

# Independent Forester

THE OFFICIAL

ORGAN OF THE

INDEPENDENT

ORDER OF FORESTERS

LONDON, ONT., OCT., 1889

VOL. X.

No. 4.

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Number of Members 1st Sept. 1889

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Reserve Fund, 1st Oct.

\$177,207 34

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That it will wash thoroughly any article from a suit of Homespun, Quilt, or Blanket, to the finest Lace Collar or Curtain, and will not fracture the most delicate fabric, nor break a button.

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THAT THE IDEAL CHURN WILL MAKE AS FINE

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as can be made by any Churn on the Market, both in quantity and quality, and that it is the

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WOLFVILLE, N. S.

T H E

# INDEPENDENT FORESTER

VOL. X.

OCTOBER, 1889.

No. 4

## TELLING FORTUNES.

I'll tell you two fortunes, my little lad,  
For you to accept or refuse—  
The one of them good, and the other one bad;  
Now hear them and say which you choose.

I see, by my gift, within reach of your hand,  
A fortune right fair to behold,  
A house and a hundred good acres of land,  
With harvest fields yellow as gold.

I see a great orchard, with boughs hanging down  
With apples of russet and red ;  
I see droves of cattle, some white and some brown;  
But all of them sleek and well fed.

I see doves and swallows about the barn-doors,  
See the fanning-mill whirling so fast,  
See men that are threshing the wheat on the floors,  
And now the bright picture is past.

And I see rising dismally up in the place  
Of the beautiful house and the land,  
A man with a fire red nose on his face,  
And a little brown jug in his hand.

Oh ! if you beheld him, my lad, you would wish  
That he were less wretched to see ;  
For his boot-toes, they gape like the mouth of a fish,  
And his trousers are out at the knee.

In walking he staggers now this way, now that,  
And his eyes, they stand out like a bug's ;  
And he wears an old coat and a battered-in hat,  
And I think that the fault is the jug's.

Now which will you choose—to be thrifty and snug,  
And to be right side up with your dish ;  
Or to go with your eyes like the eyes of a bug,  
And your toes like the mouth of a fish ?

—Alice Carey.



*On Credentials*—Brothers J. B. Halkett, E. S. Cummer, and A. H. Backhouse.

*On Distribution*—Brothers W. W. Fitzgerald, Rev. W. Walsh, and George A. Proctor.

*Press Committee*—Brothers Atwell Fleming, A. L. Chandler, and John T. Hawke.

Brother J. B. Halkett presented the report of the Credential Committee, as follows:

*To the Supreme Chief Ranger, Officers, and Representatives of the Supreme Court Independent Order of Foresters:*

BRETHREN,—Your Credential Committee have examined the credentials of the representatives, and beg to report that they find the Officers and Past Executive Officers entitled to vote in this Supreme Body; and that the following representatives from the High Courts of Ontario, Quebec, New Brunswick, Nova Scotia, Michigan, New Jersey and Ohio have been elected to this session of this Supreme Court, and are entitled to all the privileges accorded such representatives, viz.:

FROM THE HIGH COURT OF ONTARIO.—Brothers Wm. Griffith, Ackland Orochyatekha, W. W. Fitzgerald, A. H. Backhouse, A. Hale, H. Pratt, Rev. F. B. Stratton, Thos. Butler, J. T. Hickmett, J. T. Carson, A. L. Chandler, James Adams, Wm. Kea, Fred. Cook, A. Maguire, Rev. W. Walsh, A. J. White, J. B. Halkett, W. R. Hickey, A. R. Milne, A. L. Davis, E. W. Summerskill, F. J. Bowen, Rev. W. B. Carey, Geo. A. Proctor, J. A. Wright, G. H. Thomas, Thomas Mills, D. A. Nesbitt, H. Gibbens, T. D. Bailey, Wm. Milne, A. Stewart, W. S. Dalby, James Watt, James Gadsby, T. J. Birch, James Sharman, W. B. Burnett, Robert Preston, Wm. Dunn, Thos. Moon, James Stokes, David Miller, Daniel Rose, Dr. John McConnell, D. Douglass, Fred. Millman, J. Crosby, H. A. Botterell, Geo. Kennedy, G. W. Paterson, A. Hooker, H. Bawden, Rev. H. A. Thomas, E. M. Bigg, James Crawford, Alex. Aikman, Geo. Davey, William Calder, P. F. Carey, John Bland, Robert Abbs, D. Ormiston, E. Moore, H. Tomkins, H. Williams, Thomas Conley, Geo. Keating, Dr. G. H. Groves, J. H. Courtney, F. C. Paulin, W. Cadwell, James Hewer, A. Wittmaak, John Leys, J. S. Powley, James Jamieson, M. P. Robert Strachan, A. Cornish, Rev. A. McGillivray, James D. Murray, Rev. J. B. Robinson, A. O. Watts, John S. Qui man, F. Falconbridge, W. S. Clarke, James Shi r, W. C. Kerr, W. G. Little, Geo. Watson, Geo. Spence, J. A. Walls, Wm. Douglass, R. W. Gayden, Rev. Thos. Garrett, J. J. Mix, Atwell Fleming, J. Parker Thomas, A. H. Dixon, and Wm. N. Johnston.

FROM THE HIGH COURT OF NEW BRUNSWICK.—Brothers Le Baron Coleman, A. Sherwood, S. A. Holstead, Rev. I. N. Parker, W. O. P. Starratt, E. P. Eastman, W. E. Skillen, J. V. Skillen, W. Kinghorn, J. T. Hawke, Dr. B. S. Thorne, and E. L. Perkins.

FROM THE HIGH COURT OF NOVA SCOTIA —Brothers Henry Lovett, Thomas Clarke, A. V. Wade, R. G. Monroe, Jas. A. Simpson, and H. S. Dodge.

FROM THE HIGH COURT OF MICHIGAN.—Brothers Gen. H. H. Aplin, Geo. H. Housa, Fred. Dunn, J. E. Gum, W. D. Manchester, Jacob Minkler, E. J. James, James F. Downer, J. A. F. ise, John Caspers, and Dr. A. L. Ruffe.

FROM THE HIGH COURT OF NEW JERSEY.—Brothers E. H. Allen, and R. J. A.

FROM THE HIGH COURT OF QUEBEC.—Brothers Frank Smith, Prof. Henry Walters, Peter Strathern, Rev. John Grenfell, Dr. George F. Slack, and T. F. Vincent.

Moved by Brother Halkett, seconded by Brother Cummer,

That the report be adopted. Carried.

The representatives present were then introduced and admitted to the Supreme Court Degree, and signed the roll of membership of the Supreme Court.

The Supreme Chief Ranger appointed Brothers N. F. Paterson, Q. C., J. H. Courtney and J. W. Frost, a Committee on Constitution and Laws.

Moved by the Supreme Counselor, Brother John A. McGillivray, seconded by the Supreme Physician Brother Dr. Millman,

That the Supreme Court be reduced to the Subordinate Court Degree. Carried.

The Supreme Court was then reduced to the Subordinate Court Degree.

The Supreme Chief Ranger then presented his report.

#### Supreme Chief Ranger's Report.

CHAMBERS OF THE SUPREME COURT,

TORONTO, 3rd September, 1889.

*To the Officers and Representatives of the Supreme Court I. O. F.:*

HONORED BRETHREN.—Once again it becomes my duty to present my official report giving an account of my stewardship as your Chief Executive Officer. Before, however, proceeding with that duty, permit me to express the pleasure it gives me to welcome to this our highest Court those who for the first time take their seats with us to-day, as well as to have the privilege of taking by the hand so large a number of the veterans of the Order. That so many of us are spared, after an interval of two years, to meet again around our common altar is a cause for individual thankfulness to the Supreme Ruler of the Universe. That our hands have been so prospered, in the work of our Order, is cause for devout gratitude to our Heavenly Father. Let us then, one and all, return thanks to Almighty God for the many mercies vouchsafed to us in the past, and pray for Divine guidance in our deliberations at this time.

#### A GRAND RECORD.

Since our last regular session our noble Order has made a grand record. I said to you at our last gathering,

"We close the present year with 6,656 members in good standing on our books, with 246 Courts; and our cash balances have grown to the grand total of \$68,888.61. These are evidences of prosperity which are not equalled in the annals of any kindred Society in the Dominion."

While there was at that time just cause for our jubulations, what must be our feelings of pleasure to-day, when I tell you that we closed the last Foresteric year ending with the 30th June, 1889 with a total membership of 14,286 and with a cash balance in our treasury of

\$169,759.95.

I think I am justified in saying that these are evidences of great prosperity which are not equalled in the annals of society history on this continent. Yet we are but on the threshold of a great and glorious future for our noble Order. At our last Supreme Court meeting we had with us only two of our American brethren. To-day we Canadians who are justly proud of our country and of our people and of the glorious Empire of which we shall always form a part, cannot but feel honored to have with us to-day, associated with us in our grand work, our brothers, the Representatives from Michigan, Ohio and New Jersey, who form a part of that young but gigantic nation whom it is our privilege to call our cousins. I feel sure that while with us they will hear no words spoken nor sentiments uttered that would in the remotest degree remind them that they are not at home. For with us they are at HOME—in the God-given work of our Order. Independent Forestry is not for Canadians alone. Its doors are equally open to all, whether Canadians or Americans, who love their wives and children, and who desire to throw around them the protection which our Order affords, and who can qualify as required by our Constitutions and Laws. These being the facts, when we look over our own great Dominion, aye, and our own vast American country with its teeming millions, am I not justified in saying to you we are but at the very threshold of a great and prosperous future for our Order?

Since the last meeting of the Supreme Court we have added to our list of High Courts the High Court of Ohio. We have also broken ground in British Columbia, California, Minnesota, Illinois and New York, in all which I hope to have High Courts in the near future.

Another step has been taken in advance of our sister Societies by the

#### INCORPORATION OF THE SUPREME COURT

by the Dominion Parliament, giving to us an unquestioned legal status throughout Canada, and endowing our Order with certain powers not possessed by sister organizations. I need not tell you that we had the stern opposition of gentlemen interested in the Old Line Insurance Companies in our efforts to secure this Act. This opposition was to be expected. We also had opposition from a most unexpected quarter. Just after our Bill had passed a critical stage there came a deputation from the Canadian Order of Foresters, the Ancient Order of Foresters, and the Royal Templars of Temperance trooping down to Ottawa to ask the Minister of Finance not to allow our Bill to be passed.

I understand that the only reason they could assign for opposing our Bill was that if passed into an Act it would give us an advantage over the Societies they represented. I am informed that the Honorable Minister told them that the reason assigned was not sufficient to justify the Government in interfering with our private Bill, especially since the door for incorporation was equally open to the Societies they represented.

I have no doubt but that our brethren in the Societies named above, felt that the advantages which the I. O. F. already possessed over their own were so many and so great that a Dominion Act of Incorporation would be the historical straw that would break their poor camel's back. It seemed to us, however, that our course in the matter would be an advantage to them. Since we have shown them the way they can now procure Dominion Incorporation for themselves.

One of the principal contentions urged against our

Incorporation by the representatives of the Old Line Insurance Companies was that our rates were too low and were inadequate to enable us to redeem all our promises.

An examination of the whole subject, and taking all the circumstances into consideration, however, served only to strengthen our previous convictions upon the subject, that with our low rate of management expenses we could safely collect much smaller premiums than the Old Line Insurance Companies and still have just as much money available for death and other claims as they have.

A careful scrutiny of the subjoined statistics, taken from the Government Blue Books of the Dominion, will more clearly illustrate my meaning. They are a synopsis of the work of four of our best Insurance Companies for the last ten years.

#### OLD LINE COMPANIES' RECORD.

##### 'Canada Life.

	Total Income.	Total Benefits Paid.	Management Expenses and Dividends Paid.
1878,	\$690,482 50	\$133,110 00	\$126,084 64
1879,	740,352 04	132,877 27	134,244 74
1880,	832,007 75	162,156 00	137,708 58
1881,	952,688 03	226,093 87	203,795 28
1882,	1,004,428 07	212,689 86	159,397 50
1883,	1,145,706 10	299,486 49	170,523 77
1884,	1,204,691 17	231,333 06	193,254 45
1885,	1,344,547 40	243,931 27	200,360 05
1886,	1,506,922 42	402,328 52	310,329 25
1887,	1,634,998 24	369,366 43	237,384 91
	\$11,066,833 72	\$2,414,372 77	\$1,873,243 17

##### Confederation.

1878,	\$ 170,647 05.	\$ 30,711 85	\$ 50,718 49
1879,	183,674 72	28,429 00	51,761 51
1880,	221,151 86	48,138 10	61,389 94
1881,	263,395 11	54,142 81	64,759 79
1882,	261,572 58	60,519 11	108,561 89
1883,	373,382 61	87,100 30	90,991 32
1884,	423,043 80	63,484 16	94,332 91
1885,	462,014 09	87,507 97	95,645 02
1886,	571,895 57	93,035 69	120,670 95
1887,	653,655 98	113,180 28	148,730 62
	\$3,683,833 37	\$666,849 27	\$887,616 44

##### Ontario Mutual.

1878,	\$ 72,184 05	\$ 10,500 00	\$ 16,186 94
1879,	88,690 53	12,133 00	27,586 89
1880,	174,146 76	15,439 12	44,169 56
1881,	176,337 54	27,431 18	50,205 51
1882,	199,182 60	35,403 10	50,287 23
1883,	250,939 68	38,854 00	66,934 93
1884,	270,697 44	77,336 00	53,016 48
1885,	315,502 22	57,250 00	68,610 32
1887,	352,523 04	63,306 00	73,932 85
	\$1,000,004 76	\$338,152 40	\$455,930 65

##### The Sun Life.

1878,	\$ 117,685 18	\$ 21,500 00	\$ 55,054 40
1879,	143,973 45	17,415 00	47,160 25
1880,	176,621 76	21,549 20	46,987 00
1881,	175,551 40	57,077 55	58,768 17
1882,	241,824 19	58,111 14	58,964 75
1883,	251,701 07	55,567 95	75,556 03
1884,	259,041 94	58,417 49	76,345 84
1885,	298,468 01	78,507 17	81,513 09
1886,	355,278 56	81,729 06	109,760 13
1887,	477,410 68	97,261 46	124,029 44
	\$2,442,756 54	\$554,456 02	\$734,529 10

#### Recapitulation of the Ten Years' Business.

Name of Company	Total Income	Benefits Paid.	Management Expenses and Dividends Paid.
Canada Life,	\$11,066,823 72	\$2,412,747 77	\$1,872,243 17
Confederation,	3,683,833 37	666,849 27	887,616 44
Ontario Mutual,	1,000,004 76	338,152 40	455,930 65
Sun Life,	2,442,756 54	554,456 22	734,529 10
	\$15,094,318 39	\$3,972,430 46	\$3,950,219 36

A careful study of the above exhibit will show the following extraordinary facts: For every thousand dollars paid to the widows and orphans of the deceased policy holders, nearly *one thousand dollars* were paid for salaries, commissions and other items which come under the heading of "Management Expenses." But notwithstanding the enormous disbursements for expenses of management and for dividends to stockholders swallowing up during the ten years no less than \$3,950,219.36 these companies could still have paid all losses with one half of their incomes, and have had left in reserve the goodly sum of

\$11,171,668.57.

When we reflect that some of these companies are over 40 years old, we must admit that these facts lead unmistakably to the conclusion that the rates of these companies are far in excess of the actual needs of a sound and legitimate business. I know that I am quite within the mark when I say that the whole of the management expenses in connection with the Insurance business done by the above Old Line Companies if done by societies like the I. O. F., would have been less than \$300,000.00 for the ten years, instead of \$3,950,219.36.

Five Years' Record of the Old Line Companies as compared with the I. O. F.

Name of Company.	Premium Income.	Paid for Death losses, Annuities, Endow'ts, etc.	Management Expenses, including Dividends.	Average Membership.	Cost to each Member.	No. of New Insurers Secured.	Cost for each new Member Secured.
Canada Life . . . . .	\$4,892,719	\$1,547,444	\$1,111,950	14,797	\$ 75.00	8,557	129.00
Confederation . . . . .	2,028,365	444,906	530,422	7,789	68.00	6,923	76.00
North American . . . . .	718,447	129,387	283,460	2,744	103.00	5,217	54.00
Ontario Mutual . . . . .	1,216,176	272,649	317,779	6,285	50.00	8,107	39.00
Sun Life . . . . .	1,410,744	371,801	167,293	5,052	97.00	7,261	64.00
I. O. F. . . . .	404,842	260,229	29,206	7,587	3.00	17,084	71

Enormous Cost of Management.

The above table shows that the five Old Line Insurance Companies, being the five best Companies in Canada during the five years ending with 1887, as appears in the Blue Books of the Dominion, paid out of their Premium Income alone, not only all death and other claims against them, but that they expended for management expenses and dividends to stockholders the enormous sum of \$2,710,904.00, and still

had a balance left of \$4,789,360.00, while the I. O. F. which secured double the number of new insurers expended only \$29,206.00 for management expenses during the five years. The following record for the last year for which we have official figures will still further explain why the I. O. F. is just as sound financially, though so much cheaper than the Old Line Companies:

One Year's Record.

Name of Company.	Management Expenses, etc.	No of new members secured.	Cost for each new member secured.	Amount of Benefits paid.	Cost for each \$1 paid to widows and orphans.
Canada Life . . . . .	\$237,384.00	1,624	\$146.00	\$369,266.00	\$0.64
Confederation . . . . .	148,730.00	1,398	106.00	113,180.00	1.31
North American . . . . .	80,000.00	1,509	53.00	35,872.00	2.19
Ontario Mutual . . . . .	73,932.00	2,030	36.00	63,306.00	1.16
Sun Life . . . . .	124,029.00	1,723	72.00	97,281.00	1.27
I. O. F. . . . .	7,200.00	6,126	1.17	93,950.00	.07

Thus it will be seen that the average of the management expenses of the above first-class Old Line Insurance Companies was \$132,815, or over 18 times greater than that of the I. O. F., notwithstanding the fact that the I. O. F. secured nearly four times the number of new insurers than the average of the Companies.

It must strike you, as it must strike every intelligent man, that when it is charged that our rates are inadequate, and it is practically claimed that anything less than the rates of the Old Line Insurance Companies must be inadequate, the matter of the expenses of the I. O. F. as compared with those of the Old Line Companies must be very pertinent to the issue.

Take for instance the Sun Life which comes nearest to the I. O. F. in the amount of benefits paid in one year. The Sun Life required \$221,310 to pay its management expenses, and \$97,281 of benefits, so that each of its 6,741 policy holders had to pay \$32.83 to provide the sum required.

HAD THEY BEEN MEMBERS OF THE INDEPENDENT ORDER OF FORESTERS, ALL THAT WOULD HAVE BEEN REQUIRED OF THEM, AT THE VERY OUTSIDE,

TO ACCOMPLISH PRECISELY THE SAME THING, WOULD HAVE BEEN \$15.50 EACH, OR LESS THAN ONE HALF WHAT WAS REQUIRED IN THE SUN LIFE.

No great financial ability is required to show that if these four Companies had used a sum total of only \$4,272,430 to pay their management expenses and their losses of \$3,972,430 instead of collecting and appropriating, as they actually did, for these purposes, no less a sum than \$7,922,649, they would have been as strong financially if they had collected only *one half of the premiums that they did.*

In the above computations the whole of the salaries of the Supreme Officers of the I. O. F. have been charged to the Insurance Department, notwithstanding we have in our system of Courts invaluable educational privileges, an incomparable Sick and Funeral Benefit Department, including the giving of free medical attendance to every Forester, as well as other valuable benefits not found in connection with common Insurance Companies, all of which involve more or less of expense of management; so that if there has been any discrimination it has been against the I. O. F.

As a matter of fact the economical and business-like management of the Executive Council has enabled them to realize a profit of \$12,800 in the matter of supplies alone, and when to this are added the registration fees received during the term, amounting to \$9,231.05, it will be found that the whole of the management expenses have been more than provided for without touching a dollar of the Endowment Fund and the accumulated interests thereon.

In pointing out these things to you I do not wish it to be understood that I regard the management expenses of the Insurance Companies as extravagant. I believe these expenditures are as reasonable as it is possible to make them. The enormous difference, in the amount required, between the I. O. F. and any Insurance Company is due to the difference in the systems.

All the Old Line Companies are compelled to keep up expensive agencies and to pay large commissions on the business secured. With the I. O. F. each of our Courts is not only a self-sustaining agency, with whom the insurance is but an incident of its work, and which has been grafted on to the original system, comparatively speaking but recently, but is a source of profit and revenue for our general funds. It is not at all improbable that at the close of the current term our Executive Council will have a large balance in the General Fund available to be transferred either to the Endowment Fund or to Sick and Funeral Benefit Fund, as the Supreme Court may direct, and thus realizing another of the expectations of the founders of the Order, that the time would come when not only the five per cent taken out of the Endowment receipts for management expenses would all be returned to that fund, but five and ten per cent.

#### FIFTY PER CENT.

of the General Fund would be added to the Endowment Fund of the Order, and safely invested for the use of our children and children's children.

By how much, think you, the Old Line Insurance Companies could lower their rates, if they paid not one cent to their agents, in fact had no agency expenses at all? Especially if these agents were as active and successful as our Courts are in securing new risks, receiving as they did 764 applications for the month of July last alone. With the record before us, taken from the sworn returns, made to the Finance Department of the Government, of the officers of the Companies themselves, that though they were compelled to expend nearly *four millions of dollars* for management expenses and dividends to stockholders, yet, after paying all their losses, they were able to show a *plus* of revenue of over **ELEVEN MILLIONS OF DOLLARS.** We cannot resist the conviction that they have been collecting far too much money, and that a safe and permanent insurance business can be carried on by a Society like ours for very much less money.

Evidently Parliament was of the same mind when they agreed to give us our Act of Incorporation, notwithstanding the determined opposition of interested parties.

For your information I beg to submit the Act, which reads as follows:

#### AN ACT TO INCORPORATE THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

WHEREAS the persons hereinafter named have, by their petition, prayed to be incorporated under the name of "The Supreme Court of the Independent Order of Foresters," and it is expedient to grant the prayer of their petition: Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. Oronhyatekha, M. D. London Ont.; E. Batterell, Ottawa, Ont.; H. C. Creed, Fredericton, N. B.; E. S. Cummer, London, Ont.; T. G. Davey, London, Ont.; John A. McGillivray, Uxbridge, Ont.; Thos. Mailman, M. D. Kingston Ont.; J. B. Halkett, Ottawa Ont.; Geo. A. Hetherington, M. D., (Can. N. B.; W. W. Fitzgerald, London, Ont.; W. H. (Can. N. B.; M. D., Kingston, Ont.; Atwell Fleming, London, Ont. N. V. Paterson, Q. C., Port Perry, Ont.; J. W. Frost, Owen Sound, Ont.; B. W. Greer, London, Ont.; Thos. Lawless, Hamilton, Ont.; Wm. Griffith, Hamilton, Ont.; A. R. Milne, Kingston, Ont.; Jas. Slater, Hamilton, Ont.; W. Gerry, London, Ont.; G. A. Proctor, Sarnia, Ont.; Geo. Parish, London, Ont.; F. W. Lamerson, Petricodiac, N. B.; J. W. Stocks, Sherbrooke, Que.; Thomas Clarke, Truro, N. S.; C. C. Whale Manotick, Ont.; J. S. Thorne, M. D., Havelock, N. B.; Thos. Potter, M. D., Ottawa, Ont.; J. E. B. McCready, St. John, N. B.; Jas. Crawford, London, Ont.; H. F. Switzer, Midland, Ont.; John Culbert, Ottawa, Ont.; R. S. Masters, Kenville, N. S.; Rev. J. I. Dixon, Montreal, Que.; A. F. Campbell, Brampton, Ont.; W. C. Bowles, Ottawa, Ont.; W. Rea, Ottawa, Ont.; John Finnigan, Hamilton, Ont.; A. H. Packhouse, Aylmer, Ont.; W. R. Hickey, Brithwell, Ont.; Rev. W. Walsh, Toronto, Ont.; A. Oronhyatekha, Deseronto, Ont.; H. Gibbens, London, Ont.; Peter Robertson Ottawa, Ont.; D. C. Lunbar, Shelburne, Ont.; Rev. P. A. Thomas, Ailsa Craig, Ont.; Thos. Webster, Paris, Ont.; Geo. L. Dickinson, M. P., Manotick, Ont.; E. J. Hearn, Tottenham, Ont.; A. H. Dixon, Eglington, Ont.; A. G. Piraway, Ottawa, Ont.; Thomas Butler, Ottawa, Ont.; J. T. Hickmitt, Ottawa, Ont.; Wm. Tackaberry, London, Ont.; John Humphreys, Havelock, N. B.; Rev. I. N. Parker, Elgin, N. B.; J. V. Skillen, Moncton, N. B.; A. H. Fessenden, London, Ont.; R. C. Williams, Hopewell, N. S.; R. McDonald, Guelph, Ont.; S. Zimmerman, Hamilton, Ont.; Geo. Shambrooke, Hamilton, Ont.; Chas. Leggett, Kirksville, Ont.; W. Kay Cheley, Ont.; J. A. Todd, M. D., Georgetown, Ont.; W. C. McLean, Barrie, Ont.; W. C. Wilson, Woodstock, Ont.; Jas. Bowerman, Napanee, Ont.; T. H. James Glenwilliams, Ont.; A. Swazie, London, Ont.; Jas. Adams, Kingston, Ont.; H. Moreland, Ottawa, Ont.; F. H. Wilgoose, Montreal, Que.; C. W. Bolton, Montreal, Que.; W. H. Bennett, Wyoming, Ont.; Jas. Beaumont, Glenwilliams, Ont.; W. H. Lawrie, Duncanville, Ont.; Geo. Hughes, St. Mary's, N. B.; J. H. Gray, M. D., Portland, N. B.; D. Douglas, Sarnia, Ont.; S. S. Merrick, Carleton Place, Ont.; W. N. Johnson, Bothwell, Ont.; J. T. Carson, Simcoe, Ont.; T. P. Ross, London, Ont.; J. S. Quilman, Puslinch, Ont.; A. McGuire, London, Ont.; J. A. Kilpatrick, Portland, N. B.; and R. A. Ross, Farris, Ont., members of the Supreme Court of the Independent Order of Foresters, together with such persons as are or become members of the said Supreme Court, are hereby constituted a body corporate under the name of "The Supreme Court of the Independent Order of Foresters," hereinafter called the Society, for the following purposes: and objects:

(a) To unite fraternally all persons entitled to membership under the constitution and laws of the Society: and the word "laws" shall include general laws and by-laws;

(b) To give all moral and material aid in its power to its members and those dependent upon them;

(c) To educate its members socially, morally and intellectually;

(d) To establish a fund for the relief of sick and distressed members;

(e) To establish a benefit fund, from which, on satisfactory evidence of the death of a member of the Society, who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to the widow, orphans, dependents, or other beneficiary whom the member has designated, or to the personal representative of the member; or from which, upon the completion of the expectancy of life of a member, as laid down in the said constitution and laws such sum shall be paid to himself;

(f) To secure for its members such other advantages as are, from time to time, designated by the constitution and laws of the Society.

2. The head office of the Society shall be in the city of Toronto.

3. Subject to the constitution and laws of the Society, branches under the names of "High Courts," "Subordinate Courts," or "Encampments of Royal Foresters," may, from time to time, be established under the title designated in the charter constituting such branch; and the said branches, if established within Canada, may themselves be and become bodies corporate under such provisions and conditions as the Society by its constitution and laws from time to time determines; Provided, however, that no such branch shall have power to establish a benefit or insurance fund, but that such power shall be exercised solely by the Supreme Court of the Independent Order of Foresters.

