

INDEPENDENT FORESTER

THE OFFICIAL

ORGAN OF THE

INDEPENDENT ORDER OF FORESTERS

I.O.F.

THE BEST

FRATERNAL AND BENEFIT SOCIETY

FOUNDED, 1874. INCORPORATED 1881.

TORONTO, ONT., DEC., 1895.

Volume XVI.

Num.

NUMBER OF MEMBERS 1st OCT., 1895

83,455.

SURPLUS FUND 1st NOV., 1895

\$1,492,992.20.

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366.5-
F74

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

Monthly Rates of Assessments.

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

The new Schedules of Rates of Assessments are as follows:--

SCHEDULE OF RATES OF ASSESSMENT FOR THE ORDINARY CLASS.

| Age | \$1,000 | \$2,000 | \$3,000 | Age | \$1,000 | \$2,000 | \$3,000 |
|-----|---------|---------|---------|-----|---------|---------|---------|
| 18 | .34 | .68 | 1.02 | 41 | 1.15 | 2.30 | 3.45 |
| 19 | .35 | .70 | 1.05 | 42 | 1.18 | 2.36 | 3.54 |
| 20 | .36 | .72 | 1.08 | 43 | 1.21 | 2.42 | 3.63 |
| 21 | .37 | .74 | 1.11 | 44 | 1.24 | 2.48 | 3.72 |
| 22 | .38 | .76 | 1.14 | 45 | 1.27 | 2.54 | 3.81 |
| 23 | .39 | .78 | 1.17 | 46 | 1.30 | 2.60 | 3.90 |
| 24 | .40 | .80 | 1.20 | 47 | 1.33 | 2.66 | 3.99 |
| 25 | .41 | .82 | 1.23 | 48 | 1.36 | 2.72 | 4.08 |
| 26 | .42 | .84 | 1.26 | 49 | 1.39 | 2.78 | 4.17 |
| 27 | .43 | .86 | 1.29 | 50 | 1.42 | 2.84 | 4.26 |
| 28 | .44 | .88 | 1.32 | | | | |
| 29 | .45 | .90 | 1.35 | | | | |
| 30 | .46 | .92 | 1.38 | | | | |
| 31 | .47 | .94 | 1.41 | | | | |
| 32 | .48 | .96 | 1.44 | | | | |
| 33 | .49 | .98 | 1.47 | | | | |
| 34 | .50 | 1.00 | 1.50 | | | | |
| 35 | .51 | 1.02 | 1.53 | | | | |
| 36 | .52 | 1.04 | 1.56 | | | | |
| 37 | .53 | 1.06 | 1.59 | | | | |
| 38 | .54 | 1.08 | 1.62 | | | | |
| 39 | .55 | 1.10 | 1.65 | | | | |
| 40 | .56 | 1.12 | 1.68 | | | | |

The above Schedule of Rates took effect on the 1st day of Sept., 1936, for all applicants for admission, except those who had made application and been examined prior to the above date, who may be admitted on the old rates any time within 60 days from the date of their medical examination.

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

Funeral Benefits.

The Sick and Funeral Benefits are optional, and cost \$1 per week for the first ten weeks and \$2 per week for the following 10 weeks of any one illness, and \$20 towards funeral expenses.

The rates for Sick and Funeral Benefits depend on the age and amount of \$1, which is paid before you die.

The rates for Sick and Funeral Benefits depend on the age and amount of \$1, which is paid before you die.

| At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment | At Age of | Monthly Assessment |
|-----------|--------------------|-----------|--------------------|-----------|--------------------|-----------|--------------------|
| 18 | 40 | 32 | 33 | 51 | 48 | 41 | 50 |
| 19 | 41 | 33 | 34 | 52 | 49 | 42 | 51 |
| 20 | 42 | 34 | 35 | 53 | 50 | 43 | 52 |
| 21 | 43 | 35 | 36 | 54 | 51 | 44 | 53 |
| 22 | 44 | 36 | 37 | 55 | 52 | 45 | 54 |
| 23 | 45 | 37 | 38 | 56 | 53 | 46 | 55 |
| 24 | 46 | 38 | 39 | 57 | 54 | 47 | 56 |
| 25 | 47 | 39 | 40 | | | | |
| 26 | 48 | 40 | | | | | |
| 27 | 49 | | | | | | |

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 least objections 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 . . . \$ 1,321 21
- High Courts 5,000 00
- Real Estate Capital - New Brunswick 20,000 00
- Deposits in Great Britain (220,000) . . 22,000 00
- Mortgages 1,122,715 40
- Debentures 151,612 73

From the above it will be seen that we have already in the Permanent Reserve Fund

\$1,412,342.97.

The above is subject only to the joint opinion of the independent members of the Executive Council:

- S. C. R. Graham, M.D., Editor, *Western Medical Record*, Montreal, Toronto.
- P. S. O. E., E. Boltman, *House of Commons*, Ottawa.
- S. V. O. R., Hon. D. D. Aiken, M.L.A., Mich.
- S. Secretary, *John A. McCallum*, Q.C., Toronto.
- S. Treasurer, *H. A. Collins*, Toronto.
- S. Adv., *John H. H. H. H. H. H. H. H. H. H. H. H. H.*
- S. Adv., *John H. H. H. H. H. H. H. H. H. H. H. H.*
- S. Adv., *John H. H. H. H. H. H. H. H. H. H. H. H.*

With which we have in the current year no money, one hundred and twenty-five thousand dollars was borrowed from the public.

\$1,457,355.73.

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The Independent Forester

VOL. XVI.

DECEMBER, 1895.

No. 6

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25 Wellington St. W., TORONTO, ONT.

TORONTO, CANADA, DECEMBER, 1895.

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, 59 Yonge-street, Toronto, Can.

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

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

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

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

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

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

Editorial.

Notes.

December. **

A Merry Christmas **

A Happy New Year. **

In the past eleven months how many have you made glad. **

"Glory to God in the highest, on earth peace, good-will toward men." **

There is still a month left. Live it as if it might be the last. It may be—it will be to many. **

Half the Forestric year will be over with December. What have you done to build up the Order? **

Illinois sent in 115 applications for October, and stands fifth, coming next to Quebec. Keep your eye on Illinois. **

In looking over the performance of the year how do they compare with the promises you made at the beginning of the year? **

Growth is one of the evidences of life. If your court is alive to the interests of the members and the Order at large, it will be adding to its numbers. **

If you are contemplating a friendly act, don't contemplate it too long. "Swift kindnesses are best. To delay the kindness, is to take the kindness all away." **

Quebec and Michigan are running a pretty even race, for October it stood Michigan 155, Quebec 146. But in the grand total, Quebec has 9,200, to Michigan's 8,900. **

December should be one of the best months in the year for the I. O. F. As soon as you read this paragraph, set to work and secure that member you promised. A moderate effort will secure 4,000 for December.

At a recent meeting, Court Morris Vineyard, Los Angeles, California, received 41 applications for membership. We want to hear from the court that has done better than this, or as well!

**

The past with its possibilities can never be yours, it is gone, and forever. But the present is yours, make the most of it. Past neglect should impress us with the need of greater faithfulness.

**

The Empire State is a good second for October. New York, with 220 applications stands next to Ontario, that has 283. Where is Quebec and Michigan? Ontario had better watch lest the neighbors to the south take first place some month.

**

For October the applications were 1573. For November the number will be considerably increased—and December should see the highest number for the year. Once more we remind our members that it is individual effort that secures the new members.

**

Be loyal to the Order—that does not require that you disparage any other order. Speaking well of the society of which you are a member, is a duty you owe to it. Any reflection cast by you upon its management or officers is also a reflection upon yourself.

**

The excuse I cannot afford "Life Insurance," does not hold. If you can afford three meals a day, to say nothing of a pipe and other superfluities you can afford the 2 or 3 cents a day that will secure for your family \$1,000 in the event of your death. Where there's a will there's a way.

**

The year's work that will close with this month will be the best in the history of the Order. This after 21 years' experience must be eminently gratifying to our members. It rests with our brethren to make the record for December the best of any month in our history. Lend a hand.

**

Work on the temple is progressing satisfactorily. The contractors for the stone and brickwork, Bros. Oakley and Holmes, are pushing the work vigorously. It is expected that the new headquarters will be ready by the 1st of July next, and not a day too soon. The present offices are very much crowded.

**

The men who are accumulating hard cash are few. Competition is keen, profits are small, and the demands are many. To make

ends meet comfortably is as much as the majority can accomplish. To these life insurance affords the opportunity at moderate cost of laying by a modest provision for their families. Take a policy in the I.O.F.

**

When your assessments become due, don't grumble and say that your protection is costing you too much. Pay it promptly like a man. Pay it as you would pay a note in the bank. Pay it before you pay doctor, butcher or grocer, because it is at the top of all your obligations. It is a debt due your family. It is a work of faith and labor of love.—A. L. of H. Journal.

**

Be punctual. If an officer, be in your place when the hour of opening arrives. It is not only bad business, but bad manners to keep others waiting, wasting their time and trying their tempers. If only a private member, be in time. Business is frequently interrupted, and attention diverted by the late comer. Time has its value. Great things have been accomplished by the proper use of odd half hours. You have no right to waste your own time much less that of others. Be in time.

**

In *Life Echoes*, a monthly periodical issued by the Canada Life, there is a short squib from *Money and Risks*, giving "recent steps in the evolution of Assessment Insurance." One of the instances cited is that "in 1895, the I.O.F. increased its rates at older ages." The rate now, for members joining the Order at 40 years of age is 90 cents per month or \$1.08 per year for \$1,000. Canada Life's premium for an ordinary life policy of the same amount, at the same age, charges \$30.50 a year. The I.O.F. rates at "older ages" will admit of considerable "evolution" before they require as many of the dollars of the insured as do the rates of the magnificent Canada Life.

A Merry Christmas to All.

Once again we are on the eve of the great festival of Christendom. Instinctively the more kindly thought and friendly word is in the mind, and on the tongue of all who follow the Prince of Peace. The world is getting better. The tokens are evident on every hand. Never before were so many concerned for the well-being and happiness of the poor and the unfortunate. Never before did the world witness so many working and giving, hoping for nothing in return, except the pleasure of doing a kindness to one who

sorely needs it, and of winning the "Well done" of the Master, who "went about doing good," and who taught by life and word, "it is more blessed to give than to receive."

To our EIGHTY-FIVE THOUSAND members, their families and friends, we hope the coming Christmas season will bring great happiness. Many of them have doubtless realized ere to-day that happiness is not so much a matter of circumstances as of character, and that the joy or sorrow of our reaping, is the harvest of our own sowing. Bread cast upon the waters is found, it may be after many days. It is not lost, and therein lies a great incentive to right living and well-doing. The years depart, but the good done lives and abides.

We feel assured that our brethren will take special care to emphasize the coming Christmas by exemplifying more fully the principles of *Benevolence* and *Concord* that underlie our beloved Order. They will do what their circumstances and opportunity will permit, to relieve distress, and promote unity and good will amongst men, especially will they seek out the unfortunate and sorrowful of their own number, and demonstrate to them that fraternity is more than a name. During the year, the shadow of sickness and death has fallen upon hundreds of homes, It will be our privilege to show to the suffering and bereaved that "A friend loveth at all times, and that a brother is born for adversity." It will be very regrettable if any of our Courts at this season will forget a brother in trouble, or the family of a brother whose Christmas will this year be spent in "the palace of the King."

As an Order, we have everything to be thankful for. More than ever has the I.O.F. grown and prospered. To a greater extent than ever have its benefits been enjoyed by those needing them, and for whose advantage they were designed. The outlook for the future, under the guidance of an able, experienced, and devoted Executive, was never so bright. Everything calls for gratitude, and with right hearty good will we wish our brethren of the Order, and all our readers, A MERRY CHRISTMAS!

Our Organizers.

The field staff of the I.O.F., judged by results, is unsurpassed, if it is indeed equalled, by that of any Organization doing similar work. Only those who have had some experience of this work know the difficulties and discour-

agements with which they have to contend. The number of new courts reported from month to month speak more convincingly than we can write of the ability and determination with which they prosecute their work.

We are not aware of any organization that secures the same amount of new business at as low a cost. We are within the mark in saying that the cost to the Order for the members secured in new courts has not been more than 50 cents per member. Of the work in Ontario, we have personal knowledge, taking the men there who have been planting the I.O.F. in new fields, as representatives of Organizers, we say that any organization might well be proud to command their services. We have no doubt our Organizers will adhere to the lines on which they have won success. A thorough knowledge of the principles and benefits of the Order; a careful avoidance of saying anything derogatory to any sister organization; a full and exact presentation of the benefits conferred by the I.O.F.; a determination to overcome difficulties, and not to leave a locality till the cause is established there; courtesy in dealing with men etc. These are some of the elements that have contributed to the phenomenal growth of our noble Order. We are sure that the Supreme Executive and High Standing Committees will aid in every possible way the gallant band of workers that are making the I.O.F. more widely known in many places.

Supreme Court Officers.

The CHIEF took a much-needed rest for a few days last month. He succeeded in getting beyond the reach of the postman, the telegraph boy, the interviewer, and all the other developments of an advanced civilization. He has come back to work much the better of his well-earned holiday. The work of the Order is going on under his supervision smoothly and vigorously. The membership is increasing rapidly. He is announced to speak at Ottawa and Carleton Place, and to dedicate a new hall at Fairfield within the next few weeks. Those places are fortunate in securing him—their gain is the gain of the Order.

Hon. D. D. AITKIN, S.V.C.R., made a very enjoyable and profitable inspection of the courts in California. He reports the Order as very popular in the state, and the prospects for rapid growth better than ever. He was in Toronto at the meeting of the Fra-

ternal Congress, and from that city went to Washington.

JNO. A. MCGILLIVRAY, Q. C., Supreme Secretary, will, if his political friends are good prophets, write M.P. after his name before our next issue. He was tendered the nomination by the Conservative Convention of North Ontario. He has accepted, and his friends have gone into the fight to win. The FORESTER knows no race, creed or party, but hopes John A., as a brother Forester, may win. He will represent North Ontario ably, and his presence in the House of Commons will add to the prestige of the Order, and every arrangement will be made for the efficient discharge of the duties of his office.

BRO. DR. MILLMAN, whom we never knew to be ill before, was absent from his post as Supreme Physician for two or three weeks through an attack of diphtheria. We are glad to say that he is again at work, and to learn from him that November applications are away up. During Dr. Millman's illness, the duties of the office were efficiently discharged by Bro. Dr. Creasor.

BRO. H. A. COLLINS, in addition to discharging the duties of Treasurer, finds time to visit courts and address public meetings. As might be expected, he receives many invitations, and as often as possible he accepts them, and in this way greatly aids in the extension of the Order.

FROM BROS. E. BOTTERELL, P.S.C.R., and JUDGE WEDDERBURN, S.C., we have not recently heard. We have no doubt, however, in saying that they miss no opportunity to advance the interests of the Order in which they are firm believers, and that they have served with marked fidelity.

How to Make a Court Successful.

To reach the maximum of success in any organization, each member must put forth in its behalf his best efforts. A successful Court does not become so by chance, nor is prosperity thrust upon it; it comes by divine right of merit, manifesting itself in the faithful discharge of the terms of the obligation. Members make the Court, and the Courts the Order. Members want to guard against the error of assuming that they do not owe anything to the Order beyond their assessments and dues, and that as long as these reach the proper officer their duty is done. As a matter of fact, it is part of the contract of every member with the Order, to aid in advancing its interests, by securing new members. The Order gives the benefit of

Life Assurance to its members at considerably less than one-half that charged by stock companies, partly owing to the fact, that members secure the new business, that cost the old liners more per \$1,000 than the average Forester pays in assessments for a whole year. Every brother who acknowledges this claim on his co-operation is helping his Court and the Order. But one's work in the Court is not done, when a member is secured—valuable as that work is.

The successful Court has the attendance of the members at all its meetings, not only for a part of the time but throughout the whole proceedings. They come early—and consequently need not remain late. Sometimes the Court loses time and temper, over some thoughtless brother, who drops in several minutes late. Admiral Nelson counted his habit of being ahead of time, one great element in his success.

The brother who is working for the success of his Court and Order posts himself not only on general principles, but also on the particular business of each meeting, and is on that account able to discuss intelligently the matters under consideration.

The workers for success bring to the Court, in addition to a mind well informed, a will and temper well disciplined, and a spirit of charity and good-will to all. The carping, hair-splitting censorious spirit of some little souls, has kept good men from the meetings, and injured the cause they were pledged to support.

The successful Court will aim to do good to all its members, will seek their mental improvement and entertainment, by concerts, penny readings, sociables and such like.

Finally, a member solicitous for the success of his Court is never found airing any grievances he may have to persons outside the Order. If he must criticise adversely he will do it *in* his Court. In all things he will be loyal to his obligation, his brethren, his Court and the Order as a whole. Brother do your part.

Total and Permanent Disability.

One of the benefits given by the I. O. F. is a "total and permanent disability"—one amounting to one-half the amount of the Mortuary Benefit. It is paid when the brother becomes totally disabled by sickness or accident—thereafter, he ceases to pay all assessment and dues, and on his death the re-

maining half is paid to his beneficiary. Of the practical value of this benefit, and the way in which it is regarded, the following letter from the F. S. of one of the courts speaks :

CANTON, Oct. 10th, 1895.

Bro. John A. McGillivray, S.S.

DEAR SIR,—Your favor of Oct. 8th, 1895, was this day received, enclosing draft to Bro. Delance, and it was indeed a welcome message. Bro. Delance is an uncommonly nice young man, citizen and neighbor, with a wife and two small children. He has a little farm ; don't think it fully paid for, and has lost both his eyes, and cannot tell daylight from darkness. He had at the time of the accident engaged another person to do the work by which he was injured, but after being disappointed by him for a couple of days, he wanted to go on with his plowing, so undertook to remove the rock himself. He has the sympathy of everybody here, and I am sure that this community will have a feeling of gratitude towards our Order.

We had him sign the receipt on the back of the Certificate, and also the enclosed receipt.

Truly, etc.,

A. Z. SQUIRES, F.S., 1343.

The above is only a sample of many similar letters received. An Order that provides in a measure for a misfortune like the one mentioned deserves the good-will and support of the community.

He Gives Twice Who Gives Quickly.

The I.O.F. claim that all benefits are paid with as little delay as possible. The following letter shows how the experience of beneficiaries sustains the professions of the Order :

To Court Dayton, No. 1,000,

INDEPENDENT ORDER OF FORESTERS,
DAYTON, OHIO.

We the sisters and beneficiaries of Abe H. Baer, a late member of your Court, desire to express our appreciation for the prompt action of your Court in paying the amount of his policy.—Three thousand dollars (\$3,000.00) the same having reached us this evening, just ten days after the filing of proof of death. Of several policies carried by him at the time of his death, this the first to be paid which was unexpected by us in view of the fact that payment had to be made from Toronto, Canada. This remarkably prompt action of your Supreme Officers, stripped as it was of all annoying formalities, certainly warrants the deep appreciation we have at this time for your Order and should recommend it to all persons seeking insurance that is desirable and safe.

Very respectfully,

(Signed) EMMA BAER,
ELIZA BAER,
FANNIE BAER,
ROSA BAER.

The Widow's Friend.

We might write columns of praise of the Order, its principles, benefits, promptness in paying claims, etc. The following letter tells of the actions of the I.O.F. They speak louder than words:

WINONA, MINN., Oct. 25th, 1895.

To the Officers and Members of Court Winona, No. 563.

ESTEEMED FRIEND,

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

Sincerely yours,

MRS. EVA LAMB.

The Man Who Needs the I.O.F.

ARE YOU OR YOUR FRIEND ONE OF THESE ?

The man who does not live for himself alone.

The man whose family is dependent upon him for support.

The man who has children to be fed, clothed and educated.

The professional man whose income will cease at death.

The man who buys and sells, and who relies upon uncertainties.

The man who holds public office, and at whose death his salary would end.

The man whose property is mortgaged and may be lost in the event of his death.

The man who is inclined to live close to his income, and not provide for a rainy day.

The man whose means are invested, and at whose death immediate cash would be wanted.

The man who is engaged in important enterprises, and whose death would defeat the object sought.

The man who relies upon his brain and income, and whose death would bring his family embarrassment.

Very few men ever pay the amount of their life policies in premiums.

One must insure when he seems not to need insurance.

Fraternal Congress.

Representatives from Forty Societies Meet.

DELEGATES WELCOMED BY THE CANADIAN FRATERNAL ASSOCIATION—DR. ORONHY-ATEKHA'S SPEECH.

Representatives from nearly forty benevolent and secret societies in the United States met in convention in St. George's Hall, Toronto, on the 19th, 20th and 21st November. About 100 delegates were present. President S. A. Wills was in the chair. The chief business at the first session was the reception of the delegates by Mr. F. G. Inwood and Dr. Oronhyatekha, representing the Canadian Fraternal Association.

Dr. Oronhyatekha, in his address of welcome, which was extremely cordial in spirit and happy in expression, said, Toronto has a reputation as a Convention City, and he hoped the welcome they would receive would induce them to visit the city again at an early date. The doctor went on to speak of Canada in warm words of praise. In a humorous vein, he said the Canadian annexation movement on foot in this country is to annex the United States as soon as they have reformed sufficiently to be our equals. He especially called attention to Toronto's Sabbath, where we have no cars or open saloons, and even the side doors of the latter are hermetically sealed.

STATISTICS.

Mr. J. W. Shephard of Lawrence, Mass., presented the report of the Committee on Statistics and the Good of the Order. It shows that the actual benefit membership represented by the congress at the end of 1894 was 1,471,577. During last year 13,929 members had been initiated and 13,164 lapsed. The protection in force at the end of the year was \$2,847,051,610.

A RESERVE FUND.

