for the kind assistance extended to them in making the magnificent decorations of the hall, after which they all formed into little social groups and were served with a substantial lunch. The social was a pronounced success.

### California.

There is a big boom in the Golden State. Old courts are making large additions to their membership and new ones are established.

High Chief Ranger, Bro. G. A. McElfresh, has been busy visiting the courts, installing the officers and giving public addresses.

For January California stands second among United States jurisdictions, for new applications. 192 were received, of whom 171 were accepted. The 2,000 increase aimed at will be gained.

Court Gilroy, No. 819, had the officers for the current year publicly installed. A local paper says:—

"G. A. McElfresh, High Chief Ranger of California, and Deputies Thayer, of Gilroy, and Searles, of Hollister, with the officers of Court Hollister and other prominent members of the Order were present for the purpose of installing the newly elected officers of Court Gilroy, and to confer the initiatory degree upon 24 of the prominent business men and tradesmen of the town. The hall was crowded, and a happier evening was never spent by any local order. After the business of the meeting, all partook of an excellent supper generously provided by the ladies, and merriment prevailed in toasts, speeches and stories, followed by ringing cheers. The Oriental degree was conferred on thirty members adding to the enjoyment of the fraternal crowd present.

"Court Gilroy has during the past two months made a gain of 1.33 $\frac{1}{3}$  per cent. to its roll of membership, and now anticipates an onward and prosperous career, stimulated and encouraged as it is by the addition of so many young, intelligent and zealous workers. Seven applications for membership were made at this meeting, adding still more to the percentage of gains."

#### Court Gilroy, No. 819.

The *Gilroy Advocate* of Jan. 25th, says:— "There was a large fraternal gathering of Foresters at Gilroy, Thursday night. Court Gilroy, No. 819, and delegations from Hollister, Monterey and Morgan Hill, met in Odd-fellows' Hall, the largest and best appointed lodge room in the town. G. A. McElfresh, High Chief Ranger, of California, and Deputies Thayer of Gilroy, and Searles of Hollister, with the Officers of Court Hollister and other prominent members of the Order, were present for the purpose of installing the newly elected officers of Court Gilroy, and to confer the initiatory degree upon twenty-four of the



prominent business men and tradesmen of the town. The hall was crowded and a happier evening was never spent by any local order. After the business of the meeting all partook of an excellent supper generously provided by the ladies, and merriment prevailed in toasts, speeches and stories, followed by ringing cheers. The Oriental degree was conferred on thirty members adding to the enjoyment of the fraternal crowd present.

#### Court Carquinez, No. 1001, Crockett.

An esteemed brother writes: "Bro. G. A. McElfresh, H.C.R. of California, visited us on the 28th inst. The court had an open meeting. This court is flourishing and the members take an interest in introducing this Order wherever they go. The lecture was delivered in Bro. McElfresh's masterly manner. You may number us as one of the live courts in future. A splendid banquet was tendered our Chief, after which we went away to look for men who need the protection of our good and noble Order.

#### Court Santa Rosa, No. 1278.

This Court had an open installation of officers before a large and interested audience.

High Chief Ranger G. A. McElfresh, of Los Angeles, made an interesting address. He gave a plain, practical talk on life insurance and beneficent organizations. The speaker gave a brief history of the Order of Foresters, their plan of work, and spoke of the solid growth made by the Order during its 21 years of existence.

The audience were kept in great good humor by the comical stories told by the speaker to illustrate points in his lecture.

After the address a supper was served in the dining-rooms. All of the Foresters and their friends sat down to tables loaded with good things to eat.

Following the supper, dancing was inaugurated and kept up till 12 o'clock.

#### Court Wildwood, No. 663, Boulder.

On January 8th, this court had an open meeting and public installation, of which the *Boulder Blast* says: "Forestry is looming up more and more grandly in our midst, and each successive public demonstration seems to eclipse the preceding one.