4. The value of the real property which the Society or any branch thereof may hold shall not exceed in the case of the Society, one hundred thousand dollars, and in the case of any branch, twenty thousand dollars; but in towns having less than six thousand inhabitants the value of such real property

shall not, in the case of any one branch, exceed five thousand dollars, and the Society may by laws determine the manner in which such real property shall be held and conveyed, subject always to the laws of the Province in which such real estate is situated. Provided always, that no part of the endowment funds shall be used for such purpose.

5. The property of each branch only shall be liable for the debts and engagements of such branch.

6. The surplus funds of the Society shall be invested in mortgages which are a first charge on land held in fee simple in Canada, or in deposits with or in registered debentures of loan and investment companies incorporated in Canada, or in debentures of municipal or school corporations in Canada, or in securities of the Dominion of Canada or any of the Provinces thereof, or shall be deposited in a chartered bank in Canada. but the Society shall sell such real estate and property as it acquires by the foreclosure of any mortgage, hypothec, or lien within seven years after it has been so acquired, otherwise it shall revert to the previous owner or to his heirs or assigns.

7. Whenever, under the provisions of the laws of the Society, any branch shall become dissolved, the property of such branch shall become vested in the Society, and in the case of real estate shall be sold within seven years after the dissolution of such branch, and the proceeds of all such property shall be applied first in liquidation of the debts and liabilities of such branch, and the surplus, if any, shall form part of the general funds and assets of the Society.

8. There shall be printed in legible type and in red ink upon every policy hereafter issued by the Society, as well as upon every application therefor, and upon every receipt given for payments in connection therewith, the following words: "The insurance undertaken by this Society comes under the exception contained in section forty-three of *The Insurance Act* applicable to fraternal and benevolent associations, and is not subject to Government inspection."

9. Every officer of the Society and every other person who transact business on behalf of the Society and who issues, circulates or uses or causes to be issued, circulated or used any policy of insurance or endorsement certificate, or application for membership, on which the notice provided for in the next preceding section is not printed shall, on summary conviction thereof before any two justices of the peace or any magistrate having the powers of two justices of the peace, incur and be liable to the penalties mentioned in the twenty-second section of "*The Insurance Act*," and every pecuniary penalty so recovered shall be applied in the manner provided by the said section.

10. Within three months from the coming into force of this Act, a certified copy of the present constitution and laws of the Society and of its form of insurance policy or contract shall be deposited in the offices of the Secretary of State of Canada and of the Superintendent of Insurance, and copies of any future changes or amendments thereto shall be so deposited within three months from their adoption by the said Society and in default of compliance with any provision of this section the Society shall incur a penalty of ten dollars for each day during which such default continues.

11. Nothing herein contained shall be held to exempt the Society from the effect of any legislation hereafter passed by the Parliament of Canada, in respect to any insurance powers exercised by friendly societies.

I cannot leave the subject without acknowledging our deep obligations to Brothers J. Jamieson and G. L. Dickenson and other members of Parliament, especially to R. N. Hall, M.P., Chairman of the Banking and Commerce Committee of the House of Commons, to the Hon. Senator Reesor who took charge of our Bill in the Senate, and to the Hon. Senator Abbott, the leader of the Government in the Upper House, who gave us most valuable aid in perfecting our Bill.

One of the most gratifying features in connection with our work is the fact that there is

NOT A SINGLE APPEAL

to be submitted for your consideration from any of the numerous decisions which I have been called on to give, or from any of the actions of the Executive Council, though some of the cases adjusted have been delicate in the extreme. I regard this success of things as being largely due to the fact that we have, if not the best, at least one of the best Constitutions possessed by any Order. This excellence has been attained only after much study and careful deliberation on the part of the Executive, and an intelligent scrutiny in the work of perfecting

the Constitution and Laws on the part of the members of the Supreme Court.

I have no reason to believe that you will in any degree be less qualified, or be less ready to give the finishing touches to the slight changes which will be submitted for your consideration. Indeed, I feel sure you will legislate with even more care, seeing that our Act of Incorporation makes our Constitution and Laws the statute governing all cases arising in the Order, and coming before the judges of the land. In my estimation there are not many changes required. I would, however, recommend that you re-arrange the Constitution, so that those relating to the Supreme Court will be in one part, those relating to High Courts in another part, and those affecting the Subordinate Courts be placed in another part by themselves, so that the membership can more readily find and study those sections which more immediately affect them as members of Subordinate Courts.

Among the changes that the Executive Council begs to recommend, is, to cut down the schedules contained in sections 178 and 179, so that they will extend only up to the 50th birthday, and make a new section for those who join between the ages of 50 and 55 to read as follows:

180. Any applicant in the Ordinary or Hazardous Class, who is admitted to the Order, or any member who may be reinstated between the 50th and 55th birthdays, shall pay on admission or reinstatement the rate for his actual age as given in the following.

SPECIAL SCHEDULE OF RATES.			
Age.	\$1,000	\$2,000	\$3,000
50	1 40	2 80	4 20
51	1 45	2 90	4 35
52	1 50	3 00	4 50
53	1 55	3 10	4 65
54	1 65	3 30	4 95
55	1 70	3 40	5 10
56	1 80	3 60	5 40
57	1 90	3 80	5 70
58	2 00	4 00	6 00
59	2 15	4 30	6 45
60	2 30	4 60	6 90
61	2 50	5 00	7 50
62	2 75	5 50	8 25
63	3 00	6 00	9 00
64	3 25	6 50	9 75
65	3 50	7 00	10 50
66	3 75	7 50	11 25
67	4 00	8 00	12 00
68	4 50	9 00	13 50
69	5 00	10 00	15 00

Thereafter, on each recurring birthday he shall pay the increased rate, for his increased age, as given in the foregoing table.

As these are the rates laid down in the American Experience tables of the cost of risks with a small percentage added for expenses, we shall be giving to the older applicants insurance practically at cost, and far below what they would have to pay in an Old Line Insurance Company, we shall still be conferring a boon upon applicants who are over 50 years and under 55 years of age, and at the same time greatly strengthen the Order. Other changes will be submitted for your consideration, but as they are chiefly re-arrangements or simply making the old sections more clear in their language, and do not alter the principles laid down in the present Constitution, I need not particularize them in this report.

MORTALITY TABLES.

The following historical resume regarding the ordinary Mortality Tables, relied upon by Insurance Companies, will give you the requisite data to enable you to judge intelligently of the above recommendation:

A Mr. Milne, from an extensive collection of vital statistics in and around Carlisle, England, constructed in the year 1787, what is known as the "Carlisle Table." This table was thereafter made the mor

tality basis, used by the life companies in their business, showing the "expectation of life," as in the following :

TABLE No. 1.  
CARLISLE TABLE.

At age 20 to be yet	41.5 years.
" 25 " "	37.9 "
" 30 " "	34.3 "
" 35 " "	31.0 "
" 40 " "	27.6 "
" 45 " "	24.5 "
" 50 " "	21.1 "
" 55 " "	17.6 "
" 60 " "	14.3 "

a total of 9 lives to live 289.8 years, or an average of 27 $\frac{3}{4}$  years each.

In the year 1837, a half a century later, the experience of 17 British companies were compiled into a table, known as the "Actuaries' Table of Mortality," showing the "expectation of life," as shown in the following :

TABLE No. 2.  
ACTUARIES' TABLE.

At age 20 to be yet	41.5 years.
" 25 " "	38.0 "
" 30 " "	34.4 "
" 35 " "	30.9 "
" 40 " "	27.3 "
" 45 " "	23.7 "
" 50 " "	20.2 "
" 55 " "	16.9 "
" 60 " "	13.8 "

a total of 9 lives to live 246.7 years, or an average of 27 $\frac{1}{2}$  years each.

In the year 1869, the experience of 20 British companies was compiled in a similar manner to that of 1837, and known as the "New Actuaries' Table," as shown in the following :

TABLE No. 3.  
NEW ACTUARIES' TABLE.

At age 20 to be yet	41.93 years.
" 25 " "	34.44 "
" 30 " "	34.75 "
" 35 " "	31.15 "
" 40 " "	27.15 "
" 45 " "	23.98 "
" 50 " "	20.51 "
" 55 " "	17.44 "
" 60 " "	13.99 "

a total of 9 live to live 289.39 years, or an average of 27 $\frac{3}{4}$  years each.

Mr. Sheppard Homans, the then actuary of "The Mutual Life Assurance Company" of New York (now the largest company in the world), compiled a table from the experience of that Company, showing the "expectation of life" as in the following :

TABLE No. 4.  
MUTUAL LIFE TABLE,  
OR AMERICAN TABLE.

At age 20 to be yet	42.2 years.
" 25 " "	38.8 "
" 30 " "	35.3 "
" 35 " "	31.8 "
" 40 " "	28.2 "
" 45 " "	24.5 "
" 50 " "	20.9 "
" 55 " "	17.4 "
" 60 " "	14.1 "

a total of 9 lives to live 253.2 years, or an average of 28 years each.

In Table No. 5 you will find the cost in the I. O. F.

for an insurance of \$1,000, as well as the cost of risk, according to the Mortality Tables :

TABLE No. 5.  
COST OF RISK ON \$1,000.

AT AGE.	Cost Per Month in I. O. F.	Cost per Year in I. O. F.	Cost as Per Mortality Tables.
25	\$.62	\$ 7.44	\$ 7.29
30	.67	8.04	7.77
35	.72	8.64	8.52
40	.78	9.36	9.29
45	.88	10.56	10.36
50	1.40	16.80	13.78
55	1.70	20.40	18.57

These tables teach us that the cost of risk has not varied much for the past century. They also show the intimate connection between our rates and those of the standard Mortality Tables. It was urged against our incorporation that we did not increase our rates as a member got older; in other words—a member who joins the Order at age 20 is required to pay \$7.44 not only for the first year, but for the subsequent years that he continues a member in good standing. Whereas it is contended that after 10 years, or at age 30, he should pay \$8.64, the amount called for by the Mortality Tables, instead of the \$7.44 that we require—a deficit of \$1.20 on each member.

The founders of the Order understood this quite well when forming our tables. They also knew well that in all Insurance Companies, for the first 8 or 10 years after the admission of risks, the rate of mortality would be far below the rates given in the Mortality Tables, so that the deficit of \$1.20 would be far more than made up by the profits which would come to us not only from our mortality being lower than those given in the Standard Tables, but from the lapsing of our membership.

That the judgment of our founders was well grounded is amply demonstrated by our experience. The average age of our members was, at the start, under 30 years (but for our purpose we will assume that it was 30 years), calling for a rate of mortality of 8.52 in a thousand. After 10 years of actual experience, our mortality has not increased to 10.36 in a thousand, the rate called for by the Mortality Tables at age 40, but is far below that.

The following will show our rate of mortality for the years given :

1882— 6th year of the Order, 2.9 in 1,000
1883— 7th " " " 7.1 "
1884— 8th " " " 3.3 "
1885— 9th " " " 7.3 "
1886— 10th " " " 4.8 "
1887— 11th " " " 5.8 "
1888— 12th " " " 6.4 "
1889— 13th, 1st 6 mos., " 3.9 "

Thus for the last 8 years we have had only an average mortality of 5 in a thousand, instead of 8 to 10 in a thousand. To make assurance doubly sure, however, the founders incorporated in the Constitution a reserve power for calling extra assessments in case of need, though they never expected that the Supreme Court would be called on to exercise this power.

Taking it, therefore, from any standpoint, I am still of the opinion that our Order is well founded, and all its corner stones have been "well and truly laid," and that our Order will grow in the confidence

of the people more and more as it becomes better and better known.

#### A BENEVOLENT SOCIETIES' ACT.

During the session of the Dominion Parliament in 1887, Brother G. L. Dickenson, M.P., Deputy Supreme Chief Ranger, introduced a Bill upon this subject. Consideration thereof was not reached during that session. Accordingly, Brother Dickenson again introduced his Bill last year.

The matter being thus forced on the attention of Parliament and the country, the Government, through the Finance Minister, gave a promise that the subject would be considered and a Bill introduced at the next session of Parliament by the Government itself.

No one can deny that the Government will confer a great benefit on all well regulated Societies like the I. O. F., as well as on the country, by the passing of a well digested Act governing all Benevolent Societies in the country.

Both of the Bills introduced by Brother Dickenson had the hearty support of your Executive Council, and I have no doubt the Government measure will be equally worthy of support. At any rate your Executive Council will be on the watch that nothing inimical to Independent Forestry, should any such be found in the proposed Bill, be allowed to pass at least without a most vigorous protest.

#### THE WELLS CASE.

The case against the Order known as the "Wells Case" has been decided since our last Session in favor of the Order. For the information of the younger members, I may state briefly that Brother J. Wells, a dentist of Aylmer, Ont., was one of the charter members of Court Elgin, No. 29, and he continued a member till the 1st day of March, 1884, when he ceased paying assessments. At the first regular meeting of the Court thereafter he was reported in open Court by the Financial Secretary as being suspended. Immediately afterwards one of the members, who was a friend of the Brother, called upon him and told him that he had been reported in Court as suspended, and asked him to reinstate himself. His reply was unmistakable. It was to the following effect: "I regard the Order as rotten, and will have nothing more to do with it, but will take care of myself in the future." A few days after this he was taken seriously ill, and steadily became worse till he died on the 6th day of May. On the 25th April, when the Brother was sick unto death, the Financial Secretary, Brother Dr. McCausland, one of the attending physicians, sent two assessments to the Supreme Secretary, on Brother Wells' account, and marked him reinstated in the books of the Court. The Supreme Secretary notified the local Court that he had received the assessments and held them subject to the action of the Medical Board. In other words the Supreme Secretary in effect, informed the Court that before Brother Wells' could be reinstated he would again have to pass the Medical Board.

The Financial Secretary in his evidence testified that he believed a member could reinstate himself any time within three months, by simply paying up the arrears, and therefore in sending the assessments for Brother Wells at the time that he did he thought he was acting within the Constitution, and that the Brother was actually reinstated. He further testified that it was his own money he had sent, and that to the day of the trial he had not been repaid at all.

The death claim papers came in on the 9th of May. The certificate of the attending physician showed that the late Brother Wells was ill of the disease of

which he died for 60 days prior to his death. As he died on the 6th of May, this would show that Brother Wells was taken ill on about the 7th March, a week after he had deliberately left the Order, by ceasing to pay his assessments.

There was no question as to the fact that on the 25th April, the date the two assessments, which should have been paid on the previous 1st day of March and the 1st day of April, were sent to the Supreme Secretary, the Brother was in a critical condition, and getting worse and worse day by day.

In view of these facts the alleged reinstatement was held by the Executive Council to be wholly illegal, especially in view of the following Section of the Constitution :

110. No member of the Order, can, under any circumstances, be reinstated without he is, at the time of reinstatement, in good bodily and mental health; and any Court attempting to reinstate a member while ill or disabled, or is in any way unsound in mind or body, shall ipso facto forfeit its Charter, and the Court shall be dissolved and shall not have its Charter renewed; and such attempted reinstatement shall be deemed to be irregular and void, and of no effect; and if the member sought to be reinstated has been a consenting party to such irregularity, he shall stand expelled from the Order.

The Executive having declined to pay the claim the matter was brought before the Supreme Court at its session in Kingston in August, 1884, when the Supreme Court, after an exhaustive inquiry, confirmed the action of the Executive. Three years afterwards suit was entered to recover the amount of the policy, viz., \$1,000.

The case, after several postponements, came to trial at the Elgin Fall Assizes held in St. Thomas in 1888, before Mr. Justice Falconbridge and a jury. The case however, was withdrawn from the jury by his Lordship as the questions involved in the case were wholly matters of law and not of facts. The Judge decided against the Order, when notice of appeal was at once given, and later on argued in term at Osgoode Hall, before Chief Justice Armour and Justices Street and Falconbridge.

The Judgment of the Court, which was delivered by Mr. Justice Street, was as follows :

The evidence is stated in the judgment of Street, J. 4th February, 1889. Street, J. :

The constitution and by-laws of the Independent Order of Foresters were put in at the trial. From them it appears that the defendants are incorporated under the Act above referred to by the name under which this action is brought against them. The corporate officers are elected annually at a meeting composed of representatives from the various branches of the Order, called "Subordinate Courts," these branches being organized under the authority of the officers of the Supreme Court or Central Body. All policies of insurance are issued by the Supreme Court. The members of the Order are persons who have joined some one of the Subordinate Courts. Each member upon joining the Order is obliged to take out a policy of insurance upon his life for at least \$1,000 and is not allowed to take one for more than \$3,000. A scale of monthly assessments payable by each member is contained in the by-laws; these assessments are payable by each member on or before the first day of each month to the Financial Secretary of the Subordinate Court to which he belongs, and he remits monthly to the Secretary of the Supreme Court (called the Supreme Secretary), the amount of the assessments received by him, and these assessments form the fund from which the claims under the policies of insurance are paid.

The term "good standing," in the Order is defined by by-law 52 as signifying that the member is not either suspended or expelled from his Court, or from the Order, and that he has paid within the prescribed time all his assessments for the Endowment Fund." By the same by-law it is declared, that "a member not in good standing loses all his rights and claims upon the Order, of whatsoever kind and nature, and can only regain them when reinstated according to these laws."

By-law 27 provides that in case "a member has not to his credit in the Court Treasury the full amount of one assessment for each \$1,000 of Endowment held by him on the first day of each and every month, he shall stand suspended, and he shall not be entitled thereafter to receive any benefit from the Court or Order until he is duly and legally reinstated."

By-law 27 provides the mode in which a member suspended

for non payment of assessments may within thirty days from his having become suspended be reinstated.

By-law 118 provides that any member suspended for non-payment of any accrued liability, and not having been reinstated within thirty days from the date of suspension, as provided in section 117, can be reinstated only on payment of all arrearages, passing again the medical examination of the Order, and being approved by a two-thirds vote of his Court.

By-law 119 provides that "on the reinstatement of any member the Financial Secretary shall at once transmit due notice on form No. 8 to the Supreme Secretary giving name in full date of admission, date of suspension, and date of reinstatement, and no one shall be deemed to be reinstated till after the transmission of such notice."

By-law 120 provides that "no member of the Order can, under any circumstances, be reinstated without he is at the time of reinstatement in good bodily and mental health; and any Court knowingly reinstating a member while ill or disabled, or in any way unsound in mind or body shall ipso facto forfeit its charter and such reinstatement shall be irregular and void and of no effect, and if the member sought to be reinstated has been a consenting party to such irregularity, he shall be expelled from the Order by the Executive Council."

By by-laws 248 and 249 the Secretary of each Court is required to make a return to the Supreme Secretary at the beginning of each month of the names and ages of the persons admitted to membership or reinstated since last report, the names and ages of those who have died, been suspended, or expelled, or who have withdrawn from the Order since last report, and is on the first day of each month to remit to the Supreme Secretary the amount of one assessment for the Endowment fund for each member of the Court in good standing, and the amount of all arrearages due on each reinstated member.

The "medical examination of the Order" mentioned in by-law 118 is defined by by-law 53 as follows: "The medical examination of the Order consists of three parts, viz:

"(1) The full, explicit and correct answers to all the questions propounded to applicants in the medical examination forms.

"(2) The examination which is to be made upon the prescribed form by a duly commissioned Court Physician, or by a physician specially authorized by the Supreme Chief Ranger to make the medical examination, and

"(3) The review of such medical examination by the Medical Board."

The Medical Board is to be elected annually at the annual meeting of the delegates from the Subordinate Courts, and other persons are *ex officio* members of it.

We have here an elaborate system of rules, carefully planned in the interest of the company, and having for their main object the enforcement of absolute punctuality in the payment of the monthly sums which go to form the fund to meet claims, under penalty of immediate suspension from any rights on the part of the assured; and these rules are so framed that a member once suspended can only be restored to his former rights by the consent and with the approval of the Central Governing Body of the Order. With the extremely small monthly payments called for by the rules, and the large number of persons insured from time to time under such a system as this it does not seem unreasonable that the system should be a stringent one, in order to prevent endless trouble in the collecting of assessments and endless confusion in regard to claims of this nature.

The facts of the cases so far as they concern this particular policy, (for other claims were sued for as to which no contest here arises) do not seem to be of a complicated nature nor open to much dispute.

On the 19th January, 1882, the defendants authorized the formation of a Subordinate Court at Aylmer, Ontario called "Court Elgin No. 29," of which Jeremiah Wells became at once a member. On the 1st of February, 1882, he paid his first monthly assessment of 92 cents and became entitled to a policy for \$1,000 which was issued to him on the 10th of February, 1882. On the 27th of November 1882 in accordance with the rules of the Order he directed that the benefits to arise under the policy should be paid to his daughter Minnie Wells, the plaintiff in this action. He continued to pay his monthly assessments regularly until and inclusive of 1st of February, 1884; he failed to pay the assessment due 1st of March, 1884, and by such failure he became at once suspended by virtue of by-law 247, and ceased to be a member of the Order "in good standing," under by-law 52, and his name appears in the minutes of the meeting of "Court Elgin, No. 29" held on 14th of March, 1884, in the list of suspended members. He had taken a severe cold at Christmas, 1883, which had settled upon his lungs, and by the end of February it was apparent that he could not recover; he never rallied from this illness, and died on 6th of May, 1884. A day or two before the 25th of April a sum sufficient to pay the assessments for 1st of March, 1st of April, and 1st of May was paid to the Financial Secretary of Court Elgin, No. 29, either by Mr. Collington, the son-in-law of Wells or by some other friend of his. On the 25th of April the sum of \$1.84 being the arrears due 1st of March and 1st of April, was sent by Dr. McCausland, the Financial Secretary of

the Subordinate Court, without any return or explanatory statement, to Mr. Cummer, the Supreme Secretary of the Order, and were acknowledged by the latter by post card as "Endowment assessment for April, for J. Wells" the post card being dated on 29th of April. On 25th of April the regular meeting of the Subordinate Court was held, and the name of Wells was reported as that of a member who had been reinstated, and amongst the payments reported to the meeting appears, "J. Wells \$1.84." No other meeting of the Court was held until after the death of Dr. Wells, but in the monthly report sent down by Dr. McCausland, the Financial Secretary, to the Supreme Secretary after the death of Dr. Wells, and before the 14th of May, his name appears on the list of members in good standing, "as having paid 92 cents which with other moneys is enclosed with the report. A list of members reinstated since last report" forms part of the return, and the name of Dr. Wells does not appear in that list, although if reinstated at all, he had been reinstated during the period covered by the report.

The Supreme Secretary acknowledged receipt of this return and of the money enclosed in it on 16th of May, adding at the foot of his post card "Reinstatement assessments held subject to the re-examination, as required by the Constitution."

The Supreme Secretary, being called and having produced his register of payments of assessments made up from the monthly returns sent in to him, swore that the reason why he did not give credit to Dr. Wells' account in the register for the \$1.84 and the 92 cents remitted on the 29th of April and the beginning of May, as he would have done in the ordinary course but credited them to the account of the Subordinate Court, was because of the fact that the completion of the reinstatement had not taken place.

Dr. McCausland in his evidence states that Wells "was reported reinstated on the 25th of April, along with two other members, the sum of \$1.84 having been paid over on or about 25th of April to pay the assessments due by the deceased for the months of March and April, 1884. I don't remember who paid it, but it was paid on his behalf, and I reported the matter to the local Court, and the money was promptly sent to the Supreme Secretary at Hamilton within a few days, and deceased died within ten days of that time. I reported his illness as extending over a period of sixty days prior to his death. The nature of the illness was inflammation of the lungs. The deceased was in a very serious condition at the time of the payment of the \$1.84, and at the time of his death I was under the impression that any suspended member could be reinstated within ninety days by payment of back dues, without medical re-examination; that was the reason that I reported the deceased as reinstated on 25th of April."

The deceased was buried by the members of Court Elgin, No. 29, as a person who had died whilst a member and at the expense of the Court. After his death on the 14th of May, 1884, the Supreme Secretary wrote to the Financial Secretary of the Court that "if it turns out on investigation, as it now appears, that the late brother was sought to be improperly reinstated, the assessments remitted will be refunded to your Court." It appears that about the 25th of April the deceased was informed by Dr. McCausland, the Financial Secretary of the Court, that he had been actually reinstated in the Order, by what had been done.

The by-laws of the Order, whether actually shown to have come to the knowledge of the deceased or not, are binding upon him, because it was his duty to make himself acquainted with the terms of the policy delivered to him, in which these by-laws are incorporated as a special condition. It is clear beyond question that his reinstatement was not only not in accordance with the by-laws but was in direct violation of them, and that if the rights of the plaintiff are to be governed by the by-laws, she cannot succeed in this action, because according to the by-laws the deceased was not a member in good standing in the Order at the time of his death. The Financial Secretary of the Subordinate Court was the agent of the company to receive the monthly assessments from persons in good standing and also from persons who had been suspended for non-payment of their assessments and were in course of reinstatement. The conditions to be performed by a suspended member desiring to be reinstated, after a suspension had been in force for over thirty days, were: 1st. Payment of arrearages; 2nd. Passing medical examination; 3rd. Being approved by two-thirds vote of his Court. Of these three conditions if his reinstatement the deceased had performed only the first, and possibly the third, as the fact of his reinstatement was mentioned and not objected to at the Court meeting on 25th of April. It is conceded on all hands that his state of health was such that it was impossible for him to have complied with the second of these conditions, and he did not attempt to do so. The facts of the receipt of his arrears by the Financial Secretary of the Court, and of his having assured the deceased that his standing in the Court had been restored, and that the Supreme Secretary had received and retained the two sums of \$1.84 and 92 cents, are relied upon by the plaintiff as showing a waiver or creating an estoppel on the part of the defendants. It is certainly true that in many cases this has been so held: *Wing v. Harvey*, 5 D. M. & G. 265; *Hodden v. Guardian Life Insurance Co.*, 97

Mass. 144; *Frost v Saratoga Mutual* 5 Denio 154. *Watts v Atlantic Mutual*, 31 C. P. 53; *Neill v Union Mutual*, 7 A. R. 171; *Moffatt v Reliance*, 45 U. C. R. 561. *Accey v Fernie*, 7 M. & C. 151; *Busted v West of England Ins. Co.*, 5 Ir. Chy Rep. at 571 but the application to societies of this nature of the doctrine of waiver has been questioned in an American case of *Borjrasse v Knights of Honor*, 22 Missouri Appeal Reports 177, where many of the questions arising here are very fully discussed.

In every case, however, in which the fact of payment and receipt have been held to operate as a waiver of a forfeiture, the receipt of the premium has been inconsistent with an intention of the company to insist upon the forfeiture. Waiver depends upon the intention existing in the person receiving the payment, as implied from the circumstances under which it has been received. If a payment is received under circumstances which are as consistent with an intention not to waive any right as with a contrary intention, and nothing is done on the part of the insure to show an intention one way or the other it would be unjust to presume against him that he received the payment intending to waive his rights. The onus is upon the party alleging a waiver to prove facts which establish it.