Mr. Howard H. Morse of New York read a paper on the subject of a reserve fund. He said he wished to recommend common sense for the adoption of the congress. We are dealing with the future in this matter, not to-day. He attacked the low assessments some societies charge for insurance, and pronounced it absurd. He pointed out how some old members now get their insurance at one-half the rate paid by young members, on account of the raising of rates, whereby the anomaly exists of the old members who are near death paying a premium much less than the members who are young, and who will probably live many years. Many orders must soon become bankrupt. He declared one order during the past year has paid a claim of \$1,000, having received 60 cents premium on the policy. Every order should be in a position to receive enough from every member to cover the cost of his insurance. Reliable fraternities are the need of the day, and the promises must be reasonable. This paper was referred to the Executive Committee.

A UNIFORM LAW.

It was decided to have, if possible, a uniform law dealing with fraternal insurance in

all the States of the Union and in Canada. A bill has been framed, and it will be submitted to the various Legislatures and to Parliament, with a view to its adoption.

OFFICERS ELECTED.

President—W. R. Spooner, New York.
Vice-President—J. C. Johnson, Kansas.
Sec-Treas.—W. W. Sackett.

The members of the Congress were banqueted at the Walker House by the Canadian Fraternal Congress, on the evening of the 20th.

The Congress closed its labors on Thursday, 21st.

Time did not admit of the hearing of several papers. They will be printed in the journals of proceedings.

Five ladies were in attendance as members of the Congress.

Louisville, Ky., will be the next place of meeting.

Old Line Companies' Surpluses.

WHAT IS TO BECOME OF THEM?

The most ultra-advocates of level premium life insurance are becoming visibly alarmed at the growing sentiment in favor of the reduction of the premiums usually charged. Men of ordinary conception fail to comprehend why an average rate of \$33.18 should be exacted in order to meet an average mortality cost of \$10.97 per \$1,000 of ordinary all-life insurance. Naturally they are at a loss to understand what disposition is going to be made of the many millions of surplus already accumulated in excess of the legal reserves—which latter a great proportion of the more thoughtful old line policy holders are beginning to view as cumbersome, and fraught with danger.

The excessive premiums complained of were designed to meet an entirely over-estimated high rate of mortality, which has never been experienced, and in all human probability never will. Why then not modify the rates to a degree warranted by all past experience? The business of life insurance, more than any other, ought to be conducted on lines such as would afford the greatest possible good to the greatest possible number. This is the avowed object for which it appeals to the public for support, and not the accumulation of towering surpluses merely for the purpose of being looked at and mistakenly talked about as evidences of extraordinary strength. Beyond what is necessary for safety, every dollar so piled up is an act of unrestrained folly, which, if persisted in, must sooner or later culminate in disaster.

There are questions relating to these useless excessive legal reserves which must necessarily be answered in the near future. It is true that the larger old line companies are giving little attention to ordinary all-life insurance, and are concentrating their energies in the direction of tontine and endowment business, which is largely speculative, and in connection with which only a very small proportion of the policies so issued ever

reach maturity. Many, however, who have been induced to experiment in that ephemeral sort of insurance are loudly protesting against the non-fulfilment of the promises held out to them as to what they could realize on their policies after being two or three years in existence—which is about the period wherein the great bulk of them lapse. They contend that they are not apportioned a share of the surplus to which they claim they are entitled. In fact, the dissatisfaction has grown to such an extent that nothing short of a remodelling of the rates, by old line companies, will suffice to meet the demands of their policy holders. The natural premium system of insurance, so successfully operated by many associations, as is every day becoming more apparent, is the true principal on which life insurance, pure and simple, can be obtained at rates commensurate with actual cost and absolute safety.—*Insurance Economist.*

As Others See Us.

INDEPENDENT ORDER OF FORESTERS.

Every Forester is under Obligations to Stand by and Increase its Popularity.

(From the *Lodge Record.*)

There is no question but that every Forester is, to a certain extent, under more or less obligation to stand by and help to increase the popularity of our Order. The stability of the Independent Order of Foresters has been recognized by many of the great insurance companies in this country, and they realize its splendid plan, and that it is fast coming to the front as the leading fraternal insurance Order, and they are doing all in their power to injure it, but the more it is understood that a policy in it is as good as a government bond secured by an Order of almost 100,000 men, the more the conservative men who have families dependent upon them are taking out policies of from \$1,000 to \$5,000. Every just claim has been paid and paid promptly. No member of the Order need have any fear that it will ever fail as long as the Order retains the services of that eminent Mohawk Indian and polished gentleman Dr. Oronhyatekha.

The Concert in Massey Hall a Brilliant Success.

Mr. and Mrs. Thomson, Rivarde and Lachaume, win Fresh Laurels.

When the disagreeable character of the night is considered, the audience that attended the great Concert given in honor of the National Fraternal by the I. O. F. was phenomenal. It is calculated that over three thousand were present in the Music Hall.

The programme was, as might be expected from the high reputation of the artists, one of exceptional merit.

In all his solos, M. Rivarde proved himself to be an accomplished violinist. He has a

tone of fine quality, a style of bowing that is firm, flexible and varied, and great technical ability. The ease and accuracy with which he played the double stopping in the Sarasate and Wieniawski numbers were surprising, while in the latter piece he also showed himself to be a master of harmonics.

The other artists of the company have all gained honors in Toronto on previous occasions. M. Lachaume, the pianist, gave to his selections a most artistic rendering. He refused the *encore* that was several times asked, being content to bow his acknowledgment. The singers were the popular Toronto vocalists, Mr. and Mrs. J. F. Thomson. Mrs. Thomson sang as usual with much sweetness, and with admirable truth of intonation and neatness of execution. Mr. Thomson, who we are glad to find is partial to English songs, again displayed all those qualities with which he has been credited. Mr. and Mrs. Thomson were given a most cordial reception, and were both enthusiastically *encored*.

Personal Mention.

Bro. S. H. Johnson, of Court Clayton, has been awarded the Grand Cross of Merit by the High Court of New York.

Bro. J. I. Smith, of Morpeth, Ont., one of the best canvassers in the Order, has been commissioned as a D.S.C.R.

Bro. Thomas Clark, D.S.C.R., is busy extending the Order in Maine. He recently instituted a court at Vanceboro, and has another in hand at Danforth.

Dr. Coulter, New York City manager for the Supreme Court, is booming things in New York City and Brooklyn. It is reported that he has several new courts ready to institute.

Bro. Geo. A. Harper, Assistant S.C.R., is visiting the courts in Toronto, and becoming acquainted with the members of the city courts. Everywhere brother Harper is cordially received.

Supreme Auditors Ben. Greer and Chas. R. Fitzgerald are at present engaged on their quarterly audit at head office. Both are deservedly popular, and their periodical visits to headquarters are always welcome.

Bro. Botterell, P.S.C.R., naturally takes a friendly interest in Adolphustown, for it was there he found Mrs. Botterell. On a recent visit to the place, Bro. Botterell presented the court with a set of officers' badges.

Bro. Jas. Gilmour, D.S.C.R. of Toronto, has given proof of his push and skill as a worker. He spent a few days in Dundalk, and as a result he saw ten members initiated into Court Invincible. More are to follow.

Bro. F. E. Milne, son of P.H.C.R. Milne, of Ontario, and brother of High Auditor Milne, of Ontario, was appointed High Conductor of the High Court of New York. He is one of the most popular young men in Syracuse.

Bros. Hon. W. S. Linton, Hon. P. D. Markey, and Major Boynton were in Toronto last week, attending the Fraternal Congress.

They represented the Macabees, and took a very prominent part in the proceedings.

Bro. Rev. R. McNair, High Chief Ranger of Ontario, has entered upon the discharge of his duties with enthusiasm. He has already discovered that the office is no sinecure. The demands it makes on one's times are many and constant.

Past High Chief Ranger Faichney was awarded the Grand Cross of Merit by the High Court of New York, at the late convention. Of this honor Bro. Faichney feels deservedly proud, as only a limited number of them have been awarded in the Order.

The *Canadian Workman* gives an interesting account of the dedication of the Union Hall at Lambeth by representatives of the I.O.F. and A.O.U.W. It speaks of Bro. Macgillivray, P.H.C.R., as a model chairman, with a happy and appropriate word for every event.

Bro. H. O'Keefe, High Chief Ranger of Minnesota, is pushing the work in his jurisdiction with ability and success. A large portion of his time is devoted to visiting courts, addressing meetings, and the business of the Order generally. Minnesota will give a good account of itself.

Bros. Barlow and Shelmerdine of Court Electric City, Schenectady, N.Y., gave such a glowing account of the hospitality of the Buffalo brethren, that the court passed a resolution expressive of their appreciation of the courtesies shown their representatives by the brethren of the Bison City.

Bro. J. A. McMurtry, D.S.C.R., has made a most auspicious beginning as an organizer. Court King Arthur, Toronto, instituted by him, enters upon its career with a charter membership of 70. This is the strongest court instituted in Ontario for some time. We wish Bro. McMurtry continued success.

The new members of the High Standing Committee of Ontario, W. H. Wardrope, H.V.C.R., Dr. Niddrie, H.S., and Dr. Baugh, H.P., are all good platform speakers. The gifts of the other members of the Committee and who served before, are well and favorably known. The High Court of Ontario should prosper.

Bro. Henderson, D.S.C.R., has instituted in Toronto the Court "Home Office," in addition to the Executive Officers resident in the city and members of the official staff. The court counts on its charter list some of the best known citizens of Toronto. Bro. James L. Hughes, Public School Inspector, is Court Deputy, and Bro. Ben. Allen, one of the brightest Masons in Ontario, is Chief Ranger.

Bro. D. D. McMonagle, of Court Almont, Mich., in a recent sorrow through the sickness and death of his son, had a proof of the fraternal spirit of the brethren. They turned out and husked his corn, some 350 bushels. No wonder that Mrs. McMonagle, appreciative woman that she is, says, the I.O.F. is a good thing to tie to.

Bro. W. J. McMurtry, Manager for Ontario of the "Mutual Reserve," in a circular to On-

tario policy holders, gives his opinion in unmistakable English of the disinterested (?) criticism of his Association by the *Monetary Times and Bulletin*. "Lay on Macduff!" The Mutual Reserve continues to do an increasing business at the old stand.

On his return from a holiday the other day, Bro. Rev. A. Given of Williamstown, Ont., found the manse had been invaded in his absence, the parlor papered and carpeted and other tokens of the thoughtful love and regard of his people awaiting. We know that manse and people, we enjoyed the shelter of the one and the loving co-operation of the other for ten happy years. The lines have fallen to Bro. Given in pleasant places.

Bro. Dr. Wilson, of Boston, H. C. R. of Massachusetts, was one of the representatives of the I.O.F. at the Fraternal Congress. He represents the Order as gaining rapidly in favor in New England. Dr. Wilson is the inventor of an appliance that greatly lessens the consumption of gas, and increases the brilliancy of the light. An office has been opened on Yonge St., Toronto, where anyone can see the advantages of Dr. Wilson's invention demonstrated.

Brother Wm. H. Thompson, late of Court Red Lion, 546, Warren, Ont., died Aug 13th, leaving a certificate in favor of his mother, Mrs. Margaret Thompson. The Court Deputy of said court holds checks for \$1,000 and \$50, but the whereabouts of Mrs. Thompson cannot be learned, as she moved from Ottawa, together with her husband, and settled in some part of Minnesota. Brothers are requested to make enquiries among the people, and forward any information bearing on the matter to R. J. Story, Rec. Sec'y, Court Red Pine, 546, Warren, Ontario.

All who know Bro. P. Langton, foreman at Hunter, Rose & Co., will deeply sympathize with him in his affliction, through the death of Mrs. Langton, which occurred on Thanksgiving Day, November (21.) All through a business intimacy of years, we have invariably found Bro. Langton courteous and obliging, and not only capable as a printer, but possessed of a literary faculty and a fund of varied information that must often prove of advantage to the many patrons of the great printing house of which he has been so long the esteemed and trusted foreman.

Bro. J. H. Dunlop, C.R., of Court Dovercourt, added to his fame as a florist, at the flower shows recently held in Montreal and Toronto. In Montreal for roses and carnations he gained 11 first and 6 second prizes. In Toronto he took 7 firsts and 5 seconds for roses, first for violets and 4 firsts for carnations. He also won prizes for funeral designs, and a special prize for the finest vase of 50 roses, admitted by all to be the finest collection of roses ever seen in Toronto. We congratulate Bro. Dunlop on his great success. We know the beauty and fragrance of his flowers; more than once he has remembered our sanctum, and the lady members of the office staff, on high occasions, have not been forgotten by the worthy brother.

Supreme Secretary's Statement for Month of October, 1895.

Delinquent Courts who have not paid their October Assessments.

| Name of Court. | No. | Name of Court. | No. |
|----------------|------|------------------|------|
| Landmark | 1110 | Clarksburg | 1717 |

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

Courts Reinstated since last Report.

| Name of Court. | No. | Name of Court. | No. |
|----------------|-----|----------------|-----|
| Maitland | 699 | Arvella | 776 |

Receipts, October, 1895.

| No. of Members | Name of Court. | Mortuary Benefit Assessment. | S. & F. Benefits. | General Funds. | No. of Members | Name of Court. | Mortuary Benefit Assessment. | S. & F. Benefits. | General Funds. |
|----------------|--|------------------------------|-------------------|----------------|----------------|--|------------------------------|-------------------|----------------|
| 251 | British Columbia... | \$ 330 67 | \$ 41 50 | \$ 31 50 | 5306 | New York | 6,071 06 | 459 20 | 246 75 |
| 4543 | California | 5,432 95 | 164 13 | 157 25 | 1111 | North Dakota..... | 1,166 74 | 33 46 | 12 50 |
| 163 | Colorado | 226 93 | 5 95 | 15 00 | 599 | N. W. Territory.. | 624 98 | 45 90 | 26 75 |
| 678 | Illinois | 746 21 | 22 00 | 70 75 | 1603 | Nova Scotia..... | 1,310 77 | 130 23 | 24 00 |
| 1071 | Indiana | 1,210 74 | 6 53 | 61 00 | 3753 | Ohio | 3,802 69 | 74 45 | 144 75 |
| 384 | Iowa | 467 71 | 3 51 | 4 50 | 28004 | Ontario | 27,833 83 | 4,333 95 | 329 67 |
| 1248 | Maine | 1,027 49 | 227 65 | 60 00 | 802 | P. E. Island..... | 558 75 | 15 02 | 17 75 |
| 1282 | Manitoba | 1,315 59 | 115 27 | 12 00 | 9216 | Quebec | 11 26 52 | 2,632 13 | 290 25 |
| 8901 | Michigan | 8,807 44 | 1,016 90 | 307 25 | 460 | Washington Ter.. | 51 14 | 15 83 | 23 00 |
| 1750 | Minnesota | 1,916 06 | 69 61 | 66 75 | 978 | Wisconsin | 5 14 | 12 54 | 40 00 |
| 619 | Missouri | 722 96 | 7 52 | 10 50 | 3542 | S. C. Jurisdiction incl'd'g Gt. Brit. and Ireland..... | 6,15. 29 | 182 16 | 187 42 |
| 161 | Kansas | 176 64 | 44 | 8 00 | | | | | |
| 4122 | New Brunswick.... | 3,901 97 | 649 84 | 114 00 | | | | | |
| 2408 | New Jersey | 2,335 50 | 48 15 | 99 00 | | | | | |
| | Total | | | | 83455 | | \$37,957 77 | \$10,313 92 | \$ 2,360 34 |
| | Received on account of organizing and other accounts supplies | | | | | | | | 4,954 43 |
| | Grand totals..... | | | | 83455 | | \$37,957 77 | \$10,313 92 | \$ 8,158 72 |

Recapitulation.

| RECEIPTS. | CONTRA-CR. |
|---------------------------------------|---|
| For Mortuary Benefit Fund | By Cash remitted Supreme Treasurer..... |
| " Sick and Funeral Benefit Fund | \$106,430 41 |
| " General Funds..... | |
| Total | \$106,430 41 |

Investment Account.

| | |
|--|---|
| Received on account of principal on mortgage..\$1,900 00 | Remitted same to Supreme Treasurer.....\$1,900 00 |
| | Submitted in L., B. and C., |
| | JOHN A. MCGILLIVRAY, Supreme Secretary. |

Mortuary Statement for the Month of October, 1895.

No. 1715. Brother J. S. Kendall, aged 33 years, of Court Parliament, No. 472, died of *Phthisis*, on the 29th August, 1895. Initiated 19th May, 1891. Beneficiary, Executors, Administrators, or Assigns, \$1,000.

No. 1716. Brother Judson M. Kinne, aged 29 years, of Court Ligonja, No. 1151, was *accidentally killed on R. R.*, on the 15th August, 1895. Initiated 22nd September, 1892. Beneficiary, Inez M. Rinne, wife, \$1,000.

No. 1717. Brother C. A. Allen, aged 34 years, of Court Nokomis, No. 1845, died of *Appendicitis*, on the 12th September, 1895. Initiated 3rd May, 1895. Beneficiary, Executors, Administrators, or Assigns, \$1,000.

No. 1718. Brother Chas. Risdale, aged 30 years, of Court Sherwood, No. 863, died of *Consumption*, on the 4th September, 1895. Initiated 14th April, 1893. Beneficiary, Henrietta Risdale, wife, \$1,000.

No. 1719. Brother Thomas Ismond, aged 41 years, of Court Wayne, No. 864, died of *Appendicitis*, on the 12th August, 1895. Initiated 23th May, 1888. Beneficiary, Rosa Aurillia Ismond, wife, \$1,000.

No. 1720. Brother John R. Worsdall, aged 43 years, of Court York, No. 120, died of *Consumption*, on the 9th September, 1895. Initiated 24th December, 1894. Beneficiary, Caroline Worsdall, wife, \$1,000.

No. 1721. Brother John L. Hornbrook, aged 48 years, of Court Sundridge, No. 671, died of *Paralysis of Heart*, on the 13th May, 1895. Initiated 25th June, 1894. Beneficiary, The Toronto General Trusts Co. \$2,000.

No. 1722. Brother T. W. Young, aged 25 years, of Court Cadillac, No. 863, died of *Cirrhosis of Liver*, on the 2nd September, 1895. Initiated 17th June, 1894. Beneficiary, Elizabeth Ann Young, wife, \$1,000.

No. 1753. Brother Spirgon Powell, aged 33 years, of Court Petitecodiac, No. 94, died of *Cancer of Rectum*, on the 22nd September, 1895. Initiated 13th August, 1892. Beneficiary, Lilly Powell, wife, \$1,000.

No. 1724. Brother Edward W. Lamscher, aged 24 years, of Court Wade Park, No. 937, died of *Typhoid Fever*, on the 19th June, 1895. Initiated 28th December, 1892. Beneficiary, Vienna Lamscher, wife, \$1,000.

No. 1725. Brother J. B. Davis, aged 57 years, of Court Standish, No. 700, died of *Cardiac Dropsy*, on the 26th September, 1895. Initiated 1st December, 1890. Beneficiary, Emilino Davis, wife, \$1,000.

No. 1726. Brother E. Lafamme, aged 52 years, of Court St. Roch, No. 701, died of *Phthisis*, on the 19th September, 1895. Initiated 7th January, 1892. Beneficiary, Executors, Administrators, or Assigns, \$1,000.

No. 1727. Brother John Bennett, aged 46 years, of Court Beckwith, No. 1480, died of *Pulmonary Apoplexy*, on the 23rd September, 1895. Initiated 2nd July, 1894. Beneficiary, Catharine Bennett, wife, \$1,000.

No. 1728. Brother F. E. Jutras, aged 51 years, of Court Victoriaville, No. 1258, died of *Hæmatemesis*, on the 7th September, 1895. Initiated 10th October, 1893. Beneficiaries, Marie Richard and Severine Jutras, mother and daughter, \$1,000.

No. 1729. Brother Samuel Edgar, aged 50 years, of Court Northern Light, No. 127, died of *Typhoid Fever*, on the 23rd September, 1895. Initiated 26th February, 1889. Beneficiary, Annie Black Smith, wife, \$2,000.

No. 1730. Brother Thomas Armstrong, aged 32 years, of Court Britannia, No. 283, died of *Consumption*, on the 10th September, 1895. Initiated 11th February, 1891. Beneficiary, John Armstrong, father, \$1,000, and Executors, Administrators, \$1,000.

No. 1731. Brother Wm. A. Oberist, aged 48 years, of Court Lookport, No. 608, died of *Swanstroke*, on the 4th September, 1895. Initiated 14th August, 1890. Beneficiary, Lorinda J. Oberist, wife, \$3,000.

No. 1732. Brother Napoleon Gagne, aged 48 years, of Court Essex, No. 1249, died of *Consumption*, on the 28th September, 1895. Initiated 9th February, 1893. Beneficiary, Victoria Gagne, wife. \$1,000.

No. 1733. Brother Arthur Wright, aged 24 years, of Court Carnival, No. 376, died of *Typhoid Fever*, on the 15th September, 1895. Initiated 24th July, 1893. Beneficiary, L. Plumsteel, mother. \$1,000.

No. 1734. Brother James G. Kennedy, aged 51 years, of Court Diana, No. 1133, died of *Apoplexy*, on the 23rd September, 1895. Initiated 11th August, 1893. Beneficiary, Josephine Kennedy, wife. \$3,000.

No. 1735. Brother Isaac P. Van Hart, aged 51 years, of Court Lafayette, No. 344, died of *Bright's Disease*, on the 26th September, 1895. Initiated 11th July, 1890. Beneficiary, Dorothy Van Hart, wife. \$1,000.

No. 1736. Brother Robert Forest, aged 51 years, of Court Logan, No. 399, died of *Consumption*, on the 24th September, 1895. Initiated 16th March, 1889. Beneficiary, Frances A. Forrest, wife. \$1,000.

No. 1737. Brother Truman Thomas, aged 61 years, of Court Shawville, No. 276, died of *Diabetes Mellitus*, on the 22nd July, 1895. Initiated 18th November, 1881. Beneficiary, W. A. F. Thomas, son. \$1,000.

No. 1738. Brother S. A. Smith, aged 27 years, of Court Hawley, No. 2131, died of *Typhoid Fever*, on the 24th September, 1895. Initiated 3rd September, 1891. Beneficiary, Executors, Administrators, or Assigns. £200, or \$978.83.

