

THE Independent Forester.

THE OFFICIAL ORGAN OF THE

INDEPENDENT ORDER OF FORESTERS

TORONTO, ONT., JAN. 1892.

VOL. XII.

NO. 7.

I. O. F.

THE BEST

Fraternal and Benefit Society
IN THE LAND

IT GIVES AMONG OTHER BENEFITS

INSURANCE AT ACTUARIAL COST,
SICK AND FUNERAL BENEFITS,
ENDOWMENT BENEFIT,
TOTAL AND PERMANENT
DISABILITY BENEFIT,
ANNUITY FOR OLD AGE.



FOUNDED 1874. INCORPORATED 1881.

NUMBER OF M.

31,667.

RESERVE FUND, 1ST JANUARY, 1892,

\$408,798.18.

LIMIT OF AGE FOR ADMISSION IS FROM 18 TO 56 YEARS

Monthly Rates of Assessments.

To secure (1) the Insurance Benefit, (2) the Total and Permanent Disability Benefit, and (3) Annuity Benefits, members of the I. O. F. pay the small rates shown in the following

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

| Age | \$1,000 | | | Age | \$3,000 | | |
|-----|---------|---------|---------|-----|---------|---------|---------|
| | \$1,000 | \$2,000 | \$3,000 | | \$1,000 | \$2,000 | \$3,000 |
| 18 | \$0 60 | \$1 20 | \$1 80 | 34 | \$ 76 | \$1 52 | \$2 28 |
| 19 | 61 | 1 22 | 1 83 | 35 | 78 | 1 56 | 2 34 |
| 20 | 62 | 1 24 | 1 86 | 36 | 80 | 1 60 | 2 40 |
| 21 | 63 | 1 26 | 1 89 | 37 | 82 | 1 64 | 2 46 |
| 22 | 64 | 1 28 | 1 92 | 38 | 84 | 1 68 | 2 52 |
| 23 | 65 | 1 30 | 1 95 | 39 | 85 | 1 72 | 2 58 |
| 24 | 66 | 1 32 | 1 98 | 40 | 88 | 1 76 | 2 64 |
| 25 | 67 | 1 34 | 2 01 | 41 | 90 | 1 80 | 2 70 |
| 26 | 68 | 1 36 | 2 04 | 42 | 92 | 1 84 | 2 76 |
| 27 | 69 | 1 38 | 2 07 | 43 | 95 | 1 90 | 2 85 |
| 28 | 70 | 1 40 | 2 10 | 44 | 98 | 1 96 | 2 94 |
| 29 | 71 | 1 42 | 2 13 | 45 | 1 02 | 2 04 | 3 06 |
| 30 | 72 | 1 44 | 2 16 | 46 | 1 07 | 2 14 | 3 21 |
| 31 | 73 | 1 46 | 2 19 | 47 | 1 14 | 2 28 | 3 42 |
| 32 | 74 | 1 48 | 2 22 | 48 | 1 22 | 2 44 | 3 66 |
| 33 | 75 | 1 50 | 2 25 | 49 | 1 35 | 2 70 | 4 05 |

These sums correspond very nearly to the cost of risks as given in the best Actuarial Tables of Mortality.

Special Schedule of Rates.

The rates payable by initiates between 50 and 54 years of age, both inclusive, are as follows:

RATES FOR THE ORDINARY CLASS.

| AGE. | \$1,000 | \$2,000 | \$3,000 |
|------|---------|---------|---------|
| 50 | \$2 50 | \$5 00 | \$7 50 |
| 51 | 2 60 | 5 20 | 7 80 |
| 52 | 2 70 | 5 40 | 8 10 |
| 53 | 2 85 | 5 70 | 8 55 |
| 54 | 3 00 | 6 00 | 9 00 |

RATES FOR THE HAZARDOUS CLASS.

| AGE. | \$1,000 | \$2,000 | \$3,000 |
|------|---------|---------|---------|
| 50 | \$2 60 | \$5 20 | \$7 80 |
| 51 | 2 75 | 5 50 | 8 25 |
| 52 | 2 95 | 5 90 | 8 85 |
| 53 | 3 20 | 6 40 | 9 60 |
| 54 | 3 50 | 7 00 | 10 50 |

In the I. O. F. there are no Assessments on Death.

Funeral Benefits.

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

The rates for Sick and Funeral Benefits, besides

the Enrolment Fee of \$1, which is paid in advance, are as follows:

| At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment |
|-----------|--------------------|-----------|--------------------|-----------|--------------------|-----------|--------------------|
| 18 | \$0 40 | 26 | \$0 44 | 34 | \$0 48 | 41 | \$0 55 |
| 19 | 41 | 27 | 45 | 35 | 49 | 42 | 56 |
| 20 | 41 | 28 | 45 | 36 | 50 | 43 | 58 |
| 21 | 42 | 29 | 46 | 37 | 51 | 44 | 60 |
| 22 | 42 | 30 | 46 | 38 | 52 | 45 | 62 |
| 23 | 43 | 31 | 47 | 39 | 53 | 46 | 64 |
| 24 | 43 | 32 | 47 | 40 | 54 | 47 | 66 |
| 25 | 44 | 33 | 48 | 41 | 55 | 48 | 68 |

OUR INVESTMENTS.

Our funds are always invested with a due regard to safety. The bulk of the funds are deposited with the Government, and with sound monetary institutions, subject only to the joint cheques of the whole Executive Council. Moneys invested in this way are called

Permanent Reserve Fund.

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

| | |
|---|-------------|
| Post Office Savings Bank | \$12,861 46 |
| Ontario Loan and Debenture Company | 13,425 42 |
| Canada Permanent Investment Co. | 15,330 82 |
| Huron and Erie Savings and Loan Co. | 10,000 00 |
| Freehold Savings and Loan Co. | 10,000 00 |
| British Canadian Loan and Investment Co | 10,000 00 |
| Canadian Savings and Loan Co. | 10,000 00 |
| Agricultural Savings & Loan Co. | 10,000 00 |
| School and Municipal Debentures | 123,313 71 |
| Mortgages | 118,949 96 |
| Nova Scotia Loan | 300 00 |
| New Brunswick Loan | 800 00 |
| Receiver-General of New Brunswick | 20,012 50 |

From the above it will be seen that we already have in the PERMANENT RESERVE FUND

\$379,080 97.

The above is subject only to the joint cheques of the undermentioned members of the EXECUTIVE COUNCIL:

- S. C. B., Oronhyatekha, M.D., Editor INTERNATIONAL GOOD TEMPLAR, Toronto.
- P. S. C. R., E. Botterell, House of Commons, Ottawa.
- S. V. O. R., D.D. Atkin, Flint, Mich.
- S. Secretary, John A. McGillivray, Q.C., Toronto.
- S. Treasurer, T. G. Davey, Manager G. T. R. News Co., London.
- S. Phys., Thos. Millman, M.D. Toronto.
- S. Conn., Hon. Judge W. Wedderburn, Q.C., Hampton, N. B.

With what we have in the current bank account our total reserve on hand at last report was the magnificent sum of

\$408,798 18.

The Independent Forester

VOL. XII

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Edward Botterell

EDWARD BOTTERELL.

PAST SUPREME CHIEF RANGER.

We have much pleasure in presenting to the readers of the FORESTER a portrait and sketch of our esteemed brother, the Past Supreme Chief Ranger of the Independent Order of Foresters, a gentleman whose name has been a tower of strength to the Order, and whose experience and wise counsel make him an invaluable member of the Supreme Executive. The esteem in which he is held by his

brethren found a fitting expression last month when he was presented with a complimentary banquet and a solid silver tea service. The occasion was a notable one, not only by reason of the large and representative character of the company, but also by the heartiness and spontaneity of the tribute that each speaker paid to the worth of the guest of the evening.

Bro. Botterell first saw the light in the old limestone city of Kingston, on the 11th of May, 1834. His father was a soldier, being a member of the 15th regiment of the line. He received an English

education in his native city, first in the public schools and subsequently in the British Academy, which served as a preparatory training school for Queen's University. There he had for one of his instructors, Mr. James Maclellan, now Justice Maclellan of Ontario.

At the early age of 15 he left school to fight life's battle, and was apprenticed to the dry-goods house of Mr. Wm. McCracken. After having served his time he abandoned the dry-goods business, and for a year and a half we find him engaged in carriage-painting in Watertown, N. Y. From this latter city he went to New Orleans, where he resided for some years. His attention to business secured for him considerable success, and he was making money rapidly, when the outbreak of yellow fever determined his return to his native land. In 1856, he entered the civil service, the seat of government being then in Toronto. He has continued in the service ever since. In 1869, he was appointed to his present position, as the head of the Routine and Records Department, Parliamentary Distributing Office. To those who know the brother's courteous manner and thorough business methods, it is needless to say that he is a great favourite with members of the House, and all who have any business to transact with his department.

In the early years of his parliamentary duties, he was not obliged to be in attendance during the recess of the House, when he improved his time and turned an honest penny by engaging in railway work. Away back in the fifties he filled the offices of time-keeper, foreman and wood agent on the Northern Railway, when Sanford Fleming was Chief Engineer. He also acted as fireman for a short season, and in this connection reached the zenith of his ambition, when on one occasion he was put in charge of a locomotive.

He became a Forester in 1879, and is at present a member of Court Laurentian. He was at one time Chief Ranger of Court Ottawa, and during his term of office, it was the banner court of the Order. He was High Chief Ranger for Ontario in 1883. In 1881, he was appointed to his present exalted position on the Supreme Executive, and it is a notable fact, that both he and his distinguished colleague, the Supreme Chief Ranger, Dr. Oronhyatekha, have been repeatedly re-elected by a unanimous vote.

Bro. Botterell is prominent in other organizations. He has been a member of the Sons of Temperance for the last 24 years. He has been a Good Templar for a period almost as long, and was Grand Worthy Chief Templar of that body in 1878. He is also a member of the Orange Order—was Master and Secretary of his district, and is Deputy Grand Master of Ireland. He took a prominent part in making and carrying out the arrangements for the funeral of the murdered Hackett in Montreal some years ago. He is a prominent member of the Reformed Episcopal Church, and at the last meeting of the Synod of that body, he was appointed Treasurer. He has been twice married. His first wife, to whom he was married in 1854, was Annie E. Osbourne, by whom he had seven children, four sons and three daughters. She died in 1880. His second wife, to whom he was married in 1885, is Mary Louise Allen, daughter of Parker Allen, of Adolphustown, a schoolmate of the late Premier, and a descendant of Captain Allen, a U. E. Loyalist. The name Botterell is not likely to perish out of the earth, as Botterells of the third generation to the number of seventeen delight to

own our portly Past Supreme Chief Ranger as grandfather.

In the High and Supreme Courts of our beloved Order, where Bro. Botterell is a familiar figure, the brother is not known by reason of his "much-speaking," but he is esteemed and loved by reason of his long years of devoted service, as well as for the wisdom of his counsel, the courtesy of his bearing, and the sincerity of his friendship. That he may be spared for many years to enjoy the confidence of the great Order that he has helped to build up, and that the Order may long enjoy his eminent services, are wishes that will find an echo in the breast of every Forester.

Children's Corner.

"Wanted—A Boy."

"Wanted—a boy." How often we
These very common words may see
Wanted—a boy to errands run,
Wanted for everything under the sun,
All that the men to-day can do
To-morrow the boys will be doing, too.
For the time is ever coming when
The boys must stand in the place of men.

Wanted—the world wants boys to-day,
And offers them all she has for pay.
Honor, wealth, position, fame.
A useful life and a deathless name
Boys to shape the paths for men
Boys to guide the plow and pen,
Boys to forward the tasks begun,
For the world's great work is never done.

The world is anxious to employ
Not just one, but every boy
Whose heart and brain will ever be true
To work his hands shall find to do;
Honest, faithful, earnest, kind;
To good awake, to evil blind;
Heart of gold without alloy.
Wanted: the world wants such a boy
—Selected.

"Sunny-Face."

Her real name was Alice, but the girls at the school called her "Sunny-face." This was partly because of her blue, merry eyes and rosy cheeks, and hair that looked golden whenever the sun shone upon it.

But the chief reason was that Alice was one of the lambs of the Good Shepherd, and He filled her heart with joy.

One day her teacher called her into her pretty sitting-room. She showed Sunny-face a beautiful, rosy-checked apple, and asked her what she thought of it.

"I think it is perfectly lovely," replied the child.

"Look again," said her teacher. "Turn it over."

Sunny-face looked, and then she saw a large black spot on the apple.

"No; it is not perfect," she said, "that spot spoils it."

"Alice," said her teacher, "your friends call you Sunny-face, and with good reason, for you are a happy child, and have the blessing of God upon you. But there is one ugly fault that spoils you. Can you think what it is?"

Sunny-face did not need to think long, the voice of the Holy Spirit in her heart had often told her about the bad temper that bubbled up so quickly and made her think and speak and act wrongly.

"I cannot help it," she said. "I do pray, but somehow it comes so quickly—the anger—and before I know how to stop it."

"That will not do, my child. What will happen if I leave this pretty apple for a day or two in this basket, and then look at it again? We will see."

In a few days little Sunny-face again was called to look at the apple, but what a change had taken place in it! The rosiness was nearly all gone, and instead, a great rotten patch covered the whole of one side.

Sunny-face was not a stupid girl; she knew what her teacher meant, that if she did not try to subdue this bad temper of hers, it would grow worse and worse, until it spoilt her life, and she could be Sunny-face no longer.

Years passed by, and one day a bright, happy-looking young lady was telling her little niece about Sunny-face and the apple.

"Oh, auntie, I know it was you, you have such a sunny face. But you have not got a bad temper."

"My darling, for a long time I had, and fought against it hopelessly, till a kind friend said to me, 'Why do you not cast it on Jesus, and ask Him to take it quite away?' At first I could not believe that it was possible. But I asked Jesus to make me understand, and to show me how He would do this. And after that I found indeed that He took my bad temper away altogether."

"And so you are still Sunny-face," said the little niece, lovingly.—*Selected.*

Little Things.

One step and then another,
And then the long walk is ended;
One stitch and then another,
And the largest rent is mended:
One brick upon another,
And the highest wall is made:
One flake upon another,
And the deepest snow is laid.

A Trade for Boys.

If I had my way I would insist that every boy should learn a trade, writes Foster Coates in the January Ladies' Home Journal. It was so in the olden times, and it should be so now. The man who has a trade is a thousand times better equipped than the man who has none. Let every boy select the trade that best suits his ability, and promises the highest honours and remuneration. When he has mastered his trade, if he dislikes it, or it is not profitable, he can begin to study a profession, or enter upon a commercial life. If he should fail in both of these, he is still master of a good trade—something that no one can take from him, no matter what exigencies may arise. The man who is master

of a good trade is as independent as a millionaire. He need never want; he can find profitable work in any corner of the world. I do not say one word against a professional career. But I do say emphatically that the man who has a trade and a profession as well need have no fear of the future. The boy who wants to can master a trade between the years of sixteen and twenty, and if he dislikes it, he still has time to study medicine, the law, or any other of the learned professions. But if he waits until he is twenty or over, he may not have an opportunity or feel inclined to earn either.

The Last Division.

Teacher—If your mother should wish to give each one an equal amount of meat, and there should be eight in the family, how many pieces would she cut?

Class—Eight.

Teacher—Correct. Now each piece would be one-eighth of the whole, remember that.

Class—Yes'm.

Teacher—Suppose each piece were cut again, what would result?

Smart Boy—Sixteenths.

Teacher—Correct. And if cut again?

Boy—Thirty-seconds.

Teacher—Correct. Now suppose we should cut each of the 32 pieces again, what would result?

Little Girl—Hash.—*Good News.*

Home Circle.

Life.

O Life, how slight,
A little sweet,
A brief delight,
And then—we meet.

O Life, how vain,
A little spite,
A little pain,
And then—good-night.

—Chas. G. D. Roberts in *Independent*.

Suspicious People.

People who suspect everybody are very unhappy, and we know of no remedy for their discontent except self-improvement. Let them root out of themselves whatever vicious propensity they suppose to have its counterpart in the breasts of all mankind, and their opinions of their fellow-men will at once change for the better.

People who have no faith in their kind are dangerous persons to deal with. Taking it for granted that everybody with whom they come in business contact is bent on overreaching them, their object is to spike the enemy's artillery by being the first to overreach. Candour is lost upon them; they consider it refined hypocrisy. Favours they look upon as cunningly devised lures, intended to lead them into a trap, and while receiving them willingly, chuckle inwardly at the thought that they are old birds and cannot be caught by any such devices.

Nobody will lose anything by avoiding such people.—*Leitner.*

Retrospect.

"Thou shalt remember all the way which the Lord thy God led thee."—Deut. viii. 2.

He was better to me than all my hopes,
He was better than all my fears;
He made a bridge of my broken works,
And a rainbow of my tears.
The billows that guarded my sea-girt path
But carried my Lord on their crest;
When I dwell on the days of my wilderness march,
I can lean on His love for the rest.

He emptied my hands of my treasured store,
And His covenant love revealed;
There was not a wound in my aching heart
But the balm of His blessing healed.
Oh! tender and true was the chastening sore,
In wisdom that taught and tried,
'Till the soul that He sought was trusting in Him,
And nothing on earth beside.

He guided my paths that I could not see,
By ways that I have not known;
The crooked was straight and the rough made plain
As I followed the Lord alone.
I praise Him still for the pleasant palms,
And the water springs by the way;
For the glowing pillar of flame by night,
And the sheltering cloud by day.

There is light for me on the trackless wild,
As the wonders of old I trace,
When the God of the whole earth went before
To search me a resting place.
Never a watch on the dreariest halt
But some promise of love endears;
I read from the past that my future shall be
Far better than all my fears. —Selected.

Give Home Your Best.

The responsibility of giving the best of one's self to the home does not devolve solely upon the parents, but upon the older children as well. A daughter has no right to be full of animation when invited to tea at a friend's house, and to indulge only in monosyllables at the home able whenever she happens "not to feel like talking." She is bound to contribute something to the pleasure of the family circle, those whom she really loves better than anybody in the wide world, but for whose pleasure she is too indolent or thoughtless to bestir herself.

There are boys who are the "life" of social gatherings, yet who never deign to entertain father and mother, or brothers and sisters with an account of their good times. Only by dint of persistent questioning can the lips of these mutes at home be unsealed. They never proffer any racy recital of experiences to the household. They neglect to say "good-night" or "good-morning." They do not think it worth while to show any affection to other members of the family. The parents are not always to blame for this unsocial spirit. Perhaps they are making great sacrifices to win a son or daughter to express more love and interest for the home. The matter should be laid upon the consciences of these older boys and girls. They must bring themselves out of this essentially selfish attitude.

The Blessedness of Sympathy and Helpfulness.

"He that hath pity upon the poor, lendeth unto the Lord: and that which he hath given will he pay him again."—Prov. xix., 17.

There are of course persons who counterfeit poverty, and who make a living by deceiving other people. It is sometimes better to be deceived than to run the risk of neglecting to supply honest need. I have not much faith in those men who boast that they have never been deceived. They are generally hard, unresponsive, and suspicious. Their sagacity is no virtue; on the contrary, it is a pitiable moral weakness. Hear their comments upon persons who complain of imposition! What rebuke there is in their tone! What sneering there is in their whole aspect! For themselves, they never were deceived; they claim to be penetrating, sagacious, able to find out all the wiles and cunning of the most subtle duplicity. All such boasting is vain, and it can only come to a miserable end. He who is suspicious will be suspected. Jealousy always carries its own sting and its own fire, and will certainly kindle its own hell. Never omit the element of pity from your character. Even a judicial mind should be softened by the influence of compassion. There can be no real justice, in the largest and divinest sense of the term, unless there is great mercy, great pity, great sympathy with human weakness and human temptation. The Lord seems to have adopted "the poor" as His peculiar dependents. Though we are all poor before the Lord, yet there is a sense in which the destitute specially claim and specially receive His condescending and beneficent attention. Shall we despise those on whom the regard of the Lord is fixed? Shall we not rather count them amongst those to whom we should offer our tenderest and completest sympathy? Rely upon it that an account is kept in heaven of all our pity, and charity and helpfulness. In this respect, as in others, whatsoever a man soweth, that shall he also reap. Think of a man having been in the world thirty or forty years without having pitied or helped anybody! No matter what the balance at the bank may be, I rather ask, What is the balance in heaven? How does your account stand as it is written by the hand of God? He puts down every donation to the poor, every impulse of pity, every offer of help, every service done in the Divine name of His own charity. I pray for you that whatever may be your assets in your own ledger, you may have got assets in the account which God is keeping in heaven. Every day help some poor life to become more hopeful, and in the end you will find that you have been sowing seed which shall bring forth abundant and ever-satisfying harvest.—Dr. Parker.

Friday.

America was discovered on Friday. The pilgrims landed on Friday. The Declaration of Independence was adopted on Friday. The year 1886 was a prosperous year, though it may be said to have been one of Fridays. It began on Friday, ended on Friday, contained 53 Fridays, had four months with five Fridays, the longest and shortest days on Friday, and five changes of the moon on Friday.

Don't be superstitious about Friday.

Striker Stowe's Way.

For years Striker Stowe, a tall, powerful Scotchman, had held the position of "boss striker" at the steel works. Nearly all of the men in his department were hard drinkers, and he was no exception to the rule.

But one day it was announced among the workmen that he had become religious; and, sure enough, when pressed to take a drink, he said:

"I shall never drink mair, lads. No drunkard can inherit the kingdom of God."

The knowing ones smiled and said: "Wait a bit. Wait until hot weather—in ti' July. When he gets as dry as a gravel-pit he will give in. He can't help it."

But right through the hottest months he toiled, the sweat pouring off in streams, yet he seemed never to be tempted to drink.

Finally, as I was taking the men's time one evening, I stopped and spoke to him. "Stowe," said I, "you used to take strong drink. Don't you miss it?"

"Yes," he said, emphatically.

"How do you manage to keep away from it?"

"Weel, just this way. It's now tan o'clock, isn't it?"

"Yes."

"Weel, to-day is the twentieth o' the month. From seven till eight I asked that the Lord would help me. He did so, an' I put down a dot on the calendar, right near the twenty. From eight till nine He kep' me, and I put down another dot. From nine till tan He's kep' me, an' noo I gie' Him the glory as I put down the third dot. Just as I mark these, I pray, 'O Lord halp me—halp me to fight it for another hour.'"

"How long shall you keep this up?" I inquired.

"All o' my life," was the earnest reply. "It keeps me sae full o' peace an' happiness that I wouldn't gie it up for anything. It is as if He took me by the hand and said, 'Wark awa', Striker Stowe, I'm wi' ye. Dinna be fearfu'. You teck care o' yeer regular wark, and I'll see to the de'il an' the thirst, an' they shall na' trouble ye.'"—*H. C. Pearson, in the Contributor.*

True Beauty.

Beautiful hands are those that do
Work that is earnest, and brave, and true,
Moment for moment, the long day through.

Beautiful feet are those which go
On kindly ministries to and fro,
Down lowly ways, if God wills it so.

Polish Up the Dark Side.

"Look on the bright side," said a young man to a friend, who was discontented and melancholy. "But there is no bright side," was his doleful reply. "Very well—then polish up the dark one," said the young man, promptly. Are you ever despondent? Then adopt this advice, and remember that the best way to "polish up the dark side" is to work—work hard, and work with ceaseless devotion and energy. I once had the honor of work-

ing for a time with a famous and eloquent dignitary of the Church. He lost his wife very suddenly, and I knew that this was the most crushing blow he could possibly suffer. I quite expected, therefore, that he would go away and rest, perhaps for several months to come. But in a week he was busier than ever. His zeal increased tenfold, his energy appeared to be boundless, no lurdon of work seemed too heavy. It was evidently a daily struggle to concentrate his attention on what he had in hand—but he did it, and by degrees the awful load of grief seemed to grow lighter. Honest work well done is the sure path to a cheerful spirit. Try it.—*Churchman.*

Flowers From the Forest.

The reason some people "love at first sight" is because they don't know each other then.—*Columbus Post.*

Think of good advice when you read, "It is more blessed to give than to receive," and you will understand the saying.—*Archison Globe.*

Lady Patient (who has been looking over the periodicals on doctor's table): "Do you take *Life* now?" *Doctor* (embarrassed): "Well—I—I'm still in the medical profession!"—*Life.*

"Phat a blessing it is," says Pat, slightly muddled, "that night niver comes on till late in the day, when a man is all tired out, and he couldn't work no more, anyhow, at all, at all, not even if it was morning."—*Exchange.*

"When he saw the enemy coming he turned and ran. I call that cowardice." "Not at all. He remembered that the earth is round, and he intended to run around and attack the enemy from the rear."—*Hornet's Bazar.*

CRITIC.—Your manuscript has nevertheless a good side—

POET.—How the acknowledgment delights me, what is it, then, if I may ask?

CRITIC.—That on which nothing is written, (*Erieglude Blätter.*)

A Boy's Answer.

At a Sunday-school service a clergyman was explaining to a number of smart little urchins the necessity of Christian profession in order to properly enjoy the blessings of Providence in this world, and, to make it apparent to the youthful mind, he said:

"For instance, I want to introduce water into my house, I turn it on; the pipes and every convenience are in good order, but I get no water. Can any of you tell why I don't get any water?"

He expected the children to see that it was because he had not made a connection with the main in the street. The boys looked perplexed. They could not see why the water should refuse to run into his premises after such faultless plumbing.

"Can no one tell me what I have neglected?" reiterated the good man, looking at the many wondering faces bowed down by the weight of the problem.

"I know!" squeaked a little five-year-old, "You don't pay up!"—*The Comic.*

The Independent Forester

The Official Organ of the Independent
Order of Foresters.

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ОРОНЬЯТЕКНА, M.D., TORONTO, ONT.
REV. A. MCGILLIVRAY, TORONTO, ONT.

} Editors.

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TORONTO, CANADA, JANUARY, 1892.

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

2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc. to the Supreme Physician, Dr. Millman, 490 Huron Street, Toronto, Canada.

3. Send all Monthly reports, etc., to the Supreme Secretary, Brother John A. McGillivray, Q.C., Toronto, Canada.

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

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

6. The FORESTER will be mailed to each member of a Court as soon as the Financial Secretary sends a list of members, arranged alphabetically, with their Post Office addresses to the Editor. Until such list is received the papers will be mailed to the Court Deputy in bundles for distribution among the members.

7. Financial Secretaries will immediately notify the Editor, at Toronto, giving in each case the name in full,

- When a member is initiated,
- When a member is suspended,
- When a member withdraws from the Court,
- When a member changes his address, or
- When a member joins the Court by Card.

8. In every communication give the name and number of your Court and where located. It is impossible to find your name on our lists unless this information is given.