The Financial Secretary of the Court here accepted these payments not intending to waive any rights which the defendants had, for he was ignorant that any such rights existed, he supposed the mere payment within ninety days of the suspension operated as a reinstatement. But both he and the assured were bound to know from the by-laws that the payment of the arrears was only the first step towards the restoration of the assured to his rights. The Financial Secretary was an agent to receive the assessments under certain conditions which were binding upon both himself and the deceased. He had full right to receive the arrears from the assured, but only as a first step towards the reinstatement of the latter. He was required by the by-laws to pay all moneys over to the Treasurer (by-law 107 of the Court, from whom on the first of each month he is to obtain a cheque for the moneys payable to the Supreme Secretary, under by-law 249. He had no right to forward to the Supreme Secretary any payments made by members who had been suspended until their reinstatement had been completed. It is knowledge of the by-laws appears to have been incomplete, for immediately upon receiving the \$4 for the arrears due by the deceased, instead of paying it to the Court Treasurer, as required by the by-laws, with whom it should have remained pending the medical examination, he sent it direct to the Supreme Secretary. Now that official was aware from his books that the deceased had been suspended on 1st of March, and being the medium of correspondence between the Central Body and the Subordinate Court, he must also have been aware that he had not been reinstated according to the by-laws; he had no authority under these by-laws to receive any money from suspended members who had not been properly reinstated, but he must be taken to have known that it was not contrary to the by-laws for the Secretary of the Subordinate Court to receive arrears from suspended members pending their complete reinstatement, and therefore, instead of doing that which would have been the proper and prudent course under the circumstances, and returning the amount at once to the Secretary of the Subordinate Court, he carried it to the credit of the Subordinate Court, and simply acknowledged receipt of it as "Endowment Assessment for April of J. Wells." If Dr. Wells had been at this time in a state of health which would have enabled him to effect a new insurance, I think this action of the Supreme Secretary would have afforded strong ground for urging against the defendants that they were estopped from denying that the money had been accepted by them with the intention of keeping the policy alive, and of waiving their right to require the assured to undergo the medical examination. The question as to the authority of the Supreme Secretary to waive the medical examination would not have arisen upon this contention, because the Executive Council or Board of Directors of the defendants must have vested in them an authority to waive such an examination, and the deceased would have been entitled to assume that they had done so from the fact that their mouthpiece, the Supreme Secretary, had practically informed him that he was reinstated. But no such contention is open to the plaintiff here, because it is evident that at the date (29th of April) when the Supreme Secretary wrote this receipt Dr. Wells was hopelessly ill and in fact almost at the very point of death, for he died on the 6th of May and his disease had visibly and daily become worse since the middle of the previous February. The question must therefore be decided upon the ground not of estoppel but of waiver and treating it under that head I can find nothing in what was done by the Supreme Secretary as showing an intention to accept this payment absolutely as from a member in good standing, for he carried it to an account which was in fact, so far as this payment is concerned, a suspense account, awaiting the completion of the other steps necessary for the reinstatement of the deceased.

In the case of waiver, where the element of estoppel does not come in, I think it is open to the defendants to require the plaintiff to prove the authority of the officer who is alleged to have waived the defendants' rights and to insist that in the

absence of such proof, the alleged waiver cannot be held to have taken effect.

The defendant corporation is governed by an Executive Council elected by the delegates from the Subordinate Courts at the annual meeting; the Supreme Secretary is a member of this Council. The duties of the Supreme Secretary are set out in by-law 19; he is there authorized and required (sec. 4) to perform all duties relating to the Endowment Funds, as directed in the laws of this Supreme Court (sec. 6). He is to keep a record of the membership, of the Courts, of the names of the beneficiaries, and the amount of their policies, (sec. 9). He is to keep a correct account between the Supreme Court and the Subordinate Courts (sec. 10). He is to receive and pay over to the Supreme Treasurer all money due the Supreme Court (sec. 15). He is to examine all notices sent him of assessments forwarded and if incorrect notify forthwith the Court from which the money was sent and have the same corrected (sec. 21). Perform such other and further duties as may from time to time be required by the Supreme Court or by the Executive Council, or by the Supreme Chief Ranger, who is the head of the Order. He is, in fact, a somewhat subordinate member of the Executive Council, with powers which, as between himself and the Corporation, are strictly limited and defined, and give him no power to dispense with any of the forms and ceremonies prescribed by the by-laws, but on the contrary are strictly limited by them. In favor of a person who has been induced by circumstances upon which he had a right to rely, to deal with an agent under the belief that the agent possessed a certain authority and has acted on such belief, that authority, although not existing in fact, is commonly treated as existing, in order to avoid injustice or give effect to a contract. But this principle is not to be extended to cases in which the belief as to the existence of the authority has not been acted on it would be carrying it beyond reasonable limits to imply an authority in the agent which never existed, for the purpose of giving effect to an intention on the part of the principal which was never entertained.

Here the act relied upon as a waiver, viz., the retention of the money, was the act of the Supreme Secretary alone, never communicated to or ratified by the Executive Council during the few days which elapsed before the death of Dr. Wells, and explained away by the Supreme Secretary almost immediately afterwards in a manner which his entries of the money fully bear out. I think upon the whole that there was neither the intention nor the authority on the part of the Supreme Secretary to waive the medical examination, and that if the intention did exist, the authority did not.

The result appears to me to be this: that the plaintiff is only entitled under the policy in case her father was a member in good standing at the time of his death, that he was not in good standing at the time of his death, because the acts necessary, under the by-laws by which he was bound, to bring him within that description had not been done by him, and their performance had not been waived by the defendants.

I think, therefore, that the action fails, but, as the plaintiff has been led by the action of the Supreme Secretary and the officers of the Court below, to believe that her father had been restored to his standing in the Order before his death, the defendants should not recover costs against her.  
ARMOUR, C. J. :-

I agree that there was no waiver or estoppel, and in the result.

*Action dismissed, with costs.*

Much credit is due the Supreme Counselor for the manner in which he conducted the case.

When it is stated that this is only the second case that the Order has resisted since its organization, I think you will agree with me that this must be due to the equitable way the Order treats all its claimants.

The Executive Council have deemed it best to reserve for your consideration the following cases:

#### NO. 1.

The case of the late Father James Geary, of the late Court Essex, No. 35:

The Court became suspended on the 1st Sept., 1839, for non-payment of assessments and failure to make the required returns.

In November they took steps to reinstate themselves. They represented that their former Financial Secretary had absconded with their funds.

The Executive after due consideration, agreed to reinstate them on paying up all the arrears, and each of the members signing the reinstatement form, which contains this paragraph:

"I, James Geary, hereby make application for reinstatement in your Court. I declare that to the best of my knowledge and belief I am in good sound mental and physical health, and that I am of correct and temperate habits, and I agree that these Declarations and the Constitutions and Laws of the Independent Order of Foresters, shall form the basis of

the Contract of Endowments or other Benefits of the Order; that any untrue or fraudulent statements, any suppression of facts in regard to my health or habits, or neglect to pay any dues, fines, taxes or assessments, within the time provided by said Constitution and Laws, shall void this Contract with the Supreme Court: and that I and my beneficiary or beneficiaries shall thereupon forfeit all claims to any benefit in the Order.

"I further agree that the payments which I have made for the purpose of my reinstatement, do not restore me to good standing in the Order, and that my reinstatement is not completed till I have been accepted by the Executive Council of the Supreme Court, and that until such acceptance I am not entitled to any benefits in the Order. Cause of my suspension was non-payment of dues. (Signature, in full) JAMES GEARY."

The date of the form which purports to be signed by James Geary was the 8th of Nov., 1888. Before the Executive Council had time to take final action on the application of Brother Geary and others of the Court, there was received a sick benefit claim from brother Geary, accompanied with a statutory declaration that he had been taken ill on the 1st Sept., 1888, with inflammation of the lungs, and that he had remained continuously ill till 1st December.

This evidence was so conclusive, that at the time he sought to reinstate himself on the 8th Nov. he was not "in good sound mental and physical health," that the Executive had no alternative but to refuse to reinstate the brother.

As the Chief Ranger had also certified to the statements made by the brother, and the seal of the Court attached, I felt it my bounden duty to suspend the charter of the Court. Subsequently the Executive Council annulled the charter and dissolved the Court. As a number of the members of the Court were innocent of any wrong doing, being absent from home, we felt it but right to restore them to membership on application by them on the usual constitutional terms. Later on it was represented that the late Brother Geary had paid his assessments right along to the Financial Secretary, and ought not therefore to be made to suffer for the misdeeds of others.

I immediately intimated that if Brother Geary could show any receipts, or could establish by other evidence that he had paid his assessments regularly to the Financial Secretary, that I would recommend the Supreme Court to pay the claim.

No such evidence has been forthcoming, nor do the books of the Court show that any such payments have been made, and hence I am compelled to submit the case without recommendation. I am satisfied, if you find that our late Brother Geary, who died on the 1st Nov., 1888, paid his assessments regularly to his own Subordinate Court, though never forwarded to the Supreme Court, and therefore having no legal claim, that you will exercise the spirit of Benevolence and decide that there is a moral claim, and order the payment of the Endowment benefit to his widow and orphan children, who I understand are in sad need of the benefit.

All the books and papers in the case will be laid before you.

NO. 2.

Brother James Hamilton Scott, of Court Tyrconnell, No. 99, died in California on the 23rd day of Sept., 1888. The beneficiary on our books is Laura Eliza Scott, who is a minor. In due course the widow of the late Brother Scott took out guardianship papers and applied for the payment of the endowment of \$3,000 to herself or guardian. Meantime the executors appointed under the will of our late brother made a demand for the money.

While the Executive is of the opinion that the money ought to be paid over to the widow, yet under the circumstances you will probably deem it safer to pay the amount into court, and let the law of the land decide to whom it legally belongs.

NO. 3.

Brother Joseph Humphries was one of the charter members of Court Burrard, No. 347, which was instituted on the 17th July. Brother Humphries died on the 2nd Dec., 1888. Meantime no assessments were paid by the Court from the time of its institution till the 12th Dec., and consequently the brother was not at the time of his death in good standing in the Order.

The proofs of claim sent up by the Court expressly declares that the late brother was not in good standing at the time of his death. The claim, therefore could not be allowed by the Executive Council. Subsequently, I was waited on at headquarters by the representatives of the deceased brother, who submitted certain receipts showing that the late brother had paid to the Financial Secretary a sufficient sum to put him in good standing if those payments had been transmitted to the Supreme Court. It seems to me, therefore, if you find that these payments were made at the time shown in the receipts, that you must in accordance with the policy of this Order waive all technical objections, and pay the claim.

The papers and documents in connection with all these will be laid before you

## I regret to have to report the second case of SUICIDE IN THE ORDER.

The Executive Council have determined that every case of suicide should be reserved for the consideration of the Supreme Court, unless there was such clear evidence of the insanity of the Brother, both prior to and at the time of the commission of the act, as to leave no room for doubt on that point.

The case in question has been reserved for your consideration, and all the papers in the case will be laid before you, so that you may be in a position to pronounce judgment in the case intelligently.

In the case of Brother James Holmes, of Court Valley City, No. 73, who was run over by the cars at Brantford, and in consequence thereof lost his right arm, the brother was placed on the "probationary list" in the usual course, and he was relieved of the payment of all dues and assessments for the period of six months. At the end of that time a board of physicians, consisting of Brothers Drs. Stark, Griffin and Anderson, of Hamilton, was convened, and Brother Holmes appeared before them for examination. The Board reported in effect that Brother Holmes was not "totally and permanently disabled from following or directing any labor, trade, occupation, business or profession," and he was accordingly returned by the Executive Council to his former status in the Order.

## REMOVAL OF HEADQUARTERS.

Towards the close of 1888 the question of removing the headquarters of the Order to Toronto engaged the attention of the Executive Council, and after consulting a number of the members, it was decided that it would be in the best interests of the Order to make the change. Accordingly, about the end of February last, we reluctantly left London, the cradle of Independent Forestry in Canada. I am sure I represent the sentiments of the Supreme Secretary also, when I say it was with the deepest regret that we bade adieu to so many tried and true Foresters—men who had borne the burden and the heat of the day; brethren whose advice and aid we could always seek with advantage, and whom we had always found ready and willing to promote the interests of the Order. I think I might mention without being thought invidious, the name of the Grand Father of the Order Bro. W. W. Fitzgerald, and of the Father of myself in Forestry, Bro. B. W. Greer, who gave me the first password I ever received in the Order, as well as the names of such veterans as Brothers. Atwell Fleming, Wm. Gerry, Geo. Parish, A. Aikman, J. Crawford, A. Maguire, H. Gibbens, Wm. Tackaberry, H. Pratt, A. Hale and Geo. McClelland, names which are familiar to two older members of the Supreme Court; names of men who for fidelity to principle and earnestness of purpose and devotion to our Order have no peers.

We had the satisfaction of knowing that we left the Order in London in a most flourishing state, and the names I have mentioned, with a host of the younger generation of Foresters nearly as good, were a guarantee that the Order would continue in the future, as in the past, to flourish in the good old Forest City, where at the present time no less than seven first-class Courts, each with a large membership, are now in existence. We have been exceedingly fortunate in having secured a most eligible suite of rooms for headquarters, and at a very reasonable rental. I hope in the near future to see at least two or three thousand members of the Order in the Courts within the City of Toronto.

RETROSPECTIVE.

In 1878 I was first elected High Chief Ranger of Ontario, which position I held continuously, with the exception of about one month, for a period of four years. During all this time it was a continuous fight to keep the Order alive. It was young and unknown in this country. Its Constitution and Laws were of the very crudest, and above all it had neither funds in its treasury, nor much credit even among its friends.

The commission paid to organizing officers was \$5 and travelling expenses for each Court instituted. The travelling expenses were supposed to be paid by the new Courts.

The High Court of Ontario was instituted at Brantford on the 17th June, 1878, with 11 Courts. The next annual meeting was held in London a few months afterwards on the 3rd and 4th Oct. In the meantime 8 new Courts had been instituted, of which 7 had been organized by myself. The following year 21 Courts were instituted in Ontario, 12 of which I had organized personally. During this year 3 Courts were also instituted in Quebec and 1 in Manitoba. The strength of the Order at the close of the Forestry year was reported as at 35 Courts in good standing, having a membership of between 800 and 900. As some encouragement to those who intend to devote their whole time to the organizing work of the Order, I take the following extract from the report of the Auditors for 1879 :

"We deem it but just and right to the H. C. R. to add that he received during the year altogether from Subordinate Courts, for expenses as instituting officer and dedicating halls, the sum of \$24.00. And that during the year he traveled in the interests of the Order altogether 6,000 miles, and was absent from his office and home 69 days, towards the expenses of which the High Court contributed \$37.50; Subordinate Courts, as above intimated, \$24.00; total, \$61.50.

In October, 1879, the secession of that section, now known as the Canadian Order of Foresters, took place, and which left us only the following Courts :

Court	Hope.	No.	1, London.
"	Maple,	"	4, "
"	Dufferin,	"	7, "
"	Victoria,	"	10, "
"	Napanee,	"	30, Napanee.
"	Moira,	"	33, Belleville.
"	Thames,	"	33, Beachville.
"	Wellington,	"	21, Drayton.
"	Ottawa,	"	41, Ottawa.
"	Oronhyatekha,	"	20, Hamilton.

These Courts had among them 195 members in good standing. Nothing daunted, however, we began the work of reconstruction, and during the next year 24 Courts were instituted, of which I organized personally 19.

We reached another crisis in our history in 1881, when the separation between us and the American Supreme Court took place, followed by the institution of our present Supreme Court. Among the Courts that joined our fortunes was Court Elizabeth, No. 1, New Jersey. For this we are indebted to my old friend the Rev. Dr. Heywood, our present Supreme Chaplain. It was the only American Court that cast its lot in with us. It was from the first, as it is today, one of the best working Courts in the Order. At that time we numbered only 396 members in good standing in the Order, with a debt of over \$4,000. Notwithstanding all adverse circumstances, however, our real prosperity dates from that period. Though slow at first, our growth as to numbers and financial strength have been steady and uninterrupted, till today we have the satisfaction of knowing that no So-

ciety is increasing like the Independent Order of Foresters, the Medical Board having reviewed for the 12 months ending with the 31st of August, 1889, in the neighborhood of 8,300 medical examinations. The following table will show, at a glance, our progress from time to time :

Date.	No. of Members.	Surplus in Bank.
July, 1881,	396	\$ 4,000 00 in debt.
Oct., 1882,	880	1,145 07
July, 1883,	1,737	7,582 84
" 1884,	2,360	19,815 28
" 1885,	3,046	28,036 93
" 1886,	4,628	44,220 75
" 1887,	6,921	71,384 40
" 1888,	9,901	99,754 51
" 1889,	14 286	160,110 76
Sept., 1889, about	16,000	175,000 00

With the vast territory yet wholly unoccupied, and with the best Fraternal Benefit Society extant, there is no reason why the incoming Executive Council should not be able to report to the next Supreme Court, at least, 40,000 members, (I ought to say 50,000 members, but I refrain lest you should think I am visionary) and not less than half a million of dollars in the Reserve Fund.

CONCLUSION.

For the ninth time I surrender into your hands the high and responsible trust you have so repeatedly placed in my charge. At the close of my twelfth year of official life, as your Chief Executive officer, one of the greatest sources of satisfaction to me is that the veterans of the Order, who surrounded me ten years ago, and gave me wise counsels and generous aid in building up our grand and noble Order, are here today, as they have always been, through cloud and sunshine, the staunchest and truest friends that man ever had. To them is due in a great measure the great prosperity we now enjoy, and I desire to place on record my deep debt of gratitude for their uniform kindness to me personally and my appreciation of the wise counsels and loyal support they have always accorded to me in the discharge of my official duties.

To the younger members I am sure I can appeal for indulgence for my shortcomings. I think you will all believe me when I say that I have endeavored to the best of my ability, to do my duty as your Supreme Chief Ranger, and that the errors I have committed have been rather those of the head than of the heart, over which I am sure you will throw the mantle of charity which is the distinguishing characteristic of Independent Foresters.

All of which is respectfully submitted in L., B. & C.,

ORONHYATEKHA,  
Supreme Chief Ranger.

Moved by Brother E. S. Cummer, S. S.,  
seconded by Brother T. G. Davey, S. T.,

That the reports of the other Supreme Court officers be taken as read, and the reports of the officers be distributed. Carried.

Supreme Secretary's Report.

CHAMBERS OF THE SUPREME COURT,  
TORONTO, 3rd Sept., 1889.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I.O.F.

BRETHREN — Two years have sped their course since we last assembled in Supreme Court Session, and through the blessing of a kind Providence we are again permitted to meet to review the labors of

the past and counsel together for future work, and I have great pleasure in submitting my report for your consideration.

STATE OF THE ORDER.

In my last report I had the pleasure of submitting a *resume* of a very prosperous year, and there is to-day even greater reason to thank God and take courage for the future of our noble Order. The term just closed has been marked by a continuous and increasing prosperity.

The rate of mortality has been low, owing in a great measure to the fidelity of our Medical Examiners and the watchful care manifested by the Secretary of the Medical Board; yet during the past two years we have been called upon to mourn the loss of 110 of our brothers who have been removed by the hand of death. In every case the claims have been promptly met upon the filing of the necessary papers.

During the term just closed, 178 new Courts have been instituted, as follows: 88 in Ontario, 37 in Michigan, 26 in Quebec, 10 in Ohio, 7 in New Brunswick, 3 in New York, 2 in Nova Scotia, 2 in Manitoba, 1 in New Jersey 1 in British Columbia, and 1 in the Northwest Territories.

There were, on the 30th June, 1889, 14,286 members in good standing on the books of the Supreme Court, as the following statistics will show:

Number of members last report .....	6,656	
" initiated during the term.....	0,383	
		16,039
Number suspended during the term	1,643	
" died " " "	110	
		1,753

Net membership 30th June, 1889... 14,286

A gain of 7,630 members during the term, equaling an increase of about 113 per cent. upon the membership with which we commenced the term.

The insurance held by the membership is classified as follows:

493 members hold \$3,000 each	\$1,494,000
1,335 " " 2,000 "	2,670,000
12,453 " " 1,000 "	12,453,000

14,286 members holding.....\$16,617,000 representing an average risk of \$1,233 per member.

In closing my report I gratefully acknowledge the uniform kindness of my colleagues in office, and the courtesy of the many Officers of High and Subordinate Courts with whom I have been brought in contact by correspondence.

Submitted in L., B. & C.,  
E. S. CUMMER,  
Supreme Secretary.

Statement No. 1 shows the names and location of New Courts and by whom instituted.

Statement No. 2 shows the cash receipts in detail.

STATEMENT No. 3.

CASH ACCOUNT—DR.

To cash on Endowment account, as per Statement No. 2.....	\$230,915 84
" " Sick and Funeral Benefit account, as per Statement No. 2.....	29,625 34
" " General account, as per Statement No. 2.....	35,094 71
	<u>\$295,635 89</u>

CONTRA—CR

By cash paid Supreme Treasurer ....\$295,635 89

STATEMENT No. 4.

ASSETS.

Due from High Court of Ontario.....	\$ 1,604 52
" " " " " N. Brunswick	901 11
" " " " " Nova Scotia..	431 79
" " " " " Michigan...	1,046 39
" " " " " Quebec.....	3 30
" " " " " Ohio.....	182 37
" " " " " New Jersey.	114 50
London Encampment.....	187 00
Stock as per inventories .....	9,279 25
Safe in Executive office. ....	500 00
OFFICE FURNITURE :	
Executive office.....	\$1 538 00
S. Treas " .....	1:0 00
	<u>1 658 00</u>
Cash balance on deposit and in bank..	160,110 76
Total assets.....	<u>\$176,018 99</u>

LIABILITIES.

Advertiser Printing Co....	\$1,459 85
D. Wilson & Co.....	853 25
J. C. White.....	638 89
Hunter, Rose & Co .....	300 25
J. C. Fell & Co.....	119 25
W. N. Yerex.....	31 55
W. C. Gage & Son.....	5 00
Toronto Lith. Co..	11 50
M. Stanton & Co. ....	18 11
Sec. Medical Board.....	185 83
	<u>3,623 43</u>

Balance of assets over liabilities\$172,395 51

Then follows the Death Roll, which has already appeared in the Mortuary Statements from month to month in THE FORESTER.

Supreme Treasurer's Report.

CHAMBERS OF THE SUPREME COURT, I. O. F.,  
TORONTO, Sept. 3, 1889.

the Officers and Members of the Supreme Court:

BRETHREN,—This is the sixth meeting of the Supreme Court since you honored me by electing me to the office of Supreme Treasurer.

I now have the pleasure of presenting you my statement of the financial affairs of the Supreme Court for the two years ending 30th June, 1889.

The balance 1st July, 1887, was \$66,974.13; the balance 1st July, 1888, was \$94,444.32, after paying the widows and orphans of deceased brethren the large sum of \$64,750.00, showing gains during the year of \$27,470.19. During the past year we have paid to the widows and orphans the large sum of \$76,100.00, and we have at the end of June last \$152,367.84, showing gains during last year of \$57,923.52. My statement on sick and funeral benefits speaks for itself. We have had a large amount of sickness during the year, and our balance on hand is less than in 1887. In our general fund we show a handsome balance of \$6,471.73. Our total balance of cash on hand ending June 30th, 1889, was \$160,110.76. For details see the accompanying statements.

I think this showing surpasses that of any other Society in the land; and we all have cause to be

grateful to the Supreme Ruler of the Universe in advancing our Noble Order. Praying for a continuance of the same, I have the honor to be,

Submitted in L., B. & C.,  
T. G. DAVEY, *Sup. Treas.*

Statements Nos. 1, 2 and 3 show the receipts and disbursements for the various funds. Statement No. 4 shows the surplus on hand, and is as follows:

**STATEMENT No. 4.**

Total Surplus Funds on 1st July, 1889.

P. O. Savings Bank .....	\$ 12,015	15
Dominion Savings and Investment Sy. ....	11,139	03
Ontario Loan and Debenture Co. ....	22,061	43
Canada Permanent Investment Co. ....	15,000	00
School and Municipal Debentures ..	17,179	98
Bank of Toronto .....	10,538	63
Huron & Erie S. & L. Co. ....	10,000	00
Bank British North America. ....	10,309	04
Freehold Savings & Loan Co. ....	10,000	00
Imperial Bank .....	10,000	00
Canadian Savings & Loan Co. ....	10,000	00
Current Bank account. ....	21,867	28
	<hr/>	
	\$160,110	76

**Report of the Medical Board.**

Chambers of the Supreme Court,  
TORONTO, ONT., Sept. 3, 1889.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court:—

BRETHREN,—I beg herewith to submit the biennial report of the Medical Board for the two years ending 30th June, 1889.

The Board has received during the two years for its consideration 11,598 medical examination papers, classified as follows:

442 applicants for \$3,000	=	\$ 1,326,000
1,123 " " 2,000	=	2,246,000
10,033 " " 1,000	=	10,033,000
		<hr/>
11,598		\$13,605,000

and were disposed of as given below:

PASSED.

340 applicants for \$3,000	=	\$ 1,020,000
910 " " 2,000	=	1,820,000
9,235 " " 1,000	=	9,235,000
		<hr/>
10,485		\$12,075,000

REDUCED.

	Accepted.	Rejected.
31 applicants for \$3,000 to \$1,000 .....	\$ 31,000	\$ 62,000
39 applicants for \$3,000 to \$2,000 .....	78,000	39,000
113 applicants for \$2,000 to \$1,000 .....	113,000	113,000
	<hr/>	<hr/>
183	\$222,000	\$214,000

REJECTED.

32 applicants for \$3,000	=	\$ 96,000
100 " " \$2,000	=	200,000
798 " " \$1,000	=	798,000
		<hr/>
930		\$1,094,000

Thus, out of 11,598 applicants, the Board has passed 10,000 for \$12,297,000, and has rejected 930 applicants for \$1,094,000, which, added to the

amount refused to the 183 applicants reduced, makes a total of \$1,308,000 declined by the Board.

The causes of rejection were as follows:

- 256 History of phthisis (consumption).
- 134—Heart complication.
- 130—Intemperance.
- 100—Diseases of the lungs
- 72—General (complication of diseases).
- 56—Rheumatism.
- 37—Disproportion in height and weight
- 27—Asthma.
- 20—History of insanity.
- 12—Epilepsy.
- 10—History of apoplexy and paralysis.
- 8—Syphilis.
- 6—Cancer.
- 6—Spinal curvature.
- 6—Albuminuria (probably Bright's disease).
- 5—Diabetes.
- 4—Youth and want of family history.
- 4—Hepatic and renal colic
- 4—Sciatica.
- 3—Chronic dyspepsia.
- 3—Stricture of urethra.
- 3—Hip disease.
- 3—Never vaccinated and refused to be.
- 3—Occupation.
- 2—Diseases of the liver.
- 2—Blind.
- 2—Inflammation of the bowels.
- 2—Chronic inflammation of the larynx.
- 2—Chronic discharge from the ears.
- 1—Locomotor ataxia.
- 1—Fistula in ano.
- 1—Gout.
- 1—Goitre.
- 1—Psoriasis.
- 1—Irreducible hernia.
- 1—Necrosis of bone.

930

It is gratifying to the Board, as no doubt it is to the whole Order, to know that the death rate continues small. For the year ending 30th June, 1888, it was only 6.6 per 1,000, and for year ending 30th June, 1889, it was even lower, being only 4.7, averaging for the two years 5.6 per 1,000. The medical department of the Order may, without presumption, take considerable credit to itself for this result.

We have an almost perfect medical examination form, and when that is carefully and conscientiously filled out, (and we believe it is in nearly all cases), the applicant's defects, if any, must come to light. It will be noticed that the proportion of rejections is 1 in 12½, or 8 per cent. This is quite large, and many are rejected by local examiners whose papers never reach the Board.

The Board would again recommend that this Supreme Body insist on a careful analysis of urine in all cases and fix the examination fee at \$2 for all applicants. Five deaths from kidney complications and eleven rejections for same during the past two years show sufficient reason for this recommendation.

You will observe that nearly one-seventh of the rejections was for intemperance, and it is strongly urged that the ballot be discriminately used where applicants are known to be addicted to the use of stimulants. Regular insurance companies find intemperance their greatest bane. It is to be hoped that at this Supreme Court meeting a clause will be adopted wher by all future applicants en

gaged in the liquor traffic will be excluded from membership.