No. 1739. Brother George Renshaw, aged 45 years, of Court Business, No. 1828, died of *a acute Bright's Disease*, on the 28th September, 1895. Initiated 7th May, 1895. Beneficiary, Fanny A. Hare, adopted sister. \$1,000.

No. 1740. Brother Wm. G. Gidney, aged 22 years, of Court Lloyd, No. 1604, was accidentally drowned on the 8th August, 1895. Initiated 21st June, 1894. Beneficiary, Executors, Administrators, or Assigns. \$1,000.

No. 1741. Brother J. O. Grinnell, aged 23 years, of Court Yale, No. 399, died of *Phthisis*, on the 19th December, 1893. Initiated 2nd April, 1889. Beneficiary, Rebecca Grinnell, mother. \$1,000.

No. 1742. Brother Jos. Simpson Burton, aged 31 years, of Court Major Oak, No. 2089, died of *Enteric Fever and Blood Poisoning*, on the 26th September, 1895. Initiated 14th February, 1894. Beneficiary, Alice C. Burton, wife. £200, or \$977.76.

No. 1743. Brother Ed. W. Colton, aged 41 years, of Court Washington, No. 44, died of *Phthisis*, on the 1st October, 1895. Initiated 12th July, 1886. Beneficiary, Jennie M. Colton, wife. \$1,000.

No. 1744. Brother Abe H. Baer, aged 45 years, of Court Dayton, No. 1,000, died of *Cancer of Stomach*, on the 15th October, 1895. Initiated 22nd May, 1895. Beneficiaries, Rosa, Eliza, Fannie and Emma Baer, sisters. \$3,000.

No. 1745. Brother H. J. Wolfe, aged 28 years, of Court Pueblo, No. 1479, was accidentally killed on R.R. on the 9th October, 1895. Initiated 9th March, 1894. Beneficiary, Mary E. Wolfe, wife. \$1,000.

No. 1746. Brother Thomas W. Parr, aged 50 years, of Court Buckeye, No. 312, died of *Typhoid Fever*, on the 11th October, 1895. Initiated 9th May, 1893. Beneficiary, Caroline Parr, wife. \$1,000.

No. 1747. Brother Walter S. Dilatush, aged 41 years, of Court Ft. Ancient, No. 1339, died of *Cerebral Compression*, on the 2nd October, 1895. Initiated 2d May, 1895. Beneficiaries, Frank, Allen and Karl Dilatush, sons. \$2,000.

No. 1748. Brother H. C. Phillips, aged 38 years, of Court Pierce, No. 1891, died of *Appendicitis*, on the 10th October, 1895. Initiated 22nd June, 1895. Beneficiary, Lucy Phillips, wife. \$1,000.

No. 1749. Brother Leslie Randall, aged 32 years, of Court Morris Vineyard, No. 532, died of *Pneumonia*, on the 7th October, 1895. Initiated 30th December, 1893. Beneficiary, Jennie Randall, wife. \$1,000.

No. 1750. Brother Leander Hibbard, aged 52 years, of Court Seattle, No. 528, was accidentally shot on the 21st September, 1895. Initiated 13th May, 1891. Beneficiary, Rose Hibbard, wife. \$2,000.

No. 1751. Brother Charles Saunders, aged 42 years, of Court Adrian, No. 1078, died of *Inflammation of the Stomach and Bowels*, on the 2nd September, 1895. Initiated 8th December, 1892. Beneficiary, Emily Saunders, wife. \$1,000.

No. 1752. Brother A. W. Boecker, aged 34 years, of Court Kilbourne Park, No. 1954, died of *Pneumonia*, on the 3th September, 1895. Initiated 22nd August, 1895. Beneficiary, Minnie Boecker, wife. \$1,000.

No. 1753. Brother Henry Wright, aged 41 years, of Court Lake Erie, No. 1205, died of *Fracture of Skull in R. R. accident*, on the 3rd October, 1895. Initiated 18th June, 1893. Beneficiary, Helen Wright, mother. \$2,000.

No. 1754. Brother Wm. C. Greenwood, aged 56 years, of Court Independence, No. 611, died of *Rheumatism*, on the 21st September, 1895. Initiated 12th February, 1892. Beneficiary, Sarah E. Greenwood, wife. \$500.

No. 1755. Brother E. D. Mayo, aged 51 years, of Court Laviolette, No. 885, died of *Hepatic Colic*, on the 22nd September, 1895. Initiated 15th March, 1894. Beneficiary, Mary E. Mayo, wife. \$2,000.

No. 1756. Brother Wm. Walter McCarty, aged 45 years, of Court Drexel, No. 754, died of *Carcinoma*, on the 19th October, 1895. Initiated 21st November, 1894. Beneficiary, Lucy C. McCarty, wife. \$1,000.

No. 1757. Brother Harry Harwood, aged 56 years, of Court Cararoon, No. 2027, died of *Pleuro-Pneumonia*, on the 9th October, 1895. Initiated 1st May, 1893. Beneficiary, Catherine Harwood, wife. £400, or \$1,957.76.

No. 1758. Brother Albert C. McNeill, aged 51 years, of Court Barton No. 1146, was accidentally drowned on the 8th February, 1895. Initiated 29th November, 1893. Beneficiary, Executors, Administrators, or Assigns. \$1,000.

No. 1759. Brother Alexis Ponpart, aged 50 years, of Court Champlain, No. 663, died of *Pleuro-Pneumonia*, on the 11th October, 1895. Initiated 12th August, 1890. Beneficiaries, Malema, Albine, and Ida Ponpart, wife and children. \$3,000.

No. 1760. Brother Dr. Stephen Wright, aged 62 years, of Court Mt. Sherwood, No. 32, died of *Pneumonia*, on the 11th October, 1895. Initiated 11th November, 1884. Beneficiary, Caroline Wright, wife. \$1,000.

No. 1761. Brother Rev. Silas L. Smith, aged 37 years, of Court Romeo, No. 755, died of *Typhoid Fever*, on the 1st October, 1895. Initiated 6th March, 1891. Beneficiary, Mary E. Smith, wife. \$2,000.

No. 1762. Brother Frank Madill, aged 43 years, of Court Beaverton, No. 185, died of *"Degeneration of Adulla"*, on the 25th October, 1895. Initiated 28th December, 1888. Beneficiary, Florrie Madill, wife. \$3,000.

Report of the Medical Board for the Month of October, 1895.

During the month of October, the Medical Board reviewed 1,630 medical examination papers, of which 1,512 were accepted and 168 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:

| Jurisdiction. | Accepted. | | Rejected. | |
|--------------------|-----------|-----------|------------------------|-----------|
| | Accpt'd. | Reject'd. | Accpt'd. | Reject'd. |
| California | 49 | 6 | North Dakota..... | 8 |
| Illinois..... | 109 | 6 | N. W. Territories..... | 8 |
| Indiana..... | 30 | 3 | Nova Scotia..... | 9 |
| Iowa..... | 8 | 1 | Ohio..... | 16 |
| Kansas..... | 3 | 1 | Ontario..... | 256 |
| Maine..... | 59 | 11 | Pennsylvania..... | 39 |
| Manitoba..... | 6 | 1 | P. E. Island..... | 25 |
| Massachusetts..... | 5 | 1 | Quebec..... | 129 |
| Michigan..... | 139 | 16 | Utah..... | 1 |
| Minnesota..... | 62 | 3 | Vermont..... | 10 |
| Missouri..... | 8 | 1 | Washington..... | 12 |
| Montana..... | 1 | 1 | Wisconsin..... | 37 |
| New Brunswick..... | 45 | 6 | England..... | 32 |
| New Hampshire..... | 25 | 7 | Ireland..... | 29 |
| New Jersey..... | 55 | 7 | Scotland..... | 9 |
| New York..... | 201 | 19 | Scotland..... | 1 |
| | | | Total..... | 1512 |
| | | | | 168 |

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

TOTAL DISABILITY.

Bro. Walter R. Strong, of Court Bradford, Ontario, acknowledges gratefully the receipt of \$1,000 disability benefit, and the great kindness of the brethren of his court.

Bro. Samuel R. Leard, of Court Springbrook, Ontario, acknowledges the receipt of \$596 disability and sick benefit, and also the kindness of the brethren of his court.

Report of the Supreme Physician.

CHAMBERS OF THE SUPREME COURT,
LONDON, ENGLAND, 1st August, 1895.

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

BRETHREN:—I beg herewith to submit the report of the Medical Board for the eighteen months ending December 31st, 1894, being the end of the official year.

The Board has received during the eighteen months for its consideration, 35,106 medical examination papers, classified as follows:—

| | | |
|----------------------------|---|------------|
| 139 applicants for \$5,000 | = | \$ 695,000 |
| 34 " " 4,000 | = | 136,000 |
| 1,851 " " 3,000 | = | 5,553,000 |
| 5,651 " " 2,000 | = | 11,302,000 |
| 25,960 " " 1,000 | = | 25,960,000 |
| 1,471 " " 500 | = | 735,500 |

35,106 \$44,381,500
and were disposed of as given below:

| PASSED. | | |
|---------------------------|---|--------------|
| 57 applicants for \$5,000 | = | \$ 285,000 |
| 13 " " 4,000 | = | 52,000 |
| 1,518 " " 3,000 | = | 4,554,000 |
| 4,960 " " 2,000 | = | 9,920,000 |
| 23,694 " " 1,000 | = | 23,694,000 |
| 1,328 " " 500 | = | 664,000 |
| 31,570 | | \$30,169,000 |

| REDUCED. | | |
|---------------------------------------|-----------|-----------|
| | Accepted. | Rejected. |
| 3 applicants for \$5,000 to \$1,000 | \$ 3,000 | \$ 12,000 |
| 22 applicants for \$5,000 to \$2,000 | 44,000 | 66,000 |
| 36 applicants for \$5,000 to \$3,000 | 108,000 | 72,000 |
| 2 applicants for \$4,000 to \$1,000 | 2,000 | 6,000 |
| 6 applicants for \$4,000 to \$2,000 | 12,000 | 12,000 |
| 9 applicants for \$4,000 to \$3,000 | 27,000 | 9,000 |
| 78 applicants for \$3,000 to \$1,000 | 78,000 | 156,000 |
| 111 applicants for \$3,000 to \$2,000 | 222,000 | 111,000 |
| 192 applicants for \$2,000 to \$1,000 | 192,000 | 192,000 |
| 1 applicant for \$2,000 to \$500 | 500 | 1,500 |
| 3 applicants for \$1,000 to \$500 | 500 | 1,500 |
| 463 | \$690,000 | \$630,000 |

| REJECTED. | | |
|---------------------------|---|-------------|
| 21 applicants for \$5,000 | = | 105,000 |
| 4 " " 4,000 | = | 16,000 |
| 144 " " 3,000 | = | 432,000 |
| 498 " " 2,000 | = | 996,000 |
| 2,263 " " 1,000 | = | 2,263,000 |
| 143 " " 500 | = | 71,500 |
| 3,073 | | \$3,883,500 |

Thus, out of the 35,106 applicants, the Board has passed 32,933 for \$30,859,000, and

has rejected 3,073 applicants for \$3,883,500, which, added to the amount refused to the 463 applicants reduced, makes a total of \$4,522,500 declined by the Medical Board.

The percentage of rejections is 8.75 or about one to every 11.50 of all the applicants.

At the meeting of the Supreme Court held in Chicago, 1893, it was adopted that \$4,000 and \$5,000 certificates be issued. For some months we believed it was quite regular to issue said certificates in the United States and Great Britain. Later on it was pointed out to us we had no such power. The above is the explanation for our act in issuing the few certificates we did for \$4,000 and \$5,000.

The following table gives the number accepted at the various ages:—

| Years | No. | Years | No. | Years | No. |
|---------|-------|---------|-------|--------|--------|
| 18..... | 1,009 | 31..... | 1,132 | 44.... | 698 |
| 19..... | 817 | 32..... | 1,225 | 45.... | 652 |
| 20..... | 900 | 33..... | 1,163 | 46.... | 583 |
| 21..... | 1,162 | 34..... | 1,130 | 47.... | 549 |
| 22..... | 1,105 | 35..... | 1,113 | 48.... | 551 |
| 23..... | 1,283 | 36..... | 983 | 49.... | 603 |
| 24..... | 1,275 | 37..... | 996 | 50.... | 128 |
| 25..... | 1,225 | 38..... | 947 | 51.... | 98 |
| 26..... | 1,260 | 39..... | 914 | 52.... | 123 |
| 27..... | 1,396 | 40..... | 834 | 53.... | 102 |
| 28..... | 1,310 | 41..... | 674 | 54.... | 152 |
| 29..... | 1,268 | 42..... | 738 | | |
| 30..... | 1,261 | 43..... | 674 | | 32,033 |

The causes of rejection were as follows:—

- 613 History of phthisis (consumption).
- 416 Heart complications.
- 376 Intemperance.
- 369 Diseases of the lungs.
- 182 Disproportion in height and weight
- 125 Never vaccinated, and refused to be, and also refused to agree to the small-pox waiver.
- 112 Rheumatism.
- 96 General complication of diseases.
- 84 Occupation.
- 69 History of insanity.
- 66 Asthma.
- 51 Albuminuria, Bright's Disease, etc.
- 45 Chronic Otorrhœa (discharge from the ears.)
- 43 Epilepsy.
- 39 Chronic Dyspepsia.
- 37 Diabetes.
- 20 Appendicitis, Typhlitis, etc.
- 19 Spinal Curvature, etc. (Diseases of spine.
- 17 Chronic Laryngitis.
- 17 Syphilis.
- 16 Paralysis.
- 16 Ulcers and open sores.
- 15 Diseases of bladder.
- 15 Impaired condition of legs, cripples, etc.
- 14 Fistula in ano.
- 13 Varicose veins.
- 12 Renal colic (gravel.)
- 12 History of cancer.
- 12 Fraud.
- 11 Sciatica.
- 10 Scrofula and suppurating glands.
- 10 Hepa'ic colic.
- 9 Chronic diarrhœa and dysentery.
- 8 Diseases of stomach.
- 8 Gout.
- 8 Diseases of eyes.

- 7 Vertigo (headaches, dizziness, etc.)
- 7 Piles.
- 7 Stricture of urethra.
- 7 Malaria.
- 6 Irreducible hernia.
- 6 Diseases of liver.
- 6 Diseases of bowels.
- 4 Aneurism.
- 4 Lead colic.
- 4 Goitre.
- 4 Apoplexy.
- 4 Lumbago and pain in the back.
- 4 Hip disease.
- 3 Injured spine.
- 2 Varicocele.
- 2 Sunstroke.
- 2 Necrosis of bone.
- 2 Tapeworm.
- 2 Chorea.
- 2 Hæmophilia (bleeder.)
- 1 Stone in bladder.
- 1 Blind.
- 1 Locomotor ataxia.

3,073

As in all former reports, the history of consumption tops the list as being the chief cause for refusing applicants. Experience teaches that we cannot be too careful in considering applicants who show a family history of lung trouble. In many text-books it is laid down that the older a man grows, the less liable he is to consumption, and after 35 or 40 years of age he is fairly insurable, notwithstanding there is a marked history of consumption in his family record. If careful statistics were made, I believe it would be shown that the percentage of deaths after 35 or 40 is nearly as great as before that time. It must be remembered that where there is a bad consumptive family history, the majority die before 35 or 40, and only a small number remain after that age, so it takes very few deaths to put up the average.

Heart complications follow as the next cause for rejection. Many people believe themselves to be in the best of health until they make application for insurance, when they discover they have some lesion of the heart. Some of these lesions may prove to be of little weight, especially if the individual goes through life without any serious illness, but no insurance company or society can afford to take such risks, unless it is for a

short number of years, with heavy premiums. The many sudden deaths are chiefly due to heart trouble, and many a man would not have succumbed to severe illness had it not been for an impaired heart.

Notwithstanding the many rejections from history of consumption and heart complications, the fact remains that the chief causes of death among those accepted are diseases of the lungs and heart. Unfortunately quite a number of deaths from these diseases occur within a year of admission. To say the least, it makes one suspicious that the applicants withheld important information bearing on their cases, or that the examining physicians have not sent in an honest report. The Board believes that the majority of the examining physicians are careful and conscientious, but it is to be regretted that in a few instances dishonesty has been discovered. The ablest men in the profession are not always the most valuable to insurance companies and societies. They frequently make examinations in a careless superficial manner, and the careless examiner is the most to be dreaded. His examination will be superficial and unreliable, no matter whether his fee is \$1.00 or \$10.00. The sooner such men are discovered and their commission cancelled, the better for the company or society.

Another great cause for declining applicants is that of the intemperate use of intoxicating liquors. Authorities differ largely as to the quantity that can be consumed without material injury. All, I believe, will agree that the man who takes regularly several glasses a day, and especially a glass before breakfast, and the man who periodically gets intoxicated, and remains in that condition for several days at a time, should be rejected. For my own views, and the views of those I consider some of the best authorities on the subject, I would refer you to a paper I read at the meeting of the Canadian Fraternal Association in 1894, and which was published in the May number, 1894, of the INDEPENDENT FORESTER. I am convinced that the man who has been a total abstainer throughout life, all other things being equal, is the best insurance risk. Those companies who keep the two classes distinct plainly show by statistics such is the case.

The following record of the Temperance and General Provident Institution of Great Britain strongly sets this forth:—

| YEAR. | TEMPERANCE SECTION. | | | GENERAL SECTION. | | | YEARLY ADVANTAGE. |
|------------|---------------------|----------------|-----------|------------------|----------------|-----------|-------------------|
| | EXPECTED DEATHS. | ACTUAL DEATHS. | PER CENT. | EXPECTED DEATHS. | ACTUAL DEATHS. | PER CENT. | PER CENT. |
| 1866 | 100 | 85 | 85 | 180 | 186 | 103 | 18 |
| 1867 | 105 | 71 | 67 | 191 | 169 | 88 | 21 |
| 1868 | 109 | 95 | 87 | 202 | 179 | 88 | 1 |
| 1869 | 115 | 73 | 63 | 212 | 201 | 94 | 31 |
| 1870 | 120 | 87 | 72 | 223 | 209 | 93 | 21 |
| 1871 | 127 | 72 | 57 | 234 | 217 | 93 | 36 |
| 1872 | 137 | 90 | 66 | 244 | 232 | 116 | 50 |
| 1873 | 144 | 118 | 82 | 253 | 246 | 97 | 15 |
| 1874 | 153 | 110 | 72 | 263 | 288 | 110 | 38 |
| 1875 | 162 | 121 | 75 | 273 | 297 | 109 | 34 |
| 1876 | 168 | 102 | 60 | 279 | 253 | 90 | 30 |
| 1877 | 179 | 132 | 73 | 291 | 280 | 96 | 23 |
| 1878 | 187 | 117 | 63 | 299 | 317 | 106 | 43 |

TEMPERANCE TABLE—Continued.

| YEAR. | TEMPERANCE SECTION | | | GENERAL SECTION. | | | YEARLY ADVANTAGE. |
|--------------|--------------------|----------------|-----------|------------------|----------------|-----------|-------------------|
| | EXPECTED DEATHS. | ACTUAL DEATHS. | PER CENT. | EXPECTED DEATHS. | ACTUAL DEATHS. | PER CENT. | PER CENT. |
| 1879..... | 196 | 164 | 84 | 305 | 326 | 107 | 23 |
| 1880..... | 203 | 136 | 67 | 311 | 304 | 98 | 31 |
| 1881..... | 213 | 131 | 61 | 320 | 290 | 90 | 29 |
| 1882..... | 226 | 157 | 69 | 327 | 295 | 90 | 21 |
| 1883..... | 235 | 174 | 74 | 333 | 301 | 90 | 16 |
| 1884..... | 247 | 196 | 79 | 342 | 283 | 83 | 4 |
| 1885..... | 258 | 177 | 64 | 348 | 361 | 104 | 40 |
| 1886..... | 271 | 171 | 63 | 354 | 337 | 95 | 32 |
| 1887..... | 282 | 219 | 78 | 360 | 363 | 100 | 22 |
| 1888..... | 298 | 216 | 72 | 372 | 335 | 90 | 18 |
| 1889..... | 307 | 184 | 60 | 378 | 326 | 86 | 26 |
| 1890..... | 314 | 225 | 72 | 382 | 389 | 102 | 30 |
| 1891..... | 321 | 240 | 75 | 386 | 425 | 110 | 35 |
| 1892..... | 327 | 240 | 73 | 387 | 422 | 109 | 36 |
| 1893..... | 337 | 228 | 68 | 390 | 385 | 99 | 31 |
| Total..... | 5,841 | 4,131 | | 8,439 | 8,266 | | |
| Average..... | | | 71 | | | 98 | 27 |

In the last five-year period—from 1889 to 1893 inclusive—the difference in mortality in the two sects was more marked than it had been previously. With an expectation of 1,606 losses for the period in the temperance section, 1,117 losses occurred; and with an expectation of 1,923 in the general section, 1,047 losses occurred. The experience in the temperance section, therefore, was that the losses was 66 per cent. of the expectation, while in the general section they were 101 per cent. of the expectation, a difference in mortality of 35 per cent. Further comment is unnecessary.

The Abstainer and General Insurance Company, the Scottish Temperance Life Assurance Company, the Sceptic Life Association, have similar experiences.

The Board makes every effort possible to exclude intemperate applicants, and if the organizers of courts, the members soliciting applicants, the committee on character, the brethren when casting their ballot, and the examining physician, were equally anxious, we would not have many intemperate members. It is wiser to keep such men out in the first place, than afterwards have to suspend them. During the 18 months no less than 23 have been suspended for intemperance. Unfortunately in some courts the officers and members are not awake to their own interest and that of the Order. They allow intemperate members to remain in the court, and make no effort to have such suspended. As a result in the 18 months, we have had to pay several death claims which were, undoubtedly, due to intemperance, but evidence was not sufficient to legally dispute the claims. One man was found in a ditch—dead, being thrown from a rig. He and two or three others had been drinking quite freely a few hours before. Another man, attempting to cross a bridge, fell from same and was killed. It was claimed he was seen intoxicated an hour before. Another fell on some rocks and was killed. In these three cases on investigation, the members admitted these

men were in the habit of drinking freely. The courts should have reported such cases and had them suspended. It is unfair to the general membership to be asked to pay assessments for claims of such nature, and especially where they could easily have been avoided.