Editorial.

Notes.

Be sure and read the Supreme Chief Ranger's letter.

Both of the editors have been down with the "grip." On that malign malady must rest the responsibility for each and every shortcoming in this issue.

"Bricks can't be made without straw." Our readers like a fresh, readable organ. We want to make the FORESTER such to each of our 32,000 readers. Send us short, bright items; a postal card will do it, and sometimes a line is better than a page.

We have much pleasure in presenting to our readers in this issue a portrait and sketch of our well beloved Bro. Ed. Bo terell, P.S.C.R. In our February number we purpose giving portrait and sketch of Supreme Vice-Chief Ranger, D. D. Aitkin, of Michigan.

The liberal prizes offered by the Supreme Executive have created considerable enthusiasm among the membership. Several Courts are already actively at work. One recently organized in the far West says "We are in for all the prizes." The next three months will probably see the largest increase in membership in the history of the Order.

An exchange says: "We always publish the letters of the 'Kicker's' bad spelling, bad arguments, bad temper and all, then they are laughed at, and they never trouble us again." The cure may be effective, if severe. We believe in a different course. To publish domestic "tiffs" is neither politic nor kind. To show a brother's weakness is not a brother's part. A little time for reflection usually wins the "Kicker" from the error of his way.

The custom of holding anniversary entertainments is, we are glad to observe, growing in popularity. Usually complimentary cards of invitation are issued to members for distribution where they are likely to accomplish most good, this never fails to secure a large attendance, and the opportunity to present the merits and benefits of Forestry, that is always improved, is followed by applications for membership. The more our Order is known the more popular it becomes.

You know of several among your acquaintances who are in every way eligible for membership in the I. O. F. You have been going to speak to them about its merits; you have promised them some literature on the subject; you have even said you will bring them an application to fill out and sign.—Don't you think you have talked about enough? Action now is in order. Bring the literature, explain the leading features, produce the application, have your friend sign it, present it at your Court, and go home with the consciousness that you have done your duty by your neighbor in leading him to take one of the wisest steps of his life, and also that you have been loyal to the Order of which you are a member. This will make an excellent beginning for the New Year. Our 32,000 members might try it.

Let the Record Speak.

A YEAR'S REMARKABLE GROWTH.

The INDEPENDENT ORDER OF FORESTERS appeals to the confidence and support of the public on its merits. "A fair field and no favors," are its simple and reasonable demands. It disparages no sister organizations, scrupulously avoids a policy that would build up at the expense of pulling others down. It has no controversy with the Old Line stock companies. Many prominent Foresters are agents and policy-holders of the Stock companies. At the beginning of the year attention is invited to the record of the Order for the past year. For the 12 months ending 31st December, 1891 *Two hundred and ninety new Courts* were organized, nearly an average of one for each legal day in the year. The increase in membership is equally remarkable, being 7,201. During the month of December the best results in the history of the Order were attained, 34 new Courts having been organized. When it is remembered that the past year was one of unusual business depression, these figures indicate how strong the confidence of the public is in the I.O.F. and its management.

To give some idea of the benefits conferred, the following figures are furnished:—For the 12 months mentioned the sum of \$51,635.44 were paid as benefits to sick members. \$3,600 were paid as funeral benefits, and the handsome sum of \$210,000 were paid to widows and orphans of Foresters gone to join the great majority. Notwithstanding these heavy disbursements, the amount added to the permanent reserve during the year has been \$124,830.98, it having risen from \$283,967.20 at the beginning of the year to \$408,798.18 at its close.

What is also as noteworthy as the facts cited, is the knowledge that there is *not a single claim unsettled, nor one dollar in dispute.* With such a record, the INDEPENDENT ORDER OF FORESTERS can well claim public confidence, and the marked success of the Order, which has been the feature of the year in fraternal insurance, can be easily understood.

That New Leaf.

There has been a great turning of "new leaves" at the beginning of this year of grace. There has been a good deal of contemplation of the "turned leaf." This is good; it indicates some dissatisfaction with the old leaf, a silent admission that the page that has just been written is not quite as good a record as it might have been, and that there is present the desire and hope for better things in the future. So let it be. But good things do not necessarily follow good resolutions, and turning over new leaves does not assure a new aim and a clean record. What we want is not more resolutions for the future, but more resolute living in the present. The man who is busy with resolutions for the morrow, to the neglect of the duty of to-day, is not going to work hard at them when to-morrow comes. To-morrow is not his, and may never be. If one would

do good, he must be doing it in the ever present now. The duty that lies nearest one may suffer in comparison with one more remote; it may be quite prosaic and commonplace, all the same its claim to immediate attention is imperative, and he who neglects it, does so to his hurt, and the weakening of his moral sensibility and power.

To resolve for a whole year is to do too much. It is given us to live day by day. To live each moment aright, and to fill out each hour with well doing, will ensure a wisely-lived and well-spent year.

That will be the way, too, to keep the "new leaf" in position—when one is writing out the page, there is little danger of its flopping back, or drifting away. Alas, those marred leaves that were left the sport of every passing breeze, how soon the soiled, blurred surface tells of cruel carelessness and neglect. It is so with many a life—fair and full of promise and possibilities at the beginning, it becomes, through lack of aim and purpose, not only wasted, but positively hurtful, where it should have helped and blessed. Why should not every Forester make the present year the best and brightest in his history? None of us will have better opportunities than those that are now pleading with us to take them and turn them to the best account. To use these aright will qualify us to improve greater ones, should Providence send them our way. Faithfulness in that which is least, is the means to be competent for that which is greatest—

"Honor and fame from no condition rise,
Act well your part, there all the credit lies."

The "new leaf" means the letting go of some old dispositions and habits that we and others will be better without. It also means the acquiring of graces and virtues, for the exercise of which the world is sorely in need.

As we write out life's story, let it not be forgotten that the page will only be fair and beautiful as we live in imitation of Him who alone of all the sons of men delighted to do the Father's will, and whose life's story is told in one great word, "*He went about doing good.*" With Him as our "copy," the "new leaf" of 1892 will bear a record that will prove the earnestness of our "good resolutions."

Unsound Life Insurance.

The *Toronto Mail*, for reasons easily accounted for, in its issue of January 4th, had a veiled attack upon the I. O. F. The Supreme Chief Ranger promptly replied, with the view of drawing the fire of the *Mail*, and in its issue of the 8th the *Mail* developed its attack in the following article:

"On Monday last we drew attention to the fact that many of our benefit societies promise too much for the premiums charged by them, and we instanced the case of a society (but without naming it) which in consideration of an annual payment of \$2.64 undertook to pay \$1,000 to the heirs of a man aged 30, in addition to making certain payments to him in case of disability or old age. We contrasted this with the much larger amount charged by a life office carrying on business upon a sound basis, and pointed out that as it is well known that our life assurance companies make only moderate profits, it was clear that the benefit society promised too much and that ultimately there would be a great loss. The average premium charged for a life aged 30 by 63 British offices is £2 9s. 5d. per £100—this is equal to \$4.70 per \$100, almost three times as much as in the case quoted—and that, too, without any benefits for disability or old age. Practically

a jury of 63 British actuaries unanimously condemn the low rates charged in the case referred to.

"In Wednesday's issue there appeared a letter from Dr. Oronhyatekha stating that the Independent Order of Foresters (from whose tables the above case was quoted) had 'in the last ten years paid over \$750,000 in benefits to its members and to the heirs of deceased Foresters, and had also accumulated a cash surplus of \$400,000'—thus leaving our readers to infer that it carried on its business upon a sound financial basis. The facts that we give below are simple, and our readers after considering them will be able to judge for themselves. By the latest Government tables, based upon the death rates from 1870 to 1880, the expectation of life for a man aged 30 is 32 years. With respect to the return upon investments, it is a fact generally known that during the last twenty years the rate of interest on mortgages in Ontario has decreased by two per cent., and it is certain that here as in other countries the rate will diminish still further in the future. At this moment it is doubtful whether on a wide average five per cent. net, clear of taxes etc., can be got upon solid investments. By the last parliamentary return it appears that the British Life offices average only four per cent upon theirs. Looking forward for 20 years, no sound calculation can be based upon a higher average rate than four and a half per cent. Some of the English assurance companies believe it to be wiser to calculate upon only three per cent. as the average on future investments. There is nothing definite stated in the tables quoted from as to the benefits for disabilities and old age, but if we deduct the low rate of twenty per cent., or one-fifth of the premium receipts, for expenses, disability, and old age benefits, this will reduce the annual payment to \$6.92, which would accumulate for the benefit of the heirs of the man aged 30. Basing our estimate on the Government expectation of life, then in 32 years a net annual payment of \$6.92 would amount at five per cent. compound interest to only \$521, towards payment of the promised \$1,000; but on the safer calculation of four and a half per cent., there would be only \$475 instead of the \$1,000. As the deduction of twenty per cent. is probably far too little, and as towards the end the rate of accumulation would very likely be less than four and a half per cent., it is reasonably certain that at the end of the 32 years instead of \$1,000 there would not be even \$400 in hand.

"From these facts we have no hesitation in saying that in the case quoted the premium charged is totally insufficient to yield the promised benefits, and that if such a system is persisted in, there will ultimately be a great loss. We repeat the advice already given: let our insurance companies appoint a committee of actuaries to actuarially value some of these impossible promises, and then have such calculations printed and distributed. At present the unsound system injures the companies carrying on business upon a sound financial basis, and it also paves the way for future extensive losses which would bear hardest upon the poorer classes."

To the above the Supreme Chief Ranger replied as follows:

To the Editor of the Mail.

I regret very much that you should have done the Independent Order of Foresters the great injustice of assuming that its system of giving certain benefits to its members was not a sound one, as you practically did in the article which appeared in the Mail of the 8th inst.

I am sure if you fully understood the system of the I. O. F. you would have reached a very different conclusion. You say that the verdict of 63 British Actuaries is against the system. In that I think you are in error. No fault can be found with the figures you quote, but surely you are aware that those figures are applicable only to societies or companies among whose membership or policy holders both "lapses" and "new blood" are unknown quantities. In other words, the figures you quote are based upon the assumption that every man who takes out a policy in a company will keep that policy in force until he dies, or until it otherwise matures, and that no "new blood" is ever secured by the Company. The aim of the founders of the Independent Order of Foresters was to secure for the membership of to-day as well as for the membership of 20, 30, 40 or more years hence, certain benefits at the lowest possible cost. They therefore studied well not only the figures you submit, and all similar figures of Actuaries, but they also examined closely the teachings of insurance his-

tory, and they came to the conclusion that the figures of Actuaries were modified by certain conditions which are invariably present in every well regulated company, and that by reason of those modifications insurance benefits could be given by a society like the I. O. F. for a much less sum than is charged by the Old Line Companies. With your permission I will point out some of the reasons that induced the founders of the I. O. F. to depart from the figures to which you refer in your article. As you are aware, every insurance premium is made up of three parts, viz. the mortality, the expense and the reserve element.

At the age of 30 the usual premium charged by Old Line Companies is about \$22.70 divided as follows:

| | | |
|---------------------------|-------|--------|
| For the Mortality element | ..... | \$8 05 |
| " Expense " | ..... | 6.49 |
| " Reserve " | ..... | 8.18 |

That the first two elements are necessary for every company or society no one will dispute, but with reference to the "Reserve," that is another matter. I am aware that it is claimed that every company or society will in time need the Reserve. That when the "hand of time is moved forward" 20 or 30 years the Reserve will be required, and therefore any society that does not collect the actuarial Reserve *must of necessity be unsound.* This might be true of any company in which there were no "lapses" and where there was not a constant infusion of "new blood" fresh from the Medical Examiner's hands. But, as a matter of fact, in every well regulated company there is a constant infusion of new blood and lapses of old members, so that the membership, as a whole may be said to be constantly renewing and ever within speaking distance of the Medical Examiner, and as a result companies go on 10, 20, 30 or 40 years or more collecting their little "Reserves" but are never called upon to use a dollar of it in payment of benefits.

Take as an example the experience of the four Canadian Companies as shown in Table No. 1 during the last five years of their operations, extending for the first two companies from the 15th to the 19th years, both inclusive, and for the third from the 16th to the 20th years, and for the fourth from the 39th to the 43rd years, and we will find that not one of the companies has found it necessary to use any part of the Reserve.

TABLE NO. 1.

| NAME OF COMPANY. | NET PREMIUM INCOME. | BENEFITS PAID. |
|--------------------------|---------------------|----------------|
| Confederation Life | \$2,705,438 | \$807,630 |
| Sun Life | 2,316,191 | 525,194 |
| Ontario Mutual | 1,704,295 | 328,401 |
| Canada Life | 6,001,376 | 2,103,561 |
| Totals | \$12,727,299 | \$3,624,876 |

Certainly none of these companies have been called upon to draw a dollar from their reserve fund chest to pay their liabilities; on the contrary, if these four companies had charged only one-half of their present rates they could have paid all death losses, matured endowments and annuities and still have had \$2,753,728 for management expenses, etc. during these last five years. It might be claimed, however, that the above were exceptional figures, and that such was not the usual experience of Insurance Companies, so we have given in Table No. 2 the experience of four well known American Companies.

TABLE No. 2.

| | NAME OF COMPANY. | NET PREM'N INCOME; | BENEFITS PAID. |
|------------|--------------------------|--------------------|----------------|
| 47th year. | Mutual Life of N.Y..... | \$27,068,083 | \$10,370,223 |
| 45th year. | New York Life..... | 26,687,290 | 5,467,538 |
| 32nd year. | N. Western of Mi wau' ee | 8,922,776 | 2,592,789 |
| 31st year. | Equitable Life..... | 29,352,608 | 9,063,6EJ |
| | Totals..... | \$91,925,656 | \$30,506,224 |

Thus the net premium incomes of these four American Companies, for the year 1890, amounted to nearly ninety-two millions dollars and all that they were called upon to pay for death losses, matured endowments and annuities was a little over thirty million and a half dollars. If these companies therefore had charged only one half of their present rates they could have met all their obligations and still have had \$15,455,604 left for management expenses, etc. The experience of scores of Old Line Companies are alike, showing that although they have been diligently collecting large sums for the "Reserve" from their policy holders, some for forty-seven years, yet not one of them have ever been called upon to draw a single dollar from such "reserve fund" chests to pay their losses. On the contrary, the figures demonstrate that even with half their present rates, they could pay all claims out of their current premium income, and still have a good surplus left over. These were some of the statistics which the Founders of the Independent Order of Foresters had before them when forming the Society, and I think they were fully justified in the conclusions at which they arrived, namely that the probabilities were that they would never require the "reserve" element, and therefore it would be unnecessary to "load" their premiums or assessments with this apparently unnecessary part.

They therefore determined to leave this part in the pockets of their members, reserving, however, to the Order the power to call it in, should it ever be required, as the following from the constitutions and laws of the Order clearly provides :

"Whenever there are no available funds to pay the Endowment or other benefits of the Order, the Executive Council shall order a special assessment which shall be paid by each member into his own Subordinate Court within thirty days from the date of the call, and the Subordinate Courts shall forthwith transmit the same to the Supreme Secretary."

The next matter that engaged the attention of the founders was as to the "loading for management expenses," and in this they also thought that the Order would have a great advantage over Insurance Companies. They thought that from year to year the Order would not only secure a much larger quantity of "new blood," which is so important a factor in keeping down the actual cost of risks below the "actuarial cost," but also that this "new blood" could be secured at a much less cost than could possibly be done by the old line Companies. That they were correct in their estimate is clearly shown in the next following table, which gives at a glance the per capita cost of securing new members for the year 1890 :

TABLE NO. 3.

| NAME OF COMPANY. | NO. OF NEW MANAGEMENT INSURERS. | MANAGEMENT EXP'S. | COST PER CAPITA. |
|--------------------------|---------------------------------|-------------------|------------------|
| Manufacturers Life.... | 1,650 | \$70,603 | \$ 42.78 |
| Sun Life..... | 3,195 | 161,731 | 50.60 |
| Ontario Mutual..... | 1,601 | 87,470 | 54.56 |
| North American Life..... | 1,586 | 9,455 | 57.63 |
| Confederation..... | 1,791 | 138,374 | 77.26 |
| Canada Life..... | 1,932 | 183,674 | 146.82 |
| I. O. F..... | 12,461 | 34,181 | 2.74 |

It might, however, be claimed that the Old Line Companies did a much larger business and distributed a great deal more in benefits and, therefore, their management expenses must of necessity be correspondingly larger. As a matter of fact, however, the I. O. F. secured more new members during the year than all the above named first-class Insurance Companies put together, and it is well known that a very large proportion of the Management Expenses is incurred on this particular account. Table No. 4 will show that, with the exception of the Canada Life, the I. O. F. paid out more in benefits than any of the other Companies. It will also show how much each Company expended in Management Expenses for each dollar of benefits paid :—

TABLE No. 4.

| NAME OF COMPANY. | | FOR MANAGEMENT EXPENSES. | COST FOR EACH \$ OF BENEFITS PAID. |
|--------------------------|----------------|--------------------------|------------------------------------|
| Canada Life..... | \$621,127 | \$283,074 | \$0.45 |
| Ontario Mutual..... | 88,689 | 87,47J | 0.93 |
| Confederation Life..... | 127,195 | 138,374 | 1.08 |
| Sun Life..... | 122,609 | 161,730 | 1.31 |
| Manufacturer's Life..... | 45,066 | 70,603 | 1.78 |
| North American Life..... | 47,885 | 90,475 | 1.88 |
| I. O. F..... | 186,294 | 34,181 | 0.18 |

It is but due to the younger companies to say that, as a rule, as the Company gets older and stronger, the apparent cost of distributing the benefits becomes less and less. For instance, in the I. O. F. during the last year, though extraordinary expenses were incurred in opening up new territory, yet the eighteen cents in the above table has been reduced to fourteen cents, and we expect in the course of two or three years to have this reduced to only five or six cents.

Let us now direct attention very briefly to still other historical facts which may give us more evidence of the soundness of the foundations of the Independent Order of Foresters.

The report of the Registrar-General for Great Britain shows that the Manchester Unity of Odd-fellows, when it was over half a century old, and without the careful medical selection of the I.C.F., had a mortality of only 12.6 during the five years ending with 1870, while the Ancient Order of Foresters for the five years ending with 1875 had only 12.1 per 1,000, with over 700,000 lives exposed. According to Sheppard Homans, the former Actuary of the New York Mutual Life, the average death rate of the members of that Company at all ages was less than 12 per 1,000. We are also told that the New York Life, now in its 46th year, has had a death rate of less than 11 per 1,000. As the table of rates in the I.O.F. provides for a mortality of nearly 13 in a thousand, it would appear that the "Reserve" element, which has been left in the pockets of our membership, will never be required, unless for some unknown cause our mortality experience should prove in the future to be much less favourable than others. So far we have every reason to be satisfied with our experience.

During the first ten years of the Mutual Life, it had an average mortality exceeding 7 per 1,000, while the New York Life had more than 9 per 1,000 during its first decade. The average mortality of the I.O.F. during the past ten years has been only 5.34 per thousand, and we have no reason to expect that it will compare any less favourably in this respect in the future with Old Line Companies.

I desire to submit just one more table showing

the relative per capita cost of management between the I.O.F. and some of our best Canadian Old Liners for the year 1890.

TABLE No. 5.

| NAME OF COMPANY. | MANAGEMENT EXPENSES | AVERAGE NO. OF MEMBERS | COST PER CAPITA. |
|---------------------------|---------------------|------------------------|------------------|
| Ontario Mutual | \$ 87,470 | \$ 9,598 | \$ 9.12 |
| Confederation | 138,374 | 16,013 | 13.03 |
| Canada Life | 283,674 | 18,726 | 15.14 |
| North American Life | 91,451 | 5,532 | 16.20 |
| Sun Life | 161,731 | 9,535 | 16.96 |
| Manufacturers Life..... | 70,603 | 3,637 | 19.35 |
| I. O. F..... | 34,181 | 24,676 | 1.38 |

Thus it would appear that when the I. O. F. collected \$8.40 from its members aged 30 years, there was left for the widows and orphans, after paying the Management Expenses, \$7.02. But when the Manufacturers Life collected \$22.70 there was left for the poor widow after the commissions and salaries, &c., had been paid, just \$3.35. If the "jury of 63 British Actuaries unanimously condemn the low rates charged" by the I. O. F. it must have been because the full case had not been submitted to them, and we are quite willing to leave the case as now partially presented to the thousands of the readers of the *Mail*, satisfied that their verdict will be that it is not a question of "low rates" only, but very largely that of a wise, energetic, and economic administration of the affairs of the Society or Company.

Ten years ago last July, the present Executive Council took hold of the affairs of the I. O. F., and entered the field as a competitor for public favor. That it has succeeded reasonably well is evidenced by the fact that all claims and management expenses have been paid out of the "low rates," and that on the 1st of Jan. inst., we had to our credit a cash surplus of \$408,798.18, and that the membership had risen from 396 to over 32,000, and for some time back the applications for membership have averaged over 1,000 per month.

Yours sincerely,

ORONHYATEKHA.

Supreme Chief Ranger.

TORONTO, 12th Jan., 1892

Canadian Fraternal Association.

The first annual meeting of the Canadian Fraternal Association took place yesterday at Temperance Hall, and was called to order at 2.30 p.m., by the president, Dr. Oronhyatekha. Representatives were present from the A.O.U.W., A.O.F., S.K.C., A.O.U.W. Relief Society, C.O.F., K. of M., I.O.O.F. Relief Association, C.H.C., R.T. of T. The Medical Officer, Dr. McKenzie, submitted a form for a standard medical examination, which was referred to the medical referees of each society in affiliation with the Association to report upon. He also submitted a lengthy report on various matters, which was referred to the Executive Committee. On motion of representative John R. Miller, it was decided to incorporate the Association. The following officers were elected for the current year:—President, Dr. Oronhyatekha; Vice President, John Milne; Secretary, B. J. Leubsdorf; Councillor, John R. Miller, and Medical Officer, Dr. B. E. McKenzie. With the above executive officers there were named as a Committee on Legislation:—Messrs. John A. McGillivray, Q.C., Warren Totten, Woodstock; W. W. Buchanan, Hamilton; Roaf and others. This Committee will watch any legislation affecting

Fraternal Societies. It was decided that the next annual meeting be held in Toronto. The various societies represented in the Association have a total membership of 115,000 persons. Several other societies not mentioned above, have made application for membership in the Association. In addition to Dr. Oronhyatekha, who was unanimously chosen President, the INDEPENDENT ORDER OF FORESTERS is represented in the Association by John A. McGillivray, Dr. Millman, David Miller and Rev. A. Macgillivray.

The Hand of Time Again.

We have before us the 46th Annual Report of the New York Life Insurance Company, and it presents a most creditable state of affairs. From the report it appears that the premium income alone amounted, for the year, to \$27,228,709.34, while the death claims and endowments paid amounted to only \$7,078,272.48. Less than one-third of the premium income was therefore required even in the 46th year of the company to meet all the losses. Our readers will remember how unctuously the *Monetary Times* has predicted time and again the failure of the I. O. F. after "the hand of time had been moved forward twenty years." Here is a Company nearly half a century old, which is still paying its losses with less money than is represented by the rates of the I. O. F. We have no reason to doubt that after "the hand of time has been moved forward" twice 20 years, the I. O. F. will be doing its grand work as efficiently and satisfactorily as it is doing to-day. We have believed this for years in spite of the assaults and misrepresentations of journals conducted in the interests of the Old Line Insurance Companies like the *Monetary Times* and others of that ilk. No stronger endorsement of the plan of the I. O. F. could be given than the following from the New York Life Insurance Company.

DEAR SIR.—This Company will sell you from \$1,000 to \$10,000 insurance at a rate much lower than the rate usually charged for ordinary life insurance, and your policy will be guaranteed by the ample resources of a large and strong Company. The payments are stated in the policy, and occur at regular intervals. You can make quarterly, semi-annual or annual payments, as desired.

This plan of insurance was designed by the New-York Life Insurance Company to meet the demands and necessities of wage-workers and men on moderate salaries, and is not offered by any other purely mutual guarantee company.

There is scarcely a working-man on the American Continent who cannot afford to insure for at least \$1,000, under this new plan of the New-York Life; and who can tell or imagine the comfort that such an amount would bring into a sorrowing household at the death of the bread winner! At such a time the value of ready money is largely increased by the discounting need in which the family find itself.

In the past it has offered its all-protecting power to the capitalist, to the manufacturer, to the merchant, and to all of average means; it now offers to the "World's Working Millions" a new plan of insurance specially designed to meet the wants, necessities and pockets of the many. To-day a working man can insure in the New-York Life for \$500 and upwards, for the protection of his wife and little ones, at a cost of about five cents per day for \$1,000 at the younger ages, and secure thereby the same unquestioned security that is given to the millionaire under a policy for \$100,000.

The difference between the new rates of the New York Life and those of the I. O. F. is just about the difference between the respective cost of management expenses. This is another proof of the good work being done to mankind by the I. O. F. and sister societies, they not only themselves give insurance at cost, but compel the Old Liners to "come off" their high perch and give insurance at about half of their former rates.

Supreme Secretary's Statement for the Month of December, 1891.

Courts not sending correct remittances for December.

Report calls for Undermentioned Amounts.

Amounts Remitted.

| Name of Court. | No. | Endm't. | S. & F. | Gen'l. | Endm't. | S. & F. | Gen'l. | Amount Short. |
|------------------|-----|---------|---------|--------|---------|---------|--------|---------------|
| Denfield..... | 194 | \$19 47 | \$7 20 | ..... | \$16 36 | \$7 20 | ..... | \$3 11 |
| Allanford..... | 249 | 14 87 | 9 69 | \$3 00 | 14 57 | 9 69 | \$3 00 | 30 |
| Spencerdale..... | 882 | 9 83 | 4 04 | ..... | 9 73 | 4 04 | ..... | 10. |

NOTE.—Courts will remit the above shortage in the next report.