The Board recommends that the following be placed in the Extra Hazardous class: Those who are deaf, or have lost an eye, an arm or a leg. The reason for this recommendation is that such are more liable to become totally and permanently disabled than sound men.

The following table shows the different diseases for which sick benefits have been paid for the two years ending 30th June, 1889, also number of brethren ill with each disease and number of days ill:

	No of Applicants.	Days Ill.
Tetanus.....	1	28
Locomotor Ataxia.....	1	84
Apoplexy.....	2	98
Insanity.....	2	156
Concussion of the brain.....	3	52
Inflammation of the brain.....	2	72
Paralysis.....	4	238
Spinal Irritation.....	4	95
Sunstroke.....	5	220
Sciatica.....	23	973
Neuralgia.....	33	463
Lumbago.....	56	944
Asthma.....	4	88
Haemoptysis.....	4	127
Laryngitis.....	5	66
Phthisis.....	7	460
Congestion of the lungs.....	28	478
Pleurisy.....	32	723
Pneumonia.....	62	2056
Bronchitis.....	112	2309
Influenza (severe colds, catarrh &c)	43	529
Scarlet Fever.....	3	53
Mumps.....	23	369
Diphtheria.....	23	323
Measles.....	31	517
Typhoid Fever.....	56	2172
Intermittent and Remittent Fever (Malaria).....	188	3397
Rheumatism (acute, chronic &c).	75	2274
Ulcerated Throat.....	18	273
Tonsillitis (Quinsy).....	58	791
Ulceration of stomach and bowels	2	32
Gastritis (Inflammation of stomach)	30	543
Enteritis (Inflammation of bowels)	30	465
Cholera Morbus.....	8	145
Intestinal Colic.....	14	198
Peritonitis.....	19	493
Diarrhoea.....	19	213
Dysentery.....	27	359
Dyspepsia (Indigestion, Bilious attacks &c).....	50	705
Hepatitis (Inflammation of Liver)	2	39
Atrophy of Liver.....	2	84
Congestion of Liver.....	17	349
Gall Stones.....	3	52
Nephritis (acute).....	11	302
Bright's Disease.....	5	324
Congestion of Kidneys.....	9	130
Diabetes.....	1	65
Cystitis.....	3	129
Retention of Urine.....	2	84
Gravel and Renal Calculi.....	3	42
Heart Diseases of various kinds..	6	242
Skin Diseases of various kinds...	5	62
Vaccination.....	8	77
Furunculi (Boils).....	16	230
Erysipelas.....	26	481
Carbuncle.....	25	363

	No. of Applicants.	Days Ill.
Felons (Whitlow).....	20	412
Ulcers of various kinds.....	9	397
Abscess of various kind.....	47	745
Blood Poisoning.....	11	332
Fistula.....	2	45
Hæmorrhoids (Piles).....	11	222
Inflammation of and injury to eyes	20	413
General Debility.....	24	583
Synovitis.....	7	92
Periostitis.....	2	78
Orchitis.....	3	44
Injuries to upper extremities....	113	2013
Injuries to lower extremities....	88	1604
Injuries to back.....	30	428
Injuries, not defined.....	134	3057
Dislocations, upper extremities..	1	28
Dislocations, lower extremities..	4	159
Fractures, upper extremities....	13	565
Fractures, lower extremities....	4	161
Fractured ribs.....	12	249
Amputations (fingers chiefly)....	7	287
Total.....	1,813	38,550

It will thus be seen that 1,813 applicants have been ill for 38,550 days, receiving for the same over \$28,000 from Supreme Court, besides free medical attendance and other benefits from their respective Courts.

Submitted in L., B. and C.,  
T. MILLMAN, M.D.  
Secretary of Medical Board.

“Independent Forester”—Business Manager's Report.

CHAMBERS OF THE SUPREME COURT,  
TORONTO, 3rd Sept., 1889.  
To the Officers and Members of the Supreme Court,  
I.O.F.

BRETHREN,—I have the honor to present the following report in connection with the INDEPENDENT FORESTER, covering a period of two years, during the greater portion of which I have acted as Business Manager.

The first duty assigned me was to take over the mailing lists of the various Courts and endeavor to get them into proper shape by setting up in type and holding forms as a permanent mailing list. This work entailed a great deal of worry and vexation, both to myself and the Courts concerned; but after several months of correspondence and persevering with the task we have got it into such shape that complaints have almost entirely ceased. It can be easily understood that where the circulation of a paper reaches that of the INDEPENDENT FORESTER there will be occasional complaints in regard to its non-receipt. This is the experience of all similar papers, but every care has been exercised to reduce these to a minimum.

As will be seen by the annexed statement, we have received the sum of \$431.29 for advertising. A much larger amount could have been realized from this source had we accepted the numerous offers which were received, but we have acted upon the assumption that unless good rates were obtained the membership would be better satisfied with reading matter than to have their already crowded space taken up with advertisements.

We know, from the tone of the numerous communications received at this office, that the INDEPENDENT FORESTER has a warm place in the affec-

ions of the membership at large, and we hope during the coming term to make it still more interesting to its steadily increasing number of readers.

Submitted in L., B. & C.,  
ATWELL FLEMING,  
Business Manager.

Statements were submitted showing the receipts and disbursements in detail.

Moved by the Past Supreme Chief Ranger, seconded by the Supreme Physician,

That the report of the Supreme Court officers be referred to the Committee on Distribution. Carried.

The Supreme Chief Ranger read the following motions, resolutions, etc., and referred them to the Committee on Constitution and Laws, namely :

- Motion to amend section 134.
- " " " 218, sub. section 3.
- " " " 114, " " 2.
- " " sections 10 and 28.

Memorial of the High Court of New Jersey that all Past Chief Rangers be members *ex officio* of the High Court.

- Resolution of the High Court of Michigan.
- Recommendations of the High Court of Ontario.
- Request of Court Enterprise of London South Ont., in re Sicl. Benefits.
- Draft of proposed Constitution.

The resolution to admit women was, by the Supreme Chief Ranger referred to the Committee on Distribution.

The Supreme Chief Ranger presenting a new draft of the Constitution, it was

Moved by Brother A. H. Backhouse, seconded by Brother Geo. A. Harper,

That unanimous consent be given to consider the same. Carried unanimously.

Moved by Brother G. A. Harper, seconded by Brother E. H. Allen,

That all amendments offered to amend any part of the Constitution or General Laws be received, and unanimous consent be given to consider the same. Carried unanimously.

Moved by Brother A. H. Backhouse, and duly seconded,

That the hours of meeting be as follows : 9 a.m. to 12. noon, 2 p.m. to 5.30 p.m., and 8 p.m., until adjournment.

Moved in amendment by Brother W. W. Fitzgerald, and seconded by Brother Fred. Dunn,

That the morning session be from 9.30 a.m. to 12. noon. Carried

Motion as amended was then carried.

Brother W. W. Fitzgerald, from the Committee on Distribution, presented the following report :

Your committee beg leave to report as follows :

1. We recommend that the first four pages of the Supreme Chief Ranger's report, also that part referring to the Wells case on pages 6 and 7, and the portion on pages 8 and 9 referring to removal of headquarters to Toronto, be referred to the Committee on the State of the Order.

2. That the changes recommended by the Executive, referred to on pages 5 and 6, be referred to the Committee on Laws.

3. That the five special cases, reserved for the opinion of the Supreme Court, and referred to on pages 7 and 8, be referred to a Special Committee, to be named by the Supreme Court.

4. That the first page of the Supreme Secretary's report, and also Statement No. 1 and the Death Roll, referred to on pages 14 and 15, be referred to the Committee on the State of the Order; and the Statements Nos. 2, 3, 4, and 5 be referred to the Finance Committee.

5. That the Treasurer's report be referred to the Finance Committee.

6. That the report of the Medical Board be referred to the Committee on the State of the Order, except the third clause, referring to the analysis of the urine, intemperance, and Extra Hazardous Classes; these three we recommend be referred to the Committee on Laws.

7. The report and statements of the Business Manager of THE INDEPENDENT FORESTER be referred to the Finance Committee.

All of which is respectfully submitted in L., B. & C.,

W. W. FITZGERALD,  
W. WALSH,  
GEO. A. PROCTOR.

Brother W. E. Skillen gave notice that the next morning he would move the following motion :

That the Supreme Treasurer be requested to lay before the Supreme Court a statement in detail of the investments of the funds of the Order, showing the nature of the investments, the rate of interest received, and the periods for which such investments are made.

Moved by Brother H. Gibbens, and duly seconded,

That there be no session to-morrow (Wednesday) evening.

Moved by Brother J. Chambers, and seconded by Brother Rev. W. B. Carey;

That the previous motion be laid on the table till to-morrow (Wednesday) afternoon. Carried.

Supreme Court adjourned till 8 p.m.

#### Evening Session.

Chambers of the Supreme Court,  
Temperance Hall,

TORONTO, 3rd Sept., 1889.

The Supreme Court resumed its session at 8 o'clock p.m., the Supreme Chief Ranger in the chair.

The following *pro tem* appointments were made by the Supreme Chief Ranger, namely :

S. J. B., J. T. Hickmett.

S. S. B., H. Gibbens.

S. Con., A. Aikman.

The minutes of the morning session were read and approved.

The following committees were then appointed by the Supreme Chief Ranger:

*Finance Committee*—Fred. Dunn, Michigan; W. R. Hickey, Ont.; Thomas Clarke, N. S.

*State of the Order*—Rev. W. B. Carey, Ont.; Wm. Kinghorn, N. B.; E. H. Allen, New Jersey.

*Appeals and Petitions*—Gen. H. H. Aplin, Michigan; D. Rose, Ont.; H. Lovett, N. S.

*New Business*—A. R. Milne, Ont.; G. A. Harper, Ohio; H. Walters, Quebec

The following were, on nominations being made from the floor, duly appointed the Special Committee to consider the five cases reserved by the Supreme Chief Ranger in his report, for the consideration of the Supreme Court, namely:

Brothers David Millar, A. H. Backhouse, Wm. Griffiths, R. J. Aljoe and James Crawford.

Moved by Brother A. H. Backhouse, seconded by Brother J. B. Halkett,

That the petition from the High Court of Ontario to the Supreme Court, left over as unfinished business to the session of the Supreme Court in 1887, relative to the appointment of District Deputies, be referred to the Committee on Constitution and Laws. Carried.

Moved by Brother N. F. Paterson, Q.C., and duly seconded.

That the Supreme Chief Ranger appoint two sub-committees on Constitution and Laws, one to consider the Constitution of the Subordinate Courts, and the other the Benefit Laws. Carried.

Moved by Supreme Vice Chief Ranger, Brother Herbert C. Creed, and duly seconded,

That those parts of the Constitution relating to Juvenile Foresters and Encampments of Royal Foresters, be referred to a special sub-committee. Carried.

Brother N. F. Paterson, Q.C., Chairman of the Committee on Constitution and Laws, presented a first report, which was carefully considered clause by clause and several amendments agreed to.

During the consideration of the report of the Committee on Constitution and Laws, unanimous consent was given Brother W. W. Fitzgerald to present a supplementary report of the Committee on Distribution, which was adopted.

The Supreme Chief Ranger appointed the following Committees:

*Sub-Committee on Constitution of Subordinate Courts*—Brothers A. H. Backhouse, H. Pratt, Jas. Watt, John Chambers and W. E. Skillen.

*Sub-Committee on Benefit Laws*—Brothers Dr. Millman, Frank Smith, H. Gibbens, Geo. A. Harper and Peter Strathern.

*Sub-Committee on Royal Foresters and Juveniles*—Brothers Herbert C. Creed, David Millar, James Crawford A. Maguire and Rev. W. B. Carey.

*Special Committee to Consider the Resolution to Admit Women into the Order*—Brothers John A. McGillivray, Fred. Dunn and Geo. A. Harper.

Court adjourned till to-morrow morning.

### WEDNESDAY, 4th SEPT.—SECOND DAY.

#### Morning Session.

The Supreme Court resumed its labors at 9.30 a.m., the Supreme Chief Ranger in the chair.

The following *pro tem* appointments were made:

S. S. B., Brother H. Gibbens.

S. J. W., Brother Jas. Crawford.

The minutes of last session were read and approved.

Brother Geo. A. Harper, from the committee appointed to consider the resolution to admit women into the Order, submitted the following majority report of said Committee:

We, the undersigned members of the Special Committee, to which was referred the resolution that women should be admitted to the Order, respectfully recommend its adoption by this Supreme Body, and recommend further that within six months thereafter the Supreme Chief Ranger take the necessary and proper steps to carry the will of this body into effect, and that women be admitted into the Order after 1st March, 1890.

Submitted in L., B. & C.,

FRED. DUNN, } Committee.  
GEO. A. HARPER, }

Brother John A. McGillivray, submitted the following minority report of the same Committee.

In view of the past attitude of this Supreme Body, upon the admission of women into the Order, which is entirely in harmony with my own views upon the subject, and while deeply regretting my inability to agree with my confreres on this Committee, still believing as I do, that the well-being of Forestry is to a certain extent at stake in this matter, and in the interests of our homes and firesides, of our mothers, wives and daughters, I beg to report against the resolution for the admission of the fair sex into the Order.

Respectfully submitted in L., B. and C.,

JOHN A. MCGILLIVRAY.

Chairman.

Brother G. A. Harper moved the adoption of the majority report, and Brother Fred. Dunn seconded the motion.

Brother John A. McGillivray moved in amendment which was duly seconded,

That the minority report of the Committee be adopted.

After a lengthy discussion the question was called, and the yeas and nays demanded by Brother Geo. A. Harper and J. B. Halkett.

On the roll being called, the Supreme Court divided as follows:

#### FOR THE AMENDMENT.

Brothers E. Botterell, Herbert C. Creed, T. G. Davey, Thos. Millman M.D., John A. McGillivray, Rev. Thos. Heywood, D.D., F. W. Emmerson, Geo. H. House, N. F. Paterson, Q.C., J. W. Frost, W. Gerry, A. H. Dixon, Thos. Butler, Geo. Parish, Jas. Slater, J. B. Halkett, W. W. Fitzgerald, A. H. Backhouse, W. Griffith, J. T. Hickmett, J. T. Carson, A. L. Chandler, James Adams, Rev. W. Walsh, A. L. Davis, F. J. Bowen, Rev. W. B. Carey, Geo. A. Proctor, T. D. Bailey, T. J. Birch, James Sherman, Robert Preston, Fred Millman, A. Hooker, James Crawford, Alex. Aikman, Wm. Calder, D. Ormiston, E. Moore, H. Tompkins, J. H. Courtney, W. Cadwell, James Hewer, A. Wittmaak, John Leys, James D. Murray, James Shier, W. G. Little, Rev. Thos. Garrett, A. H. Dixon, W. N. Johnston, W. E. Skillen, W. Kinghorn, Gen. H. H. Aplin, John Chambers, G. H. House, A. V. Wade, Frank Smith, Henry Walters, Peter Strathern—total 60.

#### AGAINST THE AMENDMENT.

Brothers Dr. Oronhyatekha, E. S. Cummer, Thos. Lawless, C. C. Whale, S. Zimmermao, A. Hale, H. Pratt, A. Maguire, A. E. White, A. R. Milne, H. Gibbens, A. Stewart, David Millar, Daniel Rose, D. Douglas, Geo. Kennedy, P. F. Carey, F. C. Paulin, A. Cornish, Rev. J. B. Robinson, James Watt, J. W. Walls, Le Baron Coleman, A. Sherwood, J. V. Skillen, J. T. Hawke, E. L. Perkins, J. E. Gunn, Hon. Fred. Dunn, Thos. Clarke, E. H. Allen, Geo. A. Harper—total 32.

The Supreme Chief Ranger appointed Brothers the Rev. W. B. Carey, G. A. Harper and John A. McGillivray to count the above votes.

The roll was then referred to the tellers to report as to the number of votes that the above lists represent.

The tellers reported that they had divided and counted the above votes among the different High Courts, and found that the total number of votes cast was 167, of which 110 had voted yea, and 57 nay. Majority for the amendment 53.

The amendment was therefore declared carried.

During the roll call, his Worship E. F. Clark, Mayor of Toronto, Alderman E. King Dodds chairman, and Alderman Booth, as members of the Reception Committee of the

Council of the City of Toronto, were introduced by Past Supreme Chief Ranger Brother E. Botterell, Supreme Counselor Brother John A. McGillivray, and Brother N. F. Paterson, Q.C., H.C.R. of the High Court of Ontario, and the distinguished visitors were received with the royal salute.

The Supreme Chief Ranger, in a few well chosen remarks, received the visitors and invited them to the seats of honor upon his right; after which he introduced them to the Supreme Court.

His Worship the Mayor, in happy terms, welcomed the Supreme Court to Toronto, after which Aldermen Dodds and Booth addressed the Supreme Court in a few felicitous words.

The Supreme Chief Ranger then called on the Supreme Counselor, who, on behalf of the Supreme Court, thanked his Worship the Mayor and Aldermen Dodds and Booth for their visit and kind words of welcome.

Brother Fred. Dunn, of Michigan, was also called upon by the Supreme Chief Ranger, and addressed the Supreme Court and the visiting gentlemen.

Court adjourned to meet at 2 p.m.

#### Afternoon Session.

The Supreme Court resumed at 2.30 p.m., the Supreme Chief Ranger presiding.

The minutes of the morning session were read and approved.

The consideration of the report of the Committee on Constitution and Laws was resumed.

By unanimous consent of the Supreme Court the Supreme Treasurer, Brother T. G. Davey, in open session exhibited the vouchers for the permanent investments and bank books, which were in open court inspected by the Supreme Auditors and Brother N. F. Paterson, Q. C., High Chief Ranger of Ontario, after which Brother Patterson reported that he had found the said vouchers and bank books correct.

The Supreme Chief Ranger invited any member to inspect said bank books and vouchers.

The Supreme Treasurer and Supreme Counselor were then given leave of absence in order to return the debentures and vouchers to the vaults of the Safety Deposit Company, the contract with the Safety Deposit Company requiring the Treasurer to be accompanied either by the Supreme Chief Ranger or by the Supreme Counselor, McGillivray, before he can obtain admittance to the vaults.

Moved by Brother High Chief Ranger Lovett, of Nova Scotia, seconded by High Chief Ranger Allen, of New Jersey :

That the Executive Officers of the Supreme Court shall be *ex officio* members of all High and Subordinate Courts. Carried.

Moved by High Chief Ranger Paterson, seconded by Past High Chief Ranger Griffith,

That the report of the Committee on Constitution and Laws with the amendments, up to and including section 21, be adopted. Carried unanimously.

Moved by Past High Chief Ranger Griffith, seconded by Representative Whale,

That the election of officers be the first order of business of the evening session, after reading of minutes. Carried.

On motion of Brother A. H. Backhouse, it was resolved,

That there be no session of this Court to morrow (Thursday) evening. Carried.

Brother Fred. Dunn presented the following report of the Finance Committee :

*To the Supreme Chief Ranger, Officers and Members of the I. O. F.:*

Your Committee would report as follows :

1. In reference to statements numbers two, three, four and five of the Supreme Secretary's report, we have to say, that having full confidence in our Supreme Auditors, we believe that these amounts, in detail, have been carefully examined, and the vouchers compared with the itemized accounts and found correct.

2. It is with feelings of pride and pleasure that we turn to the Supreme Treasurer's report and compare statements one and two, Endowment account for 1887 and 1888, and 1888 and 1889, with same statements of 1886 and 1887.

At Montreal we were justly proud of our Reserve Fund balance of \$66,974.13, with how much more pride and pleasure may we point to the reserves balance of \$152,367.84 on the 30th day of June last,

3. Great credit is due our Executive for this continued and increasing prosperity, and especially the searching examination given by our Supreme Physician to the new members admitted, is not only a credit to him but a source of satisfaction to the Order.

4. Your committee, however, would remind this Supreme Body that the Endowment Fund is not ours to be distributed in dividends. We are but the trustees and custodians of this fund, and we shall be faithful to our trust only when we remember that every policy issued is a solemn and binding contract, it may be extending over a great many years, until it shall have become to many of our older members an annuity against want and privation in old age.

Your committee would hail with pleasure a motion to amend our Constitution, section 201, so as to make the reserve \$25 per \$1,000 of insurance issued, instead of \$25 for each member, and give it their hearty support.

5. Statement No. 2, Sick and Funeral Benefits. The balance on hand 1st July, 1887, was \$1,914 48, and on the 30th June, 1889, it had fallen to \$1,271.19, and yet during those two years this fund contributes

to the fund for managing expenses the sum of \$1,480.40 as compared with the sum of \$11,542.16 contributed to the same fund by the Endowment account. Out of the membership of this branch, 1813 have been ill for 38,550 days at a cost of \$28,000, as shown by the Supreme Physician's report.

6. INDEPENDENT FORESTER—the Official Organ of the Order.

The sum of \$431.39 has been received for advertising, but with the exception of a small balance of less than \$100 it has been drawn from our High and Subordinate Courts, merely taken from one pocket to put into the other.

Your committee consider our Official Organ of vital importance to the prosperity of our Order and believe that at a small additional expense could be so improved as to become a powerful exponent of the principles of Independent Forestry.

7. Your committee would recommend that a sub-agent be appointed in each High Court Jurisdiction to solicit suitable advertisements, especially the business of brother Foresters, and these should always have the preference; with such sub-agents the Official Organ could easily be made self-sustaining, and the advertising of cards of Subordinate Courts and of High and Subordinate Courts cost nothing.

Submitted in L., B. and C..

FRED. DUNN.  
A. R. HICKEY,  
THOS. CLARK.

The above report of the Finance Committee was, on motion, adopted by the Supreme Court.

Representative Skiller moved the motion of which he had given notice. It was carried unanimously.

Court adjourned to meet at 8 p.m.

#### Evening Session.

The labors of the Supreme Court were resumed at 8 p. m., Brother Dr. Oronhyatekha, S.C.R., presiding.

Minutes of the afternoon session were read and approved.

The election of officers being the first business, the Supreme Chief Ranger appointed as tellers Brothers Rev. W. Walsh, Rev. W. B. Carey, Rev. Thos. Garrett, and subsequently Brother David Millar was appointed an additional teller to assist in the counting of the ballots, and thus expedite business.

For Supreme Chief Ranger: Brother John A. McGillivray nominated Brother Dr. Oronhyatekha. No other nominations being made the Past Supreme Chief Ranger, Brother E. Botterell, declared Brother Dr. Oronhyatekha, re-elected by acclamation, Supreme Chief Ranger for the ensuing term.

For the office of Past Supreme Chief Ranger: Representative Fröst nominated Brother E. Botterell. No other nominations being made he was declared re-elected by acclamation.

For the office of Supreme Vice Chief Ranger: Brother A. R. Milne nominated Brother William Griffith; Brother G. H. Harper nominated Brother Fred. Dunn; Brother J. T. Carson nominated Brother George Proctor. On the ballot being taken, Brother Griffith received 72 votes, Brother Dunn 78½, and Brother Proctor 21. No candidate receiving a majority vote, the Supreme Chief Ranger declared that there was no election, and directed that the name of Brother Proctor be dropped and that another ballot be taken, which resulted in Brother Griffith receiving 87½ votes, and Brother Dunn 81½. Brother Wm. Griffith was declared elected Supreme Vice Chief Ranger.

For the office of Supreme Secretary: Representative Hawke nominated Supreme Vice Chief Ranger Herbert C. Creed; Representative James Watt nominated Supreme Secretary E. S. Cummer; High Chief Ranger Paterson nominated Supreme Counselor John A. McGillivray. On ballot being taken, Brother McGillivray received 85 votes, Brother Creed 43½, and Brother Cummer 40½. Brother McGillivray was declared elected Supreme Secretary.

For the office of Supreme Treasurer: Past Supreme Counselor Brother W. W. Fitzgerald nominated Brother T. G. Davey; Representative George Kennedy nominated Representative D. Rose. On ballot being taken, Brother Davey received 108½ votes, and Brother Rose 42½. Brother T. G. Davey was declared re-elected.

For the office of Supreme Physician: Brother E. H. Allen, H.C.R., of New Jersey, nominated Brother Dr. T. Millman. No other nominations being made, Brother Dr. Millman was declared re-elected by acclamation.

For the office of Supreme Counselor: Brother J. B. Halkett nominated Brother F. W. Emmerson; Brother A. R. Milne nominated Brother W. W. Fitzgerald; Brother H. Bawden nominated Brother N. F. Paterson, Q.C.; Brother J. H. Courtney nominated Brother J. W. Frost. Brother Paterson declined the nomination. On ballot being taken, Brother Emmerson received 73 votes; Brother Frost 36½, and Brother Fitzgerald 56½. On a second ballot being taken the name of Brother Frost was dropped, and Brother Emmerson received 96½ votes and Brother Fitzgerald 67½. Brother Emmerson was declared elected.

For the office of Supreme Auditors: Brothers B. W. Greer, Thomas Lawless, E. Moore, D. Birch, and David Millar were nom-

inated. Brothers Moore, Birch, and Millar having declined, Brothers Greer and Lawless were declared re-elected by acclamation.

For the elective members of the Medical Board, the Supreme Physician nominated Brother Dr. Oronhyatekha as one.

Brother Dr. Oronhyatekha was declared re-elected by acclamation as one of the members of the Medical Board.

Brother Harper moved,

That unanimous consent be given to nominate Brother Dr. McConnell for the office of one of the Medical Board. Motion lost.

Moved by Brother N. F. Paterson, Q.C., seconded by Brother T. Millman, Supreme Physician,

That we postpone the election of the third member of the Medical Board. Motion lost.

Unanimous consent being now given by the Supreme Court to nominate and elect absent members of the Supreme Court,

Brother Rev. W. B. Carey nominated Brother Dr. Henderson, Past Supreme Physician, for the office of third member of the Medical Board.

Brother D. Rose nominated Brother Dr. McConnell.

On ballot being taken Brother Dr. Henderson received 80½ votes, and Brother Dr. McConnell 47½.

Brother Dr. Henderson was declared re-elected.

Brother Rev. W. B. Carey presented the following report of the Committee on the State of the Order:

CHAMBERS OF THE SUPREME COURT, I. O. F.,  
3rd September, 1889.

To the Supreme Chief Ranger and Members of the I. O. F.:

Your committee beg to tender their most sincere congratulations upon the very large and solid growth of the Order since the last meeting of the Supreme Court two years ago in the city of Montreal, 178 new Courts having been instituted during that time, and 9,383 new members added to the Order, which made on the 1st July last, after deducting the number of suspensions and deaths, a net membership of 14,286 and a reserve surplus of \$160,000, these being, in the words of the Supreme Chief Ranger, "evidences of prosperity which are not equalled in the annals of any kindred society in the Dominion." This unparalleled growth in the short space of eight years only illustrates the fulfilment of the promise of Holy Writ, which in this case we may appropriate to ourselves, and truly shows us how "a little one may become a thousand and a small one a great nation." We have also to offer our congratulations upon not only the thorough efficiency but also upon the thorough economy of management. Our Supreme Head, the Executive and officers deserve our most hearty and sincere thanks, \$1.17 per head being the cost for each new member secured, and if the whole of the management expenses for the

various departments of the Order were charged to the Insurance Department, that at to each member, for each dollar paid to the widows and orphans, would be only seven cents.