We can, however, congratulate ourselves on knowing that the majority of the members are awake to this obligation and personal interest, and will not allow such men to gain admission, and if in the Order, take steps to see they are suspended.

The treatment of intemperance has of late years received prominent attention, and a remarkable cure has been advertised far and wide, generally known as the "Gold Cure," but is frequently named after those who have special sanitariums as "Keeley Cure," "Dunlop Cure," etc. In many instances it must be admitted that good recoveries have been made, but in many others the benefit is only temporary, and in others no benefit has been effected. We often have these "Gold Cure" graduates applying for membership, even within a few months after treatment. In my judgment it is not wise to accept such applicants until five years after recovery, and this for two reasons, first, to see if the recovery is permanent, and second, to be satisfied no disease is likely to occur as the result of the intemperate life the applicant formerly led.

It is gratifying to observe the continued low death rate, in fact lower than the previous period. In 1893 it was 5.47 in each thousand; in 1894, 5.47, whereas in the two years, 1891 and 1892 it was 6.33. In the early part of this year the death rate of 1894 was published as 5.39, but five deaths which occurred in 1894 were afterwards filed, thus bringing the death rate up to 5.47.

This low death rate is no doubt due, in some measure, to the large influx of new blood, but we must also admit, it is due, in a great measure, to the careful selection of risks, and the membership should feel grateful to the

Court Physicians for the care they have exercised in recommending applicants; and although the Board has criticised adversely the actions of some of the examiners, we heartily thank the Court Physicians as a body, for the interest and faithfulness they have exercised, and more especially seeing

they are poorly remunerated for their skill. Believing it will be of interest and value to know the death rate in the various jurisdictions, the following tables show the number of deaths and the death rate per thousand in the different jurisdictions and of the entire Order for the years 1893 and 1894.

1893.

1894.

| JURISDICTION. | AVERAGE MEMBERSHIP. | NO. OF DEATHS. | DEATH RATE PER 1000. |
|--|---------------------|----------------|----------------------|
| B. Columbia..... | 263'83 | 1 | 3'80 |
| California..... | 2627'17 | 13 | 4'94 |
| Illinois..... | 548'67 | 4 | 7'30 |
| Indiana..... | 307'75 | 2 | 5'44 |
| Manitoba..... | 292'67 | 7 | 7'56 |
| Michigan..... | 6286'17 | 34 | 5'41 |
| Minnesota..... | 870'50 | 4 | 4'59 |
| Missouri..... | 298'58 | 1 | 8'35 |
| N. Brunswick..... | 2310'50 | 10 | 4'33 |
| N. Jersey..... | 1070'41 | 5 | 4'67 |
| N. York..... | 2090'50 | 18 | 6'22 |
| N. Dakota..... | 543'00 | 2 | 8'68 |
| N.W. Territories... | 489'16 | 4 | 8'17 |
| N. Scotia..... | 1077'75 | 4 | 8'71 |
| Ohio..... | 1604'00 | 6 | 8'74 |
| Ontario..... | 20456'00 | 110 | 5'32 |
| P. E. Island..... | 458'67 | 4 | 8'72 |
| Quebec..... | 4563'83 | 28 | 6'13 |
| Wisconsin..... | 544'00 | 4 | 7'35 |
| S. Court including } British Isles..... } | 1349'75 | 11 | 7'43 |
| Whole Order..... | 49746'91 | 267 | 5'47 |

| JURISDICTION. | AVERAGE MEMBERSHIP. | NO. OF DEATHS. | DEATH RATE PER 1000. |
|---|---------------------|----------------|----------------------|
| British Columbia.... | 272 | 2 | 7'35 |
| California..... | 3297 | 20 | 6'06 |
| Illinois..... | 632 | 2 | 3'16 |
| Indiana..... | 565 | 4 | 7'08 |
| Maine..... | 567 | 7 | 12'34 |
| Manitoba..... | 1088 | 8 | 7'35 |
| Michigan..... | 7186 | 43 | 6'02 |
| Minnesota..... | 1118 | 4 | 8'58 |
| Missouri and Kansas | 467 | 0 | |
| New Brunswick..... | 2855 | 18 | 6'30 |
| New Jersey..... | 1445 | 11 | 7'61 |
| New York..... | 3222 | 12 | 8'72 |
| North Dakota..... | 796 | 8 | 8'78 |
| North-W. Territories | 544 | 3 | 5'52 |
| Nova Scotia..... | 1308 | 5 | 3'82 |
| Ohio..... | 2238 | 14 | 6'26 |
| Ontario..... | 24514 | 129 | 5'27 |
| Prince Edw'rd Island | 571 | 3 | 5'25 |
| Quebec..... | 6602 | 44 | 6'66 |
| Wisconsin..... | 636 | 4 | 6'29 |
| S. Court jur. inc'g } British Isles..... } | 2612 | 6 | 2'30 |
| Whole order..... | 62485 | 342 | 5'47 |

The following table gives a comparison of the diseases and deaths in the I.O.F. during a period of eighteen years, and in twenty-seven Life Insurance Companies during a period of thirty years :-

| DISEASES. | I. O. F. | | 27 Life Insur. Co's. | |
|-----------------------------|----------------|---------------------|----------------------|---------------------|
| | No. of deaths. | Per cent. of total. | No. of deaths. | Per cent. of total. |
| All causes..... | 1394 | 100.00 | 37624 | 100.00 |
| Zymotic diseases.. | 227 | 16.29 | 6659 | 17.70 |
| Const'nal .. | 208 | 21.37 | 8723 | 23.19 |
| Nervous .. | 145 | 10.40 | 5209 | 11.08 |
| Circulatory .. | 89 | 6.39 | 2092 | 5.56 |
| Respiratory .. | 197 | 14.14 | 5062 | 13.45 |
| Digestive .. | 146 | 10.47 | 3617 | 9.61 |
| Urinary .. | 74 | 5.31 | 1365 | 3.63 |
| Accidents, suicides &c..... | 202 | 14.49 | 3194 | 8.49 |
| Misc'l'n's diseases . | 16 | 1.14 | 1613 | 4.29 |

ZYMOTIC DISEASES.

| | | | | |
|---------------------------|-------|-------|-------|-------|
| Diarrhœa..... | 4 | .29 | 350 | .93 |
| Diphtheria..... | 9 | .65 | 133 | .35 |
| Dysentery..... | 4 | .29 | 622 | 1.65 |
| Erysipelas..... | 5 | .35 | 384 | 1.02 |
| Intermittent fever.. | 10 | .72 | 166 | .44 |
| LaGrippe, Influenza | 41 | 2.95 | 14 | .04 |
| Purpura hæmorrhagica..... | 1 | .07 | 21 | .06 |
| Pyæmia..... | 4 | .29 | 74 | .20 |
| Remittent fever.... | 5 | .35 | 347 | 1.16 |
| Scarlet fever..... | 1 | .07 | 40 | .11 |
| Smallpox..... | 2 | .14 | 305 | .81 |
| Tonsilitic..... | 2 | .14 | ..... | ..... |
| Typhoid fever..... | 130 | 9.33 | 2254 | 5.99 |
| Typho-malar' fever | 8 | .58 | 50 | .13 |
| Yellow fever..... | 1 | .07 | ..... | ..... |
| Other zymotic dise's .. | ..... | ..... | 1823 | 4.81 |

CONSTITUTIONAL DISEASES.

| DISEASES. | I. O. F. | | 27 Life Insur. Co's. | | |
|-----------------------------------|----------------|---------------------|----------------------|---------------------|------|
| | No. of deaths. | Per cent. of total. | No. of deaths. | Per cent. of total. | |
| Anæmia..... | 7 | .50 | 71 | .19 | |
| Cancer (seat not ascertained).... | 13 | | | | |
| Cancer of bladder | 1 | | | | |
| “ of bowels. | 4 | | | | |
| “ of face .. | 1 | | | | |
| “ of jaw .. | 3 | | | | |
| “ of kidneys | 1 | | | | |
| “ of liver... | 9 | 53 | 3.80 | 665 | 1.77 |
| “ of neck .. | 1 | | | | |
| “ of œsophagus .. | 1 | | | | |
| “ of p'ncre's | 1 | | | | |
| “ of st'm'ch. | 16 | | | | |
| “ of tongue. | 2 | | | | |
| Consumption..... | 214 | 15.36 | 6886 | 18.31 | |
| Dis. of spine (Potts) | 1 | .07 | ..... | ..... |  |
| Rheumatism..... | 17 | 1.21 | 180 | .48 | |
| Tabes mesenterica.. | 6 | .43 | 93 | .25 | |
| Other constitutional diseases .. | ..... | ..... | 828 | 2.19 | |

NERVOUS DISEASES.

| | | | | |
|--------------------------------------|----|------|-------|-------|
| Abscess of the brain | 2 | .14 | ..... | ..... |
| Apoplexy..... | 55 | 3.94 | 1766 | 4.70 |
| Cerebro spinal meningitis..... | 3 | .22 | ..... | ..... |
| Congestion of the brain .. | 3 | .22 | ..... | ..... |
| Disease of the brain. | 11 | .78 | 758 | 2.02 |
| Epilepsy..... | 3 | .22 | 138 | .37 |
| Insanity..... | 8 | .58 | 146 | .39 |
| Inflammation of the brain .. | 19 | 1.37 | 287 | .76 |
| Inflammation of the spinal cord..... | 14 | 1.01 | 18 | .05 |

| I. O. F. | | | | 27 Life Insur. Co.'s. | | | | |
|------------------------------------|----------------|---------------------|----------------|-----------------------|--|----------------|---------------------|--|
| DISEASES. | No. of deaths. | Per cent. of total. | No. of deaths. | Per cent. of total. | DISEASES. | No. of deaths. | Per cent. of total. | |
| Locomotor ataxia.. | 1 | .07 | .... | .... | Uræmia | 6 | .14 | |
| Neurasthenia | 5 | .35 | .... | .... | Other urinary dis- | .... | .... |  |
| Paralysis | 14 | 1.01 | 873 | 2.32 | eases ..... | .... | 236 .63 | |
| Sunstroke | 4 | .28 | .... | .... | ACCIDENTS, ETC. | | | |
| Tetanus | 2 | .14 | 51 | .14 | Drowned.... | 36 | 2.58 | |
| Tumor of brain.... | 1 | .07 | .... | .... | Killed by fall- | .... | .... |  |
| Other nervous dise ^s.. | .... | .... | 1262 | 3.33 | ing from a | .... | .... |  |
| CIRCULATORY DISEASES. |  |  |  | .... | height | 11 | .78 | |
| Aneurism | 6 | .43 | 52 | .14 | Killed by fall- | .... | .... |  |
| Angina Pectoris.... | 4 | .29 | 83 | .22 | ing trees .. | 4 | .28 | |
| Diseases of the heart | 38 | 2.72 | 1359 | 3.61 | Killed by a | .... | .... |  |
| Fatty degeneration | .... | .... | .... | .... | horse..... | 1 | .07 | |
| of heart..... | 6 | .43 | 45 | .12 | Killed by Ma- | .... | .... |  |
| Paralysis of the heart | .... | .... | .... | .... | chinery ... | 16 | 1.15 | |
| (heart failure).... | 21 | 1.51 | 28 | .07 | Killed on rail- | .... | .... |  |
| Valvular disease of | .... | .... | .... | .... | way..... | 58 | 4.16 | |
| the heart | 14 | 1.01 | 104 | .28 | Murdered ... | 3 | .22 | |
| Other circulatory | .... | .... | .... | .... | Poisoned.... | 4 | .29 | |
| diseases ..... | .... | .... | 421 | 1.12 | Shot acci- | .... | .... |  |
| RESPIRATORY DISEASES. |  |  |  | .... | dentally... 3 | .22 | .... |  |
| Asthma | 5 | .35 | 71 | .19 | Other acci- | .... | .... |  |
| Bronchitis | 13 | .93 | 458 | 1.21 | dental in- | .... | .... |  |
| Congestion of the | .... | .... | .... | .... | juries | 51 | 3.66 | |
| lungs..... | 10 | .72 | 597 | 1.59 | Suicides | 15 | 1.08 | |
| Hæmorrhage of the | .... | .... | .... | .... | MISCELLANEOUS DISEASES. | | | |
| lungs..... | 10 | .72 | 290 | .77 | Abscess | 2 | .14 | |
| Pleurisy | 9 | .65 | 179 | .48 | Dropsy | 1 | .07 | |
| Pneumonia..... | 150 | 10.77 | 2889 | 7.68 | Eczema | 1 | .07 | |
| Other respiratory.. | .... | .... | .... | .... | Gangrene of leg.... | 1 | .07 | |
| diseases ..... | .... | .... | 578 | 1.33 | Hæmorrhage..... | 7 | .51 | |
| DIGESTIVE DISEASES |  |  |  | .... | Lymphadenoma... 1 | .07 | .... |  |
| Hæmorrhage of the | .... | .... | .... | .... | Sciatica | 1 | .07 | |
| stomach..... | 2 | .14 | 58 | .15 | Not ascertained ... | 2 | .14 | |
| Inflammation of the | .... | .... | .... | .... | Other miscellane- | .... | .... |  |
| stomach..... | 12 | .87 | 358 | .95 | diseases..... | .... | 884 2.35 | |
| Ulceration of the sto- | | | | | <p>On carefully going over the above tables it will be seen that our death-rate record is quite favorable when compared with the records of the 27 Life Insurance Companies quoted. The table of the latter was compiled some years ago, and two diseases have materially developed since that time, or at least one, viz., la grippe; the other no doubt is an old disease, but was not properly diagnosed until a few years ago. I refer to appendicitis. We have had no less than 17 deaths in the past few years from this malady. Since a better knowledge of this disease has been attained, it is well known that in cases of recovery it is apt to recur from time to time unless the appendix vermiformis has been removed by an operation. It is therefore wise when the appendix has not been removed not to accept an applicant at least for several years after he has had this trouble. I might cite a case. One of our members, accepted in 1890 for \$1,000, had an attack of appendicitis in the spring of 1893, recovered, applied for \$2,000 additional in the spring of 1894. The Board refused the additional amount. The Court Physician as well as the officers got a reply, "we need not fear any ill results, and hope the application would be reconsidered." I replied it could not. In the fall of 1894 this Brother's death claim was forwarded to us, cause of death, appendicitis, he having had another attack.</p> <p>As stated in my last report, la grippe has done great havoc with us since its first arrival in 1890. It has caused many a death.</p> | | | |
| Hæmorrhage of the | .... | .... | .... | .... |  |  |  |  |
| bowels..... | 1 | .07 | 86 | .23 | | | | |
| Inflammation of the | .... | .... | .... | .... |  |  |  |  |
| bowels..... | 23 | 1.65 | 470 | 1.25 | | | | |
| Obstruction of the | .... | .... | .... | .... |  |  |  |  |
| bowels..... | 9 | .65 | 37 | .10 | | | | |
| Ulceration of the | .... | .... | .... | .... |  |  |  |  |
| bowels..... | 10 | .72 | 73 | .19 | | | | |
| Appendicitis, Tpyh- | .... | .... | .... | .... |  |  |  |  |
| litis, etc..... | 17 | 1.22 | .... | .... |  |  |  |  |
| Hernia (strangulat- | .... | .... | .... | .... |  |  |  |  |
| ed)..... | 2 | .14 | 55 | .15 | | | | |
| Peritonitis..... | 35 | 2.51 | 287 | .76 | | | | |
| Abscess of the liver.. | 1 | .07 | 86 | .23 | | | | |
| Cirrhosis of the liver | 6 | .43 | 108 | .29 | | | | |
| Congestion of the | .... | .... | .... | .... |  |  |  |  |
| liver..... | 1 | .07 | 68 | .18 | | | | |
| Diseases of the liver | 18 | 1.29 | 467 | 1.24 | | | | |
| Inflammation of the | .... | .... | .... | .... |  |  |  |  |
| liver..... | 4 | .29 | 283 | .75 | | | | |
| Jaundice | 1 | .07 | .... | .... |  |  |  |  |
| Disease of the spleen | 2 | .14 | .... | .... |  |  |  |  |
| Other digestive dis- | .... | .... | .... | .... |  |  |  |  |
| eases ..... | .... | .... | 1102 | 2.92 | | | | |
| URINARY DISEASES. |  |  |  | .... | .... | .... | .... |  |
| Addison's disease .. | 1 | .07 | .... | .... | .... | .... | .... |  |
| Bright's disease | 31 | 2.23 | 567 | 1.51 | .... | .... | .... |  |
| Diabetes..... | 17 | 1.22 | 163 | .43 | .... | .... | .... |  |
| Disease of kidneys.. | 3 | .22 | 264 | .70 | .... | .... | .... |  |
| Inflammation of the | .... | .... | .... | .... | .... | .... | .... |  |
| kidneys | 14 | 1.00 | 61 | .16 | .... | .... | .... |  |
| Inflammation of the | .... | .... | .... | .... | .... | .... | .... |  |
| bladder..... | 2 | .14 | 76 | .20 | .... | .... | .... |  |

In a large number of cases, death has been the result of it without other complications. In numerous other cases it has undermined the health, and many deaths from consumption, heart disease, affections of the brain, kidney diseases, etc., can be clearly traced to it as the cause. I have had many letters drawing our attention to the large number of deaths from consumption. Some of these might have been avoided if the examination papers had been filled out with closer scrutiny, the family history having been more thoroughly gone into, and in a few cases there were no reasons to conclude that consumption would be the cause of death. Notwithstanding the large number of deaths from this disease, our percentage is considerably lower than that of the 27 Life Insurance Companies above.

We have quite a number of deaths from paralysis of the heart (heart failure). When these claims come in I have been suspicious whether some of them have not been due to the indiscriminate use of that class of remedies which have been so popular for la grippe, headaches, general malaise, etc., viz., antipyrin, antifebrin, phenacetine, etc. Although powerful drugs, they have unfortunately become household remedies.

As frequently noted before, we have a large percentage of deaths from accidents, no doubt due in a great measure to our membership being largely composed of those exposed to dangers, viz., farmers, mechanics, laboring class, and those engaged on railroads.

TOTAL AND PERMANENT DISABILITY CLAIMS.

It is frequently claimed that the Total and Permanent Disability sections of the Constitution are too narrow, and that this department is of no practical use. Many appear to have the idea that this is an accident insurance business, and when claims for the loss of a leg or the loss of an eye, or even in some cases the loss of two or three fingers, are disallowed, they ask, "Are there really any cases which come under this clause?" We reply, "Yes." During the eighteen months no less than 61 unfortunate Brothers have been placed on this list, and 31 have had their claims paid, amounting to \$31,000. This record shows that this department is doing a good work, but it would be very unwise to make the clause less stringent, or the claims would be numerous and the mortuary benefit fund would be seriously encroached upon.

SICK BENEFIT DEPARTMENT.