Delinquent Courts who have not paid their December Assessments.

| Name of Court. | No. | Name of Court. | No. | Name of Court. | No. |
|----------------|-----|----------------|-----|------------------|-----|
| Shuniah..... | 228 | Grover..... | 423 | Grand Forks..... | 493 |
| | | Aytic..... | 301 | | |

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

Courts Reinstated since last Report.

| Name of Court. | No. | Name of Court. | No. | Name of Court. | No. |
|----------------|-----|----------------|-----|------------------|-----|
| Tunnel..... | 159 | Michigan..... | 201 | Forest Home..... | 481 |

Remittances from New Courts.

| No. of Members, 1st Dec. | Name of Court. | No. of Court. | Endow't Assm't. | S. & F. Benefit. | General Fund. | No. of Members, 1st Dec. | Name of Court. | No. of Court. | Endow't Assm't. | S. & F. Benefit. | General Fund. |
|--------------------------|-----------------------|---------------|-----------------|------------------|---------------|--------------------------|---------------------|---------------|-----------------|------------------|---------------|
| 10 | Pontiac..... | 271 | \$ 5 80 | \$ 2 31 | ..... | 23 | Solano..... | 909 | \$23 30 | ..... | ..... |
| 20 | Craiglea..... | 625 | 19 91 | ..... | ..... | 19 | Cambrio..... | 910 | 15 02 | ..... | ..... |
| 23 | Greenbank..... | 664 | 12 92 | 43 | ..... | 24 | Pleasant Ridge..... | 912 | 17 90 | 5 57 | ..... |
| 17 | Whitewater..... | 717 | 30 81 | ..... | ..... | 13 | Cookstown..... | 914 | 12 17 | 40 | 11 00 |
| 21 | Allandale..... | 727 | 20 82 | 5 24 | \$ 7 00 | 15 | West Salem..... | 915 | 13 92 | ..... | ..... |
| 25 | Maisonneuve..... | 901 | 25 56 | 5 13 | 3 00 | 11 | North East..... | 916 | 9 13 | 3 49 | ..... |
| 24 | Memphragog..... | 902 | 15 58 | 53 | ..... | 14 | Happy Thought..... | 917 | 16 66 | 95 | ..... |
| 19 | Winnibago..... | 903 | 26 24 | ..... | ..... | 22 | Carnan..... | 918 | 41 24 | 83 | 5 00 |
| 20 | Pleasant Hour..... | 904 | 16 80 | ..... | ..... | 24 | Willow..... | 919 | 18 53 | 34 | 9 00 |
| 17 | Star of the West..... | 905 | 16 10 | ..... | ..... | 36 | Columbus..... | 920 | 42 75 | ..... | 2 25 |
| 17 | Beeton..... | 906 | 20 75 | ..... | ..... | 20 | Fullum..... | 921 | 32 11 | ..... | 19 00 |
| 13 | Eauclair..... | 907 | 16 35 | ..... | 10 25 | 22 | North Dawn..... | 924 | 15 44 | ..... | 22 00 |
| 21 | Rudley..... | 908 | 26 84 | ..... | ..... | 37 | Lacrosse..... | 944 | 25 12 | ..... | ..... |

| | No. of Members. | Endowmt's. | S. & F. | General. |
|--|-----------------|-------------|------------|-----------|
| Totals from Old Courts..... | 31,100 | \$31,268 75 | \$5,852 09 | \$ 981 89 |
| " " New Courts..... | 532 | 534 02 | 25 32 | 83 25 |
| Members at Large..... | 35 | 83 12 | 55 | 5 75 |
| Received on Account of Advertisements..... | ..... | ..... | ..... | 60 00 |
| " " Rent..... | ..... | ..... | ..... | 103 75 |
| " " High Court of Michigan..... | ..... | ..... | ..... | 25 |
| " " Brunswick Encampment..... | ..... | ..... | ..... | 40 00 |
| " " Suspend Account..... | ..... | ..... | ..... | 3 28 |
| " " from Dr. Oronhyatekha, Supreme Chief Ranger, on Account of Mission Work..... | ..... | ..... | ..... | 1,100 00 |
| Received on Account of Interest on Mortgages..... | ..... | 796 44 | ..... | ..... |
| Total Number of Members, 1st December.... | 31,697 | 32,657 33 | 5,877 96 | 2,383 17 |

RECAPITULATION.

| RECEIPTS. | CONTRA-CR. |
|--------------------------------------|---|
| For the Endowment Benefit Fund..... | By Cash Remitted Supreme Treasurer..... |
| " Sick and Funeral Benefit Fund..... | Submitted in L. B. and C., |
| " General Funds..... | JOHN A. MCGILLIVRAY, |
| | Supreme Secretary |
| \$40,948 46 | 40,948 46 |

Mortuary Statement.

For the Month of December, 1891.

No. 542. Brother James E. Blair, of Court Metcalfe, No. 609, located at Metcalfe, Ont., died on the 5th December, 1891, of *Appendicitis*, aged 36 years. Initiated 19th August, 1890. Paid into the Endowment Fund \$12.48. Endowment of \$1,000 designated to Thomas W. Blair, brother, Alben, Blair, cousin, and Edith Blair wife. Paid by cheque No. 342.

No. 543. Brother Martin G. Cooney, of Court Capital City, No. 614, located at St. Paul, Minnesota, died 26th November, 1891. *Accidentally Killed on Railway*, aged 24 years. Initiated 11th May, 1891. Paid into the Endowment Fund \$13.50. Endowment of \$3,000 designated to his wife, Mary Coe. ey.

No. 544. Brother Francis W. Monro, of Court Garden City, No. 172, located at St. Catharines, Ont., died on the 3rd December, 1891 of *Typhoid Fever*, aged 40 years. Initiated 20th December, 1883. Paid into the Endowment Fund \$29.52.

Endowment of \$1,000 designated to his wife, P. Elizabeth Monro. Paid by cheque No. 340.

No. 545. Brother Benjamin T. Butler, of Court Ottawa, No. 41, located at Ottawa, Ont., died on the 3rd December, 1891, of *Hypertrophy of Heart*, aged 49 years. Initiated 24th November, 1884. Paid into the Endowment Fund \$78.20. Endowment of \$1,000 designated to his brother, Thos. Butler.

No. 546. Brother Edson A. Polley, of Court Stormont, No. 3, located at Cornwall, Ont., died on the 4th December, 1891, of *Bright's Disease of Kidney*, aged 47 yr. 48. Initiated 21st March, 1889. Paid into the Endowment Fund \$33.65. Endowment of \$1,000 designated to his wife, Malissa Jane Polley. Paid by cheque No. 339.

No. 547. Bro. S. McFeectors, of Court Copper Cliff, No. 425, located at Copper Cliff, Ont., was *Accidentally Killed by Machinery* on the 1st December, 1891, aged 33 years. Initiated 2nd August, 1890. Paid into the Endowment Fund \$11.84. Endowment of \$1,000 designated to his wife, Susannah McFeectors. Paid by cheque No. 333.

No. 518. Brother William S. Sharrow, of Court Nemesis, No. 815, located at East Tawas, Michigan, died on the 13th November, 1891, of *Typhoid Fever*, aged 33 years. Initiated 1st October, 1890. Paid into the Endowment Fund \$9.62. Endowment of \$1,000 designated to his wife, Alta Sharrow. Paid by cheque No. 339.

No. 549. Brother Samuel Wright, of Court Robin Hood, No. 84, located at Barrie, Ont., died on the 4th December, 1891, of *Paralysis*, aged 55 years. Initiated 22nd January, 1834. Paid into the Endowment Fund \$92.98. Balance of Endowment of \$1,000 designated to his wife, Annie Wright. Paid by cheque No. 337.

No. 560. Brother George W. Arkell, of Court Hinsworth, No. 686, located at Powassan, Ont., died on the 11th December, 1891, of *Injured Spine from tree falling on him*, aged 34 years. Initiated 10th January, 1891. Paid into the Endowment Fund \$3.25. Endowment of \$1,000 designated to his sister, Matilda Arkell. Paid by cheque No. 335.

No. 551. Brother W. L. Mead, of Court Hastings, Mich., died on the 11th December, 1891, of *Nervous Prostration*, aged 45 years. Initiated 28th October, 1890. Paid into the Endowment Fund \$13.70. Endowment of \$1,000 designated to his wife, Jennie A. Mead. Paid by cheque No. 341.

No. 552. Brother James Spring, of Court York, No. 120, located at York, Ont., died on the 11th December, 1891, of *fell off engine and dislocated neck*, aged 27 years. Initiated 10th December, 1889. Paid into the Endowment Fund \$28.12. Endowment of \$1,000 designated to his wife, Elizabeth Spring. No. 553. Brother Thomas Gracie, of Court Evershed, No. 633, located at Niagara Falls, N.Y., died on the 5th December, 1891, of *General Paresis*, aged 37 years. Initiated 27th January, 1891. Paid into the Endowment Fund \$3.80. Endowment of \$1,000 designated to his sister, Mary Gracie. Paid by cheque No. 346.

No. 554. Brother Edward Morrisou, of Court Fairview, No. 513, located at St. Paul, Minn., died on the 27th November, 1891, of *Cardiac Insufficiency*, aged 43 years. Initiated 1st March, 1890. Paid into the Endowment Fund \$18.40. Endowment of \$1,000 designated to his wife, Emma Morrison. Paid by cheque No. 345.

No. 555. Brother Charles W. Anstey, of Court Orient, No. 416, located at Hamilton Ont., died 22nd December, 1891, of *Pneumonia*, aged 28 years. Initiated 25th March, 1890. Paid into the Endowment Fund \$12.52. Endowment of \$1,000 designated to his wife, Sarah Jane Anstey. Paid by cheque No. 344.

No. 556. Brother Robert Murray, of Court Lucknow No. 454, located at Lucknow, Ont., died on the 20th December, 1891, of *Cardiac Disease* aged 49 years. Initiated 20th August, 1891. Paid into the Endowment Fund \$5.40. Endowment of \$1,000 designated to his wife, Martha Murray.

No. 557. Brother William Wickens, of Court Dresden, No. 164 located at Dresden, Ont., died on the 22nd December, 1891, of *Typhoid Pneumonia*, aged 55 years. Initiated 25th February, 1889. Paid into the Endowment Fund \$91.25. Endowment of \$1,000 designated to his wife, Elizabeth Wickens.

No. 558. Brother George F. Thompson, of Court Telford, No. 147, located at Montreal, Que., died on the 28th December, 1891, of *Typhoid Fever*, aged 23 years. Initiated 2nd June 1891. Paid into the Endowment Fund \$3.84. Endowment of \$1,000 designated to his father, Wm. Thompson.

Supreme Treasurer's Statement for the Month of December, 1891.

ENDOWMENT ACCOUNT.

RECEIPTS.

| | |
|------------------------------------|---------------------|
| To balance on hand per last report | \$394,766 49 |
| " Received from Sup. Sec. | 31,890 89 |
| " Interest | 796 44 |
| | <u>\$427,453 82</u> |

CONTRA—CR.

Paid claims to beneficiaries of late Brethren.

| Name. | Court. | |
|------------------|-------------------|------------|
| Alb. H. Bullock | Doon, 260 | \$1,000 00 |
| A. H. McLaughlan | St Marys, 145 | 1,000 00 |
| Stephen T. Ball | Dakota, 481 | 1,000 00 |
| Wm E. Uren | Spadina, 241 | 1,000 00 |
| Jno. C. Doherty | Mississippi, 78 | 1,000 00 |
| Geo. W. Arkell | Hemsworth, 686 | 1,000 00 |
| Wm. S. Sharrow | Nemesis, 645 | 1,000 00 |
| Samuel Wright | Robin Hood, 84 | 1,000 00 |
| S. McFuturs | Copper Cliff, 425 | 1,000 00 |
| Edson A. Polley | Stormont, 3 | 1,600 00 |
| T. W. Munn | Garden City, 172 | 1,000 00 |
| W. L. Mead | Hastings, 246 | 1,000 00 |
| Jas. E. Blair | Metcalfe, 609 | 1,000 00 |
| Jno. Roy | Clifton, 220 | 1,000 00 |

| | |
|---|---------------------|
| Settlement of Cutler Claim | 2,508 25 |
| Geo. Till Court Hope, 1, Disability Benefit | 500 00 |
| Medical Examinations of Bro Till | 15 00 |
| 5% To General Fund | 1,634 87 |
| Balance | 408,793 20 |
| | <u>\$427,453 82</u> |

SICK AND FUNERAL FUND.

| | |
|------------------------------------|--------------------|
| Received from Sup. Sec. | \$ 5,877 98 |
| Cheque 1018 Returned and Cancelled | 24 20 |
| | <u>\$ 5,902 25</u> |

DISBURSEMENTS.

| | |
|------------------------|-----------------|
| Paid for Sick Benefits | \$3,650 25 |
| " Funeral Benefits | 800 00 |
| 5% To General Fund | 293 89 |
| Balance | 1,658 11 |
| | <u>6,962 25</u> |

GENERAL FUND.

| | |
|-------------------------|--------------------|
| Received from Sup. Sec. | \$ 2,383 17 |
| 5% Endowment Receipts | 1,634 89 |
| 5% S and F Receipts | 293 89 |
| To Balance | 2,758 84 |
| | <u>\$ 7,070 29</u> |

DISBURSEMENTS.

| | |
|---|-------------------|
| A. H. Wheeler, Mission Salary | \$ 50 00 |
| Salaries of Ex-office, Postage and Expenses | 801 50 |
| J. Underwood & Co., Supplies | 10 10 |
| H. Harte, Mission account | 25 85 |
| D. M. Card, " | 141 67 |
| Supreme Chief Ranger, Salary | 500 00 |
| " Secretary, Salary | 250 00 |
| " Treasurer, Salary | 150 00 |
| M. Moore, Mission Salary | 60 00 |
| T. Millman, M. D., Revising Fees, Nov. | 311 25 |
| W. A. Caton, Mission Salary | 10 00 |
| M. Barker, " | 133 32 |
| Editor of Forester, 6 mos. Salary | 160 00 |
| J. A. McGillivray, re-Mission Account | 19 50 |
| Geo. E. Brown, Overtime | 20 62 |
| Fees kept from Court Trumbull by J. H. Dickson. | 14 06 |
| J. H. Dickson Mission Salary | 69 88 |
| J. C. Fell & Co., Seals | 39 25 |
| Henry S. Hart, Mission Account | 18 67 |
| Jos. Craig, Mission Salary | 100 00 |
| Medical Examinations of Alex. Mitchell, re-Disability Claim | 15 00 |
| Dr. D. E. Brooke, Examination of Bro. A. Makle | 15 00 |
| Williamson & Co., Supplies | 65 70 |
| Wm. Cadwell, Mission Salary | 150 00 |
| Geo. Abrams, Mission Work on Court Leaskdale | 5 00 |
| S. Sec Annual Dues to National Fraternal Congress | 45 00 |
| H. H. Applin, Mission Salary | 152 10 |
| International Good Templar, Advertisement | 50 00 |
| P. W. Ellis & Co., Supplies | 27 00 |
| Electric Light | 13 05 |
| D. D. Aitken Mission Work | 51 00 |
| Jas. E. Ellis & Co., Supplies | 537 45 |
| Geo. F. Bostwick Supplies | 23 00 |
| A. E. Lomady, Mission Salary | 50 00 |
| G. N. W. Telegraph Co. | 8 95 |
| Dominion Bank, Rent | 500 00 |
| R. Gilray, Account | 18 30 |
| L. H. Dickson, Mission Account | 100 00 |
| W. E. Fleischauer, Legal Services | 10 00 |
| M. Barker, re-Regalia | 85 00 |
| Rev. A. J. Heaton, Mission Work | 80 78 |
| Expenses and Fees Paid to Secretary of State | 91 50 |
| Hunter, Rose & Co., Supplies | 89 85 |
| W. H. Ferguson, Account | 6 85 |
| G. A. Harper, Supplies | 284 91 |
| T. H. Colton, re Organizing | 25 00 |
| D. Rose, Supplies | 59 60 |
| C. & A. Morgan, Seals | 15 00 |
| J. S. Russell, Supplies | 18 83 |
| G. A. Harper, Salary | 120 00 |
| Subscription, Mutual Underwriter | 5 00 |
| H. Taylor, Advertising | 31 25 |
| D. Millar, Expenses re-Guelph | 5 00 |
| W. W. Wharry, re-Expenses | 114 45 |
| J. Crawford, re-Juvenile Foresters | 20 00 |
| Balance of Grant re-Presentation to Bro. Botterrell | 193 25 |
| C. S. Hall, Mission Work | 68 68 |
| Rev. A. McGillivray, Expenses Elora and Guelph | 29 00 |
| Salaries, Postage, Duties, Expenses, &c., Ex. Office | 939 50 |
| G. F. Bostwick, Supplies | 34 00 |
| C. L. Wilde, Mission Work | 5 55 |
| F. A. Randall and J. H. Frye, Mission Work | 100 00 |
| | <u>\$7,079 29</u> |

PERMANENT INVESTMENTS.

| | |
|---|---------------------|
| Post Office Savings Bank..... | \$12,881 46 |
| Ontario Loan and Debenture Company..... | 13,425 42 |
| Canada Permanent Investment Company..... | 15,030 82 |
| Huron and Erie Savings and Loan Company..... | 10,000 00 |
| Freehold Savings and Loan Company..... | 10,000 00 |
| British Canadian Loan and Investment Company..... | 10,000 00 |
| Canadian Savings and Loan Company..... | 10,000 00 |
| Agricultural Savings and Loan Company..... | 10,000 00 |
| School and Municipal Debentures..... | 155,092 50 |
| Mortgages..... | 119,710 87 |
| Nova Scotia Loan..... | 300 90 |
| New Brunswick Loan..... | 800 00 |
| Receiver-General of New Brunswick..... | 20,012 50 |
| Total..... | \$388,153 57 |
| Current Account, Endowment..... | 20,944 63 |
| Total Surplus..... | \$408,798 20 |
| Submitted in L., B. and C., | |
| T. G. DAVEY, | |
| Supreme Treasurer. | |

TORONTO, Dec. 5th, 1891.

To the Supreme Chief Ranger:

The undersigned Auditors report that they have examined the books and accounts of the Supreme Secretary and Supreme Treasurer for the months of September and October, 1891, and find them correct.

THO. LAWLESS, } Auditors.
B. W. GREEN, }

New Courts.

COURT MOUNT ORFORD, NO. 925, MAGOG, QUEBEC.

Instituted on the 2nd day of Dec., 1891, by Jno. W. Stocks, H. S.

OFFICERS INSTALLED.—C. D. H. C. R., David W. Newell; C.R., J. H. Ellis; V. C. R., Robert Fazackley; R. S., Oliver F. McCutcheon; F. S., J. Tarrant; Treas., Robert Smith; S.W., W. E. Logan; J. W., Edward Willows; S.B., E. T. Rexford; J. B., Edward Laws; P. C. R., William Tarrant; Chaplain, Ernest Cross; Physician, W. W. Chalmers, M.D. Meets on the 2nd and 4th Mondays.

COURT KINNOUL, NO. 926, NEW LOWELL, ONTARIO.

Instituted on the 2nd day of Dec., 1891, by W. F. H. Thompson.

OFFICERS INSTALLED.—C. D. H. C. R., Wm. Morrison; C.R., John A. Bell; V. C. R., John J. Goodwin; R.S., Peter Paton; F. S., Robert Little; Treas., Arthur Martin; S.W., Thomas Martin; J. W., Alex. W. Bell; S. B., Alex. P. Mather; J. B., Herbert Edward Robbins; P. C. R., Thomas Laughlin; Chap. J. G. Davidson; Phys., Geo. Hunt, M.D. Meets on the 1st and last Tuesdays.

COURT HOWARD, NO. 927, MORPETH, ONTARIO.

Instituted on the 2nd day of Dec., 1891, by David Millard.

OFFICERS INSTALLED.—C. D. H. C. R., I. L. Smith; C. R., J. D. Teetzell; V. C. R., John Elwood; R. S., Burton H. Walters; F. S., Rev. S. L. Smith; Treas., Jesse Coll; S. W., Leslie Myers; J. W., William John Seattett; S. B., Joseph Pray; J. B., Frederick W. Sussen; P. C. R., Alfred Earley; Chaplain, Harry North; Phys., A. J. Stephenson, M.D.

COURT WISCONSIN, NO. 928, MADISON, WIS.

Instituted on the 2nd day Dec., 1891, by W. W. Whany and A. C. Isaacs.

OFFICERS INSTALLED.—C. D. H. C. R., Newell H. Dodge; C. R., J. B. Smith; V. C. R., Thos. Winterbotham; R.S., E. R. Cox; F. S., A. C. Isaacs; Treas., Frank D. Reed; S. W., John Tollefson; J. W., Charles Peaslee; S. B., G. W. Welsh; J. B., Wm. H. Wilt; P. C. R., John Coy; Chaplain, Chas. Hoebel; Phys., Charles H. Hall, M.D.

COURT CALUMET, NO. 929, NEKSAH, WISCONSIN.

Instituted on the 21st day of November, 1891, by T. Macqueen and E. W. Chafin.

OFFICERS INSTALLED.—C. D. H. C. R., T. B. Blair; C.R., Orrin Thompson; V. C. R., E. V. Thurston; R.S., Wm. A. Engel; F.S., Geo. Le Tournoux; Treas., I. M. Webber; S.W., J. S. Wickson; J.W., R. V. Adams; S.B., Robt. Cranston; J. B.

Wm. McCallum; P. C. R., C. W. Johnson; Chaplain, Rev. E. Taylor; Physician, L. W. Giffin, M.D. Meets on the 1st and 3rd Fridays of each month.

COURT ORIENTINE, NO. 930, SHEBENACADIK, NOVA SCOTIA.

Instituted on the 30th day of November, 1891, by A. T. Campbell and E. Barker.

OFFICERS INSTALLED.—C. D. H. C. R., John C. Gass; C.R., Alexander Brechin; V. C. R., Alex. Snide; R. S., Alex. C. Sutherland; F. S., Geo. C. Forbes; Treas., Chas. Fraser; S.W., Isaac Forbes; J.W., William Grant; S.B., Addison Miller; J.B., Lewis Fraue; P. C. R., Robt. Gass; Chaplain, Howard Nelson; Physicians, R. Addington, M.D., D. McLean M.D.

COURT STEWIACKE, NO. 931, STEWIACKE, NOVA SCOTIA.

OFFICERS INSTALLED.—C. D. H. C. R., Geo. T. MacNutt; C.R., Alfred Dickie; V. C. R., Alison Fulton; R.S., Jno. D. MacNutt; F.S., Chas. N. McGrath; Treas., Geo. T. MacNutt; S.W., John F. Holesworth; J.W., Charles S. Walker; S.B., Andrew Halliday, M.D.; P. C. R., John H. McCleave; Chaplain, Chas. Fulton; Physician, Andrew Halliday, M.D.

COURT ROSE OF ENGLAND, NO. 932, CLAYTONVILLE, QUEBEC.

Instituted on the 5th day of December, 1891, by P. Strathearn.

OFFICERS INSTALLED.—C. D. H. C. R., Geo. Clayton; C. R., Geo. Clayton; V. C. R., T. Cassidy; R. S., Owen Roberts; F. S., J. L. Whitley; Treas., W. C. Trotter; S. W., G. Pope; J. W., A. Clayton; S. B., J. Cunniingham; J. B., J. Clayton; P. C. R., J. Oades; Chaplain, J. Hemmings; Physician, E. N. Chevalier. Meets on the 1st and 3rd Mondays in each month.

COURT AKRON, NO. 933, AKRON, MICH.

Instituted on the 5th day of December, 1891, by J. V. Van Sickle, D.S.C.R.

OFFICERS INSTALLED.—C. D. H. C. R., Jean Williams; C.R., George M. Lownds; V. C. R., Levan L. Rothermel; R.S., Alfred C. Gilbert; F.S., Clair Duguid; Treas., Thomas Heartwell; S.W., Otto Kramer; J.W., Fred. C. Moore; S.B., Archie McDonald; J. B., Chancy L. Hover; P. C. R., George D. Simmons; Chaplain, Rev. Henry Shannon; Physician, Charles D. Black, M.D. Meets on the 2nd and last Mondays of each month.

COURT EQUAL RIGHTS, NO. 934, STROUD, ONT.

Instituted on the 9th day of December, 1891, by W. F. H. Thompson.

OFFICERS INSTALLED.—C. D. H. C. R., R. J. McConkey; C.R., V. P. Kel; V. C. R., T. H. Hewson; R.S., M. R. Goodfellow; F.S., D. G. Johnson; Treas., C. T. Hunter; S.W., Henry Pratt; J.W., Thos. Richardson; S.B., Walter Leonard; J. B., J. W. Dodson; P. C. R., James Wright; Chaplain, R. S. Wright; Physician, D. Gould, M.D. Meets on the last Tuesday of month.

COURT COTE BRILLIANTE, NO. 935, ST LOUIS, MISSOURI.

Instituted on the 8th day of December, 1891, by Reynolds, Pomeroy.

OFFICERS INSTALLED.—C. D. H. C. R., John P. Pardue, M.D.; C.R., Geo. J. Betts; V. C. R., Henry F. Noah; R.S., Chas. E. Mersmann; F.S., Louis Feldmann, Jr.; Treas., Samuel Lang; S.W., Arthur C. Mundwiller; J.W., Fred. E. Mechner; S.B., J. B. —; P. C. R., Chas. Wm. Hagestorf; Chaplain, P. H. Reitz; Physician, John P. Pardue, M.D. Meets on the 2nd and 4th Thursdays.

COURT DE FERRE, NO. 96 DE FERRE, WISCONSIN.

Instituted on the 9th day of December, 1891, by T. Macqueen and E. W. Chafin.

OFFICERS INSTALLED.—C. D. H. C. R., Justus Call; C. R., W. E. Persons; V. C. R., Louis Diebels; R.S., S. S. Joyce; F.S., F. A. McDonald; Treas., John Cook; S.W., P. J. Vennix; J.W., Jule Roels; S.B., A. R. Nuss; J. B., August T. Thele; P. C. R., C. W. Jackson; Chaplain, W. E. Hopkins; Physician, A. C. Mailer. Meets on the 2nd and 4th Fridays.

COURT WADE PARK, NO. 937, CLEVELAND, OHIO.

Instituted on the 9th day of December, 1891, by Charles L. Dennis.

OFFICERS INSTALLED.—C. D. H. C. R., Charles Skinner; C.R., David R. Little; V. C. R., John Soutar; R. S., Philip H. Bahr; F.S., Edward R. Russell; Treas., George Haldane; S.W., Thos. R. Hughes; J.W., Frederick G. Davies; S.B., Harry Lawrence; J.B., Joseph M. Thomson; P. C. R., John M. Cleve; Chaplain, Alval Skinner; Physician, Dr. Spencer. Meets on the 2nd and 4th Wednesdays.

COURT TWIN CITY, NO. 938, ST. PAUL, MINN.

Instituted on the 6th day of December, 1891, by P. H. C. R. Lawrence Fahey.

OFFICERS INSTALLED.—C.D.H.C.R.—Owen H. O'Neill; C.R., John H. Harris; V.C.R., John C. Hanley; R.S., Frank P. McAuley; F.S., Patrick J. Hogan; Treas., Thomas Davis; S.W., Dennis Murphy; J.W., William B. Corency; S.B., Daniel Ryan; J.B., Peter Kerrigan; P.C.R., John W. Hilliard; Chaplain, Michael Scalan; Physician, George J. Hanley, M.D. Meets on the 1st and 3rd Saturdays.