The status which we have attained by the incorporation of our Order by the Dominion Parliament, and the removal of our headquarters from London to Toronto, are also subjects for sincere congratulations, and will in our opinion do much to further the best interests of the Order. We trust that any injury which may have accrued from this action to the Forest City of London, the benign and fostering cradle of Independent Forestry, may be more than compensated for by the general good to the Order. We must express our sincere regret that the Dominion Government has not seen fit to accept in trust the \$50,000 from us as they do from the straight line insurance companies. And we trust the day is not far distant when the Government may see their way to accept this deposit. We have up to this dealt with the past. Let us now briefly look at the future. If the past has been one of unparalleled success, surely the future for Independent Forestry is of unbounded prospect. We have only to "go in and possess the land." A good heritage is ours. Let us then rise to the occasion, and before the next meeting of the Supreme Court let us plant our banner in every province, state and country north of the line of 38°. To attain this end everything in connection with our Order must be instituted and carried out upon the most thorough and business-like basis, and everything done in the management of the Supreme, High, and Subordinate Courts to establish and maintain the strictest confidence and respect in the eyes of the general public. To establish a feeling of settled permanency, too much care cannot be taken with respect to the nature of the investments. If other large monetary institutions can afford to invest only in Government bonds, county and municipal debentures and first farm mortgages, we for the sake of the greater security can afford to do the same, although we may suffer a slight diminution of our interest.

Your committee would recommend that Court Organizers, who may be from time to time employed, be instructed to use great care in instituting new Courts, and to see that they are on a strong and sure basis, and to rather refrain from instituting a Court in a locality rather than that a Court thus formed should be on a weakly basis, as your committee are of opinion that the necessary winding up of Court does an irreparable injury to Forestry. While urging this precaution we must acknowledge the good work done by Court Organizers, and your committee would recommend all High Courts who as yet have been without such valuable assistance to avail themselves of such agency at as early a date as possible.

The Medical Board's report shows that the same judicious care and attention have been exercised by that body during the last two years which characterized all their efforts for the Order in the past, and too much praise cannot be given them for their faithful service to the Order.

Before your committee close they have to allude with sorrowing hearts to our death roll, light though it be, 110 good and faithful Foresters having passed from their Forest home of labor here.

All of which is respectfully submitted,  
 W. B. CAREY.  
 E. H. ALLEN.  
 WM. KINGHORN, JR.

On motion, the report of the Committee on

the State of the Order was received and adopted.

Brother Fred. Dunn, Chairman of the Finance Committee, presented the following report :

#### FINANCE COMMITTEE, SECOND REPORT.

To the Supreme Chief Ranger, Officers and Members:

In approaching the question of compensation for the work done the past two years by the Executive, and also the question of salaries for the coming year, your committee desire to place before you certain facts, probably known to most of you already, but which the committee deem best to state again.

1. This is the first meeting of the Supreme Court at which the Supreme Treasurer's report shows a balance to the credit of the fund for Management Expenses. Heretofore there has always been a deficit, now there is a balance of \$6,471.73.

2. Since 1887 the Order has more than doubled its membership, the gain being 7,630 members or 113 per cent. increase, and an increase in Courts instituted of 178.

3. There is every prospect that the Order will more than double its membership in the ensuing term.

4. It follows from the increase of membership and Courts and the prospective increase that the work of the Executive Officers has greatly increased and will continue to do so, and that their compensation should be greater to correspond with the added responsibility.

5. Your Committee therefore recommend that the present Supreme Chief Ranger receive for his past efficient services, a bonus of \$1,000, and that he receive \$3,500 per year, while he occupies the office, and devotes his entire time and attention to the duties thereof.

6. That the retiring Supreme Secretary receive a bonus of \$1,000, for his faithful services.

7. That the salary of the Supreme Secretary, be \$2,000 per year.

8. That the Supreme Treasurer receive \$800 per year.

9. That the Auditors each receive \$150 per year, and their necessary traveling expenses.

10. That the Supreme Journal Secretary receive \$20.

11. That the Press Reporters receive \$10 each.

12. That the Messenger and Janitor receive \$5 each.

Respectfully submitted, in L., B. and C.,

FRED DUNN.

W. R. HICKEY.

THOS. CLARKE.

The Supreme Chief Ranger at this stage retired from the room after having called Past Supreme Chief Ranger Botterell to the chair.

Brother Fred. Dunn, moved,

That the second report of the Finance Committee be taken up and considered clause by clause. Carried.

The first, second, third and fourth clauses were adopted.

Brother Fred. Dunn moved the adoption of the first part of the fifth clause.

That a bonus of \$1,000 be granted the Supreme Chief Ranger, for his past services.

Brother David Millar, moved in amendment, and Brother D. Rose seconded,

That the salary of the Supreme Chief Ranger for the next two years be \$4,500.

The Past Supreme Chief Ranger ruled the amendment out of order.

The original motion was carried.

Brother J. E. Gum moved, which was duly seconded,

That the second part of the fifth clause of the report be adopted.

Moved in amendment by Brother David Millar, and seconded by Brother D. Rose,

That the salary of the Supreme Chief Ranger, be \$4,000 per year. Amendment carried.

Brother John A. McGillivray, the Supreme Secretary elect, at this stage retired from the room.

Clauses Nos. 6 and 7 were adopted.

Brother Fred. Dunn moved

That the eighth clause be adopted.

Moved in amendment by Brother David Millar, and duly seconded,

That the salary of the Supreme Treasurer, be \$1,000 per year. Amendment carried.

Brother Fred. Dunn moved the adoption of the ninth clause of the report.

Brother W. W. Fitzgerald moved in amendment, and Brother D. Rose seconded,

That the salaries of the Supreme Auditors be \$200 per year and necessary expenses.

Amendment carried.

The Supreme Chief Ranger and Supreme Secretary elect at this stage returned to the Court room.

On motion, the tenth clause was adopted.

Moved and seconded,

That the eleventh clause be adopted.

Moved in amendment,

That the Press Reporters receive each \$20. Carried.

Clauses 11 and 12 were on motion adopted.

Moved by Brother Fred. Dunn, and duly seconded,

That the report, as amended, be adopted. Carried unanimously.

Supreme Court adjourned till to-morrow (Thursday) morning.

## THURSDAY, 5th SEPT.—THIRD DAY.

Morning Session.

Supreme Court resumed its labors at 9.30 a.m., the Supreme Chief Ranger presiding.

Minutes of last session read and approved.

Brother N. F. Paterson here rose to a question of privilege, taking exception to a paragraph in this morning's *Toronto Globe*, in reference to bonuses and salaries to officers.

Moved by Brother John A. McGillivray, S.C., and seconded by Brother Kennedy,

That the *Globe's* report of last evening's proceedings of this Supreme Court be referred to a special committee, composed as follows: Brothers N. F. Paterson, Q.C., H. C. R. of Ontario; W. W. Fitzgerald, P.S.C.; G. A. Proctor, J. B. Halkett, Rev. Dr. Heywood, General H. H. Plin, W. E. Skillen, D. Rose, and David Millar, to report to this body what action of this Supreme Court should be taken in respect thereof. Carried unanimously.

Moved by Brother H. Pratt, and seconded by Brother Cornish,

That the sum of \$15 be granted out of the funds of the Supreme Court to each delegate attending this present session of this Supreme Court.

The Supreme Chief Ranger referred this motion to the Finance Committee.

Brother N. F. Paterson Q.C., presented the third report of the Committee on Constitution and Laws, which was taken up and considered at length.

Moved by Brother Paterson and duly seconded.

That the third report of the Committee on Constitution and Laws, up to and including Section 35, as amended, be adopted. Carried unanimously.

Brother Supreme Vice Chief Ranger Herbert C. Creed, presented the following report of the sub-committee.

*To the Supreme Chief Ranger Officers and Members of the Supreme Court, I. O. F.*

We, your committee appointed to consider the memorial presented by Brother Crawford, of London, to the High Court of Ontario, regarding Juvenile Forestry, beg to recommend that Juvenile Courts be established throughout the Order, and that each such Court be placed under the immediate supervision of some brother appointed for the purpose, by the Supreme Chief Ranger.

Your committee would also recommend that the Constitution and By-Laws of the Juvenile Order, as framed by the Supreme Chief Ranger and Executive, be adopted, the same being found to embrace everything necessary for the thorough working of the branch.

HERBERT C. CREED.  
I. F. CAREY.  
DAVID MILLAR.  
JAMES CRAWFORD.  
A. MAGUIRE.

Brother Creed moved the adoption of the report, which motion after being duly seconded, was discussed by several officers and members, till 12 o'clock, noon, when the Supreme Court adjourned for dinner.

## Afternoon Session.

The Supreme Court opened in the Subordinate Degree, at 2 p.m., the Supreme Chief Ranger presiding.

The minutes of the morning session being read, were approved.

The consideration of the report of the sub-committee, relative to Juvenile Courts was resumed.

It was duly moved and seconded,

That the first clause of the report be adopted, and that the minimum age be 10 years.

Brother Kennedy moved in amendment, and Brother Butler seconded,

at the minimum age be 15 years.

Brother H. H. Pratt, moved in amendment to the amendment, and Brother Dr. Millman, S. Phys., seconded.

That the minimum age 12 years.

The amendment to the amendment was carried.

Clause one of the report as above amended was then adopted.

The consideration of the second clause was postponed till to-morrow, (Friday) morning.

Brother Fred. Dunn, presented the following report of the Finance Committee.

## THIRD REPORT OF THE FINANCE COMMITTEE.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I. O. F.

Your committee to whom was referred the motion of Brother H. Pratt, that the sum of \$15 be given out of the funds of the Supreme Court to each delegate attending this session of the Supreme Court, beg to submit the following recommendation, that the officers and representatives to this Supreme Court receive five cents per mile, one way, by the shortest route, and three dollars *per diem* while in actual attendance at this session of the Supreme Court.

FRED. DUNN.  
W. R. HICKEY.  
THOMAS CLARKE.

Brother Clarke moved,

That the report of the committee be adopted.

Brother Kennedy moved in amendment, and Brother Dunn seconded,

That all money received for attendance by the delegates to the Supreme Court be deducted from the amount recommended in the report of the Finance Committee.

Brother W. B. Carey took exception to this motion on the ground that the Supreme Court had nothing to do with the action of the High Courts in this respect.

Motion in amendment ruled out of order by the Supreme Chief Ranger.

Brother Dunn moved in amendment,

That the report be amended by adding the words "provided that no officer or representative shall receive mileage in excess of his actual traveling expenses. Amendment carried.

The report as amended was then adopted.

Brother Rev. Dr. Heywood, from the Special Committee appointed to consider what action should be taken by the Supreme Court in respect to the *Globe's* report of last evening's proceedings, stated that the objectionable portions of the *Globe's* report were not furnished the *Globe* by any of the members of the Press Committee appointed by the Supreme Court, nor by any brother Forester. And that Mr. John Cameron, manager of the *Globe*. at a reception accorded the committee, expressed a willingness to publish any explanation and correction which your committee would consider sufficient. Brother Dr. Heywood accordingly presented the following letter for the approval of the Court for publication in the *Globe*:

As your report in this day's *Globe* has inadvertently given a wrong impression with regard to certain proceedings of the Supreme Court of the Independent Order of Foresters, we, a committee appointed for the purpose, desire to present the following correction. The Finance Committee of our Order reported and recommended that, in consideration of the arduous duties of Dr. Oronhyatekha, the Supreme Chief Ranger, and his faithful discharge of the same for the past two years, a bonus of \$1,000 be presented to him, being equivalent to an increase of salary of \$500 per annum for the term just expired, and that for the ensuing term of two years the salary be increased \$1,000 per annum. In the consideration of this proposition it was moved to amend by making the salary \$4,000 per annum, and this ultimately prevailed, thus increasing the Supreme Chief Ranger's salary \$1,500 per annum. In the full discussion of the foregoing, none but the warmest expressions of regard and esteem for the Supreme Chief Ranger, Dr. Oronhyatekha, were uttered, and the action taken was by no means an equivalent for his valuable services. Anger, discord or personal feelings of ill-will, so far from being manifest, were conspicuous by their absence, the only persons withdrawing from the room in consequence of the discussion were mainly those whose salaries were under consideration. The report of the committee was considered and adopted clause by clause, without postponement or intermission, and a spirit of harmony and good will prevailed throughout.

Signed by the Committee—

DAVID MILLAR,  
W. E. SKILLEN,  
N. F. PATERSON,  
JAMES B. HALKETT,  
THOS. HEYWOOD,  
GEO. A. PROCTOR,  
H. H. APLIN,  
W. W. FITZGERALD,  
DANIEL ROSE,

} Committee.

The letter was approved and ordered to be published.

Brother N. F. Patterson, Q.C., chairman of the Committee on Constitution and Laws, submitted the fourth report of the said committee, and several amendments were adopted, after which the whole Constitution of the Supreme Court, as amended, was adopted unanously.

Brother H. C. Creed, from the sub-committee on Constitution and Laws, read the following report :

TORONTO, 5th Sept, 1889.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I. O. F. :

Your special committee to whom were referred the existing Constitution and By-laws of Encampments of Foyal Foresters, having carefully considered the same, beg to recommend the following amendments herein :

Section 239 (2), For " Sir Knight " read " member of the Encampment."

Section 241, Insert the word " nomination " before the word " election."

After section 241, insert as new sections section 12 (1) and (5), and 14 (4) and (6) of the Constitution of the Order, making the necessary changes in names and titles.

Strike out section 242.

Section 243 (1), For " sash " read " baldric."

Section 243 (5), After " with the " insert " crown and."

Strike out sections 244 and 245.

In section 247, For " twenty miles " read " five miles."

#### BY-LAWS OF ENCAMPMENT.

Article I. For " by the name of " read " as."

Article III. (1), Strike out the words " every month," and leave the place blank. (2), After " shall be " insert " held," strike out " every " and each month, and make the section read " the regular drills of the Encampment shall be on the of at 8 p. m. etc."

Article IV. (2), After " any " the second word, insert " others."

Article VI. (1), For " an " read " shall be."

Respectfully submitted, in L., B. and C.,

HERBERT C. CREED.

J. V. CAREY.

DAVID MILLAR.

J. CRAWFORD.

On motion of Brother H. C. Creed, the report of the committee was unanimously adopted.

Brother A. H. Backhouse, from the sub-committee on the Constitution of Subordinate Courts, presented their report, which was considered until 5.30 p.m., when the Supreme Court adjourned to meet Friday morning, 6th September, at 9 a.m.

### FRIDAY, 6th SEPT.—FOURTH DAY.

#### Morning Session

The Supreme Court opened in the Subordinate Degree, at 9.30 a.m., Brother Dr. Oronhyatekha, S.C.R. in the chair.

Brother A. R. Milne, was appointed Supreme Vice Chief Ranger, *pro tem*, and Brother Rev. W. Walsh, Supreme Chaplain, *pro tem*.

The minutes of the last session being read were approved.

The consideration of the second clause of the report of the Committee on Juvenile Foresters being resumed, it was moved, seconded and carried that the second clause of the report be adopted.

The report as amended was then adopted.

The consideration of the report of the sub-committee on the Constitution of Subordinate Courts was resumed until section 144 was reached, which concluded the report, and the report as amended was adopted unaniously.

On motion of Brother Fred. Dunn, chairman of the Finance Committee, it was ordered that the amendment to the third report of the Finance Committee be repealed.

The sub-committee on Benefit Laws, through Brother Dr. Millman, S. Phys., presented its first report for consideration, beginning at section 211, and closing at section 226. The report as amended was adopted.

Brother High Chief Ranger House, of Michigan, after stating that the High Court of Michigan had obtained a badge to be presented to Brother Gen. H. H. Aplin, P.H.C.R. of that High Court, in recognition of his distinguished services for the Order during his term of office, and requested that the Supreme Chief Ranger now present the badge to the distinguished brother on behalf of the High Court of Michigan.

The Supreme Chief Ranger then, on behalf of said High Court, presented the badge of honor to Brother Gen. Aplin, who in suitable terms thanked the donors for their kind gift.

Brother N. F. Paterson, Q.C., presented the fifth report of the Committee on Constitution and Laws.

The consideration of the report was continued till 12 o'clock, noon, when the Supreme Court rose for dinner.

#### Afternoon Session.

The Supreme Court resumed its labors at 2 p. m., Brother Past Supreme Chief Ranger Botterell in the chair.

The minutes of the morning session were read and approved.

The consideration of the report of the Committee on Constitution and Laws was resumed.

Brother N. F. Patterson, Q.C., moved that the title page of the Constitution be

Constitution and Laws of the Independent Order of Foresters, governing the Supreme, High, Subordinate and Juvenile Courts, and Encampments of Royal Foresters. Carried.

Brother Paterson moved, which was duly seconded,

That the reports of the Committee on Constitution and Laws be adopted with power to the Executive Council, before causing the same to be published, to make all necessary changes and alterations to harmonize the same with the amendments adopted by the Supreme Court. Carried unanimously.

On motion of Brother Paterson, seconded by Brother Dr. Millman, S. Phys., the reports of the Committee on Constitutions and Laws as amended were adopted unanimously.

Brother A. H. Backhouse submitted the report of the Committee on the Constitution of Subordinate Courts.

The following is their report as adopted :

*To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I. O. F.:*

We your committee appointed on Constitution and Laws of Subordinate Courts, beg to report as follows ; Section 98, of draft folio 1, adopted.

Section 99, in subsection 2, strike out all the words after registrar, in the third line, to and inclusive of Encampment, in the fifth line.

Clause as amended adopted.

Clause 100 adopted.

Clause 101 adopted.

Clause 102. at end of clause, insert the words "and if within the jurisdiction of a High Court, then the consent of the High Chief Ranger also will be required."

The clause as amended adopted.

Clause 103, adopted, except urinal examination be made in each case, and examination fee on first \$1,000 be \$1.50, with such amendment. Section carried.

Sections 104 and 105, carried.

Section 106, adopted, after amending subsection 4, by adding at the close the following words, yardmasters and those who have lost an eye, leg, arm, or are deaf.

Sections 107, 108, 109, 110, adopted.

Section 111, subsection 6, is amended by inserting the words "rejected by ballot" instead of "black-balled."

Subsection 7, is amended to read as follows.

Sections 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, adopted.

Section 129, amended by adding after "present" in second line the words, "who has passed through the chair."

Sections 130, 131, 132, 133, 134, 135, 136, adopted. Section 137, subsection 19, insert the words "two-thirds" instead of "three-fourths."

Sections 138, 139, 140, 141, adopted.

Sections 143, 144, 145, 146, adopted.

Section 147, insert "Recording" before "Secretary" in third line.

Section 148, add a new subsection (2) to read as follows: No funds can be appropriated to any purpose, other than

as provided by the Constitution and Laws of the Order.

Sections from and inclusive of section 149, up to 200 are adopted.

Section 200 is expunged.

Section 201, and all following sections up to and inclusive of section 210, adopted.

The whole report as amended is adopted.

A. H. BACKHOUSE, }  
W. E. SKILLEN, } Committee.  
HENRY PRATT, }  
JOHN CHAMBERS, }

Moved by Brother W. E. Skillen, seconded by Brother Chambers,

That subsection (4), of section 106, be amended by inserting in fourth line after the word "of" the words "sailing vessels," and that subsection (5) be amended by striking out all the second line, and the word "all" from the third line.

Motion lost.

Brother Dr. Millman, S. Phys., submitted the second report of the Committee on Benefit Laws, which was considered *seriatim*.

Moved by Brother Dr. Millman, the chairman of the Committee on Benefit Laws,

That the report as a whole, as amended, be adopted. Carried unanimously.

Brother G. A. Harper moved, and Brother E. H. Allen seconded, the following resolution.

Resolved that Subordinate Courts in the United States may be permitted to carry their own Sick and Funeral Benefits. Carried unanimously.

Moved by Brother G. A. Harper, seconded by Brother Dr. Millman,

That the Constitution and Laws of the Order adopted at this session be referred to the Executive Council, and the Chairman of the Committee on Constitution and Laws, with power to make all changes and alterations necessary, without amending matters of substance, and to index and prepare the same for publication. Carried unanimously.

Moved by Brother Thos. Clarke, seconded by Brother John A. McGillivray,

That we now proceed to select a place of meeting. Carried.

Brother Clarke nominated Halifax, N.S.

Brother Dr. Millman nominated Toronto, Ont.

Brother A. Aikman nominated London, Ont.

Brother Fred. Dunn nominated Detroit, Mich.

Brother T. Lawless nominated Elizabeth, N. J.

Brother Geo. A. Harper nominated Cleveland, O.

The Supreme Chief Ranger stated that as it would be very improper for him to say it from the chair, he would not say what he would like very much to say, that in his opinion Detroit was the most desirable of the places proposed for our next session. (Laughter and cries of "Oh!" "Oh!")

All other nominations being withdrawn, Detroit, Mich., was declared to be unanimously selected as the next place of meeting of this Supreme Court.

Brother David Millar, chairman of the committee to whom were referred the claims reserved by the Supreme Chief Ranger in his report for the consideration of the Supreme Court, presented the following report:

Chambers of the Supreme Court,  
Independent Order of Foresters,  
TORONTO, 6th September, 1889.

Your committee appointed to report on the claims as presented in the biennial report of the Supreme Chief Ranger for consideration, and to be found on page seven of the said report, beg to offer the following:

Claim 1. The case of the late Brother James Geary, with the papers submitted to us and considered, we believe the claim to be unfounded, and the claimant not entitled to any benefit; and the committee regret that they cannot see their way clear to recommend payment of same; but that should further light on the case come before the Executive Council we leave it to them to do what may seem to them proper under the circumstances.

Claim 2. In the case of the late Brother James Hamilton Scott, your committee recommend that the money (\$3,000) be paid into the courts, and allow the laws of the land to decide which of the parties are entitled to it.

Claim 3. In the case of Brother Joseph Humphries, your committee find that the affidavit of the Financial Secretary declares that the brother at the time of death was not in good standing in the Order, and that the receipts of payments submitted substantiate the affidavit. Your committee, therefore, cannot upon the evidence before them recommend the payment of the claim, but we would recommend that if the Executive Council secure evidence establishing the fact that the assessments of the late brother, Joseph Humphries, were actually paid at the time required by the Constitution and Laws, then they be authorized to pay the benefit.

Claim 4. In the case of the late Brother Geo. R. Davis, your committee believe that the late Brother Davis committed suicide, but that at the time he was insane, and therefore recommend that the claim be paid.

Respectfully submitted,

DAVID MILLAR.  
A. H. BACKHOUSE.  
WILLIAM GRIFFITH.  
ROBERT ALJOE.

The report of the committee was adopted.

Moved by Brother N. F. Paterson, Q.C., seconded by Brother Dr. Millman, that the following be added to the Constitution:

That all Courts and Encampments of the Order

be managed and conducted according to the ritual prescribed, or which may be prescribed, from time to time by the Executive Council. Carried unanimously.

Moved by Representative David Millar, seconded by Representative R. J. Aljoe,

That we pay the Business Manager of THE FORESTER \$200 a year for the coming term, in addition to any interest he may receive from advertisements. Carried.

Brother Botterell, P.S.C.R., moved, and Representative Walters seconded,

That our Supreme Chief Ranger, Dr. Oronhyatekha, be appointed Editor of THE INDEPENDENT FORESTER for the ensuing term at the same salary as last term. Carried.

Brother H. Pratt moved, and Brother Alex. Aikman seconded,

That the first order of business this evening be the installation of officers. Carried.

The Supreme Court adjourned to meet at 8 p.m. this evening.

#### Evening Session.

The Supreme Court opened at 8 p. m., the Supreme Chief Ranger in the chair.

Brother W. R. Hickey was appointed Supreme Vice Chief Ranger *pro tem*, and Brother Rev. W. Walsh Supreme Chaplain *pro tem*.

The minutes of the afternoon session were read and approved.

The Supreme Chief Ranger appointed the following officers:

S. Chap., Rev. W. B. Carey, Kingston, Ont.  
S. J. S., David Millar, Toronto, Ont.  
S. S. W., Gen. H. H. Aplin, Lansing, Mich.  
S. J. W., G. A. Harper, Cleveland, Ohio.  
S. S. B., E. H. Allen, Newark, N. J.  
S. J. B., Thos. Clarke, Wolfville, N. S.  
S. Mar., N. F. Patterson, Q.C., Port Perry, Ont.  
S. Mess., Jas. Slater, Hamilton, Ont.  
S. St. B., W. E. Skillen, St. Martins, N. B.  
S. St. B., D. Rose, Toronto, Ont.  
S. Sw. B., Thos. J. Birch, Stratford, Ont.  
S. Sw. B., H. Walters, Quebec.  
S. Supt. Juvenile Court, J. Crawford, London, Ont.

The elected and appointed officers were then duly installed by Brother E. Botterell, P.S.C.R., Brother J. H. Courtney acting as Supreme Marshal.

After the installation of officers the Supreme Court was addressed by Brothers E. Botterell, P.S.C.R., Dr. Oronhyatekha, S.C.R., G. A. Harper, F. W. Emmerson, John A. McGilivray, David Millar, N. F. Paterson, Q.C.,

D. Rose, W. E. Skillen, H. Walters, E. H. Allen, Thos. Clarke and Fred. Dunn.

Brother N. F. Paterson, chairman of the Committee on Constitution and Laws, moved, and Brother Fred. Dunn seconded,

That we reconsider the report of the said committee. Carried unanimously.

Brother Paterson then moved,

That subsection (1) of section 27 of the Supreme Court Constitution, be amended by striking out the word "two," in the fourth line, and inserting the word "five," and Brother W. E. Skillen, seconded the motion. Motion carried unanimously.

Brother D. Rose moved, and Brother Rev. W. B. Carey seconded,

That the thanks of the Supreme Court be tendered to the press of the City of Toronto, for their kindness in publishing full reports of the proceedings of this Supreme Court. Carried unanimously.

Brother High Chief Ranger Lovett, of Nova Scotia, briefly addressed the Supreme Court.

Moved by Brother Supreme Secretary John A. McGillivray, seconded by Brother Rev. W. B. Carey,

That a vote of thanks of this Supreme Court be extended the retiring officers. Carried unanimously.

Brother John A. Finnigan, and Fred. Dunn addressed the Supreme Court.

Moved by Brother E. Botterell, P.S.C.R., and seconded by Brother N. F. Paterson, Q.C., H.C.R. of Ontario,

That the minutes of the proceedings of this evening's session be referred to the Executive Council for correction and confirmation, and that the Supreme Court do now adjourn *sine die*. Carried unanimously.

The Supreme Court was then closed in due and ample form.

I certify that the above is a true and correct record of the minutes of the Supreme Court, held in the City of Toronto, Canada, September, 1889.

JOHN A. MCGILLIVRAY,  
*Supreme Secretary.*

The minutes of the High Court of Quebec, which were in type for this issue, have been held over until next month.

"The present hour allots thy task:  
For present strength and patience ask,  
And trust His love whose sure supplies  
Meet all thy needs as they arise."

—Wm. H. Burleigh.

## The New Constitutions.

The new Constitutions are being pushed forward as rapidly as possible, and we hope to have them in the hands of Subordinate Courts before the close of the present month.

One copy will be sent free to each C. D. H. C. R., as an official copy for the Court.

Courts will order from their respective High Secretaries such quantities as they may require.

The changes made in the Constitution at the recent Supreme Court meeting do not affect members initiated prior to 1st October, 1889. That is to say, that those in the Ordinary Class will remain in that Class, notwithstanding the new Constitution, unless, of course, a member changed his occupation after the date given above.

## Monthly Remittances.

The Supreme Secretary desires us to say that all Money Orders and Bank Drafts must be made payable to the order of the Manager of the Bank of Toronto, at Toronto. And that these Money Orders and Bank Drafts must be inclosed with the Monthly Reports, and sent to John A. McGillivray, Supreme Secretary, Toronto.

From and after this date, under no circumstances will private cheques of Financial Secretaries or other officers of Courts be accepted on account of remittances.

Courts in Michigan must remit either by Money Orders, or by Bank Drafts and if by Draft, it must be one on New York, and not on Detroit, because on the latter, banks in Canada charge 25 cents or more for collection on each draft.