The following tables show the different diseases for which sick benefits have been paid for the eighteen months ending December 31st, 1894, also the number of brethren ill with each disease, and the number of days ill:—

| | No. of Applicants. | Days Ill. |
|----------------------|--------------------|-----------|
| Blood poisoning..... | 49 | 1231 |
| Carbuncles..... | 39 | 671 |
| Chickenpox..... | 1 | 15 |
| Diarrhoea..... | 79 | 1,413 |
| Diphtheria..... | 30 | 716 |
| Dysentery..... | 54 | 1,088 |

| | No. of Applicants. | Days Ill. |
|---|--------------------|-----------|
| Erysipelas..... | 43 | 1,077 |
| Felons (whitlow)..... | 26 | 628 |
| Furunculi (boils)..... | 38 | 641 |
| Influenza..... | 413 | 5,859 |
| Intermittent and remittent fever (Malaria)..... | 298 | 7,321 |
| La Grippe..... | 947 | 19,629 |
| Measles..... | 37 | 598 |
| Mumps..... | 16 | 242 |
| Scarlet fever..... | 14 | 435 |
| Smallpox..... | 7 | 60 |
| Tonsillitis (quinsey)..... | 12 | 967 |
| Typhoid Fever..... | 185 | 8,558 |
| Ulcerated throat..... | 12 | 113 |
| Cancer..... | 8 | 427 |
| Consumption (phthisis)..... | 21 | 1,420 |
| Dropsy..... | 1 | 7 |
| Rheumatism..... | 262 | 9,410 |
| Heart disease of various kinds..... | 26 | 913 |
| Varicocele..... | 1 | 9 |
| Varicose veins..... | 1 | 28 |
| Apoplexy..... | 4 | 110 |
| Congestion of the brain..... | 2 | 57 |
| Concussion of the brain..... | 7 | 319 |
| Inflammation of the brain..... | 3 | 104 |
| Epilepsy..... | 2 | 53 |
| Insanity and nervousness..... | 4 | 336 |
| Locomotor Ataxia..... | 2 | 80 |
| Neuralgia..... | 71 | 1,668 |
| Neurasthenia..... | 7 | 176 |
| Neuritis..... | 6 | 218 |
| Paralysis..... | 15 | 566 |
| Sciatica..... | 75 | 2,907 |
| Sunstroke..... | 6 | 181 |
| Spinal Irritation..... | 11 | 582 |
| Asthma..... | 26 | 961 |
| Bronchitis..... | 349 | 6,665 |
| Catarrh..... | 21 | 770 |
| Congestion of the lungs..... | 17 | 596 |
| Hæmorrhage from the lungs..... | 24 | 1,225 |
| Inflammation of the larynx, (laryngitis)..... | 15 | 371 |
| Inflammation of the lungs, (pneumonia)..... | 146 | 4,397 |
| Pleurisy..... | 82 | 3,382 |
| Cholera Morbus..... | 53 | 821 |
| Constipation..... | 6 | 130 |
| Dyspepsia, Indigestion, bilious attacks, etc..... | 30 | 2,852 |
| Hæmorrhage from the St'm'ch..... | 4 | 78 |
| Inflammation of the stomach..... | 84 | 2,252 |
| Inflammation of the pharynx..... | 8 | 285 |
| Inflammation of the bowels..... | 74 | 1,807 |
| Hernia (rupture)..... | 10 | 321 |
| Peritonitis..... | 19 | 537 |
| Files (hæmorrhoids)..... | 38 | 994 |
| Typhlitis, appendicitis, etc..... | 23 | 762 |
| Congestion of the liver..... | 25 | 579 |
| Diseases of the liver..... | 13 | 435 |
| Hepatic colic (gall stones)..... | 10 | 434 |
| Inflammation of the liver..... | 11 | 306 |
| Jaundice..... | 6 | 214 |
| Congestion of the kidneys..... | 20 | 608 |
| Diseases of the kidneys, (Bright's disease)..... | 11 | 534 |
| Inflammation of kidneys..... | 35 | 1,227 |
| Diabetes..... | 8 | 556 |
| Diseases of the bladder..... | 23 | 838 |
| Inflammation of the bladder..... | 13 | 504 |
| Stone in bladder..... | 1 | 94 |
| Gravel and renal colic..... | 3 | 44 |

| | No. of Applicants. | Days Ill. | 88 claims fer 30 days | 1 claim for 99 days |
|----------------------------------|--------------------|-----------|-----------------------|---------------------|
| Hydrocele..... | 2 | 42 | 76 | 1 |
| Inflammation of the testicles. | 18 | 403 | 54 | 2 |
| Stricture of the urethra..... | 1 | 22 | 60 | 2 |
| Diseases of and injuries to eyes | 76 | 629 | 38 | 1 |
| Inflammation of the ears. ... | 8 | 220 | 124 | 3 |
| Abscesses of various kinds.... | 110 | 2,493 | 46 | 1 |
| Burns..... | 40 | 1,067 | 54 | 1 |
| Fistula..... | 3 | 86 | 47 | 1 |
| General debility..... | 47 | 1,670 | 29 | 1 |
| Gout..... | 2 | 35 | 33 | 1 |
| Lumbago..... | 152 | 3,183 | 27 | 1 |
| Painter's colic..... | 1 | 8 | 107 | 2 |
| Skin diseases..... | 38 | 1,093 | 35 | 2 |
| Synovitis..... | 35 | 1,410 | 28 | 1 |
| Tumors and enlarged glands.. | 17 | 685 | 31 | 16 |
| Ulcers and open sores. | 18 | 720 | 26 | 1 |
| Amputations, arm or leg..... | 22 | 1,052 | 21 | 1 |
| Disloc't'ns (upper extremities) | 36 | 1,032 | 55 | 2 |
| (lower " ") | 30 | 964 | 22 | 1 |
| Fractures (upper " ") | 70 | 2,771 | 16 | 1 |
| (lower " ") | 54 | 2,205 | 22 | 1 |
| Fractured ribs..... | 17 | 472 | 17 | 1 |
| Injuries to back and sides.... | 119 | 3,420 | 21 | 1 |
| Injuries to head..... | 56 | 1,199 | 14 | 1 |
| Injuries to upper extremities) | 499 | 12,979 | 51 | 1 |
| " " lower " ") | 397 | 10,582 | 14 | 1 |
| | | | 8 | 1 |
| | | | 13 | 2 |
| | | | 14 | 1 |
| | | | 22 | 1 |
| | | | 10 | 1 |
| | | | 46 | 2 |
| | | | 8 | 1 |
| | | | 7 | 1 |
| | | | 9 | 1 |
| | | | 14 | 40 |
| | | | 9 | |
| | | | 6 | 5707 |
| | | | 19 | |

About 8,000 days' benefits asked for were disallowed, for the following reasons:—Members not being in good standing in the sick department; neglecting to file claims until several months after they were off the funds, and thus forfeit them; having no physician in attendance; members believing they were entitled to benefits because through illness or accident they could follow their work only part of the time, or because they could not follow their regular work, but pursue some lighter employment; Courts refusing to certify to claims as the brethren were not ill enough to be on the funds; having received full time allowed by the constitution, and asking for additional for the same illness; and finally fraudulent claims being sent in. For this last cause the members were expelled from the Order.

The subjoined table itemizes the claims showing the length of illness of each:—

| 342 claims for 7 days | 6 claims for 71 days |
|-----------------------|----------------------|
| 243 | 7 |
| 239 | 9 |
| 262 | 9 |
| 151 | 5 |
| 160 | 7 |
| 120 | 21 |
| 457 | 7 |
| 212 | 5 |
| 174 | 5 |
| 109 | 3 |
| 121 | 7 |
| 88 | 3 |
| 104 | 3 |
| 293 | 3 |
| 126 | 3 |
| 94 | 3 |
| 88 | 6 |
| 80 | 2 |
| 73 | 4 |
| 48 | 1 |
| 286 | 2 |
| 64 | 3 |

After paying out \$92,869 for the above claims, and \$8,250 for Funeral Benefits, there is a surplus of nearly \$60,000. From an intimate knowledge of this department after many years experience in reviewing the claims, I would strongly urge the members of the Order to avail themselves of this department more largely than heretofore. At present about one-third of the membership is enrolled in this department. Another third could wisely do so, for they could in spite of illness keep their assessments and dues paid and not be forced to become suspended through inability to meet the assessments. Then, in case of death, funeral benefits of \$50 assures them that they will be entitled to a decent burial.

Occasionally I receive letters complaining of the amount of red tape or circumlocution required before a claim is paid. True, members in the sick department, who become ill and expect benefits, are required to comply with certain rules, none of these are useless or unjust, but, on the other hand, are wise safeguards in protecting a fund which could easily be drained if said safeguards were not demanded. Those in the sick department should be the last to complain, but rather feel thankful that the fund is so well guarded.

It is sometimes urged that the delay in paying the claims is a great weakness, and if the local courts had their own sick depart

ment the claims would be paid more promptly. This is true as long as there would be funds in the respective courts, but it is well known that many a lodge or court has been wrecked by the claims made upon it. Our Sick Department is sound and safe and can meet all demands just as readily as death claims are met in the Mortuary Benefit Department. No greater compliment could be paid to the sick department of the Order than the many letters which lately came to the S. C. R. when the impression got abroad that the Executive was about to recommend the doing away of Supreme Court sick benefits and let the Subordinate Courts have their own. The almost universal cry was "let the sick department remain as it is. Any change would be a mistake."

I again return my sincere thanks to the Supreme Court and the members of the entire Order for their continued confidence placed in me, and I also feel very grateful for the kindness I have always received from my colleagues and all officers and members with whom I have had interviews or correspondence.

All of which is respectfully submitted in L., B. & C.,
T. MILLMAN, M.D.,
Sup. Phys. & Sec. Medical Board.

SUPPLEMENTARY.

During the six months, from January 1st, 1895, to June 30th, 1895, the Medical Board reviewed 16,835 medical examination papers, of which 15,179 were accepted, and 1,656 rejected.

Supreme Treasurer's Statement for Month of October, 1895.

Mortuary Benefit Fund.

RECEIPTS.

| | |
|---------------------------------|----------------|
| To Balance per last Report..... | \$1,400,720 64 |
| Supreme Secretary..... | 87,957 77 |

\$ 1,488,678 41

CONTRA-CR.

| | |
|---|------------|
| By claims paid to Beneficiaries of Late Brothers— | |
| E. W. Lamscher, Court Wade Park, 937..... | \$1,000 00 |
| Chas. Risdale..... | 1,000 00 |
| S. Powell..... | 1,000 00 |
| J. M. Brewbaker..... | 1,000 00 |
| T. W. Young..... | 1,000 00 |
| Thos. Ismond..... | 1,000 00 |
| J. T. Hornibrook..... | 2,000 00 |
| Jno. R. Worsdall..... | 1,000 00 |
| Wm. H. Evans..... | 1,000 00 |
| E. Laflamme..... | 1,000 00 |
| J. B. Davis..... | 1,000 00 |
| Wm. A. Oberist..... | 2,000 00 |
| Thos. Armstrong..... | 1,000 00 |
| Samuel Edgar..... | 2,000 00 |
| F. E. Jutras..... | 1,000 00 |
| Jno. Bennett..... | 1,000 00 |
| Treman Thomas..... | 1,000 00 |
| Robt. Forest..... | 1,000 00 |
| I. C. Van Hart..... | 1,000 00 |
| Jas. G. Kennedy..... | 3,000 00 |
| Arthur Wright..... | 1,000 00 |
| Jno. O. Grinnell..... | 1,000 00 |
| Napoleon Gagne..... | 1,000 00 |
| Wm. G. Gidney..... | 1,000 00 |
| J. Sim's'n Burton..... | 977 76 |
| Geo. Renshaw..... | 1,000 00 |
| Ed. W. Colton..... | 1,000 00 |
| W. W. McCarty..... | 1,000 00 |
| Abraham H. Baer..... | 3,000 00 |
| Frank Madill..... | 8,000 00 |

| | | |
|-----------------------|-----------------------------|-------------|
| H. C. Phillips..... | Court Pierce, 1891..... | \$1,000 00 |
| Jno. G. McMillan..... | " Oil City, 77..... | 1,500 00 |
| Leslie Laidall..... | " Morris Vineyard, 532..... | 1,000 00 |
| L. Hibbard..... | " Seattle, 626..... | 2,000 00 |
| Charles Saunders..... | " Adrian, 1078..... | 1,000 00 |
| A. W. Bolchier..... | " Kilbourne, 1954..... | 1,000 00 |
| Thos. W. Parr..... | " Buckeye, 312..... | 1,000 00 |
| Hy. Wright..... | " Lake Erie, 1205..... | 2,000 00 |
| E. D. Mayo..... | " Laviolette, 885..... | 2,000 00 |
| W. C. Greenwood..... | " Independent, 611..... | 500 00 |
| Sidney A. Smith..... | " Hamley, 2131..... | 978 88 |
| Harry Harwood..... | " Carnarvon, 2027..... | 1,957 76 |
| Jno. McQueen..... | " Sylvan, 218..... | 250 00 |
| Alb. C. McNeill..... | " Barton, 1146..... | 1,000 00 |
| C. A. Allen..... | " Nokomis, 1845..... | 1,000 00 |
| Alexis Poupard..... | " Champlain, 663..... | 3,000 00 |
| S. Wright, M.D..... | " Mt. Sherwood, 32..... | 1,000 00 |
| Rev. S. S. Smith..... | " Romeo, 755..... | 2,000 00 |
| | | \$62,664 40 |

| | |
|--|-----------|
| Paid Disability Benefits to Brothers— | |
| W. E. Delance, Ct. Canton, 1343..... | \$ 500 00 |
| Thos. J. Sanders, Ct. Occident, 457..... | 500 00 |
| | 1,093 00 |

| | |
|----------------------------------|----------------|
| Commission on Loans..... | 2,093 00 |
| Insurance on Mortgage..... | 1,750 00 |
| Assessments returned..... | 746 61 |
| 5 per cent. to General Fund..... | 866 00 |
| Balance..... | 4,397 89 |
| | 1,418,750 35 |
| | \$1,488,678 41 |

Sick and Funeral Benefit Fund.

RECEIPTS.

| | |
|---------------------------------|--------------|
| To Balance per last Report..... | \$ 72,538 44 |
| Supreme Secretary..... | 10,313 92 |

\$ 82,850 36

CONTRA-CR.

| | |
|-------------------------------------|-------------|
| Paid Sick Benefit Claims..... | \$ 7,642 81 |
| " Funeral Benefit Claims..... | 450 00 |
| By 5 per cent. to General Fund..... | 515 70 |
| " Balance..... | 74,241 85 |

\$ 82,850 36

General Fund.

RECEIPTS.

| | |
|--|-------------|
| To Supreme Secretary..... | \$ 8,158 72 |
| " Five per cent. Mortuary Benefit receipts..... | 4,397 89 |
| " Five per cent. S. and F. Benefit receipts..... | 515 70 |
| " Balance..... | 31,770 60 |

\$ 44,842 91

CONTRA-CR.

| | |
|---|--------------|
| Transportation of Delegates to S. Court..... | \$ 23,822 22 |
| S. C. R., sal. for Sep..... | 353 33 |
| S. S. "..... | 600 00 |
| S. T. "..... | 166 60 |
| Sup. Physician..... | 600 00 |
| T. G. Day, sal. to Oct. 1st..... | 166 66 |
| " sal. and expenses as organizer..... | 195 00 |
| Hunter, Rose Co., re FORESTER..... | 1,569 50 |
| " Stationery and Supplies..... | 3,121 25 |
| Express duty, Postal Cards, etc..... | 161 48 |
| Fees, American Consul..... | 8 00 |
| Copp, Clark Co., Stationery, etc..... | 32 88 |
| Wm. Sanderson, sal. for Sep. and Oct. and Exp..... | 300 00 |
| Alex. Henry..... | 263 25 |
| Bushnell, Rogers and Hall, Law Fees, Wis..... | 250 00 |
| Bell Telephone Co..... | 20 00 |
| University Printing Co., for supplies..... | 19 85 |
| W. F. Hall..... | 49 65 |
| A. E. Stevenson, sal..... | 150 00 |
| " Organizing work, Ill..... | 661 82 |
| B. F. Parker, Organizing work in Wis..... | 850 50 |
| F. J. Burch, sal. and exp..... | 167 17 |
| The Gilmore Sign Co., signs and banners for Exhibition..... | 40 75 |
| T. H. Brown, sal. as organizer..... | 100 00 |
| Laidlaw, Kappelle and Brucknell, am. of ac..... | 1,632 60 |
| W. D. Mc'herson, amt. of ac..... | 250 00 |
| Expenses, re Dr. McConnell's obsequies..... | 120 50 |
| Mis. E. Shaw, engraving address..... | 25 00 |
| Rev. A. Macgillivray, sal. as Editor Ang., Sep., Oct..... | 120 00 |
| The Globe Printing Co..... | 169 00 |
| The Great N. W. Telegraph Co..... | 48 88 |

| | |
|--|--------------|
| The Toronto Gen'l. Trusts Co., rent of offices | 43 75 |
| F. E. Davis, sal. and exp. for Sep. | 80 35 |
| G. W. Strickland, sal. for Oct. and bal. Sep. | 160 00 |
| N. E. Marshall, rulers, etc. | 1 80 |
| J. S. Russell, gilt, laces, etc. | 52 08 |
| The Incandescent Light Co., Toronto | 12 90 |
| J. D. Henderson, sal. as organizer | 60 00 |
| Dr. E. Henderson, sal. as organizer | 100 00 |
| N. F. Patterson, sal. to Oct. 12th | 208 33 |
| The Sheppard Pub. Co. | 5 00 |
| C. P. R. Telegraph Co. | 37 26 |
| Hon. D. D. Aitken, expenses California | 600 2 0 |
| H. A. Sonntag, sal. as organizer | 100 00 |
| J. A. McMurtry, " " " | 37 50 |
| The Canada Railway News Co., advertising | 40 00 |
| C. R. Fitzgerald, re organizing work | 67 50 |
| Jas. Boddy, bal. of sal. | 1 50 |
| The Toronto World, advertising | 447 50 |
| G. W. Allen, sal. for Sept. | 75 00 |
| Rice, Lewis & Son, amt. of act. | 58 04 |
| Creehman Bros. for Typewriter | 47 75 |
| Jas. Clendenning, sal. and expenses | 112 91 |
| John B. Collings, Sterling Dft. for supplies | 80 76 |
| Alex. Malcolm " " " | 419 41 |
| Wm. Collins " " " | 128 32 |
| The Evening Star, advertising | 25 00 |
| Matthews Bros., Lithographs | 5 50 |
| The Barber & Ellis Company, stationery | 61 68 |
| Lee E. Joslyn for expenses | 22 42 |
| W. S. Milne, amt. of ac. | 50 00 |
| A. W. Frasar, " " " | 50 00 |
| Jas. H. Gilmour, sal. as organizer | 50 00 |
| Fred. Pardy, Chicago, re seals, etc. | 25 50 |
| Geo. F. Bostwick, metal filing cases | 140 00 |
| American Desk and Seating Co., for desks | 287 10 |
| Expenses, re High Ct. of Ill | 50 00 |
| Jno. Finagen, sal. as organizer | 50 00 |
| G. W. Gouinlock, colored prospective view of Forester's Temple | 95 00 |
| The National Typewriter Co. | 55 00 |
| G. H. Winslow, organizing in Mo. | 100 00 |
| G. C. Wells, Colorado | 200 00 |
| Expenses S. C. R. re Illinois | 100 00 |
| Toronto Album Pub. House, advertising | 39 00 |
| D. M. Card, sal. for Sept. and Oct. | 100 00 |
| Ch. Sutter, exp. of Hall for S.V.C.R. Meeting | 40 00 |
| C. L. Coulter, sal. for Oct. | 200 00 |
| " " office rent | 35 00 |
| D. Rose, printing supplies | 74 75 |
| postal cards | 77 00 |
| Postage for Sept. | 256 10 |
| Employees wages for Oct. | 1,458 83 |
| G. A. Harper, traveling expenses, Ohio | 54 94 |
| Col. A. B. Caldwell, organizing work | 50 00 |
| C. Botterell, Executive expenses | 65 00 |
| English Disbursements | 1,946 64 |
| | \$ 44,842 91 |

Reserve Fund.

| | |
|--------------------------|----------------|
| Post Office Savings Bank | \$ 14,281 81 |
| Loans to High Courts | 6,500 00 |
| New Brunswick | 20,000 00 |
| Great Britain | 97,333 33 |
| Mortgages | 1,122,715 10 |
| Debentures | 151,512 78 |
| Total Permanent Reserve | \$1,412,342 97 |
| Current Account Surplus | 6,407 38 |
| Total Surplus | \$1,418,750 35 |
| Sack and Funeral Surplus | 74,241 85 |
| Grand Total Surplus | \$1,492,992 20 |

Submitted in L. B. and C.,

H. A. COLLINS, Sup. Treasurer.

New Courts.

COURT ETTA, No. 1973, TOPPERVILLE, ONT.
 Instituted on the 9th day of September, 1895, by J. G. McPherson.
Officers In called.—C.D.H.C.R., Arthur L. Shaw; Chaplain, C. R. Wilson; Physician, Dr. Wiley. 31 members.

COURT —, No. 1984, MONROEVILLE, OHIO.
 Instituted on the 1st day of October, 1895, by A. J. Messinger.
Officers Installed.—C.D.H.C.R., Wm. Hughes; Chaplain, J. Lind; Physician, El. R. Krieder. 22 members.

COURT FREEPORT, No. 1986, FREEPORT, MICHIGAN.
 Instituted on the 1st day of October, 1895, by A. A. Weeks.
Officers Installed.—C. D. H. C. R., Frank A. Child; Chaplain, Rev. Geo. Mylno; Physician, Ernest S. Wright, M.D.; 30 members.

COURT JUANITA, No. 1988, NICETOWN, PHILADELPHIA.
 Instituted on the 3rd day of September, 1895, by Chas. Punchard, assisted by Nieburger.
Officers Installed.—C. D. H. C. R., Wm. Robinson; Chaplain, J. D. Clark; Physician, J. W. Brockbank, M.D. 19 members.

COURT MIDDLESEX, No. 1990, LONDON, ONT.
 Instituted on the 7th day of October, 1895, by ———
Officers Installed.—C.D.H.C.R., Thos. H. Purdom; Chaplain, T. Hilliard; Physician, W. E. Waugh, M.D. 36 members.

COURT CREMAZIE, No. 1992, HEDLEYVILLE, QUE.
 Instituted on the 5th day of October, 1895, by Aurele Nadeau
Officers Installed.—C. D. H. C. R., Edmond Bois; Chaplain, Dr. J. B. E. Gosselin; Physician, Dr. Edgar Morin. 21 members.

COURT AMMONOOSTIC, No. 1995, LITTLETON, NEW HAMPSHIRE.
 Instituted on the 8th day of October, 1895, by Geo. W. Allen.
Officers Installed.—C.D.H.C.R., Fred Thorn; Chaplain, A. T. Page; Physician, G. F. Abbott, M. D. 27 members.

COURT IDLEWOOD, No. 1993, BUFFALO, N.Y.
 Instituted on the 30th day of September, 1895, by Byron Colgrove.
Officers Installed.—C.D.H.C.R., A. J. Palmer; Chaplain, Jas. A. Skelton; Physician, G. H. Westinghouse, M.D. 31 members.

COURT DE LA PERADE, No. 1994, STE. ANNEDE LA PERADE, QUE.
 Instituted on the 7th day of October, 1895, by J. T. Paradis.
Officers Installed.—C.D.H.C.R., J. J. Paradis; Chaplain, ———; Physician, O. E. Nulot, M.D. 11 members.

COURT NAPOLÉON, No. 1932, PATERSON, NEW JERSEY.
 Instituted on the 4th day of October, 1895, by C. L. Coulter and F. B. Sherwood.
Officers Installed.—C.D.H.C.R., F. B. Sherwood; Chaplain, W. S. Cowie; Physician, P. M. Curts, M.D. 25 members.

COURT WAUSAU, No. 1601, WAUSAU, WISCONSIN.
 Instituted on the 14th day of October, 1895, by J. A. Frasar and W. A. Gray.
Officers Installed.—C. D. H. C. R., C. B. Bird; Chaplain, F. G. Lelyquist; Physician, H. L. Rosenberg, M.D. 12 members.

COURT WHITE CITY, No. 1620, CHICAGO, ILLINOIS.
 Instituted on the 10th day of October, 1895, by A. E. Stevenson and E. M. Card.
Officers Installed.—C.D.H.C.R., Owen C. Hughes; Chaplain, Edward Collins; Physician, W. E. Burecky, M.D. 10 members.