COURT HARDWOOD, NO. 839, HARVARD, ILLINOIS.

Instituted on the — day of —, 1891, by F. A. Randall and J. H. Fryer.

OFFICERS INSTALLED.—C.D.H.C.R., E. D. Beardsley; C.R., Prof. J. L. Curtis; V.C.R., H. R. Jerome; R.S., N. E. Slocum; F.S., A. W. Dresser; Treas., Frank Young; S.W., George Miner; J.W., Willard Munger; S.B., Lester A. Coffey; J.B., Chas. A. Bauder; P.C.R., L. R. Lones; Chaplain, Rev. E. N. Prentice; Physician, C. W. Goddard, M.D.

COURT ———, NO. 940, FREELAND, MICH.

Instituted on the 10th day of December, 1891, by L. H. Francke, D.S.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., Wm. Preston; C.R., Morris G. Farokes; V.C.R., John B. Olmstead; R.S., James H. Olmstead; F.S., James Trickey; Treas., Wm. H. Jacques; S.W., Chas. S. Thompson; J.W., Rubin C. Clark; S.B., Chas. H. Wilkinson; J.B., Oscar Moar; P.C.R., Albert Porter; Chaplain, Rev. Jacob H. Lewis; Physician, Wm. B. Cabbage, M.D. Meets on the 2nd and 4th Wednesdays of each month.

COURT HOWMORE, NO. 941, DUNSTON, ONT.

Instituted on the 14th day of December, 1891, by W. F. H. Thompson.

OFFICERS INSTALLED.—C.D.H.C.R., James Bridges; C.R., F. Hewson; V.C.R., Jno. A. Brown; R.S., Duncan Morrison; F.S., A. J. Campbell; Treas., Hugh McDermid; S.W., Hugh Carmichael; J.W., Isaac Lownds; S.B., John Hewson; J.B., W. I. Brack; P.C.R., John Rausiev; Chaplain, John Sullivan; Physician, L. E. Bolster, M.D. Meets on the 1st and 4th Mondays of each month.

COURT BELLE RIVE, NO. 942, MONTREAL EAST, QUEBEC.

Instituted on the 14th day of December, 1891, by Peter Strathearn.

OFFICERS INSTALLED.—C.D.H.C.R., W. E. Mount; C.R., John Roberts; V.C.R., W. S. Dockrill; R.S., Samuel W. Martin; F.S., Alex. Foreman, jr.; Treas., G. A. Armand; S.W., R. G. Gaucher; J.W., J. B. Shearer; S.B., James Rutledge; J.B., John Waller; P.C.R., R. T. Martin; Chaplain, Peter Oisen; Physician, J. N. Mount, M.D. Meets on the 1st Tuesday of each month.

COURT MAXVILLE, NO. 943, MAXVILLE, ONTARIO.

Instituted on the 2nd day of December, 1891, by Austin Callander.

OFFICERS INSTALLED.—C.D.H.C.R., John Smillie; C.R., James Arthur Burton; V.C.R., Alexander C. Wright; R.S., Alexander Robertson; F.S., William Henry Barnhart; Treas., Levi Pelow; S.W., Murdock Lachin Stewart; J.W., Andrew Adams Snider; S.B., William Henry Hill; J. B., David Courville; P.C.R., William Dowsett; Chaplain, Peter McEwen; Physician, Dr. Munroe. Meets on the third Thursday of each month.

COURT LA CROSSE, NO. 944, LA CROSSE, WISCONSIN.

Instituted on the 1st day of November, 1891, by L. F. Cole D.S.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., E. D. Williamson; C.R., Jas. A. Phillips; V.C.R., Fred Whemes; R.S., Fred C. Green; F.S., B. H. Valentine; Treas., J. S. Henderson; S.W., J. J. LaRue; J.W., E. L. Mott; S.B., Eugene F. Thomas; J.B., Thomas H. French; P.C.R., M. V. Vannabe; Chaplain, Rev. W. W. Hurd; Physician, R. M. I. Kinnear.

COURT DE SALABERRY, NO. 945, MONTREAL, QUEBEC.

Instituted on the 16th day of December, 1891, by Victor Morin, High Treasurer.

OFFICERS INSTALLED.—C.D.H.C.R., Od. Crépeau; C.R., Jos. Ad Coté; V.C.R., Jos. Bourmier; R.S., Joseph Drien; F.S., A. Dansereau; Treas., Pierre Bourdon; S.W., Joseph Germain; J. W. Frs. Boisvert; S.B., Robert Walsh; J.B., Joseph Richer; P.C.R., J. H. Trudel; Chaplain, Noé Le Vasseur; Physician, L. N. Delorme, M.D. Meets on the 1st and 3rd Wednesdays of each month.

COURT (this court must change its name), NO. 946, WOODSTOCK, ILLINOIS.

Instituted on the 15th day of December, 1891, by Randall and Fryer.

OFFICERS INSTALLED.—C.D.H.C.R., Jno. R. Kellogg; C.R., W. H. Wheeler; V.C.R., W. C. Eichelberger; R.S., C. H. Morey; F.S., Geo. H. Hoy; Treas., C. H. Hoy; S.W., M. Tripp;

J.W., Frank Belcher; S.B., Robert Eckert; J.B., Frank Folcomb; P.C.R., Frank Spitzer; Chaplain, A. S. Wright, Physician, L. C. Waters. Meetings not decided on.

COURT NOBLETON, NO. 947, NOBLETON, ONTARIO.

Instituted on the 15th day of December, 1891, by H. H. Bolton, D.S.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., James Cherry; C.R., Malcolm McNair; V.C.R., Jos. Geo. Addison; R.S., Chas. F. Ewers; F. S. Wm. R. Hollingshead; Treas., Wilbert Wellar; S.W., George Wood; J.W., Chas Fry; S.B., Charles Gould; J.B., Wm. Fry; P.C.R., Richard Coovel; Chaplain, John H. Micks.

COURT (this court must change its name), NO. 948, WINDSOR, MANITOBA.

Instituted on the 2nd day of December, 1891, by W. F. Waddell.

OFFICERS INSTALLED.—C.D.H.C.R., G. M. Buckfitt; O.R., A. R. Mitchell; V.C.R., Oscar Siddons; R.S., Geo. H. Siddons; F.S., J. B. Barbour; Treas., John McKivor; S.W., A. A. Gillespie; J.W., W. D. Gillespie; S.B., Wm. Bowman; J.B., Doak McDonald; P.C.R., Edward McKivor; Chaplain, Archibald Robertson; Physician, D. J. Rutherford, M.D. Meets on the 1st and 3rd Fridays of each month.

COURT KAUKAUNA, NO. 949, KAUKAUNA, WISCONSIN.

Instituted on the 16th day of December, 1891, by Macqueen A. Chaffn.

OFFICERS INSTALLED.—C.D.H.C.R., J. Stowell Vilas; C.R., R. Quayle; V.C.R., Ezra W. Kenyon; R.S., J. H. Delbridge; F.S., Geo. W. Fargo, jr.; Treas., J. A. Strathearn; S.W., Frank Slater; J.W., J. H. Walther; S.B., J. D. Vantwood; J.B., J. Hennesey; P.C.R., R. Whittier; Chaplain, George Smith; Physician, H. B. Tanner, M.D. Meets on the 2nd and 4th Fridays of the month.

COURT HALIBURTON, NO. 950, WINDSOR, NOVA SCOTIA.

Instituted on the 14th day of December, 1891, by A. T. Campbell and E. Barker.

OFFICERS INSTALLED.—C.D.H.C.R., Arnoldus Miller; O.R., A. J. Lawrence; V.C.R., P. M. Fielding; R.S., Thos. Lancutt; F.S., E. J. Snell; Treas., Jas. C. Simpson; S.W., Edward Polari; J.W., W. W. Dakin; S.B., Geo. Walsh; J.B., Frank Miller; P.C.R., J. C. Moody, M.D.; Chaplain, A. Miller; Physician, J. C. Moody, M.D., and J. W. Reid, M.D.

COURT BLOMIDON, NO. 951, WOLFVILLE, NOVA SCOTIA.

Instituted on the 16th day of December, 1891.

OFFICERS INSTALLED.—C.D.H.C.R., Wm. Regan; O.R., Clem. Vaughn; V.C.R., Watson Duncanson; R.S., Frank Porter; F.S., W. Regan; Treas., Chas. E. Harris; S.W., Thos. R. P. Chase; J.W., Alf. B. Sutt; S.B., John Jenkins; P.C.R., J. M. Shaw; Chaplain, J. E. Parker.

COURT LLOYD, NO. 952, LITTLE RIVER, NOVA SCOTIA.

Instituted on the 10th day of December, 1891, by R. G. Munroe, H.C.R. for N.S.

OFFICERS INSTALLED.—C.D.H.C.R., James E. Denton; C.R., Joseph E. Denton; V.C.R., George E. Denton; J. S., Arthur W. Harris; F.S., Wallace Trask; Treas., Manning Trask; S.W., Charles W. Denton; J.W., Walter V. Denton; S.B., Wentworth Trask; J.B., Fred C. Frost; P.C.R., Burwell Trask; Chaplain, Albert E. Denton; Physician Dr. Miller. Meets on the 2nd Tuesday of each month.

COURT RICEVILLE, NO. 953, RICEVILLE, ONT.

Instituted on the 18th day of December, 1891, by W. M. Eagleton.

OFFICERS INSTALLED.—C.D.H.C.R., A. H. Metcalfe; O.R., F. L. Switzer, M.D.; V.C.R., A. H. Metcalfe; R.S., Wm. Johnston; F.S., W. J. Nicholson; Treas., W. H. Metcalfe; S.W., Albert Metcalfe; S.B., Esdros Marlow; J.B., John R. Byers; P.C.R., George Albert Ryan; Chaplain, Alexander Metcalfe; Physician, F. S. Switzer, M.D. Meets on the last Monday.

COURT ST. CHARLES NO. 954, MONTREAL, QUE.

Instituted on the 21st day of December, 1891, by Peter Strathearn, D.S.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., Edward Laurent, M.D.; C.R., Pierre Dubuc; V.C.R. F. X. Gagnier, M.D.; R.S., Jos. Henri Offier; F.S., Camille Louthier; Treas., Alexander Bourdon; S.W., Perpetus Gagnier; J.W., Caliste Bourgault; S.B., Alexander Gacien; J.B., Zephir Gagnier; P.C.R., Albert Guerdin; Physician, F. X. Gagnier, M.D.

COURT MINNEHAHA, NO. 955, SAINT PAUL, MINN.

Instituted on the 18th day of December, 1891, by George F. Woolsey, D.H.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., John Maguire; O.R., Henry Johns; V.C.R., Capt. W. Hanft; R.S., E. W. Thack-

ray; F.S., E. F. Kenrick; Treas., W. F. Bickel; S.W., D. Fitzgerald; J.W., R. Price; S.B., Jas. Hillen; J.B., M. J. Donovan; P.C.R., C. S. Little; Chaplain, Judge J. B. Oliver; Physician, A. W. Dunning, M.D. Meets on the 1st and 3rd Fridays.

COURT BLUE MOUNTAIN, NO. 956, CLARASHURO, ONTARIO.

Instituted on the 23rd day of December, 1891, by W. F. H. Thompson, D.S.C.R.

OFFICERS INSTALLED.—C.D.H.C.R., A. T. Wilgress; C.R., W. L. Tyson, V.C.R., T. H. Dyre; R.S., Clifford Sine; F.S., H. A. Gunney; Treas., C. W. Hartman; S.W., J. Dawson; J.W., S. G. M. Tait; S.B., Geo. Dawson; J.B., D. L. Smythe; P.C.R., B. G. Kelly; Chaplain, W. C. Myers; Physician, R. H. Hunt. Meets on the last Wednesday of each month.

COURT SYRACUSE, NO. 955, SYRACUSE, NEW YORK.

Instituted on the 14th day of December, 1891, by Charles S. Hall.

OFFICERS INSTALLED.—C.D.H.C.R., Chas. Manz; C.R., Chas. A. Tank; V.C.R., James Howell; R.S., Alf G. Howell; F.S., Geo. Whitworth; Treas. Harry Fairing; S.W., Leonard Sniffin; J.W., A. E. Soules; S.B., Isaac Keater; J.B., R. Peters; P.O.R., Samuel H. Wandell; Chaplain, Dell Hodgson; Physician, J. E. Bishop, M.D. Meets on the 2nd and 4th Mondays of each month.

Personal Mention.

The S.C.R. has been pleased to make the following appointment as D.S.C.R.: W. A. Farnsworth, M.D., Petoskey, Mich.

Bros. Whale and Gibbons, High Court Instructors for Ontario, are by their visits doing valuable work among the weaker Courts in the jurisdiction.

Bro. Hickey, of Petrolia, was taken ill while on a visit recently to Toronto. Brethren everywhere will be pleased to hear that the worthy P.H.V.C.R. has quite recovered.

The present month has been an unusually busy one for the Supreme Secretary, John A. McGillivray. His engagements outside the city average something like two a week.

High Chief Ranger Millar is looking closely after the interest of the Order in Ontario. The banner High Court still maintains its proud pre-eminence, and the additions every month run into hundreds.

We extend congratulations to Bro. Dr. Montague, the eloquent M.P. for Haldimand. He was confirmed in his seat the other day, the judges dismissing the petition, and declaring the election a pure one.

Bro. Frost is now "His worship, the Mayor of Owen Sound." He was elected to the first office in the gift of his fellow citizens by a majority of over 400. The "Sound" has done itself honor. Its chief magistrate will adorn the position.

Bro. Jamieson, ex M.P. for Lanark, has retired from the turmoil of politics for the repose and dignity of the Bench. He was recently appointed Judge of Wellington Co. The Past High Counselor of the High Court of Ontario brings to his high duties an impartial judgment and thorough judicial training.

Bro. Hargraft, of Cobourg, the youngest M.P. in the Canadian Parliament, had the political misfortune of being unseated, owing to the unwise and illegal action of some over zealous friend. As

our sympathies are Forestric, and not political in the partizan sense, we hope to see the brother drop the "ex" and write M.P. after the election.

The ever increasing duties of "Head office," prevent Dr. Oronhyatekha from giving as much attention to outside work as was his wont when the membership was smaller, and the duties of administration less exacting. The work of addressing public gatherings is being largely assigned to younger lieutenants in the Order.

Bros. Drennan and Meek are on the aldermanic board of Kingston. "Two souls with but a single thought," that is for Forestry. Politically the "heart beat" is stalwart "Tory," and if possible more stalwart "Grit" Bro. Drennan served as mayor for two terms with marked ability and acceptance. Bro. Alderman Meek was managing editor of the *Whig* for fifteen years. Apart from journalism, Mr. Meek has led an active and useful life. He is Past Chief Ranger of the Independent Order of Foresters. In this Order he held office for eighteen months, during which term the Court with which he was identified increased from 87 to 411 members—the largest number of any Court in the jurisdiction, a series of prizes being won in a competition for membership. Personally his efforts were recognized by the gift of a gold watch and chain. Bro. Meek will of course be mayor in the near future. Bro. Dr. Herald is among the aldermen elect of Kingston. The Limestone City is safe with so many Foresters at the Council Board.

Among the Courts.

Ontario.

The Foresters of Toronto have decided to furnish and maintain a cot in the Children's Hospital. The cost will be \$150 00. Bro. D. Rose, District Deputy, has the matter in hand.

Court Seabright, Kettleby.

The above Court held its anniversary on Friday, the 8th inst. The attendance was large and representative. Addresses were given by Bro. Davis, M.P.P., David Millar, H.C.R., and other prominent Foresters. The musical portion of the entertainment was of a high order. At the close members of the Court and their friends sat down to a sumptuous repast.

Court Royal, Essex Centre.

Court Royal is one of the most enterprising and prosperous in the Order, has an active membership of over 70, and recently gave up some of its members to form Court Windsor. Its anniversary was held on New Year's Eve. Despite the rain, the Town Hall was filled. Mayor Milne, Grand Master of the A.O.U.W., gave an address, in which he commended the I. O. F. as an Order that was doing excellent work. Addresses were also given by the Rev. Mr. Whiting, Mr. Caldwell, Bro. Naylor of Essex, Bro. Vivian of Windsor, and Rev. A. McGillivray, Toronto. Regret was expressed at the absence of the Supreme Secretary, John A. McGillivray, who was detained in Michigan on business connected with the Order. The Essex Harmony Club rendered several choice selections during the evening. Court Royal is worthy of its name.

Stirling.

We have received an interesting letter from a Bro. in this town. We regret to learn that the local Court is not as active as it should be. Will the brethren go to work and infuse new life into it. One of the suggestions made by the Bro. would be a means of this end—namely, the providing of an entertainment of a musical and literary character for the meeting. Another suggestion was made by the same correspondent, that resolutions of sympathy be presented in better form which is also worthy of consideration.

Court Westwood.

This Court held its first public entertainment on the evening of the 8th inst. Dr. Oronhyatekha greatly to his regret was unable to be present, owing to being in the grip of "la grippe." Bro. Rev. A. Macgillivray was also unavoidably absent through illness. Bro. Jimmie Fax was there, and he is a whole programme in himself and the brethren and their guests had a delightful evening. The brethren at Court Westwood are in earnest, and bid fair to build up one of the best Courts in that part of the Province.

Court Aberfoyle.

Court Aberfoyle has increased its membership by over one hundred per cent during the past year. Their fourth annual concert was held on the 15th inst., before a large and appreciative audience. The feature of the evening was the address of the Supreme Secretary, J. A. McGillivray, Toronto. We hope Court Aberfoyle will go on increasing and that it will double its membership again this year.

Court Kintore.

This live Court had an oyster supper and musical and literary entertainment on the 12th inst. There was a large gathering, Foresters turning out in great force from the neighboring courts. Jas. Sutherland, Esq., M.P., occupied the chair, and capital addresses were delivered by David Millar, H.C.R., W. W. Fitzgerald, Q.C., Dr. Sparks, Rev. Mr. Munroe and others. The music was excellent and the whole entertainment a great success.

Court Cairnsmore, No. 432, Toronto.

At the regular meeting of Court Cairnsmore, No. 432, held December 14th, 1891, the following resolution was unanimously adopted:—

Resolved,—That the members of Court Cairnsmore, No. 432, convey to Bro. R. G. Watson, 315 Spadina Av., their heartfelt sympathy in the irreparable loss sustained by him through the removal by death of his beloved partner in life. They commend him to the Great Supreme Chief above for consolation.

It was further resolved that a copy of this resolution be sent to the bereaved brother, also a copy to the INDEPENDENT FORESTER.

JAMES WATT, C.R.
JNO PEARCE, V.C.R.
F. BARTHOLOMEW, R.S.

I.O.F. Concert.

The Annual Concert given by Court Wooler, No. 567 of the Independent Order of Foresters, was held in the village of Wooler on the evening of Dec. 11th. A lengthy programme was gone through with, consisting of solos, dialogues, recitations, readings, duets, farces, etc. The chief feature of the evening's proceedings being an

address on Forestry by Bro. C. C. Whale, H. C., Inspector I. O. F., in which he set forth very clearly the origin, aims and objects of the Order. He referred briefly to its founder, Robin Hood in Sherwood Forest, and to the aim in forming the society. The working men formed a league and contributed a mite to a common fund from which they could draw in the time of sickness. Many a widow has been cheered in her sorrow by the assistance given by the Order. That after 12 years of operation and paying \$750,000 in endowments, and sick and funeral benefits, there is still in the reserve fund \$400,000, and a membership of over 31,000. The concert was a grand success financially, (\$60 being netted), and reflects credit on those who contributed to the programme.

Court Valley City, Galt.

Bro. Alexandor T. Wilson sends us a long and interesting communication, that breathes a spirit of loyalty to the Order, and an abiding interest in its prosperity. But we would expect that Court Valley City would be more than holding its own. We expect it to lead among the thirty societies in Galt, and we are confident that a long pull, and a strong pull, and a pull altogether, on the part of the brethren, will secure for it first place. Court Valley City and Court Harmony are to have a joint social on the 19th inst., for the purpose of getting mutually acquainted. The following resolutions of condolence, by the Court, were adopted and ordered to be sent to the afflicted brethren:—

Resolved,—That we extend our heartfelt sympathy to our well-beloved brother, John J. Conkey, and sorrowing friends. We commend them to God, who is the only true support in this hour of their deep affliction. They have lost a kind and loving mother, and we pray that her good example may long serve them as a mark of guidance upon their earthly pilgrimage, and at last they together with her may enter the realm of light.

Whereas our Almighty Father in His wise Providence and tender mercy has taken away the beloved wife of our well-beloved brother, Geo. Randall, to the brighter and better home above, while acknowledging the wise dispensation of the Almighty in all things, this Court desires to express their deepest sympathy for him and his family in their recent bereavement. May the great and merciful God, our Heavenly Father, grant unto them the comfort, consolation and support which they so much need in this their time of trouble, and which He alone is able to supply.

Signed by Committee,

BRO. ALEX. J. WILSON,
BRO. JOSEPH LAMPROOK.

Quebec.**A Model Court.**

COURT SAWYERVILLE, No. 590.

Located at SAWYERVILLE, QUE.

Editor Independent Forester.

DEAR SIR AND BROTHER,—Believing that a few remarks about this Court will not be out of order, I take the liberty of writing to you. This Court was instituted some eighteen months ago, by Bro. John W. Stocks, H.S., of Quebec, with seventeen charter members. There are now thirty-five members in good standing, and applications for member-

ship are received at nearly all of our meetings. The court meetings, which are held the fourth Wednesday of each month in the Orange Hall, are very well attended, there being an average attendance of from twenty-five to thirty members at each meeting.

I am glad to say that our worthy Court Physician Dr. McCurdy, who was so ill some time ago of typhoid fever, is now quite restored to health, and back in his accustomed place once more.

Notwithstanding the various hinderances and drawbacks that have been met with, this Court is in a most flourishing condition, and there is every prospect of greater prosperity for it in the coming year.

With best wishes for the prosperity of our noble Order,

I remain,
Yours fraternally, in L. B. & C.,
F. A. PLANCHE.

Sawyerville, Dec. 1st, 1891.

LEARNED PLAINS, Dec. 12th, 1891.

To the Editor of the Independent Forester:

DEAR SIR AND BROTHER,—On the evening of Dec. 9th Court Island Brook spent a very enjoyable evening, it being the occasion of an official visit from our High Secretary, Bro. John Stocks. We had one candidate for initiation. After he had been duly admitted into our Forestric Circle, Bro. Stocks gave us a very interesting address, explaining the work of the Order, and also speaking words of encouragement and cheer. This Court has been laboring under difficulties, but we hope the crisis is past and that brighter days are coming. Bro. Stocks is the right man in the right place and is doing grand work for our noble Order.

Yours in L. B. and C.,
A. F. BOWEN, C.D.H.C.R.

A Brilliant Event.

STE. CUNÉGONDE, 18th Dec., 1891.

To the Editor of the Independent Forester:

DEAR SIR AND BROTHER,—On the 30th of Nov. last Court St. Roch, No. 701, held its first anniversary banquet in its new hall, No. 128 Vinet-street, St. Cuneégonde, which it inaugurated for the circumstance. The banquet was a great success, the menu was excellent, the musical programme good, and the attendance surpassed our hopes. Amongst our distinguished guests were L. H. Henault, Mayor of the City of Cuneégonde; Rev. Alp. Seguin, Parish Priest of St. Cuneégonde; John A. McGillivray, Supreme Secretary, Toronto; Peter Strathearn, H.C.R., High Court of Quebec; V. Morin, High Treas., High Court of Quebec; the Officers of Sister Courts of Montreal; Representatives of sister societies; the aldermen of St. Cuneégonde and many friends from Montreal. After the menu had been honored the Secretary, L. Laurin, read letters of congratulations and excuses from Dr. Oronhyatekha, S.C.R.; T. Millman, S. Physician; T. Davey, S. Treas.; J. W. Stocks; H. Sec., High Court of Quebec, and others, for not being able to attend. Addresses were delivered by Bro. G. N. Ducharme, of Court St. Roch, No. 701, and Sec. Treas. of the city of St. Cuneégonde; L. H. Henault; Rev. Alp. Seguin, who in brief and appropriate terms congratulated the members of Court St. Roch and his parishioners on their good move in providing for the future of their families by joining and propagating the advance of Benefit Societies, and in particular of *L'Ordre Independent de Forestiers*, and urged upon

the members of Court St. Roch to keep hard at work and induce their friends to join the Independent Order of Foresters; John A. McGillivray, S. Sec., whose talents and sentiments are well known to the members of the Order; V. Morin, High Treas.; P. Strathearn, H.C.R.; Ls. Fortin, C.D.H.C.R. of Court St. Roch; the Representatives of Sister Courts; F. X. Dupuis; U. Plourde, Advocate, M. I. A. Dorval, N.P.; Albert Leblanc, Advocate, and the President, Dr. Theo Cypihot, C.R. of Court St. Roch. The party adjourned at a late hour, feeling "strong and hearty" after having enjoyed a few hours of Forestry.

In L. B. and C.,
L. LAURIN, R.S.

Nova Scotia.

The Order is making satisfactory progress in the Maritime Provinces. In December no less than 5 new courts were established in Nova Scotia. Shubenacadie, Stewiacke, Windsor, Wolfville and Little River, being the places organized. Messrs Campbell and Barker, Deputy Supreme Chief Rangers, have rendered valuable assistance to the High Standing-Committee of Nova Scotia.

Winnipeg.

Concert at Kildonan.

KILDONAN LODGE I. O. F. HAVE AN EVENING WITH THEIR FRIENDS—MR WADDELL'S ADDRESS.

The school-house in Kildonan was crowded to the doors last night with an intelligent audience, that had gathered to enjoy the first tea and concert given by Court Kildonan, No. 465, of the Independent Order of Foresters. After partaking of a bountiful repast consisting of the good things of the season, the Rev. Mr. McDonald, Presbyterian pastor, took the chair and called the audience to order and in his opening address congratulated the Order on the grand work it was doing for humanity, and wished it every success in Kildonan, after which Miss Skead delighted the audience with instrumental music on the piano. Mr. Fred White, of Winnipeg, sang "Rocked in the Cradle of the Deep," as a solo, with such effect that a hearty encore was given, which was gracefully and creditably rendered. Miss Pattinson gave a recitation entitled "My First Beau," which was well received. Miss L. Kauffman sang a solo and was encored. Mr. H. H. Smith followed with a fine recitation, and as an encore gave a reading, after which "The Boys" gave a chorus, which was wildly encored which brought forth a glee.