We trust these directions will in future be observed closely.

Another matter the Supreme Secretary desires us to mention is that some Financial Secretaries are in the habit of sending the Assessments or Registration fees of one or two members. The design is that there should be but one remittance made on account of Assessments, Registration and Certificate fees, in each month. If, therefore, a member reinstates himself after the first day of any month, the fees paid by him on reinstatement, should be held by the Subordinate Court till the next regular monthly report and remittance.

The same rules apply to fees paid by initiates.

The only fees which are sent with application, are those for change of policy.

Supreme Secretary's Statement for the Month of September, 1889.

RECEIPTS.

No. of Members.	Name of Court.	No. of Court.	Endow'nt Assess'nt.	S. & F. Benefit.	General Fund.	No. of Members.	Name of Court.	No. of Court.	Endow'nt Assess'nt.	S. & F. Benefit.	General Fund.
150	Elizabeth	1	\$144.01	..	..	94	Alvinston	67	\$80.28	\$ 8.16	..
70	Hope	1	68.24	\$21.76	..	45	Thamesford	68	35.41	3.65	\$ 4.73
49	Beaver	2	60.22	21.44	..	31	Woodstock	69	38.74	3.42	1.75
103	Storment	3	93.87	31.53	5.58	19	Concord	70	17.66	5.78	2.00
110	Dufferin	4	122.66	26.73	4.66	35	London	71	40.54	1.94	.62
28	Myrtle	5	29.28	7.19	.71	28	Rosewood	72	20.92	.70	..
85	McGregor	6	79.26	34.17	5.31	96	Valley City	73	87.67	32.21	14.81
62	Mount Royal	7	57.07	5.01	8.00	49	Southampton	74	41.06	.34	2.00
54	Forest City	8	54.98	19.37	4.00	8	Credit Valley	75	6.80	..	..
30	Kingsville	9	30.40	11.59	8.07	26	Sylva	76	21.88	..	..
135	Victoria	10	153.59	25.46	5.67	29	Oil City	77	26.11	9.72	2.82
10	Royal Oak	11	8.99	1.15	..	128	Mississippi	78	110.73	47.24	5.39
111	Welcome	12	99.13	39.11	2.34	77	Excelsior	79	97.80	6.43	5.50
45	Winnipeg	13	52.33	3.65	.56	43	Beaconsfield	80	57.23	..	..
42	Crediton	14	35.85	3.10	..	36	Madawaska	81	39.54	1.68	2.62
41	Cobourg	15	42.68	9.56	8.36	20	Davenport	82	19.00	5.16	..
5	Manitoba	16	4.29	..	..	15	Sidney	83	16.90	4.22	2.68
29	Elora	17	26.00	3.32	..	17	Robin Hood	84	18.08	6.16	..
115	Springfield	18	15.71	..	..	41	Ontario	85	150.54	..	..
76	Keewatin	19	76.01	16.18	2.50	51	Union	86	68.29	5.05	..
15	St. Clair	20	12.89	.94	..	66	Midland	87	..	..	..
18	Wellington	21	16.02	..	..	24	Rosedale	88	19.76	6.32	..
66	Fergus	22	54.23	18.79	27.99	11	Bonnechere	89	8.77	..	..
126	Oronhyatekha	23	176.42	12.33	..	13	Olive Branch	90	15.15	2.38	..
71	Kennebecasis	24	65.67	16.38	..	24	Hillsboro	91	28.47	4.62	5.64
41	Dominion	25	31.53	12.31	1.76	29	Hazel	92	24.39	..	..
62	Pr. Alexandria	26	62.38	21.22	8.80	76	Deseronto	93	63.47	25.67	6.25
60	Jubilee	27	48.23	21.10	..	77	Petitcodiac	94	70.20	6.83	4.00
45	Bruce	28	43.99	4.51	2.80	58	Collingwood	95	47.35	6.29	..
81	Elgin	29	72.23	9.13	..	17	Lorne	96	15.73	..	..
16	Napanee	30	15.19	..	..	21	Lisgar	97	15.50	6.58	..
45	Rideau	31	54.63	..	..	41	Harwich	98	40.16	15.94	3.00
28	Mt. Sherwood	32	26.44	..	1.00	45	Tyrconnell	99	45.16	.72	8.00
41	Moir	33	60.39	3.23	..	19	Albert	100	23.32	2.83	3.28
23	Intervale	34	20.51	6.18	..	30	Gordon Falls	101	25.62	5.59	..
5	Springbrook	36	5.15	..	..	48	Acadia	102	41.49	9.74	..
45	Guelph	37	39.76	9.35	..	7	Blomidon	103	9.44	..	..
14	Thames	38	13.51	18.33	.60	31	Columbia	104	29.00	..	..
63	Amity	39	71.18	25.46	2.84	12	Londonderry	105	..	..	..
30	Glen	40	28.75	6.82	..	47	Haldimand	106	43.41	6.30	5.29
229	Ottawa	41	244.31	4.43	8.65	90	Seguin	107	72.96	30.20	..
16	Petrolea	42	27.24	5.13	..	16	Hiawatha	108	18.39	..	..
53	Sydenham	43	60.65	16.24	5.77	25	Evangeline	109	32.89	4.75	..
79	Washington	44	65.71	..	..	22	Stanley	110	20.98	3.09	..
66	Shelburne	45	65.60	..	..	39	Durham	111	34.42	14.38	..
43	Oxford	46	32.84	10.18	..	27	Equity	112	35.93	2.37	..
86	Eric	47	74.53	25.80	1.50	45	Pearl	113	31.53	13.71	..
8	Northern Star	48	5.84	..	..	58	Royal Jubilee	114	50.69	3.10	6.00
12	Russell	49	12.00	..	..	26	Admiral Digby	115	26.96	..	3.00
34	Alliston	50	37.74	.44	2.00	29	Welland	116	37.06	1.86	..
44	Puslinch	51	31.93	14.12	..	23	Bad Axe	117	22.82	9.71	2.00
16	Branswick	52	18.23	..	..	24	Locksley	118	20.44	..	..
68	Canada	53	68.92	19.70	5.00	7	Bear River	119	7.28	..	..
36	Entorprise	54	32.78	6.26	..	52	Oak Hills	120	54.63	19.60	..
74	Sarnia	55	89.76	20.98	..	86	Loyalist	121	90.24	..	2.00
14	Hopewell	56	15.02	..	..	22	Siasiboo	122	23.54	..	..
33	Harmony	57	28.28	10.10	..	54	Exeter	123	50.44	.77	2.00
15	Protection	58	21.78	.31	..	26	Stellar	124	27.62	..	..
397	Frontenac	59	376.47	61.60	1.38	23	La Tour	125	26.26	..	..
23	Maple Leaf	60	23.38	7.72	2.37	15	Arva	126	12.21	1.77	..
77	Oak Leaf	62	63.02	24.32	3.66	162	North'n Light	127	170.58	..	4.00
10	Grand River	63	10.57	..	..	11	Crescent	128	..	..	..
33	Garnet	64	30.30	7.40	..	10	Birtle	129	7.33	.45	..
43	Eureka	65	35.18	14.09	2.75	9	Mizpah	130	8.28	.65	..
49	Queen City	66	50.26	4.24	2.00	17	Jewel	131	14.58	5.35	..

No. o Member	Name o Court	No. of Court.	Endowmt Assessmt.	S. & F. Benefit.	General Fund.	Name of Court.	No. of Court.	Endowmt Assessmt	S. & F. Benefit.	General Fund.
12	Middleton	132	\$10.03	\$ 2.19	.. . .	27 La Have	205	\$27.60	.. . .	.. . .
20	Credit	133	25.97	2.58	.. . .	29 'anaway	206	25.66	\$ .78	.. . .
20	Progress	134	.. . .	.. . .	.. . .	30 L can	207	33.73	6.73	\$7.37
40	Manitou	135	50.82	7.24	\$15.01	21 Blenheim	208	20.37	2.91	2.00
30	Milton	137	45.34	2.16	.. . .	12 May Flower	209	10.25	.. . .	.. . .
35	Jarvis	138	27.19	10.60	.. . .	14 Clure	210	12.24	.. . .	.. . .
61	Milicete	139	75.32	13.76	.. . .	33 Tilbury	211	27.43	2.86	.. . .
20	Algoma	140	21.01	4.15	.. . .	110 Royal	212	105.33	43.94	9.07
26	Alexandra	141	.. . .	.. . .	.. 50	23 Lansdowne	213	.. . .	.. . .	.. . .
36	Carp	142	29.64	1.11	.. . .	64 Kemptville	214	64.15	5.97	5.50
33	Lambeth	143	28.47	6.47	.. . .	10 Minneawawa	215	12.71	.. . .	.. . .
63	Manotick	144	62.04	.. . .	.. 2.00	9 Amherstburgh	216	9.77	.. . .	.. . .
96	St. Mary's	145	87.92	17.09	.. . .	39 Gower	217	32.55	2.69	.. . .
31	Rockland	146	.. . .	.. . .	.. . .	15 Sylvan	218	12.36	1.11	.. . .
47	Fulford	147	46.69	18.45	.. . .	8 St. Lawrence	219	7.22	1.18	.. . .
61	Saugeen	148	48.06	18.83	7.93	30 Clifton	220	33.26	5.93	2.00
87	Prince Albert	149	89.06	33.28	3.69	8 Ridgetown	221	9.92	.31	.. . .
38	Happy Retreat	150	35.67	5.42	.. . .	9 Cy of the Val.	222	14.08	1.62	2.00
56	Gen. Gordon	152	49.50	19.81	.. . .	27 St. John	223	28.15	.. . .	1.00
32	Belmont	153	34.06	4.96	12.60	67 Stadacona	224	121.12	4.12	8.74
64	Berlin	154	56.00	20.99	2.88	14 Lincoln	225	15.35	4.85	.. . .
215	Maple	155	207.99	61.85	2.69	19 Winona	228	15.90	3.93	.. . .
137	Parkhill	156	126.44	35.16	.. . .	6 Falls View	222	9.79	1.30	.. . .
34	Ivy	157	31.62	.. . .	12.00	51 Laurentian	229	61.21	.66	.. . .
30	Forest Queen	158	20.68	8.86	.. . .	19 Empress	230	19.77	3.65	.. . .
11	Putnam	160	8.74	3.56	.. . .	17 Dunnville	231	18.52	.40	.. . .
18	Summervale	161	12.20	6.13	.. . .	65 Valley	232	73.95	4.32	5.15
28	Carleton	162	24.80	.69	.. . .	14 Pelham	233	10.19	3.29	.. . .
42	Huron	163	44.01	15.76	.. . .	70 Richmond	234	56.17	.. . .	2.00
65	Dresden	164	72.60	10.86	6.00	48 Selkirk	235	40.80	12.84	7.21
26	Miramichi	165	22.00	.. . .	.. . .	13 Raymond	236	15.95	1.70	7.40
69	Jimcoe	166	69.43	4.72	.42	8 Otter Valley	237	6.06	1.35	.. . .
29	Toronto	167	28.86	8.04	.50	5 Monk	238	.. . .	.. . .	.. . .
30	Brant	168	36.51	4.32	.25	72 Flint	239	75.08	5.69	4.50
71	River Speed	169	64.30	6.27	.71	21 St. James	240	23.65	.. . .	.. . .
56	Hamilton	170	64.39	8.20	.. . .	39 Spadina	241	46.01	5.81	.. . .
23	Garden City	172	27.54	2.22	2.00	34 Brock	242	26.74	8.08	11.10
49	Black Knight	173	40.36	14.57	.. . .	31 Bracebridge	243	31.17	6.40	2.72
42	Nelson	174	45.71	4.74	4.69	13 Gravenhurst	244	13.54	3.30	9.00
10	Ethel	175	8.36	.. . .	.. . .	11 Tamar'o Grove	245	8.83	1.39	8.00
20	Cookshire	176	39.10	11.16	.. . .	14 Hastings	246	12.97	.. . .	.. . .
88	Picton	177	79.53	17.62	4.76	28 Lansing	247	47.56	.. . .	.. . .
46	Glenmorris	178	35.19	12.19	.. . .	34 Relief	248	30.01	5.29	.. . .
24	Port Perry	179	42.99	.88	.. . .	47 Argyle	251	44.33	7.85	4.62
39	Fidelity	180	33.39	15.54	.. . .	21 Kinburn	252	21.72	.. . .	.. . .
13	Lindsay	181	13.32	4.27	.. . .	39 Progressive	254	30.74	.. . .	4.00
23	Phoenix	182	23.66	5.76	.. . .	23 Woodham	255	19.35	.34	.. . .
38	Mt. Brydges	183	32.22	12.29	5.27	53 Caledonia	256	60.99	8.71	2.90
26	Butternut Rge	184	20.10	.45	2.00	26 Greenwood	257	23.98	2.25	.. . .
44	Beaverton	185	46.51	5.04	.. . .	27 Eglinton	258	32.73	1.31	.. . .
21	Rock Glen	186	17.58	4.70	1.00	32 Mystic	259	40.01	1.39	.. . .
94	Desmond	187	81.24	.. . .	.. . .	19 Doon	260	15.24	6.28	.. . .
68	Aurora	188	68.95	10.62	2.00	36 Michigan	261	30.65	17.07	6.00
14	Florence	189	13.40	1.79	.. . .	20 Sta. of Mack'aw	262	43.19	.77	.. . .
33	Salisbury	190	38.13	.72	2.00	16 Benevolence	263	14.76	3.14	.. . .
11	Success	191	9.88	2.79	.. . .	7 Pleasant	264	8.32	.. . .	.. . .
72	Theford	192	63.26	.39	.. . .	37 Pembroke	265	35.54	7.51	4.86
46	Peerless	193	44.74	16.00	.. . .	26 Herbert	266	33.40	.. . .	.. . .
12	Denfield	194	3.08	3.30	.. . .	24 Marion	267	.. . .	.. . .	.. . .
14	Waterdown	195	15.35	1.72	.. . .	32 Harbor	268	30.42	12.98	18.18
13	Sauble	196	.. . .	.. . .	.. . .	45 Balmoral	269	72.36	13.12	.. . .
13	Shakespeare	197	9.46	4.31	.. . .	9 Prospect	270	25.11	.. . .	.. . .
29	Refuge	198	35.48	3.41	2.67	6 Pontiac	271	5.12	.. . .	.. . .
7	St. Paul	199	4.94	2.43	.. . .	19 Bellevue	272	16.77	.33	.. . .
32	Triumph	200	28.20	4.79	4.35	7 Croswell	273	6.74	2.51	.. . .
22	Ruby	201	26.77	5.43	1.00	11 Albion	274	9.00	.66	.. . .
33	Chautauqua	202	33.14	.. . .	.. . .	26 Cedar	275	33.96	.. . .	.. . .
23	Kars	203	31.91	1.88	.. . .	21 Shawville	276	20.67	.70	.. . .
6	Ouangondy	204	5.14	.. . .	.. . .	18 Bryson	277	12.89	.72	.. . .

THE INDEPENDENT FORESTER.

No. of embers.	Name of Court.	No. of Court.	Endow'm't Assess'm't.	S. & F. Benefit.	General Fund.	No. of Members	Name of Court.	No. of Court.	Endow'm't Assess'm't.	S. & F. Benefit.	General Fund.
63	Iosco.....	278	\$64.	\$20.33	\$ 7.66	24	Fremont.....	355	\$24.28	.. .	.. .
30	Eganville ....	279	29.72	5.C9	.. .	22	Pride of Akron	356	20.69	.. .	\$ .50
9	Lachute .....	280	9.04	2.10	.. .	23	Osceola.....	357	28.86	\$6.15	.. .
78	Harvard .....	281	72.71	.. .	.. .	30	Signet.....	358	35.47	5.50	4.00
42	St. Marks.....	282	33.31	6.00	.. .	10	Appui .....	359	7.22	1.04	.. .
21	Cayuga .....	284	20.86	.40	.. .	91	Banner.....	360	88.74	.. .	2.00
107	Oscoda.....	285	121.63	34.67	14.39	9	Schomberg ..	361	7.48	.. .	.. .
36	Windsor Mills	286	54.64	17.58	.. .	20	Osgoode ...	362	19.06	.80	2.00
21	Britannia.....	288	22.45	.. .	.36	32	King City ..	363	39.64	.. .	7.00
17	Au Sable.....	289	15.35	4.45	2.75	23	Oakwood ....	364	19.08	.36	.. .
33	Sheffield.....	290	30.38	7.71	2.85	31	Star.....	365	25.34	.45	2.00
19	Eyesache ....	291	18.53	5.04	.. .	30	Kings .....	366	28.89	3.61	.. .
74	Yamaska ....	292	63.22	23.46	16.96	16	Tagona.....	367	.. .	.. .	.. .
16	Alpena.....	293	22.41	2.13	.. .	20	Frederic.....	368	9.84	.. .	.. .
25	Oshawa.....	294	.. .	.. .	.. .	27	Franklin.....	369	24.70	9.42	5.60
32	Calgary.....	295	38.85	11.18	26.73	20	Maple City..	370	15.38	1.68	2.71
17	Aberfoyle....	296	12.83	5.74	.. .	42	Gauanoque ..	371	42.97	2.53	.. .
20	Fortune.....	297	19.13	4.90	2.65	20	Ewart .....	372	24.90	6.86	1.10
24	Cold Brook...	298	23.59	8.10	6.48	18	Glen Payne ..	373	13.92	1.08	.. .
15	Missisquoi ...	299	12.49	2.63	.. .	25	Avon .....	374	20.48	8.56	2.75
29	Maple Ridge ..	300	25.73	1.17	2.00	47	Land Citv...	375	59.88	.. .	2.00
13	Rock.....	301	24.31	5.09	.. .	49	Carnival.....	376	44.47	10.82	.. .
31	Burns .....	302	26.51	1.76	4.00	21	Madoc.....	377	19.78	2.75	2.88
29	Bedford.....	303	26.74	3.49	.. .	11	Seabright....	378	11.25	.35	.. .
14	Sutton .....	304	18.94	4.36	.. .	33	Gratiot.....	379	32.17	11.35	.. .
48	Eden Mills...	305	39.45	14.20	.. .	13	Wabun.....	380	.. .	.. .	.. .
46	Bay City.....	306	37.93	13.61	.. .	40	Raid's .....	381	22.13	.. .	.. .
21	Willowdale...	307	19.55	1.86	.. .	39	Lebanon.....	382	37.94	1.43	.. .
71	Bolton.....	308	78.38	.77	.. .	20	Tupperville..	383	18.48	8.50	2.98
10	Garfield .....	309	10.99	.. .	.. .	45	Perth .....	384	56.15	1.72	.. .
66	Buckeye.....	312	49.81	.. .	4.00	9	Upham .....	385	8.55	1.10	.. .
47	Liberty.....	313	36.10	10.82	6.50	16	Grant .....	386	16.12	2.07	.. .
35	Queen Victoria	314	66.00	3.56	.. .	24	Genesee.....	387	18.51	7.87	.50
18	Meadowvale ..	316	12.41	4.15	2.00	30	Elmsley .....	388	74.99	7.02	5.00
32	Eastman.....	317	33.46	10.70	.. .	20	Lee.....	389	17.68	7.70	.. .
23	Resort.....	318	18.38	.. .	.. .	19	Logan .....	390	12.33	5.62	.. .
31	Valens .....	319	25.68	9.06	.. .	28	Monroe .....	391	20.57	7.29	6.44
14	Magog.....	320	13.79	2.72	.. .	31	Tamworth...	392	29.18	4.95	2.74
21	Sherbrooke...	321	.. .	.. .	.. .	19	Anchor.....	393	21.30	8.66	.. .
22	Manistique ..	322	.. .	.. .	.. .	13	Shediac.....	394	13.19	.71	.. .
20	International.	323	21.87	1.18	4.00	24	Advance.....	395	19.70	5.51	1.76
5	Manconville..	324	6.02	.. .	.. .	63	Tecumseh....	396	48.67	14.56	.. .
42	Presque Isle..	325	48.30	.. .	8.00	11	Elmira .....	397	12.00	3.61	5.35
71	Miranda.....	328	54.32	22.66	16.66	19	Lord Stanley.	398	15.81	2.82	4.00
16	Ivanhoe .....	327	12.58	.64	.. .	26	Yale .....	399	20.50	8.04	.. .
21	Dover .....	328	.. .	.. .	.. .	22	St. Thomas ..	400	20.07	6.14	.. .
9	Stouffville ...	329	7.05	.. .	.. .	8	Wentworth..	401	7.93	.. .	.. .
43	Buckinghamam.	330	42.03	.44	4.00	18	Custer.....	402	20.70	3.57	.. .
16	Thurso.....	331	12.50	.. .	2.00	22	Windfall....	403	16.05	4.86	.. .
22	Markham.....	332	17.69	.. .	.. .	14	Brighton.....	404	37.30	.. .	7.00
11	Trent .....	333	11.83	.42	2.60	21	Sanilac.....	405	19.16	1.32	.. .
9	Warkworth....	334	15.05	.. .	.. .	29	Wolfe.....	408	23.80	8.63	.. .
12	Bonnie Doon..	335	10.66	1.68	.67	14	Melbourne...	407	11.48	.35	.. .
29	Flower City ..	336	20.48	7.33	.. .	13	Freelton ....	408	8.89	4.45	.. .
64	Vassar .....	337	65.76	23.19	23.01	38	Hudson .....	409	74.10	.. .	.. .
21	Charlotteville.	338	19.77	1.40	.. .	23	Unison.....	410	37.21	7.08	2.38
9	Trifluvian....	339	9.18	.90	.. .	23	Peck.....	411	26.97	3.59	4.00
15	Danville.....	340	12.37	4.92	.. .	40	Pyramid.....	412	35.65	10.95	.82
114	Lafayette....	344	84.98	.. .	8.00	18	Darlington...	413	13.20	4.40	8.00
35	Waverley.....	345	31.69	12.98	.. .	28	Sanilac Centre	414	23.06	7.42	.. .
28	Zephyr.....	346	19.26	.76	.. .	24	Dashwood ...	415	24.57	.. .	4.00
23	Burrard .....	347	52.15	.. .	.. .	26	Orient .....	416	45.46	2.58	4.00
9	Leisure Hour	348	7.51	.. .	2.00	19	Newbargh ...	417	18.76	1.52	.. .
24	Riverside....	349	21.81	2.99	2.00	24	Lakeview....	418	14.44	7.25	2.00
34	Weidman.....	350	25.76	11.42	2.00	12	Farewell.....	419	8.20	4.13	.. .
17	Actonvale ...	351	17.62	4.83	.. .	12	Wallace ....	420	9.37	.. .	.. .
30	Cannington...	352	34.10	.34	.. .	20	Reynolds....	421	.. .	5.02	9.99
29	Tittabawasse.	353	28.85	12.86	2.70		Los Angeles..	422	.. .	.. .	.. .
21	Mason .....	354	22.20	.. .	.. .	27	Grover.....	423	21.34	7.29	4.00

THE INDEPENDENT FORESTER.

Supreme Treasurer's Statement for the Month of September, 1889.

No. of Members	Name of Court.	No. of Court.	Endow'nt Assess'nt.	S. & F. Benefit.	General Fund.
26	Odessa	424	\$19.67	\$ 3.05	\$ 1.00
20	Alliance	425	..	..	..
22	Applegate	426	20.12	9.27	2.62
23	Brandon	427	16.15	.34	9.17
19	Universal	428	..	..	..
22	Hampton	429	16.88	..	44.00
24	Minden	430	17.32	5.37	..
22	Forest Home	431	36.71	2.37	5.49
36	Cairnsmore	432	56.58	1.76	8.00
8	Pride of Barton	433	3.61	.35	..
26	Twced	434	25.76	3.84	.78
40	Menter	435	26.56	13.35	..
25	Imlay	436	26.96	10.20	..
5	Santa Monica	438	4.86	..	..
22	Pomona	439	..	..	..
	Colton	440	..	..	..
21	Kent	441	19.01	7.07	16.02
18	Little John	442	10.81	..	1.12
16	Marquette	443	16.88	5.16	9.15
25	Santa Ana	444	..	..	..
	Rescue	445	..	..	..
	Lyon	446	..	..	..
	San Bernardino	447	..	..	..
21	Tyre	448	..	..	42.00
	Buctouche	449	..	..	..
33	East Toronto	450	..	..	..
21	River S.	451	..	..	..
	Gratitude	452	..	..	..
20	Minnesota	453	..	..	..
	Balder	454	..	..	..
	H. C. of N. B.	..	..	..	40.00
	H. C. of N. S.	..	..	..	200.00
	Members at large	6.28	..	..	..
	H. C. of Ontario	..	..	..	38.50

15201 \$14761.82 \$2547.31 \$1173.94

[NOTE.—Courts Nos. 87, 105, 134, 141, 146, 328, and 380 paid this month's assessments during the last month and the payments were duly accounted for in last report.]

RECAPITULATION.

RECEIPTS.

From Endowment assessment.....	\$14,761 82
“ Sick and Funeral Benefit.....	2,547 31
“ General Fund .....	1,173 94
	<u>\$18,483 07</u>

CONTRA—OR.

By paid the Supreme Treasurer... ..\$18,483 07  
Submitted in L., B. and C.,  
JOHN A. MCGILLIVRAY,  
Supreme Secretary.

ENDOWMENT ACCOUNT.

RECEIPTS.

To balance per last report .....	\$ 165,843 12
“ Cash received from S. Sec.....	14,761 82
	<u>\$180,604 94</u>

CONTRA—OR.

Sept. 18, by cheque 455, Charlotte Herbert, widow late Brother John Herbert, Court Clandeboye, No. 257, Endowment in full .....	\$ 1,000 00
Sept. 18, by cheque 456, Mary Rose, widow late Brother Jonathan S. Rose, Court Royal, No. 212, Endowment in full .....	1,000 00
Sept. 18, by cheque 457, Elizabeth Mitchell, mother late Brother Geo. S. Mitchell, Court Lisgar, No. 97, Endowment in full .....	1,000 00
Sept. 18, by cheque 458, Sarah Bartley, mother late Brother Francis Bartley, Court Keewatin, No. 19, Endowment in full.....	1,000 00
Sept. 19, by cheque 467, Mary Hall, widow late Brother Charles Hall, Court Garnet No. 64, Endowment in full.....	1,000 00
Sept. 26, by cheque 519, Mrs. Rebecca J. McKinlay, widow late Brother Arch. C. McKinlay, Court Credit, No. 133, Endowment in full .....	1,000 00
5 per cent. to General Fund .....	736 09
Balance on hand.....	<u>173,868 85</u>

SICK AND FUNERAL FUND.

To balance per last report.....	\$1,690 64
“ cash received from S. Secretary.....	2,547 31
	<u>\$4,237 95</u>

CONTRA—OR.

Paid for Sick Benefits.

Sept. Cheque.	Days.	Amt.
2, 319 Jno. McLachlan .....	8	\$ 5 71
320 Thos. D. Calvert.....	13	9 29
321 Wm. H. Partridge.....	34	60 00
322 Jno. Reynolds.....	17	12 14
323 Wm. H. Shaw.....	16	11 43
324 Wm. H. Gardiner .....	8	5 71
325 Jno. McNeaney .....	7	5 00
326 Thos. Histed .....	8	5 71
327 S. J. S. W. Puddington ..	36	25 71
328 Chas. W. Edwards.....	7	5 00
329 R. Butler .....	16	11 43
330 Wm. Ament .....	18	12 86
13, 356 Fred. Young .....	17	12 14
357 Ed. Harrison .....	18	12 86
359 J. A. Caverhill .....	21	15 00
360 Hy. Stewart .....	9	6 43
361 Wm. G. Sherwood .....	24	17 14
362 Jas. Dunkley .....	40	28 57
363 Elijah Casman.....	25	17 86
364 Jos. Marchmont .....	15	10 71
365 Cha. Vivian .....	7	5 00
366 Wm. Turnbull.....	10	7 14
367 L. A. Van Allan.....	15	10 71
368 Neil McNeil.....	10	7 14

As we go to press intelligence reaches us of the death of our esteemed brother F. J. Bowen, of Hamilton, and formerly of London. He was a delegate at the sessions of the High and Supreme Courts at Kingston and Toronto, and appeared then to be in vigorous health. He was always a zealous worker on behalf of Independent Forestry, and will be sorely missed from our ranks. The funeral took place at Toronto.