COURT OAK RIDGE, No. 1688, ROCK ELM, WISCONSIN.
 Instituted on the 12th day of October, 1895, by C. L. Grund.
Officers Installed.—C.D.H.C.R., Chas. Wents; Chaplain, W. T. Churchill; Physician, A. K. P. Witham, M. D. 25 members.

COURT MARYLAND, No. 1991, BUFFALO, NEW YORK.
 Instituted on the 5th day of October, 1895, by John E. Sims.
Officers Installed.—C.D.H.C.R., Frank N. Callan; Chaplain, Rev. S. K. Smith; Physician, Dr. John R. Gray. 26 members.

COURT FIRELANDS, No. 1996, NORWALK, OHIO.
 Instituted on the 9th day of October, 1895, by A. J. Messinger.
Officers Installed.—C.D.H.C.R., W. H. Prentice; Chaplain, John Phillips; Physician, D. B. Taylor, M.D. 24 members.

COURT MACGILLIVRAY, No. 1997, DAWN CENTRE, ONT.
 Instituted on the 5th day of October, 1895, by Jno. G. Macpherson.
Officers Installed.—C.D.H.C.R., Laughlin McNeil; Chaplain, James McDonald; Physician, ———, 20 members.

COURT HOOPESTON, No. 1998, HOOPESTON, ILL.
Instituted on the 11th day of October, 1895, by D. M. Card and J. T. H. Brown.

Officers Installed.—C.D.H.C.R., E. R. Knox; Chaplain, Thos. Woolvorton; Physician, F. P. Johnson, M.D. 26 members.

COURT ASHLAND, No. 1999, ASHLAND, WISCONSIN.
Instituted on the 12th day of October, 1895, by C. H. Knight.

Officers Installed.—C.D.H.C.R., Chas. W. Hare; Chaplain, Geo. H. Hill; Physician, A. P. Andrews, M.D. 14 members.

COURT KING ARTHUR, No. 2000, TORONTO, ONT.
Instituted on the 17th day of October, 1895, by J. Arthur McMurtry.

Officers Installed.—C.D.H.C.R., J. Arthur McMurtry; Chaplain, Will. F. Bessett; Physicians, J. M. Henwood, M.D., and G. Chambers, M.D. 24 members.

COURT SHANDON, No. 2175, CORK, IRELAND.
Instituted on the 1st day of September, 1895, by Robt. McNair.

Officers Installed.—C.D.H.C.R., Saluuel Martin; Chaplain, Rev. Wm. MacKeown; Physician, Edward Whelley Allsom, M.D. 23 members.

COURT CRESSWELL, No. 1643, CRESSWELL, ONT.
Instituted on the 22nd of October, 1895, by Jas. Glendonning.

Officers Installed.—C.D.H.C.R., Neal Black; Chaplain, Joseph Mainhood; Physician, Malcolm McPhail, M.D. 25 members.

COURT VANSITTART, No. 1629, WOODSTOCK, ONT.
Instituted on the 2nd day of September, 1895, by D. McIntosh.

Officers Installed.—C.D.H.C.R., Jno. Sutherland McK.; Chaplain, Rev. Geo. Robson; Physician, Dr. Bro'alee. 37 members.

COURT ROSEMOUNT, No. 1135, ROSEMOUNT, MINNESOTA.
Instituted on the 23rd day of October, 1895, by J. C. O'Keefe.

Officers Installed.—C.D.H.C.R., J. B. McSherry; Chaplain, P. H. Hagney; Physician, W. M. Dodge, M.D. 26 members.

COURT HESTER, No. 3002, AURORA, ILL.
Instituted on the 19th day of October, 1895, by D. M. Card.

Officers Installed.—C.D.H.C.R., C. L. Smith, M.D.; Chaplain, ———; Physician, C. L. Smith, M.D. 8 members.

COURT DU BOIS, No. 1425, DU BOIS, PENNSYLVANIA.
Instituted on the 18th day of October, 1895, by Geo. W. Strickland.

Officers Installed.—C.D.H.C.R., ———; Chaplain, Martin H. Drew; Physician, Thomas M. McKee, M.D. 14 members.

COURT THREE RIVERS, No. 1797, THREE RIVERS, MICHIGAN.
Instituted on the 3rd day of October, 1895, by R. H. Cole.

Officers Installed.—C.D.H.C.R., Jno. W. Cowling; Chaplain, James A. Freese; Physician, Whitman E. Clark, M.D. 16 members.

COURT CABOT, No. 1599, SUMMERSIDE, P.E.I.
Instituted on the 17th day of October, 1895, by L. W. Fowler.

Officers Installed.—C.D.H.C.R., Kenneth F. Ellis; Chaplain, Arthur W. McDoull; Physician, ———. 25 members.

COURT ALBERT MINES, No. 1290, ALBERT MINES, N.B.
Instituted on the 2nd day of October, 1895, by F. W. Emmerson.

Officers Installed.—C.D.H.C.R., C. S. Woodworth; Chaplain, Asail Beatty; Physician, ———. 22 members.

COURT SIOUX CITY, No. 1101, SIOUX CITY, IOWA.
Instituted on the 16th day of October, 1895, by Thos. J. Birch.

Officers Installed.—C.D.H.C.R., Geo. Conway; Chaplain, Ed. E. Evans; Physician, Rev. E. Conniff, M.D. 12 members.

COURT GEO. B. SHAW, No. 1983, MILWAUKEE, WIS.
Instituted on the 30th day of September, 1895, by VanNess and Graottinger.

Officers Installed.—C.D.H.C.R., J. T. Hamby; Chaplain, H. H. Siegel; Physician, Dr. F. L. B. Jumej. 29 members.

COURT SYCAMORE, No. 3001, MILWAUKEE, WIS.
Instituted on the 25th day of October, 1895, by C. A. Van Ness.

Officers Installed.—C.D.H.C.R., Lew Wylor; Chaplain, S. Henry Keifer; Physician, S. Edwin Kruse, M.D. 22 members.

COURT MOUNT WASHINGTON, No. 1448, LANCASTER, NEW HAMPSHIRE.
Instituted on the 24th day of October, 1895, by Frank Smith.

Officers Installed.—C.D.H.C.R., J. D. Bridge; Chaplain, N. M. Savage; Physician, W. B. Carpenter, M.D. 31 members.

COURT BORDEAUX, No. 3003, BORDEAUX, QUE.
Instituted on the 22nd day of October, 1895, by P. Strathearn.

Officers Installed.—C.D.H.C.R., J. W. Gray; Chaplain, J. W. Laverne, M.D.; Physician, J. W. Laverne, M.D. 28 members.

COURT STELLA, No. 1985, WATERTOWN, NEW YORK.
Instituted on the 27th day of September, 1895, by W. E. A. Faichney.

Officers Installed.—C.D.H.C.R., ———; Chaplain, W. Forsyth; Physician, A. J. Dick, M.D. 51 members.

COURT PRIDE OF ILLINOIS, No. 1989, WEST PULLMAN, ILLINOIS.
Instituted on the 5th day of October, 1895, by A. E. Stevenson.

Officers Installed.—C.D.H.C.R., Wm. A. Smith; Chaplain, Herbert Miller; Physician, ———. 22 members.

COURT PARKDALE, No. 1987, PARKDALE, ONT.
Instituted on the 4th day of October, 1895, by G. F. Marter.

Officers Installed.—C.D.H.C.R., G. Scott; Chaplain, W. G. Dean; Physician, J. S. Hart. 19 members.

COURT MOONSTONE, No. 3004, MOONSTONE, ONT.
Instituted on the 24th day of October, 1895, by T. H. Soper.

Officers Installed.—C. D. H. C. R., T. D. Robinson; Chaplain, Richard J. Watson; Physician, Dr. Heaslip. 14 members.

COURT LAMPTON, No. 3005, EDY'S MILLS, ONT.
Instituted on the 23rd day of October, 1895, by J. A. McPherson and J. L. Smith.

Officers Installed.—C. D. H. C. R., Walter Kersey; Chaplain, Wm. G. Davidson; Physician, ———. 23 members.

Condolence.

COURT ESSEX, No. 1249, NORTON MILLS, VT.
By resolution, of date 1st October, this court expresses their sympathy with the relatives of their late esteemed brother, Napoleon Tagne.

COURT WAYNE, No. 864, DETROIT, in a series of highly appreciative and sympathetic resolutions, puts on record their regard for their late brother, Thos. Ismond, and their sympathy with his family.

The officers and members of Court Broadway, No. 1252, Cleveland, Ohio, extend to Bro. W. C. Bell their heartfelt sympathy on the death of his son, and to Bro. H. Shroeder on the death of his wife.

The members of Court Deseronto No. 93, in a series of appreciative and sympathetic resolutions, express their regard and sorrow for their late Bro. John Prickett, who met his death by drowning on the 7th October. The deceased brother was an active and influential Forester, and was held in high esteem by his fellow members and the community generally.

Among the Courts.

Ontario.

HONOR ROLL.

Competition Closing 30th June.

INDIVIDUAL PRIZES.

(1) Cash Prizes—\$15, M. G. Scherck, Court Trinity, 15 members; \$10, Y. Pashby, Court Trinity, 13 members.

(3) Members who introduced five new members, the small lithograph of the Supreme Chief Ranger, or a morocco bound copy of the History of the Order—F. W. White, Court Harrow, No. 962, 6 members (history); John Baines, Court Harrow, No. 962, 6 members (history); George Wilson, Court Lord Aberdeen, 5 members; W. J. Sinclair, Court Toronto Junction, 5 members (history).

(4) Members who introduced three new members, a copy of the History of the Order bound in cloth—B. Hubbell, Court Harrow, No. 962, 4 members; John Morin, Court Harrow, No. 962, 3 members; Ant. Bindy, Court Harrow, No. 962, 3 members; W. H. C. Roblin, Court Hill Crest, No. 1738, 3 members; Malcolm McNeil, Court Melbourne, No. 407, 3 members; Thomas Reid, Court Lucknow, No. 454, 3 members; B. B. Bahreseren, Court Pembroke, No. 265, 3 members; R. Dorsett, Court Shuniah, Sudbury, 3 members; Ed. Scafe, Court Shuniah, Sudbury, 3 members.

To the General Deputies High Chief Ranger who institutes the largest number of Courts—First prize, a gold watch, D. McIntosh, Embro; 2nd prize, \$30, J. R. Graham, Fenelon Falls; 3rd prize, \$20, J. A. Morrison, Arthur.

COURT PRIZES.

(1) Courts that initiated ten new members, a copy of the picture of the High Standing Committee:

| | | |
|----------------|-----------|-------------|
| Court Trinity, | No. 1806, | 33 members. |
| " Harrow, | " 962, | 32 " |
| " Pembroke, | " 265, | 26 " |
| " Talbot, | " 1323, | 18 " |
| " Osnabrock, | " 610, | 16 " |
| " Sunderland, | " 1373, | 15 " |
| " Russell, | " 49, | 14 " |
| " Lucknow, | " 454, | 13 " |
| " Novar, | " 673, | 12 " |
| " Howard, | " 927, | 12 " |
| " Cathcart | " 1753, | 10 " |

(2) Any court initiating eight new members, a silver-mounted gavel, suitably inscribed—Court Shuniah, No. 223, Sudbury.

(3) Courts that initiated six new members, a picture of Col. Caldwell, founder of the Order—Court Bridgen, No. 581, 7 members; Court Melbourne, No. 407, 6 members.

No returns received for the other prizes offered by the H. S. Committee.

Court Kinnoul, No. 926, New Lowell.

This court held its fourth annual concert on the 25th ult., which proved a great success. No pains were spared to make it a first-class entertainment, owing to the fact that it is not held for the purpose of making money,

but to bring the people together and give them a good night's amusement, and also to explain to them the principles and objects of Independent Forestry. Mr. Harry Rich of Toronto, assisted by local talent, rendered the musical part of the programme, which was very much appreciated.

Bro. Mayor Sanders, of Stayner, occupied the chair. Bro. Sanders is very popular with the members of Court Kinnoul, as well as with Foresters everywhere, he very kindly brought the I.O.F. brass band from Stayner with him, which was very much appreciated by all present.

The newly elected High Secretary, Dr. Niddrie, was also with us and delivered a most carefully prepared and able address on Forestry; we think the High Secretary fairly excelled himself. Bro. Rev. J. Leishman, P. D.H.C.R., also delivered a short and pleasing address.

Court Kinnoul enjoys a high reputation for its high-class concerts, and this one only increased it. So writes the court deputy.

Court Adolphustown, No. 1892.

This court, instituted last May, with a charter membership of 14, is steadily increasing, and has now on its roll 24 members, with enough good working material to maintain that steady growth.

The members of this court at their last meeting in September, passed a resolution tendering Bro. Botterell, P.S.C.R., a hearty vote of thanks in appreciation of the kindly interest and good will he has shown the court by his very generous gift of a full set of officers' badges.

Court Howard No. 927, Morpeth, Ont.

Court Howard, No. 927, located at Morpeth, Ontario, held one of the most successful entertainments ever held in the village, on 29th Oct. The comic singer and reciter, Mr. Sim Fax, of London, with his usual wit kept the audience in convulsions of laughter. He was accompanied by Miss M. Trenglors Stevenson, soprano singer, from Guelph. Miss Stevenson has a rich, clear voice, and her singing was well appreciated. Choice selections were rendered by Parker Bros. Orchestra. Their playing is always appreciated. Dr. Baugh, of Hamilton, the talented High Physician, acted as chairman.

The genial Doctor's commanding figure and good, clear, logical reasoning commended him very highly to the audience.

Miss Adeline Walters acted as accompanist for Mr. Fax and Miss Stevenson.

He delivered an excellent address on Forestry, giving the audience a short synopsis of the impecunious editor of the *Toronto Insurance Bulletin*, and his relations to the Old Line companies, and his opposition to the I.O.F. He at the same time paid a glowing tribute to our honored Chief, Dr. Oronhyatekha, who laid the financial basis of what is one of the greatest Fraternal Orders in the civilized world. The audience listened with rapt attention to the address throughout.

Bro. J. G. McPherson, G.D.H.C.R., Chief Ranger Wood, J. S. Smith, G.D.H.C.R., assisted by the brethren, had charge of affairs.

Bro. McPherson has done more to spread

the principles of Forestry than any man in Western Ontario, and what he undertakes he carries through with enthusiasm becoming a Forester.

Court Manotick, No. 144.

Bro. Wm. Clapp, High Court representative at our last meeting, gave an interesting report of the proceedings of the High Court, and his impressions as to the growing importance and status of the Order in this province, and pleased by the marked courtesy and kindness extended to the brethren visiting our London.

The members of his old court were pleased to hear of the continued popularity and re-appointment of Bro. C. C. Whale as S. High Inspector.

The following motion was duly passed after complementary and appreciative remarks by several brothers :

Moved by Henry Tomkins, C.D., and seconded by J. W. Waddell, F.S., and *resolved*, that Court Manotick, No. 144, in regular meeting assembled, beg to convey to Bro. J. B. Halkett, P.H.S., who has for so many years ably, and to the entire satisfaction of the officers of this court, performed the important and onerous duties connected with the office of High Secretary of Ontario.

Congratulating him on his long and honorable term of service which has so advanced the interests and welfare of our Order, we beg to wish the worthy brother all happiness and prosperity in the future. And the C.R. is requested to forward to Bro. Halkett a copy of this resolution.

Court Bcvne, No. 779, Staples.

This court shows an enterprize worthy of its large membership of active, pushing young men. Finding their present place of meeting too small for their rapidly-growing membership, they resolved "to build." Having secured an eligible site on the main street, they at once commenced building operations. Foresters' Hall, when completed, will be the finest building in the place. It will be 60 by 30 ft., two storeys high. The lower flat has already been leased for a general store. The upper flat will be fitted up for a court room and general hall, with ante-rooms, dressing-rooms, etc. The corner-stone was laid, with appropriate Forestric ceremonies, by Rev. A. Macgillivray, of Toronto, P.H.C.R., who represented the Supreme Court in the unavoidable absence of the Supreme Chief and Supreme Secretary. It is expected that the hall will be ready for dedication about the end of January, and that the ceremony will be performed by Dr. Oronhyatekha. After the laying of the corner-stone, addresses were delivered in the Orange Hall by Mr. Clapp, patron candidate for South Essex, and Bro. Macgillivray. In the evening an instruction meeting for the court was held. Bro. Macgillivray exemplified the unwritten work. Court Boyne is a live court. Three were initiated recently, and 12 applications are before the court—well done.

Courts Sherwood and Lilly, Arthur.

There are few places in Ontario where Forestry flourishes as it does in Arthur.

There are two live courts in the place, each has a good membership—and both are growing. C. C. Whale, High Inspector, visited the town a few weeks ago, met the courts, instructed them in the work, secured a number of additional members, and the I.O.F. is better known and more popular than ever in Arthur.

Court Brucefield, No. 321.

The concert given by this court on the 22nd October was a pronounced success. The best evidence of this is that as a result of the persuasive address of Bro. C. C. Whale, several members have since been added. "Charlie" will always find the latch-string out in Brucefield.

Court Wooler, No. 567.

We remember attending a meeting of this court that was not held. Our genial Supreme Treasurer, Bro. Collins, fared better on the occasion of his visit a couple of weeks ago. He had a large and appreciative audience to greet him. He reports the court as flourishing, and speaks highly of the enthusiasm and hospitality of the brethren.

Court Cathcart, No. 1753.

This is one of the young courts of the Order. It has not yet celebrated its first anniversary. It shows commendable vigor in keeping the Order before the public. The concert on the 11th November was a great success. The address of Inspector Whale was the feature of the evening. Applications for membership are now in order.

Court Ripple, No. 487, Sutton.

This Court has taken a fresh start, four applications are on hand, with many more to follow.

Court Parkdale.

This new Court, recently instituted by Bro. G. F. Marter, M.P.P., was visited a short time ago by Bros. T. Lawless and A. Macgillivray. The unwritten work was fully explained and several new members initiated. Court Parkdale has a prosperous future before it.

Court Fairfield, No. 890.

This Court affords an illustration of what pluck and push can do. Having built up the membership to over 50, the brethren went to work and built themselves a fine new hall, that they expect will be dedicated by the Supreme Chief, early in January.

ONTARIO NOTES.

Ontario for ever!

Now for a record.

Bro. Mayhew, of Thamesville, as an organizer, will not be behind.

Bro. J. Foreman, of Lambeth, will soon be heard from with a couple of good courts to his credit.

Ontario still secures the highest number of applications each month, and will continue to do so.

Let every court advertise the Order in its locality by personal effort and a public meeting of some kind.

Bro. H. J. Spence has been in the County of Lanark renewing old friendships. He is conspicuous on the "hustings."

H.C.R. is to be present at a banquet in Iroquois on Dec. 6th. Court Iroquois is one of the enterprising courts of the East.

Bro. Morrison, of Owen, Arthur, is still pushing the work in his district. We expect two courts from him before next issue.

Bros. Dr. Groves and Rev. J. McLaren have not forgotten the I.O.F., and are still shining lights for I.O.F. in the County of Carleton.

Bro. Wardrope, H.V.C.R., delighted the Foresters of New Hamburg with eloquence and fire. Bro. Wardrope is deservedly popular.

Bro. C. C. Whale visited Court Gravenhurst, and put new life into this weak court. His canvass resulted in the reorganization of this court. His efforts elsewhere have been no less successful.

Ontario's High Chief, Rev. R. McNair, has a pardonable ambition to make as good a showing as his most successful predecessor in the chair. Let every member give him cordial support.

Court Cataract, Burk's Falls, held a public meeting that Bro. Fraser addressed. There was a splendid attendance with the Reeve in the chair. Bro. Giliespie has done splendid work in building up this Court.

Bro. Rev. Jas. Fraser, of Court Ripple, Sutton, did excellent work during a visit to the Parry Sound district. He reports Forestry as by far the most popular Fraternal Society in that part of the country.

Bros. Bartlett and Waddell are hard at it, and both have courts nearly completed. Well done. Others yet to be heard from are doubtless just as progressive. With all at it what a grand report ours will be next August.

Bro. C. C. Whale has been pushing things vigorously since the High Court meeting. He recently visited the two courts in Arthur. Since his visit here Court Lily reports that they will have 100 members before the winter is over.

Bro. Dr. D. J. Courtney, who has spent a year abroad, has located in Ottawa. He is a specialist, eye, ear and throat. He is not only a successful physician but also a loyal Forester, and the court that secures him as a member will secure a worker for I.O.F.

The Foresters of Cherry Valley are booming things. They propose having a grand concert soon, at which Bro. Collins, Sup. Treas., is expected to deliver one of his eloquent orations. He will tell them facts worth knowing. Bro. Collins is always well received.

Sprucedale Court is doing nobly. Bro. Fraser preached to them Sabbath evening and addressed a good public meeting Monday. This Court has an A.I. F.S. At Emsdale, he found a live Court full of faith in the Order and enthusiasm for its extension. He held a public meeting and afterwards exemplified the unwritten work.

The H.O.R. reports Court Fawn progressing. They recently held a most successful

concert, at which the H.C.R. delivered an address and secured several candidates for them. The chair was filled in a pleasant, dignified manner by Bro. Rev. D. J. Hyland.

Court Kinnon deserves credit for their great undertaking. A new hall is soon to be dedicated by the H.C.R. There is no place like home. Court Beckwith is also to be congratulated for the same offence. Forestry inspires confidence, and says it has come to stay.

Court Deputies of the various subordinate courts are requested to fill in answers to the list of questions sent out some time ago by the H.C.R. Write for another list if it has been mislaid. It is necessary that these questions should be answered if the plans of the H.S.C. are to be carried out with respect to visiting ail.

We are in receipt of a neat programme from Court Excelsior, 79, Almonte. We are always glad to see such evidence of life. The time-honored principal of Almonte High School is the Chairman. Bro. P. C. McGregor has always been a faithful and true Forester, and loves the Order dearly. We see the H.C.R. is to deliver an address.

Quebec.

Court Cote St. Paul, No. 1281.