Bro. W. F. Waddell, Deputy Supreme Chief Ranger, delivered the oration of the evening and sketched in a graphic and humorous manner the history and growth of the Order from its inception until the present, and advised the young ladies present to marry no man who used liquor, tobacco, or who refused to protect her interests with at least one thousand dollars of insurance on his life. The address was listened to with marked attention and was highly appreciated by all.

Mr. Joyal, of the city, gave some very entertaining music on the concertina and responded to several encores, also singing a song in French. Bro.

Alex. Munro sang a solo in excellent style. Bro. Waddell, D.S.C.R., recited "The City Choir," and some are looking yet for the point as to why grandpa should let down the bars. Miss T. McKeever touched every heart with a Scotch song which was well rendered. Mr. H. H. Smith brought down the house with his reading of the sale in some town of forty bachelors which made forty old maids happy at rather a high cost.

Bro. Wm. Loveday, C.R., moved a vote of thanks to the chairman which was cordially given. Bro. Waddell, on behalf of the Court and Order, moved a very hearty vote of thanks to the friends from the city for their assistance, also to the ladies and friends who had assisted in the programme and the provision for the tea, which was enthusiastically carried. After this the audience rose and sang "God save the Queen," which ended one of the most enjoyable evenings ever spent in Kildonan school-house.

British Columbia.

From the Pacific Province we have not had a word this month. On the principle that "no news" are "good news," everything must be lovely on the Pacific slope.

Illinois.

In this State two strong new Courts have been instituted, one at Harvard, and the other at Woodstock. To Messrs. Randall and Fryer belong the honor of establishing them

Missouri.

The principles of Independent Forestry are gradually spreading in this State. Court "Cote Brilliant" was established during the past month at St. Louis.

Michigan.

The Order continues to make steady progress in this State. Two new Courts with a strong charter list were instituted during the month of Dec., one at Akron, and the other at Freeland.

Court Lakeview, Michigan.

The annual ball and supper of this Court was held in the Port Sanilac Opera House, on Friday, Dec. 25th. There was a large and brilliant company and an enjoyable time.

Minden.

The city was the scene of a large Forestric gathering on the afternoon of the 30th. A large number of Foresters and their friends from the surrounding district met, and were addressed by the Supreme Sec'y, John A. MacGillivray, Q.C., High Chief Ranger of Michigan, J. A. Grise, High Vice Chief Ranger, C. H. McGinley, and others. The audience completely filled the large Methodist church in the city, and received with marked appreciation the admirable addresses given. In the

evening the annual ball and supper of the local Court was held and attended by a large and fashionable company. The management was directed by H.V.C.R., C. H. McGinley, and the success of the demonstration must have been gratifying to our enthusiastic brother.

Has anyone heard anything about the Am.O.F. recently started in this State, that was to attract the members of the I.O.F. by cheaper assessments and no medical examination. Our members are all with us, and more are coming daily. Where is the Am.O.F.?

Court Rob Roy, No. 726, Clio, Mich.

Brother W. F. Tufford sends us the following:—

Brother J. A. Frise, High Chief Ranger of Michigan, visited Court Rob Roy recently and his address to the Court and instructions in the secret work was all that could be expected. Our Court is happy to have the High Chief Ranger to honor us with his presence, as it is not usually the case that the high officers visit small Courts in small villages. We were very thankful for his presence and shall always think we have been slighted if the Supreme Chief Ranger does not make us a visit when in Michigan, as our Court is only 12 miles from Flint. Our Court is on the gain, and the prospects begin to look brighter. We expect several petitions for membership soon, also we expect a visit from Saginaw Bros.

Ohio.

We are pleased with the indications of life and growth in Ohio. A new Court was instituted in Cleveland last month and old Courts are increasing their membership.

52 Applications for Membership in Court Trumbull, No. 707,

WARREN, O., 6th Jan., 1892.

To the Editor of the Independent Forester:

DEAR SIR AND BROTHER,—We of Court Trumbull are filled to overflowing with our prosperity, and thinking it would be of interest to all Foresters, I give you a report of our present prospects. We were organized on the 15th day of December, 1890, under very unfavorable circumstances, and on Nov. 1st, 1891, we could muster but nine members in good standing. About the middle of November Bro. J. H. Dickson, of London, came to our aid. You can readily understand the disadvantages to be overcome, with a small membership, and the city full of other orders with large memberships, but Bro. Dickson was equal to the occasion, and on Jan. 1st we had 20 members to report, and eight were initiated last night, with 52 more applications for membership ahead. Last evening Bro. J. H. Mitchell, who has filled the chair of C. R. since our organization without missing a single meeting, vacated it for Bro. H. F. Grimesey, who was initiated Nov. 19th, and has since proposed 23 names for membership. You see we now have a P.C.R. and C.R. who show a good record in the past and whom we are willing to trust in the future, Brother Dickson is a Forester in every sense of the word, and our experience is that he will stay by a weak Court until they are on a solid footing.

Yours in L., B. and C.,

M. D. McCORLE, F. S.

Minnesota.

Forestry is booming in St. Paul. It is not often that we are called upon to chronicle the fact of two courts organized in the same city in one month. Courts "Twin City" and "Minnehaha" attest the popularity of the Order in this enterprising city of the West.

Forestry is beginning to attract more attention in this State, owing to the promptness with which recent claims in St. Paul have been paid.

Three new Courts were instituted this month. This makes 19 Courts in the jurisdiction.

Among the members of new Courts instituted in St. Paul this month, are City Attorney G. W. Lawler, Prosecuting Attorney T. G. O'Brien, City Comptroller S. A. Penthon, Probate Judge Olivier, and Capt. E. S. Bean, Sheriff of Ramsay County.

Judge Olivier is very enthusiastic over Forestry, and is working up a big Court among prominent French citizens.

Court Capital City, 614, is the first Court in the State to have a death claim. They recently lost two members within a short time of each other.

The death of Bro. Morrison, of Court Fairview, 518, recently, was the first claim from that Court. At the time of Bro. Morrison's death, his wife was very ill of pneumonia and died on the following day. The double funeral was conducted by Court Fairview, and two orphaned children are being cared for by that Court.

Wisconsin.

Four new Courts, with an average membership of over 26, were organized last month at Madison, Nunale, La Crosse, and Kaukana. Wisconsin is coming rapidly to the front.

Illinois.

Notwithstanding the communication printed in the FORESTER sometime ago in regard to there being two distinct societies in Chicago commonly known as the I.O.F., still there are mistakes made by brethren who are temporarily in the city who wish to visit our Order. Probably the best way is to get a Roster of our Courts. If you expect to visit in Chicago paste this in your hat for reference.

Universal, 2nd and 4th Thursdays, Arcade Hall, Pullman, Illinois.

Chicago, 2nd and 4th Fridays, 279 Lincoln Ave.

Sherman, 2nd and 4th Thursdays, Lemont, Illinois.

Drexel, 1st Friday, 3918 Cottage Grove Ave.

Golden Rod, 2nd and 4th Tuesdays, 63 Woodworth Ave.

Wm. Lattanville, 1st and 3rd Sundays, Cor. Erie Ave. and 90th St. S.

Twilight, last Saturday, 41st and Halsted Sts.

Evanston, 1st and 3rd Thursdays, Evanston, Illinois.

South Park, last Monday, Masonic Hall, South Park.

Macdonald, 2nd and 4th Tuesdays, Hall D, 208 La Salle St.

Hercules, 2nd and 4th Tuesdays, Turner Hall, Grand Crossing.

Iroquois, 1st and 3rd Tuesdays, Horan's Hall, Harrison and Halsted Sts.

August, 2nd and 4th Mondays, Hall A, 213 West Madison St.

Red Rose, 2nd and 4th Thursdays, Columbia Hall, 37th and Halstead St.

Longfellow, 1st and 3rd Mondays, 188 Blue Island Ave.

California.

The interesting letter of F. W. Parker, H. Treas., appears in another column. The Golden State usually furnishes its quota of Forensic news. It the accomplished High Secretary sees, and is seized of this item, will be enter into a covenant with himself to send us monthly a batch of items that every one will want to read.

Court Morris Vineyard Is Prospering.

LOS ANGELES, CAL., Dec. 23rd, 1891.

To the Editor of the Independent Forester:

DEAR SIR AND BROTHER,—I have upon divers occasions thought I would write a communication to the FORESTER, but up to date I have signally failed to do so. Having noticed nothing from our Court in the FORESTER for something like twelve months, for the honor of the Court I shall, with your permission, deliver myself of some of the pent-up feelings which have been endeavoring to free themselves for, lo, these many days.

Last Friday evening, the 18th inst., Court Morris Vineyard, No. 532, held one of those regular, good old-fashioned meetings for which it is becoming justly noted. Among the visiting brethren were noticed representatives from Courts Pomona, University, Los Angeles, Temple, Alfalfa, Bamuna, and one of the Courts in Arizona. On that occasion they initiated three candidates, and had three applications. One of the best features of the whole affair is that we are managing to repeat similar proceedings each week, until now we have a Court second to none in point of membership and sociability on the Pacific coast. Our membership now numbers about 95 in good standing. Last July we set our mark for one hundred members the 1st of January, 1892; we will lack a few of the desired number. We are now working for 150 by the first of next July.

While it is a great source of gratification to us, as well as to all other good Foresters, over our continued prosperity, yet it might be some encouragement to weaker Courts of our great Order could they but hear a few words of experience that we have had to pass through.

On the first of last January we might have been compared to a collapsed bank, whose President had quit attending to the business of the bank, and the confidential clerks had made off with all the available funds in sight. Thus it was with us. Our Court Deputy pocketed one month's remittance, that we all thought was in the hands of the Supreme Court. Our Chief Ranger quit without so much as handing in his resignation, and did not come to the Court again for nearly six months, and living only about ten blocks away from the hall. We were like sheep all gone astray, for the want of a shepherd. However, a few of the bolder spirits continued to meet, when for months we knew not where we stood, and in the meantime no active or

aggressive business was transacted, and the interest of the Court lagged until we were in a fair way to die of stagnation and inactivity. The reins of the government in the meantime having fallen in other hands, and after voluminous correspondence with Supreme Officers, and through the liberty with which we asked many things of the Supreme Chief Ranger, and his great benevolence towards us in the sorest hours of our trial and need, we at last sailed out upon the calm and peaceful sea of concord.

With this I must close, and now that the "ice" is broken, you may expect to hear from me quite often.

Yours in L., B. and C.,
F. M. PARKER,
Ct. Deputy Court Morris Vineyard, No. 532.

Indiana.

Well Done, Bro. Sonntag.

Bro. Sonntag, D. C. R., has, we think, beaten the record. He instituted on the 31st inst., at Logansport, Indiana, Court Logan, No. 975, with the unusually large charter membership of eighty. Who will go one better?

Bro. Sonntag writes he expects to make it one hundred at next meeting.

The Monetary Times Annual.

The annual attack of *The Monetary Times* upon the I. O. F. appeared in one of its late issues. Owing to press of business in connection with the work of extending the Order, we have not been able to spare time till now to give the attack any attention. This has, however, not mattered much to the Order, because, as the years go on and the I. O. F. gets stronger and stronger year by year, these attacks get weaker and weaker.

Unfortunately for *The Monetary Times* the figures on which it relies do not bear out the conclusions at which it arrives except to those who do not know the real facts in the case. The following extract with table is taken from its article, and explains itself:

"Passing over the second and third columns, as printed in the September number of the *Independent Forester*, let us take up the fourth and fifth columns, because in these will be found all the newest courts which have been two full years in existence, and withhold a few old members (who have transferred their membership to them from older courts). We put the fourth and fifth columns together, because even though only \$70,000 in death losses is found to be charged up against them. The sixth column also might be added, making a total of 2.0 courts and then only a total of \$98,000 of death losses has occurred in them all, as against the first 63 courts with their \$107,000 of loss. Put let us put the figures in tabular form and see how they look, and note their lesson.

| Column. | No. of Courts | Members. | Losses Paid. | Loss per Member |
|----------|---------------|----------|--------------|-----------------|
| 1 | 63 | 4,239 | \$107,000 | \$25 00 |
| 4 & 5 | 140 | 5,182 | 70,000 | 13 50 |
| 6 | 70 | 2,628 | 28,000 | 10 65 |
| 4, 5 & 6 | 210 | 7,810 | 98,000 | 10 07" |

No one knows better than the Editor of *The Monetary Times* that the above figures are delusive. In the first place the official reports of the Supreme Officers show that the I. O. F. received on endowment or insurance account the sum of \$488,467.53. [See page 46 printed Minutes of Supreme Court, Detroit Session]. This sum was disposed of as shown in Table No. 1.

TABLE NO. 1.

| | |
|-----------------------------|--------------|
| For Endowment Benefits..... | \$202,490 34 |
| " Management Expenses..... | 25,007 67 |
| " Carried to Surplus..... | 170,870 52 |
| | \$488,467 53 |

The interests on our investments increased the total amount carried to Surplus to the sum of \$184,398.07.

The average membership during the period covered by the above figures was about 21,590. If, therefore, 21,590 members contributed \$488,467.53, they must have contributed an average of \$22.61 per member for the two years, or \$11.30 each per year, but thousands of our members know that they did not contribute \$11.30 per year, but only \$7.20 per year. What is the explanation then? Why, simply this, that hundreds of our members are carrying \$2,000 and \$3,000 of insurance and these contribute proportionately larger amounts than those carrying only \$1,000 of insurance. For instance, in the first ten Courts embraced in *The Monetary Times* table as under "Column No. 1," there are no less than 97 carrying \$2,000 policies, and 37 carrying \$3,000 policies. There is no reason to suppose that the proportion of those carrying the larger policies is any less in the remaining 53 Courts in "Column No. 1."

It is not necessary to say, except perhaps to the editors of the *Monetary Times*, that every member in the 63 Courts who carries either a \$2000 or \$3000 policy helps to make the statement of the *Monetary Times* less and less accurate, "that it has cost the older members of the I.O.F. \$25 each to make up their losses for the last two years, and that if they paid any less the balance had to be made up out of surplus contributed by the younger members."

Again, the assessment of a Forester at 50 years of age is \$2.50 a month per \$1000, or \$30 per year for each \$1000 of insurance carried. It is quite possible that a very large proportion of the membership of the first 63 Courts are of this age and are paying the above rates. At 54 years of age, the limit of age for admission to the I.O.F., the assessment is \$3 per month per \$1000, or \$36 per year for each \$1000 of insurance carried. It will be conceded by every intelligent reader that all these are factors which modify the figures given by the *Monetary Times*, but of which it takes no account whatever.

But suppose we accept its figures that the loss per member was equal to \$25 for the last two years, what then? Why, that the I.O.F. has furnished insurance to its older members at a cost to itself of less than \$12.50 per year instead of \$30 or \$36 per year, or \$17.50 and \$23.50 per year less than the cost of risk as laid down in the mortality tables.

It does not by any means establish the truth the statement of the *Monetary Times* that "the above figures prove that the lapsing has been of the young and desirable class, and the older and impaired lives are left to the Society, and that the deaths among the latter are more than double the average." The only thing that the figures prove is that the *Monetary Times* has not forgotten its old habit of telling its readers only a part of the truth when trying to make a point against the I. O. F. The following extract is another specimen of the *Monetary Times'* peculiar style of argument:

"If the average age of the members at joining was 30, and the average certificate was \$1,200, then the 4,239 members paid in only \$88,000 during the two years towards the \$107,000 drawn out. That gives a shortage on them of \$19,000 for the new comers to

make good." Yes, of course, IF! But as a matter of fact the 63 Courts contributed enough to pay all their own losses and added \$9,274.82 to the surplus instead of being \$19,000 short. Apply the methods of the *Monetary Times* to the Canada Life, for instance, for the 10 years between 1880 and 1890, and we shall find that even in this old company the contention of our Chief is correct, viz.: that no such increase in the death rate takes place in any well conducted and live company, as the *Monetary Times* tries vainly to prove.

CANADA LIFE'S EXPERIENCE.

| | No of Members. | Losses Paid. | Loss per Member. |
|-------|----------------|--------------|------------------|
| 1880 | 10,088 | \$157,5.8 | \$15.00 |
| 1881 | 11,019 | 213,945 | 19.00 |
| 1882 | 11,934 | 212,041 | 17.00 |
| 1883 | 12,324 | 200,486 | 23.00 |
| 1884 | 13,033 | 233,333 | 17.00 |
| 1885 | 14,434 | 242,931 | 16.00 |
| 1886 | 15,245 | 401,928 | 25.00 |
| 1887 | 15,921 | 360,366 | 23.00 |
| 1888 | 16,920 | 282,325 | 15.00 |
| *1889 | 17,902 | 238,391 | 15.00 |

[* The figures for this year cover a period of 3 months.]

When the *Monetary Times* made the following statement, viz.:

"But notwithstanding the heavy drain by the older Courts, which, as we pointed out some time ago, was preventing for a time any increase in the surplus, the large addition of new members now puts the funds on the increase again."

It must have known that it was wholly untrue. It gives the statement in the above quoted paragraph the most absolute contradiction in its own next succeeding sentence, showing year by year the steady increase of the surplus of the I.O.F. The sentence is as follows. We have added the figures for 1892.

The following shows the membership and the funds in July each year since 1882 :-

| Year to July. | Member-ship. | Surplus Funds. | Per Member. |
|-------------------|--------------|----------------|-------------|
| 1883 | 1,737 | \$ 7,532 | \$ 4.30 |
| 1884 | 2,300 | 19,815 | 8.40 |
| 1885 | 3,046 | 28,036 | 9.20 |
| 1886 | 4,628 | 44,220 | 9.50 |
| 1887 | 6,921 | 71,384 | 10.30 |
| 1888 | 9,901 | 99,755 | 10.00 |
| 1889 | 14,226 | 163,110 | 11.50 |
| 1890 | 20,459 | 223,546 | 10.90 |
| 1891 | 29,617 | 337,527 | 11.40 |
| 1892, 1st January | 31,607 | 408,798 | 12.94 |

Thus it will be seen that notwithstanding the alleged "heavy drain of the Older Courts," the Surplus has grown steadily year by year, it having grown the year before last by \$63,436, last year by \$113,981, and for the six months of the present Foresteric year ending 31st Dec. last, by \$71,271.

Great stress has been laid on the fact that the "per capita growth" of the funds has not been larger, when, as a matter of fact, this has been kept down by the enormous and rapid growth of the Order.

Suppose the Order had stood still except for its death losses and lapses during the past six months, what would have been the effect on the per capita growth of the Surplus? Let us see. Last July we had 28,894 members, and a Surplus of \$337,718. These 28,894 contributed \$28,505 per month. In six months these monthly contributions would have amounted to \$171,030 to be added to the Surplus, less \$7,551 carried to management expenses, making it a total of \$501,197.

During the past six months there were 87 deaths calling for \$103,000. Assuming that the lapses were 913 during the same time, making the deductions from the membership a round 1,000, and that

the time during which these 1,000 were contributing to the funds, when averaged, would be only two months, we would have to deduct four months contributions on this account. "If" these ages averaged thirty, their contributions would have amounted to \$720 per month, four times that, amounts to \$2,880, which with the \$103,000 must be deducted from the \$501,197, giving us as remaining in the Surplus on 1st Jan. inst., \$395,318, to be divided among 27,894 members, which would give a Surplus of \$14.20 per head. But the rapid growth of the Order has kept this down to \$12.94. No one, except the Editor of the *Monetary Times*, would think for a moment that the Order is not infinitely better off with its "new blood" though its per capita Surplus is less, than if it had no "new blood" but had a larger per capita Surplus.

The *Monetary Times* is possessed of two boxes which are better described as follows, to wit:

"If a man had two boxes placed before him, each capable of holding \$1,000, and a certain number of men, say five or ten, were putting money into one box which already had about \$200 in it, and an equal number had been putting such small sums into the other one for years that less than \$10 was in the bottom of it towards the \$1,000, which box would he expect to see filled first? And if he was going to join one order or the other, would he probably select the one whose box lacked \$800 of being full, and for four or five years had made no increase to speak of towards the \$1,000? or would he not give preference to the one rapidly filling up, and only lacking \$200 of meeting its full gross liabilities? In the one, all the money he pays is consumed, and not a dime can be had back if he fails to make a single monthly payment. In the other, he is obliged to pay but once in a whole year, and failing to pay after three years, his wife is entitled to receive at his death generally more than all he has paid in."

Now, if a man had two other boxes placed before him, into one of which a lot of men were putting in various small sums ranging from 60 cents per month to \$3 per month, averaging about \$13 a year per man, with the agreement that whenever any one of the contributors died his wife could draw therefrom \$1,000. On enquiry, the man learns that every time the man who has charge of the box opens it to let the widow get her \$1,000, he also took out \$50 to pay the expenses. He learns further that every widow has been paid her claim immediately on presentation of her cheque, and after having paid every claim for over 10 years he finds there is left in the box \$408,798 for future use. Not only this, but he finds that this large surplus is slowly but surely increasing every month. He also finds that every one was permitted to pay his contributions monthly, quarterly, half-yearly or yearly, just as suited him best. He also finds the contributors are more than friendly toward each other. Sometimes when one of them cannot spare the money to pay the monthly rates, the others "chip in" and pay it for him; and when one of them is taken ill the other contributors make a "bee" and chop a lot of wood for the sick fellow, do all his "chores" for him, and pay a doctor to make him well again, etc., etc.

Into the other box he finds another lot of men contributing money, sums varying in amount from \$16.80 to \$68.80, averaging about \$35.50 per man per year. Nobody seems to know exactly how much is in the box, but it is supposed to be much more than \$200. In fact it is supposed to contain millions, but no one of the ordinary contributors has any claim upon these millions. Only when a contributor dies the widow draws her \$1,000, just as in the other box. There is, however, this difference, every time the man in charge of this box, opens it to let the widow get her \$1,000, he also takes out for "Management Expenses" \$500, but more frequently a \$1,000, and

sometimes he takes as much as \$1,500 to \$2,000, to the widows \$1,000. He also finds that this man every little while takes out sometimes \$14,683, and at other times \$91,666.53 for certain rich men called stockholders. On enquiry he finds that as a rule he must pay his premiums yearly in advance, and if the time ever comes that he cannot pay his premiums himself, nobody else will. If he is taken ill his children might freeze before his co-contributors would lift their fingers for him. There is no such thing as a free doctor or anything of that sort. In fact all seem to act on the principle of every man for himself and the devil take the hindmost.

On further inquiry he finds also that the first lot of men have never yet failed to meet all their obligations, though their contributions are small, yet by reason of the economy with which they manage affairs, spending only \$50 when the others spend a \$1,000 and even as high as \$2,000, they always seem to have more than enough to pay all claims. Into which box do you think the man would put his money. With which, dear reader, would you join your fortune?

But we must now hasten to a close by saying nothing has occurred to check the growth of the I.O.F., the *Monetary Times*'s statement to the contrary notwithstanding. It is going on its usual course, securing more than 1000 new members per month. Even the efforts of "the malcontents under a Rev. Mr. Beemer and Mr. James F. Downer, of Port Huron," have as ignominiously failed to check the I.O.F. as have the more puerile efforts of the *Monetary Times*.

As is well-known, Lowner & Co. failed to secure a single I.O.F. Court even in Michigan. We believe they failed to secure even one member from the I.O.F., so that "Courts will not be pitted against each other in the same towns in the United States." On the contrary three new States have recently been opened, and the prospects of the I.O.F. "having a free run in the States" are brighter than ever, at the same time that it is having a freer run in Canada against all competition than it ever had before. As usual, since the *Monetary Times* published its annual attack, the applications for membership to the I.O.F. are being materially increased.

Correspondence.

By Their Fruits ye Shall Know Them.

CHAMBERS OF COURT PENETANGUISHENE,
No. 623, I. O. F.
PENETANGUISHENE, Dec. 21, 1891.

Editor Independent Forester.

DEAR SIR AND BROTHER,—Will you kindly permit me to acknowledge in your columns the receipt, up to date, of the undermentioned contributions to the "Cummings Relief Fund" in response to a circular issued by our Court.

The following Courts have very generously donated the amount set opposite their respective names.

| | |
|---------------------------|---------|
| Court Deseronto..... | \$ 2 00 |
| " Ont. (Uxbridge)..... | 5 00 |
| " Rosewood, Monckton..... | 1 00 |
| " Glencoe..... | 1 00 |
| " Clandeboye..... | 2 25 |
| " Kippen..... | 5 00 |

| | |
|--------------------------------------|-------|
| Court Forest Queen, Thamesville.... | 5 00 |
| " Northern Light, Owen Sound..... | 5 00 |
| " Warkworth..... | 5 00 |
| " Haldimand, Hagersville..... | 2 25 |
| " Eden Mills..... | 3 00 |
| " Andover..... | 5 00 |
| " Stormont, Cornwall..... | 5 00 |
| " Universal, Pullman..... | 5 00 |
| " Durham..... | 5 00 |
| " Elgin, Aylmer..... | 1 00 |
| " Unionville..... | 2 15 |
| " East Toronto..... | 5 00 |
| " Dufferin, London..... | 1 00 |
| " Mt. Sherwood, Ottawa..... | 5 00 |
| " Morristown, N. Y..... | 5 00 |
| " Elizabeth, N. J..... | 2 00 |
| " Valley City, Galt..... | 2 00 |
| " Shelburne..... | 2 00 |
| " Florence..... | 2 00 |
| " Eganville..... | 10 00 |
| " Good Cheer, Watby, Que..... | 7 00 |
| " Aberfoyle..... | 2 00 |
| " Pictou..... | 10 00 |
| " Oscoda, Mich..... | 10 00 |
| " Chatham..... | 1 00 |
| " Petitediac..... | 5 00 |
| " Cairnsmore, Toronto..... | 10 40 |
| " Guelph..... | 5 00 |
| " Brock, Toronto..... | 5 00 |
| " Laurentian, Ottawa..... | 2 00 |
| " Loyalist, North End, St. John..... | 10 00 |
| Oronhyatekha, S.C.R..... | 10 00 |
| Court Penetanguishene..... | 45 00 |

Total..... \$216 05

That our appeal should have met with such a hearty response shows very conclusively that the members of our Order are brothers in deed as well as in name.

Yours in L. B. and C.,
A. B. THOMSON, C.D.H.C.R.

We are pleased to notice that the Foresters of Bay City are preparing for a grand Entertainment, consisting of a Concert, Ball and Supper, to take place on the 9th of Feb. next, on the occasion of the meeting of the next session of the High Court of Michigan thereat.

We notice that they have selected a strong Reception Committee, and we are sure that all visitors and others will enjoy themselves who may favor them with their presence.