GENERAL FUND.

RECEIPTS.

To balance per last report.....	\$ 7,512 32
" Cash received from S. Soc. . . . .	1,173 94
" 5 per cent. Endowment receipts.....	738 09
" 5 per cent. S. & F. receipts . . . . .	127 36
	<hr/>
	\$9,549 71

CONTRA—OR.

Sept. 2, by cheque 332, G. A. Harper Manfg. Co., stationery, sea s, &c. . . . .	\$ 887 34
Sept. 2, by cheques 333 and 335, ex- penses Supreme Court meeting at Toronto.....	834 50
Mileage and <i>per diem</i> , as appr- iated by Supreme Court . . . . .	1,951 55
Sept. 2, by cheque 334, Advertiser Print- ing Company . . . . .	500 00
Sept. 6, by cheque 336, Tho. Lawless, quarter's audit fees, &c. . . . .	81 00
Sept. 6, by cheque 337, Tho. Lawless, extra services in office. . . . .	18 00
Sept. 7, by cheque 338, T. Millman, M. D., examining fees. . . . .	200 75
Sept. 7, by cheque 339, F. W. Emmer- son, legal expenses <i>re</i> Davis. . . . .	40 00
Sept. 7, by cheque 340, Wm. Bawden, Mission work. . . . .	100 00
Sept. 7, by cheque 341, A. E. Gammage, Mission work. . . . .	75 00
Sept. 7, by cheque 343, W. N. Yerex, for engrossing. . . . .	31 55
Sept. 7, by cheque 344, expenses moving office. . . . .	275 00
Sept. 7, by cheque 345, rent of offices. .	24 00
Sept. 7, by cheque 346, expenses <i>re</i> In- corporation Act. . . . .	366 60
Sept. 7, by cheque 347, Office furniture and fitting. . . . .	271 75
Sept. 7, by cheque 348, Executive ex- penses at Kingston. . . . .	207 75
Sept. 7, by cheque 349, Supreme Court flag . . . . .	50 00
Sept. 7, by cheque 350, gas fixtures in Executive office . . . . .	62 00
Sept. 7, by cheque 351, Type-writer. . .	65 00
Sept. 7, by cheque 352, Hooper & Co., rubber tubing . . . . .	21 25
Sept. 7, by cheque 353, Endowment as- sessments refunded rejected mem- bers and commission . . . . .	34 68
Sept. 7, by cheque 354, Accident tickets to Supreme and High Courts. . . . .	116 25
Sept. 7, by cheque 355, Insurance on stock in office. . . . .	15 00
Sept. 14, by cheque 434, Hunter, Rose & Co., printing, &c. . . . .	167 25
Sept. 18, by cheques 449 and 450, Dr. Oronhyatekha, acct. salary . . . . .	375 00
Sept. 18, by cheque 451, Dr. Oronhya- tekha, salary, Octob r. . . . .	383 33
Sept. 18, by cheque 452, T. G. Davey, S.T., three months' salary . . . . .	250 00
Sept. 26, by cheque 520, Dr. Oronhya- tekha, part of bonus . . . . .	500 00
Balance. . . . .	1,645 06
	<hr/>
	\$9,549 71

SURPLUS FUNDS.

P. O. Sav. Bank. . . . .	\$12,015 15
Dominion Sav. Bk. . . . .	11,139 05
Ont. Loan and Deb. Co. . . . .	22,061 63

Can. Per. Inv't. Co. . . . .	15,000 00
School and Municipal De- bentures . . . . .	17,179 98
Bank of Toronto. . . . .	10,538 63
Huron and Erie S. & L. Co. . . . .	10,000 00
Bank British N. America . . . . .	10,309 02
Freehold Sav. & Loan Co. . . . .	10,000 00
Canadian Sav. & L. Co. . . . .	10,000 00
British Canadian Loan & Investment Co. . . . .	10,000 00
Current Bank acot. . . . .	28,963 86

\$177,207 34

Submitted in L., B. & C.,  
T. G. DAVEY, *Sup. Treasurer.*

Report of Medical Board for Month  
of September, 1889.

	No.	Approved.	Rejected.
Court Elizabeth	1	3	0
" Stormont	3	4	0
" Dufferin	4	1	0
" McGregor	6	2	0
" Mount Royal	7	2	0
" Forest City	8	2	0
" Victoria	10	1	0
" Welcome	12	1	0
" Cobourg	15	6	1
" St. Clair	20	0	1
" Pr Alexandria	26	1	0
" Jubilee	27	1	0
" Elgin	29	1	0
" Mt. Sherwood	32	1	0
" Amity	39	2	0
" Glen	40	0	1
" Ottawa	41	1	0
" Petrolia	42	1	0
" Washington	44	2	0
" Shelburne	45	5	0
" Oxford	46	4	1
" Erie	47	1	0
" Alliston	50	2	0
" Puslinch	51	1	0
" Sarnia	55	1	1
" Harmony	57	1	0
" Frontenac	59	5	0
" Oak Leaf	62	1	0
" Garnet	64	1	0
" Queen City	66	5	0
" Concord	70	3	0
" Moncton	71	15	0
" Valley City	73	1	0
" Southampton	74	1	0
" Mississippi	78	3	0
" Excelsior	79	0	1
" Madawaska	81	1	0
" Davenport	82	0	1
" Sydney	83	1	0
" Robin Hood	84	4	0
" Ontario	85	1	0
" Union	86	2	0
" Midland	87	3	0
" Olive Branch	90	1	0
" Hazel	92	2	0
" Deseronto	93	1	0
" Lisgar	97	3	0
" Harwich	98	5	0
" Columbia	104	0	1
" Haldimand	106	0	1
" Seguin	107	4	0
" Durham	111	1	0
" Equity	112	2	0



HIGH COURT OF ONTARIO. High Treasurer's Statement for the Month of September, 1889.

High Secretary's Statement for the Month of September, 1889.

RECEIPTS.			General Supplies.
Name of Court.	No. of Court.	Capitation Tax.	
Hope	1	\$36 00	
Forest City	8		\$ 1 60
Welcome	12		2 00
Elgin	29	39 00	
Rideau	31		10 86
Mt. Sherwood	32		3 50
Amity	39		1 50
Eric	47	39 50	
Enterprise	54		6 70
Harmony	57		50
Frontenac	59		3 25
Garnet	64		50
Thamesford	68		3 00
Southampton	74	24 00	
Credit Valley	75	9 00	
Oil City	77		10
Mississippi	78		4 78
Sidney	83		75
Hazel	92	15 00	1 01
Lisgar	97		1 00
Harwich	98	20 00	
Seguin	107	42 00	5 50
Exeter	123		2 00
Northern Light	127		50
Alboma	140	10 00	
Saugeen	148		50
Forest Queen	158		1 50
Summervale	161		30
Simcoe	166		1 00
River Speed	169		2 00
Glenmorris	178		25 00
Fidelity	180		80
Rock Glen	186	9 50	
Waterdown	195	2 00	
Royal	212		1 00
Gower	217		1 00
Pelham	233	13 50	1 00
Rymond	236	6 50	1 50
Monck	238	4 50	
Pembroke	265	23 50	
Bellevue	272	9 50	1 00
Cayuga	284		50
Rock	301		30
Burns	302		1 00
Bolton	308	17 00	10 40
Weidman	350		2 50
Cannington	352		24
Avon	374	11 00	
Island City	375	23 50	50
Elmsley	388		1 00
Wolfe	406		2 40
Forest City	431		9 84

To cash from Capitation Tax as above....	\$355 00	\$114 33
" " General Supplies, " ....		\$355 00
		114 33
<b>Total.....</b>		<b>\$469 33</b>

CONTRA CR.  
 By cash paid to High Treasurer ..... \$469 33  
 Submitted in L., B. & C.,  
 JAS. B. HALKETT, High Secretary.

RECEIPTS.

To balance per last report.....	\$ 3,206 03
" cash from H. Secretary .....	469 33
	<b>\$3,675 36</b>

CONTRA—CR.

Sept 3, by cheque 94, H. Sec., salary, expenses and assistance .....	\$ 111 56
Sept. 5, by cheque 96, expenses H. S. C. at Toronto .....	90 00
Sept. 11, by cheque 98, Hunter, Rose & Co., printing .....	4 25
Sept. 11, by cheque 99, E. J. Mundy, printing.....	19 25
Sept. 30, by cheque 100, T. G. Davey, H. Treas., salary and expenses....	55 00
Balance on hand.....	3 395 30
	<b>\$3,675 36</b>

Submitted in L., B. and C.,  
 T. G. DAVEY, High Treasurer.

Official.

Brother N. F. Paterson, Q. C., High Chief Ranger of Ontario, has been pleased to make the following appointments :

TO BE PROVINCIAL DEPUTY HIGH CHIEF RANGERS.

- B. W. Greer, London.
- Jas. Crawford, London.
- Rev. W. Walsh, Bolton.
- W. Northwood, Chatham.
- H. Diebel, Drayton.
- J. Dunfield, M.D., Petrolia.
- H. F. Switzer, Midland.
- J. Ryan, Port Rowan.
- Peter Robertson, Ottawa.
- Thos. Webster, Brantford.
- W. W. Fitzgerald, London.
- J. W. Frost, Owen Sound..
- R. McBride, Hamilton.
- A. H. Backhouse, Aylmer.
- Thos. Butler, Ottawa.
- David Millar, Toronto.
- Robert Meek, Kingston.
- G. W. Paterson, Ottawa.
- J. B. Donaldson, New Edinburgh.
- R. Thackray, Mount Sherwood.
- H. Cleland, Osgoode.
- Geo. Keating, Kemptville.
- G. L. Dickinson, M.P., Manotick.
- R. E. Armstrong, Manotick.
- F. G. Dunbar, Shelburne.
- H. Williams, Cornwall.
- Thos. Mills, Wheatley.

TO BE DISTRICT DEPUTY HIGH CHIEF RANGERS. Hon. William Macdougall to look after their interests.

London and Suburbs, Geo. Parish, London.

Lennox, J. Bowerman, Napanee.

Carleton, E. Botterell, Ottawa.

Hastings, Jas. Stokes, Deseronto.

York, F. E. Davis, Uxbridge.

Wentworth, Wm. Griffith, Hamilton.

Wellington, F. S. Proctor, Drayton.

Simcoe, R. A. Ross, M.D., Barrie.

Kent, B. W. Burton, Chatham.

Lambton, David Douglas, Sarnia.

Elgin, J. W. Penwarden, M.D., St. Thomas.

Huron, W. S. Scott, M.D., Southhampton.

Oxford, A. McCleneghan, Woodstock.

Essex, S. A. King, M.D., Kingsville.

Stormont, F. Bissett, Cornwall.

Lanark and Renfrew, J. A. Macdonald, Arnprior.

Perth, C. H. Merryfield, Monkton.

Grey, W. G. Little, Owen Sound.

Halton, Jos. Beaumont, Georgetown.

Russell, W. H. Lowrie, Russell.

Toronto and Suburbs, Daniel Rose.

Toronto.

By order,

JAMES B. HALKETT, *H.S.*

### Certificates Refused.

From the Ottawa Free Press.

A question of much interest to insurance men, and more particularly to companies founded on the assessment plan, has just arisen. Several companies which do business on that plan have lately sprung into existence. According to the law they have to be incorporated by the Provincial government, and obtain a certificate from the Dominion government before they can commence business. A short time ago Mr. Taylor McVeity, on behalf of the Home Benefit Life Insurance Company appealed to the Ontario government, and received a charter of incorporation. Application was then made to the Dominion government for the usual certificate, but it was refused by the Minister of Justice on the ground that the society's incorporation was illegal. Opposition of the older companies, it is said, resulted in this discovery, and as the other companies similar to the Home Benefit already in existence would be affected by it, they have been notified that when their certificates run out they will not be renewed. This has resulted in something like a panic amongst the assessment companies, who have now retained

### REASONS FOR THE REFUSAL.

Mr. Robert Sedgewick, Q.C., Deputy-Minister of Justice, when seen upon the subject, said: A number of Mutual Life Insurance companies were incorporated under the general act in the province of Ontario, and a great deal of doubt exists as to whether companies of this kind can be incorporated under that act. The Minister of Justice has given an opinion that they cannot, and therefore a certificate was refused to the Home Benefit Life Association, and the other companies were notified that unless they obtained proper legislation during the winter their certificates would not be renewed next year. They will have to obtain an act from the Federal parliament to make them legally constituted Insurance companies. The other companies were granted certificates a few years ago, but attention was only called to the matter recently by some people who were opposed to the issue of certificates to assessment companies, and the question having been raised it had to be determined. The certificate we give them is something like a certificate of character. Every company carrying on insurance business throughout Canada must have license from the Dominion government, enable them to do business in a legal way. Those companies outside Canada who wish to do business in the Dominion must have a certificate. There are four Canadian companies who do business on the assessment plan. They are: Canadian Mutual Aid Association, Toronto; Commercial Travelers' Mutual Benefit Society, Toronto; Mutual Relief Society of Nova Scotia, Yarmouth, N. S., and the Provincial Provident, St. Thomas, Ont. Then there is the Mutual Reserve Fund Life Association of New York, which has to give a deposit receipt of \$50,000.

"He prays without ceasing who suitably unites prayer with action; for active duty is an integrant part of prayer. The whole life should express, 'Our Father, who art in Heaven!'"—*Origen.*

"You find yourself refreshed by the presence of cheerful people; why not make earnest effort to confer that pleasure on others?"

"You will find half the battle is gained, if you never allow yourself to say anything gloomy."—*L. M. Child.*

## The Foresters' Salary List.

From the Kingston Daily News.

THE SUPREME CHIEF RANGER'S ATTENTION  
ATTRACTED BY A PARAGRAPH IN THE  
"NEWS."

DESERONTO, 23rd September, 1889.

To the Editor of the Daily News:

SIR,—My attention has just been called to a paragraph which appeared in the *News* of the 14th inst. to the effect that at the recent meeting of the Supreme Court of the Independent Order of Foresters the salaries of the officers were fixed at over \$8,000, with a membership of 7,000. I hope you will permit me to make, through the *News*, the following statement of facts:

Two years ago the Supreme Court met at Montreal and fixed the salaries as follows: Supreme Chief Ranger, \$2,500; Secretary, \$1,000; Treasurer, \$500; Auditors, \$75 each, or \$150 for the two; total, \$4,150. We had then a membership of 7,000.

At the recent meeting of the Supreme Court the official reports showed that on the 30th June last, the close of the last fiscal year, the Order had more than doubled its members; its surplus fund had grown from \$58,000 two years ago to \$169,000 at close of last fiscal year. Since that date over 1,500 have applied for membership, so that our total strength at date is in the neighborhood of 16,000, instead of 7,000, as stated in the paragraph referred to. The surplus cash in the treasury of the Supreme Court on the 1st September inst. was over \$175,000.

It may not be generally known that the officers of the I. O. F. carry on, for the Supreme Court, a commercial department in the matter of Lodge supplies, needed and used by the Courts of the Order. As a rule, the supplies are sold to our Courts at less than they could buy them in the open market in such quantities as they would need from time to time. The Supreme Court, notwithstanding this, by reason of the officers buying by the wholesale or at manufacturers' prices, made a profit during the last term on the supplies of over \$13,000, thus providing not only their own salaries, but nearly the whole of the other management expenses.

The Supreme Chief Ranger, in addition to the ordinary work of his office, did a considerable amount of organizing work, which gave the Order not only valuable assets in the shape of New Courts of the Order, but

yielded directly over \$1,400 to the general funds of the Supreme Court. As this was considered by many as extra work, this may account in part for the bonus of \$1,000, voted to the Supreme Chief Ranger.

The salaries voted at the recent session were not on the present membership in the Order, but on what we expect our officers to accomplish for the next two years, viz., at least to double the membership by the next meeting of the Supreme Court, and to increase our surplus cash to at least a *quarter of a million of dollars*. Our Order through its hundreds of Subordinate Courts is full of benevolent acts, and works of charity, that the public never hear of. It brings incalculable blessings to many in the land, through its system of teaching and enforcing habits of prudence and forethought among its members. But these are a part only of its work. It has a business department, an insurance department and these we insist shall be conducted on business principles. We do not expect our officers to give to our business such portions of their time as they can spare from other pursuits. We think this an unwise policy. We require our officers to devote their brains, their time and their energies entirely to the I. O. F. and the result is, we have been for some time securing 500, 600, aye 700 applications for membership per month where other societies run on the other plan have been getting 50 or 100 applications per month.

I shall be sorely disappointed if the Executive Officers of the I. O. F. do not meet the next Supreme Court, with at least 25,000 members in good standing in the Order, and I shall not be very much surprised if the membership reaches to between 30,000 and 40,000 by that date, and the surplus funds in hand nearer half a million than a quarter of a million dollars, and this means that the whole of the management expenses, including all the salaries voted at the recent session, will be more than provided for, out of the general funds, and, without touching a dollar of the assessments paid by the membership, notwithstanding that the Constitution allows the Executive to take five per cent. of the assessments for management expenses.

Our experience has been that it pays the Order well to pay well for the services of its officers, and then to require them to look well after the interests of the Order.

Yours truly,

ORONHYATEKHA,

Supreme Chief Ranger

**\$2,000.**

DUNDAS, 17th July, 1889.

To the Officers and Members of Court City of the valley, No. 222, I. O. F.:

GENTLEMEN,—I hereby acknowledge the receipt of \$2,000, the amount of beneficiary certificate upon the life of my husband, James W. Taylor, and I also wish to convey my sincere thanks, not only for the prompt manner in which you have settled my claim, but for your many acts of kindness as a Lodge to my late husband and myself.

Sincerely yours,  
MARY ANN TAYLOR.

**\$1,000.**

PORT HURON, 20th July, 1889.

To the Officers and Members of Court Desmond, No. 187, I. O. F.:

GENTLEMEN,—I desire to acknowledge receipt of a cheque for \$1,000, being the amount of policy held by my late husband in your Order, and I wish further to tender through your Court to the Order at large, and especially to the Supreme Chief Ranger and Executive Committee, my sincere thanks for the prompt manner in which they have settled my claim. Sincerely trusting that your noble Order may continue in its grand work of benevolence is the earnest prayer of,

Yours sincerely,  
MRS. MARGARET TAWSE.

**\$1,000.**

LUCAN, 30th July, 1889.

To Dr. Oronhyatekha, and Officers of the I. O. F., and Members of Court Lucan, No. 207:

DEAR SIRS,—I thank you for your kindness in calling on me in my season of sore bereavement, and for the cheque for \$1,000, which you have delivered to me in payment of the policy held by my late husband in the Order you represent. Please convey to the Executive Council of the I. O. F., my heartfelt thanks for the prompt manner in which they have met the claim, and express to them that it will be my earnest prayer that your beneficent Order may have increased prosperity and long continue the stay of the widow and the support of the orphan.

I am gentlemen, yours sincerely,  
JANE JUDGE

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C.D.H.C.R., Elwood Phares; C.R., John C. Fenwick, V. C.R., Wm. L. Marsh; R.S., B. H. Marsh; F.S., H. F. Robinson; Treas., J. D. Bennett; Chaplain, James Dabb; Phys., W. A. M. Mack, M.D. Meets alternate Fridays. 6-9

COURT BRAVEY NO. 2, LENNOXVILLE, QUE.  
C.D.H.C.R., Henry W. Hunting; C.R., H. J. H. Petry; V.C.R., G. H. Rawlins; R.S., Robt. Burge; F.S., W. Johnston; Treas., Alfred LeRav; Chaplain, I. J. McLaughlin; Phys., A. N. Worthington, M.D. Meets 1st and 3rd Wednesdays in each month. 12-9

COURT DUFFERIN, NO. 4, LONDON.  
C.D.H.C.R., A. Aikman. C.R., Alf. Padfield. V.C.R., J. H. A. Beattie; R.S., Chas. Green, 463 Dufferin Ave.; F.S., William Shoebottom, 188 Oxford street; Treas., A. H. Fessenden, 233 Dundas street; Chaplain, W. H. Ford; Phys., F. Drake, M.D. Meets on 2nd and 4th Fridays of each month. 12-9

COURT MCGREGG, NO. 6, CHATHAM.  
C.D.H.C.R., W. G. Betts; C.R., W. N. Cook; V.C.R., W. C. Huron. R.S., W. E. Cole; F.S., George Smith; Treas., W. G. Betts; Chaplain, J. Carothers; Phys., — Rutherford, M.D. Court meets first & third Tuesdays in each month. 12-9

COURT MT. ROYAL, NO. 7, MONTREAL, QUE.  
C.D.H.C.R., C. W. Bolton, 583 Wellington st., Montreal; C.R., O. H. Walker; V.C.R., D. Allan; R.S., F. H. Wildgoose, 232 Congregation st. F.S., H. H. Powles; Treas., C. W. Bolton; Chaplain, G. Harwood. Meets in Mechanics' Institute every alternate Friday. 12-9

COURT VICTORIA, NO. 10, LONDON.  
C.D.H.C.R., W. W. Wright; C.R., A. Hale; V.C.R., A. Roddam; R.S., Wm. Wanless; F.S., W. J. Crane; Treas., Atwell Fleming; Chaplain, W. W. Wright; Phys., J. B. Campbell, M. D., and A. G. Fenwick, M.D. Meets 4th Saturday of each month. 12-9

## COURT WELCOME, NO. 12, LONDON.

C.D.H.C.R., Joe Amor, C.R., James Gault; V.C.R., T. Tombs; R.S., Jas. Vanstone; F.S. Wm. L. Dundass; Treas., Geo. H. McClelland; Chaplain, Thomas Ball; Phys., A. R. Pingel, M.D. Meets in Hicks' Block, 2nd and 4th Mondays of each month. 12-9

## COURT WINNIPEG, NO. 13, WINNIPEG MAN.

C.D.H.C.R., Thos. Waddell; C.R., Thos. Gray; V.C.R., Henry Newell; R.S., T. Waddell; F.S., Geo. S. Madskiss; Treas., J. K. Wright; Chaplain, John Reid; Phys., Jas. Patterson, M.D. Meets 3rd Wednesday in each month, Friendship Hall, McIntyre Block. 12-9

## COURT KEKWATIN, NO. 19, RAT PORTAGE.

C.D.H.C.R., J. W. Humble, C.R., C. W. Belyea; V.C.R., Jas. Clarkson; R.S., Jas. Sharpe; F.S., Bethel B. Halford; Treas., J. Hose; Chaplain, A. Woods; Phys., Dr. McDonald; Meets 1st and 3rd Tuesdays of each month. 3-0

## COURT ORONHYATEKHA, NO. 23, HAMILTON.

C.D.H.C.R., J. Slater; C.R., Jas. F. Davis; V.C.R., J. McMichael; R.S., D. Barton; F.S., W. Heeney; Treas., Wm. Griffith; Chaplain, C. R. Cutler; Phys., W. G. Stark; M.D. Meets every 4th Monday. 12-8

## COURT JUBILEE, NO. 27, HEPWORTH.

C.D.H.C.R., W. R. Gilbert; C.R., R. S. Russell; V.C.R., John McMillan; R.S., A. Brown; F.S., Robt. Ford; Treas., Ed. Brigham; Chaplain, Thos. Wiggins; Phys., F. Campbell, M.D. Meets 2nd and 4th Fridays in each month. 12-9

## COURT RIDEAU, NO. 31, OTTAWA.

C.D.H.C.R., James B. Donaldson; C.R., J. C. Gordon; V.C.R., G. Esdale; R.S., W. S. Pettigrew; F.S., J. D. Sherwood; Treas., Samuel Savage; Chaplain, R. Kallston; Phys., Wm. Ralph Bell, M.D. Meets 2nd and last Fridays of each month. 12-9

## COURT AMITY, NO. 39, HAMILTON.

C.D.H.C.R., T. B. Spence; C.R., C. Mason; V.C.R., A. Cassleman; R.S., J. A. Nicholls; F.S., P. Armstrong; Treas., J. Brundle; Chaplain, W. Morris; Phys., A. Wolerton, M.D. Meets 2nd and 4th Wednesdays of each month; Foresters' Hall, 22½ King Street East. 12-9

## COURT OTTAWA, NO. 41, OTTAWA.

C.D.H.C.R., Fred. Cook; C.R., George Roe; V.C.R., Samuel Hill; R.S., A. C. Whittier; F.S., E. E. Hicknett; Treas., Wm. Ren; Chaplain, J. T. Hickmet; Phys., Thos. Potter, M.D., and J. F. Kidd, M.D. Meets on 2nd and 4th Mondays of each month. 12-9

## COURT PETROLIA, NO. 42, PETROLIA.

C.D.H.C.R., John Dunfield, M.D.; C.R., Geo. Denham; V.C.R., David Wright; R.S., Thos. Dunlop; F.S., Jos. A. Dunfield; Treas., John Dunfield, M.D.; Chaplain, James Harley; Phys., John Dunfield, M.D. Meets 1st and 3rd Tuesdays of each month. 12-9

## COURT SHELBURNE, NO. 45, SHELBURNE.

C.D.H.C.R., F. G. Dunbar; C.R., Jas. Chalmers; V.C.R., Ben. Tansley; R.S., John McBride; F.S., Wm. McCutcheon; Treas., F. A. Campbell; Chaplain, Thos. Lennox; Phys., R. Rolston, M.D. Meets on the 2nd and 4th Mondays in each month. 12-9

## COURT ENTERPRISE, NO. 54, LONDON SOUTH.

C.D.H.C.R., V. Gerry; C.R., A. Landon; V.C.R., J. Grimshaw; R.S., T. Ross; F.S., E. Richards; Treas., E. Richards; Chaplain, G. Boncer; Phys., J. M. Pipper, M.D. Meets 3rd Monday of each month. 12-9

## COURT SARNIA, NO. 55, SARNIA.

C.D.H.C.R., John Leys; C.R., John Leys; V.C.R., John Fraser; R.S., David Davidson; F.S., D. N. Morrison; Treas., Anouer Thompson; Chaplain, Jos. M. Jenkins; Phys., J. G. Morrison, M.D. Meets 1st and 3rd Mondays at Victoria Hall, Lochiel Street. 12-9

## COURT PROTECTION, NO. 58 FINGAL.

C.D.H.C.R., Geo. Williams; C.R., C. L. Teetzel; V.C.R., Dennis Lawrence; R.S., M. Johnston; F.S., Mahlon Johnston; Treas., Mahlon Johnston; Chaplain, Wm. Anderson; Phys., Wm. McGeachy, M.D. Meets 2nd and last Thursdays of each month. 12-9

## COURT FRONTENAC, NO. 59, KINGSTON.

C.D.H.C.R., A. Sine; C.R., Wm. Dun; V.C.R., W. D. McNaughton; R.S., J. S. R. McAnn; A.R.S., R. Sutherland; F.S., S. Lowe; A. F.S. Jno. Nicoll; Treas., J. R. Rattenbury; S.W., F. A. Kilpatrick; J.W., Chas. M. Hall; S.B., G. F. Watson; J.B., T. N. Rogers; D. of C., W. Dunnet; Chaplain, Rev. W. B. Carey; Phys., W. H. Henderson, M.D. Meets 1st and 3rd Thursdays in each month. 12-9

## COURT OAK LEAF, NO. 62, WHITKATELY.

C.D.H.C.R., Thomas Mills; C.R., Thomas Dales; V.C.R., A. B. Lounsbury; R.S., F. J. Fox; F.S., R. A. Howey; Treas., H. S. Ivson; Chaplain, H. Hickson; Phys., R. Hillier, M.D. Meets 1st and 3rd Wednesdays of each month. 12-9

## COURT THAMESFORD, NO. 65, THAMESFORD.

C.D.H.C.R., Matthew Day; C.R., Chris Brock; V.C.R., Edwin McLeod; R.S., Jno. W. Brock; F.S., Treas., W.