From the Montreal *Herald* we learn that the above young and enterprising court held its first annual concert in the Town Hall, Cote St. Paul, on the evening of Oct. 30th, and the hall was crowded to the doors. A first class programme of vocal and instrumental music, songs and dances was gone through, and encores were the order of the day. The performers included some of the best city and local talent, and the affair was a great success. Bro. Victor Morin occupied the chair. A large number of Royal Foresters were present in their splendid uniforms. The membership of the court is steadily increasing.

Court Buckingham No. 330.

This Court has at least one member who is not afraid to give his opinion. He writes: "I tell you we are awake down here although none of our executive officers deign to look in upon us. I am a kicker, I am well aware, but a little kicking does no harm. I have been a member of Court Buckingham No. 330 ever since it was born, and I am grieved to say I have yet the pleasure of seeing an officer superior to our Court Deputy. Why this is thus, I cannot say. Our Court was so low at one time that meetings were held once in say six or eight months, but thank goodness through a little kicking by myself and a few others, Court Buckingham is once more awake and kicking. Kindly let our brethren throughout the world know that we secured 33 Million Dollar Badges and we are after more honors."

It seems to us that it was a good thing a Supreme or High Court Officer did not visit Court Buckingham. We know of a few hundred Courts in the Order that we wish would "kick" themselves into such blessed

and profitable activity. Well done Court Buckingham.

—
QUEBEC NOTES.

Quebec is settling down to business.

High Court Officers and Deputies taking the field.

10,000 French and English Circulars ready for the organizers.

The H.C.R. is threatening to capture some of the enterprising village people and turn them over in a body to the tender care of the I.O.F.

That a competition be opened in this jurisdiction commencing January 1st, 1896, to March 31st, 1896, both days inclusive and that the Prize list of last year be adopted for this year.

Court Mercier, No. 1976, St. Joseph de Beauce, enjoy the honor of having for charter members Dr. Godbout, M.P., and Mr. Joseph Poirier, M.P.P. The Quebec Forester gives a portrait and sketch of both brothers, that we hope to reproduce in a future issue.

That the High Standing Committee considering it desirable that weak courts and those unable to send representatives should be represented in the High Court, would recommend the Supreme Executive to prepare a scheme for such at next Supreme Court Session.

That in addition Prizes be given to all General Deputies who organize and institute 5 courts during the year ending July 15th, 1896, a sum of \$50 over and above the usual charter fee, and \$10 for each court above five, only one deputy to be credited for each court instituted.

At a recent meeting of the High Standing Committee it was decided to recommend that a provision be made in the By-Laws of the High Court, to the effect that both nationalities, French and English, be always represented in the High Standing Committee of this High Court and that both languages shall also be officially acknowledged.

Our budget of items from this enterprising jurisdiction has not reached us this month. From what information is to hand the good work is being prosecuted with vigor and success. The applications for October numbered 144, and among the thirty High Court jurisdictions, Quebec stands second, but so closely followed by Michigan that our friends in the east must be careful not to be caught napping.

—
New Brunswick.

The Order in this Province is making gratifying progress. The members are determined that the commanding place the High Court of New Brunswick enjoys is to be retained. At the recent International Exhibition held in St. John, a handsome booth was erected in the Agricultural Hall. It was in charge of Bro Le Baron Coleman, P.H.C.R. It was appropriately decorated with forestic emblems, a life-size lithograph of the "Chief"

occupying a conspicuous place. Hundreds of Foresters visited the booth and registered. Brethren from various parts of the Province met and exchanged views and compared notes. Much good was also done by the distribution of large quantities of suitable and attractive literature. To Bro. Le Baron Coleman great credit is due for suggesting and successfully carrying out the idea of the I.O.F. booth.

Court Pine Glen No. 1928, Oak Bay.

Few courts enjoy the good fortune of Court Pine Glen, inasmuch as *each member takes a lively interest in its welfare.* No wonder the Court is growing, and that the brethren are of the opinion that a locality without Foresters is behind the age. The members of the Court express their indebtedness to Bros. Sackett, McGibbon and Short of the inception and thorough organization of the Court.

Court Rockwood 1470, St. John.

This Court met with the first break in its ranks by the death of our late brother Dr. J. A. Simon, Court Physician, which occurred on Monday, Nov. 18th, after an illness of some three months. The funeral took place on the following Wednesday which was attended by the members of our Court together with many members of sister courts, who assembled at the residence of our late brother and marched in procession, preceding the hearse, to pay our last sad rites of respect to our departed brother.

Our Court sent a handsome floral tribute in the shape of a Maltese Cross, the emblem of the Order, as a mark of respect.

Dr. Simon was one of our charter members and attended to the duties of his office from our inception (Feb. '94) up to Aug. '95, when on account of failing health had to lay aside active work. We mourn our loss.

—
Nova Scotia.

Court Yarmouth 1390.

Although this country is over-run with old line insurance companies, Court Yarmouth has doubled her membership within a year. This Court has one of the finest meeting-rooms in the province, which it proposes to fix up in good style in the near future. It has just paid its first death claim—that of the late Bro. U. W. Patten. The cheque was received eighteen days after the claim was mailed at Yarmouth. Such promptness weakens the arguments of the old line agents, and greatly popularizes the I. O. F.

—
Manitoba.

The bountiful harvest in the Prairie Province has brought hope and gladness to many hearts. The wheels of commerce are moving more rapidly, "good times" are. Our Order will share in the general prosperity. The coming months ought to see many additions to the I.O.F. in the North-west. Doubtless our friends will take advantage of the better times, and push the work.

Court Marquette, No. 443, Portage la Prairie.

On the eve of his departure for Carberry to engage in business on his own account, Bro. Manville, our late Court Deputy, was "far-welled" by the Court. The speeches of the Chief Ranger and many members expressed deep regret at the removal of the Brother but at the same time wishing him prosperity in his new home. On behalf of the Court as a mark of its esteem and appreciation of services rendered, the P.H.C.R. presented Bro. Manville with a P. C. Ranger's Badge, which evidence of its good will the Brother feelingly acknowledged.

Court Pt. Douglass, 1015, Winnipeg.

One of those social gatherings for which this court is celebrated was held last night in the hall, 527 Main street. High Chief Ranger Thomas Waddell occupied the chair.

The meeting was held as a send-off to several of the members of the court who are leaving the city for the winter.

The programme was a good one. Mr. T. J. Scott warmed the hearts of the Scotchmen present by his songs of their native land Messrs. Wilson Brothers and Mr. Spittalhouse in their instrumental pieces, received deserved encores. Mr. Spittalhouse's selection, "Westminster Bells," was exceptionally fine. A recitation by Miss Cornish was well rendered. Addresses were delivered by the chairman and G. H. West, H.C., both of these gentlemen having just returned from attendance at the Supreme Court in London, Eng. Their remarks were instructive and full of interest to all Foresters, or those who are considering the advisability of becoming such.

Refreshments were served during the evening. A very pleasant night was brought to a close by the singing of the national anthem.

MANITOBA NOTES.

H. C. R. Waddell having returned from the Supreme Court, is devoting his time to looking after the interests of the Order.

Any Court in the jurisdiction wishing a visit from the members of the High Standing Committee will please drop the High Secretary a line.

Court Plum Creek 1192, held their third anniversary entertainment on 8th November. Like everything this Court takes hold of, this meeting proved a success.

Michigan.

Court Gibraltar No. 1489, Jackson.

We clip from the Jackson *Daily Patriot*: One of the cosiest of banquets was enjoyed by the members of Court Gibraltar No. 1489, I. O. F., last evening at the close of their meeting. F. W. Smith and A. J. White put their heads together to make it pleasant for the state organizer, A. A. Weeks of Grand Rapids, who was in attendance and assisted in the initiation of a class of thirteen candidates. A banquet was served at Schuhmacher's. Fifteen covers were spread and

the toasts and responses were enjoyed until a late hour. The members of Court Gibraltar are alive and competent for any emergency.

We clip the following interesting item from the *Evening Press* of Grand Rapids:

ROYCE-ALLEN.

Miss Susie Royce and James S. Allen, both of Chelsea, were married Nov. 13th, at the home of A. A. Weeks, on North Lafayette street, Rev. J. T. Husted performing the ceremony. Miss Mabel Weeks was the maid of honor, Walter E. Weeks was the groomsman, and the wedding march was played by Miss Marion E. Weeks. The wedding was solemnized under the auspices of the Foresters, all of the gentlemen present except two being members of that Order. During the ceremony the happy couple stood beneath a canopy of emblems of the Order. A poem written for the occasion by Mrs. P. McCaulay was read by R. N. Weeks, in the absence of Mrs. McCaulay. Mr. and Mrs. Allen returned to their home in Chelsea to-day.

Indiana.

Court General Milroy, Valparaiso.

The following unsolicited testimony of the worth of the I.O.F., will be read with interest. It is received from John Fitzwilliams, A.M., of the above Court:

"I have always found that the Independent Order of Foresters of the World are dealing strictly honest and promptly paying all just claims of its members from ten to twenty days after final papers were properly executed and forwarded to Head Office, Toronto, Canada. I am taking *New York Chronicle & Rough Notes* and *Inter-Ocean* of Chicago, and I can honestly say that I have to read of the first claim rejected by the Order either in Canada or the U.S., this is saying a good deal and more than I say for any one of the nine Insurance Companies represented by my agency, John Fitzwilliam & Son.

Wisconsin.

Court Racine No. 1526.

Forestry is making splendid progress in Wisconsin. Court Racine is doing its full share to bring the Order into prominence and keep it there. The second anniversary was celebrated by a brilliant entertainment, which was largely attended by members and their friends. The hall was beautifully decorated. Bro. Dr. Walter G. Haven was Master of Ceremonies, a splendid musical and literary programme was rendered. A choice supper was served by the ladies.

Among the distinguished visitors present were: Colonel B. F. Parker of Milwaukee, High Chief Ranger of Wisconsin; Col. J. F. Long, Deputy Supreme Ranger of Illinois; W. A. Van Ess, D.S.C.R., of Milwaukee; S. Samuels, D.S.C.R., and 15 others from Milwaukee.

A. E. Stevenson, Esq., High Chief Ranger of Illinois.

We have much pleasure in giving in this issue an excellent sketch of the H. C. R. of Illinois, together with a brief sketch of his active and successful career.

Bro. Stevenson was born in the village of Komoka, Middlesex County, Ontario, June 19th, 1860, where he lived with his parents until 1870, when they moved to Port Huron, Mich., attended the Public Schools in Port Huron from 1870 to 1876. After a public school education in Port Huron, he went to Hamilton and attended the Hamilton Collegiate Institute for two years, when he returned to Port Huron and studied law in office of Atkinson and Stevenson until fall of 1881, when he entered the law department of the



A. E. STEVENSON, ESQ.

University of Michigan, and attended the university during the winter of 1881 and 1882. While in the university was elected Judge of the (Moot) Court of Illinois, and was also elected Speaker of the House in the (Moot) Congress of the university. In June 1882, he was admitted to the bar as Attorney and Counsellor at Law and Solicitor in Chancery, remaining in the office of Atkinson and Stevenson. Oct. 31st, 1882, Bro. Stevenson was married to Susie S. Kimball, daughter of J. S. Kimball, one of the old residents of St. Clair County, Mich. They have an interesting family of three boys and one girl.

In the summer of 1883 he formed a co-partnership with E. G. Stevenson, his brother, and P. H. Phillips of Port Huron, Attorneys, under firm name of Stevenson's and Phillips, conducting a general law practice at Port Huron, Mich., and was Deputy Prosecuting Attorney for the county of St. Clair. Bro. Stevenson remained in practice of law until

December, 1885, when he became Deputy Collector of Customs at Port of Port Huron, Mich., and was Gauger of the Port. This being under President Cleveland's first administration, he resigned in July, 1889. In fall of 1889 went to South Eastern Missouri, and with his brother, E. G. Stevenson, purchased a large tract of timber land and saw mill, and during the following winter transferred the land to the Wolverine Lumber Co., with E. G. Stevenson as president, H. T. Thurber (now Cleveland's private secretary), secretary, and himself superintendent, and being a stockholder, moved to Cairo, Ill., and built "The Wolverine" mill, said to be the finest hardwood saw mill in the U.S. He remained there until July, 1893, when they closed up business, having cut all the timber on their lands, and moved to Chicago, when he became D.S.C.R. and American agent of the Order, was elected High Secretary of Illinois in July, 1895, and to the office of High Chief Ranger of the Illinois branch Oct. 23rd, 1895. The Supreme Chief Ranger entrusted to Bro. Stevenson the important duty of securing a license for the I.O.F. in Illinois. With great tact and energy he went about the work, and in spite of many delays and discouragements the license of the legislature of Illinois was secured in October last. To the High Chief of Illinois the Order is chiefly indebted, for having secured a legal standing in that State. We confidently expect that the Order will now make rapid progress in Bro. Stevenson's jurisdiction.

Mr. Stevenson belongs to the Episcopalian Church. When in Port Huron he was superintendent of Grace Church Sunday School two years, and Lay reader of the church.

Our many readers will join us in wishing Bro. Stevenson a continuance of his successful career, and the progress of Forestry in Illinois where the Order has fought its hardest battle, will be watched with great interest.

High Court of Missouri and Kansas.

ST. JOSEPH, Mo., Oct. 22, 1895.

At a meeting of the High Standing Committee, held on Oct. 15, at St. Joseph, Mo., to consider the resignation of Bro. W. A. Wyatt, as H.C.R., tendered by reason of his moving to Omaha, Nebraska, which is out of our jurisdiction—his resignation was accepted, and the H. Sec. was instructed to convey to Bro. Wyatt the regrets of the H. S. Committee at having lost such a faithful and efficient officer, who has filled the position in such a manner as to merit the confidence and love of every member of the High Court; and to assure him that the best wishes of the High Court will follow him to his new field of labor. Bro. G. H. Winslow H.V.C.R., was elected H.C.R., and Bro. Dewey, of Court East Side, was elected to office of H.V.C.R., to fill out balance of term.

It hurts the corns on the feet of some people much more to go to church than to market.

High Court of Ohio.

The ninth communication of the High Court of Ohio, was held at Mansfield on the 8th and 9th Oct. There was a full attendance of Officers, Past Officers and delegates present. The Supreme Officers were represented by Bro. G. A. Harper, Assistant Supreme Chief Ranger and a P.H.C. R. of Ohio.

We give brief synopsis of the various reports:—

HIGH CHIEF RANGER'S REPORT.

To the Officers and Members of the High Court of Ohio, Greeting:

It is with a deep sense of gratitude to every one that the High Chief Ranger begs leave to file his report of the events of the past year.

At the commencement of the year we had about 2,300 members in this jurisdiction, and about \$350 in money, with an indebtedness to the Supreme Court of about \$500. During the past year the membership has been increased to about 3,500, the indebtedness to the Supreme Court has been paid and we have a balance in our treasury of about \$1,100.

The courts in this State have been increased in number by 28, with good prospects of at least two more before the High Court meets. The name of the courts and the parties to whom we are indebted for their institution appears in the report of the High Secretary.

The High Standing Committee has met but once; the business having been transacted through the mails, which has resulted in a great saving of our funds.

On account of the increase in our membership, it was found necessary to elect another representative to the Supreme Court, and Bro. J. D. Clark of Dayton was selected for the place.

Bro. K. V. Haymaker resigned his position as representative to the Supreme Court, and the High Standing Committee elected Bro. W. G. Philip as his successor.

There is a suggestion to which we desire to call the attention of the High Court, and we sincerely hope that it will be given proper consideration. The increase of the Order in this jurisdiction necessarily involves great labor, more time and a large mass of correspondence upon the part of those officers whose duty it is to supervise, counsel and direct the affairs in this State; and, speaking from experience, we do not see how those officers can afford to accept the positions without some remuneration. While Ohio, perhaps, cannot afford to pay its highest officers the salary that is paid by some of her sister States, I am sure that the time has come when she can afford to pay them something to compensate them for their time and labor expended. The honor is great, and is, I know, fully appreciated, but that alone is not sufficient to warrant them in spending a greater portion of each day without any remuneration whatsoever. Those who are about to take charge of the affairs here, will find the duties arduous, perplexing and multiplying, and it is for them that I have made this suggestion.

Bro. H. O. Sonntag is so well acquainted in this State, and his work so well known that it is, perhaps, needless for me to make any mention of him whatsoever, but it would seem that this report would be incomplete without doing so. It can be said of him what has been said of another, with a slight change. "None know him but to love him none name him but in praise."

A. J. Messenger is another of whom I wish to speak. He has performed splendid work during the time he has been engaged. It is with deep regret that I announce that during his work he had the misfortune to lose nearly all that he has made. I trust that the High Court can see some way to show him its appreciation of his endeavors in its behalf. All have done well. All have worked in harmony, and it has been a great pleasure to have met and worked with them; and now, in conclusion, I desire to express my thanks to the members of the High Standing Committee, for their hearty co-operation and assistance during the past year, and especially is my thanks due to Bro. E. P. Hawley, H.S., for his kindness and assistance in my hours of need.

Respectfully submitted in L. E. & C.,

L. Z. TANNEY,

H.C.R.

HIGH SECRETARY'S REPORT.

To the High Chief Ranger and the High Court of Ohio, I.O.F., Greeting:

In presenting the Eighth Annual Report of the High Secretary for the past year, I am fully aware of the many omissions and commissions which have been committed, but these are unintentional on my part, I assure you. I wish to thank the Supreme Ruler of the Universe for the care which He has had over our Order, and the prosperity which he has given us, and to Him all praise should be given. I wish to thank each member of the H. S. Committee, individually and collectively, for the many acts of kindness which they have tendered me. Our work during the past year has been one of harmony, entirely so, and I can assure you all our endeavors have been, not of a personal nature, but only for the good that may come to the members of the Order, and to cause the enlargement of its usefulness. The past year has been one of great prosperity of the entire Order, and especially so in this jurisdiction, *Our Ohio*.

I recommend that some suitable brother be employed as organizer to be guided and directed in the work by the H.C.R. or H.S., especially so in the work of assisting the lesser courts and to be given the power, if not the title of "Auditor of State," to examine both the books of Rec. Sec., Fin. Sec., and Treas. of any court at any time directed by the H.C.R. or High Sec. and report the same to the H. Sec.

I further recommend that blank forms be prepared for the Deputies or Auditors to report in full to the H. Sec. every three months the work and action of said Deputy or Auditor.

The total number of courts in the jurisdiction on 4th Sept. is 88; and the total membership on July first was 3,446. The number

of new courts instituted during the year was 27, or nearly one third of the whole.

Eight members died during the year.

E. P. HAWLEY, M.D.,
High Secy.

The report of the High Treasurer, Bro. Rev. Lyman E. Prentiss, showed:

| | |
|--------------------|------------|
| Receipts..... | \$2,816.60 |
| Disbursements..... | 1,657.59 |

Cash in Treasury Sept. 4th, 1893, \$1,189.01

The following officers were installed for the ensuing year. High Standing Committee—H.C.R., W. G. Philips; P.H.C.R., L. Z. Tanne; H. V. C.R., J. D. Clark; H.S., E. P. Hawley, M.D.; H.T., Rev. Lyman E. Prentiss; H.C., A. E. Rogers; H.P., J. D. Wilson, M.D. Appointed officers High Auditors, S. F. Ashworth and W. L. Endress of Cleveland; High Chaplain, A. E. Moon of Conneaut; High Senior Woodward, J. Beach of Akron; High Junior Woodward, C. H. Sorg, Mansfield; High Senior Beadle, James B. Knight of West View; High Junior Beadle, C. P. Amy of Cleveland; High Messenger, I. C. Wellbaum of Dayton; High Conductor, W. J. Hart of Dayton; High Journal Secretary, L. Roebechek was selected.

The next meeting will be held at Sandusky.

CLEVELAND, O., October 16th, 1895.

DEAR BROTHER HARPER:

Bro. Hawley called me up by 'phone this p.m., requesting that I send you a list of the elected and appointed officers of the High Court of Ohio for the ensuing year, and take pleasure in giving you the list below. (Am making up the minutes, and have the papers, in reason Doc asked me to send list.)

High Chief Ranger, W. G. Philip, Cleveland, Ohio. High Vice-Chief Ranger, J. D. Clark, Esq., Dayton, Ohio. High Secretary, E. P. Hawley, M.D., Cleveland, O. High Treasurer, Rev. L. E. Prentiss, D.D., Dayton, O. High Physician, J. D. Willson, Esq., Cincinnati, O. High Counsellor, A. E. Rogers, Esq., Alliance, Ohio. High Auditors, S. T. Ashworth and M. S. Endress, Cleveland, Ohio.

Appointed Officers.—High Chaplain, A. E. Moon, Conneaut, O. High Sr. Woodward, John Dietz, Akron, O. High Jr. Woodward, Chas. H. Sorg, Mansfield, O. High Sr. Beadle, James Knight, West View, O. High Jr. Beadle, O. B. Amy, Cleveland, O. High Marshal, W. L. Bullard, Cleveland, O. High Conductor, W. J. Hart, Dayton, O. High Messenger, Ira C. Wellbaum, Brookville, O. High Journal Secretary, L. Roebechek, Cleveland, O.

Fraternally in L. B. and C.,
S. ROEBECHEK.

OFFICE OF THE HIGH CHIEF RANGER,
CLEVELAND, O., Nov. 15th, 1895.

To the Officers and Members of the Subordinate Courts under the Jurisdiction of the High Court of Ohio—Greeting:

Having been elected to the office of H.C.R. at the meeting of the High Court at Mansfield, Ohio, held October 8th and 9th, 1895, I

feel that a great honor has been conferred upon me. I also feel that a great responsibility has been placed upon my shoulders. So, at the beginning of my term of office I ask your most hearty co-operation to bring our most noble Order to the front in the State of Ohio.

It is my most sincere desire to see this the most successful year of Forestry in Ohio. So let every member put his shoulder to the wheel. Let our watchword for this year, in Ohio, be ONWARD.

The policy of the High Standing Committee this year, as already outlined, will be to strengthen the weaker courts as far as it is possible to do so, and in the institution of new courts, to have not less than twenty-five on the charter list.