We are pleased to have been informed that the agreeable sensation which all experienced upon entering the supper room at the recent Banquet tendered Mr. E. Botterell, our esteemed P.S.C.R., at the Rossin House, Toronto, was occasioned by the use of Dr. Coulter's Vaporizer, the oil used being that of Lavender. Throughout the whole evening the effects of it were felt as effectually as if the Supper were taking place in a Conservatory rather than in a hotel dining-room.

We can confidently recommend the use of this instrument for perfuming purposes on all occasions similar to the one referred to.

HE.—If you insist on breaking off our engagement, I will publish the letters which you have written me.

SHE.—As you please, there is nothing in the letters to be ashamed of, except the address.—(F. B.)

AUDITORS' REPORT.

To the High Chief Ranger, Officers and Representatives of the High Court of New York :

BRETHREN,—Pursuant to the provisions contained in Section 83 of the constitution, your auditors have made a careful and thorough examination of the books, vouchers and accounts of the High Secretary, up to and including Dec. 1, 1891, and find them correct in every particular, and the funds regularly paid over to the High Treasurer.

We also thoroughly examined the High Treasurer's book and vouchers and found them correct.

We find on the first day of December, 1891, a cash balance on hand of (\$410.54) four hundred ten and 54/100 dollar, and that the same is duly deposited in the bank designated by the High Standing Committee.

We find the books kept in a most satisfactory manner, and the Order is to be congratulated upon having two such efficient officers.

To the High Secretary, especially, we must accord the highest praise, for the perfect system which he has adopted in keeping the accounts whereby error is next to impossible.

While the aggregate number of Courts has not materially increased, yet the exhibit of membership indicates a steady and healthy growth, and we would suggest that the High Standing Committee proceed at once to send out organizers and plant the Order in every village and city in the State. We believe that their efforts will be a source of gratification to every member of the High Court at the close of the next Forestry year.

The duties of the High Secretary have assumed considerable proportions, requiring a large correspondence, and a petty detail in the handling of supplies. We therefore consider his services should be suitably recognized and in some degree recompensed. We therefore strongly recommend to the High Court the advisability of remunerating him for his services since the formation of the High Court and consider the sum of two hundred dollars a reasonable amount for such services. We also recommend that his salary for the ensuing year be at least two hundred dollars. A more deserving and obliging officer the High Court has not got.

Fraternally yours in L. B. & C.,

JAMES CRAWFORD, } High Auditors.
HENRY O. GARDNER, }

SYRACUSE, N. Y., Dec. 15, 1891.

HIGH TREASURER'S REPORT.

To the High Chief Ranger, Officers and Representatives of the High Court of New York :

BRETHREN,—I herewith make report of all fiduciary transactions connected with the duties of my office since the formation of High Court to Dec. 1, 1891 :—

RECEIPTS :

Cash remitted by High Secretary \$617 05

DISBURSEMENTS :

| | |
|--|---------|
| Check No. 1.—J. M. Rodgers, travel, High Court Session, Watertown..... | \$ 5 00 |
| “ “ 2.—J. W. Berkel, travel, High Court Session, Watertown..... | 3 00 |
| “ “ 3.—G. F. Frank, travel, High Court Session, Watertown..... | 5 00 |
| “ “ 4.—C. R. FitzGerald, travel, High Court Session, Watertown..... | 12 05 |
| “ “ 5.—J. Stern, travel, High Court Session, Watertown..... | 12 05 |
| “ “ “ J. Stern, 100 copies Watertown Daily Times..... | 5 00 |
| “ “ 6.—C. R. FitzGerald, freight, expressage, postage and telegrams..... | 14 68 |
| “ “ 7.—H. Whitley, travel, High Court Session, Watertown..... | 3 00 |
| “ “ 8.—Young Men's Christian Association, rent of hall at Watertown, one day..... | 15 00 |
| “ “ 9.—Peter Paul & Bro., printing and stationery..... | 25 50 |
| “ “ 10.—C. R. FitzGerald, expressage on supplies, postage and carting..... | 8 38 |
| “ “ 11.—C. R. FitzGerald, postage, 6 mos..... | 10 28 |
| “ “ 12.—C. R. FitzGerald, freight, expressage and expense attending examination of supply account..... | 12 67 |
| “ “ 13.—C. R. FitzGerald, postage account from July 5th to Nov. 3rd..... | 6 58 |
| “ “ 14. C. R. FitzGerald, travel and expense High Standing Committee..... | 40 54 |

Check No 15.—C. R. FitzGerald, telegrams, expressage, postage and printing. 11 78
\$208 51

Cash balance on hand Dec. 1, 1891..... \$410 54
All of which is respectfully and fraternally submitted.

CHARLES W. LERCH, High Treasurer.

SYRACUSE, N. Y., Dec. 15, 1891.

The following officers were elected for the ensuing year :

HIGH STANDING COMMITTEE :

- H. C. R., HON. JACOB STERN, Judge Sur. Court, Buffalo.
- P. H. C. R., S. H. JOHNSON, Post Master, Clayton.
- H. V. C. R., LOUIS P. TITZENBERG, Rochester.
- H. Secretary, CHAS. R. FITZGERALD, Buffalo.
- H. Treasurer, CHAS. W. LERCH, Rochester.
- H. Physician, JAMES A. PHILLIPS, M.D., Morristown.
- H. Counselor, S. S. TROWBRIDGE, Atty., Watertown.

FORESTRY has made substantial progress in New York during the year, and the future is full of hope.

The Supreme Secretary, Jno. A. MacGillivray, was present at the Session of the High Court, and contributed not a little to the success of the proceedings by his courtesy and wise counsel.

A CAPE BRETON MIRACLE.

A CASE THAT FAIRLY OVERTHROWS THE WONDERFUL HAMILTON CURE.

Hopeless, Helpless, and Given Up as "One Who Must Soon Go."—An Interesting Story as Investigated by a Reporter.

(Halifax Herald, Dec. 16.)

A few months ago all Canada was astounded by a remarkable cure reported from the city of Hamilton, Ont., and vouched for by the press and many of the leading residents of that city. In the Hamilton case a man (a Mr. Marshall) had been pronounced incurable, and after rigid examination by half a score of physicians, the Royal Templars of Temperance paid him the \$1,000 members of that order are entitled to when pronounced totally incapacitated for labor. The remarkable narrative of Mr. Marshall's cure and the remedy to which he owed his recovery was given wide publicity by the press throughout the Dominion, and naturally it brought a ray of hope to others who were similarly suffering. Among the homes to which it thus brought hope was that of Mr. Joseph Jerritt, of North West Arm, C.B., and Mr. Jerritt's recovery may be regarded as even more marvellous than that of Mr. Marshall, and many others whose cures have recently been recorded. One thing, however, is certain, and that is that never before in the history of Cape Breton has medicine wrought such an almost miraculous cure. In the year 1879 Mr. Jerritt received a fall from a truck wagon, the wheel of which passed over the small of his back. Those with him succeeded in restoring him to consciousness and took him to his home which was near by. For six months he was unable to perform any work and even after a lapse of a year was troubled with severe pains and weakness of the limbs. He was able however to do light work about the farm, and about a year later shipped on a vessel bound for Charleston, S.C. While on this trip Mr. Jerritt was engaged in furling a sail, when he overreached himself, and felt something start, as though something had burst in his left side. He became almost helpless, and on the ar-

rival of the vessel at Charleston, he was taken to the hospital for medical treatment. Here he remained for over two months under the most skilful physicians. His side became strong again, but his limbs grew weak and frequently the pains were intense. Mr. Jerritt then returned home, he continued to grow worse and the pains never left him. After his return home he made an attempt to work but had to give it up, and gradually became worse and worse until at last he was entirely helpless and was looked upon by his friends as one who not only could not recover, but whose time on earth was short. It was in this condition, depressed in mind, helpless, and continually suffering intense pain, that at last a ray of hope came to him. One day he read in the Halifax Herald of Mr. Marshall's remarkable cure. Symptoms in this case were those of his own, and despite the fact that he had already expended hundreds of dollars in patent medicines and medical treatment, without receiving any benefit, he determined to try the remedy that had restored Mr. Marshall to health. The result is that he is again restored to health and strength. Hearing from various sources of Mr. Jerritt's remarkable recovery the local reporter determined to investigate the matter, and gives his story as told to him. "In my early days," said Mr. Jerritt. "I was one of the strongest young men in our village. Until I received the fall in 1879 I did not know anything about sickness, and after that time I did not know a perfectly well day. I tried to fight the trouble off and to work, and partially succeeded up to the time I received the strain on board the ship while bound for Charleston. Since then my limbs have continued to grow worse until I was compelled to give up work altogether, and send for a doctor. I may add that all kinds of medicine were tried but none did me any permanent good. The physicians of our place said my disease was locomotor ataxy and although several of them treated me, none gave much hope of recovery; in fact the impression became general that 'poor Joe must soon go.' After the failure of doctor's treatment I again resorted to patent medicines of which I believe I have taken \$500 worth. Still my disease grew worse and finally I was unable to even move from my bed. I was advised to again go to the hospital at Halifax, and after spending two months there I returned home only to find myself even worse than before. My legs became so weak that I could not stand alone having to use two chairs to steady myself with; I could not bear my weight on them. For five weeks I was between life and death. My left leg swelled to an enormous size and the doctors pronounced it dropsy. My feet and legs have been cold for over five years until the last three months. It was impossible for me to sleep with the pain which would continually be in my legs and body. Mustard drafts were applied, but no sooner would they be taken off than the pain would return. About one year ago I lost all feeling from my legs; they would feel like ice and to move them caused the greatest agony. I prayed that God would take me from this world and give me relief from the torment which I was hourly in. Thus I lived; not lived but existed, a suffering being without one day's relief from the most excruciating pangs from the disease." How the face of the hitherto sufferer brightened as he began to tell of the release, as it were, from death, and continuing he said:—"But from the blackest day of my sickness a glimmer of hope shone

when my little girl who brought home my paper read the advertisement of Dr. Williams' Pink Pills, and I got her to read to me the cure effected in the case of John Marshall, of Hamilton. As soon as she read the statements contained therein, I saw at once that his case was similar to mine and I told my wife that I believed I would be a well man again if I only could succeed in obtaining some of this medicine. I sent to our drug store but found none there, I then decided to send to Brockville, Ont., for the Pills, but my neighbors only laughed at me saying that they were just like all other patent medicines, no good. This was in August, I forwarded the money and in a few days received two boxes of Pills, deciding to give them a fair trial. After taking them a short time the pains left me and to-day I am not troubled with an ache or pain. True, my limbs have not yet entirely recovered their former strength, but it makes me happy to know that if five boxes will enable me to stand with just a little assistance more will continue and complete the cure. Dead legs for a year are not easily made perfectly strong again, but," here Mr. Jerritt threw both legs high into the air, "this is something myself or my friends never hoped to see. All my neighbors gave me up for dead, but thank God my strength is returning and after three months I feel like a new man. You need not fear to state my case plainly, as I am well known in Cape Breton, and all the people hereabout know how far gone I was. Scores of the neighbors call to see me and are surprised to find that I am improving daily. My appetite has returned; my strength is renewed and when my limbs become a little stronger I shall be a healthier man than ever. No doubt exists in my mind of complete cure as the worst symptoms have entirely disappeared and I seem invigorated by the medicine. 'You see,' he said to the reporter, "I am to work mending nets as I feel too well to remain idle. Every person who saw me last July, and sees me now can bear testimony to the truth of the story I am telling you. My weight since I began taking the Pills has increased from 125 pounds to 146 pounds, and I am heavier now than I have been for five years. I hope what I have told you will induce other sufferers to try this wonderful medicine, and I am sure they will have as good reason to feel grateful for it as I do."

After the interview with Mr. Jerritt, the reporter called on a number of his neighbors, all of whom endorsed his statements, and said they considered his cure one of the most wonderful things that had come within their observation. They one and all gave the credit to the treatment with Dr. Williams' Pink Pills, and are naturally enthusiastic in speaking of them.

The proprietors of Dr. Williams' Pink Pills state that they are not a patent medicine, but a scientific preparation the result of years of careful study on the part of an eminent graduate of McGill and Edinburgh Universities, and they had for many years been used in his private practice before being offered for sale throughout the country. They are offered to the public as a never failing blood builder and nerve restorer, curing all diseases, such as paralysis, rheumatism, sciatica, palpitation of the heart, headache, pale and sallow complexion, muscular weakness, etc. These Pills are also a specific for the troubles peculiar to females, such as suppressions, bearing down pains, chronic constipation and all forms of weakness, building up the blood and restoring the glow of health to pale and sallow

checks. In the case of men they effect a radical cure in all cases arising from mental worry, overwork, or excesses of any nature.

The proprietors deem it their duty to caution the public against imitations. These Pills are never sold in any form except in boxes, the wrapper around which bears the trade mark "Dr. Williams' Pink Pills for Pale People." They are sold by all druggists or will be sent post paid upon receipt of price, 50 cents a box--by addressing the Dr. Williams' Medicine Co., Brockville, Ont., or Morristown, N. Y.

At this season of the year the effects of catarrh and cold in the head are most likely to be felt, and danger to life and health will result if not promptly treated. For this purpose there is no remedy equals Nasal Balm. It is prompt in giving relief and never fails to cure. Beware of imitations and substitutes. Sold by all dealers, 50 cents a bottle.

"August Flower"

Mrs. Sarah M. Black of Seneca, Mo., during the past two years has been affected with Neuralgia of the Head, Stomach and Womb, and writes: "My food did not seem to strengthen me at all and my appetite was very variable. My face was yellow, my head dull, and I had such pains in my left side. In the morning when I got up I would have a flow of mucus in the mouth, and a bad, bitter taste. Sometimes my breath became short, and I had such queer, tumbling, palpitating sensations around my heart. I ached all day under the shoulder blades, in the left side, and down the back of my limbs. It seemed to be worse in the wet, cold weather of Winter and Spring: and whenever the spells came on, my feet and hands would turn cold, and I could get no sleep at all. I tried everywhere, and got no relief before using August Flower. Then the change came. It has done me a wonderful deal of good during the time I have taken it and is working a complete cure."

G. G. GREEN, Sole Man'fr, Woodbury, N.J.

SILK DRESS GIVEN AWAY to any Lady willing to introduce **QUEEN'S REMEDIES** among their friends. Send 50 cts for samples **Face Balm** and **Hair Remover** and sample of **Silk**. Queen Toilet Bazaar 174 Race St., Cincinnati, O.

Price List of Supplies.

| | | |
|--|----------------------------|--------|
| Application for Charter of Sub Court | \$ | 05 |
| Application for Charter of Juvenile Court | | 02 |
| Application for Membership (in pads of 100) | | 50 |
| Application for Enrolment in S. & F. Department, each | | 02 |
| Application for Increased Endowment | | 01 |
| Axe Heads | each \$2.00 or | 4 00 |
| Badges for Deputies | each | 2 00 |
| Badges for Juvenile Officers | " | 50 |
| Badges for Juvenile Members | " | 4 0 |
| Badges for Officers | each \$2.00, per set of 13 | 20 00 |
| Badges of Members | each | 1 25 |
| Badges for High Court Officers | each \$2.00, per set | 30 00 |
| Ballot Balls | per 100 | 50 |
| Ballot Boxes | each | 3 00 |
| Bonds | " | 02 |
| Cards, Orlé | " | 05 |
| Cards, Members at Large | " | 05 |
| Cards, Travelling, or Letters of Credence | " | 05 |
| Cards, Withdrawal | " | 05 |
| Cash and Order Books for A S | " | 1 50 |
| Certificates of Endowment | " | 50 |
| Certificates of Membership | " | 1 80 |
| Charter Fee for a Subordinate Court | | 100 00 |
| Charter Fee for Royal Foresters | | 10 00 |
| Charter Fee for Juvenile Foresters | | 10 00 |
| Charter of Any Degree | each | 5 00 |
| Charter Supplies List with Receipt | | 12 |
| Chains for Watch Chain (gold and enamelled) \$6.00 to | | 25 00 |
| Claim Papers for Endowment | each | 10 |
| Claim Papers for Sick Benefit | " | 02 |
| Commissions | " | 05 |
| Constitutions | " | 15 |
| Dispensations for a New Court organized by High Courts | | 100 00 |
| Dispensations for Court (in case of loss) | each | 2 00 |
| Endowment Committee's Report | " | 12 |
| Financial Secretary's Ledger | 100 folios | 1 50 |
| Financial Secretary's Ledger | 20 folios | 2 50 |
| Gavels | per pair | 1 00 |
| General Principles Circulars | per 100 | 1 00 |
| Incense Lamps | each | 3 00 |
| Instituting Officers Returns | " | 05 |
| Instructions to Deputies | " | 25 |
| Instructions to Medical Examiners | " | 50 |
| Masks for Members No. 1 | " | 25 |
| Masks for Members No. 2 | " | 10 |
| Masks for Chief Rangers | " | 6 00 |
| Medical Examination Forms | " | 02 |
| Minute Books, with Roll | 200 pages | 1 50 |
| Minutes of Proceedings of Supreme Court | each | 20 |
| Monthly Report Forms 3A | " | 04 |
| Notices to Members of Meetings | per 100 | 50 |
| Orders on Treasurer (in books of 100) | each | 50 |
| Pass Books for Members | " | 20 |
| Pins for Breast (gold and enamelled) \$.07 and 5.00 to | | 25 00 |
| Receipt Book of Financia Secretary | each | 50 |
| Receipt Book of Instituting Officers | " | 50 |
| Receipt Book of Treasurer | " | 50 |
| Reinstatement Forms | " | 02 |
| Reports, Annual Form No. 38 | " | 01 |
| Reports, Special Form No. 31 | " | 04 |
| Reports, Semi-Annual Form No. 12 | " | 04 |
| Returns to High Courts Semi-Annual Form No 25 | " | 04 |
| Rituals for Subordinate Courts | " | 1 00 |
| Rituals for Juvenile Courts | " | 50 |
| Rituals for High Courts | " | 3 00 |
| Robes | in sets of four | 10 00 |
| Sashes for Members | " | 3 00 |
| Sashes for Officers of Subordinate Courts | \$1.50 to | 6 00 |
| Sashes for Deputies | " | 6 00 |
| Seals and Presses | each | 5 00 |
| Stereotypes for Letter Heads | 50c. or | 1 50 |
| Total and Permanent Disability Application | each | 10 |
| Total and Permanent Disability Notice | " | 10 |
| Treasurer's Ledger | " | 50 |
| Uniforms of Royal Foresters | \$75 00 to | 75 00 |

Courts under a High Court will order all supplies through their own High Secretary. Courts under the immediate jurisdiction of the Supreme Court will send their orders to John A. McGillivray, Supreme Secretary, Toronto, Canada.

ROYAL FORESTERS.

| | | |
|------------------------------------|--|------|
| Application for Charter | | 05 |
| Chancellor's Archives | | 2 00 |
| Letters of Credence | | 05 |
| Minute Books | | 2 00 |
| Notices of Meetings (in pads) | | 50 |
| Orders on Chancellor (in books) | | 50 |
| Petitions for Exaltation (in pads) | | 50 |
| Receipt Books of the Chancellor | | 50 |
| Rituals | | 2 00 |

Court Cards.

COURT SHUNIAL, NO. 228, SUDBURY.

C.D.H.C.R., G. Harwood; C.R., Alex. Paul; V.C.R., Chas. Thomson; R.S., C. R. Reid; F.S., E. E. Parsons; P.C.R., James White; Treas., G. H. Lennon; Chap., G. W. Warren; Phys., W. H. Hovey, M.D. 8-1

COURT BROOK, NO. 242, TORONTO.

C.D.H.C.R., A. R. Scobin, 9 Phoebe Street; C.R., A. Coyell; R.S., Fred Boardman, 115 Grange Ave.; F.S., Jackson L. Little. Meets 1st and 3rd Tuesdays, Hall S E Corner Queen Street and Spadina Avenue. 10-2

COURT GLENBORO, NO. 607, GLENBORO, MAN.

C.D.H.C.R., A. K. Card; C.R., E. Sharp; R.S., H. Dale; F.S., W. A. Card. Meets last Thursday of each month. 1-

COURT NEMESIS, NO. 645, EAST TAWAS, MICH.

C.D.H.C.R., John S. McGuire; C.R., Elmie Jahraus; V.C.R., Jasper Holmes; R.S., Edward Bryant; F.S., Emil Kunze; Treas., George Chamberlain; P.C.R., D. C. Howell; Chaplain, Daniel Pasingham; Phys., D. C. Howell, M.D. Meets every Thursday. 1-11

COURT DOUGLAS NO. 661, DOUGLAS, MAN.

C.D.H.C.R., R. R. Hetherington; C.R., H. W. Speers; R.S., J. R. Cox; F.S., W. H. Sharp. Meets the last Tuesday in every month.

COURT CHICAGO, No. 733, CHICAGO.

C.D.H.C.R., F. M. Barber, 296 South Clark St. Meets 2nd and 4th Fridays, at 279 Lincoln Avenue. 4-2

COURT MONTREAL, NO. 741, MONTREAL, QUE.

C.D.H.C.R., O. R. Lighthall; C.R., F. G. Gnaedinger; R.S., H. W. Stephenson; F.S., H. J. Ross, 15 Voltigen Street. Meets 2nd and 4th Mondays in each month. 9-2

There have appeared from time to time in the FORESTER during the past year accounts of remarkable cures in various parts of the Dominion. In each case the circumstances connected therewith had been investigated by well known newspapers, and there could be no doubt as to the entire reliability of the accounts given. Perhaps the case that attracted most attention was that of Mr. John Marshall, of Hamilton. This was not, perhaps, because his case was any more remarkable than some others, but because it was attended by some other peculiar circumstances that served to emphasize it in the minds of the public, as for instance the fact that he had been pronounced absolutely incurable by half a score of clever physicians, and was actually paid the \$1,000 disability claim allowed by the Royal Templars of Temperance. Elsewhere in the issue is given the particulars of a cure in Cape Breton, which is quite as remarkable as that of Mr. Marshall. The particulars of the case are taken from the Halifax Herald, but they are also vouched for by Mr. Richardson, the editor and proprietor of the *Island Reporter*, Sidney, C. B., who says that in not a single particular is the story overdrawn. We fancy we hear some reader say, "Oh, pshaw! this doesn't interest me." But it does. The story as told elsewhere is worth reading, and we will guarantee before you are through with it you will be thoroughly interested.

Presentation to Rev. Alex. Macgillivray.

Last evening a number of the Forestric friends of the Rev. Alex. Macgillivray, pastor of the Bonar Presbyterian church on Lansdowne avenue, met at the mausoleum and presented him with a large and

beautiful upholstered study chair upon the occasion of Mr. and Mrs. Macgillivray taking possession of their new home. The presentation was made by Dr. Oronhyatekha, the Supreme Chief Ranger of the I. O. F., who referred in very eloquent terms to the high esteem in which the reverend gentleman was held by his brethren in Forestry, and which was very clearly manifested at the last meeting of the High Court for Ontario, when by unanimous vote he was elected High Vice-chief Ranger. Many other excellent qualities of the recipient were referred to. Only a few months ago he took charge of his present church, and since that time he has built up a large congregation. Rev. Mr. Macgillivray replied in feeling terms, thanking the donors for their very beautiful and useful gift and assuring them that this act of theirs in expressing their good will towards him would always be one of the brightest remembrances in life, while he valued the gift, yet he prized infinitely more highly the fact that he bore such a high place in their esteem. After thanking them again on behalf of Mrs. Macgillivray and himself he invited those present to a rich repast which was in waiting, after which a pleasant time was spent in a conversational manner. Among those present were: Dr. Oronhyatekha, J. A. McGillivray, Q.C., David Millan, D. Rose, Drs. Hunt and Millman, R. Gilray, H. Collins, C. C. Whale, W. Green, George E. Brown and G. L. Wilson.—*Empire*.

MONEY

AND OTHER VALUABLE PRESENTS GIVEN AWAY TO THOSE WHO GUESS THIS REBUS.



The above Rebus is an OLD SAYING, which is familiar to every one. **WHAT IS IT?** We will give to the first person from whom we receive the correct answer on or before February 29th, 1892, \$50.00 in gold. To the next five persons, a Handsome Silk Dress Pattern of 16 yards in Black, Blue, Green, Brown or Gray. To the next 10 a Solid Gold Genuine Diamond Ring, and to the next 5 sending in the correct answer, \$5.00 each. To the person from whom we receive the last correct answer, we will give \$50.00 in Gold, to the next 5, a Handsome Silk Dress Pattern of 16 yards in one of above colors. To the next 10 a Solid Gold Genuine Diamond Ring, and to the next 5 (should there be so many sending in correct answers) \$5.00 to each. We prepay all shipping charges on presents, and send in accordance with this offer on the same day the answer is received. All answers must be sent by mail. With your answer send in 25c in silver or 80c in stamps for a vial of DR. HOBBS' LITTLE VEGETABLE PILLS.

TAKEAPILL.
It's the Best on Earth.

Dr. Hobb's Little Vegetable Pills act gently yet promptly on the Liver, Kidneys and Bowels, dispelling Headache, Fevers and Colds, cleansing the system thoroughly and cure habitual constipation. They are sugar coated, do not grip, very small, easy to take, one pill a dose, and are purely vegetable. Perfect digestion follows their use. They absolutely cure Sick Headache, and are recommended by leading physicians.

REMEMBER, you pay nothing for the presents as they are absolutely **GIVEN AWAY** to introduce and advertise Dr. Hobb's Celebrated California Pills. As to our reliability you can write to any bank or business house in Toronto. We guarantee perfect satisfaction or money refunded. Pills sent to any address by mail. Immediately after Feb. 29th a printed list giving the names and addresses of the successful contestants will be mailed to each person who has sent in an answer. Address

HOBBS' MEDICINE CO., Canadian Branch, 75 York Street, Toronto, Ont.
When our readers answer the above advertisement please mention the Independent Forester.

WHY COUGH,

WHEN a few doses of Ayer's Cherry Pectoral will relieve you? Try it. Keep it in the house. You are liable to



have a cough at any time, and no other remedy is so effective as this world-renowned preparation. No household, with young children, should be without it. Scores of lives are saved every year by its timely use.

Amanda B. Jenner, Northampton, Mass., writes: "Common gratitude impels me to acknowledge the great benefits I have derived for my children from the use of Ayer's most excellent Cherry Pectoral. I had lost two dear children from croup and consumption, and had the greatest fear of losing my only remaining daughter and son, as they were delicate. Happily, I find that by giving them Ayer's Cherry Pectoral, on the first symptoms of throat or lung trouble, they are relieved from danger, and are becoming robust, healthy children."