"Last Wednesday night, besides the regular work of the court, there was an installation of officers and a banquet, which brought to our city many of Santa Cruz's most noted men and a general influx of our neighbors from all around." After the installation supper was enjoyed, followed by speeches and songs.

#### Court Stanford, No. 1365, Palo.

H.C.R. Bro. G. A. McElfresh is now busily engaged in "mission work" among the courts of the northern part of the State. Court Stanford claimed his time for the evening of Jan. 20th, and made the occasion a public installation of officers. A general invitation had been extended to the public, and a special one to our neighboring sister courts. Considering the inclemency of the

weather the meeting was well attended, and the evening's exercises passed off smoothly. After an earnest and forcible speech by the H.C.R., an invitation was extended to all present to repair to the banquet hall, where a very pleasant time was spent.

#### NOTES.

The I. O. F. is the favorite on the Pacific coast. There is not any Order prospering more than ours, writes an esteemed correspondent.

Bro. McElfresh H. C. R. is aiming at an increase of 2,000 in his jurisdiction during the Forestric year. They won't be happy unless they get it.

For the month of January, the H. C. R. addressed 21 meetings, and for February nearly as many. Everywhere he was met by large and appreciative audiences.

The many friends of Bro. McElfresh not only in California, but wherever he is known, will hear with regret of his loss through the burning of his house. Unfortunately there was no insurance.

#### Indiana.

A new court was instituted by the C.D.H. C.R., I. H. Snaffer, in Anderson on January 28th.

After the election of officers the ladies and friends of the members followed by spreading a bounteous repast, of which the one hundred and twenty five persons present heartily partook. Then followed a public installation, of which all the visitors spoke very highly.

The Foresters feel very thankful toward the ladies for the part which they performed by furnishing the repast, and desire to express gratitude through the columns of the *Bulletin*.

The amount of money taken in after paying all expenses leaves the court in good shape financially. The charter will be open for a few days, and the court hopes to increase to 50 members in a short time.

#### North Dakota.

We are always pleased to hear of the extension of the Order. We welcome to the great fraternity of courts, Court Pembina River, recently organized by F. N. Berrows, M.D., D.S.C.R. We wish the court a prosperous career.

#### Court Ardoch, No. 496.

On January 13th, 1896, Court Ardoch installed its officers with imposing ceremonies, conducted by H.C. Ranger Cooper, of this State, assisted by H. Sec. Jacobi, also of this jurisdiction, Dr. Williamson, P.H. Sec. of Manitoba, Canada, A. H. McGilvery, L. W. Thalus and R. Newell, the last five named are identified in the working class of No. 496, to whose business methods and genial disposition the success of our Court is largely credited.

We enjoyed a very instructive and appreciative talk from H.C.R. Cooper.

After installation, luncheon was served in the characteristic style of Bro. Nevins, the genial host of the Nevins House. Our Court will be presided over for the ensuing year by the Hon. Geo. Hill, who is at present a representative from this district in the State Legislature.

Montana.

Court Missoula, No. 1549.

The Court Deputy writes the gratifying intelligence that this Court has 11 candidates to initiate at their next meeting. May their zeal provoke many others to like good work.

Scotland.

Court Glasgow Eastern, No. 2049.

An esteemed brother writes: "Our first social of this court was held in the Albert Lesser Hall, Main street, Glasgow, on the 26th Dec., when we had a good turn out of brethren. The chair was filled by C.R. Bro. Jas. Cummings in his usual happy way.

After supper a handsome testimonial was presented to our much respected F.S., Bro. Wm. Wilkie, in the shape of a gold Albert and appendage and a beautiful case of cutlery for Mrs. Wilkie, by Bro. Dr. John Wilson, M.D., who, in making presentation, made us feel what a good thing it was to have such as him in our court. Brother Wilkie suitably replied. Songs and readings followed, and a very enjoyable evening was spent.

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