Members desiring commissions will please make application to me, with recommendation for the same. See Sec. 94, Sub-Sec. 4, High Court Constitution.

Trusting this may be the most prosperous year in our history in Ohio, I remain,

Fraternally yours in L. B. and C.,
WM. G. PHILIP, H.C.R.

Court Mansfield, No. 1456.

If not now, this court at its present rate of growth will soon be the banner court of the state. The membership is within the hailing distance of the 200 mark. The members have their own forest home, one of the very finest in the Order. It was duly set apart for Forestry purposes recently by Bro. Hawley, H.S. There was a large and enthusiastic company present. A banquet followed the dedication service. The meeting of the High Court in Mansfield is expected to give quite a boom to the court. Will be always pleased to hear from Mansfield.

High Court of California.

INDEPENDENT ORDER OF FORESTERS.

RIVERSIDE, CAL., October 9th, 1895.

Resolutions.

WHEREAS,—The impression seems to have been conveyed to the Supreme Executive that the High Court of California and its members were not all true and loyal foresters, and interested in the success and welfare of the whole Order.

AND WHEREAS,—There is no truth in such impressions or report, but on the contrary, this High Court, and all its officers and members, are true and earnest foresters whose sole aim and ambition is to make the name of Independent Forestry famous and renowned throughout the world.

THEREFORE RESOLVED,—By this High Court, and all its officers and members, that the Supreme Chief Ranger be informed that he and the Supreme Court of the Independent Order of Foresters have no members wherever located, more true and loyal to the Order and its Supreme Officers, than those of this High Court, for while we may argue and debate with much warmth and feeling, there is never within our hearts anything but respect, admiration and loyalty to the Grand Old Order, that is making it possible for us

to protect and make provision for our families and loved ones.

RESOLVED FURTHER,—That a copy of this resolution be sent to the Supreme Chief Ranger.

Signed,

G. A. McELFRESH,
H.C.R.

Seconded by Bro. L. H. Valentine, and unanimously adopted.

W. H. PERRY,
High Secretary.

Bro. G. A. McElfresh, H.C.R., has appointed the following deputies for California for the ensuing year :—

GENERAL DEPUTIES.

W. S. Rogers, Boulder Creek.
C. D. Howry, Los Angeles.
R. E. Wirsching, Los Angeles.
J. B. Ward, Paso Robles.
J. F. Walin, Colton.
P. L. Archibald, San Francisco.
S. J. Duckworth, Monterey.
O. N. Cronkite, Sacramento.
L. Garret, Kingsburg.
H. R. Ekstrom, Santa Rosa.
S. F. Bennett, San Jose.
U. E. White, Pomona.
Jas. Mills, Riverside.
L. A. Jacox, Sacramento.
J. W. Thayer, M.D., Gilroy.
Judson Brusie, Sacramento.

DISTRICT DEPUTY HIGH CHIEF RANGERS.

Los Angeles—G. P. Adams, Court University; W. E. Reavis, Court Los Angeles; H. Holmes, Court Occident; G. L. Davidson, Court Temple; A. V. Millard, Court Morris Vineyard; R. W. Martin, Court La Fiesta; R. N. Bulla, Court Elysium; M. A. Deckman, Court Semi Tropic.

City of San Francisco—J. G. Crawford, M.D., Court Colden Gate; C. L. Ames, Court Endeavor; H. Volmer, Court San Francisco; J. L. Binet, Court Diana; Wm. Stewart, Court Southern Heights; Jas. S. Hurry, Court Golden Era; Wm. Shellback, Court Mission.

For the County of Sonoma—G. W. Libby, district composed of Courts Sebastopol, Sunset, Santa Rosa; Yuba, D. Kellis, Courts Wheatland, Marysville; Santa Cruz, George Staffler, Courts Watsonville, Wildwood, Sequoia; Santa Clara, G. E. Lucas, Mayfield, Stanford, Mountain View; Santa Clara, R. L. Hutchinson, Court Morgan Hill, Gilroy, Observatory; Santa Clara, R. L. Hutchinson, Court Los Gates, Moun' Hamilton; Placer, F. A. Duryea, Court Olive, Placer, Faber; Eureka, Rev. S. A. Nesbit, Court Iaqua; Ventura, G. L. Skinner, Court Palm City, Saticoy, Santa Paula; Kern, C. Bickerdike, Court Bakersfield, Summit; Riverside, S. Squire, Court California, Perris Valley, Hemet; S. Squire, Court Circle City, San Jacinto; Orange, J. P. Boring, Court Orange, Westminster; Los Angeles, J. C. Rives, Court Downey, Norwalk, Whittier; Los Angeles, J. C. Rives, Court Long Beach, Rivera; Los Angeles, J. C. West, Court Elmonte, Glendora, Cr. of the Valley; Los Angeles, J. C. West, Court Alhambra; Los An-

geles, D. M. Crum, Court Alfalfa, Eucalyptus, Cardena; Los Angeles, D. M. Crum, Court Redondo, Santa Monica; Los Angeles, Samuel Gilmore, Court Burbank, Pico, America; San Barnardo, C. A. Mackenzie, Court San Antonio, Pomona, Chino and Colton; San Barnardo, ———, Court Victor, San Bernardino, Redlands; Kings, G. L. Meadows, Court Lemoore; Fresno, T. M. Tobin, Court Fresno, Fowler, Kingsburg; Fresno, T. M. Tobin, Court Reedley, Sanger; Madera, B. A. Maxon, Court Madera; Tuolumne, Otto M. Shultz, Court Elenor; San Joaquin, A. Schloss, M.D., Court Yosemite; Contra Costa, W. A. Collis, Court Carquinez, Brentwood; Alameda, S. A. Dackard, Court Oakland, Alameda; Santa Barbara, C. M. Gidney, Court Santa Barbara, Santa Maria; Monterey, Wm. Kay, Court Monterey; San Baito, J. E. Serles, Court Hollister; Napa, E. M. Norris, Court Napa; Solano, D. W. Koppikus, Almo, Solano; Yolo, J. T. Grant, Court Woodland; Colusa, I. A. Fouch, Court Sioc, Williams, Maxwell; Colusa, I. A. Fouch, Court Cortina, Butte City; Glenn, I. E. Mecum, Court Willows, Orland; Butte, H. A. Roberts, Court Chico, Rio Bonito, Gridley; Sacramento, O. N. Cronkite, Court Sutter, Sierra, Almond; San Luis Obispo, J. Ward, Paso Robles.

CALIFORNIA NOTES.

The net increase in membership last year in the Golden State was 1350. This is an excellent showing.

High Chief Ranger McElfresh has fixed the increase for the current year at 2,500. There is nothing like aiming high. We have no fear but the California brethren will accomplish the task set them by their chief.

We regret to learn that Bro. McElfresh has been confined to his room for several weeks. He is now convalescing rapidly, and ready for the field again. The brother is an enthusiastic worker, and Forestry may be expected to boom.

High Court of Minnesota.

Official Circular No. 1. To be read in Open Court.

To All Subordinate Courts, Greeting :

BROTHERS,—Your representatives at our recent High Court Session having for the third time selected me as your High Chief Ranger, I deem it my duty to direct the attention of my brothers to the necessity of united, earnest, intelligent efforts on their part, to increase the membership and extend the influence of our Order. It is well to examine the work that has been done, and profiting by the example, prepare to do our part in spreading a knowledge of the principles and the benefits resulting from the practice of "Forestry." To make known the humane and beneficial doctrines practiced by the best fraternal society in the world, should be the desire as it is the duty of every true Forester. Encouraging reports prove that the Order is flourishing not only in the United States and

Canada, but also in the British Isles. The little acorn seed planted a few years ago in the city of Newark, New Jersey, is fast attaining the stature of a Giant Oak, whose roots are deeply embedded in the affections of the people, and whose branches stretch across not only this continent, but also the broad Atlantic, bearing consolation, relief, and hope to thousands of our fellow creatures.

To the heroic self-sacrifice of a small fraction of its membership, our Order owes its proud position as the foremost fraternal insurance society on earth. We can not all expect to imprint our individuality, as they have done; but we can emulate their example and do our duty to the best of our ability. Our showing in Minnesota has been very favorable under existing circumstances, and a united effort on our part from the present time until the next Session of the High Court ought to result in bringing Minnesota well to the front.

It is to be hoped that we will exercise the same precautions which we have in the past, and keep the personnel of our Order equal, if not superior, to any fraternal society in this state. In our eagerness for supremacy amongst our courts, we should be careful that no unworthy person pass within the precincts of our "forest home," and in all cases where any doubt is entertained as to the qualifications and character, give your Order the benefit of that doubt by casting your ballot. A tree is judged by the quality of the fruit it produces; pure water only flows from a pure fountain. A man is judged by his associations and conduct. If the centre from which issues the stream that soothes the sorrows and relieves the distress is pure, vigorous, and holy, the beneficial effect will be greater, its influence will have a wider circle and create a more lasting impression on the minds and in the hearts of the people. With insurance features which are superior to any in existence, and acknowledged by all as being as near perfection as human ingenuity can devise, with fraternal features equal to that of any society in existence, you are playing the part of a philanthropist, and befriending your friends, as well as benefiting the Order by bringing them into our fold.

With the hope that Minnesota will do her part in spreading the principles of Liberty, Benevolence, and Concord, and that all our brothers are happy and prosperous is the wish of

Yours fraternally in L. B. and C.,

J. C. O'KEEFE,

High Chief Ranger.

Competent organizers have been engaged, and brothers having friends residing in a part of the state where no court of our Order exists, are requested to communicate with the High Chief Ranger, for the purpose of having new courts instituted in such places.

Court West Duluth, No. 797, Duluth.

On Monday evening, October 14, this court had their second annual ball at Great Eastern Hall, which was well attended by members of Court Duluth and others. 150 couples were present, and all were delighted

with the fine entertainment prepared by the members of this court. The ladies especially deserve great credit for arranging and preparing the supper in such a fine style. In all this has been the largest gathering of Foresters and their friends ever held in this city, which will not be forgotten very soon. Our court has been prospering more this year than ever before, and initiations take place every meeting. We have four for our next.

Court Hendrum, No. 1326.

This court is alive to business. An esteemed correspondent writes us that on the 1st Nov. an oyster supper, without money and without price, was given by the members, to give outsiders an opportunity of coming together, and hearing more of the I.O.F. Everything was all that could be desired. The members made admirable hosts, and large additions are expected.

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New York.

Court Brooklyn City, No. 1697.

On Aug. 26 Court Brooklyn City, No. 1697, held an excursion to Washington Park, on the Hudson. The occasion was auspicious, being the first excursion of any court in this city and New York. The committee of excursion had three prizes to give. 1st prize, A Silver Mounted Gavel, for any court selling the most tickets; 2nd prize, A Solid Gold Badge, for the member of any court out of Brooklyn selling the most tickets; 3rd prize, Another Solid Gold Badge, for the member of any court in Brooklyn. Members of Court Brooklyn City were not in the contest.

The weather on this day was ideal, bright and breezy, with all the fragrance and beauty of August, to have a sail on the Hudson; the members and people on the excursion had a very pleasant day of it.

On Wednesday the 11th Sept., Court Brooklyn City gave out these prizes to the winners: 1st prize, The Silver Mounted Gavel, to Court Reid, No. 1863; 2nd prize, The Solid Gold I.O.F. Badge, to Bro. Chambers of Court Mount Vernon No. 1201; 3rd prize, A Solid Gold I.O.F. Badge, to Bro. Segandorf of Court Reid No. 1863.

These prizes was represented by Bro. Thos. Henry, P.C.R. of Mount Vernon, in the court room of Court Reid.

Court Belvedere No. 1616, Buffalo.

This Court gave its first social and dance on Tuesday, Nov. 12th, which was a very pleasant affair, enjoyed by the members and friends exceedingly. And to add to the enjoyment of the evening, C. R. Bro. Olmstead called to order at 11.30 p.m. and called out 23 members' names and formed said members in line, when D. S. C. R. Bro. Sims was introduced, who, to the surprise of all, presented each of the brothers with a badge of honor, and encouraged each and all to get a history and badge for the next present.

Court Belvedere though a young Court is one of the most thriving Courts of Buffalo. Considering the amount of deadwood in its forest, has made rapid progress. Its C. R., Bro. Olmstead is deserving of great praise

for the interest he takes in the Court. He offered a gold badge to the first member that brought in the first five members. Court Belvedere offered to frame the certificate of membership for the member that brought in the first three members. The brother that carried off the both prizes was Bro. A. Guit-dean, and likewise the badge of honor.

Pennsylvania.

The Order is making rapid progress in this State, from the *Ridgway Advocate* of Nov. 14th, we clip the following:

Geo W. Strickland, of Altoona, who is making his headquarters for the present at DuBois and who has been at work in Ridgway for the past couple of weeks in the interest of the Independent Order of Foresters, organized a court of that society Friday evening in K. of P. hall. Mr. Strickland is the High Chief Ranger of the Order in this state and is a hustler of tact and ability.

Dr. D. P. Robbins, of Erie, was present and rendered valuable assistance in the work of organization.

Court South Erie, No. 1122.

The members of the above court made a fraternal visit to the sister court at North-East on Thursday evening, October 17th. The ride was very much enjoyed. Upon our arrival we were met by the officers of Court North-East, who escorted us into their elegantly furnished court room, where, after the usual routine had been transacted (including an initiation), a pleasant and social evening was spent. Speeches were made by several brothers on the work and aims of the Order, which must bring forth fruit (not grapes, this being the centre of the grape belt), as considerable enthusiasm was stirred up amongst those present. Now that Pennsylvania has its own High Court, we intend to let the advantages of the Order be made more fully known, and the Executive may look for a large accession of membership from this corner of the State. After having had a jolly evening, we broke up in the "wee sma' hours," and landed home nicely in time for work next morning. Such gatherings as these are what builds up. Let there be more of them." So writes a brother, and we agree with him.

Great Britain.

Since the Mid-England Session the Order in Nottingham, England, has been making progress, all the Courts are active and new members are joining. The Arkwright Court had four propositions at their last session.

Court Maida Vale, No. 2062, London, England.

A very praiseworthy effort has been made by this court to put themselves in evidence before the community. On Thursday, 24th October, thanks to excellent arrangements and the publication of a first-class programme, there gathered about three hundred people belonging to the immediate neighbourhood of the court-room. Vocal and instrumental music alternated during the

evening. Mid-time there was tea, coffee, and cake *ad libitum*, and an address from Brother Marshall, explanatory of the system of the Order, and illustrative of the advantages of membership. Additions to membership are promised.

Friendly Societies.

Court Lewisham, No. 2139, I.O.F.

FIRST ANNIVERSARY.

(From the *West Kent Argus*.)

The first anniversary meeting of this court was held on Thursday, 31st ult. The officers present included—Bro. Hamilton Willcocks, C.R., in the chair, Bros. A. G. Blackwell, V. C.R., G. Codrington Ball, P.C.R., Rev. A. C. R. Wolston, A.K.C., Chaplain. J. P. Henry, M.D., Court Physician, H. Codrington Ball, Hon. Treasurer, H.M., H.C., Lon., Charles Clark, C.D. H.C.R., Edwin C. Allen, Financial Secretary, S. J. Burgess, R. Sec., U. A. Mabile, S.W., A. E. Meyer, J.W., A. O. Bentley, L.B., C. Baker, J.B. There was also a good attendance of members to receive a visit from the High Court of London, which was represented by Bro. James Marshall, S.D., S.C.R., and general manager of the Order for Great Britain, Bro. Martindale, C. Ward, M.D., H.C.R., Bro. E. Telman, F.S.I., P.C.R., Bro. H. R. Harvey, H. S.B., and Bro. Weedon, H.S.W. The subordinate courts were represented by Bros. Glover and Griffin, Court "Walworth;" Bro. Lias, Court "Standard Cleveland," Ohio, U. S.A.; Bros. Cornish, R.S., Cockrun, C.D., H. C.R., and Bro. Smith, of Court "West Norwood;" Bro. Spittle, F.S., Court "Chancery;" Bro. Harvey, Hon. Treasurer, Court "Maida Vale;" Bro. Weeden, C.R., Court "St. Pancras;" Bro. C. Harrison, Hon. Treasurer, Court "Best Help." Letters were received, regretting their inability to be present from Bro. Shum, F.S., Court "Walworth;" Bro. Leckenby, C.D., H.C.R., Court "Chancery;" Bro. H. S. Moore, C.D.H.C.R., Court "Whitehall;" and Bro. Rev. St. Clare Hill, Charlain, Court "Walworth;" Bro. George Emery, High Counsellor, Bro. A. Randall, C.R., Court "Battersea;" and Bro. W. G. Stott, High Organist, H.C., Ldn. Great regret was felt by the absence of Bro. Ackland Oronhyatekha, Secretary Medical Board, and Bro. W. T. Mason, High Secretary H. C., Lon.

After the transaction of general business, Bro. Dr. Martindale, C. Ward, H.C.R., made a lengthy speech as to the stability and the good the Order was doing, and the great benefit it was to its members as a fraternal society. He was glad to see that they were awakening to this fact in London, for it constantly happened that we could do one another good in finding work and helping a necessitous brother. It was his good fortune to attend the Supreme Court held in Chicago, 1893, where he saw for himself the great benefits derived from the Fraternal Branch of the I.O.F. He was delighted at the courtesy and hospitality offered him by the brethren on the other side

of the Atlantic. Courts had now been established in and around our great metropolis, and he hoped that in a very short time all courts would be exchanging visits, thereby aiding general concord. The benefits of the I.O.F. are scarcely known in this country, but he urged that one and all should do their best to propound the principles of the Order. If this were done, he would guarantee that the members would be augmented considerably. He knew well how odious it was to most people to tout for members. Let each brother consider it his bounden duty to see that all his friends were making provision for an early old age, and for the widow and orphan. If they would only look on it in this light, surely each one of them would be doing a noble work for a noble Order. Touching on adverse criticism, it was not to be wondered at, he said, that they were fired at on all sides. The more they saw of it, the more they liked it, for it went to show they were making themselves felt. They all had heard of the controversies in the so-called Financial papers, and the way the abuse had and would be treated by the I.O.F. It reminded him of a personal friend, a celebrated physician; a young doctor was telling him of the abuse he received from so many of his patients, and could not understand why. His friend said, "Do as I did; put all the abuse in your left hand trousers pocket, and all the fees into your right. Your right hand pocket will always outweigh your left." However, he was pleased to tell them that no criticism had yet come under his notice, which they had not been able to answer fully. They might all rest assured that the Order is founded on a good firm basis, and that the executive were prepared to answer in the fullest manner all criticism. However, he might mention no notice had or would be taken of any anonymous correspondence. Court "Lewisham" had done well in offering free medical attendance to its members, for the more inducements they could offer, the sooner they would be able to fill their court-room, which was a credit to them and their locality. He heartily congratulated Court "Lewisham" on the business-like way it performed its duties, and on the progress it had made during the first twelve months. He hoped to find that when he next visited them he would see that they had heeded the few remarks it had been his pleasure to make.

Bro. James Marshall said he was pleased to see the Court so well attended. He had travelled from Scotland to attend the anniversary, and while journeying looked through a heap of prospectuses and reports of most of the leading companies in the United Kingdom, and he noted with satisfaction, that in every one of them, they advertise the fact that after making due allowance for the various "loadings," they were able to put aside some hundreds of thousands "for future use," to say nothing of the handsome dividends paid to the shareholders. This proved that Life Assurance Companies were huge money-making concerns. How much more, therefore, did it stand to reason that they were able to offer a cheaper and far

better insurance, as it carried with it the benefits of brotherhood, and the only charge that they made was sufficient to cover the actual cost of assurance, which was charged by the leading companies, without extravagant loading. As they knew, any new life entering the Order did not cost it a single ld. postage stamp, and he must draw their attention to paragraph 9 of the pamphlet handed to them at the commencement of the meeting. The subordinate courts were veritable recruiting stations, the vast majority of them being constantly on the alert to secure new business, without fee, and so without expense to the Order, whereas ordinary insurance companies were obliged to pay large commissions, not only for every new policy-holder secured, but also for "renewal commission" on old policies. In concluding, he tendered them his most hearty thanks for their kind invitation and hearty greeting, and said he should go back feeling that they are all prospering and would prosper in their noble work for the benefit of their fellowmen in Lewisham.

Bro. H. Codrington Ball then proposed they should retire to the ante-room and partake of refreshments. After returning to the Court room the general business of the evening was proceeded with, and when finished Bro. E. Tidman spoke for a few minutes.

Bro. Willocks, C.R., in the name of Court "Lewisham," then thanked the High Court of London and the various subordinate courts' representatives who had come from all parts of London to visit them on their first anniversary; especially Bros. Marshall, Ward, and Tidman for their eloquent speeches, to which many, no doubt, had not listened in vain, but would go away determined to work harder than ever for the Independent Order of Foresters.

Thanks were tendered to Mr. Button of High-street, Lewisham, for his excellent catering. The Court then closed, all having passed an enjoyable and instructive evening.

The next court will be held on Thursday evening, November 28th, at 8 p.m. A proposition will be then put to change the night of meeting to the second Thursday in the month, instead of the last, as it now stands.

On October 16th, at a special meeting called by Bro. Willcocks, C.R., Mr. F. J. Rymer was initiated into the Order.

The members of Court Brandon Hills, No. 1,660, Manitoba, express their sympathy with the Chaplain, Rev. Geo. S. Roddick, on the death of his wife. Deceased was one of the pioneers who emigrated with her husband from Nova Scotia, in 1879, and settled amongst her sons and daughters in a comfortable home on the bank of Little Souris, close to Brandon Hills. The funeral service was largely attended.

Mrs. Mayo, in a letter to Bro. R. W. Williams, C. D. of Court Lanolike, Three Rivers, expresses her gratitude for the prompt payment of the mortuary and funeral benefits of her husband, the late Bro. E. D. Mayo.



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- A life policy is a valuable part of a man's estate.
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