"In the winter of 1885 I took a bad cold which, in spite of every known remedy, grew worse, so that the family physician considered me incurable, supposing me to be in consumption. As a last resort I tried Ayer's Cherry Pectoral, and, in a short time, the cure was complete. Since then I have never been without this medicine. I am fifty years of age, weigh over 180 pounds, and attribute my good health to the use of Ayer's Cherry Pectoral."—G.W. Youker, Salem, N. J.

"Last winter I contracted a severe cold, which by repeated exposure, became quite obstinate. I was much troubled with hoarseness and bronchial irritation. After trying various medicines, without relief, I at last purchased a bottle of Ayer's Cherry Pectoral. On taking this medicine, my cough ceased almost immediately, and I have been well ever since."—Rev. Thos. B. Russell, Secretary Holston Conference and P. E. of the Greenville District, M. E. C., Jonesboro, Tenn.

Ayer's Cherry Pectoral,

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.
Sold by all Druggists. Price \$1; six bottles, \$5.

Never permit the system to become run down, as then it is almost impossible to withstand the ravages of disease. Dr. Williams' Pink Pills stand at the head of all medicines as a blood builder and nerve tonic, correcting irregularities, restoring lost energies, and building up the system. Good for men and women, young and old. Sold by druggists or sent on receipt of price—50 cents—by addressing The Dr. Williams' Med. Co., Brockville, Ont.

High Court of Ontario.

HIGH STANDING COMMITTEE.

H.C.R., David Millar, 133 Bathurst Street, Toronto.
P.H.C.R., N. F. Paterson, O.C., Port Perry.
H.V.C.R., Rev. Alexander McGillivray, Toronto.
H. Sec., J. B. Halkett, 347 McLaren Street, Ottawa.
H. Treas., T. G. Davey, London.
H. Coun., W. H. Bartram, London.
H. Phys., John Dunfield, M. D., Petrolia.

AUDITORS.

Daniel Rose, Toronto. David Ormiston, Whitby.

HIGH COURT ORGANIZERS.

C. C. Whale, 422 Euclid Avenue, Toronto.
H. Gibbens, London.

APPOINTED OFFICERS.

H. Chap. Rev., John McLaren, Carp.
H. J. S., Thomas Lawless, Toronto.
H. S. W., L. G. Morgan Ottawa.
H. J. W., T. D. Bailey, Toronto.
H. S. B., J. T. Carson, Simcoe.
H. J. B., Alex. McKee, Uxbridge.
H. Mar., Wm. Little, Owen Sound.
H. Con., A. L. Chandler, Deseronto.
H. Mes., Charles Baird, Hamilton.

DIRECTORY OF COURTS.

| Name. | No. | Location. | C. D. H. C. R. |
|---------------|-----|---------------|--|
| Hope | 1 | London | William Tackaberry. |
| Stormont | 3 | Cornwall | A. E. Evans. |
| Dufferin | 4 | London | Henry Pratt. |
| McGregor | 6 | Chatham | W. C. Houron. |
| Forest City | 8 | West Lorne | Walter M. Paris. |
| Kingsville | 9 | Kingsville | Manson D. Teetzel. |
| Victoria | 10 | London | Wm W. Wright. |
| Royal Oak | 11 | Goodwood | W. H. Todd. |
| Welcome | 12 | London | J. Amor, 736 Queen's Avenue. |
| Crediton | 14 | Crediton | John E. Young. |
| Cobourg | 15 | Cobourg | John Henderson. |
| Fitzroy | 16 | Kinburn | Thomas Vance. |
| Elora | 17 | Elora | Henry Patmore. |
| Springfield | 18 | Springfield | Wm. Chambers. |
| Keewatin | 19 | Rat Portage | Arthur Woods. |
| St. Clair | 20 | Rodney | N. S. Lusty. |
| Wellington | 21 | Drayton | John Isaac. |
| Fergus | 22 | Fergus | David F. Thomson. |
| Orenhyatekha | 23 | Hamilton | James Slater. |
| Dominion | 25 | Highgate | John Beattie. |
| Pr. Alexandra | 26 | Inwood | A. S. Warner. |
| Jubilee | 27 | Hepworth | Wm. Bedcock. |
| Bruce | 28 | Chesley | J. W. Reed. |
| Elgin | 29 | Aylmer | A. J. Elliot. |
| Napanee | 30 | Napanee | W. A. Rose. |
| Rideau | 31 | Ottawa | John C. Gordon. |
| Mt. Sherwood | 32 | Ottawa | John Hemphill. |
| Moir | 33 | Belleville | J. Parker Thomas. |
| Springbrook | 36 | Springbrook | N. Clark. |
| Guelph | 37 | Guelph | James Hewer. |
| Thames | 38 | Beachville | Geo. A. Uren. |
| Amity | 39 | Hamilton | John Gardiner. |
| Glen | 40 | Glen Williams | T. H. James. |
| Ottawa | 41 | Ottawa | Alfred Crawley. |
| Petrolia | 42 | Petrolia | W. E. Langford. |
| Sydenham | 43 | Strathroy | Wm Hardy. |
| Shelburne | 45 | Shelburne | F. G. Dunbar. |
| Oxford | 46 | Plattsville | Samuel McLaughlin. |
| Eric | 47 | Leamington | George Craig. |
| Russell | 49 | Russell | W. H. Lawrie. |
| Alliston | 50 | Alliston | Rev. J. R. S. Burnett. |
| Puslinch | 51 | Puslinch | Wm. Quilman. |
| Canada | 53 | Stratford | T. J. Birch. |
| Enterprise | 54 | London South | William Gerry. |
| Sarnia | 55 | Sarnia | John Leys. |
| Harmony | 57 | Bothwell | F. H. McFitchie. |
| Protection | 58 | Fingal | Geo. Williams. |
| Frontenac | 59 | Kingston | M. W. Drennan. |
| Maple Leaf | 60 | Glencoe | J. Y. Foster. |
| Oak Leaf | 62 | Wheatley | H. S. Ivison. |
| Grand River | 63 | Breslau | August Stenzel. |
| Garnet | 64 | Wyoming | Thomas Hewitt. |
| Eureka | 65 | Cumber | A. J. Brown. |
| Queen City | 66 | Toronto | Jos. Doust. |
| Alvinston | 67 | Alvinston | Thomas McKay. |
| Thamesford | 68 | Thamesford | Mathew Day. |
| Woodstock | 69 | Woodstock | W. Newton. |
| Concord | 70 | Coreley | Jas. M. Hamilton, Box 27, Shedden P.O. |
| Rosewood | 72 | Monkton | James C. Wilson. |
| Valley City | 73 | Galt | Edward Morrish. |
| Southampton | 74 | Southampton | N. B. Zinkin. |
| Credit Valley | 75 | Cheltenham | T. J. Reaney. |

| Name. | No. | Location. | C.D.H.C.R. | Name. | No. | Location. | C.D.H.C.R. |
|----------------|-----|-------------------|--|-------------------|-----|---------------|---|
| Sylva | 76 | Courtright | James A. Couse | Lucan | 207 | Lucan | Thos. Hossack, M.D. |
| Oil City | 77 | Oil City | C. W. Caton. | Blenhelm | 238 | Drumbo | Silas Dawson. |
| Mississippi | 78 | Carleton Place | D. A. Nesbitt | Tilbury | 211 | Tilbury | John Bart'ey. |
| Excelsior | 79 | Almonte | Ralph Hill. | Royal | 212 | Essex Centre | Wm. Naylor. |
| Beaconsfield | 80 | Pakenham | Thomas Sommerton. | Kemptville | 214 | Kemptville | Geo. Keating. |
| Madawaska | 81 | Arnprior | A. D. Campbell. | Amherstburgh | 216 | Amherstburgh | John Lovegrove. |
| Davenport | 82 | W. Toronto Ju'ct | J. Heydon. | Gower | 217 | North Gower | Geo. Craig. |
| Sidney | 83 | Frankford | A. G. W. Potter. | Clifton | 220 | Niagara Falls | P. A. Skinner. |
| Robin Hood | 84 | Barrie | W. C. McLean. | Ridgetown | 221 | Ridgetown | Charles Eastlake. |
| Ontario | 85 | Uxbridge | Alex. McKee. | Cy. of the Valley | 222 | Dundas | Luke Barker. |
| Union | 86 | Brampton | J. T. Mullin, M. D. | Lincoln | 225 | Beamsbury | Walter Russ. |
| Midland | 87 | Midland | J. B. Horrell. | Shuniah | 228 | Sudbury | Gustavus Harwood. |
| Rosedale | 88 | Toronto | A. E. Harris, 40 Ber- ryman Street. | Laurentian | 229 | Ottawa | W. T. Wilson. |
| Bonnechere | 89 | Ienfrew | Charles McOowell. | Empress | 230 | Smithville | W. H. Morgan. |
| Olive Branch | 90 | Acton | Thomas C. Moore. | Dunnville | 231 | Dunnville | W. F. Montague. |
| Hazel | 92 | A ton | W. Hawkins, sr. | Pelham | 233 | Fenwick | S. E. Birdsall, M. D. |
| Deseronto | 93 | D seronto | James Prickett. | Sa'kirk | 235 | Wallaceburg | W. J. Badder. |
| Collingwood | 95 | Collingwood | Henry Foreman | Raymond | 238 | Fontbill | J. O. Emmet, M.D. |
| Lorne | 96 | Port Rowan | T. H. Pearsall. | Otter Valley | 237 | Vienna | E. H. Suffel |
| Lisgar | 97 | Toronto | W. Elkins, 6 Spencer Avenue. | Monck | 238 | Marshville | Arch'd McLean. |
| Harwich | 98 | Blenheim | D. McBrayne | St. James | 240 | Toronto | W. J. Hamb'y, Mar't Building. |
| Tyrconnell | 99 | Wallacetown | John W. Morris. | Spadina | 241 | Toronto | J. Ferguson, 264 Col- lere Street. |
| Albert | 100 | London West | Irenaus Lewis | Brock | 242 | Toronto | A. R. Scobie, 9 Phœbe Street. |
| Haldimand | 106 | Hagarville | Wm. Anderson. | Bracebridge | 243 | Bracebridge | D. E. Bastedo. |
| Seguin | 107 | Parr Sound | John A. Johnston. | Gravenhurst | 244 | Gravenhurst | H. R. King. |
| Stanley | 110 | Port Stanley | Dr. L. J. Mothersill. | Tamarac Grove | 245 | North Bay | Wm. Colney. |
| Durham | 111 | Durham | A. W. Patten-son. | Alenford | 249 | Alenford | John F. Loney |
| Equity | 112 | Orangeville | Francis Irwin | Argyle | 251 | Toronto | D. M. Anderson, 85 O'Hara Street. |
| Pearl | 113 | Park Hea l | Samuel Burr | Goderich | 253 | Goderich | Wm Proudfoot. |
| Weland | 116 | Weland | J. J. Kelly. | Woodham | 255 | Kirkton | John McCurdy. |
| York | 120 | East Toronto | John Richardson. | Caledonia | 256 | Caledonia | W. J. Burris, M.D. |
| Exeter | 123 | Exeter | Lewis H. Dickson. | Greenwood | 257 | Clandeboye | S. F. Hooper, M.D. |
| Muskoka Forest | 126 | Uffington | George Spence | Eglinton | 258 | Eglinton | A. H. Dixon. |
| Northern Light | 127 | Owen Sound | William Little. | Mystic | 259 | London | John Pope |
| Crescent | 128 | Thorold | James Jones. | Doon | 260 | Doon | Geo. E. Matthews |
| Mizzpah | 130 | Tottenham | Edward J. Hearn. | Pleasant | 264 | Malton | R. J. Spier. |
| Jewel | 131 | Norwich | W. Fairley. | Pembroke | 265 | Pembroke | R. H. Rowe. |
| Middleton | 132 | Delhi | Ernest Gerhard. | Prospect | 270 | Cobden | J. C. Rattray, M.D. |
| Credit | 133 | Georgetown | James Adams. | Pontiac | 271 | Walpole | Rev. W. A. Elias. |
| Milton | 137 | Milton | Wm. Paxton | Bellevue | 272 | Weston | Chas. Watson. |
| Jarvis | 138 | Jarvis | C. E. Bourne | Eganville | 279 | Eganville | John D. McNab. |
| Algoma | 140 | Manitowaning | J. Brinkman. | St. Marks | 281 | Toronto | G. G. S. Lindsay, 25 Toronto Street. |
| Carp | 142 | Carp | Wm. John Holmes. | St. Albans | 283 | Parkdale | Wm. G. Fee. |
| Lambeth | 143 | Lambeth | J. Foreman | Cayuga | 284 | Cayuga | Dr. Thompson. |
| Manotick | 144 | Manotick, Stn P.O | Henry Tomkins | Mount McKay | 287 | Fort William | R. Reading. |
| Saugeen | 148 | Mt. Forest | Thos. Geo. Smith. | Britannia | 288 | Mono Road | J. Canham. |
| Gen. Gordon | 152 | Forest | J. C. Pollock. | Brookdale | 291 | Clayton | W. Banning. |
| Belmont | 153 | Belmont | M. A. Campbe'l | Oshawa | 294 | Oshawa | C. W. Scott. |
| Berlin | 154 | Berlin | Chas. Brighton. | Aberfoyle | 296 | Aberfoyle | P. Falconbridge. |
| Maple | 155 | St. Thomas | J. T. Robertson. | Rock | 301 | Whitby | David Ormiston. |
| Park Hill | 156 | Park Hill | John M. Duff. | Burns | 302 | Embro | Wm. John McKay. |
| Ivy | 157 | Thorndale | J. J. Arms'rong. | Eden Mills | 305 | Eden Mills | David M. Webb. |
| Forest Queen | 158 | Thamesville. | Wm Hind. | Willowdale | 317 | York Mills | H. E. Webster, M.D. |
| Putnam | 160 | Putnam | C. T. Perley. | Bolton | 308 | Albion | H. H. Bolton. |
| Summervale | 161 | Fullarton | W. J. Roger. | Hopetul | 310 | Kerwood | A. Rogers. |
| Huron | 163 | Point Edward | W. F. Gibson. | Mad River | 311 | Cremore | F. G. A. Wright. |
| Dresden | 164 | Dresden | B. Bridgewater. | Queen Victoria | 314 | Pickering | J. H. Eastwood. |
| Simcoe | 168 | Simcoe | Jos. T. Carson | Sweinmote | 315 | Greenwood | F. L. Green. |
| Toronto | 167 | Toronto | R. B. Powell 25 Bald- win Street. | Meadowvale | 316 | Meadowvale | C. W. Switzer. |
| Brant | 168 | Paris | Chas. Flanagan. | Resort | 318 | Lynedock | A. W. Gray. |
| River Speed | 169 | Hespe'ler | James Hamer. | Valens | 319 | Valens | John A. Valens. |
| Hamilton | 170 | Hamilton | R. Griffith. | Isthmus | 320 | Newboro' | Rev. Geo. Bonsfield |
| Garden City | 172 | St. Catharines | Wm. Magness. | Brucefield | 321 | Brucefield | Alex. Ross. |
| Black Knight | 173 | Preston | Chas. E. Bryant. | Leaskdale | 322 | Leaskdale | Isaac Warner. |
| Nelson | 174 | Dutton | Geo. Gusterson. | Ivanhoe | 327 | Millbrook | James A. Vance. |
| Ethel | 175 | Ethel | Dr. W. F. Cole | Dover | 328 | Port Dover | Josiah Varey. |
| Pictou | 177 | Pictou | H. C. Gibson. | Stouffville | 329 | Stouffville | J. W. Brown. |
| Glenmorris | 178 | Glenmorris | Geo. Aitkin. | Markham | 332 | Markham | H nry Robinson. |
| Port Perry | 179 | Port Perry | N. F. Paterson, Q.C. | Trent | 333 | Campbellford | M B Mallory. |
| Fidelity | 180 | Appin | R. Long. | Warkworth | 334 | Warkworth | Wm Bensley. |
| Lindsay | 181 | Lindsay | R. J. Matchett. | Bonnie Doon | 335 | Mount Albert | John Hopkins. |
| Phoenix | 182 | Fenelon Falls | J. S. Campbell. | Charlotteville | 338 | Victoria | C E Shearer. |
| Mt. Brydges | 183 | Mt. Brydges | G. C. Oliver. | Unity | 339 | Chaphau | Hugh Vello. |
| Beaverton | 185 | Beaverton | John Hodgson | Seaforth | 342 | Seaforth | Chas. Clarkson. |
| Rock Glen | 186 | Arkona | T A Lampman. | Waverley | 345 | Fletcher | J. W. Campbell, Stewart, P.O. |
| Aurora | 188 | Aurora | Chas. J. Bailey. | Zephyr | 346 | Zephyr | Thos. A. Wilson. |
| Florence | 189 | Florence | A. H. Stratton. | Leisure Hour | 348 | Wilkesport | Wm. McRae. |
| Success | 191 | Oi Springs | J. H. Johnston | Weidman | 350 | Weidman | Andrew Craig. |
| Theford | 192 | Theford | W. A. Munns, M.D. | Cannington | 352 | Cannington | C. C. McPhaden. |
| Peerless | 193 | St. Mary's | James Harrison. | Newmarket | 358 | Newmarket | J. E. South. |
| Denfield | 194 | Denfield | John Edwards. | Appui | 359 | Sombra | T. C. Cowan, M.D. |
| Waterdown | 195 | Waterdown | Wm. Harvey. | Schomberg | 361 | Schomberg | Arthur Armstrong. |
| Sauble | 198 | Ailsa Craig | John Gunn, M.D. | Osgoode | 362 | Osgoode | Hugh Clelland. |
| Shakespeare | 197 | Shakespeare | F. C. Stevens. | King City | 363 | King | J. W. Croley. |
| Refuge | 198 | Port Hope | Alex. W. Pringle. | Oakwood | 364 | Richmond | D. McDougall |
| St. Pauls | 199 | St. Pauls | Wm. Atcheson. | Kars | 365 | Farquhar | T. M. Kay. |
| Triumph | 200 | Mitchell | W. G. Murphy. | Winterbourne | 204 | Winterbourne | W. J. Fawcett. |
| Ruby | 201 | Tilsonburg | George Geddes. | | | | |
| Star | 203 | Kars | Isaac Taylor. | | | | |
| Winterbourne | 204 | Winterbourne | David S. Clemens. | | | | |

| Name. | No. | Location. | C.D.H.C.R. | Name. | No. | Location. | C.D.H.C.R. |
|-----------------|-----|------------------|-------------------------------------|------------------|-----|------------------------|------------------------------|
| Maple City | 370 | Maple | J. A. Watson. | Septemey | 629 | Pt. Lambton | W. J. Findlay. |
| Gananoque | 371 | Gananoque | O. E. Britton. | Zorra | 639 | Harrington | Jos. Pitt. |
| Glen Payne | 373 | South Finch | J. S. Merkle. | Huntsville | 643 | Huntsville | Lorenz. G. Glossop. |
| Avon | 374 | Avonmore | Robert J. H. Moore | Western Star | 648 | Walsingham Cen- tre | W. A. Morse. |
| Island City | 375 | Brockville | Rev. J. H. Nimmo. | Granite | 671 | Battersea | Robt. VanLaven. |
| Madoc | 377 | Madoc | M. W. Connor. | Maple Grove | 668 | Emsdale | Albert E. Munn. |
| Seabright | 378 | Kettleby | M. W. Robinson | Evening Star | 602 | Edgar | Walter Thompson. |
| Wabun | 380 | Staffa | Walter Shillinglaw. | Greenbank | 664 | Greenbank | Samuel Dusty. |
| Rapids | 381 | Burrill's Rapids | T. A. Kidd. | Prosperity | 608 | Toronto | W. E. Stevens. |
| Lebanon | 382 | Toronto | A. H. Fessenden. | Billings B edge | 670 | Billings Bridge | F. Williams. |
| Waubushene | 383 | Waubushene | Chas. P. Fisher. | Sundridge | 671 | Sundridge | Jas. Dunn. |
| Perth | 384 | Perth | Robert Jamieson. | Delaware Valley | 672 | Delaware | Frank Tickels. |
| Elmsley | 383 | Smith's Falls | J. H. Gould. | Novar | 673 | Novar | Angus Cooper. |
| Tamworth | 392 | Tamworth | J. T. Hart. | Rouille | 674 | Toronto | P. F. Carey, 149 Queen W. |
| Advance | 395 | Sebringville | John Warriner. | Cambridge | 675 | South Indian | John D. Meredith. |
| Tecumseh | 396 | Havelock | Thomas A. Milne. | Little Current | 676 | Little Current | A. Irving. |
| Elmira | 397 | Elmira | D. L. Walmesley. | Byron | 683 | London South | John Fritchett |
| Lord Stanley | 398 | Enterprise | Alonzo Walker. | Himsworth | 686 | Powassan | J. S. Scarlett. |
| St. Thomas | 400 | St. Thomas | A. A. Drake. | Teeswater | 690 | Teeswater | R. Keeler. |
| Gore | 411 | Hamilton | W. A. Thompson, 54 Peter Street | Quinte | 691 | Toronto | J. R. Sayers. |
| Windfall | 403 | Windfall | George Crew. | Wilson | 693 | Toronto | J. R. Taylor. |
| Brighton | 404 | Brighton | Rev. W. W. Poste. | Maitland | 699 | Brussels | J. T. Pepper. |
| Wolfe | 406 | Wolfe Island | Rev. J. J. Christie. | Ottawa West | 702 | Hintonburg | Robt. Reid. |
| Melbourne | 407 | Melbourne | E. Richards. | Kimmount | 703 | Kimmount | R. S. Prosl, M.D. |
| Freelton | 408 | Freelton | W. R. Blachford | Golden Rule | 704 | South River | Chas. Burns. |
| Pyramid | 412 | Copleston | W. J. Kirby. | Simpson | 709 | Bowmanville | R. McDougall |
| Ayr | 413 | Ayr | James G. Cassie. | New Hamburg | 712 | New Hamburg | Thos. Mitchell. |
| Dashwood | 415 | Dashwood | John Hall. | Harwood | 721 | Harwood | H. Donaldson. |
| Orient | 416 | Hamilton | C. C. Baird. | Crampton | 723 | Crampton | J. W. Cornish. |
| Newburgh | 417 | Newburgh | Paschal D. Shorey. | Allandale | 727 | Allandale | W. P. Soules. |
| Farewell | 419 | Farewell | Duncan McClelland. | Rising Sun | 764 | Hillsdale | R. Parker. |
| Odessa | 424 | Odessa | W. B. Derbyshire. | Waterloo | 709 | Waterloo | Allan S. Snider. |
| Copper Cliff | 425 | Copper Cliff | W. B. Ho-like. | Winchester Sp'gs | 777 | Winchester Sp'gs | P. McLaughlin, M.D. |
| Forest Home | 431 | Palmerston | Thomas Benneto. | Boyne | 779 | Stap'es | A. T. Sullivan. |
| Cairnsmor | 432 | Toronto | John Band, 108 Yonge St. | Atwood | 782 | Atwood | J. L. Mader. |
| Pride of Barton | 433 | North Barton | John Scott. | Athens | 784 | Athens | G. W. Beach. |
| Tweed | 434 | Tweed | A. E. Grier. | Asphodel | 792 | Norwood | J. C. Moffat. |
| Casselman | 437 | Casselman | Paul Bissonette. | Westwood | 793 | Westwood | Dr. P. McNaughton. |
| Littlejohn | 442 | Sharbot Lake | Dennis I. Babcock. | Lyndhurst | 795 | Lyndhurst | Wm. H. Metcalfe. |
| Watford | 444 | Watford | Robt. Moody. | Ingersoll | 793 | Ingersoll | S. F. Houser. |
| East Toronto | 450 | Toronto | Geo. Sink, 37 Munro Street. | Matilda | 805 | Iroquoie | W. A. Coulter |
| Lucknow | 454 | Lucknow | J. S. Tennant. | Duart | 803 | Duart | Thos. H. Ridley. |
| Eldon | 458 | Woodville | Hugh Ray. | Lorneville | 811 | Lorneville | W. K. Fisk. |
| Milford | 460 | Milford | John Cook. | Kintore | 813 | Kintore | David Chalmers. |
| Claudeboyc | 461 | Claudeboyc | H. S. Clarke, M.D. | Lakeside | 816 | Lakeside | Don. M. Sutherland. |
| Kippin | 463 | Kippin | W. McCloy. | Glangarry | 818 | Alexandria | Alex. L. Smith. |
| Goodwood | 469 | Goodwood Lake | Peter McEwan. | Emeric | 821 | Waterford | J. A. Aiken. |
| Clinton | 470 | Clinton | George Swallow. | Roslin | 823 | Roslin | Samuel Hudson, M.D. |
| Parliament | 472 | Toronto | Dr. R. D. Moffatt. | Marbank | 829 | Marbank | W. H. Leal. |
| Dunsford | 473 | Dunsford | Newton Cosh. | Freestone | 830 | Grimsby | B. R. Nelles. |
| Priceville | 476 | Priceville | John McGowan. | Queensville | 834 | Queensville | J. F. Ardell. |
| Anson | 484 | Minden | Chas. S. Eggleton | Bradford | 835 | Bradford | John Keegan. |
| Ripple | 487 | Sutton | Geo. L. Vrooman. | Hay Bay | 837 | Hay Bay | John Rennie. |
| Dryad | 488 | Harriston | A. G. Campbell, B.A. | Cromwell | 841 | Rockland | Angus McLean. |
| Forfar | 495 | Forfar | W. H. Freeland. | Inkerman | 844 | Inkerman | Rev. Wm. Knox. |
| Brantford | 503 | Brantford | J. M. Beckett. | Speedwell | 846 | Windso | Joseph Morrison. |
| Commercial | 504 | Toronto | James Grover, 2 St. James Avenue | Car ingford | 856 | Car ingford | Q. F. W. Turner. |
| Wingham | 505 | Wingham | C. N. Griffin. | Hellier | 858 | Hellier | W. A. Crandell. |
| Hazeldean | 517 | Hazeldean | R. F. Abbott. | Atlantic | 862 | Ottawa East | E. W. Gilbert. |
| Listowell | 519 | Listowell | H. B. Morphy. | Sherwood | 864 | Arthur | George Smith. |
| Walkerton | 521 | Walkerton | John Elliott. | Kenmore | 869 | Kenmore | David Wishart. |
| Winchester | 524 | Winchester | W. D. Brurton. | Cumberland | 870 | Cumberland | Henry Byrnes. |
| Crosby | 527 | Elgin | W. W. Brown. | Prescott | 871 | Prescott | James Clint. |
| Chemong | 530 | Peterboro' | W. R. Stratton. | Ashton | 872 | Ashton | Geo. Thos. Bayne. |
| Elnvale | 531 | Elnvale | W. J. McGuire. | Bobaygeon | 873 | Bobaygeon | John Wilson. |
| Vars | 535 | Vars | Wm. Bell | Glen Buell | 878 | Glen Buell | B. S. MacConnell. |
| Jolly | 539 | Mandammin | Jas. Henry Young. | L'Original | 885 | L'Original | John Butterfield. |
| Silver Leaf | 540 | Hanover | Robt. Jas. Ball. | Centralia | 889 | Centralia | R. F. Hicks. |
| Merrivale | 541 | Merrivale | Wm. Fullford. | Fairfield | 890 | Fairfield | Chas. J. Johns. |
| Red Pine | 546 | Warren | Geo. W. Bartlett | Birr | 898 | Birr | Jos. W. Taylor. |
| Palgrave | 554 | Palgrave | Robt. Jas. McLelland | Pleasant Hour | 901 | Bishops' Mills | W. M. Earl, M.D. |
| Terra Cotta | 555 | Campbellville | W. J. Kidney. | Beeton | 906 | Beeton | John Anderson. |
| Classic City | 559 | Stratford | Jas. W. Brown. | Pleasant Ridge | 912 | Newport | Percy H. Buchanan. |
| Lanark | 562 | Lanark | Jno. Manahan. | Cookstown | 914 | Cookstown | O. R. Ferguson. |
| Ivy Leaf | 565 | Rlyth | A. Elder | Willow | 919 | Churchill | Asa Latter. |
| Wooler | 567 | Wooler | G. W. Casement. | Harrow | 922 | Harrow | Joseph Rumbald. |
| Vankleek Hill | 571 | Vankleek Hill | Don. McLeod | Dysart | 923 | Haiburton | Wm. Brust. |
| Kincardine | 573 | Kincardine | J. H. Scott. | North Dawn | 924 | Oakdale | Richard I. Dobblyn. |
| Newbury | 580 | Newbury | Wm. Bayne. | Kinnoul | 926 | New Lowell | Wm. Morrison. |
| Brigden | 581 | Brigden | Albert Fish r | Howard | 927 | Morpeth | Israel L. Smith. |
| Port Elgin | 587 | Port Elgin | H. Kauffsch. | Equal Right | 934 | Stroud | R. J. McConkey. |
| Lafontaine | 593 | Lafontaine | M. Beaudoin. | Bowmore | 941 | Duntroon | James Bridges. |
| Elmwood | 594 | Elmwood | M. Kaufman. | Maxville | 943 | Maxville | John Smilie. |
| Metcalfe | 609 | Metcalfe | Wellington Blair. | Nobleton | 947 | Nobleton | Jas. Cherry. |
| Osnabrock | 610 | Osnabrock | Chas. McEwan. | Riceville | 953 | Riceville | A. W. Metcalfe. |
| Orillia | 615 | Orillia | C. S. Tuttle. | Blue Mountain | 956 | Clarksburg | A. T. Wilgess. |
| Coldwater | 616 | Coldwater | John J. Grey. | Bognor | 957 | Bognor | Jas. G. Carrie. |
| Penetanguishene | 623 | Penetanguishene | A. B. Thompson. | Cloverleaf | 959 | Wyebridge | Jos. M. rpehy. |
| Scarboro' | 623 | Scarboro' | Geo. Norman. | Moulinette | 960 | Moulinette | Fred Tapping. |

Changes in this Directory must be made through the High Secretary's Office.