Kester; Chaplain, Rev. A. K. Birks; Phys., J. McWilliam; M.D. Meets on the 2nd and last Tuesdays of each month. 3-0

## COURT WOODSTOCK, NO. 69, WOODSTOCK.

C.D.H.C.R., J. M. Cope; C.R., John Long; V.C.R., Wm. Broom; R.S., Joseph Cross; F.S., Fred. Millman; Treas., W. C. Wilson; Chaplain, A. Davy; Phys., Dr. Wellford; Meets 4th Tuesday of each month. 3-0

## VALLEY CITY, NO. 73, GALT.

C.D.H.C.R., John Black; C.R., John R. White; V.C.R., Alex S. Mann; R.S., Jesse Welland box 62; F.S. Robt. S. Hood; Treas., Edwin Morrish; Chaplain, Joseph Welland; Phys., A. Hawk, M.D. Meets every alternate Thursday. 12-9

## COURT SOUTHAMPTON, NO. 74, SOUTHAMPTON.

C.D.H.C.R., Nelson B. Zinkan; C.R., Ed. Weatherall; V. C. K., Irwin Rusk; R.S., W. J. Holden; F.S., W. J. Holden; Treas., David Robertson; Chaplain, M. S. McAulay; Phys., W. S. Scott, M.D. Meets 1st & 3rd Mondays each month. 12-9

## COURT ONTARIO, NO. 85, UXBRIDGE.

C.D.H.C.R., George Abrahams; C.R., R. R. Elliott; V.C.R., Wm. Smith; R.S., D. McGillivray; F.S., Henry Kellington; Treas., H. Kellington; Chaplain, A. McKee; Phys., David Gould, M.D. Meets on the 3rd Friday of each month.

## COURT ROSEDALE, NO. 88, TORONTO.

C.D.H.C.R., A. E. Harris, 46 Berryman St.; C.R., Wm. Gault; V.C.R., H. Caldwell; R.S., W. J. Bell; F.S., Wm. Spencer, 31 Birch Ave.; Treas., J. Hewitson; Chaplain, J. B. Stephens; Phys., B. Spencer, M.D. Meets last Wednesday in each month. 12-9

## COURT DESERONTO, NO. 93, DESERONTO.

C.D.H.C.R., A. L. Chandler; C.R., R. A. Rusk; V.C.R., Jas. A. Moore; R.S., E. Pringle; F.S., W. J. Bowen; Treas., John L. Ferguson; Chaplain, Miles Stover; Phys., John Newton, M.D. Meets 1st and 3rd Wednesdays of each month. 12-9

## COURT LISGAR, NO. 97, TORONTO.

C.D.H.C.R., Wm. Elkins; C.R., W. Elkins, 81 Gladstone Ave.; V.C.R., A. R. Duff; R.S., E. V. Batstone, 60 Cameron st. F.S., John Pinkerton; Treas., \_\_\_\_\_; Chaplain, M. Tulloch; Phys., J. M. B. Woods, M.D. Meets on the 4th Thursday of each month in Occident Hall. 3-0

## COURT HALDIMAND, NO. 106, HAGERVILLE.

C.D.H.C.R., Wm. Anderson; C.R., Henry Almas; V.C.R., Wm. Anderson; R.S., Wm. Hawke; F.S., Wm. Southern; Treas., B. A. Griffith; Chap., W. J. Martin; Phys., S. H. Quance, B.A., M.D., and W. A. Smith, B.A., M.D. Meets 1st and 3rd Tuesdays of each month. 6-9

## COURT ROYAL JUBILEE, NO. 114, HALIFAX, N. S.

C.D.H.C.R., J. J. McKeil; C.R., Jas. C. Iloy; V.C.R., Thos. McConkey; R.S., R. J. Wilson, jr.; F.S., L. J. Farrer; Treas., C. H. Longard; Chaplain, John A. Pond; Phys., F. W. Goodwin, M.D. Meets on the 4th Tuesday of each month, in Oddfellows' Hall, Hollis st. 12-9

## COURT YORK, NO. 120, COLEMAN.

C.D.H.C.R., Frank Boston; C.R., Chris Pickard; V.C.R., F. Mothershill, R.S., J. Richardson; F.S., D. F. Rouley; Treas., J. Trebilcock; Chaplain, A. V. Drew; Phys., J. P. Shaw, M.D. Meets on the 2nd and 4th Mondays of each month. 12-9

## COURT LEYALIST, NO. 121, PORTLAND, N. B.

C.D.H.C.R., Le B. Coleman; C.R., F. H. Hayes; V.C.R., D. Oram; R.S., W. J. S. Myles; F.S., H. J. Pratt; Treas., T. F. Granville; Chaplain, S. Corbett; Phys., J. H. Gray, M.D. Meets on the 2nd and last Thursdays in each month. 4-0

## COURT NORTHERN LIGHT NO. 127, OWEN SOUND.

C.D.H.C.R., Wm. Little; C.R., Robt. McMurchy; V.C.R., D. McMillan; R.S., S. Edgar; F.S., Wm. Wilson; Treas., E. W. Bishop; Chaplain, Wm. Park; Phys., Allan Cameron, M.D. Meets 2nd and 4th Tuesdays of each month. 12-9

## COURT FULFORD, NO. 147, MONTREAL, QUEBEC.

C.D.H.C.R., Thos. G. Leder; C.R., Robt. King; V.C.R., Geo. Sloan; R.S., Geo. W. Swift, 45 Queen st. F.S., Thos. I. Rutherford, 25 Atwater ave.; Treas., And. Rutherford; Chaplain, Adam Anderson; Phys., Geo. Armstrong, M.D., 1127 Dorchester st. Meets 1st and 3rd Mondays in each month. 6-9

## COURT PRINCE ALBERT, NO. 149, SHREBROOKE, QUE.

C.D.H.C.R., John Parr; C.R., A. D. Bostwick; V.C.R., R. Brown; R.S., Jas. Lowe; F.S., John W. Stocks; Treas., Wm. John Church; Chaplain, Edwin Avery; Phys., N. A. Worthington, M.D. Meets 2nd and 4th Tuesdays in each month. 12-9

## COURT GENERAL GORDON, NO. 152, FOREST.

C.D.H.C.R., J. C. Pollock; C.R., George Gillroy; V.C.R., Samuel Bretz; R.S., E. J. Clark; F.S., G. H. White; Treas., D. A. McKeil; Chaplain, Wm. Cudling; Phys., R. Ovens, M.D. Meets 2nd and last Thursdays in each month. 12-9

**COURT BERLIN, NO. 164, BERLIN.**

C.D.H.C.R., Wm. Cadwell; C.R., O. Beatz; V.C.R., Albert Schanau; R.S., Wm. H. King; F.S., Chas. W. Votier; Treas., W. S. Clark; Chaplain, Levi Hous; Phys., D. M. Staebler, M.D. Meets 1st and 3rd Mondays of each month. 12-9

**COURT MAPLE; NO. 155, ST. THOMAS.**

C.D.H.C.R., Fred. Rawlinson; C.R., D. H. Lowrey; V.C.R., P. Sharp; R.S., F. Rawlinson; F.S., J. Sharpe; Treas., R. H. Dick; Chaplain, W. Hayden; Phys., C. E. B. Duncombe. Meets 1st and 3rd Thursdays in each month.

**COURT PARKHILL, NO. 150, PARKHILL.**

C.D.H.C.R., A. M. Miller; C.R., W. H. Taylor; V.C.R., M. Green; R.S., H. E. Simpson; F.S., J. H. Laughton; Treas., B. Pile; Chaplain, Rev. J. S. Lochead; Phys., Wm. Caw, M.D. Meets 2nd and last Fridays of each month. 12-9

**COURT FOREST QUEEN, NO. 153, THAMESVILLE.**

C.D.H.C.R., R. N. Fraser; C.R., C. A. Mayhew; V.C.R., A. Willis; R.S., J. A. Reeder; F.S., C. Richardson; Treas., S. B. Ripley; Chaplain, W. A. Elwood; Phys., R. N. Fraser, M.D. Meets 2nd and last Mondays of each month at 8 p.m. sharp. 12-9

**COURT DRESDEN, NO. 164, DRESDEN.**

C.D.H.C.R., B. Bridgwater; C.R., A. E. Downswell; V.C.R., John Robinson; R.S., B. Bridgwater; F.S., Arthur Smith; Treas., W. H. Switzer; Chaplain, Rev. Thos. Tallach; Phys., D. Galbraith, M.D. Meets on the 1st Friday after the 15th of each month. 12-9

**COURT TORONTO, NO. 167, TORONTO.**

C.D.H.C.R., R. B. Powell, 33 Baldwin st.; C.R., W. H. Sheppard, 145 Major st.; V.C.R., E. DeGuerre, 6 Baldwin st.; R.S., J. R. Faithfull, 132 Lisgar st.; F.S., H. Liddell, 5 Widdmer st.; Treas., — Manseer, 147 Wilton ave; Chaplain, — Firkins, 30 Queen st. E.; Phys., G. B. Smith, M.D., 25 Elm st. Meets on 4th Monday of each month. 3-0

**COURT RIVER SPEED, NO. 169, HESPELER.**

C.D.H.C.R., James Hamer; P.C.R., D. H. Witmer; C.R., C. M. Schultz; V.C.R., M. Tremaine; R.S., A. H. Hall; F.S., Wm. Jardine; Treas., Christian Pabst; Chaplain, John G. Beer; Phys., R. J. Lockhart, M.D. Meets 1st and 3rd Tuesdays of each month. Visiting brethren always welcome. 3-0

**COURT BLACK KNIGHT, NO. 173, PRESTON.**

C.D.H.C.R., Geo. A. Roos; C.R., D. Kraft; V.C.R., A. Wolfe; R.S., Ed. Sachs; F.S., Rod. Boss; Treas., J. S. Clemons; Chaplain, H. Turnbull; Phys., W. B. Duck, M.D. Meets every alternate Thursday. 12-9

**COURT DESMOND, NO. 167, PORT HURON, MICH.**

C.D.H.C.R., James F. Downer; C.R., John Chambers; V.C.R., H. A. Waite; R.S., John McDonald; F.S., James Carson; Treas., D. McKenzie; Chaplain, Wm. Davis; Phys., E. P. Tibbals, M.D., and H. R. Mills, M.D. Meets 2nd and last Fridays of each month. 12-

**COURT AURORA, NO. 188, AURORA.**

C.D.H.C.R., John T. Bond, jr.; C.R., G. H. Phillips; V.C.R., J. S. Wilcox; R.S., W. H. Wilson; F.S., Jas. Brothers; Treas., E. Mahers; Chaplain, R. McDonald; Phys., R. M. Coulter, M.D. Meets 3rd Friday of each month. 12-9

**COURT SHAKESPEARE, NO. 197, SHAKESPEARE.**

C.D.H.C.R., Francis C. Stevens; C.R., Thomas Flynn; V.C.R., William Krahling; R.S., David Trachsel, jr.; F.S., John Pleisca; Treas., Robert Thomson; Chaplain, Herman C. Goerke; Phys., Robt Whitman, M.D. Meets 2nd and last Tuesdays of each month. 2-9

**COURT BLENHEIM, NO. 206, DRUMBO.**

C.D.H.C.R., Silas Dawson; C.R., Wm. Tennant; V.C.R., S. S. Markle; R.S., Geo. Wrigley; F.S., Jasper Wolverton; Treas., W. G. Barr; Chaplain, Geo. Harrison; Phys., Wm. R. Pentland, M.D. Meets last Tuesday of each month. 12-9

**COURT ROYAL, NO. 212, ESSEX CENTRE.**

C.D.H.C.R., George M. Jeffery; C.R., Wm. C. Shaw; V.C.R., Nelson P. Wigle; R.S., W. J. Dewar; F.S., Martin J. Wigle; Treas., Wm. Naylor; Chaplain, A. Bradt; Phys., Jno. Ferguson, M.D. Meets 2nd and 4th Tuesdays of each month in I. O. G. T. hall. 3-0

**COURT KEMPTVILLE, NO. 214, KEMPTVILLE.**

C.D.H.C.R., Geo. Keating; C.R., T. A. Craig; V.C.R., R. Parkinson; R.S., A. T. Shillington; F.S., Edson Pelton; Treas., J. L. McBride; Chaplain, Joshua Huntington; Phys., J. A. Jones, M.D. Meets 1st and 3rd Tuesdays of each month. 12-9

**COURT CLIFTON, NO. 220, NIAGARA FALLS.**

C.D.H.C.R., J. C. Kothery; C.R., J. Petric; V.C.R., W. Byers; R.S., G. B. Crum; F.S., P. A. Skinner; Treas., A. Sayers; Chaplain, F. Nugent; Phys., A. Sayers, M.D. Meets 3rd Friday in each month. Visiting Brothers are cordially invited. 12-9

**COURT STADACONA, NO. 224, QUEBEC.**

C.D.H.C.R., James Ellis; C.R., Henry Walters; V.C.R., Arch. McCallum; R.S., B. E. Eppes; F.S., G. Boomer; Treas., A. Pope; Chaplain, Rev. E. J. Rexford; Phys., Henry Russell, M.D. Meets 1st and 3rd Thursdays of each month at their rooms, Masonic Hall, Quebec. 6-9

**COURT LAURENTIAN, NO. 229, OTTAWA.**

C. D. H. C. R., Geo. W. Paterson; C.R., G. W. Paterson; V.C.R., A. G. Pittaway; R.S., H. C. Ross; F.S., J. S. Hale; Treas., W. Rowan; Chaplain, J. B. Halkett; Phys., H. B. Small, M.D. Meets 1st and 3rd Tuesdays of each month. 12-9

**COURT SELKIRK, NO. 235, WALLAOEBURG.**

C.D.H.C.R., W. J. Badder; C.R., Wm. H. Heath; V.C.R., ———; R.S., F. W. Cummer; F.S., E. Lampan; Treas., Wm. Anderson; Chaplain, C. S. Benn. 4-0

**COURT BROOK, NO. 242, TORONTO.**

C.D.H.C.R., Alex. R. Scobie; C.R., C. Rehder; V.C.R., A. E. Little; R.S., H. Dougall, 1172 Queen st. W.; F.S., W. Conroy, 407 King st. W.; Treas., — Uptergrove; Chaplain, — Clarke; Phys., T. H. Little, M.D. Meets on the 1st and 3rd Tuesdays in each month corner of Queen st. and Spadina ave. at 8 o'clock. 1-0

**COURT GREENWOOD, NO. 257, CLANDEBOYE.**

C.D.H.C.R., S. E. Hooper; C.R., Geo. Sellars; V.C.R., Robt. MacNamee; R.S., John Zeffler; F.S., A. E. Hodgins; Treas., D. Oollins; Chaplain, Rev. Mr. Downy; Phys., Jas. Sutton, M.D. Meets 2nd and last Saturdays each month. 12-9

**COURT MYSTIC, NO. 259, LONDON.**

C.D.H.C.R., R. B. Hungerford; C.R., John Pope; V.C.R., Thos. Hood; R.S., Jas. M. Powell; F.S., D. C. Hannah; Treas., John Overell; Chaplain, H. C. Sanders; Phys., H. A. McCallum, M.D. Meets on the 4th Wednesday in each month. 3-0

**COURT STRAITS OF MACKINAC, NO. 262, DUNCAN, MICH.**

C.D.H.C.R., Edward J. James; C.R., E. F. Kelly; V.C.R., Wm. George Little; R.S., Wm. E. Philp; F.S., Robert Nimmo; Treas., Benj. J. Vincent; Chaplain, W. A. Shaver; Phys., Thos. A. Perrin, M.D. Meets 2nd and last Wednesdays of each month. 3-0

**COURT BALMORAL, NO. 269, MONTREAL.**

C.D.H.C.R., D. J. McArthur; C.R., Peter Strathairn; V.C.R., J. J. Conolly; R.S., H. Nolton; F.S., H. J. Ross; Treas., J. Latimer, M.D.; Chaplain, D. Campbell; Phys., W. H. Drummond, M.D. Meets 2nd and 4th Tuesdays of each month at 251 St. James' Street. 12-9

**COURT IOSCO, NO. 278, EAST TAWAS, MICH.**

C.D.H.C.R., W. F. Edsall; C.R., Robt. Copland; V.C.R., Lyman McAuliff; R.S., Alex. Marko; F.S., Henry Leaning; Treas., James Hannah; Chaplain, Charles W. Haigh; Phys., Fred. C. Thompson, M.D., and Theodore O. Gates, M.D. Meets every Wednesday evening. 6-9

**COURT OSCODA, NO. 285, OSCODA, MICH.**

C.D.H.C.R., Edward E. Hull; C.R., John Lorton; V.C.R., Jerome Dana; R.S., M. J. Cushen; F.S., J. J. Whittier; Treas., H. N. Hewlett; Chaplain, Arthur Green; Phys., A. L. Kuffe, M.D. Meets every Monday at 7:30 p.m. 12-9

**COURT SHEPHERD, NO. 296, WATERLOO, QUEBEC.**

C.D.H.C.R., A. Davidson; C.R., E. J. Raymond; V.C.R., R. F. Shaw; R.S., Henry Bird; F.S., A. W. Watson; Treas., F. E. Taylor; Chaplain, J. W. Lawrence; Phys., J. L. Clarke, M.D. Meets on the 3rd Tuesday in the month in the Council room of the Town Hall. 3-0

**COURT YAMASKA, NO. 292, FARNHAM.**

C.D.H.C.R., Thos Flynn; C.R., Edwin Blackburn; V.C.R., F. C. Martin; R.S., Wm. Simmons; F.S., Henry Cook; Treas., S. E. Randall; Chaplain, G. A. Trux; Phys., G. F. Slack, M.D. Meets 2nd and 4th Mondays in each month. 12-9

**COURT CALGARY, NO. 295, CALGARY, N. W. T.**

C.D.H.C.R., A. A. Davidson; C.R., J. R. Mitchell; V.C.R., T. S. Skinner; R.S., T. R. Vaughn; F.S., John G. Motion; Treas., Y. C. Kiteley; Chaplain, E. King; Phys., N. J. Lindsay, M.D. Meets 2nd and 4th Thursdays in each month. 4-9

**COURT FORTUNE, NO. 297, GRANBY, QUE.**

C.D.H.C.R., John Grenfell; C.R., A. W. Hale; V.C.R., Geo. H. Teel; R.S., Chas. H. Spencer; F.S., A. A. Graham; Treas., F. W. West; Chaplain, W. B. Longhurst; Phys., D. K. Cowley, M.D. Meets on the last Tuesday of each month. 12-9

**COURT EDEN MILLS, NO. 305, EDEN MILLS.**

C.D.H.C.R., James Hortop; C.R., Wm. Ramsay; V.C.R., James B. Anderson; R.S., Wm. Hampson; F.S., T. A. Mason; Treas., Wm. Roberts; Chaplain, Allen Ramsay; Phys., James R. Dryden, M.D. Meets 2nd and 4th Wednesdays of each month. 12-9

**COURT BAY CITY, NO. 306, BAY CITY, MICH.**

C.D.H.C.R., Barney Wolskey; C.R., G. A. Cratte; V.C.R., E. W. R. McKay; R.S., M. A. Becker; F.S., C. E. Layer; Treas., John McPhail; Chaplain, Arthur Caldwell; Phys., John McLurg, M.D. Meets on Wednesdays of each week. 3-0

**COURT LIBERTY, NO. 313, RICHMOND, MICH.**

C.D.H.C.R., Geo. W. Weston; C.R., Theo. Miller; V.C.R., R. J. F. Boucher; R.S., J. C. Keeler; F.S., J. D. Knowles; Treas., I. J. Heath; Chaplain, Rev. T. B. Leith; Phys., W. D. Clark, M.D. Meets on the 1st and 3rd Wednesdays of each month. 12-9

**QUEEN VICTORIA, NO. 314, EICKERING.**

C.D.H.C.R., J. H. Eastwood, M.D.; C.R. Robert Davidson; V.C.R., Geo. J. R.S., Jno. Palmer, F.S., Wm. Logan, Thos. Richard, Chaplain, Jno. Bra ton; Phys., J. H. Eastwood, M.D. Meets on the last Friday of each month. 12-9

**COURT VALENS, NO. 319, VALENS.**

C.D.H.C.R., John A. Valens, C.R., Samuel Albert V.C.R., John Harbottle; R.S., Geo. Cartwright; F.S., Wm. A. Gilbert; Treas., Joseph Turnbull; Chaplain Ebenezer Scott; Phys., George Metherell, M.D. Meets 2nd and 4th Saturdays of each month. 12-9

**COURT INTERNATIONAL, NO. 323, ROCK ISLAND, QUE.**

C.D.H.C.R., Chas. M. Thomas; C.R., Allen Wilkinson; V.C.R., C. C. Wells; R.S., Chas. M. Thomas; F.S., A. B. Sweeney; Treas., Orrock K. Libby; Chaplain, G. W. Dorman; Phys., Ralph M. Canfield, M.D. Meets 2nd and 4th Wednesdays of each month at 8 p.m. 12-9

**COURT MIRANDA, NO. 326, WEST BAY CITY.**

C.D.H.C.R., John A. Gregg; C.R., Ed. West; V.C.R., Charles W. Hough; R.S., R. B. Newell; F.S., Napoleon La France; Treas., A. M. Fletcher; Chaplain, Cooley Reemerill, Phys., D. H. McTavish, M.D. Meets every Thursday. 12-9

**COURT BUCKINGHAM, NO. 330, BUCKINGHAM, QUE.**

C.D.H.C.R., E. S. Leetham; C.R., C. W. Pearson; V.C.R., A. Cumming; R.S., D. J. McKenzie; F.S., F. Winchurst; Treas., A. M. McCallum; Chaplain, Rev. Wm. Caven; Phys., C. W. Wilson, M.D. Meets 1st and 3rd Thursdays of each month. 12-9

**FLAWER CITY, NO. 336, ROCHESTER, N.Y.**

C.D.H.C.R., \_\_\_\_\_; C.R., J. Berkel; V.C.R., E. Peuss; R.S., H. Bareham; F.S., A. Dumar; Treas., C. Geotle; Chaplain, A. Meale; Phys., O. Groves, M.D. Meets 2nd and last Tuesday of each month. 12-9

**COURT VASSAR, NO. 337, VASSAR, MICH.**

C.D.H.C.R., W. D. Afanchester; C.R., S. M. Colvin; V.C.R., Albert L. Craft; R.S., Thomas Knight; F.S., W. D. Matchester; Treas., Geo. C. Loss; Chaplain, Alex. Danskin; Phys., J. R. Nimm, M.D., and Richard Morris, M.D. Meets 2nd and last Mondays of each month. 12-9

**COURT WAVERLEY, NO. 345, FLETCHER.**

C.D.H.C.R., Jas. W. Campbell; C.R., Matthew Martin; V.C.R., Matthew Campbell; R.S., John W. Forhan; F.S., Thomas Holmes; Treas., Andrew Stevenson; Chaplain, Jos. Clifton; Phys., John O. Bell, M.D. Meets 2nd and 4th Wednesdays of each month. 12-9

**COURT WEIDMANN, NO. 350, WEIDMANN.**

C.D.H.C.R., Wm. Chapin; C.R., Joseph A. James; V.C.R., D. R. Clarke; R.S., John F. Clarke; F.S., Joseph Benson; Treas., Otto Jansohn; Chaplain, George Stevens; Phys., H. L. Blair, M.D. Meets on the 2nd and 4th Fridays of each month. 4-0

**COURT TITTABAWASSE, NO. 353, MIDLAND, MICH.**

C.D.H.C.R., W. J. Fralderborough; C.R., W. E. Richardson; V.C.R., M. C. Guld; R.S., P. W. Engwis; F.S., P. W. Swartz; Treas., J. W. Hutchins; Chaplain, M. H. Lane; Phys., F. A. Tousey, M.D. Meets every Thursday. 4-0

**COURT PRIDE OF AKRON, NO. 356, AKRON, OHIO.**

C.D.H.C.R., E. L. Walkup; C.R., C. E. Schrader; V.C.R., J. N. Cook; R.S., A. Whitner; F.S., A. M. Stanton; Treas., D. H. Williams; Chaplain, I. Dewis; Phys., C. E. Norris, M.D. Meets every Tuesday at Kramer's Hall, 167 South Howard Street, Akron, O. 12-9

**COURT SIGNET, NO. 358, NEWMARKET.**

C.D.H.C.R., J. E. Souch; C.R., Thos. R.cliffe; V.C.R., T. Lloyd; R.S., Jos. Barker; F.S., R. J. Tait; Treas., R. A. Smith; Chaplain, W. D. Mutch; Phys., - Scott, M.D. Meets on the 2nd and 3rd Fridays of each month. 3-0

**COURT BANNER NO. 360, CLEVELAND, OHIO.**

C.D.H.C.R., Francis Bailey, C.R., Louis Schreile; V.C.R., Jacob Graver; R.S., Chas. Fick; F.S., Wm. Sohl; Treas., P. I. Spenser; Chaplain, P. Arting; Phys., P. I. Spenser, M.D. Meets every Thursday at 374 Ontario st. Bland and Heller's Hall. 12-9

**COURT KING CITY, NO. 363, KING.**

C.D.H.C.R., John H. Ress; C.R., J. W. Crossley; V.C.R., Jas. C. Stokes; R.S., Arch L. Campbell; F.S., Jas. H. Bolton; Treas., U. C. Hillman; Chaplain James Breit; Phys., T. J. Norman, M.D. Meets on the last Friday of each month. 4-0

**COURT CARNIVAL, NO 376, MONTREAL EAST, QUE.**

C.D.H.C.R., John Hyde 41, Durchester st.; C.R., F. G. Keam; V.C.R., J. A. Lergeon. R.S., H. Chateauvert; F.S., J. W. Lussier; Treas., B. L. Vipond; Chaplain, W. S. Brooks; Phys., Dou. a DeCow M.D. Meets every alternate Wednesday in Foresters' Hall, 120 Notre Dame Street, East. 12-9



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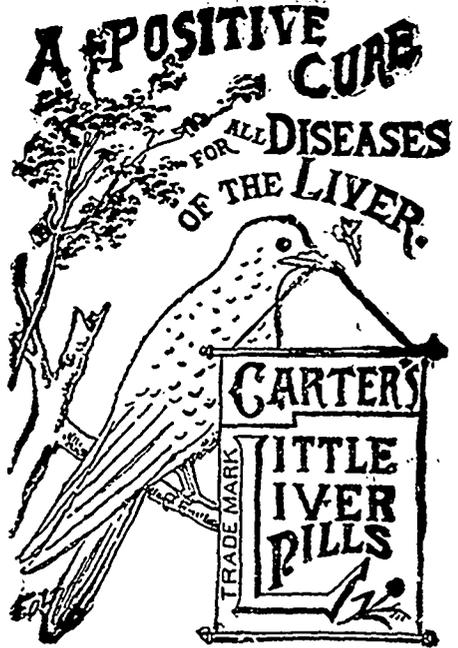
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