High Court of Michigan.

HIGH STANDING COMMITTEE.

- H. C. R., J. A. Frise, Flint.
- P. H. C. R., Gen. H. H. Apelin, West Bay City.
- H. V. C. R., C. H. McGinley, Mt. Den City.
- H. Sec., John Chambers, Port Huron
- H. Treas., Frank Dullam, Flint.
- H. Phys., S. T. Goddard, M. D., Saginaw, E. S.
- H. Coun., Fred. C. Temple, Grand Rapids.

AUDITORS.

- I. W. Bockler, Bay City.
- W. B. Rosevear, Saginaw, E. S.

APPOINTED OFFICERS.

- H. S. W., Thomas Short, Court Mason, Lexington.
- H. J. W., Geo. A. Burgess, Court Lekeview, Pt. Sanilac.
- H. S. B., Ira Sawyer, Court Flushing, Flushing.
- H. J. B., D. A. Fenton, Court Dismond, Pt. Huron.
- H. M., G. S. Frenzel, Court Mayville, Mayville.
- H. Mes., Frank Prosser, Court Centre, Bay City.
- H. C., A. A. Weeks, Grand Rapids.
- H. Chap., Rev. Edward Collins, Detroit.

DIRECTORY OF COURTS.

| Name. | No. | Location. | C.D.H.C.R. |
|------------------|-----|--------------------|--------------------------------------|
| Bad Axe | 117 | Bad Axe | Jacob H. Michler. |
| Tunnel | 159 | Port Huron. | Wm. M. Cline. |
| Desmond | 187 | Port Huron | John Phipps. |
| Clare | 210 | Clare | Dr. F. J. Todd. |
| Valley | 232 | East Saginaw | W. A. Crouch. |
| Flint | 239 | Flint | Frank Dullam. |
| Hastings | 246 | Hastings | L. E. Stauffer. |
| Lansing | 247 | Lansing | Daniel Barringer. |
| Eagle | 250 | Gladwin | N. T. Daniels. |
| Michigan | 261 | Carsonville | C. C. McGregor. |
| Sta. of Mackinac | 262 | Duncan | Edward J. James. |
| Marion | 267 | Dodgeville | Robt. Loggihan. |
| Harbor | 268 | Sand Beach | Henry E. King. |
| Croswell | 273 | Croswell | Wm. H. Burgess. |
| Cedar | 275 | St. Ignace | P. D. Bissell. |
| Iosco | 278 | East Tawas | R. Capeland. |
| Oscoda | 285 | Oscoda | Wm. E. Wilson. |
| Au Sable | 289 | Au Sable | Henry Alcred. |
| Alpena | 293 | Alpena | A. S. Irving. |
| Maple Ridge | 300 | Newberry | Dr. S. J. Fraser. |
| Bay City | 306 | Bay City | Arthur W. Merritt. 1,090 19th st. |
| Liberty | 313 | Richmond | G. W. Weston. |
| Presque Isle | 325 | Begers City | Walter Pillar, 211 State st. |
| Miranda | 326 | West Bay City | Geo. C. Loss. |
| Vassar | 337 | Vassar | Chas J. Mitchell. |
| Rivarside | 349 | St. Clair | W. F. Fridenburg. |
| Tittabawassee | 353 | Midland | Peter Collier. |
| Mason | 354 | Luchington | M. M. Callaghan. |
| Oscoda | 367 | Reed City | E. McLennan. |
| Franklin | 369 | Isapeer | Chas. L. Marigold. |
| Evart | 372 | Evart | C. R. Morrison. |
| Gratiot | 379 | Fort Gratiot | Stephen E. Rider. |
| Grant | 388 | Blaine (Zion P.O.) | Bells E. Barry. |
| Leo | 389 | Fargo | I. D. Fuller. |
| Logan | 390 | Cadillac | Levi E. Whitby. |
| Anchor | 393 | Upton Works | Jas. H. Moore. |
| Yale | 399 | Yale | John B. Shirk. |
| Custer | 402 | Brown City | Harvey F. Hydorn. |
| Saniac | 405 | Valley Center | C. W. Doe. |
| Ukicon | 410 | Big Rapids | Abraham Robinson. |
| Peck | 411 | Peck | Henry Sherman. |
| Sanilac Centre | 414 | Sanilac Centre | Geo. A. Burgess. |
| Lake View | 418 | Port Sanilac | Idgar Hills. |
| Gratiot | 423 | Downington | M. H. Munn. |
| Applegate | 426 | Applegate | C. H. McGinley. |
| Minden | 430 | Minden City | Semuel E. Park. |
| Mentor | 435 | Potts | Jno. M. McKillen. |
| Imlay | 436 | Imlay City | S. Sullivan, 29 Plain- field Ave. |
| Kent | 441 | G. Rapids | B. C. D. Ily, 26 Tur- ner st. |
| Rescue | 446 | G. Rapids | T. J. Reeves, 630 N. Ionia st. |
| Lyon | 446 | Grand Rapids | Simeon E. Hooper. |
| Tyre | 448 | Tyre | U. S. Galbraith. |
| Amadore | 467 | Amadore | A. Mills. |
| Downer | 468 | Marysville | C. Henry Buss. |
| Leonard | 477 | Grand Rapids | John Hughes. |
| Saginaw | 494 | Saginaw | R. H. McHenry. |
| Caro | 506 | Caro | T. H. Culverwell. |
| Bayley | 517 | Detroit | Geo. S. Frenzel. |
| Meyville | 522 | Mayville | James Sierling. |
| Ellsworth | 523 | Luher | Geo. H. Noble. |
| Waldone | 529 | East Saginaw | Fred. C. Hough. |
| Acme | 551 | South Saginaw | H. A. Miller. |
| Isabella | 552 | Mt. Pleasant | Albert V. Lint on. |
| Warren | 558 | Coleman | Tho. F. Higgins. |
| Kalkaska | 564 | Kalkaska | F. M. Nelson. |
| Rthen Allen | 569 | Carrollton | |

| Name. | No. | Location. | C.D.H.C.R. |
|----------------|-----|----------------|-----------------------------------|
| Watchful | 672 | Gelcing | Chas. R. Foote. |
| Crow Island | 676 | Crow Island | Wm. Loney. |
| Mountaineer | 577 | North Saginaw | L. H. Francke. |
| Hamilton Stone | 582 | S. Boardman | E. F. Mills. |
| Manclona | 583 | Manclona | C. L. Herrick. |
| Vernon | 585 | Vernon | J. Lorenzo Smith. |
| Woodward | 589 | Detroit | F. R. Lavitt. |
| Milington | 590 | Millington | Sir. C. Newton. |
| Capital | 604 | N. Lansing | J. M. Smith. |
| Columbiaville | 606 | Columbiaville | Jesse C. Rush. |
| Portsmouth | 622 | So. Bay City | Jas. Meyers. |
| Centre | 646 | Bay City | Wm. Dunahue. |
| Nemesis | 645 | Last Tawas | John S. McGuire. |
| Whittemore | 647 | Whittemore | Maynard Butts. |
| Palms | 650 | Palms | R. Meyers. |
| Tawas City | 655 | Tawas City | George S. Darling. |
| Fowlerville | 657 | Fowlerville | J. P. O. th. |
| Williamston | 601 | Williamston | H. M. Biglow. |
| Wolverine | 665 | Bay City | S. E. Gustin, M.D. |
| Owosso | 669 | Owosso | Wm. Jopling. |
| Zilwaukee | 673 | Zilwaukee | John H. Schroeder. |
| By | 680 | Pinconning | Harvey Hook. |
| Cass | 689 | Jonia | Wm. E. Kelsey. |
| Woodland | 698 | Woodland | C. C. Deane. |
| Standish | 700 | Standish | Phillip Snyder. |
| Port Austin | 705 | Port Austin | Edward B. Gison. |
| Sebewaing | 710 | Sebewaing | August Guisler. |
| Rife | 714 | West Branch | J. O'Brien. |
| Ubyly | 722 | Ubyly | Samuel Cope. |
| Rob Roy | 726 | Clio | G. W. Goff. |
| Kindo | 730 | Kin de | R. H. Graney. |
| Unionville | 732 | Unionville | Timothy L. thian. |
| Daisy | 724 | G. Rapids | James Rowson. |
| Reese | 737 | Reese | Frank W. Thompson. |
| Flushing | 733 | Flushing | H. E. Store. |
| Durand | 743 | Durand | Robert C. Fair. |
| Eaton | 750 | Eaton | S. S. Ludham. |
| Romeo | 755 | Romeo | Geo. Burton. |
| Alcona | 757 | W. Harrisville | W. D. M. Schell, M.D. |
| Auburn | 758 | Auburn | Jas. V. Amies. |
| Clinton Valley | 770 | Rochester | W. E. Starring. |
| Stony Lake | 771 | Oxford | A. M. Varney. |
| Chandler | 774 | Soule | Jas. T. Hay. |
| Alma | 778 | Alma | Geo. Moor. |
| Almont | 781 | Almont | John Ovens. |
| Camio | 788 | Greenville | D. Silvrthorn. |
| Grayling | 790 | Grayling | Orville J. Be. l. |
| Dryden | 799 | Dryden | Melvin D. Cole. |
| Waupaki co | 807 | Battle Creek | J. B. S. erry. |
| Pine | 808 | Manistee | John E. Hayes. |
| Petoskey | 812 | Petoskey | C. A. Gay. |
| Gen. Sherman | 814 | Monroe | M. E. Webb. |
| Bechville | 825 | North Branch | W. W. Harrington. |
| Elkland | 826 | Cass City | John A. M. Dougal. |
| Key-tone | 832 | Marion | M. L. Fenton. |
| Copemish | 828 | Copemish | W. E. Bailey. |
| East Jordan | 839 | East Jordan | Frank A. Foster. |
| Charvoix | 840 | Charvoix | Wm. H. Francis. |
| Beecher | 849 | Thomsonville | H. J. T. Rhead. |
| Ogyia | 850 | Forestville | John H. Trace. |
| Traverse | 853 | Traverse City | Dr. F. E. Carbin. |
| Detroit | 857 | Detroit | Fred. W. Hawes, 186 Welsh Ave. |
| Caseville | 861 | Caseville | Augu. t Holstein. |
| Cadillac | 863 | Detroit | H. H. Robinson, Buhl Block. |
| Wayno | 864 | Detroit | Dr. J. D. Kennedy. |
| Frankfort | 975 | Frankfort | L. J. Teduan. |
| Annexation | 998 | Detroit | E. J. Bolio. |
| Iron | 999 | Muskegon | R. J. McDonald. |
| Arion | 940 | Arion | Wm. Preston. |

Changes in this Directory must be made through the High Secretary's office.

High Court of New Brunswick.

HIGH STANDING COMMITTEE.

- H. C. R., Le Baron Coleman, St. John (north.)
- P. H. C. R., Herbert C. Creed, A. M., Fredericton.
- H. V. C. R., Hon. Judge Wedderburn, Hampton Village.
- H. Sec., F. W. Emmerson, Peticodiac.
- H. Treas., E. P. Eastman, do.
- H. Coun., A. W. MacCrea, St. John.
- H. Phys., R. W. Sprague, M. D., Mcntague Bride, P. E. I.

AUDITORS.

- S. A. Hohnstead, Salisbury.
- W. W. P. Starratt, Elgin.

APPOINTED OFFICERS.

- H. Chap., Rev. Thos. Pierce, Hillsboro.
- H. J. S., J. A. Fowler, St. John.
- H. S. W., Wm. Reid, Summerside, P. E. I.
- H. J. W., J. F. Stevenson, St. Andrews.
- H. S. B., R. McMinamin, Stanley.

THE INDEPENDENT FORESTER.

H. J. B., J. J. Clarke, Chelmsford.
H. Mat., J. F. Granville, Portland.
H. Con., W. McK Weldon, Moncton.
H. Mes., H. C. Allison, Sackville.

PROVINCIAL DEPUTY AND ORGANIZER.
A. P. Sherwood, Norton Station.

SPECIAL DISTRICT DEPUTIES.
Ernest J. Todd, London House, St. John.
Chas. J. Morrison, Carleton, St. John.

| Location. | C. D. H. C. R. | Nights of Meetings. |
|---------------------------|------------------------|--|
| Norton Station | Charles Little | Alternate Wednesdays. |
| Penobscis | Havelock Freeze | 3 d Saturday. |
| Chatham | Alex. McKinnon | 1st Thursday after 15th. |
| Moncton | Geo H. ick | 3rd Thursday. |
| Hillsboro' | M. J. Smith | 2nd and 4th Tuesdays. |
| Petitcodiac | E. Simpson | nd and 4th Saturdays. |
| Elgin | R. A. Smith | 2nd and 4th Fridays. |
| St. John (north) | W. J. S. Myles | 3rd Thursday. |
| St. John (south) | Arch. Bauer | 1st Friday after 15th. |
| Weldford | James Miller | 3rd Monday. |
| Fredericton | J. F. Richards | Last Wednesday. |
| Marysville, York Co | W. T. Day | 3rd Tuesday. |
| St. Marys | E. Vanwart | 1st Tuesday after 15th. |
| Derby | R. D. Wilson | 1st Thurs. on or after 5th, & 1st do. on or after 15th. |
| Centreville, Carleton Co. | A. C. Gibson | 1st Tuesday. |
| Newcastle | John S. Fleming | 4th Tuesday. |
| Havelock | Jarvis M. Thorne | 1st Monday after 15th. |
| Salisbury | A. Sherwood | Last Monday. |
| Alma | T. E. Colpitts | 3rd Friday. |
| Sussex | Geo. J. Worden | 3rd Thursday. |
| Clover Hill, Kings Co. | Chas Oates | 4th Thursday. |
| Aphocqui | F. L. Gross | 1st and 3 d Saturdays. |
| St. John (west) | Ald. I. E. Smith | 4th Friday. |
| Upham Station | A. Sherwood | Last Monday. |
| Shediac | W. A. Russell | 4th Tuesday. |
| Hampton | J. Newton Smith, M. D. | 3rd Thursday. |
| Buctouche | Jas H. Powell | 4th Tuesday. |
| McAdam Junction | W. F. VanBuren | 2nd and 4th Fridays. |
| St. George | Guy H. Clinch | Last Monday. |
| St. Andrews | J. F. Stevenson | 2nd and last Mondays. |
| Grand Manan | Jas. W. Wooster | 3rd Tuesday. |
| St. Stephen | Geo F. Pinder | 3rd Monday. |
| Andover | Ernest H. Hoyt | 2nd and th Wednesdays. |
| Campbellton | A. Mcg. McDonald, | 2nd Thursday. |
| Millville, York Co. | E. H. Estey | 2nd and 4th Saturdays. |
| Keswick | Thos. H. Colter, M. P. | 4th Wednesday. |
| Bristol, Carleton Co. | John E. Kelly | 1st and 3rd Saturdays. |
| Hartland | S. J. Brown | 2nd and 4th Mondays. |
| Stanley | D. R. Moore, M. D. | Last Saturday. |
| Woodstock | John Tattersall | 2nd and 4th Thursdays. |
| Sackville | H. B. Allison | 2nd and 4th Tuesdays. |
| Port Elgin | H. R. Carter, M. D. | 2nd and 4th Fridays. |
| St. Martins | W. E. Skillen | 3rd Thursday. |
| Summerside, P. E. I. | Capt. Jos. Read | |
| Alberton, P. E. I. | M. R. Leard. | |
| Bedeque P. E. I. | L. U. Upham | |
| Montague Bridge, P. E. I. | John T. Robison. | |
| Souris, P. E. I. | Uriah Mathew. | |

Changes in this Directory must be made through the High Secretary's office.

Helping One Another.

One of the main objects of all fraternal societies is to help one another. To be fraternal or brotherly. This is accomplished in a number of ways. A young man going into a strange city is generally in need of some kind of advice or assistance. Where he has found employment his co-laborers are strangers, and his work will be different than he is accustomed to doing. He is obliged to ask questions. If he belongs to some fraternal order he is pretty apt to find a fellow-brother, who will be delighted to render him the needed assistance. If not, he will have to take his chances, and might find himself among a lot of boors, who would take pleasure in witnessing his discomfiture. Of course he would be liable to receive any help he may need from men who did not belong to any order, and this paragraph is not intended to give the impression that non-society men are boors, but the young man would certainly get along better and would have more confidence in himself if he was surrounded by brothers of some order.—*Fraternal News.*

DR. WILLIAMS'

PINK PILLS FOR PALE PEOPLE

ARE NOT a Put-gative Medicine. They are a BLOOD BUILDER, Tonic and RECONSTRUCTOR, as they supply in a condensed form the substances actually needed to enrich the Blood, curing all diseases coming from POOR and WATERY BLOOD, or from VITIATED HUMORS in the BLOOD, and also invigorate and BUILD UP the BLOOD and SYSTEM, when broken down by overwork, mental worry, disease, excesses and indiscretions. They have a SPECIFIC ACTION on the SEXUAL SYSTEM of both men and women, restoring LOST VIGOR and correcting all IRREGULARITIES and SUPPRESSIONS.

EVERY MAN Who finds his mental faculties dull or failing, or his physical powers flagging, should take these PILLS. They will restore his lost energies, both physical and mental.

EVERY WOMAN should take them. They cure all suppressions and irregularities, which inevitably entail sickness when neglected.

YOUNG MEN should take these PILLS. They will cure the results of youthful bad habits, and strengthen the system.

YOUNG WOMEN should take them. These PILLS will make them regular.

For sale by all druggists, or will be sent upon receipt of price (50c. per box), by addressing
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BORROWERS can secure a HOME by paying a little more than ordinary rental by securing shares and paying monthly. Apply to

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Will cure any of the following Diseases:

\$1,000 FORFEIT if we cannot produce to your satisfaction that permanent cures have been made by it in these Diseases.

Asthma, Abscesses, Bronchitis,
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Diphtheria, Dyspepsia, Scrofula,
Erysipelas, Rheumatism, Piles,
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and all Liver, Kidney and Bladder Troubles.

This remedy is an absolute Specific for Diphtheria or Croup; has never failed where used, in thousands of cases. It should therefore be kept in every family as a preventative; the medicine will keep all the year round. When wanting to use for these two diseases, persons interested should obtain special directions from the Agent at once.

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All these troubles are Germ Diseases. Destroy these and a cure is effected.

This Remedy is the only one known to mankind which has received the unanimous endorsement of a "Board of Trade" and City Council in a City of 100,000 people.

See our large Pamphlets for full particulars.

DECLARATION

PROVINCE OF ONTARIO, COUNTY OF YORK,

To Wit:

I, Charles Warren Eman, of the City of Toronto, in the County of York, Esquire, do solemnly declare:

1. That I am the Manager in the Dominion of Canada for the William Radam Microbe Killer Co., Limited, and as such I solely prepare and manufacture from the formula furnished to me by Mr. William Radam, of the City of New York, what is known as "Radam's Microbe Killer."

2. This medicine is entirely composed of pure water which is charged with powerful microbe destroying gases, and in the composition thereof no acids, opiates or spirits of any kind whatsoever are used, and I make this solemn declaration conscientiously believing the same to be true and by virtue of the "Act Respecting Extra-Judicial Oaths."

CHARLES WARREN EMAN.

Declared before me at the City of Toronto, this 26th day of August, A. D. 1890.

ENG JS. MACMURCHY, Notary Public for the Province of Ontario.

WM. RADAM MICROBE KILLER COMPANY, Ltd.,

120 KING STREET WEST, TORONTO, ONT.

Sole Manufacturers for the Dominion

PERFECTION ATTAINED!

DR. C. L. COULTER'S

COMBINED

VAPORIZER and INHALER

THE CHAMPION VOLATILIZER.

A New Instrument for Vaporizing Oils and Drugs for Inhalation as well as for Disinfecting and Deodorizing Sick Rooms, Hospitals, Public Buildings, Railway Carriages, etc.; also an Odorizer for Perfuming Parlors, Opera Houses, etc.

The only perfect Vaporizer for the treatment of diseases of the Nose, Throat and Lungs, such as Consumption, Bronchitis, Asthma, Whooping-cough Croup, Diphtheria, Catarrh and La Grippe. Beechwood Creosote, Oil of Southern Pine Needle and Eucalyptus Oil, of each equal parts, vaporized and inhaled, affords wonderful benefit in Phthisis.

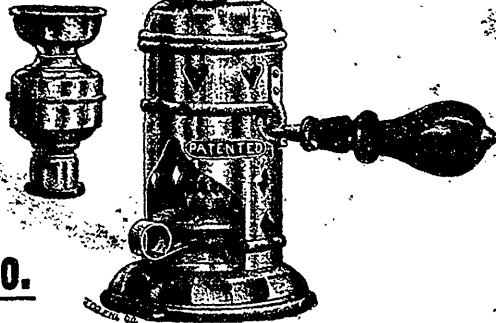
Made of Copper and Brass, Nickel-plated. It has no Glass Tubes, no Valves to get out of order.

PATENTED.

Canada..... Oct. 10, 1890
United States..... June 9, 1891
Great Britain..... May 1, 1891
France..... June 9, 1891
Other foreign patents applied for

Perfumer and Deodorizer Attachment.

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ADVANTAGES:

- 1. An undiluted, non-irritating, thoroughly medicated vapor is obtained by reason of the reservoir containing the medicated sponge being placed on the inhaling tube at a distance of 8 or 10 inches from the boiling water, and complete volatilization is effected of the drugs to be inhaled, thus ensuring their reaching directly the part to be medicated. Other so-called vaporizers are only atomizers or sprays, breaking the drug into fluid particles which are not diffusible and therefore too heavy to be inspired.
2. By vaporizing antiseptics, it quickly sterilizes the atmosphere in cases of infectious diseases.
3. It is simple, durable, convenient of manipulation, and absolutely safe from fire.
4. The price is a great desideratum, being only about half that of any other vaporizer, volatilizer or inhaler that claims any merit.
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C. L. COULTER, M.D., Past Chief Ranger and Physician to Court Lindsay,

OFFICE OF THE EXECUTIVE COUNCIL INDEPENDENT ORDER OF FORESTERS, Toronto, 27th November, 1891.

My DEAR SIR AND BRO. - I have tested and am using your Combined Vaporizer and Inhaler and am very much pleased with the manner it does its work. In fact, I regard it as a perfect instrument, being safe, simple of construction, and therefore not liable to get out of order. It accomplishes the vaporization of oils and other medicinal agents most effectually, thus making it available as well for treatment by inhalation as for disinfecting sick rooms, hospitals and public buildings, or wherever disinfection is required. I have had experience with most of the best Inhalers in the market and your instrument has given me more satisfaction than any I have ever used, and I can with confidence recommend it to the profession and the public generally. Yours in L. B. & C., SYLVATEKHA, M.D., Supreme Chief Ranger I. O. F. Diseases.

Very useful in sterilizing the atmosphere of a room. G. R. McDONAGH, M.D., L.R.C.P., London, Lecturer in Laryngology and Rhinology, University of Toronto. For vaporizing the atmosphere in diphtheria it is without an equal and for the purpose of disinfecting apartments or clothing I cannot conceive anything better. FREDERICK W. STRANGE, M.R.C.S., Eng., Toronto.

I have carefully examined your Vaporizer and I am very much impressed by its simplicity and perfect efficiency in distributing disinfectants thoroughly throughout large buildings. I believe all schools would be rendered more healthful by its use in them for a short time before the opening of school each morning. It is incomparably superior to any deodorizer or disinfectant that depends on the action of the air alone for the distribution of the disinfectants used.

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